# Filing at a Glance

| | |
|---|---|
| Company: | Union Security Insurance Company |
| Product Name: | 2016 Inforce Rate Increases-UNION SECURITY |
| State: | Virginia |
| TOI: | LTC03I Individual Long Term Care |
| Sub-TOI: | LTC03I.001 Qualified |
| Filing Type: | Rate |
| Date Submitted: | 06/25/2019 |
| SERFF Tr Num: | MULF-131989593 |
| SERFF Status: | Closed-Approved |
| State Tr Num: | MULF-131989593 |
| State Status: | Approved |
| Co Tr Num: | 2016 INFORCE RATE INCREASE - UNION SECURITY |
| Effective Date Requested: | On Approval |
| Author(s): | Michelle Fluet, Carol Folsom, Joanne Witham, Amanda Weaver |
| Reviewer(s): | Colleen Moore (primary), Bobby Toone |
| Disposition Date: | 10/31/2022 |
| Disposition Status: | Approved |
| Effective Date: | |

**State:** *Virginia* **Filing Company:** *Union Security Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases-UNION SECURITY*
**Project Name/Number:** *2016 Inforce Rate Increases-UNION SECURITY/*

## General Information

Project Name: 2016 Inforce Rate Increases-UNION SECURITY
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 42.3%

Deemer Date: 01/07/2022
Submitted By: Carol Folsom

Status of Filing in Domicile: Pending

Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 10/31/2022
State Status Changed: 10/31/2022
Created By: Michelle Fluet
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

**State:** *Virginia* **Filing Company:** *Union Security Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases-UNION SECURITY*
**Project Name/Number:** *2016 Inforce Rate Increases-UNION SECURITY/*

Re:Union Security Insurance Company
Company NAIC # 70408; FEIN #: 81-0170040
Individual Long-Term Care Insurance Rate Revision Submission
Revised Actuarial Memos and Policyholder Communication Package

Dear Commissioner:

In March 2000, John Hancock entered into an agreement whereby it would administer and reinsure the Fortis Benefits Insurance Company (now known as Union Security Insurance Company) block of individual long-term care insurance. Through this coinsurance arrangement, John Hancock assumed the administration and servicing, the financial risk and the paying of claims and maintaining sufficient reserves for these policies, as well as for analysis supporting this rate filing.

John Hancock is submitting the enclosed premium rate increase filing due to the fact we are seeing higher incidence and longer lasting claims, particularly at the older attained ages.
As a result of the factors listed above, we are requesting a premium rate increase on the policy series listed below and are enclosing the actuarial memos and rates for your review and acceptance.
These rate increases are based on assumptions developed by John Hancock in 2016. Morbidity and mortality assumptions are based on combined Union Security and Time II experience. Lapse assumptions are based on combined John Hancock, Time II and Union Security experience.

| Policy Series | Approval Dates | Years Sold | Average Increase |
|---|---|---|---|
| 6060-VA | 3/5/1998, 10/15/2008, 8/8/2013 | 1998-2002 | 155% |
| 6062-VA | 3/5/1998, 10/15/2008, 8/8/2013 | 1998-2002 | 155% |
| 6063-VA | 3/5/1998, 10/15/2008, 8/8/2013 | 1998-2003 | 155% |
| 6072-VA | 3/5/1998, 10/15/2008, 8/8/2013 | 1998-1999 | 155% |
| 6073-VA | 3/5/1998, 10/15/2008, 8/8/2013 | 1998-1999 | 155% |

The proposed premium rates will be effective on the next policy anniversary date, following a 90-day policyholder notification period, which will be made as soon as practicable following state acceptance. As we will describe later in this letter, we will also offer affected insureds various benefit reduction options to help mitigate the impact of the rate increase.

Policyholder Options
We are fully aware that a premium increase may be difficult for our policyholders. Therefore, we will provide all policyholders with options which will help them mitigate the impact of any increase.

•Shared Cost Option
If the policyholder selects this option, they will be able to offset the premium rate increase. The Shared Cost Option consists of two components.
•All policy benefit amounts and lifetime maximum benefit amount will be decreased by an assigned Shared Cost percentage (based upon policy series and the insured's original issue age and benefit selected); and
•We will also apply that same Shared Cost percentage to future claims for covered services and will pay our portion (1 minus the Shared Cost percentage) of covered services, up to the new revised [daily/monthly] benefit amount. The insured will be responsible for the remaining expenses.
Example: If the revised Daily Benefit for Nursing Facility Care is $200 and the Shared Cost Percentage is 20%, we will pay 80% of the Actual Expenses, but no more than $200.
•If Actual Expenses are $100, we will pay $80 and the insured will be responsible for $20.
•If Actual Expenses are $200, we will pay $160 and the insured will be responsible for $40.

•If Actual Expenses are $300, we will pay $200 and the insured will be responsible for $100.

All Shared Cost percentages were determined to be actuarially equivalent to the requested rate increases by combination of issue age, benefit period and inflation type and therefore these options are only available if the full rate increase requested is accepted.

•Paid-up Option
If the policyholder selects this option, the policy will be converted to paid-up status on the rate increase effective date. The new policy limit will be equal to 150% of premiums paid, less any claims paid. Under this option all optional riders will terminate and no additional inflation adjustments/increases will be provided. This option will only be available if the full rate increase requested is accepted.

•Nonforfeiture
If the NAIC contingent nonforfeiture benefit or the nonforfeiture benefit (if purchased) is triggered, customers will be offered paid-up coverage in accordance with the applicable provision. We are allowing contingent nonforfeiture if the rate increase trigger is met for all affected policyholders, even if it was not otherwise required in your State. (Please note, that we will be voluntarily administering the enhanced contingent nonforfeiture benefit as described in the NAIC Model Bulletin "Announcement of Alternative Filing Requirements for Long-Term Care Premium Rate Increases" (as adopted by the Senior Issues Task Force on 8/9/2013.)

•Additional Mitigation Options
Policyholders may also be able to reduce their benefit period, adjust their daily/monthly benefit amount, drop optional benefit riders or extend their elimination period.

Please note all of the referenced mitigation options may not be available if the rate increase is not approved as requested.

The corresponding forms for the Shared Cost and Paid-Up Options will be submitted under separate cover shortly.

Policyholder Communication Package

We are submitting for informational purposes only, our sample template policyholder communication package regarding the rate increase. This package will be personalized for each customer and of course will vary by their respective situation (i.e., policy forms, benefit selection, etc.) This package is included in Supporting Documentation. The communication package will be submitted for approval with the forms filing.

Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' experience. Rate increases will vary by state to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals. The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the

understanding that the full amount of the proposed rate increases were justified, and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

Past Losses Testing
Preventing companies from recouping past losses was the subject of a discussion by the Health Actuarial Task Force in late 2013. The accepted methodology by the Health Actuarial Task Force is to define past losses as actual past claims less expected past claims when determining loss ratio compliance where expected past claims are defined as the following:

“Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase regardless of whether or not the rate increase is approved. Expected claims are calculated for each calendar year based on the in-force during the calendar year. Expected claims shall include margins for moderately adverse experience; the margins included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing.”

The rate increases we calculated follow the methodology described above to ensure that we are not recouping past losses.

## Company and Contact

### Filing Contact Information

Carol Folsom, Contract Consultant
200 Berkeley Street
Boston, MA 02117

cfolsom@jhancock.com
888-877-6075 [Phone]
617-572-0399 [FAX]

### Filing Company Information

Union Security Insurance Company
200 Berkeley Street
Boston, MA 02117
(617) 572-5000 ext. [Phone]

CoCode: 70408
Group Code: 19
Group Name:
FEIN Number: 81-0170040

State of Domicile: Iowa
Company Type:
State ID Number:

# Filing Fees

## State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

**State:** *Virginia* **Filing Company:** *Union Security Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases-UNION SECURITY*
**Project Name/Number:** *2016 Inforce Rate Increases-UNION SECURITY/*

# Correspondence Summary

## Dispositions

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Approved | Colleen Moore | 10/31/2022 | 10/31/2022 |

## Objection Letters and Response Letters

### Objection Letters

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Info has been requested from company | Colleen Moore | 10/28/2022 | 10/28/2022 |
| Info has been requested from company | Colleen Moore | 01/12/2022 | 01/12/2022 |
| Info has been requested from company | Colleen Moore | 11/23/2021 | 11/23/2021 |
| Info has been requested from company | Colleen Moore | 09/22/2021 | 09/23/2021 |
| Info has been requested from company | Colleen Moore | 08/05/2021 | 08/05/2021 |
| Info has been requested from company | Bobby Toone | 06/16/2021 | 06/16/2021 |
| Info has been requested from company | Colleen Moore | 05/11/2021 | 05/11/2021 |
| Info has been requested from company | Colleen Moore | 02/03/2021 | 02/03/2021 |
| Info has been requested from company | Colleen Moore | 01/06/2021 | 01/06/2021 |
| Info has been requested from company | Colleen Moore | 08/12/2020 | 08/12/2020 |

### Response Letters

| Responded By | Created On | Date Submitted |
|---|---|---|
| Michelle Fluet | 10/31/2022 | 10/31/2022 |
| Carol Folsom | 12/08/2021 | 12/08/2021 |
| Michelle Fluet | 10/21/2021 | 10/21/2021 |
| Michelle Fluet | 08/20/2021 | 08/20/2021 |
| Michelle Fluet | 07/14/2021 | 07/14/2021 |
| Michelle Fluet | 06/10/2021 | 06/10/2021 |
| Michelle Fluet | 03/02/2021 | 03/02/2021 |
| Michelle Fluet | 02/05/2021 | 02/05/2021 |
| Carol Folsom | 09/03/2020 | 09/03/2020 |

**State:** *Virginia*
**Filing Company:** *Union Security Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases-UNION SECURITY*
**Project Name/Number:** *2016 Inforce Rate Increases-UNION SECURITY/*

## Objection Letters and Response Letters

### Objection Letters

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Info has been requested from company | Colleen Moore | 07/28/2020 | 07/28/2020 |
| Info has been requested from company | Colleen Moore | 03/31/2020 | 03/31/2020 |
| Info has been requested from company | Colleen Moore | 11/06/2019 | 11/06/2019 |

### Response Letters

| Responded By | Created On | Date Submitted |
|---|---|---|
| Michelle Fluet | 07/31/2020 | 07/31/2020 |
| Michelle Fluet | 05/21/2020 | 05/21/2020 |
| Joanne Witham | 12/19/2019 | 12/19/2019 |

## Amendments

| Schedule | Schedule Item Name | Created By | Created On | Date Submitted |
|---|---|---|---|---|
| Supporting Document | Sample Policyholder Communications Package | Carol Folsom | 07/12/2019 | 07/12/2019 |

## Filing Notes

| Subject | Note Type | Created By | Created On | Date Submitted |
|---|---|---|---|---|
| Actuarial Opinion Letter | Reviewer Note | Colleen Moore | 10/31/2022 | |
| RRS | Reviewer Note | Colleen Moore | 09/14/2021 | |

**State:** *Virginia* **Filing Company:** *Union Security Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases-UNION SECURITY*
**Project Name/Number:** *2016 Inforce Rate Increases-UNION SECURITY/*

## Disposition

Disposition Date: 10/31/2022
Effective Date:
Status: Approved

Comment:

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---|---|---|---|---|---|---|---|
| Union Security Insurance Company | 155.000% | 42.300% | $1,277,644 | 1,466 | $3,020,434 | 42.300% | 42.300% |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Rate (revised)** | Rate Table | Approved | Yes |
| **Rate (revised)** | Rate Table | Approved | Yes |
| **Rate (revised)** | Rate Table | Approved | Yes |
| **Rate (revised)** | Rate Table | Approved | Yes |
| **Rate (revised)** | Rate Table | Approved | Yes |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |
| **Rate** | Rate Table | Withdrawn | No |

**State:** *Virginia* **Filing Company:** *Union Security Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases-UNION SECURITY*
**Project Name/Number:** *2016 Inforce Rate Increases-UNION SECURITY/*

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Rate** | Rate Table | Withdrawn | No |
| **Supporting Document** | Certification of Compliance | Received & Acknowledged | Yes |
| **Supporting Document** | Product Checklist | Received & Acknowledged | Yes |
| **Supporting Document (revised)** | L&H Actuarial Memorandum | Received & Acknowledged | Yes |
| **Supporting Document (revised)** | Long Term Care Insurance Rate Request Summary | Received & Acknowledged | Yes |
| **Supporting Document** | Cover letter | Received & Acknowledged | Yes |
| **Supporting Document (revised)** | Sample Policyholder Communications Package | Received & Acknowledged | Yes |
| **Supporting Document** | Response to 11/6/2019 objections | Received & Acknowledged | Yes |
| **Supporting Document** | Response to 3/31/20 objection | Received & Acknowledged | Yes |
| **Supporting Document** | Response to 7/28/20 objection | Received & Acknowledged | Yes |
| **Supporting Document** | Response to 8/12/20 objection | Received & Acknowledged | Yes |
| **Supporting Document** | Response to 1/6/21 objection | Received & Acknowledged | Yes |
| **Supporting Document** | Response to 2/3/21 objection | Received & Acknowledged | Yes |
| **Supporting Document** | Response to 5/11/21 objection | Received & Acknowledged | Yes |
| **Supporting Document** | Response to 6/16/21 objection | Received & Acknowledged | Yes |
| **Supporting Document** | Response to 8/5/21 objection | Received & Acknowledged | Yes |
| **Supporting Document** | Response to 9/23/21 objection | Received & Acknowledged | Yes |
| **Supporting Document** | Response to 11/23/2021 objection | Received & Acknowledged | Yes |
| **Supporting Document** | L&H Actuarial Memorandum | Withdrawn | No |
| **Supporting Document** | L&H Actuarial Memorandum | Withdrawn | No |
| **Supporting Document** | L&H Actuarial Memorandum | Withdrawn | No |
| **Supporting Document** | Long Term Care Insurance Rate Request Summary | Withdrawn | No |
| **Supporting Document** | Long Term Care Insurance Rate Request Summary | Withdrawn | No |
| **Supporting Document** | Long Term Care Insurance Rate Request Summary | Withdrawn | No |
| **Supporting Document** | Sample Policyholder Communications Package | Withdrawn | No |
| **Supporting Document** | Sample Policyholder Communications Package | Withdrawn | No |

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Union Security Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases-UNION SECURITY* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases-UNION SECURITY/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 10/28/2022 |
| Submitted Date | 10/28/2022 |
| Respond By Date | 11/04/2022 |

*Dear Carol Folsom,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.*

***Objection 1***

*- Sample Policyholder Communications Package (Supporting Document)*

*Comments: Please update the Sample Policyholder Communications Package to reflect the current versions from SERFF filing MULF-131991207.*

***Conclusion:***

*We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention. Please let me know if you need additional clarification.*

*Thank you for your courtesy and consideration in this matter.*

*Colleen Moore*
*Senior Insurance Market Examiner*

*Sincerely,*
*Colleen Moore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Union Security Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases-UNION SECURITY* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases-UNION SECURITY/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 01/12/2022 |
| Submitted Date | 01/12/2022 |
| Respond By Date | |

*Dear Carol Folsom,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.*

***Objection 1***

*Comments: The Rate Review is complete on this filing is complete, however the filing cannot be approved until the accompanying Form filing has been approved. Once the forms are approved, both filings will be approved.*

*No response is required of this objection.*

***Conclusion:***

*We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention. Please let me know if you need additional clarification.*

*Thank you for your courtesy and consideration in this matter.*

*Colleen Moore*
*Senior Insurance Market Examiner*

*Sincerely,*
*Colleen Moore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Union Security Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases-UNION SECURITY* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases-UNION SECURITY/* | | |

# Objection Letter

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|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 11/23/2021 |
| Submitted Date | 11/23/2021 |
| Respond By Date | 12/23/2021 |

*Dear Carol Folsom,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.*

***Objection 1***

*- Rate Table, [6060-VA] (Rate)*
*- Rate Table, [6062-VA] (Rate)*
*- Rate Table, [6063-VA] (Rate)*
*- Rate Table, [6072-VA] (Rate)*
*- Rate Table, [6073-VA] (Rate)*

*Comments: We note that the rate sheets in Appendix C1 and C2 (the shared cost rates) include a reference to the premium calculations in Appendix D. It appears that Appendix D was not attached when the revised rate sheets were submitted. Please reattach Appendix D with the rate sheets.*

***Conclusion:***

*We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.*

*A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.*

*Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Thank you for your courtesy and consideration in this matter.*

*Sincerely,*
*Colleen Moore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Union Security Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases-UNION SECURITY* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases-UNION SECURITY/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 09/23/2021 |
| Submitted Date | 09/23/2021 |
| Respond By Date | 10/23/2021 |

*Dear Carol Folsom,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.*

***Objection 1***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: 1) Please confirm if the Shared Cost option will be offered to all policyholders.*

*2) We note that updated Shared Cost rates were included in the 8/20/21 objection response, however, the wording in Section 18 of the Actuarial Memorandum still states that the Share Cost options are only available if the full rate increase request is accepted. Since the amount of the rate revision is less than the full amount requested, please revise Section 18 accordingly.*

*3) Section 19 indicates that the Paid-Up Policy will only be offered "if we receive a full approval". Please confirm if the Paid-Up Policy will still be offered and revise Section 19 accordingly.*

***Objection 2***

*- Long Term Care Insurance Rate Request Summary (Supporting Document)*

*Comments: The purpose of the LTC Rate Request Summary narrative is to provide a brief, high level justification for the rate increase to the public, in language which would be easily understood by individuals with little to no insurance background. More detailed technical information is in the Actuarial Memorandum and policyholder options will be communicated in the notification letters. Please revise the narrative to be a brief description of the increase.*

*1) The information in paragraphs 1 and 3 explain the relationship between John Hancock and the reasons behind the increase. The additional information in the narrative is either too technical or will be addressed in the policyholder notification documents.*

*2) We are concerned that the title referring to the 2016 rate increase may cause confusion for policyholders. For clarity, we recommend removing the title.*

***Objection 3***

*- Rate Table, [6060-VA] (Rate)*

*Comments: Form 6060-VA*

*We note that in the previously approved filing, MULF-126869528, the rate sheets for form 6060-VA are labeled Time Insurance Company and on most pages refer to form 4063-VA rather than form 6060-VA.*

*1) Please confirm that those were the rates for Union Security Insurance Company.*

2) Please confirm that the Year 3 of 3 rates in the previously approved filing beginning on page 34 are the rates currently being used for form 6060-VA.

### Objection 4

- Rate Table, [6060-VA] (Rate)

Comments: Form 6060-VA - The proposed rates on page 20, Standard rates per $10 of Nursing Home Daily Benefit, 90 day EP, AL at 100%, are not calculating correctly at the 42.3% increase for the 3.2% simple inflation. It appears that the rates in the previously approved filing, MULF-126869528, may have been incorrect as the same rates are shown for both simple and compound inflation.

1) Please confirm the correct current rates for the simple inflation benefit.
2) Please confirm the rates which are currently being charged for this benefit and if any policyholders are impacted.

### Objection 5

- Rate Table, [6060-VA] (Rate)

Comments: There are several additional places where the rates in the current filing are not reflecting a 42.3% increase over the Year 3 of 3 rates in the previously approved filing. For example:

Form 6060-VA Standard and Preferred rates per $10 of Nursing Home Daily Benefit, all EP and ASL options, no previous inflation decrease some of the base rates for ages 33 and under on each rate sheet reflect lower increases.

Form 6060-VA Standard rates per $10 of Nursing Home Daily Benefit, 20 day EP, AL at 100% - the 3.2% Compound inflation rates are showing lower increases.

To assist us in our review, please attach in Supporting Documentation an Excel file with working formulas showing the current rates, proposed rates and % change calculation for each Form and benefit option.

### Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

*Sincerely,*
*Colleen Moore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Union Security Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases-UNION SECURITY* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases-UNION SECURITY/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 08/05/2021 |
| Submitted Date | 08/05/2021 |
| Respond By Date | 09/04/2021 |

*Dear Carol Folsom,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.*

***Objection 1***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: The company's most recent rate increase request of 42.3% has been accepted by the Bureau. To implement the new increase, please update the filing to reflect the revised request, including:*

- *The Overall Rate Impact and filing description on the General Information tab (using a post submission update),*
- *Revised rate sheets and Company Rate Information on the Rate/Rule Schedule,*
- *Revised Actuarial Memorandum and all exhibits, and*
- *A revised Long-Term Care Rate Request Summary and narrative.*

***Conclusion:***

*We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.*

*A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Please let me know if you need additional clarification.*

*Thank you for your courtesy and consideration in this matter.*

*Colleen Moore*
*Senior Insurance Market Examiner*

*Sincerely,*
*Colleen Moore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Union Security Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases-UNION SECURITY* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases-UNION SECURITY/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 06/16/2021 |
| Submitted Date | 06/16/2021 |
| Respond By Date | 07/16/2021 |

*Dear Carol Folsom,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.*

***Objection 1***

*- Response to 5/11/21 objection (Supporting Document)*

*Comments: As discussed in the meeting on 6/16/2021, the company is being asked to provide an alternate increase request to the BOI as well as considering some of the options that were discussed.*

***Conclusion:***

*We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.*

*A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Please let me know if you need additional clarification.*

*Thank you for your courtesy and consideration in this matter.*

*Sincerely,*

*Bobby Toone*

**State:** *Virginia* **Filing Company:** *Union Security Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases-UNION SECURITY*
**Project Name/Number:** *2016 Inforce Rate Increases-UNION SECURITY/*

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 05/11/2021 |
| Submitted Date | 05/11/2021 |
| Respond By Date | 06/10/2021 |

*Dear Carol Folsom,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.*

***Objection 1***

*- L&H Actuarial Memorandum (Supporting Document)*
*Comments: For the reasons noted below, the Bureau proposes an overall increase of 23.6%.*

*1)The company has not complied with 14VAC5-200-125, which requires the filing of an Annual Rate Report followed by an Action Plan within 60 days if the premiums are not sufficient*

*2)The previous filing, submitted in 2015 (MULF-129573228), was disapproved by the Bureau for nonresponse*

*It is the Bureau's position that the company should not recoup past losses. An increase of 23.6% would allow the company to maintain a target loss ratio of 119.5%.*

*To accept this increase, please update the filing to reflect the revised increase, including the actuarial memorandum and loss ratio exhibits, rate request summary, rate sheets and other impacted items.*

***Conclusion:***

*We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.*

*A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Please let me know if you need additional clarification.*

*Thank you for your courtesy and consideration in this matter.*

*Colleen Moore*
*Senior Insurance Market Examiner*

*Sincerely,*
*Colleen Moore*

**State:** Virginia **Filing Company:** Union Security Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** 2016 Inforce Rate Increases-UNION SECURITY
**Project Name/Number:** 2016 Inforce Rate Increases-UNION SECURITY/

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 02/03/2021 |
| Submitted Date | 02/03/2021 |
| Respond By Date | 03/04/2021 |

*Dear Carol Folsom,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.*

***Objection 1***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide an exhibit showing the increase needed to maintain a lifetime loss ratio of 119.5%. This is based on the lifetime loss ratio given in the previous filing (MULF-129573228), which was disapproved on 5/25/2017.*

***Conclusion:***

*We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Upon subsequent review, other concerns may require attention.*

*IMPORTANT! PLEASE NOTE: A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Should you need clarification, please contact me.*

*Thank you for your courtesy and consideration in this matter.*

*Colleen Moore*
*Senior Insurance Market Examiner*

*Sincerely,*
*Colleen Moore*

**State:** *Virginia* **Filing Company:** *Union Security Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases-UNION SECURITY*
**Project Name/Number:** *2016 Inforce Rate Increases-UNION SECURITY/*

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 01/06/2021 |
| Submitted Date | 01/06/2021 |
| Respond By Date | 02/05/2021 |

*Dear Carol Folsom,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review. Please respond by the Respond By Date above. If an extension is required, submit your request prior to that date.*

*Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.*

***Objection 1***

*- Response to 11/6/2019 objections (Supporting Document)*

*Comments: In the response to objection #4 submitted 12/19/19, the Company indicates that while assumptions were used based on combined Time II and Union Security experience, the two companies no longer have common ownership. Since they are now unaffiliated entities, please submit a letter of authorization from Time II giving authorization for their experience data to be used in this Union Security filing.*

***Objection 2***

*- Response to 3/31/20 objection (Supporting Document)*

*Comments: For compliance with 14VAC5-200-125, each long term care insurer must submit an Annual Rate Report to the commission by June 30th annually. This filing is separate from any rate filings which have been submitted. The last Annual Rate Report filing submitted by the Company was in 2017. In the response to Objection 6 submitted 5/21/20, the Company confirmed that Annual Rate Reports would be submitted going forward. It does not appear an Annual Rate Report was submitted in 2020. Please provide the SERFF number of the Annual Rate Report filing submitted in 2020 or explain why the filing was not submitted in accordance with 14VAC5-200-125.*

***Objection 3***

*- Response to 3/31/20 objection (Supporting Document)*

*Comments: 1) Please revise Section 14 of the Actuarial Memorandum to include the number of policyholders and average premium as of 12/31/2018.*

*2) Please revise the Rate/Rule Schedule to reflect the 12/31/2018 policyholder count and written premium.*

***Conclusion:***

*We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Upon subsequent review, other concerns may require attention.*

*IMPORTANT! PLEASE NOTE: A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Should you need clarification, please contact me.*

*Thank you for your courtesy and consideration in this matter.*

*Colleen Moore*
*Senior Insurance Market Examiner*

*Sincerely,*
*Colleen Moore*

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Union Security Insurance Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | 2016 Inforce Rate Increases-UNION SECURITY | | |
| **Project Name/Number:** | 2016 Inforce Rate Increases-UNION SECURITY/ | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 08/12/2020 |
| Submitted Date | 08/12/2020 |
| Respond By Date | 09/11/2020 |

*Dear Carol Folsom,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.*

***Objection 1***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: 1.Please expand the exhibit showing the status of rate increase filings in each state to include the cumulative total of all rate increases. Also, please provide this exhibit in Excel format.*

*2.Please reconcile the past cumulative rate increase in Virginia shown in VA Union Cost Sharing Calculations.xlsx (85.5%), in VA Union Prospective Present Value Calculations.xlsx (81.9%), and by compounding the previous increases of 18.0% and 45.3% (71.5%).*

***Conclusion:***

*We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Upon subsequent review, other concerns may require attention.*

*IMPORTANT! PLEASE NOTE: A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Should you need clarification, please contact me.*

*Thank you for your courtesy and consideration in this matter.*

*Colleen Moore*
*Insurance Market Examiner*

*Sincerely,*
*Colleen Moore*

**State:** Virginia **Filing Company:** Union Security Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** 2016 Inforce Rate Increases-UNION SECURITY
**Project Name/Number:** 2016 Inforce Rate Increases-UNION SECURITY/

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 07/28/2020 |
| Submitted Date | 07/28/2020 |
| Respond By Date | 08/27/2020 |

*Dear Carol Folsom,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.*

***Objection 1***

*- Response to 3/31/20 objection (Supporting Document)*

*Comments: Response #3 shows the total number of policies as of 12/31/2018 to be 1,466. The Rate Request Summary also shows the Number of Virginia Policyholders Affected to be 1,466. The Rate/Rule Schedule shows the Number of Policy Holders Affected as 1,542. Please resolve this discrepancy.*

***Conclusion:***

*We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Upon subsequent review, other concerns may require attention.*

*IMPORTANT! PLEASE NOTE: A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Should you need clarification, please contact me.*

*Thank you for your courtesy and consideration in this matter.*

*Colleen Moore*
*Insurance Market Examiner*

*Sincerely,*
*Colleen Moore*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Union Security Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases-UNION SECURITY* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases-UNION SECURITY/* | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 03/31/2020 |
| Submitted Date | 03/31/2020 |
| Respond By Date | 05/30/2020 |

*Dear Carol Folsom,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.*

***Objection 1***

*- Response to 11/6/2019 objections (Supporting Document)*

*Comments: The documents "2016 Fortis Rate Increase Filing Summary (Union).pdf" and "2018 USIC AAT & GPV Memo Final.pdf" are both labeled as Confidential. There is no provision in Title 38.2, or anywhere else in the Code, under which long term care form and rate filings and actuarial memoranda could be considered confidential or proprietary. Section 38.2-221.1 of the Code applies to information requested or discovered during the review only and does not apply to information submitted by a company in its filing. Additionally, it is the Commissions policy to regulate long-term care insurance in a way that promotes the publics understanding and comparison of long-term care insurance and that protects the public interest. See 14 VAC 5-200-10.*

*If you wish to pursue this matter further, please provide us with a detailed analysis from your legal department citing Virginias statutes and regulations that support the Companys request for confidentiality.*

***Objection 2***

*- Rate Table, [6060-VA] (Rate)*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: 1) To assist us in our review of the proposed rates, provide an exhibit showing how the rate increases will be applied across policy form, ages, inflation protection, etc.*

*2)Please confirm that the rates for the Shared Cost option are determined using both Exhibits C1 and C2 and the percentages in Appendix D. If so, please attach Appendix D under the Rate/Rule Schedule.*

***Objection 3***

*- Response to 11/6/2019 objections (Supporting Document)*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: 1) Please update all experience projections to include historical experience through 12/31/18. Please also update the Actuarial Memorandum for the data through 12/31/18 and, using a post submission update, revise the Company Rate Information to be consistent with the updated premiums and enrollment.*

*2)Thank you for providing Excel version of Exhibits 1 and 2. Please provide all experience exhibits in Excel with working formulas, including Exhibits 1A, 1B, and the Since Inception Loss Ratio Exhibit.*

*3)Exhibit 2. Virginia Loss Ratio Exhibit in the file VA Union loss ratio exhibit.xlsx still indicates it includes 4062-NY and 4063-NY. Please update the exhibit to include only those forms sold in Virginia.*

***Objection 4***

*- L&H Actuarial Memorandum (Supporting Document)*

**State:** Virginia **Filing Company:** Union Security Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** 2016 Inforce Rate Increases-UNION SECURITY
**Project Name/Number:** 2016 Inforce Rate Increases-UNION SECURITY/

Comments: Please provide all projections necessary to evaluate the requests based on both the Prospective Present Value Approach (or Texas Method) and the "If-Knew/Makeup Blend" approach (or Minnesota Method).

### Objection 5

- Response to 11/6/2019 objections (Supporting Document)

Comments: 1) Please save the revised Rate Request Summary (RRS) under "Long Term Care Insurance Rate Request Summary" .

2) The narrative portion of the RRS is for Time Insurance Company II rather than Union Security. Please revise the summary to reflect Union Security.

3) If the narrative references John Hancock, please include an explanation of John Hancock's relationship to Union Security.

4) Please revise the narrative to include a brief explanation for the increase, in very consumer friendly language, which would be easily understood by an older consumer with little insurance background.

### Objection 6

Comments: For compliance with 14VAC5-200-125, each long term care insurer must submit an Annual Rate Report to the commission by June 30th annually. This filing is separate from any rate filings which have been submitted. The last Annual Rate Report filing submitted by the Company was in 2017.

Please confirm the Company's understanding that an Annual Rate Report filing is required each year and that the company will submit annual filings going forward.

### Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Upon subsequent review, other concerns may require attention.

IMPORTANT! PLEASE NOTE: A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Insurance Market Examiner

Sincerely,
Colleen Moore

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Union Security Insurance Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | 2016 Inforce Rate Increases-UNION SECURITY | | |
| **Project Name/Number:** | 2016 Inforce Rate Increases-UNION SECURITY/ | | |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Info has been requested from company |
| Objection Letter Date | 11/06/2019 |
| Submitted Date | 11/06/2019 |
| Respond By Date | 12/20/2019 |

*Dear Carol Folsom,*

***Introduction:***

*The Bureau has the following concerns and/or needs additional information to continue its review.*

*Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.*

***Objection 1***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: 1) Section 1 of the actuarial memorandum says the premium rates are for the policy series forms "and their associated riders." Please update the Rate/Rule Schedule as well as the Actuarial Memorandum and Rate Request Summary to include the rider numbers.*

*2) Experience data in this filing was cut off as of 12/31/2017. To facilitate our analysis, please update the experience to include data through 12/31/2018.*

*3) For compliance with 14VAC5-130-70-B 6, please update Section 14 to include the current number of Virginia and national members to which the revision applies. The data provided in Section 14 is as of 12/31/17. Please also make any corresponding updates to the Company Rate Information on the Rate/Rule Schedule and the Rate Request Summary.*

***Objection 2***

*- Long Term Care Insurance Rate Request Summary (Supporting Document)*

*Comments: 1) Please update the Rate Request Summary to the new LTC form available on the Virginia SCC website: https://www.scc.virginia.gov/boi/co/health/ltcmed/ltcratereq_sum.pdf.*

*2) Please review the page 2 narrative and make any necessary revisions so that any person reviewing this filing would understand the reason for the rate increase and its driving factors. Below is an example of what we would consider user friendly language:*

*When the policy was originally priced, premiums were based on projections regarding how long the policy stays in force, at what rate deaths occur, and when an insured voluntarily cancels their policy. The results are much higher than these original projections. The reasons for this are due to individuals living longer and keeping their policies longer. This has resulted in more claims. For these reasons, premiums must be increased to ensure that all claims are thoroughly funded.*

***Objection 3***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: 1) Please provide an exhibit showing the anticipated policy reserves and additional reserves to be held in each future year for active lives. Include a description of the reserves and justification for the reserve levels provided.*

*2) Please specify the interest rate used in the valuation.*

***Objection 4***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: 1) Please provide a copy of all projections in Excel with working formulas. Include sufficient detail or*

*documentation so that any projections can be recreated.*

*2) Restate the nationwide experience using Virginia approved rates.*

*3) Provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium had been charged (collected) since the forms introduction.*

*4) Please advise in which states the company has requested rate increases on this block and describe how the rate changes requested in Virginia compare with those in other states, along with a listing of the status of the rate reviews in those other states.*

*5) Please provide a loss ratio projection (both past and future) which reflects all the original pricing assumptions for interest, mortality, morbidity, persistency and premium scale, but uses the actual distribution of policies as issued rather than the originally assumed mix of business.*

*6) There are several places in the filing where it references a 2016 rate filing. Please explain these references.*
*-Actuarial Memorandum Page 12, Section 17 1.*
*-Summary of the John Hancocks 2016 Rate Increase Request*
*- Appendix A*

*7) The Summary of the John Hancocks 2016 Rate Increase Request mentions 3 previously requested and implemented increases (2008, 2010 and 2013). Section 20 of the Actuarial Memorandum only lists 2 previous rate increases. Please resolve this discrepancy.*

*8) Please expand Section 20 to include not only the overall increase approved in 2013, but the increases which apply for each of the 3 years, since this increase was approved to be implemented over a period of 3 years.*

*9) Section 5 and Section 16 of the actuarial memorandum shows actuarial assumptions derived from John Hancocks analysis for Time II and Union Security experience. Yet Section 17 states that you are not combining nationwide data for Time and Union Security and are determining the increases separately. Please clarify this apparent discrepancy.*

***Objection 5***

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: 1) For compliance with 14VAC5-200-125, every LTC insurer shall submit an Annual Report to the commission report by June 30. It does not appear that the company submitted an Annual Report in 2019 or 2018.*

*a. Please explain why the company is not submitting the required reports.*
*b. Please provide the SERFF filing number of the most recent LTC Annual Report.*

*2) The previous rate filing, MULF-129573228 was closed and Disapproved due to the lack of a response. Please confirm that any outstanding issues from the previous filing have been addressed in this resubmission.*

*3) Appendix D*

*a. In Appendix D, the company appears to have provided a premium calculation methodology to be used to determine the premiums for individuals choosing the Shared Cost option. Only the Rates Sheets attached to the Rate/Rule Schedule are subject to approval by the Bureau. Please attach Rate Sheets under the Rate/Rule Schedule for all options being submitted for approval.*
*b. the formula in Appendix D refers to Appendices C1 to C4. The Actuarial Memorandum only includes Appendices C1 and C2. Please resolve this discrepancy.*

*4)On page 13 of the Actuarial Memorandum the company indicates that Exhibit 1 demonstrates compliance with the 58%/85% test.*

*Since these policies were issued prior to 10/2003, please demonstrate compliance with 14VAC5-200-150 B.*

*5)Exhibits 1, 1A and 1B (NW loss ratio projections) say they include 4062-NY and 4063-NY. Exhibit 2, VA also says it includes 4062-NY and 4063-NY. Please explain why these policy forms were included, and revise as needed to exclude policies not written in Virginia.*

*6)Please provide an exhibit summarizing the rate increase percentages by benefit option.*

***Conclusion:***

*We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Upon subsequent review, other concerns may require attention.*

*IMPORTANT! PLEASE NOTE: A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.*

*Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.*

*Should you need clarification, please contact me.*

*Thank you for your courtesy and consideration in this matter.*

*Colleen Moore*
*Insurance Market Examiner*

*Sincerely,*
*Colleen Moore*

**State:** Virginia **Filing Company:** Union Security Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** 2016 Inforce Rate Increases-UNION SECURITY
**Project Name/Number:** 2016 Inforce Rate Increases-UNION SECURITY/

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 10/31/2022 |
| Submitted Date | 10/31/2022 |

*Dear Colleen Moore,*

***Introduction:***

*Thank you for your letter.*

***Response 1***

***Comments:***

*Attached, please find the current version of the communication package.*

***Related Objection 1***

*Applies To:*

*- Sample Policyholder Communications Package (Supporting Document)*

*Comments: Please update the Sample Policyholder Communications Package to reflect the current versions from SERFF filing MULF-131991207.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Sample Policyholder Communications Package |
| **Comments:** | This package has been submitted for approval under the corresponding forms filing MULF-131991207 . |
| **Attachment(s):** | RLTC 2016 Sample _Union_VA_10-20-2022.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Sample Policyholder Communications Package* |
| **Comments:** | *This package has been submitted for approval under the corresponding forms filing MULF-131991207 .* |
| **Attachment(s):** | *RLTC 2016 Sample PH Pkg_GPO_Fortis_VA.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Sample Policyholder Communications Package* |
| **Comments:** | *This will be filed for review and approval when form filing is submitted* |
| **Attachment(s):** | *RLTC 2016 Sample PH Pkg_GPO_Fortis_VA.pdf* |

***Conclusion:***

*Should you have any additional questions or concerns, please do not hesitate to contact us.*

*Sincerely,*

*Michelle Fluet*

**State:** Virginia **Filing Company:** Union Security Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** 2016 Inforce Rate Increases-UNION SECURITY
**Project Name/Number:** 2016 Inforce Rate Increases-UNION SECURITY/

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 12/08/2021 |
| Submitted Date | 12/08/2021 |

*Dear Colleen Moore,*

***Introduction:***

*Thank you for your note dated 11/23/2021 regarding this submission.*

***Response 1***

***Comments:***

*Please see our response letter under the Supporting Documentation tab as well as Appendix D under the Rate/Rule Schedule tab.*

***Related Objection 1***

*Applies To:*

- *Rate Table, [6060-VA] (Rate)*
- *Rate Table, [6062-VA] (Rate)*
- *Rate Table, [6063-VA] (Rate)*
- *Rate Table, [6072-VA] (Rate)*
- *Rate Table, [6073-VA] (Rate)*

*Comments: We note that the rate sheets in Appendix C1 and C2 (the shared cost rates) include a reference to the premium calculations in Appendix D. It appears that Appendix D was not attached when the revised rate sheets were submitted. Please reattach Appendix D with the rate sheets.*

***Changed Items:***

*No Form Schedule items changed.*

**State:** *Virginia* **Filing Company:** *Union Security Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases-UNION SECURITY*
**Project Name/Number:** *2016 Inforce Rate Increases-UNION SECURITY/*

## Rate/Rule Schedule Item Changes

| Item No. | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments | Date Submitted |
|---|---|---|---|---|---|---|
| 1 | Rate Table | 6060-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3 | 6060-VA.pdf, Appendix D - VA Union Shared Cost Percentages.pdf, | 12/08/2021 By: Carol Folsom |
| *Previous Version* | | | | | | |
| *1* | *Rate Table* | *6060-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3* | *6060-VA.pdf,* | *08/20/2021 By: Michelle Fluet* |
| *Previous Version* | | | | | | |
| *1* | *Rate Table* | *6060-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155* | *6060-VA.pdf, VA Union Appendix D (Shared Cost).pdf,* | *05/21/2020 By: Michelle Fluet* |
| *Previous Version* | | | | | | |
| *1* | *Rate Table* | *6060-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155* | *6060-VA.pdf,* | *06/25/2019 By: Carol Folsom* |
| 2 | Rate Table | 6062-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3 | 6062-VA.pdf, Appendix D - VA Union Shared Cost Percentages.pdf, | 12/08/2021 By: Carol Folsom |
| *Previous Version* | | | | | | |
| *2* | *Rate Table* | *6062-VA* | *Revised* | *Previous State Filing Number:* | *6062-VA.pdf,* | *08/20/2021 By: Michelle Fluet* |

**State:** Virginia **Filing Company:** Union Security Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** 2016 Inforce Rate Increases-UNION SECURITY
**Project Name/Number:** 2016 Inforce Rate Increases-UNION SECURITY/

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | MULF-126869528 Percent Rate Change Request: 42.3 | | |
| Previous Version | | | | | | |
| 2 | Rate Table | 6062-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155 | 6062-VA.pdf, VA Union Appendix D (Shared Cost).pdf, | 05/21/2020 By: Michelle Fluet |
| Previous Version | | | | | | |
| 2 | Rate Table | 6062-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155 | 6062-VA.pdf, | 06/25/2019 By: Carol Folsom |
| 3 | Rate Table | 6063-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3 | 6063-VA.pdf, Appendix D - VA Union Shared Cost Percentages.pdf, | 12/08/2021 By: Carol Folsom |
| Previous Version | | | | | | |
| 3 | Rate Table | 6063-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3 | 6063-VA.pdf, | 08/20/2021 By: Michelle Fluet |
| Previous Version | | | | | | |
| 3 | Rate Table | 6063-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155 | 6063-VA.pdf, VA Union Appendix D (Shared Cost).pdf, | 05/21/2020 By: Michelle Fluet |
| Previous Version | | | | | | |
| 3 | Rate Table | 6063-VA | Revised | Previous State Filing Number: MULF-126869528 | 6063-VA.pdf, | 06/25/2019 By: Carol Folsom |

**State:** *Virginia* **Filing Company:** *Union Security Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases-UNION SECURITY*
**Project Name/Number:** *2016 Inforce Rate Increases-UNION SECURITY/*

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | *Percent Rate Change Request: 155* | | |
| 4 | Rate Table | 6072-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3 | 6072-VA.pdf, Appendix D - VA Union Shared Cost Percentages.pdf, | 12/08/2021 By: Carol Folsom |
| *Previous Version* | | | | | | |
| *4* | *Rate Table* | *6072-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3* | *6072-VA.pdf,* | *08/20/2021 By: Michelle Fluet* |
| *Previous Version* | | | | | | |
| *4* | *Rate Table* | *6072-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155* | *6072-VA.pdf, VA Union Appendix D (Shared Cost).pdf,* | *05/21/2020 By: Michelle Fluet* |
| *Previous Version* | | | | | | |
| *4* | *Rate Table* | *6072-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155* | *6072-VA.pdf,* | *06/25/2019 By: Carol Folsom* |
| 5 | Rate Table | 6073-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3 | 6073-VA.pdf, Appendix D - VA Union Shared Cost Percentages.pdf, | 12/08/2021 By: Carol Folsom |
| *Previous Version* | | | | | | |
| *5* | *Rate Table* | *6073-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request:* | *6073-VA.pdf,* | *08/20/2021 By: Michelle Fluet* |

**State:** Virginia **Filing Company:** Union Security Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** 2016 Inforce Rate Increases-UNION SECURITY
**Project Name/Number:** 2016 Inforce Rate Increases-UNION SECURITY/

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | 42.3 | | |
| Previous Version | | | | | | |
| 5 | Rate Table | 6073-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155 | 6073-VA.pdf, VA Union Appendix D (Shared Cost).pdf, | 05/21/2020 By: Michelle Fluet |
| Previous Version | | | | | | |
| 5 | Rate Table | 6073-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155 | 6073-VA.pdf, | 06/25/2019 By: Carol Folsom |

## Supporting Document Schedule Item Changes

| | |
|---|---|
| **Satisfied - Item:** | Response to 11/23/2021 objection |
| **Comments:** | |
| **Attachment(s):** | 11-24-2021 VA Union Objection Response.pdf |

***Conclusion:***

*Thank you for your time and consideration in this matter.*

*Sincerely,*
*Carol A. Folsom*

*Sincerely,*
*Carol Folsom*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Union Security Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases-UNION SECURITY* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases-UNION SECURITY/* | | |

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 10/21/2021 |
| Submitted Date | 10/21/2021 |

*Dear Colleen Moore,*

***Introduction:***

*Thank you for your letter.*

***Response 1***

***Comments:***

*Please find our response to your September 23, 2021 objection on the Supporting Documentation tab labeled as "Response to 9/23/21 objection".*

***Related Objection 1***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: 1) Please confirm if the Shared Cost option will be offered to all policyholders.*

*2) We note that updated Shared Cost rates were included in the 8/20/21 objection response, however, the wording in Section 18 of the Actuarial Memorandum still states that the Share Cost options are only available if the full rate increase request is accepted. Since the amount of the rate revision is less than the full amount requested, please revise Section 18 accordingly.*

*3) Section 19 indicates that the Paid-Up Policy will only be offered "if we receive a full approval". Please confirm if the Paid-Up Policy will still be offered and revise Section 19 accordingly.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Union Security Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases-UNION SECURITY* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases-UNION SECURITY/* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA 6060s filing package.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA 6060s filing package.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA 6060s filing package.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA 6060s filing package.pdf* |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA 6060s filing package.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA 6060s filing package.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA 6060s filing package.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA 6060s filing package.pdf* |

| | |
|---|---|
| **Satisfied - Item:** | Response to 9/23/21 objection |
| **Comments:** | |
| **Attachment(s):** | VA 9-23-21 Union Objection Response.pdf<br>VA Union rate comparison.xlsx |

***Response 2***

***Comments:***

*Please find our response to your September 23, 2021 objection on the Supporting Documentation tab labeled as "Response to 9/23/21 objection".*

***Related Objection 2***

*Applies To:*

- *Long Term Care Insurance Rate Request Summary (Supporting Document)*

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Union Security Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases-UNION SECURITY* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases-UNION SECURITY/* | | |

*Comments: The purpose of the LTC Rate Request Summary narrative is to provide a brief, high level justification for the rate increase to the public, in language which would be easily understood by individuals with little to no insurance background. More detailed technical information is in the Actuarial Memorandum and policyholder options will be communicated in the notification letters. Please revise the narrative to be a brief description of the increase.*

*1) The information in paragraphs 1 and 3 explain the relationship between John Hancock and the reasons behind the increase. The additional information in the narrative is either too technical or will be addressed in the policyholder notification documents.*

*2) We are concerned that the title referring to the 2016 rate increase may cause confusion for policyholders. For clarity, we recommend removing the title.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | VA 6060s Rate Increase Narrative.pdf<br>Long Term Care Insurance Rate Request Summary (Union).pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA 6060s Rate Summary.pdf*<br>*VA 6060s Rate Increase Narrative.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA_Increase_Summary (Union).pdf*<br>*Long Term Care Insurance Rate Request Summary.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA 2016 Union Rate Summary.pdf*<br>*VA_Increase_Summary (Union).pdf* |

### Response 3

**Comments:**

Please find our response to your September 23, 2021 objection on the Supporting Documentation tab labeled as "Response to 9/23/21 objection".

### Related Objection 3

Applies To:

- Rate Table, [6060-VA] (Rate)

Comments: Form 6060-VA

We note that in the previously approved filing, MULF-126869528, the rate sheets for form 6060-VA are labeled Time Insurance Company and on most pages refer to form 4063-VA rather than form 6060-VA.

1) Please confirm that those were the rates for Union Security Insurance Company.

2) Please confirm that the Year 3 of 3 rates in the previously approved filing beginning on page 34 are the rates currently being used for form 6060-VA.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### Response 4

**Comments:**

Please find our response to your September 23, 2021 objection on the Supporting Documentation tab labeled as "Response to 9/23/21 objection".

### Related Objection 4

Applies To:

- Rate Table, [6060-VA] (Rate)

Comments: Form 6060-VA - The proposed rates on page 20, Standard rates per $10 of Nursing Home Daily Benefit, 90 day EP, AL at 100%, are not calculating correctly at the 42.3% increase for the 3.2% simple inflation. It appears that the rates in the previously approved filing, MULF-126869528, may have been incorrect as the same rates are shown for both simple and compound inflation.

1) Please confirm the correct current rates for the simple inflation benefit.
2) Please confirm the rates which are currently being charged for this benefit and if any policyholders are impacted.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### Response 5

#### Comments:

Please find our response to your September 23, 2021 objection on the Supporting Documentation tab labeled as "Response to 9/23/21 objection".

### Related Objection 5

Applies To:

- Rate Table, [6060-VA] (Rate)

Comments: There are several additional places where the rates in the current filing are not reflecting a 42.3% increase over the Year 3 of 3 rates in the previously approved filing. For example:

Form 6060-VA Standard and Preferred rates per $10 of Nursing Home Daily Benefit, all EP and ASL options, no previous inflation decrease some of the base rates for ages 33 and under on each rate sheet reflect lower increases.

Form 6060-VA Standard rates per $10 of Nursing Home Daily Benefit, 20 day EP, AL at 100% - the 3.2% Compound inflation rates are showing lower increases.

To assist us in our review, please attach in Supporting Documentation an Excel file with working formulas showing the current rates, proposed rates and % change calculation for each Form and benefit option.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### Conclusion:

Should you have any additional questions or concerns, please do not hesitate to contact us.

Sincerely,

Michelle Fluet

**State:** Virginia **Filing Company:** Union Security Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** 2016 Inforce Rate Increases-UNION SECURITY
**Project Name/Number:** 2016 Inforce Rate Increases-UNION SECURITY/

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 08/20/2021 |
| Submitted Date | 08/20/2021 |

*Dear Colleen Moore,*

***Introduction:***

*Thank you for your letter.*

***Response 1***

***Comments:***

*Please find our response to your August 5, 2021 objection on the Supporting Documentation tab labeled as "Response to 8/5/21 objection".*

***Related Objection 1***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: The company's most recent rate increase request of 42.3% has been accepted by the Bureau. To implement the new increase, please update the filing to reflect the revised request, including:*

*- The Overall Rate Impact and filing description on the General Information tab (using a post submission update),*
*- Revised rate sheets and Company Rate Information on the Rate/Rule Schedule,*
*- Revised Actuarial Memorandum and all exhibits, and*
*- A revised Long-Term Care Rate Request Summary and narrative.*

***Changed Items:***

*No Form Schedule items changed.*

**State:** *Virginia* **Filing Company:** *Union Security Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases-UNION SECURITY*
**Project Name/Number:** *2016 Inforce Rate Increases-UNION SECURITY/*

## Rate/Rule Schedule Item Changes

| Item No. | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments | Date Submitted |
|---|---|---|---|---|---|---|
| 1 | Rate Table | 6060-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3 | 6060-VA.pdf, | 08/20/2021 By: Michelle Fluet |
| *Previous Version* | | | | | | |
| *1* | *Rate Table* | *6060-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155* | *6060-VA.pdf, VA Union Appendix D (Shared Cost).pdf,* | *05/21/2020 By: Michelle Fluet* |
| *Previous Version* | | | | | | |
| *1* | *Rate Table* | *6060-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155* | *6060-VA.pdf,* | *06/25/2019 By: Carol Folsom* |
| 2 | Rate Table | 6062-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3 | 6062-VA.pdf, | 08/20/2021 By: Michelle Fluet |
| *Previous Version* | | | | | | |
| *2* | *Rate Table* | *6062-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155* | *6062-VA.pdf, VA Union Appendix D (Shared Cost).pdf,* | *05/21/2020 By: Michelle Fluet* |
| *Previous Version* | | | | | | |
| *2* | *Rate Table* | *6062-VA* | *Revised* | *Previous State Filing Number:* | *6062-VA.pdf,* | *06/25/2019 By: Carol Folsom* |

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | *MULF-126869528 Percent Rate Change Request: 155* | | |
| 3 | Rate Table | 6063-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3 | 6063-VA.pdf, | 08/20/2021 By: Michelle Fluet |
| *Previous Version* | | | | | | |
| *3* | *Rate Table* | *6063-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155* | *6063-VA.pdf, VA Union Appendix D (Shared Cost).pdf,* | *05/21/2020 By: Michelle Fluet* |
| *Previous Version* | | | | | | |
| *3* | *Rate Table* | *6063-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155* | *6063-VA.pdf,* | *06/25/2019 By: Carol Folsom* |
| 4 | Rate Table | 6072-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3 | 6072-VA.pdf, | 08/20/2021 By: Michelle Fluet |
| *Previous Version* | | | | | | |
| *4* | *Rate Table* | *6072-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155* | *6072-VA.pdf, VA Union Appendix D (Shared Cost).pdf,* | *05/21/2020 By: Michelle Fluet* |
| *Previous Version* | | | | | | |
| *4* | *Rate Table* | *6072-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change* | *6072-VA.pdf,* | *06/25/2019 By: Carol Folsom* |

**State:** *Virginia* **Filing Company:** *Union Security Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases-UNION SECURITY*
**Project Name/Number:** *2016 Inforce Rate Increases-UNION SECURITY/*

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | *Request: 155* | | |
| 5 | Rate Table | 6073-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3 | 6073-VA.pdf, | 08/20/2021 By: Michelle Fluet |
| *Previous Version* | | | | | | |
| *5* | *Rate Table* | *6073-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155* | *6073-VA.pdf, VA Union Appendix D (Shared Cost).pdf,* | *05/21/2020 By: Michelle Fluet* |
| *Previous Version* | | | | | | |
| *5* | *Rate Table* | *6073-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155* | *6073-VA.pdf,* | *06/25/2019 By: Carol Folsom* |

## Supporting Document Schedule Item Changes

| | |
|---|---|
| **Satisfied - Item:** | Response to 8/5/21 objection |
| **Comments:** | |
| **Attachment(s):** | VA 8-5-21 Union Objection Response.pdf |

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Union Security Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases-UNION SECURITY* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases-UNION SECURITY/* | | |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Response to 8/5/21 objection |
| **Comments:** | |
| **Attachment(s):** | VA 8-5-21 Union Objection Response.pdf |

| | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA 6060s filing package.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA 6060s filing package.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA 6060s filing package.pdf* |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Response to 8/5/21 objection |
| **Comments:** | |
| **Attachment(s):** | VA 8-5-21 Union Objection Response.pdf |

| | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA 6060s filing package.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA 6060s filing package.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA 6060s filing package.pdf* |

| | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | VA 6060s Rate Summary.pdf<br>VA 6060s Rate Increase Narrative.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA_Increase_Summary (Union).pdf*<br>*Long Term Care Insurance Rate Request Summary.pdf* |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA 2016 Union Rate Summary.pdf*<br>*VA_Increase_Summary (Union).pdf* |

***Conclusion:***

*Should you have any additional questions or concerns, please do not hesitate to contact us.*

| | | | |
|---|---|---|---|
| **State:** | Virginia | **Filing Company:** | Union Security Insurance Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | 2016 Inforce Rate Increases-UNION SECURITY | | |
| **Project Name/Number:** | 2016 Inforce Rate Increases-UNION SECURITY/ | | |

*Sincerely,*
*Michelle Fluet*

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 07/14/2021 |
| Submitted Date | 07/14/2021 |

*Dear Colleen Moore,*

***Introduction:***

*Thank you for your letter.*

***Response 1***

***Comments:***

*Please find our response to your June 16, 2021 objection on the Supporting Documentation tab labeled as "Response to 6/16/21 objection".*

***Related Objection 1***

*Applies To:*

*- Response to 5/11/21 objection (Supporting Document)*

*Comments: As discussed in the meeting on 6/16/2021, the company is being asked to provide an alternate increase request to the BOI as well as considering some of the options that were discussed.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Response to 6/16/21 objection |
| **Comments:** | |
| **Attachment(s):** | VA 6-17-21 Union Objection Response.pdf |

***Conclusion:***

*Should you have any additional questions or concerns, please do not hesitate to contact us.*

*Sincerely,*

*Michelle Fluet*

**State:** Virginia **Filing Company:** Union Security Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** 2016 Inforce Rate Increases-UNION SECURITY
**Project Name/Number:** 2016 Inforce Rate Increases-UNION SECURITY/

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 06/10/2021 |
| Submitted Date | 06/10/2021 |

*Dear Colleen Moore,*

***Introduction:***

*Thank you for your letter.*

***Response 1***

***Comments:***

*Please find our response to your May 11, 2021 objection on the Supporting Documentation tab labeled as "Response to 5/11/21 objection".*

***Related Objection 1***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: For the reasons noted below, the Bureau proposes an overall increase of 23.6%.*

*1)The company has not complied with 14VAC5-200-125, which requires the filing of an Annual Rate Report followed by an Action Plan within 60 days if the premiums are not sufficient*

*2)The previous filing, submitted in 2015 (MULF-129573228), was disapproved by the Bureau for nonresponse*

*It is the Bureau's position that the company should not recoup past losses. An increase of 23.6% would allow the company to maintain a target loss ratio of 119.5%.*

*To accept this increase, please update the filing to reflect the revised increase, including the actuarial memorandum and loss ratio exhibits, rate request summary, rate sheets and other impacted items.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Response to 5/11/21 objection |
| **Comments:** | |
| **Attachment(s):** | VA 5-11-21 Union Objection Response.pdf |

***Conclusion:***

*Should you have any additional questions or concerns, please do not hesitate to contact us.*

*Sincerely,*

*Michelle Fluet*

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 03/02/2021 |
| Submitted Date | 03/02/2021 |

*Dear Colleen Moore,*

***Introduction:***

*Thank you for your letter.*

***Response 1***

***Comments:***

*Please find our response to your February 3, 2021 objection on the Supporting Documentation tab labeled as "Response to 2/3/21 objection".*

***Related Objection 1***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: Please provide an exhibit showing the increase needed to maintain a lifetime loss ratio of 119.5%. This is based on the lifetime loss ratio given in the previous filing (MULF-129573228), which was disapproved on 5/25/2017.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Response to 2/3/21 objection |
| **Comments:** | |
| **Attachment(s):** | VA 2-3-21 Union Objection Response.pdf<br>Certification_Union.pdf<br>VA 6060s loss ratio exhibit (119% LR).pdf |

***Conclusion:***

*Should you have any additional questions or concerns, please do not hesitate to contact us.*

*Sincerely,*

*Michelle Fluet*

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 02/05/2021 |
| Submitted Date | 02/05/2021 |

*Dear Colleen Moore,*

***Introduction:***

*Thank you for your letter.*

***Response 1***

***Comments:***

*Please find our response to your January 6, 2021 objection on the Supporting Documentation tab labeled as "Response to 1/6/21 objection".*

***Related Objection 1***

*Applies To:*

*- Response to 11/6/2019 objections (Supporting Document)*

*Comments: In the response to objection #4 submitted 12/19/19, the Company indicates that while assumptions were used based on combined Time II and Union Security experience, the two companies no longer have common ownership. Since they are now unaffiliated entities, please submit a letter of authorization from Time II giving authorization for their experience data to be used in this Union Security filing.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Response to 1/6/21 objection |
| **Comments:** | |
| **Attachment(s):** | VA 1-6-21 Union Objection Response.pdf<br>Authorization Letter from TIC - 2 3 21.pdf |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Response to 1/6/21 objection |
| **Comments:** | |
| **Attachment(s):** | VA 1-6-21 Union Objection Response.pdf<br>Authorization Letter from TIC - 2 3 21.pdf |

| | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA 6060s filing package.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *L&H Actuarial Memorandum* |
| **Comments:** | |
| **Attachment(s):** | *VA 6060s filing package.pdf* |

***Response 2***

***Comments:***

*Please find our response to your January 6, 2021 objection on the Supporting Documentation tab labeled as "Response to 1/6/21 objection".*

***Related Objection 2***

*Applies To:*

*- Response to 3/31/20 objection (Supporting Document)*

*Comments: For compliance with 14VAC5-200-125, each long term care insurer must submit an Annual Rate Report to the commission by June 30th annually. This filing is separate from any rate filings which have been submitted. The last Annual Rate Report filing submitted by the Company was in 2017. In the response to Objection 6 submitted 5/21/20, the Company confirmed that Annual Rate Reports would be submitted going forward. It does not appear an Annual Rate Report was submitted in 2020. Please provide the SERFF number of the Annual Rate Report filing submitted in 2020 or explain why the filing was not submitted in accordance with 14VAC5-200-125.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

*No Supporting Documents changed.*

***Response 3***

***Comments:***

*Please find our response to your January 6, 2021 objection on the Supporting Documentation tab labeled as "Response to 1/6/21 objection".*

### *Related Objection 3*

*Applies To:*

*- Response to 3/31/20 objection (Supporting Document)*

*Comments: 1) Please revise Section 14 of the Actuarial Memorandum to include the number of policyholders and average premium as of 12/31/2018.*

*2) Please revise the Rate/Rule Schedule to reflect the 12/31/2018 policyholder count and written premium.*

### *Changed Items:*

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

*No Supporting Documents changed.*

### *Conclusion:*

*Should you have any additional questions or concerns, please do not hesitate to contact us.*

*Sincerely,*

*Michelle Fluet*

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 09/03/2020 |
| Submitted Date | 09/03/2020 |

*Dear Colleen Moore,*

***Introduction:***

*Thank you for your note dated 8/12/2020 regarding this submission.*

***Response 1***

***Comments:***

*Please see our response letter and updated projections under the Supporting Documentation tab.*

***Related Objection 1***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: 1.Please expand the exhibit showing the status of rate increase filings in each state to include the cumulative total of all rate increases. Also, please provide this exhibit in Excel format.*

*2.Please reconcile the past cumulative rate increase in Virginia shown in VA Union Cost Sharing Calculations.xlsx (85.5%), in VA Union Prospective Present Value Calculations.xlsx (81.9%), and by compounding the previous increases of 18.0% and 45.3% (71.5%).*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Response to 8/12/20 objection |
| **Comments:** | |
| **Attachment(s):** | VA 8-12-20 Union Objection Response.pdf<br>2016 Union Rate Increase Filing Summary.xlsx<br>Updated VA Union Prospective Present Value Calculations.xlsx<br>VA Union Blended If-Knew Calculations.xlsx |

***Conclusion:***

*Thank you for your time and consideration in this matter.*

*Sincerely,*
*Carol A. Folsom*
*Sincerely,*
*Carol Folsom*

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 07/31/2020 |
| Submitted Date | 07/31/2020 |

*Dear Colleen Moore,*

***Introduction:***

*Thank you for your letter.*

***Response 1***

***Comments:***

*Please find our response to your July 28, 2020 objection on the Supporting Documentation tab labeled as "Response to 7/28/20 objection".*

***Related Objection 1***

*Applies To:*

*- Response to 3/31/20 objection (Supporting Document)*

*Comments: Response #3 shows the total number of policies as of 12/31/2018 to be 1,466. The Rate Request Summary also shows the Number of Virginia Policyholders Affected to be 1,466. The Rate/Rule Schedule shows the Number of Policy Holders Affected as 1,542. Please resolve this discrepancy.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Response to 7/28/20 objection |
| **Comments:** | |
| **Attachment(s):** | VA Union 7-28-20 Objection Response.pdf |

***Conclusion:***

*Should you have any additional questions or concerns, please do not hesitate to contact us.*

*Sincerely,*

*Michelle Fluet*

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 05/21/2020 |
| Submitted Date | 05/21/2020 |

*Dear Colleen Moore,*

***Introduction:***

*Thank you for your letter.*

***Response 1***

***Comments:***

*Please find our response to your March 31, 2020 objection on the Supporting Documentation tab labeled as " Response to 3/31/20 objection".*

***Related Objection 1***

*Applies To:*

*- Response to 11/6/2019 objections (Supporting Document)*

*Comments: The documents "2016 Fortis Rate Increase Filing Summary (Union).pdf" and "2018 USIC AAT & GPV Memo Final.pdf" are both labeled as Confidential. There is no provision in Title 38.2, or anywhere else in the Code, under which long term care form and rate filings and actuarial memoranda could be considered confidential or proprietary. Section 38.2-221.1 of the Code applies to information requested or discovered during the review only and does not apply to information submitted by a company in its filing. Additionally, it is the Commissions policy to regulate long-term care insurance in a way that promotes the publics understanding and comparison of long-term care insurance and that protects the public interest. See 14 VAC 5-200-10.*

*If you wish to pursue this matter further, please provide us with a detailed analysis from your legal department citing Virginias statutes and regulations that support the Companys request for confidentiality.*

***Changed Items:***

*No Form Schedule items changed.*

**State:** *Virginia* **Filing Company:** *Union Security Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases-UNION SECURITY*
**Project Name/Number:** *2016 Inforce Rate Increases-UNION SECURITY/*

## Rate/Rule Schedule Item Changes

| Item No. | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments | Date Submitted |
|---|---|---|---|---|---|---|
| 1 | Rate Table | 6060-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155 | 6060-VA.pdf, VA Union Appendix D (Shared Cost).pdf, | 05/21/2020 By: Michelle Fluet |
| *Previous Version* | | | | | | |
| *1* | *Rate Table* | *6060-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155* | *6060-VA.pdf,* | *06/25/2019 By: Carol Folsom* |
| 2 | Rate Table | 6062-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155 | 6062-VA.pdf, VA Union Appendix D (Shared Cost).pdf, | 05/21/2020 By: Michelle Fluet |
| *Previous Version* | | | | | | |
| *2* | *Rate Table* | *6062-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155* | *6062-VA.pdf,* | *06/25/2019 By: Carol Folsom* |
| 3 | Rate Table | 6063-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155 | 6063-VA.pdf, VA Union Appendix D (Shared Cost).pdf, | 05/21/2020 By: Michelle Fluet |
| *Previous Version* | | | | | | |
| *3* | *Rate Table* | *6063-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change* | *6063-VA.pdf,* | *06/25/2019 By: Carol Folsom* |

**State:** *Virginia* **Filing Company:** *Union Security Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases-UNION SECURITY*
**Project Name/Number:** *2016 Inforce Rate Increases-UNION SECURITY/*

## Rate/Rule Schedule Item Changes

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | *Request: 155* | | |
| 4 | Rate Table | 6072-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155 | 6072-VA.pdf, VA Union Appendix D (Shared Cost).pdf, | 05/21/2020 By: Michelle Fluet |
| *Previous Version* | | | | | | |
| *4* | *Rate Table* | *6072-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155* | *6072-VA.pdf,* | *06/25/2019 By: Carol Folsom* |
| 5 | Rate Table | 6073-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155 | 6073-VA.pdf, VA Union Appendix D (Shared Cost).pdf, | 05/21/2020 By: Michelle Fluet |
| *Previous Version* | | | | | | |
| *5* | *Rate Table* | *6073-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155* | *6073-VA.pdf,* | *06/25/2019 By: Carol Folsom* |

## Supporting Document Schedule Item Changes

| | |
|---|---|
| **Satisfied - Item:** | Response to 3/31/20 objection |
| **Comments:** | |
| **Attachment(s):** | VA Union 3-31-20 Objection Response.pdf<br>VA Union Alternative Appendix A.pdf<br>VA Union Cost Sharing Calculations.xlsx<br>VA Union Exhibits.xlsx<br>VA Union Experience through 12-31-18.pdf<br>VA Union Prospective Present Value Calculations.xlsx |

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Response to 3/31/20 objection |
| **Comments:** | |
| **Attachment(s):** | VA Union 3-31-20 Objection Response.pdf<br>VA Union Alternative Appendix A.pdf<br>VA Union Cost Sharing Calculations.xlsx<br>VA Union Exhibits.xlsx<br>VA Union Experience through 12-31-18.pdf<br>VA Union Prospective Present Value Calculations.xlsx |

| | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | VA_Increase_Summary (Union).pdf<br>Long Term Care Insurance Rate Request Summary.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Long Term Care Insurance Rate Request Summary* |
| **Comments:** | |
| **Attachment(s):** | *VA 2016 Union Rate Summary.pdf*<br>*VA_Increase_Summary (Union).pdf* |

***Response 2***

***Comments:***

*Please find our response to your March 31, 2020 objection on the Supporting Documentation tab labeled as " Response to 3/31/20 objection".*

***Related Objection 2***

*Applies To:*

- *Rate Table, [6060-VA] (Rate)*
- *L&H Actuarial Memorandum (Supporting Document)*

*Comments: 1) To assist us in our review of the proposed rates, provide an exhibit showing how the rate increases will be applied across policy form, ages, inflation protection, etc.*

*2)Please confirm that the rates for the Shared Cost option are determined using both Exhibits C1 and C2 and the percentages in Appendix D. If so, please attach Appendix D under the Rate/Rule Schedule.*

***Changed Items:***

*No Form Schedule items changed.*

**State:** Virginia **Filing Company:** Union Security Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** 2016 Inforce Rate Increases-UNION SECURITY
**Project Name/Number:** 2016 Inforce Rate Increases-UNION SECURITY/

**Rate/Rule Schedule Item Changes**

| Item No. | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments | Date Submitted |
|---|---|---|---|---|---|---|
| 1 | Rate Table | 6060-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155 | 6060-VA.pdf, VA Union Appendix D (Shared Cost).pdf, | 05/21/2020 By: Michelle Fluet |
| *Previous Version* | | | | | | |
| *1* | *Rate Table* | *6060-VA* | *Revised* | *Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 155* | *6060-VA.pdf,* | *06/25/2019 By: Carol Folsom* |

*No Supporting Documents changed.*

***Response 3***

***Comments:***

*Please find our response to your March 31, 2020 objection on the Supporting Documentation tab labeled as " Response to 3/31/20 objection".*

***Related Objection 3***

*Applies To:*

- *L&H Actuarial Memorandum (Supporting Document)*
- *Response to 11/6/2019 objections (Supporting Document)*

*Comments: 1) Please update all experience projections to include historical experience through 12/31/18. Please also update the Actuarial Memorandum for the data through 12/31/18 and, using a post submission update, revise the Company Rate Information to be consistent with the updated premiums and enrollment.*

*2)Thank you for providing Excel version of Exhibits 1 and 2. Please provide all experience exhibits in Excel with working formulas, including Exhibits 1A, 1B, and the Since Inception Loss Ratio Exhibit.*

*3)Exhibit 2. Virginia Loss Ratio Exhibit in the file VA Union loss ratio exhibit.xlsx still indicates it includes 4062-NY and 4063-NY. Please update the exhibit to include only those forms sold in Virginia.*

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### Response 4

**Comments:**

Please find our response to your March 31, 2020 objection on the Supporting Documentation tab labeled as " Response to 3/31/20 objection".

### Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide all projections necessary to evaluate the requests based on both the Prospective Present Value Approach (or Texas Method) and the "If-Knew/Makeup Blend" approach (or Minnesota Method).

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### Response 5

**Comments:**

Please find our response to your March 31, 2020 objection on the Supporting Documentation tab labeled as " Response to 3/31/20 objection".

### Related Objection 5

Applies To:

- Response to 11/6/2019 objections (Supporting Document)

Comments: 1) Please save the revised Rate Request Summary (RRS) under "Long Term Care Insurance Rate Request Summary" .

2) The narrative portion of the RRS is for Time Insurance Company II rather than Union Security. Please revise the summary to reflect Union Security.

3) If the narrative references John Hancock, please include an explanation of John Hancock's relationship to Union Security.

4) Please revise the narrative to include a brief explanation for the increase, in very consumer friendly language, which would be easily understood by an older consumer with little insurance background.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

**Response 6**

**Comments:**

Please find our response to your March 31, 2020 objection on the Supporting Documentation tab labeled as " Response to 3/31/20 objection".

**Related Objection 6**

Comments: For compliance with 14VAC5-200-125, each long term care insurer must submit an Annual Rate Report to the commission by June 30th annually. This filing is separate from any rate filings which have been submitted. The last Annual Rate Report filing submitted by the Company was in 2017.

Please confirm the Company's understanding that an Annual Rate Report filing is required each year and that the company will submit annual filings going forward.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

**Conclusion:**

Should you have any additional questions or concerns, please do not hesitate to contact us.

Sincerely,

Michelle Fluet

**State:** Virginia **Filing Company:** Union Security Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** 2016 Inforce Rate Increases-UNION SECURITY
**Project Name/Number:** 2016 Inforce Rate Increases-UNION SECURITY/

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 12/19/2019 |
| Submitted Date | 12/19/2019 |

*Dear Colleen Moore,*

***Introduction:***

***Response 1***

***Comments:***

*Please refer to the Supporting Documentation for our response.*

***Related Objection 1***

*Applies To:*

*- L&H Actuarial Memorandum (Supporting Document)*

*Comments: 1) Section 1 of the actuarial memorandum says the premium rates are for the policy series forms "and their associated riders." Please update the Rate/Rule Schedule as well as the Actuarial Memorandum and Rate Request Summary to include the rider numbers.*

*2) Experience data in this filing was cut off as of 12/31/2017. To facilitate our analysis, please update the experience to include data through 12/31/2018.*

*3) For compliance with 14VAC5-130-70-B 6, please update Section 14 to include the current number of Virginia and national members to which the revision applies. The data provided in Section 14 is as of 12/31/17. Please also make any corresponding updates to the Company Rate Information on the Rate/Rule Schedule and the Rate Request Summary.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Response to 11/6/2019 objections |
| **Comments:** | |
| **Attachment(s):** | Since Inception Loss Ratio Exhibit.pdf<br>VA 2016 Union Rate Summary.pdf<br>VA Union Appendix D (Shared Cost).pdf<br>VA Union Experience through 12 31 18.pdf<br>VA Union loss ratio exhibit.xlsx<br>VA Union 11-6-2019 Objection Response.pdf<br>2018 USIC AAT & GPV Memo Final.pdf<br>2016 Fortis Rate Increase Filing Summary (Union).pdf<br>LTCI_Considerations_103118.pdf<br>Approaches to LTC Rate Increases Final from Pricing Subgroup.pdf |

***Response 2***

***Comments:***

*Please refer to the Supporting Documentation for our response.*

***Related Objection 2***

*Applies To:*

*- Long Term Care Insurance Rate Request Summary (Supporting Document)*

*Comments: 1) Please update the Rate Request Summary to the new LTC form available on the Virginia SCC website: https://www.scc.virginia.gov/boi/co/health/ltcmed/ltcratereq_sum.pdf.*

*2) Please review the page 2 narrative and make any necessary revisions so that any person reviewing this filing would understand the reason for the rate increase and its driving factors. Below is an example of what we would consider user friendly language:*

*When the policy was originally priced, premiums were based on projections regarding how long the policy stays in force, at what rate deaths occur, and when an insured voluntarily cancels their policy. The results are much higher than these original projections. The reasons for this are due to individuals living longer and keeping their policies longer. This has resulted in more claims. For these reasons, premiums must be increased to ensure that all claims are thoroughly funded.*

***Changed Items:***

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

*No Supporting Documents changed.*

### Response 3

**Comments:**

Please refer to the Supporting Documentation for our response.

### Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) Please provide an exhibit showing the anticipated policy reserves and additional reserves to be held in each future year for active lives. Include a description of the reserves and justification for the reserve levels provided.

2) Please specify the interest rate used in the valuation.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### Response 4

**Comments:**

Please refer to the Supporting Documentation for our response.

### Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) Please provide a copy of all projections in Excel with working formulas. Include sufficient detail or documentation so that any projections can be recreated.

2) Restate the nationwide experience using Virginia approved rates.

3) Provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium had been charged (collected) since the forms introduction.

4) Please advise in which states the company has requested rate increases on this block and describe how the rate changes requested in Virginia compare with those in other states, along with a listing of the status of the rate reviews in those other states.

5) Please provide a loss ratio projection (both past and future) which reflects all the original pricing assumptions for interest, mortality, morbidity, persistency and premium scale, but uses the actual distribution of policies as issued rather than the originally assumed mix of business.

6) There are several places in the filing where it references a 2016 rate filing. Please explain these references.
-Actuarial Memorandum Page 12, Section 17 1.
-Summary of the John Hancocks 2016 Rate Increase Request
- Appendix A

7) The Summary of the John Hancocks 2016 Rate Increase Request mentions 3 previously requested and implemented increases (2008, 2010 and 2013). Section 20 of the Actuarial Memorandum only lists 2 previous rate increases. Please resolve this discrepancy.

8) Please expand Section 20 to include not only the overall increase approved in 2013, but the increases which apply for each of the 3 years, since this increase was approved to be implemented over a period of 3 years.

9) Section 5 and Section 16 of the actuarial memorandum shows actuarial assumptions derived from John Hancocks analysis for Time II and Union Security experience. Yet Section 17 states that you are not combining nationwide data for Time and Union Security and are determining the increases separately. Please clarify this apparent discrepancy.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### Response 5

### Comments:

Please refer to the Supporting Documentation for our response.

### Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) For compliance with 14VAC5-200-125, every LTC insurer shall submit an Annual Report to the commission report by June 30. It does not appear that the company submitted an Annual Report in 2019 or 2018.

a. Please explain why the company is not submitting the required reports.

b. Please provide the SERFF filing number of the most recent LTC Annual Report.

2) The previous rate filing, MULF-129573228 was closed and Disapproved due to the lack of a response. Please confirm that any outstanding issues from the previous filing have been addressed in this resubmission.

3) Appendix D

a. In Appendix D, the company appears to have provided a premium calculation methodology to be used to determine the premiums for individuals choosing the Shared Cost option. Only the Rates Sheets attached to the Rate/Rule Schedule are subject to approval by the Bureau. Please attach Rate Sheets under the Rate/Rule Schedule for all options being submitted for approval.

b. the formula in Appendix D refers to Appendices C1 to C4. The Actuarial Memorandum only includes Appendices C1 and C2. Please resolve this discrepancy.

4)On page 13 of the Actuarial Memorandum the company indicates that Exhibit 1 demonstrates compliance with the 58%/85% test. Since these policies were issued prior to 10/2003, please demonstrate compliance with 14VAC5-200-150 B.

5)Exhibits 1, 1A and 1B (NW loss ratio projections) say they include 4062-NY and 4063-NY. Exhibit 2, VA also says it includes 4062-NY and 4063-NY. Please explain why these policy forms were included, and revise as needed to exclude policies not written in Virginia.

6)Please provide an exhibit summarizing the rate increase percentages by benefit option.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### Conclusion:

Thank you for your time in this matter.

*Sincerely,*

*Joanne Witham*

# Amendment Letter

Submitted Date: 07/12/2019

Comments:

Based on changes made to the John Hancock policyholder communication package, we have updated this package with those same changes.

Changed Items:

*No Form Schedule Items Changed.*

*No Rate Schedule Items Changed.*

| **Supporting Document Schedule Item Changes** | |
|---|---|
| **Satisfied - Item:** | Sample Policyholder Communications Package |
| **Comments:** | This package has been submitted for approval under the corresponding forms filing MULF-131991207 . |
| **Attachment(s):** | RLTC 2016 Sample PH Pkg_GPO_Fortis_VA.pdf |
| *Previous Version* | |
| **Satisfied - Item:** | *Sample Policyholder Communications Package* |
| **Comments:** | *This will be filed for review and approval when form filing is submitted* |
| **Attachment(s):** | *RLTC 2016 Sample PH Pkg_GPO_Fortis_VA.pdf* |

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Union Security Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases-UNION SECURITY* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases-UNION SECURITY/* | | |

# Reviewer Note

### Created By:

Colleen Moore on 10/31/2022 01:58 PM

### Last Edited By:

Colleen Moore

### Submitted On:

10/31/2022 02:13 PM

### Subject:

Actuarial Opinion Letter

### Comments:

Final Actuarial Opinion Letter

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ROBERT B. CROMPTON, FSA, MAAA
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September 24, 2020

Life and Health Division
Bureau of Insurance
State Corporation Commission
P. O. Box 1157
Richmond, VA 23218

Subject: **Long Term Care Rate Increase Report**
**SERFF Tracking #MULF-131989593**

At the request of the Virginia SCC Bureau of Insurance (the "Bureau"), I have reviewed the filing for the above captioned submission from **Union Security Insurance Company** (the "Company"). This is a rate increase filing pursuant to the requirements of 14VAC5-200-150 for the Company's pre-stability blocks of Individual Long Term Care Insurance.

**Recommendation**

My review of this filing was performed according to the provisions of 14VAC5-200-150. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans". After review of the Company's submission, I believe that the Company has demonstrated that the full amount of their requested increase is in compliance with 14VAC5-200-150. Considering only the requirements of the applicable regulations, I would recommend the Bureau approve the request.

**Other Extra-Regulatory Considerations**

In addition to the regulatory analysis referenced above, I have reviewed a series of extra-regulatory tests that the Bureau considers for LTC rate filings. The maximum rate increase allowed under each of those tests is shown in the chart below:

| | **6060** |
|---|---|
| Requested Increase | 155% |
| Compliant Increase under 14VAC5-200-150 | full |
| **Additional Test** | **Max Allowed** |
| PV Future Loss | full |
| Prospective PV | 146% |
| If-Knew/Makeup | 129% |
| State Equity | 38% to 95% |

**Historical Background**

The forms subject to this filing are referred to as the 6060 Policy Series, which were issued from 1998-2003. Since all policies are issued prior to 10/1/2003 they are subject to 14VAC5-200-150.

Relevant statistics on these policies as of 12/31/2017 are shown in the chart below:

| Series | Previous Increases | # of Policyholders | Requested Increase | Cumulative Increase |
|---|---|---|---|---|
| 6060 | 18.0% (10/2008)<br>45.3% (8/2013) | 1,542 | 42.5% to 251.5%; Avg 155.0% | 337% |

Requests were sent to the Company for additional information and the Company's responses clarified issues which arose during the course of my review. The Bureau was involved in all correspondence with the Company.

**Methodology**

My approach was to a) review the submitted filing materials, b) check the filing contents and assumptions for compliance with all relevant regulations, c) verify the calculations in the supplied exhibits, d) review the projections for reasonableness, and e) analyze the current increase and cumulative increase in Virginia relative to other states.

**Assumptions**

*Morbidity* – the morbidity assumptions are derived from a study of Company experience completed in 2016. Future improvement is assumed at 1.1% per year for 12 years. The morbidity A/E ratios are 100% for incidence, 100% for terminations, and 101% for utilization.

*Voluntary Lapse* – the lapse assumptions vary by issue age, inflation, and duration; the lapse rate for inflation policies dips to 0.43% to 0.91% before rising again at advanced attained ages; for non-inflation policies, the range is 0.55% to 1.55%; the original ultimate lapse rate assumption was approximately 3.0%; the A/E result for the six year period ending 12/31/2014 was 103% overall and for durations 16+ was 105%. A shock lapse of 9.3% is assumed due to the increase.

*Mortality* – 1994 GAM Table with 22 years of historical improvement and adjustment factors which vary by plan, underwriting class, marital status, issue age, duration and gender, based on past experience. Future improvement is assumed for 12 years. The A/E result for the six year period ending 12/31/2014 was 98%.

**Projections**

The Company has provided Excel exhibits supporting the nationwide loss ratio calculations as of 12/31/2017. We have used that data to produce the loss ratios below:

| Benefit Period | Inflation | Original Pricing LR* | Lifetime Loss Ratio* | | Future Loss Ratio w/ALR* | |
|---|---|---|---|---|---|---|
| | | | Before Incr | With Increase | Before Incr | With Increase |
| All | All | 71.1% | 128.7% | 94.1% | 291.9% | 110.7% |

* using the average valuation interest rate for discounting

Since the lifetime loss ratio exceeds 80%, the 60/80 Test is passed.

PV of Future Loss Test

The goal of this test is to ensure that, when looking only into the future, the company is not in a better position financially than if the assumptions were to play out according to original assumptions (except for interest). This is done by calculating the present value of the future expected loss under original assumptions and comparing that to the current assumptions with and without the proposed premium action. For this filing, the loss is greater with the increase than original assumptions, so this test would not limit the increase.

| Benefit Period | Inflation | PV Future Loss (in millions) | | | |
|---|---|---|---|---|---|
| | | Original | Before Incr | With Incr | Allowable |
| All | All | -354 | -1,652 | -714 | full |

Prospective PV Approach

The details of this test are shown in the file "Updated VA Union Prospective Present Value Calculations.xlsx" and would allow a base increase of 41.9% based on the change in assumptions, plus 103.8% as a catch-up for previous increases that were reduced or denied, for a total of 145.7%.

If-Knew/Makeup Blend Approach

The details of this test are shown in the file "VA Union Blended If-Knew Calculations.xlsx" and would allow an increase of 128.9%.

Comparison of Increases Versus Other States

The Company provided the status of rate increases by state for each plan. The rate increase to match the current average is shown in the chart below:

| | Previous in VA | Nationwide Curr Avg | Nationwide Pend Avg | Allowable |
|---|---|---|---|---|
| 6060 et al | 71.5% | 136.5% | 234.1% | 38%/95% |

**Alternatives to Rate Increase**

Shared Cost Option

In return for no premium increase, a kind of coinsurance is introduced in the benefits which the Company calls the Shared Cost percentage (SC%). The SC% varies by issue age, inflation and

benefit period. So if, for example, the SC% is 15%, then the policy will pay 85% of the covered charges up to 85% of the previous benefit maximum for any future claims.

In a previous rate filing (see Reviewer Note "Shared Cost % Option" in MULF-131210202), I had asked about the seemingly erratic levels of the SC% by pricing cell and the Company responded with their rationale for the assumptions that were made. While not perfect, they have attempted to provide a better fit for policyholder equity by cell in the method they used.

**Reliance and Qualifications**

I am providing this letter to the Bureau as the sole intended user. The scope of the review relates only to compliance with applicable laws and regulations relating to the actuarial aspects of the filing under consideration, and the intended purpose is to communicate my findings regarding this filing. Distribution of this letter to parties other than the Bureau by me or any other party does not constitute advice by me to those parties. The reliance of parties other than the Bureau on any aspect of this work is not authorized by me and is done at their own risk.

In arriving at my opinion, I used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, my findings and conclusions may need to be revised. While I have relied on the data provided without independent investigation or verification, I have reviewed the data for consistency and reasonableness. In the event that I found the data inconsistent or unreasonable, I have requested clarification.

I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion. I am responsible for this work and have utilized generally accepted actuarial methodologies in arriving at my opinion.

If you have any questions regarding this filing, please contact me for discussion.

Sincerely,

Shawn D. Parks, FSA, MAAA

| | | | |
|---|---|---|---|
| **State:** | *Virginia* | **Filing Company:** | *Union Security Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *2016 Inforce Rate Increases-UNION SECURITY* | | |
| **Project Name/Number:** | *2016 Inforce Rate Increases-UNION SECURITY/* | | |

# Reviewer Note

### Created By:

Colleen Moore on 09/14/2021 07:47 AM

### Last Edited By:

Colleen Moore

### Submitted On:

12/01/2022 10:50 AM

### Subject:

RRS

### Comments:

Rate Review Summary

**Long Term Care Insurance Rate Request Summary**
**Part 1 – To Be Completed By Company**

**Company Name and NAIC Number:** Union Security Insurance Company, 70408

**SERFF Tracking Number:** MULF-131989593

**Revised Rates**

**Average Annual Premium Per Member:** $2,932

**Average Requested Percentage Rate Change Per Member:** 42.3%

**Range of Requested Rate Changes:** 42.3% to 42.3%

**Number of Virginia Policyholders Affected:** 1,466

| Form Number | Product Name | Issue Dates | Prior Rate Increases – Date and Percentage Approved | Outlook for Future Rate Increases |
|---|---|---|---|---|
| 6060-VA | Facility Only | July 1998 - December 2002 | 18% - 10/15/2008<br>45.3% - 8/15/2013 | The requested premium rate schedule is based on assumptions developed from our 2016 experience study. Due to the capped approval, additional rate increases will be necessary to achieve the full actuarially justified one-time request based on the Lifetime Loss Ratio and the assumptions developed from our 2016 experience study. We recently completed another experience study in 2019 which shows the need for additional rate increases. We will be addressing the need for both the remainder from this filing as well as the additional rate increases based upon the 2019 experience study in a future filing. |
| 6062-VA | Comprehensive TQ | June 1998 - September 2002 | 18% - 10/15/2008<br>45.3% - 8/15/2013 | |
| 6063-VA | Comprehensive Enhanced TQ | May 1998 - March 2003 | 18% - 10/15/2008<br>45.3% - 8/15/2013 | |
| 6072-VA | Comprehensive NTQ | June 1998 - June 1999 | 18% - 10/15/2008<br>45.3% - 8/15/2013 | |
| 6073-VA | Comprehensive Enhanced NTQ | September 1998- October 1999 | 18% - 10/15/2008<br>45.3% - 8/15/2013 | |
| | | | | |

**Attach a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.**

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx. *(Rev. 06/19)*

When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors, including but not limited to particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary. John Hancock requested and implemented rate increases on Union Security Insurance Company's long-term care policies in 2008, 2010, and 2013.

Increases will vary by issue age, inflation, benefit period, policy series, and state. The filing will vary by state based on the amount and timing of prior increases that we were permitted to implement in that state. In this way, policyholders are not subsidizing policyholders in other states.

In Virginia, on our Union Security Insurance Company block of business, we are requesting a rate increase of 42.3% for all impacted Virginia policyholders. This includes the 6060s policy forms.

No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. John Hancock's decision to increase premiums on certain policies is based upon the future claims anticipated on these policies.

There will be a number of benefit adjustment options to help keep premiums at or close to their current level. For example, policyholders will have the option of electing the new, actuarially equivalent Shared Cost option. Customers can also reduce their benefit period, adjust their daily/monthly benefit amount, extend their elimination period, or drop riders from their coverage.

After the rate increase is accepted by the Virginia Insurance Department, affected policyholders will be provided with an extensive and personalized notification communication at least 90 days prior to the effective date of their rate increase, which will describe the increase and options available to help mitigate the impact of the rate increase. In addition, customer support will be available through a dedicated customer service team in order to help our policyholders navigate through their choices and respond to any questions.

# Part 2 - Long Term Care Insurance Rate Request Summary

**Completed by the Bureau of Insurance (Bureau) of the Virginia State Corporation Commission**

Company Name and NAIC Number: Union Security Insurance Company – NAIC # 70408

SERFF Tracking Number: MULF-131989593

Disposition: Approved

Approval Date: 10/31/2022

Current Average Annual Premium Per Member: $2,060

**Rate Changes:**

Average Percentage Rate Change Per Member: 42.3%

Minimum Requested Percentage Rate Change Per Member: 42.3%

Maximum Requested Percentage Rate Change Per Member: 42.3%

Number of Virginia Policy Holders Affected: 1,466

## Summary of the Bureau's review of the rate request:

The Company requested a 155.5% rate increase on this block of individual long-term care insurance policy forms. However, after discussion with the Bureau, the increase was reduced to 42.3%.

The Bureau and its consulting actuary reviewed the documentation and determined that this rate increase complies with the regulatory and actuarial requirements for a rate increase as set forth in 14VAC5-200-150 of the Virginia Administrative Code. The review indicated that the lifetime anticipated loss ratio after the increase will be 115.5%, which exceeds the minimum required loss ratio of 60%.

While the Company has advised that they are likely to file for additional rate increases in the future, these will first need to be filed for review and approval with the Bureau.

The primary reasons for the rate increase are that policyholders are living longer and keeping their policies in force longer, which has resulted in more claims being filed than the Company anticipated when the policy was originally priced. The Company determined that a premium increase is necessary to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced and to ensure that sufficient funds are available to pay claims.

The Company is offering all policyholders options to reduce the premium increase by reducing their coverage. These reductions could be in the form of lower daily benefits, a shorter benefit period, a longer elimination period, the termination of riders or any combination of these reductions, a paid-up policy or a new Shared Cost option. Specific options are included in the letter sent to all policyholders notifying them of the rate increase and can be discussed with the Company by calling its customer service department.

The filing can be reviewed on the Bureau's webpage under the Rate/Policy Form Search at: https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx

**State:** *Virginia* **Filing Company:** *Union Security Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases-UNION SECURITY*
**Project Name/Number:** *2016 Inforce Rate Increases-UNION SECURITY/*

# Post Submission Update Request Processed On 08/24/2021

| | |
|---|---|
| Status: | Allowed |
| Created By: | Michelle Fluet |
| Processed By: | Colleen Moore |
| Comments: | |

### General Information:

| Field Name | Requested Change | Prior Value |
|---|---|---|
| Overall Rate Impact | 42.3 | 155 |

### Company Rate Information:

Company Name:Union Security Insurance Company

| Field Name | Requested Change | Prior Value |
|---|---|---|
| Overall % Rate Impact | 42.300% | 155.000% |
| Written Premium Change for this Program | $1277644 | $4680795 |
| Maximum %Change (where required) | 42.300% | 251.500% |
| Minimum %Change (where required) | 42.300% | 42.500% |

**State:** *Virginia* **Filing Company:** *Union Security Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases-UNION SECURITY*
**Project Name/Number:** *2016 Inforce Rate Increases-UNION SECURITY/*

## Rate Information

Rate data applies to filing.

**Filing Method:** SERFF
**Rate Change Type:** Increase
**Overall Percentage of Last Rate Revision:** 45.300%
**Effective Date of Last Rate Revision:** 08/08/2013
**Filing Method of Last Filing:** SERFF
**SERFF Tracking Number of Last Filing:**

### Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|---|---|---|---|---|---|---|---|
| Union Security Insurance Company | 155.000% | 42.300% | $1,277,644 | 1,466 | $3,020,434 | 42.300% | 42.300% |

**State:** *Virginia* **Filing Company:** *Union Security Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *2016 Inforce Rate Increases-UNION SECURITY*
**Project Name/Number:** *2016 Inforce Rate Increases-UNION SECURITY/*

## Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments |
|---|---|---|---|---|---|---|
| 1 | | Rate Table | 6060-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3 | 6060-VA.pdf, Appendix D - VA Union Shared Cost Percentages.pdf, |
| 2 | | Rate Table | 6062-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3 | 6062-VA.pdf, Appendix D - VA Union Shared Cost Percentages.pdf, |
| 3 | | Rate Table | 6063-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3 | 6063-VA.pdf, Appendix D - VA Union Shared Cost Percentages.pdf, |
| 4 | | Rate Table | 6072-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3 | 6072-VA.pdf, Appendix D - VA Union Shared Cost Percentages.pdf, |
| 5 | | Rate Table | 6073-VA | Revised | Previous State Filing Number: MULF-126869528 Percent Rate Change Request: 42.3 | 6073-VA.pdf, Appendix D - VA Union Shared Cost Percentages.pdf, |

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.63 | 32.89 | 37.96 | 42.68 | 61.48 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 30 | 31.90 | 34.58 | 40.24 | 45.04 | 67.17 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 31 | 31.90 | 35.42 | 41.65 | 46.49 | 67.17 | 52.05 | 63.81 | 73.88 | 85.64 | 115.62 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 32 | 31.90 | 36.77 | 43.41 | 48.31 | 67.17 | 52.05 | 63.81 | 73.88 | 85.64 | 119.02 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 33 | 31.90 | 37.62 | 44.81 | 50.31 | 67.17 | 54.02 | 63.81 | 73.88 | 85.64 | 125.82 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 34 | 31.90 | 38.62 | 45.34 | 52.05 | 67.17 | 54.02 | 63.81 | 75.35 | 85.64 | 132.62 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 35 | 31.90 | 38.62 | 45.34 | 52.05 | 67.17 | 57.40 | 65.61 | 75.35 | 85.64 | 136.02 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 36 | 31.90 | 38.62 | 45.34 | 52.05 | 67.17 | 60.77 | 68.89 | 78.63 | 88.68 | 143.33 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 37 | 31.90 | 38.62 | 45.34 | 52.05 | 67.17 | 64.15 | 72.17 | 85.18 | 92.09 | 150.93 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 38 | 31.90 | 38.62 | 45.34 | 52.05 | 67.17 | 64.15 | 75.45 | 88.46 | 95.50 | 158.53 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 39 | 31.90 | 38.62 | 45.34 | 52.05 | 67.17 | 67.81 | 78.73 | 91.73 | 102.32 | 169.93 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 40 | 33.58 | 41.98 | 48.70 | 53.73 | 72.20 | 68.79 | 84.06 | 95.01 | 103.54 | 179.07 | 124.81 | 154.53 | 181.27 | 205.04 | 270.42 |
| 41 | 33.58 | 41.98 | 48.70 | 53.73 | 72.20 | 72.79 | 87.98 | 98.69 | 107.31 | 187.38 | 124.81 | 154.53 | 181.27 | 205.04 | 270.42 |
| 42 | 36.44 | 42.71 | 48.74 | 53.73 | 72.20 | 73.14 | 92.16 | 102.83 | 114.86 | 196.61 | 124.81 | 154.53 | 181.27 | 205.04 | 270.42 |
| 43 | 36.71 | 42.99 | 52.13 | 55.18 | 75.17 | 77.20 | 96.38 | 110.71 | 119.16 | 205.88 | 124.81 | 154.53 | 181.27 | 205.04 | 270.42 |
| 44 | 36.97 | 46.37 | 52.48 | 55.54 | 78.65 | 81.29 | 100.63 | 114.93 | 123.49 | 210.99 | 124.81 | 154.53 | 181.27 | 205.04 | 270.42 |
| 45 | 39.01 | 44.95 | 54.13 | 59.01 | 80.35 | 90.33 | 99.24 | 118.44 | 130.47 | 219.00 | 136.70 | 163.44 | 190.18 | 216.93 | 285.28 |
| 46 | 42.56 | 48.26 | 54.49 | 62.53 | 83.79 | 90.76 | 107.02 | 126.47 | 134.88 | 219.90 | 136.70 | 163.44 | 190.18 | 216.93 | 285.28 |
| 47 | 42.87 | 48.58 | 57.90 | 66.08 | 87.24 | 95.60 | 111.30 | 130.80 | 143.15 | 219.90 | 136.70 | 163.44 | 190.18 | 216.93 | 285.28 |
| 48 | 43.17 | 51.96 | 61.35 | 66.52 | 90.71 | 100.61 | 115.99 | 139.90 | 151.73 | 219.90 | 136.70 | 163.44 | 190.18 | 216.93 | 285.28 |
| 49 | 46.91 | 52.30 | 61.76 | 70.14 | 97.79 | 104.01 | 124.81 | 144.85 | 156.82 | 219.90 | 136.70 | 163.44 | 190.18 | 216.93 | 285.28 |
| 50 | 46.98 | 55.96 | 67.46 | 73.81 | 103.19 | 107.55 | 127.08 | 153.88 | 162.70 | 249.62 | 148.58 | 181.27 | 213.96 | 240.70 | 320.94 |
| 51 | 50.55 | 61.49 | 73.16 | 81.48 | 112.20 | 111.86 | 133.56 | 164.92 | 175.93 | 261.50 | 154.53 | 190.18 | 222.87 | 255.56 | 335.80 |
| 52 | 52.74 | 61.87 | 73.51 | 85.22 | 121.55 | 122.82 | 145.09 | 168.12 | 186.28 | 276.36 | 163.44 | 199.10 | 234.76 | 264.48 | 350.65 |
| 53 | 56.44 | 67.52 | 79.28 | 87.61 | 131.17 | 130.15 | 156.19 | 182.89 | 197.54 | 291.22 | 169.38 | 208.01 | 243.67 | 276.36 | 365.51 |
| 54 | 58.58 | 69.82 | 81.62 | 93.36 | 140.93 | 136.57 | 162.88 | 194.34 | 208.09 | 303.11 | 178.30 | 216.93 | 252.59 | 291.22 | 380.37 |
| 55 | 62.40 | 75.64 | 87.55 | 99.38 | 150.81 | 148.58 | 177.99 | 205.95 | 222.34 | 317.97 | 184.24 | 225.84 | 264.48 | 300.14 | 395.23 |
| 56 | 68.25 | 79.28 | 94.71 | 108.61 | 166.79 | 154.53 | 185.62 | 215.66 | 236.85 | 338.77 | 193.16 | 234.76 | 276.36 | 317.97 | 419.00 |
| 57 | 73.89 | 86.42 | 100.25 | 115.68 | 177.19 | 162.90 | 192.47 | 226.50 | 244.20 | 356.60 | 205.04 | 249.62 | 294.19 | 335.80 | 439.80 |
| 58 | 77.20 | 91.97 | 109.55 | 125.08 | 189.98 | 169.41 | 198.58 | 236.31 | 255.33 | 380.37 | 216.93 | 264.48 | 312.02 | 353.62 | 463.58 |
| 59 | 86.81 | 101.24 | 116.70 | 132.07 | 206.51 | 177.10 | 213.15 | 243.81 | 265.74 | 407.11 | 231.79 | 282.31 | 329.85 | 372.90 | 496.26 |
| 60 | 90.20 | 108.62 | 123.95 | 141.36 | 220.81 | 183.87 | 216.79 | 254.25 | 279.40 | 433.86 | 243.67 | 297.16 | 350.65 | 384.09 | 525.98 |
| 61 | 97.57 | 115.84 | 137.02 | 152.32 | 237.92 | 194.40 | 231.54 | 268.73 | 293.49 | 449.66 | 253.66 | 308.42 | 366.07 | 400.28 | 547.66 |
| 62 | 104.98 | 126.87 | 142.21 | 163.38 | 257.07 | 208.68 | 249.02 | 287.58 | 312.01 | 466.47 | 262.57 | 321.22 | 377.09 | 424.03 | 564.24 |
| 63 | 118.84 | 134.25 | 155.44 | 174.55 | 268.77 | 224.44 | 261.01 | 304.83 | 333.09 | 481.32 | 273.11 | 332.60 | 392.09 | 442.05 | 586.78 |
| 64 | 125.95 | 145.28 | 170.18 | 185.62 | 293.77 | 232.81 | 278.27 | 329.82 | 350.92 | 504.85 | 285.12 | 347.90 | 408.07 | 463.00 | 612.10 |
| 65 | 139.73 | 156.27 | 181.08 | 202.43 | 313.79 | 243.49 | 299.28 | 347.63 | 377.98 | 530.09 | 296.75 | 362.69 | 426.10 | 484.43 | 641.68 |
| 66 | 154.45 | 174.40 | 202.83 | 226.00 | 345.16 | 260.42 | 316.92 | 373.43 | 412.32 | 562.60 | 314.47 | 383.26 | 449.59 | 511.01 | 675.61 |
| 67 | 173.74 | 198.70 | 228.83 | 253.30 | 385.51 | 275.76 | 337.57 | 399.38 | 453.40 | 596.69 | 330.44 | 404.13 | 475.45 | 539.64 | 713.18 |
| 68 | 192.41 | 224.86 | 256.29 | 280.37 | 418.19 | 291.81 | 358.45 | 422.78 | 480.23 | 631.88 | 346.96 | 425.08 | 500.91 | 567.54 | 749.06 |
| 69 | 210.33 | 246.10 | 283.43 | 310.83 | 448.08 | 308.33 | 377.10 | 448.08 | 507.97 | 669.90 | 363.79 | 445.86 | 525.72 | 596.70 | 787.46 |
| 70 | 226.70 | 273.75 | 311.50 | 344.66 | 481.20 | 327.22 | 399.93 | 472.65 | 536.81 | 707.91 | 380.69 | 466.23 | 551.78 | 626.64 | 825.53 |
| 71 | 243.48 | 293.00 | 342.52 | 381.51 | 513.77 | 346.64 | 422.99 | 499.33 | 567.42 | 746.93 | 400.29 | 489.01 | 577.74 | 656.15 | 864.54 |
| 72 | 258.99 | 312.78 | 364.57 | 410.39 | 547.86 | 362.58 | 444.26 | 523.95 | 595.67 | 786.92 | 418.36 | 512.00 | 601.64 | 683.32 | 904.46 |
| 73 | 276.63 | 334.26 | 388.05 | 436.08 | 582.08 | 382.29 | 468.74 | 551.34 | 624.34 | 826.05 | 436.08 | 534.05 | 626.26 | 710.79 | 941.31 |
| 74 | 297.83 | 357.03 | 416.23 | 466.17 | 623.42 | 405.13 | 493.92 | 580.87 | 658.56 | 871.30 | 458.78 | 558.67 | 656.71 | 741.81 | 984.15 |
| 75 | 321.95 | 385.99 | 450.02 | 503.39 | 674.15 | 430.46 | 524.73 | 617.23 | 699.05 | 924.95 | 482.04 | 586.99 | 691.93 | 780.87 | 1035.23 |
| 76 | 348.35 | 420.07 | 490.08 | 549.85 | 735.98 | 459.34 | 560.09 | 660.84 | 747.93 | 992.12 | 508.86 | 621.57 | 732.56 | 829.89 | 1099.69 |
| 77 | 389.56 | 470.16 | 549.08 | 616.24 | 824.46 | 503.74 | 616.24 | 727.07 | 824.46 | 1091.44 | 554.12 | 678.37 | 799.27 | 906.74 | 1200.59 |
| 78 | 439.93 | 532.29 | 622.96 | 698.52 | 933.60 | 560.83 | 686.77 | 812.70 | 920.17 | 1217.38 | 611.21 | 748.90 | 886.59 | 1004.13 | 1328.20 |
| 79 | 490.31 | 594.42 | 696.84 | 782.48 | 1046.10 | 616.24 | 755.61 | 894.98 | 1015.88 | 1343.31 | 666.62 | 819.42 | 970.54 | 1101.52 | 1455.81 |
| 80 | 540.68 | 654.86 | 769.05 | 863.08 | 1153.57 | 669.98 | 821.10 | 973.90 | 1104.87 | 1460.85 | 722.03 | 884.91 | 1049.46 | 1190.51 | 1575.03 |
| 81 | 586.02 | 711.96 | 834.53 | 938.64 | 1252.64 | 715.31 | 878.19 | 1039.39 | 1180.44 | 1559.92 | 767.37 | 942.00 | 1114.95 | 1266.07 | 1674.10 |
| 82 | 631.36 | 765.69 | 900.02 | 1010.84 | 1348.35 | 760.65 | 931.92 | 1104.87 | 1252.64 | 1655.63 | 812.70 | 995.73 | 1180.44 | 1338.27 | 1769.81 |
| 83 | 678.37 | 822.78 | 965.51 | 1083.05 | 1447.42 | 807.67 | 989.01 | 1170.36 | 1324.84 | 1754.70 | 859.72 | 1052.82 | 1245.92 | 1410.48 | 1868.88 |
| 84 | 727.07 | 883.23 | 1036.03 | 1163.64 | 1553.20 | 856.36 | 1049.46 | 1240.88 | 1405.44 | 1860.49 | 908.41 | 1113.27 | 1316.45 | 1491.08 | 1974.67 |
| 85 | 784.16 | 950.39 | 1114.95 | 1252.64 | 1672.42 | 913.45 | 1116.63 | 1319.80 | 1494.43 | 1979.71 | 965.51 | 1180.44 | 1395.37 | 1580.07 | 2093.89 |
| 86 | 844.61 | 1024.28 | 1202.26 | 1350.03 | 1803.40 | 973.90 | 1190.51 | 1407.12 | 1591.82 | 2110.68 | 1025.95 | 1254.32 | 1482.68 | 1677.46 | 2224.86 |
| 87 | 911.77 | 1104.87 | 1296.30 | 1457.49 | 1946.12 | 1041.07 | 1271.11 | 1501.15 | 1699.29 | 2253.41 | 1093.12 | 1334.92 | 1576.71 | 1784.93 | 2367.59 |
| 88 | 982.30 | 1190.51 | 1397.04 | 1570.00 | 2095.57 | 1111.59 | 1356.75 | 1601.90 | 1811.79 | 2402.85 | 1163.64 | 1420.55 | 1677.46 | 1897.43 | 2517.03 |
| 89 | 1057.86 | 1281.18 | 1504.51 | 1689.21 | 2255.09 | 1187.15 | 1447.42 | 1709.36 | 1931.01 | 2562.37 | 1239.21 | 1511.23 | 1784.93 | 2016.65 | 2676.55 |
| 90 | 1136.78 | 1376.89 | 1615.33 | 1815.15 | 2424.68 | 1266.07 | 1543.13 | 1820.19 | 2056.95 | 2731.96 | 1318.12 | 1606.94 | 1895.75 | 2142.58 | 2846.14 |
| 91 | 1217.38 | 1475.96 | 1731.19 | 1946.12 | 2597.63 | 1346.67 | 1642.20 | 1936.05 | 2187.92 | 2904.91 | 1398.72 | 1706.01 | 2011.61 | 2273.56 | 3019.09 |
| 92 | 1301.33 | 1578.39 | 1852.09 | 2080.45 | 2777.30 | 1430.63 | 1744.63 | 2056.95 | 2322.25 | 3084.58 | 1482.68 | 1808.43 | 2132.51 | 2407.89 | 3198.76 |
| 93 | 1390.33 | 1685.86 | 1978.03 | 2221.50 | 2967.04 | 1519.62 | 1852.09 | 2182.88 | 2463.30 | 3274.32 | 1571.68 | 1915.90 | 2258.44 | 2548.93 | 3388.50 |
| 94 | 1486.04 | 1801.72 | 2114.04 | 2374.30 | 3171.90 | 1615.33 | 1967.95 | 2318.89 | 2616.10 | 3479.18 | 1667.39 | 2031.76 | 2394.45 | 2701.74 | 3593.36 |
| 95 | 1590.15 | 1927.65 | 2261.80 | 2540.54 | 3393.54 | 1719.44 | 2093.89 | 2466.66 | 2782.33 | 3700.82 | 1771.49 | 2157.69 | 2542.22 | 2867.97 | 3815.01 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.41 | 30.03 | 33.74 | 37.17 | 55.34 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 30 | 28.55 | 31.57 | 35.77 | 39.23 | 60.45 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 31 | 28.55 | 32.34 | 37.02 | 40.49 | 60.45 | 45.34 | 57.09 | 67.17 | 75.56 | 103.36 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 32 | 28.55 | 33.58 | 38.58 | 42.08 | 60.45 | 45.34 | 57.09 | 67.17 | 75.56 | 106.40 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 33 | 28.55 | 34.35 | 39.83 | 43.82 | 60.45 | 47.05 | 57.09 | 67.17 | 75.56 | 112.47 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 34 | 28.55 | 35.26 | 40.30 | 45.34 | 60.45 | 47.05 | 57.09 | 68.50 | 75.56 | 118.55 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 35 | 28.55 | 35.26 | 40.30 | 45.34 | 60.45 | 49.99 | 58.70 | 68.50 | 75.56 | 121.59 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 36 | 28.55 | 35.26 | 40.30 | 45.34 | 60.45 | 52.93 | 61.64 | 71.48 | 78.24 | 128.13 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 37 | 28.55 | 35.26 | 40.30 | 45.34 | 60.45 | 55.87 | 64.58 | 77.44 | 81.25 | 134.92 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 38 | 28.55 | 35.26 | 40.30 | 45.34 | 60.45 | 55.87 | 67.51 | 80.41 | 84.26 | 141.72 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 39 | 28.55 | 35.26 | 40.30 | 45.34 | 60.45 | 59.06 | 70.45 | 83.39 | 90.28 | 151.91 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 40 | 30.22 | 36.94 | 43.66 | 48.70 | 65.49 | 62.34 | 73.81 | 84.90 | 93.77 | 161.41 | 112.92 | 136.70 | 163.44 | 184.24 | 243.67 |
| 41 | 30.22 | 36.94 | 43.66 | 48.70 | 65.49 | 65.97 | 77.25 | 88.19 | 97.19 | 168.90 | 112.92 | 136.70 | 163.44 | 184.24 | 243.67 |
| 42 | 32.80 | 37.59 | 43.69 | 48.70 | 65.49 | 66.29 | 80.92 | 91.89 | 104.02 | 177.22 | 112.92 | 136.70 | 163.44 | 184.24 | 243.67 |
| 43 | 33.04 | 37.83 | 46.74 | 50.01 | 68.18 | 69.96 | 84.63 | 98.93 | 107.91 | 185.58 | 112.92 | 136.70 | 163.44 | 184.24 | 243.67 |
| 44 | 33.27 | 40.80 | 47.05 | 50.34 | 71.33 | 73.67 | 88.36 | 102.70 | 111.84 | 190.18 | 112.92 | 136.70 | 163.44 | 184.24 | 243.67 |
| 45 | 33.69 | 39.76 | 48.72 | 53.81 | 73.21 | 80.00 | 89.79 | 104.22 | 116.74 | 198.28 | 118.87 | 145.61 | 169.38 | 196.13 | 258.53 |
| 46 | 36.76 | 42.69 | 49.04 | 57.01 | 76.34 | 80.39 | 96.83 | 111.30 | 120.68 | 199.10 | 118.87 | 145.61 | 169.38 | 196.13 | 258.53 |
| 47 | 37.02 | 42.98 | 52.11 | 60.25 | 79.48 | 84.67 | 100.70 | 115.11 | 128.08 | 199.10 | 118.87 | 145.61 | 169.38 | 196.13 | 258.53 |
| 48 | 37.29 | 45.96 | 55.22 | 60.65 | 82.64 | 89.11 | 104.95 | 123.11 | 135.76 | 199.10 | 118.87 | 145.61 | 169.38 | 196.13 | 258.53 |
| 49 | 40.51 | 46.27 | 55.59 | 63.95 | 89.10 | 92.12 | 112.92 | 127.46 | 140.31 | 199.10 | 118.87 | 145.61 | 169.38 | 196.13 | 258.53 |
| 50 | 43.06 | 50.17 | 59.52 | 66.04 | 91.05 | 96.52 | 113.56 | 134.64 | 144.62 | 219.90 | 133.72 | 163.44 | 190.18 | 216.93 | 285.28 |
| 51 | 46.51 | 53.55 | 65.03 | 71.55 | 99.74 | 103.47 | 117.53 | 145.35 | 157.55 | 234.76 | 139.67 | 169.38 | 199.10 | 225.84 | 300.14 |
| 52 | 46.88 | 56.07 | 65.78 | 75.31 | 108.76 | 108.54 | 131.14 | 149.14 | 165.29 | 246.65 | 145.61 | 178.30 | 208.01 | 234.76 | 312.02 |
| 53 | 50.39 | 61.56 | 71.35 | 79.82 | 118.06 | 115.69 | 141.99 | 163.19 | 178.85 | 261.50 | 151.55 | 187.21 | 216.93 | 249.62 | 326.88 |
| 54 | 52.73 | 62.06 | 73.85 | 83.64 | 125.27 | 122.35 | 146.03 | 174.33 | 186.75 | 270.42 | 160.47 | 193.16 | 228.82 | 258.53 | 338.77 |
| 55 | 56.36 | 67.67 | 77.61 | 89.44 | 134.82 | 130.75 | 157.56 | 182.74 | 197.94 | 285.28 | 163.44 | 202.07 | 234.76 | 270.42 | 353.62 |
| 56 | 62.04 | 71.35 | 84.63 | 96.54 | 148.00 | 139.67 | 165.32 | 190.12 | 209.63 | 300.14 | 172.36 | 210.99 | 246.65 | 282.31 | 371.45 |
| 57 | 65.68 | 78.38 | 88.46 | 103.72 | 158.54 | 145.45 | 172.66 | 198.53 | 217.65 | 317.97 | 181.27 | 222.87 | 261.50 | 300.14 | 392.26 |
| 58 | 67.31 | 82.19 | 97.60 | 112.98 | 171.44 | 146.82 | 176.82 | 208.83 | 229.01 | 341.74 | 190.18 | 234.76 | 276.36 | 314.99 | 416.03 |
| 59 | 76.47 | 89.33 | 104.84 | 118.27 | 183.31 | 157.42 | 188.55 | 217.01 | 237.63 | 362.54 | 205.04 | 249.62 | 294.19 | 334.42 | 439.80 |
| 60 | 80.18 | 96.55 | 112.15 | 125.65 | 197.57 | 164.66 | 193.00 | 228.04 | 249.19 | 386.31 | 216.93 | 264.48 | 314.99 | 341.42 | 469.52 |
| 61 | 87.40 | 103.85 | 122.92 | 136.50 | 212.26 | 175.50 | 207.86 | 240.31 | 261.43 | 400.66 | 224.83 | 276.71 | 325.72 | 355.81 | 487.13 |
| 62 | 94.69 | 112.55 | 128.38 | 145.45 | 230.88 | 187.00 | 220.18 | 259.08 | 277.62 | 416.20 | 234.63 | 284.91 | 337.98 | 377.22 | 505.58 |
| 63 | 105.88 | 120.01 | 139.29 | 156.49 | 240.72 | 200.10 | 232.58 | 274.09 | 296.35 | 429.95 | 243.37 | 297.45 | 348.82 | 393.83 | 521.88 |
| 64 | 113.14 | 130.96 | 151.72 | 165.66 | 262.97 | 209.27 | 250.19 | 294.02 | 312.46 | 449.92 | 253.74 | 311.28 | 363.60 | 410.68 | 544.09 |
| 65 | 126.63 | 140.03 | 162.97 | 182.38 | 281.25 | 220.66 | 266.31 | 312.62 | 339.70 | 474.29 | 266.31 | 324.65 | 382.98 | 431.17 | 570.67 |
| 66 | 137.04 | 155.93 | 182.34 | 201.78 | 308.09 | 230.94 | 282.53 | 334.12 | 367.30 | 501.18 | 277.62 | 341.49 | 402.91 | 454.50 | 601.91 |
| 67 | 155.92 | 177.56 | 203.86 | 224.70 | 343.45 | 247.23 | 301.91 | 354.21 | 401.18 | 532.51 | 294.78 | 358.97 | 423.15 | 480.21 | 634.73 |
| 68 | 172.27 | 201.08 | 226.88 | 249.67 | 374.53 | 259.64 | 319.38 | 374.53 | 427.38 | 565.24 | 307.90 | 379.13 | 443.46 | 505.50 | 668.64 |
| 69 | 188.19 | 220.42 | 251.94 | 278.11 | 399.28 | 275.06 | 337.17 | 397.06 | 454.73 | 596.70 | 323.86 | 397.06 | 468.04 | 532.37 | 700.95 |
| 70 | 203.18 | 245.95 | 278.27 | 307.95 | 429.88 | 290.86 | 357.16 | 421.32 | 479.07 | 633.05 | 340.05 | 417.04 | 491.90 | 558.20 | 737.85 |
| 71 | 216.65 | 262.05 | 305.38 | 340.71 | 458.06 | 307.44 | 377.59 | 443.62 | 505.52 | 666.46 | 356.96 | 435.37 | 513.77 | 583.93 | 769.63 |
| 72 | 231.10 | 278.91 | 324.73 | 364.57 | 488.09 | 324.73 | 396.45 | 466.17 | 527.93 | 699.26 | 372.54 | 454.22 | 533.91 | 605.63 | 802.86 |
| 73 | 247.82 | 297.76 | 345.79 | 388.05 | 520.60 | 341.95 | 416.87 | 489.87 | 555.18 | 735.76 | 389.97 | 474.50 | 557.10 | 632.03 | 837.58 |
| 74 | 266.39 | 320.03 | 371.83 | 414.38 | 556.82 | 362.58 | 440.28 | 517.97 | 584.57 | 776.96 | 408.83 | 497.62 | 584.57 | 658.56 | 876.85 |
| 75 | 286.38 | 345.08 | 400.22 | 448.25 | 601.22 | 382.43 | 467.81 | 547.86 | 620.78 | 823.56 | 428.68 | 522.95 | 613.67 | 693.71 | 921.39 |
| 76 | 310.78 | 373.96 | 435.44 | 488.37 | 654.01 | 408.12 | 498.62 | 585.71 | 664.26 | 881.12 | 452.51 | 553.26 | 650.60 | 735.98 | 976.75 |
| 77 | 347.58 | 418.11 | 488.63 | 547.40 | 732.11 | 448.33 | 547.40 | 646.47 | 732.11 | 968.86 | 493.67 | 602.81 | 710.28 | 804.31 | 1064.57 |
| 78 | 391.24 | 471.84 | 552.44 | 619.60 | 829.50 | 497.03 | 607.85 | 720.35 | 816.06 | 1079.69 | 542.36 | 663.26 | 784.16 | 889.94 | 1178.76 |
| 79 | 436.58 | 527.25 | 617.92 | 693.48 | 926.89 | 547.40 | 669.98 | 792.55 | 900.02 | 1188.83 | 592.74 | 725.39 | 859.72 | 975.58 | 1289.58 |
| 80 | 480.23 | 580.98 | 681.73 | 764.01 | 1020.92 | 594.42 | 728.75 | 863.08 | 977.26 | 1291.26 | 639.75 | 784.16 | 930.24 | 1052.82 | 1392.01 |
| 81 | 520.53 | 631.36 | 740.50 | 831.17 | 1109.91 | 634.71 | 779.12 | 921.85 | 1044.43 | 1380.25 | 680.05 | 834.53 | 989.01 | 1119.99 | 1481.00 |
| 82 | 560.83 | 680.05 | 797.59 | 894.98 | 1195.55 | 675.01 | 827.82 | 978.94 | 1108.23 | 1465.89 | 720.35 | 883.23 | 1046.10 | 1183.79 | 1566.64 |
| 83 | 602.81 | 728.75 | 854.68 | 958.79 | 1282.86 | 716.99 | 876.51 | 1036.03 | 1172.04 | 1553.20 | 762.33 | 931.92 | 1103.19 | 1247.60 | 1653.95 |
| 84 | 646.47 | 782.48 | 916.81 | 1029.31 | 1376.89 | 760.65 | 930.24 | 1098.16 | 1242.56 | 1647.24 | 805.99 | 985.66 | 1165.32 | 1318.12 | 1747.98 |
| 85 | 696.84 | 842.93 | 987.33 | 1108.23 | 1481.00 | 811.02 | 990.69 | 1168.68 | 1321.48 | 1751.34 | 856.36 | 1046.10 | 1235.85 | 1397.04 | 1852.09 |
| 86 | 750.58 | 910.09 | 1066.25 | 1195.55 | 1598.54 | 864.76 | 1057.86 | 1247.60 | 1408.80 | 1868.88 | 910.09 | 1113.27 | 1314.77 | 1484.36 | 1969.63 |
| 87 | 809.35 | 980.62 | 1148.53 | 1289.58 | 1724.48 | 923.53 | 1128.38 | 1329.88 | 1502.83 | 1994.82 | 968.86 | 1183.79 | 1397.04 | 1578.39 | 2095.57 |
| 88 | 873.15 | 1056.18 | 1239.21 | 1390.33 | 1857.13 | 987.33 | 1203.94 | 1420.55 | 1603.58 | 2127.47 | 1032.67 | 1259.36 | 1487.72 | 1679.14 | 2228.22 |
| 89 | 938.64 | 1136.78 | 1333.24 | 1496.11 | 1999.86 | 1052.82 | 1284.54 | 1514.58 | 1709.36 | 2270.20 | 1098.16 | 1339.95 | 1581.75 | 1784.93 | 2370.95 |
| 90 | 1009.16 | 1222.41 | 1432.31 | 1606.94 | 2147.62 | 1123.34 | 1370.18 | 1613.65 | 1820.19 | 2417.96 | 1168.68 | 1425.59 | 1680.82 | 1895.75 | 2518.71 |
| 91 | 1081.37 | 1309.73 | 1534.73 | 1722.80 | 2302.10 | 1195.55 | 1457.49 | 1716.08 | 1936.05 | 2572.44 | 1240.88 | 1512.91 | 1783.25 | 2011.61 | 2673.19 |
| 92 | 1156.93 | 1400.40 | 1640.52 | 1842.02 | 2461.62 | 1271.11 | 1548.17 | 1821.87 | 2055.27 | 2731.96 | 1316.45 | 1603.58 | 1889.03 | 2130.83 | 2832.71 |
| 93 | 1235.85 | 1496.11 | 1753.02 | 1967.95 | 2629.53 | 1350.03 | 1643.88 | 1934.37 | 2181.20 | 2899.87 | 1395.37 | 1699.29 | 2001.53 | 2256.76 | 3000.62 |
| 94 | 1319.80 | 1598.54 | 1873.92 | 2102.28 | 2810.88 | 1433.99 | 1746.31 | 2055.27 | 2315.53 | 3081.22 | 1479.32 | 1801.72 | 2122.43 | 2391.10 | 3181.97 |
| 95 | 1412.16 | 1711.04 | 2004.89 | 2250.05 | 3007.34 | 1526.34 | 1858.81 | 2186.24 | 2463.30 | 3277.68 | 1571.68 | 1914.22 | 2253.41 | 2538.86 | 3378.43 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.80 | 27.17 | 30.93 | 34.42 | 50.72 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 30 | 26.87 | 28.57 | 32.79 | 36.32 | 55.41 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 31 | 26.87 | 29.26 | 33.94 | 37.50 | 55.41 | 41.98 | 52.05 | 60.45 | 68.84 | 94.60 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 32 | 26.87 | 30.38 | 35.37 | 38.96 | 55.41 | 41.98 | 52.05 | 60.45 | 68.84 | 97.38 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 33 | 26.87 | 31.08 | 36.51 | 40.57 | 55.41 | 43.56 | 52.05 | 60.45 | 68.84 | 102.94 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 34 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 43.56 | 52.05 | 61.65 | 68.84 | 108.51 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 35 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 46.29 | 53.53 | 61.65 | 68.84 | 111.29 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 36 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 49.01 | 56.20 | 64.33 | 71.29 | 117.27 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 37 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 51.73 | 58.88 | 69.69 | 74.03 | 123.49 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 38 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 51.73 | 61.55 | 72.37 | 76.77 | 129.71 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 39 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 54.69 | 64.23 | 75.05 | 82.26 | 139.04 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 40 | 28.55 | 33.58 | 38.62 | 43.66 | 58.77 | 58.04 | 65.61 | 76.81 | 84.00 | 143.76 | 104.01 | 124.81 | 145.61 | 163.44 | 219.90 |
| 41 | 28.55 | 33.58 | 38.62 | 43.66 | 58.77 | 61.42 | 68.67 | 79.79 | 87.06 | 150.43 | 104.01 | 124.81 | 145.61 | 163.44 | 219.90 |
| 42 | 30.98 | 34.17 | 38.65 | 43.66 | 58.77 | 61.71 | 71.93 | 83.14 | 93.19 | 157.84 | 104.01 | 124.81 | 145.61 | 163.44 | 219.90 |
| 43 | 31.20 | 34.39 | 41.34 | 44.84 | 61.19 | 65.14 | 75.22 | 89.51 | 96.67 | 165.28 | 104.01 | 124.81 | 145.61 | 163.44 | 219.90 |
| 44 | 31.42 | 37.10 | 41.62 | 45.13 | 64.02 | 68.59 | 78.54 | 92.92 | 100.19 | 169.38 | 104.01 | 124.81 | 145.61 | 163.44 | 219.90 |
| 45 | 30.14 | 36.30 | 45.11 | 48.60 | 66.07 | 69.68 | 80.34 | 97.12 | 105.30 | 177.57 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 46 | 32.89 | 38.98 | 45.41 | 51.49 | 68.89 | 70.01 | 86.64 | 103.71 | 108.85 | 178.30 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 47 | 33.12 | 39.24 | 48.25 | 54.42 | 71.73 | 73.75 | 90.10 | 107.26 | 115.53 | 178.30 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 48 | 33.36 | 41.97 | 51.13 | 54.78 | 74.58 | 77.61 | 93.90 | 114.71 | 122.45 | 178.30 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 49 | 36.25 | 42.24 | 51.47 | 57.76 | 80.41 | 80.23 | 101.04 | 118.77 | 126.55 | 178.30 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 50 | 37.19 | 44.38 | 53.57 | 60.21 | 82.96 | 85.49 | 102.74 | 120.90 | 131.71 | 199.10 | 118.87 | 145.61 | 169.38 | 193.16 | 255.56 |
| 51 | 42.47 | 49.59 | 58.93 | 65.58 | 89.35 | 92.28 | 106.85 | 131.38 | 141.80 | 208.01 | 124.81 | 154.53 | 178.30 | 205.04 | 267.45 |
| 52 | 42.97 | 50.27 | 59.97 | 69.36 | 98.09 | 99.97 | 117.19 | 135.58 | 149.55 | 222.87 | 130.75 | 157.50 | 187.21 | 213.96 | 282.31 |
| 53 | 46.36 | 55.60 | 63.42 | 72.04 | 104.94 | 104.12 | 127.79 | 146.31 | 160.17 | 231.79 | 136.70 | 166.41 | 193.16 | 222.87 | 291.22 |
| 54 | 46.87 | 56.24 | 66.08 | 73.91 | 114.09 | 108.12 | 131.99 | 157.19 | 165.40 | 246.65 | 142.64 | 172.36 | 205.04 | 228.82 | 306.08 |
| 55 | 50.32 | 59.71 | 69.65 | 79.50 | 121.11 | 118.87 | 140.06 | 165.34 | 176.24 | 255.56 | 145.61 | 178.30 | 210.99 | 240.70 | 314.99 |
| 56 | 55.84 | 63.43 | 76.57 | 86.49 | 133.90 | 124.81 | 147.92 | 173.10 | 187.85 | 270.42 | 154.53 | 187.21 | 222.87 | 252.59 | 332.82 |
| 57 | 59.52 | 70.34 | 80.59 | 91.75 | 142.22 | 130.91 | 155.67 | 181.76 | 193.76 | 285.28 | 163.44 | 199.10 | 234.76 | 264.48 | 350.65 |
| 58 | 61.37 | 74.36 | 87.64 | 100.87 | 152.91 | 132.71 | 157.78 | 186.85 | 205.32 | 306.08 | 172.36 | 210.99 | 246.65 | 282.31 | 371.45 |
| 59 | 68.21 | 79.41 | 92.97 | 106.44 | 164.75 | 140.55 | 166.69 | 192.90 | 212.08 | 323.91 | 181.27 | 222.87 | 261.50 | 298.91 | 395.23 |
| 60 | 70.16 | 86.49 | 100.34 | 113.87 | 176.65 | 145.45 | 171.85 | 204.45 | 224.02 | 344.71 | 190.18 | 237.73 | 279.33 | 307.27 | 419.00 |
| 61 | 77.24 | 93.87 | 110.83 | 122.65 | 191.27 | 153.90 | 186.81 | 217.05 | 234.30 | 360.31 | 198.89 | 247.89 | 291.13 | 319.67 | 435.25 |
| 62 | 84.40 | 102.31 | 114.55 | 131.50 | 207.08 | 168.03 | 199.21 | 230.58 | 250.59 | 374.30 | 209.49 | 256.98 | 301.67 | 338.67 | 452.51 |
| 63 | 95.07 | 107.81 | 125.16 | 140.44 | 217.35 | 178.47 | 209.32 | 245.91 | 266.96 | 386.68 | 216.33 | 265.00 | 313.67 | 350.96 | 467.80 |
| 64 | 100.33 | 116.63 | 135.32 | 149.69 | 236.91 | 185.72 | 222.10 | 260.79 | 281.21 | 402.84 | 224.96 | 277.28 | 324.36 | 368.83 | 489.16 |
| 65 | 113.53 | 125.83 | 146.87 | 164.35 | 253.36 | 197.83 | 238.41 | 280.11 | 303.82 | 423.56 | 238.41 | 289.14 | 342.40 | 388.05 | 512.33 |
| 66 | 123.99 | 139.52 | 163.90 | 181.61 | 277.98 | 208.83 | 253.05 | 299.73 | 329.38 | 449.59 | 250.59 | 304.64 | 358.69 | 407.83 | 538.03 |
| 67 | 138.10 | 158.54 | 183.06 | 202.23 | 308.41 | 218.71 | 268.63 | 318.55 | 360.82 | 475.45 | 261.50 | 320.93 | 377.98 | 427.91 | 565.79 |
| 68 | 154.37 | 179.46 | 203.77 | 225.11 | 335.47 | 232.07 | 284.92 | 335.47 | 383.72 | 505.50 | 275.73 | 337.77 | 397.51 | 452.65 | 597.41 |
| 69 | 168.27 | 196.88 | 226.74 | 249.48 | 359.35 | 246.22 | 301.68 | 357.13 | 405.93 | 534.59 | 288.37 | 354.91 | 419.24 | 476.92 | 627.75 |
| 70 | 179.65 | 220.28 | 249.20 | 275.32 | 384.96 | 258.78 | 318.66 | 376.41 | 427.74 | 564.61 | 301.55 | 372.13 | 438.43 | 498.31 | 656.58 |
| 71 | 193.95 | 235.22 | 274.43 | 303.99 | 410.61 | 274.43 | 336.33 | 398.23 | 449.81 | 594.24 | 317.76 | 389.97 | 458.06 | 519.96 | 687.10 |
| 72 | 207.19 | 251.02 | 290.86 | 326.72 | 436.29 | 288.87 | 354.61 | 416.37 | 472.15 | 625.55 | 330.71 | 406.41 | 478.13 | 541.88 | 717.19 |
| 73 | 220.92 | 267.03 | 311.21 | 347.71 | 464.89 | 303.53 | 372.68 | 439.92 | 495.63 | 657.00 | 345.79 | 424.55 | 499.47 | 564.79 | 747.29 |
| 74 | 238.64 | 286.73 | 332.98 | 371.83 | 497.62 | 323.73 | 394.03 | 462.48 | 523.52 | 691.86 | 364.43 | 443.98 | 521.67 | 590.12 | 780.66 |
| 75 | 256.14 | 307.72 | 357.53 | 400.22 | 537.18 | 341.52 | 416.23 | 489.16 | 553.19 | 734.62 | 380.65 | 466.03 | 547.86 | 619.01 | 821.78 |
| 76 | 278.34 | 334.69 | 389.33 | 435.44 | 584.00 | 365.43 | 445.68 | 522.53 | 592.54 | 785.50 | 402.99 | 493.50 | 580.58 | 655.72 | 869.17 |
| 77 | 308.96 | 374.45 | 436.58 | 488.63 | 653.19 | 397.96 | 488.63 | 575.95 | 653.19 | 863.08 | 438.26 | 537.32 | 633.04 | 716.99 | 948.71 |
| 78 | 349.26 | 421.46 | 491.99 | 552.44 | 738.82 | 443.29 | 542.36 | 639.75 | 727.07 | 960.47 | 483.59 | 591.06 | 698.52 | 792.55 | 1047.78 |
| 79 | 387.88 | 470.16 | 550.76 | 617.92 | 826.14 | 485.27 | 596.09 | 705.24 | 800.95 | 1059.54 | 525.57 | 646.47 | 764.01 | 868.12 | 1146.85 |
| 80 | 426.50 | 517.18 | 606.17 | 680.05 | 910.09 | 527.25 | 648.15 | 765.69 | 868.12 | 1150.21 | 567.55 | 696.84 | 826.14 | 936.96 | 1239.21 |
| 81 | 463.44 | 562.51 | 658.22 | 738.82 | 989.01 | 564.19 | 693.48 | 817.74 | 926.89 | 1229.13 | 604.49 | 742.18 | 878.19 | 995.73 | 1318.12 |
| 82 | 498.70 | 606.17 | 710.28 | 795.91 | 1064.57 | 599.45 | 737.14 | 869.79 | 983.98 | 1304.69 | 639.75 | 785.84 | 930.24 | 1052.82 | 1393.69 |
| 83 | 535.65 | 649.83 | 760.65 | 854.68 | 1141.82 | 636.39 | 780.80 | 920.17 | 1042.75 | 1381.93 | 676.69 | 829.50 | 980.62 | 1111.59 | 1470.93 |
| 84 | 575.95 | 696.84 | 817.74 | 916.81 | 1225.77 | 676.69 | 827.82 | 977.26 | 1104.87 | 1465.89 | 716.99 | 876.51 | 1037.71 | 1173.72 | 1554.88 |
| 85 | 619.60 | 750.58 | 879.87 | 987.33 | 1319.80 | 720.35 | 881.55 | 1039.39 | 1175.40 | 1559.92 | 760.65 | 930.24 | 1099.84 | 1244.24 | 1648.92 |
| 86 | 668.30 | 809.35 | 948.71 | 1064.57 | 1423.91 | 769.05 | 940.32 | 1108.23 | 1252.64 | 1664.03 | 809.35 | 989.01 | 1168.68 | 1321.48 | 1753.02 |
| 87 | 720.35 | 873.15 | 1022.60 | 1148.53 | 1534.73 | 821.10 | 1004.13 | 1182.11 | 1336.60 | 1774.85 | 861.40 | 1052.82 | 1242.56 | 1405.44 | 1863.85 |
| 88 | 777.44 | 942.00 | 1103.19 | 1237.53 | 1653.95 | 878.19 | 1072.97 | 1262.71 | 1425.59 | 1894.07 | 918.49 | 1121.67 | 1323.16 | 1494.43 | 1983.06 |
| 89 | 836.21 | 1012.52 | 1187.15 | 1331.56 | 1779.89 | 936.96 | 1143.49 | 1346.67 | 1519.62 | 2020.01 | 977.26 | 1192.19 | 1407.12 | 1588.47 | 2109.00 |
| 90 | 898.34 | 1088.08 | 1274.47 | 1430.63 | 1912.54 | 999.09 | 1219.06 | 1433.99 | 1618.69 | 2152.66 | 1039.39 | 1267.75 | 1494.43 | 1687.54 | 2241.65 |
| 91 | 962.15 | 1167.00 | 1366.82 | 1533.05 | 2050.23 | 1062.90 | 1297.98 | 1526.34 | 1721.12 | 2290.35 | 1103.19 | 1346.67 | 1586.79 | 1789.96 | 2379.34 |
| 92 | 1029.31 | 1247.60 | 1460.85 | 1638.84 | 2191.28 | 1130.06 | 1378.57 | 1620.37 | 1826.90 | 2431.39 | 1170.36 | 1427.27 | 1680.82 | 1895.75 | 2520.39 |
| 93 | 1099.84 | 1331.56 | 1561.60 | 1751.34 | 2342.40 | 1200.59 | 1462.53 | 1721.12 | 1939.41 | 2582.52 | 1240.88 | 1511.23 | 1781.57 | 2008.25 | 2671.51 |
| 94 | 1175.40 | 1423.91 | 1669.07 | 1872.24 | 2501.92 | 1276.15 | 1554.88 | 1828.58 | 2060.30 | 2742.04 | 1316.45 | 1603.58 | 1889.03 | 2129.15 | 2831.03 |
| 95 | 1257.68 | 1522.98 | 1784.93 | 2003.21 | 2678.23 | 1358.42 | 1653.95 | 1944.44 | 2191.28 | 2918.35 | 1398.72 | 1702.65 | 2004.89 | 2260.12 | 3007.34 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.18 | 24.31 | 28.12 | 31.67 | 47.65 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 30 | 25.19 | 25.56 | 29.81 | 33.42 | 52.05 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 31 | 25.19 | 26.18 | 30.85 | 34.50 | 52.05 | 40.30 | 47.02 | 55.41 | 63.81 | 87.59 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 32 | 25.19 | 27.18 | 32.15 | 35.84 | 52.05 | 40.30 | 47.02 | 55.41 | 63.81 | 90.17 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 33 | 25.19 | 27.80 | 33.19 | 37.33 | 52.05 | 41.82 | 47.02 | 55.41 | 63.81 | 95.32 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 34 | 25.19 | 28.55 | 33.58 | 38.62 | 52.05 | 41.82 | 47.02 | 56.51 | 63.81 | 100.47 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 35 | 25.19 | 28.55 | 33.58 | 38.62 | 52.05 | 44.44 | 48.35 | 56.51 | 63.81 | 103.05 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 36 | 25.19 | 28.55 | 33.58 | 38.62 | 52.05 | 47.05 | 50.76 | 58.97 | 66.07 | 108.58 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 37 | 25.19 | 28.55 | 33.58 | 38.62 | 52.05 | 49.66 | 53.18 | 63.88 | 68.61 | 114.34 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 38 | 25.19 | 28.55 | 33.58 | 38.62 | 52.05 | 49.66 | 55.60 | 66.34 | 71.15 | 120.10 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 39 | 25.19 | 28.55 | 33.58 | 38.62 | 52.05 | 52.50 | 58.01 | 68.80 | 76.24 | 128.74 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 40 | 25.19 | 31.90 | 36.94 | 41.98 | 55.41 | 51.59 | 61.51 | 72.77 | 80.09 | 136.19 | 92.12 | 115.89 | 136.70 | 154.53 | 205.04 |
| 41 | 25.19 | 31.90 | 36.94 | 41.98 | 55.41 | 54.59 | 64.38 | 75.59 | 83.01 | 142.51 | 92.12 | 115.89 | 136.70 | 154.53 | 205.04 |
| 42 | 27.33 | 32.46 | 36.97 | 41.98 | 55.41 | 54.86 | 67.44 | 78.76 | 88.85 | 149.53 | 92.12 | 115.89 | 136.70 | 154.53 | 205.04 |
| 43 | 27.53 | 32.67 | 39.55 | 43.11 | 57.69 | 57.90 | 70.52 | 84.80 | 92.18 | 156.58 | 92.12 | 115.89 | 136.70 | 154.53 | 205.04 |
| 44 | 27.73 | 35.24 | 39.81 | 43.39 | 60.36 | 60.97 | 73.63 | 88.03 | 95.53 | 160.47 | 92.12 | 115.89 | 136.70 | 154.53 | 205.04 |
| 45 | 28.37 | 34.58 | 41.50 | 45.13 | 60.71 | 67.10 | 75.61 | 87.64 | 98.43 | 165.73 | 98.06 | 121.84 | 142.64 | 163.44 | 213.96 |
| 46 | 30.95 | 37.12 | 41.78 | 47.82 | 63.31 | 67.42 | 81.54 | 93.59 | 101.75 | 166.41 | 98.06 | 121.84 | 142.64 | 163.44 | 213.96 |
| 47 | 31.18 | 37.37 | 44.39 | 50.53 | 65.91 | 71.02 | 84.80 | 96.80 | 107.99 | 166.41 | 98.06 | 121.84 | 142.64 | 163.44 | 213.96 |
| 48 | 31.40 | 39.97 | 47.04 | 50.87 | 68.53 | 74.74 | 88.38 | 103.52 | 114.46 | 166.41 | 98.06 | 121.84 | 142.64 | 163.44 | 213.96 |
| 49 | 34.11 | 40.23 | 47.35 | 53.64 | 73.89 | 77.26 | 95.09 | 107.19 | 118.30 | 166.41 | 98.06 | 121.84 | 142.64 | 163.44 | 213.96 |
| 50 | 35.23 | 42.45 | 49.60 | 56.33 | 76.89 | 79.98 | 94.63 | 112.66 | 123.96 | 184.24 | 109.95 | 136.70 | 157.50 | 181.27 | 237.73 |
| 51 | 38.42 | 45.62 | 54.87 | 61.61 | 83.11 | 83.89 | 98.84 | 122.99 | 133.92 | 193.16 | 115.89 | 139.67 | 166.41 | 190.18 | 246.65 |
| 52 | 39.06 | 46.40 | 54.17 | 63.42 | 91.70 | 91.40 | 108.82 | 124.74 | 139.05 | 208.01 | 118.87 | 145.61 | 172.36 | 196.13 | 261.50 |
| 53 | 42.33 | 51.63 | 59.46 | 66.19 | 98.38 | 95.44 | 119.27 | 137.87 | 149.49 | 216.93 | 124.81 | 154.53 | 181.27 | 205.04 | 270.42 |
| 54 | 42.96 | 52.36 | 60.25 | 70.02 | 105.14 | 99.58 | 120.75 | 142.90 | 154.73 | 225.84 | 130.75 | 160.47 | 187.21 | 213.96 | 282.31 |
| 55 | 46.30 | 55.73 | 65.67 | 73.54 | 111.97 | 106.98 | 131.30 | 153.74 | 162.69 | 234.76 | 133.72 | 166.41 | 196.13 | 222.87 | 291.22 |
| 56 | 51.70 | 59.46 | 70.53 | 80.45 | 124.51 | 115.89 | 139.22 | 158.91 | 174.24 | 252.59 | 142.64 | 175.33 | 205.04 | 234.76 | 309.05 |
| 57 | 55.41 | 64.31 | 74.70 | 85.77 | 132.89 | 119.27 | 141.52 | 167.78 | 180.49 | 267.45 | 151.55 | 184.24 | 216.93 | 246.65 | 326.88 |
| 58 | 57.41 | 68.49 | 81.66 | 92.80 | 141.32 | 124.24 | 146.90 | 175.86 | 189.53 | 282.31 | 160.47 | 196.13 | 228.82 | 258.53 | 341.74 |
| 59 | 64.07 | 75.44 | 87.03 | 98.56 | 153.15 | 132.12 | 158.50 | 179.51 | 196.75 | 300.14 | 169.38 | 208.01 | 243.67 | 275.23 | 365.51 |
| 60 | 66.15 | 80.46 | 92.47 | 104.05 | 165.03 | 137.22 | 161.27 | 188.72 | 206.40 | 320.94 | 178.30 | 219.90 | 258.53 | 281.67 | 389.28 |
| 61 | 73.17 | 85.88 | 102.77 | 112.76 | 177.27 | 145.80 | 171.02 | 201.55 | 217.03 | 334.36 | 187.36 | 227.71 | 270.95 | 294.65 | 403.54 |
| 62 | 78.22 | 94.13 | 106.65 | 121.54 | 192.80 | 154.48 | 183.49 | 215.04 | 230.94 | 346.36 | 192.73 | 237.43 | 279.33 | 311.14 | 418.99 |
| 63 | 88.59 | 99.67 | 115.07 | 130.41 | 200.99 | 167.65 | 193.82 | 225.42 | 247.37 | 356.94 | 200.10 | 246.07 | 286.63 | 326.85 | 432.65 |
| 64 | 93.93 | 108.45 | 127.12 | 139.71 | 220.33 | 172.64 | 206.79 | 242.89 | 261.99 | 374.06 | 209.27 | 256.35 | 300.82 | 342.67 | 452.54 |
| 65 | 104.80 | 117.71 | 134.80 | 152.32 | 234.76 | 182.61 | 223.19 | 257.60 | 282.29 | 393.13 | 218.12 | 268.85 | 314.50 | 357.62 | 471.75 |
| 66 | 115.29 | 131.31 | 151.61 | 167.48 | 257.13 | 194.09 | 235.85 | 277.62 | 303.31 | 415.20 | 230.94 | 282.53 | 331.67 | 375.89 | 496.27 |
| 67 | 129.19 | 147.97 | 170.58 | 187.93 | 287.38 | 204.44 | 249.61 | 294.78 | 334.71 | 442.17 | 242.48 | 297.16 | 349.46 | 397.00 | 525.37 |
| 68 | 143.19 | 166.49 | 189.07 | 208.74 | 310.19 | 215.99 | 264.24 | 310.19 | 356.15 | 466.44 | 255.05 | 312.49 | 367.64 | 418.19 | 551.46 |
| 69 | 154.98 | 181.90 | 209.95 | 231.08 | 332.73 | 226.26 | 277.28 | 330.51 | 374.88 | 494.66 | 266.19 | 326.08 | 385.97 | 439.21 | 578.95 |
| 70 | 166.82 | 203.18 | 230.51 | 254.93 | 357.16 | 239.53 | 293.00 | 348.61 | 395.66 | 521.84 | 278.03 | 342.19 | 404.21 | 459.82 | 607.39 |
| 71 | 179.51 | 216.65 | 253.79 | 281.54 | 379.66 | 253.79 | 309.50 | 367.28 | 416.80 | 548.85 | 293.00 | 359.02 | 422.99 | 480.76 | 633.45 |
| 72 | 191.25 | 231.10 | 268.95 | 302.81 | 404.42 | 266.95 | 326.72 | 384.49 | 438.28 | 577.74 | 304.81 | 374.53 | 440.28 | 500.04 | 661.41 |
| 73 | 205.55 | 247.82 | 288.16 | 322.74 | 430.32 | 282.39 | 345.79 | 405.34 | 459.13 | 607.05 | 320.82 | 391.89 | 461.05 | 522.53 | 689.66 |
| 74 | 220.14 | 264.54 | 307.08 | 344.08 | 460.63 | 297.83 | 362.58 | 427.33 | 482.82 | 640.07 | 334.83 | 408.83 | 480.97 | 543.87 | 721.46 |
| 75 | 238.35 | 284.60 | 330.85 | 369.98 | 496.27 | 316.62 | 384.21 | 451.80 | 510.50 | 677.70 | 353.97 | 430.46 | 505.17 | 570.98 | 757.75 |
| 76 | 257.85 | 309.08 | 360.30 | 402.99 | 541.31 | 336.40 | 409.82 | 483.25 | 546.43 | 725.73 | 372.26 | 454.22 | 534.48 | 604.49 | 804.28 |
| 77 | 287.13 | 345.90 | 402.99 | 450.01 | 602.81 | 369.41 | 451.69 | 532.29 | 601.13 | 795.91 | 404.67 | 495.35 | 584.34 | 659.90 | 873.15 |
| 78 | 322.39 | 389.56 | 455.05 | 508.78 | 681.73 | 408.03 | 500.38 | 591.06 | 668.30 | 884.91 | 444.97 | 545.72 | 644.79 | 728.75 | 965.51 |
| 79 | 357.66 | 433.22 | 507.10 | 569.23 | 760.65 | 448.33 | 549.08 | 649.83 | 737.14 | 973.90 | 483.59 | 594.42 | 703.56 | 797.59 | 1054.50 |
| 80 | 394.60 | 476.88 | 559.15 | 626.32 | 837.89 | 486.95 | 596.09 | 705.24 | 799.27 | 1057.86 | 523.89 | 643.11 | 760.65 | 861.40 | 1140.14 |
| 81 | 428.18 | 518.85 | 606.17 | 680.05 | 910.09 | 520.53 | 638.07 | 752.25 | 853.00 | 1130.06 | 557.47 | 685.09 | 807.67 | 915.13 | 1212.34 |
| 82 | 460.08 | 557.47 | 653.19 | 733.78 | 980.62 | 552.44 | 676.69 | 799.27 | 906.74 | 1200.59 | 589.38 | 723.71 | 854.68 | 968.86 | 1282.86 |
| 83 | 493.67 | 599.45 | 701.88 | 785.84 | 1052.82 | 586.02 | 718.67 | 847.97 | 958.79 | 1272.79 | 622.96 | 765.69 | 903.38 | 1020.92 | 1355.07 |
| 84 | 530.61 | 643.11 | 752.25 | 844.61 | 1128.38 | 622.96 | 762.33 | 898.34 | 1017.56 | 1348.35 | 659.90 | 809.35 | 953.75 | 1079.69 | 1430.63 |
| 85 | 570.91 | 691.81 | 811.02 | 908.41 | 1215.70 | 663.26 | 811.02 | 957.11 | 1081.37 | 1435.66 | 700.20 | 858.04 | 1012.52 | 1143.49 | 1517.94 |
| 86 | 616.24 | 747.22 | 874.83 | 980.62 | 1311.41 | 708.60 | 866.44 | 1020.92 | 1153.57 | 1531.38 | 745.54 | 913.45 | 1076.33 | 1215.70 | 1613.65 |
| 87 | 664.94 | 805.99 | 943.68 | 1057.86 | 1413.84 | 757.29 | 925.21 | 1089.76 | 1230.81 | 1633.80 | 794.23 | 972.22 | 1145.17 | 1292.94 | 1716.08 |
| 88 | 716.99 | 868.12 | 1015.88 | 1140.14 | 1524.66 | 809.35 | 987.33 | 1161.96 | 1313.09 | 1744.63 | 846.29 | 1034.35 | 1217.38 | 1375.22 | 1826.90 |
| 89 | 770.73 | 933.60 | 1093.12 | 1225.77 | 1640.52 | 863.08 | 1052.82 | 1239.21 | 1398.72 | 1860.49 | 900.02 | 1099.84 | 1294.62 | 1460.85 | 1942.76 |
| 90 | 827.82 | 1004.13 | 1175.40 | 1318.12 | 1763.10 | 920.17 | 1123.34 | 1321.48 | 1491.08 | 1983.06 | 957.11 | 1170.36 | 1376.89 | 1553.20 | 2065.34 |
| 91 | 888.27 | 1076.33 | 1259.36 | 1412.16 | 1889.03 | 980.62 | 1195.55 | 1405.44 | 1585.11 | 2109.00 | 1017.56 | 1242.56 | 1460.85 | 1647.24 | 2191.28 |
| 92 | 948.71 | 1150.21 | 1346.67 | 1509.55 | 2020.01 | 1041.07 | 1269.43 | 1492.76 | 1682.50 | 2239.97 | 1078.01 | 1316.45 | 1548.17 | 1744.63 | 2322.25 |
| 93 | 1014.20 | 1229.13 | 1439.02 | 1613.65 | 2157.69 | 1106.55 | 1348.35 | 1585.11 | 1786.60 | 2377.66 | 1143.49 | 1395.37 | 1640.52 | 1848.73 | 2459.94 |
| 94 | 1084.72 | 1313.09 | 1538.09 | 1724.48 | 2305.46 | 1177.08 | 1432.31 | 1684.18 | 1897.43 | 2525.43 | 1214.02 | 1479.32 | 1739.59 | 1959.56 | 2607.70 |
| 95 | 1160.29 | 1405.44 | 1645.56 | 1843.70 | 2466.66 | 1252.64 | 1524.66 | 1791.64 | 2016.65 | 2686.62 | 1289.58 | 1571.68 | 1847.05 | 2078.78 | 2768.90 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.80 | 28.60 | 32.33 | 35.80 | 52.26 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 30 | 26.87 | 30.07 | 34.28 | 37.78 | 57.09 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 31 | 26.87 | 30.80 | 35.48 | 39.00 | 57.09 | 43.66 | 55.41 | 62.13 | 72.20 | 98.10 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 32 | 26.87 | 31.98 | 36.98 | 40.52 | 57.09 | 43.66 | 55.41 | 62.13 | 72.20 | 100.99 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 33 | 26.87 | 32.71 | 38.17 | 42.19 | 57.09 | 45.31 | 55.41 | 62.13 | 72.20 | 106.76 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 34 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 45.31 | 55.41 | 63.36 | 72.20 | 112.53 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 35 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 48.14 | 56.98 | 63.36 | 72.20 | 115.41 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 36 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 50.97 | 59.83 | 66.12 | 74.77 | 121.61 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 37 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 53.80 | 62.68 | 71.63 | 77.64 | 128.06 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 38 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 53.80 | 65.53 | 74.38 | 80.52 | 134.51 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 39 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 56.88 | 68.37 | 77.14 | 86.27 | 144.18 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 40 | 28.55 | 35.26 | 41.98 | 45.34 | 62.13 | 58.04 | 71.76 | 80.86 | 87.91 | 153.85 | 106.98 | 130.75 | 154.53 | 172.36 | 231.79 |
| 41 | 28.55 | 35.26 | 41.98 | 45.34 | 62.13 | 61.42 | 75.11 | 83.99 | 91.11 | 160.99 | 106.98 | 130.75 | 154.53 | 172.36 | 231.79 |
| 42 | 30.98 | 35.88 | 42.01 | 45.34 | 62.13 | 61.71 | 78.68 | 87.51 | 97.52 | 168.92 | 106.98 | 130.75 | 154.53 | 172.36 | 231.79 |
| 43 | 31.20 | 36.11 | 44.94 | 46.56 | 64.68 | 65.14 | 82.28 | 94.22 | 101.17 | 176.88 | 106.98 | 130.75 | 154.53 | 172.36 | 231.79 |
| 44 | 31.42 | 38.95 | 45.24 | 46.87 | 67.67 | 68.59 | 85.90 | 97.81 | 104.85 | 181.27 | 106.98 | 130.75 | 154.53 | 172.36 | 231.79 |
| 45 | 33.69 | 38.03 | 46.91 | 50.34 | 67.85 | 77.42 | 85.07 | 101.86 | 112.16 | 186.45 | 115.89 | 139.67 | 163.44 | 184.24 | 240.70 |
| 46 | 36.76 | 40.84 | 47.22 | 53.33 | 70.75 | 77.79 | 91.73 | 108.77 | 115.95 | 187.21 | 115.89 | 139.67 | 163.44 | 184.24 | 240.70 |
| 47 | 37.02 | 41.11 | 50.18 | 56.37 | 73.67 | 81.94 | 95.40 | 112.49 | 123.06 | 187.21 | 115.89 | 139.67 | 163.44 | 184.24 | 240.70 |
| 48 | 37.29 | 43.97 | 53.17 | 56.74 | 76.60 | 86.23 | 99.42 | 120.31 | 130.43 | 187.21 | 115.89 | 139.67 | 163.44 | 184.24 | 240.70 |
| 49 | 40.51 | 44.26 | 53.53 | 59.83 | 82.58 | 89.15 | 106.98 | 124.57 | 134.81 | 187.21 | 115.89 | 139.67 | 163.44 | 184.24 | 240.70 |
| 50 | 39.15 | 48.24 | 57.54 | 62.16 | 87.01 | 91.01 | 108.15 | 131.90 | 136.87 | 210.99 | 124.81 | 154.53 | 181.27 | 205.04 | 270.42 |
| 51 | 42.47 | 51.57 | 63.00 | 69.56 | 95.58 | 95.08 | 112.19 | 142.56 | 149.67 | 222.87 | 130.75 | 160.47 | 190.18 | 216.93 | 285.28 |
| 52 | 44.92 | 52.20 | 61.91 | 73.33 | 102.36 | 105.68 | 122.77 | 141.00 | 160.04 | 234.76 | 139.67 | 169.38 | 199.10 | 225.84 | 297.16 |
| 53 | 48.37 | 57.59 | 67.38 | 73.98 | 111.50 | 109.90 | 133.47 | 154.75 | 168.18 | 246.65 | 145.61 | 178.30 | 208.01 | 234.76 | 312.02 |
| 54 | 50.77 | 60.12 | 69.96 | 79.75 | 120.80 | 116.65 | 140.41 | 165.76 | 178.74 | 258.53 | 154.53 | 184.24 | 216.93 | 249.62 | 323.91 |
| 55 | 52.34 | 63.69 | 73.63 | 85.46 | 127.96 | 124.81 | 151.73 | 174.04 | 189.80 | 270.42 | 154.53 | 190.18 | 222.87 | 255.56 | 335.80 |
| 56 | 57.91 | 67.39 | 80.60 | 92.52 | 140.95 | 130.75 | 156.62 | 184.45 | 201.46 | 288.25 | 163.44 | 199.10 | 234.76 | 270.42 | 356.60 |
| 57 | 63.62 | 74.36 | 84.53 | 97.73 | 151.54 | 139.63 | 164.16 | 192.94 | 207.04 | 303.11 | 175.33 | 213.96 | 249.62 | 285.28 | 374.43 |
| 58 | 65.33 | 78.28 | 93.61 | 106.92 | 162.18 | 144.00 | 168.66 | 200.59 | 218.48 | 323.91 | 184.24 | 225.84 | 267.45 | 300.14 | 395.23 |
| 59 | 74.41 | 85.36 | 98.90 | 112.36 | 176.35 | 151.80 | 180.36 | 206.30 | 224.86 | 347.68 | 199.10 | 237.73 | 279.33 | 316.67 | 421.97 |
| 60 | 76.17 | 92.52 | 106.24 | 119.76 | 188.27 | 156.43 | 185.07 | 217.56 | 236.61 | 368.48 | 205.04 | 252.59 | 300.14 | 324.35 | 448.72 |
| 61 | 83.34 | 97.86 | 116.87 | 128.58 | 202.93 | 164.70 | 197.33 | 229.97 | 249.10 | 383.37 | 216.18 | 262.30 | 311.30 | 339.13 | 466.96 |
| 62 | 88.51 | 108.45 | 120.48 | 139.47 | 218.98 | 176.16 | 212.32 | 243.54 | 265.33 | 396.64 | 223.46 | 273.74 | 321.22 | 360.70 | 480.44 |
| 63 | 101.55 | 113.91 | 131.21 | 148.46 | 229.04 | 191.99 | 222.24 | 258.72 | 284.10 | 411.02 | 232.55 | 281.22 | 332.60 | 375.08 | 500.25 |
| 64 | 106.74 | 122.77 | 145.57 | 157.68 | 248.75 | 198.80 | 234.87 | 281.24 | 298.04 | 429.00 | 243.27 | 295.59 | 347.90 | 392.37 | 520.55 |
| 65 | 117.90 | 131.91 | 154.92 | 172.36 | 267.31 | 207.98 | 251.09 | 297.62 | 320.56 | 451.46 | 251.09 | 306.89 | 362.69 | 410.88 | 545.30 |
| 66 | 130.52 | 147.73 | 172.10 | 191.70 | 294.20 | 221.11 | 267.79 | 316.92 | 350.71 | 479.07 | 265.33 | 324.29 | 380.80 | 434.85 | 574.89 |
| 67 | 147.01 | 169.11 | 195.54 | 214.49 | 327.10 | 232.97 | 287.65 | 339.95 | 384.56 | 506.36 | 280.52 | 344.70 | 406.51 | 458.81 | 606.20 |
| 68 | 163.32 | 190.27 | 218.48 | 237.39 | 356.15 | 248.16 | 303.30 | 360.74 | 406.70 | 537.67 | 294.11 | 360.74 | 427.38 | 482.52 | 636.47 |
| 69 | 179.34 | 209.72 | 241.44 | 263.80 | 381.53 | 261.75 | 321.64 | 381.53 | 430.33 | 570.08 | 310.55 | 379.31 | 448.08 | 505.75 | 669.90 |
| 70 | 192.48 | 233.12 | 265.81 | 293.68 | 408.49 | 278.03 | 340.05 | 402.07 | 457.68 | 600.97 | 325.08 | 397.80 | 470.51 | 532.53 | 703.63 |
| 71 | 206.34 | 249.67 | 290.93 | 324.39 | 437.43 | 295.06 | 361.09 | 425.05 | 482.82 | 635.51 | 340.45 | 416.80 | 491.08 | 557.10 | 736.62 |
| 72 | 221.13 | 264.96 | 310.78 | 348.64 | 466.17 | 308.79 | 376.53 | 446.25 | 506.02 | 669.38 | 356.60 | 434.30 | 512.00 | 579.73 | 768.99 |
| 73 | 234.37 | 284.32 | 330.42 | 370.76 | 495.63 | 324.66 | 399.58 | 468.74 | 530.21 | 703.10 | 370.76 | 453.37 | 532.13 | 605.13 | 801.08 |
| 74 | 253.44 | 303.38 | 353.33 | 395.88 | 529.07 | 344.08 | 419.93 | 493.92 | 558.67 | 739.96 | 390.33 | 475.42 | 558.67 | 630.82 | 836.15 |
| 75 | 273.93 | 327.29 | 382.43 | 428.68 | 572.76 | 366.42 | 444.69 | 524.73 | 595.88 | 786.21 | 410.89 | 498.05 | 588.77 | 665.25 | 880.48 |
| 76 | 295.41 | 356.89 | 416.65 | 467.88 | 624.98 | 389.33 | 476.42 | 561.80 | 636.93 | 843.55 | 432.02 | 527.65 | 623.27 | 705.24 | 934.06 |
| 77 | 330.79 | 399.64 | 466.80 | 523.89 | 700.20 | 428.18 | 523.89 | 617.92 | 700.20 | 926.89 | 470.16 | 575.95 | 680.05 | 770.73 | 1019.24 |
| 78 | 374.45 | 451.69 | 528.93 | 594.42 | 794.23 | 476.88 | 582.66 | 690.13 | 782.48 | 1036.03 | 520.53 | 636.39 | 752.25 | 854.68 | 1130.06 |
| 79 | 416.43 | 505.42 | 592.74 | 664.94 | 889.94 | 523.89 | 643.11 | 760.65 | 863.08 | 1141.82 | 565.87 | 696.84 | 826.14 | 936.96 | 1237.53 |
| 80 | 460.08 | 557.47 | 653.19 | 733.78 | 980.62 | 569.23 | 698.52 | 827.82 | 938.64 | 1242.56 | 614.57 | 752.25 | 891.62 | 1012.52 | 1338.27 |
| 81 | 498.70 | 604.49 | 708.60 | 797.59 | 1064.57 | 607.85 | 745.54 | 883.23 | 1002.45 | 1326.52 | 653.19 | 799.27 | 947.03 | 1076.33 | 1422.23 |
| 82 | 537.32 | 651.51 | 765.69 | 859.72 | 1146.85 | 646.47 | 792.55 | 940.32 | 1064.57 | 1408.80 | 691.81 | 846.29 | 1004.13 | 1138.46 | 1504.51 |
| 83 | 575.95 | 700.20 | 821.10 | 920.17 | 1230.81 | 685.09 | 841.25 | 995.73 | 1125.02 | 1492.76 | 730.43 | 894.98 | 1059.54 | 1198.91 | 1588.47 |
| 84 | 617.92 | 750.58 | 879.87 | 989.01 | 1319.80 | 727.07 | 891.62 | 1054.50 | 1193.87 | 1581.75 | 772.40 | 945.36 | 1118.31 | 1267.75 | 1677.46 |
| 85 | 666.62 | 807.67 | 947.03 | 1064.57 | 1422.23 | 775.76 | 948.71 | 1121.67 | 1269.43 | 1684.18 | 821.10 | 1002.45 | 1185.47 | 1343.31 | 1779.89 |
| 86 | 718.67 | 871.47 | 1022.60 | 1146.85 | 1533.05 | 827.82 | 1012.52 | 1197.23 | 1351.71 | 1795.00 | 873.15 | 1066.25 | 1261.03 | 1425.59 | 1890.71 |
| 87 | 775.76 | 938.64 | 1101.52 | 1239.21 | 1653.95 | 884.91 | 1079.69 | 1276.15 | 1444.06 | 1915.90 | 930.24 | 1133.42 | 1339.95 | 1517.94 | 2011.61 |
| 88 | 834.53 | 1012.52 | 1187.15 | 1334.92 | 1781.57 | 943.68 | 1153.57 | 1361.78 | 1539.77 | 2043.51 | 989.01 | 1207.30 | 1425.59 | 1613.65 | 2139.22 |
| 89 | 900.02 | 1089.76 | 1279.50 | 1435.66 | 1917.58 | 1009.16 | 1230.81 | 1454.14 | 1640.52 | 2179.52 | 1054.50 | 1284.54 | 1517.94 | 1714.40 | 2275.23 |
| 90 | 965.51 | 1170.36 | 1373.54 | 1543.13 | 2060.30 | 1074.65 | 1311.41 | 1548.17 | 1747.98 | 2322.25 | 1119.99 | 1365.14 | 1611.97 | 1821.87 | 2417.96 |
| 91 | 1034.35 | 1254.32 | 1470.93 | 1653.95 | 2208.07 | 1143.49 | 1395.37 | 1645.56 | 1858.81 | 2470.01 | 1188.83 | 1449.10 | 1709.36 | 1932.69 | 2565.73 |
| 92 | 1106.55 | 1341.63 | 1575.03 | 1768.13 | 2360.87 | 1215.70 | 1482.68 | 1749.66 | 1972.99 | 2622.82 | 1261.03 | 1536.41 | 1813.47 | 2046.87 | 2718.53 |
| 93 | 1182.11 | 1432.31 | 1680.82 | 1889.03 | 2522.07 | 1291.26 | 1573.35 | 1855.45 | 2093.89 | 2784.01 | 1336.60 | 1627.09 | 1919.26 | 2167.77 | 2879.73 |
| 94 | 1262.71 | 1531.38 | 1796.68 | 2018.33 | 2696.70 | 1371.86 | 1672.42 | 1971.31 | 2223.18 | 2958.64 | 1417.19 | 1726.16 | 2035.12 | 2297.06 | 3054.36 |
| 95 | 1351.71 | 1638.84 | 1922.62 | 2159.37 | 2884.76 | 1460.85 | 1779.89 | 2097.25 | 2364.23 | 3146.71 | 1506.19 | 1833.62 | 2161.05 | 2438.11 | 3242.42 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.57 | 25.74 | 28.12 | 31.67 | 47.65 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 30 | 23.51 | 27.06 | 29.81 | 33.42 | 52.05 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 31 | 23.51 | 27.72 | 30.85 | 34.50 | 52.05 | 38.62 | 48.70 | 57.09 | 63.81 | 89.34 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 32 | 23.51 | 28.78 | 32.15 | 35.84 | 52.05 | 38.62 | 48.70 | 57.09 | 63.81 | 91.97 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 33 | 23.51 | 29.44 | 33.19 | 37.33 | 52.05 | 40.08 | 48.70 | 57.09 | 63.81 | 97.22 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 34 | 23.51 | 30.22 | 33.58 | 38.62 | 52.05 | 40.08 | 48.70 | 58.23 | 63.81 | 102.48 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 35 | 23.51 | 30.22 | 33.58 | 38.62 | 52.05 | 42.58 | 50.07 | 58.23 | 63.81 | 105.11 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 36 | 23.51 | 30.22 | 33.58 | 38.62 | 52.05 | 45.09 | 52.58 | 60.76 | 66.07 | 110.75 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 37 | 23.51 | 30.22 | 33.58 | 38.62 | 52.05 | 47.59 | 55.08 | 65.82 | 68.61 | 116.63 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 38 | 23.51 | 30.22 | 33.58 | 38.62 | 52.05 | 47.59 | 57.58 | 68.35 | 71.15 | 122.50 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 39 | 23.51 | 30.22 | 33.58 | 38.62 | 52.05 | 50.31 | 60.09 | 70.88 | 76.24 | 131.31 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 40 | 25.19 | 31.90 | 36.94 | 41.98 | 55.41 | 51.59 | 63.56 | 72.77 | 80.09 | 136.19 | 95.09 | 115.89 | 139.67 | 157.50 | 208.01 |
| 41 | 25.19 | 31.90 | 36.94 | 41.98 | 55.41 | 54.59 | 66.52 | 75.59 | 83.01 | 142.51 | 95.09 | 115.89 | 139.67 | 157.50 | 208.01 |
| 42 | 27.33 | 32.46 | 36.97 | 41.98 | 55.41 | 54.86 | 69.69 | 78.76 | 88.85 | 149.53 | 95.09 | 115.89 | 139.67 | 157.50 | 208.01 |
| 43 | 27.53 | 32.67 | 39.55 | 43.11 | 57.69 | 57.90 | 72.87 | 84.80 | 92.18 | 156.58 | 95.09 | 115.89 | 139.67 | 157.50 | 208.01 |
| 44 | 27.73 | 35.24 | 39.81 | 43.39 | 60.36 | 60.97 | 76.08 | 88.03 | 95.53 | 160.47 | 95.09 | 115.89 | 139.67 | 157.50 | 208.01 |
| 45 | 28.37 | 34.58 | 41.50 | 45.13 | 62.50 | 67.10 | 77.98 | 87.64 | 98.43 | 168.69 | 101.04 | 124.81 | 145.61 | 166.41 | 219.90 |
| 46 | 30.95 | 37.12 | 41.78 | 47.82 | 65.17 | 67.42 | 84.09 | 93.59 | 101.75 | 169.38 | 101.04 | 124.81 | 145.61 | 166.41 | 219.90 |
| 47 | 31.18 | 37.37 | 44.39 | 50.53 | 67.85 | 71.02 | 87.45 | 96.80 | 107.99 | 169.38 | 101.04 | 124.81 | 145.61 | 166.41 | 219.90 |
| 48 | 31.40 | 39.97 | 47.04 | 50.87 | 70.55 | 74.74 | 91.14 | 103.52 | 114.46 | 169.38 | 101.04 | 124.81 | 145.61 | 166.41 | 219.90 |
| 49 | 34.11 | 40.23 | 47.35 | 53.64 | 76.06 | 77.26 | 98.06 | 107.19 | 118.30 | 169.38 | 101.04 | 124.81 | 145.61 | 166.41 | 219.90 |
| 50 | 37.19 | 42.45 | 51.59 | 56.33 | 76.89 | 82.73 | 97.33 | 115.41 | 123.96 | 187.21 | 115.89 | 139.67 | 163.44 | 184.24 | 240.70 |
| 51 | 40.44 | 45.62 | 54.87 | 61.61 | 85.19 | 89.49 | 98.84 | 122.99 | 133.92 | 199.10 | 118.87 | 145.61 | 169.38 | 193.16 | 255.56 |
| 52 | 39.06 | 48.34 | 56.10 | 63.42 | 91.70 | 91.40 | 111.61 | 127.45 | 139.05 | 208.01 | 121.84 | 151.55 | 178.30 | 199.10 | 264.48 |
| 53 | 42.33 | 51.63 | 61.44 | 68.14 | 100.57 | 98.33 | 119.27 | 140.68 | 152.16 | 222.87 | 127.78 | 157.50 | 184.24 | 213.96 | 279.33 |
| 54 | 44.91 | 52.36 | 62.19 | 71.97 | 107.37 | 105.27 | 123.56 | 148.61 | 160.07 | 231.79 | 136.70 | 163.44 | 193.16 | 219.90 | 288.25 |
| 55 | 48.31 | 57.72 | 65.67 | 75.53 | 114.25 | 112.92 | 134.22 | 153.74 | 168.11 | 240.70 | 139.67 | 172.36 | 199.10 | 228.82 | 300.14 |
| 56 | 53.77 | 61.44 | 72.54 | 82.46 | 126.85 | 118.87 | 142.12 | 161.74 | 179.68 | 255.56 | 148.58 | 181.27 | 210.99 | 240.70 | 317.97 |
| 57 | 55.41 | 66.32 | 74.70 | 87.76 | 135.22 | 122.18 | 147.18 | 167.78 | 185.80 | 270.42 | 154.53 | 190.18 | 222.87 | 255.56 | 332.82 |
| 58 | 57.41 | 70.45 | 83.65 | 96.84 | 145.96 | 124.24 | 152.34 | 178.61 | 194.79 | 291.22 | 163.44 | 199.10 | 234.76 | 270.42 | 353.62 |
| 59 | 64.07 | 75.44 | 89.01 | 100.53 | 155.47 | 132.12 | 158.50 | 184.86 | 201.86 | 309.05 | 172.36 | 210.99 | 249.62 | 284.11 | 374.43 |
| 60 | 68.15 | 82.47 | 94.44 | 106.02 | 167.35 | 139.96 | 163.92 | 191.35 | 208.92 | 326.88 | 184.24 | 225.84 | 264.48 | 287.36 | 398.20 |
| 61 | 75.21 | 87.88 | 104.78 | 116.71 | 179.61 | 151.20 | 176.28 | 204.13 | 221.97 | 340.13 | 193.12 | 233.48 | 276.71 | 302.99 | 412.19 |
| 62 | 80.28 | 96.18 | 108.63 | 123.53 | 195.18 | 159.90 | 188.73 | 220.22 | 235.85 | 351.95 | 198.32 | 243.01 | 287.71 | 319.40 | 427.37 |
| 63 | 90.75 | 101.70 | 119.10 | 132.41 | 205.67 | 170.36 | 196.40 | 233.10 | 252.26 | 367.75 | 208.21 | 251.48 | 297.45 | 334.89 | 446.17 |
| 64 | 96.06 | 110.49 | 129.17 | 141.71 | 222.69 | 177.88 | 211.89 | 250.56 | 266.79 | 381.91 | 214.50 | 264.20 | 308.67 | 350.52 | 460.39 |
| 65 | 106.98 | 119.74 | 138.83 | 154.33 | 239.41 | 185.15 | 228.27 | 265.10 | 287.07 | 403.27 | 225.73 | 276.46 | 324.65 | 365.23 | 484.43 |
| 66 | 117.47 | 133.36 | 155.71 | 171.52 | 261.76 | 196.54 | 240.76 | 284.99 | 312.79 | 425.02 | 238.31 | 292.36 | 343.95 | 385.71 | 511.01 |
| 67 | 133.65 | 150.08 | 172.66 | 192.02 | 292.05 | 211.58 | 256.74 | 299.53 | 341.83 | 451.68 | 251.99 | 304.29 | 358.97 | 408.89 | 539.64 |
| 68 | 145.42 | 170.81 | 193.27 | 212.84 | 319.38 | 220.58 | 271.13 | 319.38 | 363.04 | 482.52 | 259.64 | 321.68 | 376.83 | 429.68 | 569.84 |
| 69 | 159.41 | 188.32 | 214.15 | 237.21 | 339.39 | 232.91 | 288.37 | 337.17 | 388.19 | 507.97 | 275.06 | 339.39 | 397.06 | 452.51 | 596.70 |
| 70 | 173.23 | 209.59 | 236.74 | 261.05 | 365.72 | 248.09 | 303.69 | 357.16 | 406.35 | 538.95 | 288.72 | 355.02 | 417.04 | 472.65 | 626.64 |
| 71 | 183.64 | 222.84 | 259.98 | 289.71 | 389.97 | 259.98 | 321.88 | 377.59 | 429.18 | 567.42 | 303.31 | 369.34 | 437.43 | 497.27 | 654.08 |
| 72 | 197.23 | 237.07 | 276.92 | 310.78 | 414.38 | 276.92 | 336.68 | 396.45 | 450.24 | 593.68 | 316.76 | 386.49 | 454.22 | 515.98 | 681.33 |
| 73 | 211.32 | 253.58 | 293.92 | 330.42 | 441.84 | 292.00 | 355.39 | 416.87 | 472.58 | 624.34 | 332.34 | 403.42 | 474.50 | 537.89 | 710.79 |
| 74 | 225.69 | 271.94 | 316.33 | 351.48 | 473.57 | 307.08 | 373.68 | 440.28 | 495.77 | 660.41 | 345.93 | 423.63 | 497.62 | 558.67 | 745.51 |
| 75 | 243.69 | 293.49 | 339.74 | 380.65 | 510.50 | 325.51 | 398.44 | 466.03 | 526.51 | 699.05 | 364.64 | 444.69 | 521.17 | 588.77 | 782.65 |
| 76 | 264.68 | 317.61 | 370.55 | 414.95 | 556.68 | 346.64 | 423.48 | 498.62 | 565.22 | 749.64 | 385.92 | 469.59 | 553.26 | 624.98 | 831.60 |
| 77 | 295.53 | 355.98 | 414.75 | 465.12 | 622.96 | 381.16 | 465.12 | 549.08 | 622.96 | 824.46 | 419.79 | 513.82 | 602.81 | 683.41 | 905.06 |
| 78 | 332.47 | 401.31 | 470.16 | 527.25 | 705.24 | 423.14 | 517.18 | 612.89 | 693.48 | 918.49 | 461.76 | 564.19 | 666.62 | 757.29 | 1002.45 |
| 79 | 371.09 | 448.33 | 525.57 | 589.38 | 787.52 | 465.12 | 569.23 | 673.34 | 765.69 | 1010.84 | 503.74 | 616.24 | 730.43 | 829.50 | 1096.48 |
| 80 | 408.03 | 493.67 | 579.30 | 649.83 | 868.12 | 505.42 | 619.60 | 733.78 | 831.17 | 1098.16 | 544.04 | 666.62 | 790.87 | 894.98 | 1183.79 |
| 81 | 443.29 | 537.32 | 629.68 | 706.92 | 943.68 | 540.68 | 663.26 | 784.16 | 888.27 | 1173.72 | 579.30 | 710.28 | 841.25 | 952.07 | 1259.36 |
| 82 | 476.88 | 577.62 | 678.37 | 760.65 | 1015.88 | 574.27 | 703.56 | 832.85 | 942.00 | 1245.92 | 612.89 | 750.58 | 889.94 | 1005.80 | 1331.56 |
| 83 | 512.14 | 619.60 | 727.07 | 814.38 | 1089.76 | 609.53 | 745.54 | 881.55 | 995.73 | 1319.80 | 648.15 | 792.55 | 938.64 | 1059.54 | 1405.44 |
| 84 | 549.08 | 664.94 | 779.12 | 874.83 | 1170.36 | 646.47 | 790.87 | 933.60 | 1056.18 | 1400.40 | 685.09 | 837.89 | 990.69 | 1119.99 | 1486.04 |
| 85 | 592.74 | 716.99 | 839.57 | 942.00 | 1259.36 | 690.13 | 842.93 | 994.05 | 1123.34 | 1489.40 | 728.75 | 889.94 | 1051.14 | 1187.15 | 1575.03 |
| 86 | 638.07 | 774.08 | 906.74 | 1015.88 | 1358.42 | 735.46 | 900.02 | 1061.22 | 1197.23 | 1588.47 | 774.08 | 947.03 | 1118.31 | 1261.03 | 1674.10 |
| 87 | 688.45 | 832.85 | 975.58 | 1096.48 | 1465.89 | 785.84 | 958.79 | 1130.06 | 1277.83 | 1695.93 | 824.46 | 1005.80 | 1187.15 | 1341.63 | 1781.57 |
| 88 | 742.18 | 898.34 | 1052.82 | 1182.11 | 1578.39 | 839.57 | 1024.28 | 1207.30 | 1363.46 | 1808.43 | 878.19 | 1071.29 | 1264.39 | 1427.27 | 1894.07 |
| 89 | 797.59 | 965.51 | 1133.42 | 1271.11 | 1699.29 | 894.98 | 1091.44 | 1287.90 | 1452.46 | 1929.33 | 933.60 | 1138.46 | 1344.99 | 1516.26 | 2014.97 |
| 90 | 858.04 | 1039.39 | 1217.38 | 1365.14 | 1825.23 | 955.43 | 1165.32 | 1371.86 | 1546.49 | 2055.27 | 994.05 | 1212.34 | 1428.95 | 1610.30 | 2140.90 |
| 91 | 918.49 | 1113.27 | 1304.69 | 1464.21 | 1956.20 | 1015.88 | 1239.21 | 1459.17 | 1645.56 | 2186.24 | 1054.50 | 1286.22 | 1516.26 | 1709.36 | 2271.88 |
| 92 | 983.98 | 1190.51 | 1393.69 | 1564.96 | 2092.21 | 1081.37 | 1316.45 | 1548.17 | 1746.31 | 2322.25 | 1119.99 | 1363.46 | 1605.26 | 1810.11 | 2407.89 |
| 93 | 1051.14 | 1271.11 | 1489.40 | 1672.42 | 2234.94 | 1148.53 | 1397.04 | 1643.88 | 1853.77 | 2464.98 | 1187.15 | 1444.06 | 1700.97 | 1917.58 | 2550.61 |
| 94 | 1121.67 | 1358.42 | 1593.50 | 1786.60 | 2389.42 | 1219.06 | 1484.36 | 1747.98 | 1967.95 | 2619.46 | 1257.68 | 1531.38 | 1805.08 | 2031.76 | 2705.09 |
| 95 | 1200.59 | 1454.14 | 1704.33 | 1912.54 | 2555.65 | 1297.98 | 1580.07 | 1858.81 | 2093.89 | 2785.69 | 1336.60 | 1627.09 | 1915.90 | 2157.69 | 2871.33 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.57 | 22.88 | 26.71 | 28.91 | 43.04 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 30 | 23.51 | 24.06 | 28.32 | 30.51 | 47.02 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 31 | 23.51 | 24.64 | 29.31 | 31.50 | 47.02 | 36.94 | 43.66 | 52.05 | 58.77 | 80.58 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 32 | 23.51 | 25.58 | 30.55 | 32.73 | 47.02 | 36.94 | 43.66 | 52.05 | 58.77 | 82.95 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 33 | 23.51 | 26.17 | 31.53 | 34.08 | 47.02 | 38.34 | 43.66 | 52.05 | 58.77 | 87.69 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 34 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 38.34 | 43.66 | 53.09 | 58.77 | 92.43 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 35 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 40.73 | 44.89 | 53.09 | 58.77 | 94.80 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 36 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 43.13 | 47.14 | 55.40 | 60.86 | 99.89 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 37 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 45.53 | 49.38 | 60.01 | 63.20 | 105.19 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 38 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 45.53 | 51.63 | 62.32 | 65.54 | 110.49 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 39 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 48.13 | 53.87 | 64.63 | 70.22 | 118.44 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 40 | 23.51 | 28.55 | 33.58 | 36.94 | 50.37 | 49.44 | 55.36 | 66.71 | 70.33 | 123.58 | 86.18 | 106.98 | 124.81 | 139.67 | 187.21 |
| 41 | 23.51 | 28.55 | 33.58 | 36.94 | 50.37 | 52.32 | 57.94 | 69.29 | 72.89 | 129.32 | 86.18 | 106.98 | 124.81 | 139.67 | 187.21 |
| 42 | 25.51 | 29.04 | 33.61 | 36.94 | 50.37 | 52.57 | 60.69 | 72.20 | 78.02 | 135.69 | 86.18 | 106.98 | 124.81 | 139.67 | 187.21 |
| 43 | 25.69 | 29.24 | 35.95 | 37.94 | 52.45 | 55.49 | 63.47 | 77.73 | 80.94 | 142.08 | 86.18 | 106.98 | 124.81 | 139.67 | 187.21 |
| 44 | 25.88 | 31.53 | 36.19 | 38.19 | 54.87 | 58.43 | 66.27 | 80.69 | 83.88 | 145.61 | 86.18 | 106.98 | 124.81 | 139.67 | 187.21 |
| 45 | 24.82 | 31.12 | 37.89 | 41.66 | 55.36 | 59.36 | 68.53 | 82.91 | 89.27 | 150.93 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 46 | 27.08 | 33.41 | 38.14 | 44.14 | 57.72 | 59.64 | 73.90 | 88.53 | 92.29 | 151.55 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 47 | 27.28 | 33.63 | 40.53 | 46.65 | 60.10 | 62.82 | 76.85 | 91.56 | 97.95 | 151.55 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 48 | 27.47 | 35.97 | 42.95 | 46.95 | 62.49 | 66.11 | 80.09 | 97.93 | 103.81 | 151.55 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 49 | 29.85 | 36.21 | 43.23 | 49.51 | 67.37 | 68.35 | 86.18 | 101.39 | 107.30 | 151.55 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 50 | 31.32 | 38.59 | 45.63 | 50.50 | 70.82 | 71.70 | 89.22 | 101.67 | 111.05 | 169.38 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 51 | 36.40 | 41.65 | 50.80 | 55.65 | 76.88 | 78.30 | 90.82 | 111.81 | 120.79 | 178.30 | 106.98 | 130.75 | 151.55 | 175.33 | 228.82 |
| 52 | 37.11 | 42.53 | 50.30 | 59.45 | 83.17 | 85.69 | 100.45 | 113.89 | 128.56 | 190.18 | 112.92 | 133.72 | 157.50 | 181.27 | 240.70 |
| 53 | 40.31 | 47.66 | 53.51 | 60.35 | 89.63 | 89.66 | 107.92 | 123.80 | 136.14 | 199.10 | 118.87 | 142.64 | 163.44 | 187.21 | 249.62 |
| 54 | 39.06 | 48.48 | 56.36 | 62.24 | 96.19 | 91.05 | 112.33 | 134.32 | 138.73 | 208.01 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 55 | 42.27 | 51.75 | 59.70 | 67.58 | 102.83 | 101.04 | 119.63 | 142.13 | 149.13 | 216.93 | 121.84 | 154.53 | 181.27 | 205.04 | 267.45 |
| 56 | 47.57 | 53.52 | 64.48 | 74.42 | 112.76 | 106.98 | 124.72 | 147.56 | 160.62 | 228.82 | 130.75 | 157.50 | 187.21 | 216.93 | 282.31 |
| 57 | 51.31 | 60.29 | 68.80 | 77.79 | 121.23 | 113.45 | 133.03 | 153.79 | 164.57 | 243.67 | 139.67 | 169.38 | 199.10 | 225.84 | 297.16 |
| 58 | 51.47 | 62.62 | 73.69 | 86.75 | 129.74 | 112.94 | 133.30 | 156.63 | 176.36 | 258.53 | 145.61 | 178.30 | 208.01 | 240.70 | 314.99 |
| 59 | 57.87 | 67.50 | 79.12 | 90.67 | 139.22 | 118.06 | 142.10 | 163.43 | 181.42 | 273.39 | 154.53 | 190.18 | 222.87 | 254.52 | 335.80 |
| 60 | 60.14 | 74.42 | 84.60 | 96.20 | 151.08 | 123.50 | 148.05 | 173.00 | 188.78 | 294.19 | 163.44 | 202.07 | 237.73 | 258.91 | 356.60 |
| 61 | 65.04 | 79.89 | 94.71 | 104.85 | 163.28 | 129.60 | 157.87 | 186.05 | 199.77 | 308.42 | 167.18 | 210.42 | 247.89 | 272.41 | 371.84 |
| 62 | 72.05 | 87.99 | 96.78 | 111.58 | 176.14 | 143.64 | 170.38 | 194.31 | 213.74 | 318.43 | 178.77 | 220.67 | 256.98 | 286.36 | 385.47 |
| 63 | 79.95 | 91.53 | 106.99 | 120.38 | 184.63 | 151.43 | 178.31 | 210.05 | 227.77 | 329.90 | 183.88 | 224.44 | 267.70 | 300.06 | 397.50 |
| 64 | 85.39 | 98.22 | 114.82 | 127.74 | 201.37 | 156.95 | 188.92 | 222.44 | 240.35 | 342.67 | 190.96 | 235.42 | 274.66 | 313.90 | 415.92 |
| 65 | 96.06 | 107.56 | 124.74 | 140.30 | 216.17 | 167.40 | 205.44 | 237.59 | 258.36 | 362.69 | 200.37 | 246.02 | 289.14 | 329.72 | 436.24 |
| 66 | 104.42 | 119.00 | 139.32 | 155.37 | 236.28 | 176.89 | 216.20 | 255.51 | 281.99 | 383.26 | 211.28 | 260.42 | 304.64 | 348.86 | 456.96 |
| 67 | 118.06 | 135.29 | 156.02 | 171.59 | 261.68 | 187.80 | 228.22 | 271.01 | 306.22 | 404.13 | 223.46 | 273.38 | 320.93 | 363.72 | 480.21 |
| 68 | 132.00 | 153.51 | 172.26 | 192.37 | 284.92 | 197.61 | 243.56 | 284.92 | 326.28 | 429.68 | 234.37 | 287.22 | 337.77 | 386.02 | 507.80 |
| 69 | 143.91 | 166.92 | 193.15 | 212.67 | 306.11 | 210.73 | 255.09 | 303.89 | 346.04 | 454.73 | 246.22 | 301.68 | 357.13 | 405.93 | 534.59 |
| 70 | 151.85 | 188.20 | 211.82 | 234.54 | 327.22 | 218.15 | 271.61 | 320.80 | 363.58 | 479.07 | 254.50 | 316.53 | 372.13 | 423.46 | 558.20 |
| 71 | 165.07 | 200.14 | 233.16 | 259.10 | 348.71 | 233.16 | 286.81 | 338.39 | 383.78 | 505.52 | 270.30 | 332.20 | 389.97 | 443.62 | 583.93 |
| 72 | 175.31 | 213.17 | 247.03 | 276.92 | 370.55 | 245.04 | 300.82 | 354.61 | 400.43 | 531.92 | 280.90 | 344.65 | 406.41 | 460.20 | 609.61 |
| 73 | 188.26 | 226.68 | 265.10 | 295.84 | 395.74 | 259.34 | 316.97 | 374.60 | 420.71 | 559.03 | 293.92 | 361.16 | 424.55 | 480.26 | 635.87 |
| 74 | 203.49 | 244.19 | 283.03 | 316.33 | 423.63 | 275.64 | 334.83 | 394.03 | 445.83 | 588.27 | 310.78 | 377.38 | 443.98 | 501.32 | 664.11 |
| 75 | 217.01 | 261.48 | 304.17 | 339.74 | 457.14 | 289.94 | 353.97 | 416.23 | 469.59 | 624.34 | 323.73 | 396.66 | 466.03 | 526.51 | 699.05 |
| 76 | 237.36 | 285.17 | 331.27 | 370.55 | 496.91 | 310.78 | 379.09 | 443.98 | 503.74 | 667.67 | 343.23 | 420.07 | 493.50 | 558.39 | 739.39 |
| 77 | 261.95 | 319.04 | 371.09 | 414.75 | 555.80 | 337.51 | 416.43 | 490.31 | 554.12 | 733.78 | 371.09 | 456.73 | 537.32 | 609.53 | 807.67 |
| 78 | 297.21 | 357.66 | 418.11 | 470.16 | 628.00 | 377.81 | 460.08 | 544.04 | 617.92 | 816.06 | 411.39 | 502.06 | 594.42 | 675.01 | 889.94 |
| 79 | 329.11 | 399.64 | 468.48 | 525.57 | 701.88 | 411.39 | 507.10 | 599.45 | 681.73 | 900.02 | 446.65 | 549.08 | 649.83 | 738.82 | 973.90 |
| 80 | 362.69 | 439.93 | 515.50 | 577.62 | 774.08 | 448.33 | 550.76 | 651.51 | 737.14 | 978.94 | 481.91 | 592.74 | 701.88 | 795.91 | 1054.50 |
| 81 | 394.60 | 478.55 | 559.15 | 628.00 | 841.25 | 480.23 | 589.38 | 695.16 | 787.52 | 1046.10 | 513.82 | 631.36 | 745.54 | 846.29 | 1121.67 |
| 82 | 423.14 | 515.50 | 604.49 | 676.69 | 905.06 | 508.78 | 626.32 | 740.50 | 836.21 | 1109.91 | 542.36 | 668.30 | 790.87 | 894.98 | 1185.47 |
| 83 | 455.05 | 552.44 | 646.47 | 727.07 | 970.54 | 540.68 | 663.26 | 782.48 | 886.59 | 1175.40 | 574.27 | 705.24 | 832.85 | 945.36 | 1250.96 |
| 84 | 490.31 | 592.74 | 695.16 | 779.12 | 1042.75 | 575.95 | 703.56 | 831.17 | 938.64 | 1247.60 | 609.53 | 745.54 | 881.55 | 997.41 | 1323.16 |
| 85 | 527.25 | 638.07 | 747.22 | 839.57 | 1121.67 | 612.89 | 748.90 | 883.23 | 999.09 | 1326.52 | 646.47 | 790.87 | 933.60 | 1057.86 | 1402.08 |
| 86 | 567.55 | 688.45 | 805.99 | 905.06 | 1210.66 | 653.19 | 799.27 | 942.00 | 1064.57 | 1415.52 | 686.77 | 841.25 | 992.37 | 1123.34 | 1491.08 |
| 87 | 612.89 | 742.18 | 869.79 | 975.58 | 1304.69 | 698.52 | 853.00 | 1005.80 | 1135.10 | 1509.55 | 732.11 | 894.98 | 1056.18 | 1193.87 | 1585.11 |
| 88 | 661.58 | 800.95 | 936.96 | 1051.14 | 1405.44 | 747.22 | 911.77 | 1072.97 | 1210.66 | 1610.30 | 780.80 | 953.75 | 1123.34 | 1269.43 | 1685.86 |
| 89 | 710.28 | 861.40 | 1009.16 | 1131.74 | 1512.91 | 795.91 | 972.22 | 1145.17 | 1291.26 | 1717.76 | 829.50 | 1014.20 | 1195.55 | 1350.03 | 1793.32 |
| 90 | 764.01 | 925.21 | 1083.05 | 1215.70 | 1625.41 | 849.64 | 1036.03 | 1219.06 | 1375.22 | 1830.26 | 883.23 | 1078.01 | 1269.43 | 1433.99 | 1905.82 |
| 91 | 817.74 | 992.37 | 1161.96 | 1303.01 | 1742.95 | 903.38 | 1103.19 | 1297.98 | 1462.53 | 1947.80 | 936.96 | 1145.17 | 1348.35 | 1521.30 | 2023.36 |
| 92 | 874.83 | 1061.22 | 1242.56 | 1393.69 | 1862.17 | 960.47 | 1172.04 | 1378.57 | 1553.20 | 2067.02 | 994.05 | 1214.02 | 1428.95 | 1611.97 | 2142.58 |
| 93 | 935.28 | 1131.74 | 1328.20 | 1489.40 | 1991.46 | 1020.92 | 1242.56 | 1464.21 | 1648.92 | 2196.32 | 1054.50 | 1284.54 | 1514.58 | 1707.69 | 2271.88 |
| 94 | 999.09 | 1210.66 | 1418.87 | 1591.82 | 2127.47 | 1084.72 | 1321.48 | 1554.88 | 1751.34 | 2332.33 | 1118.31 | 1363.46 | 1605.26 | 1810.11 | 2407.89 |
| 95 | 1069.61 | 1294.62 | 1517.94 | 1702.65 | 2276.91 | 1155.25 | 1405.44 | 1653.95 | 1862.17 | 2481.77 | 1188.83 | 1447.42 | 1704.33 | 1920.94 | 2557.33 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 20.96 | 20.02 | 23.90 | 27.54 | 39.96 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 30 | 21.83 | 21.05 | 25.34 | 29.06 | 43.66 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 31 | 21.83 | 21.56 | 26.22 | 30.00 | 43.66 | 35.26 | 38.62 | 47.02 | 55.41 | 73.57 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 32 | 21.83 | 22.38 | 27.33 | 31.17 | 43.66 | 35.26 | 38.62 | 47.02 | 55.41 | 75.74 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 33 | 21.83 | 22.90 | 28.21 | 32.46 | 43.66 | 36.59 | 38.62 | 47.02 | 55.41 | 80.07 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 34 | 21.83 | 23.51 | 28.55 | 33.58 | 43.66 | 36.59 | 38.62 | 47.95 | 55.41 | 84.39 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 35 | 21.83 | 23.51 | 28.55 | 33.58 | 43.66 | 38.88 | 39.71 | 47.95 | 55.41 | 86.56 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 36 | 21.83 | 23.51 | 28.55 | 33.58 | 43.66 | 41.17 | 41.70 | 50.04 | 57.38 | 91.21 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 37 | 21.83 | 23.51 | 28.55 | 33.58 | 43.66 | 43.46 | 43.68 | 54.20 | 59.59 | 96.05 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 38 | 21.83 | 23.51 | 28.55 | 33.58 | 43.66 | 43.46 | 45.67 | 56.29 | 61.79 | 100.88 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 39 | 21.83 | 23.51 | 28.55 | 33.58 | 43.66 | 45.94 | 47.65 | 58.37 | 66.21 | 108.14 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 40 | 21.83 | 26.87 | 31.90 | 35.26 | 47.02 | 45.14 | 51.26 | 62.66 | 68.37 | 116.02 | 80.23 | 98.06 | 115.89 | 130.75 | 175.33 |
| 41 | 21.83 | 26.87 | 31.90 | 35.26 | 47.02 | 47.77 | 53.65 | 65.09 | 70.86 | 121.40 | 80.23 | 98.06 | 115.89 | 130.75 | 175.33 |
| 42 | 23.69 | 27.33 | 31.93 | 35.26 | 47.02 | 48.00 | 56.20 | 67.82 | 75.85 | 127.38 | 80.23 | 98.06 | 115.89 | 130.75 | 175.33 |
| 43 | 23.86 | 27.52 | 34.15 | 36.21 | 48.95 | 50.66 | 58.77 | 73.02 | 78.69 | 133.39 | 80.23 | 98.06 | 115.89 | 130.75 | 175.33 |
| 44 | 24.03 | 29.68 | 34.38 | 36.45 | 51.21 | 53.35 | 61.36 | 75.80 | 81.55 | 136.70 | 80.23 | 98.06 | 115.89 | 130.75 | 175.33 |
| 45 | 24.82 | 29.39 | 36.09 | 38.19 | 51.78 | 59.36 | 63.80 | 75.80 | 82.40 | 142.05 | 83.21 | 104.01 | 121.84 | 139.67 | 181.27 |
| 46 | 27.08 | 31.56 | 36.33 | 40.46 | 54.00 | 59.64 | 68.80 | 80.94 | 85.19 | 142.64 | 83.21 | 104.01 | 121.84 | 139.67 | 181.27 |
| 47 | 27.28 | 31.76 | 38.60 | 42.76 | 56.22 | 62.82 | 71.55 | 83.71 | 90.41 | 142.64 | 83.21 | 104.01 | 121.84 | 139.67 | 181.27 |
| 48 | 27.47 | 33.97 | 40.90 | 43.04 | 58.46 | 66.11 | 74.57 | 89.53 | 95.83 | 142.64 | 83.21 | 104.01 | 121.84 | 139.67 | 181.27 |
| 49 | 29.85 | 34.20 | 41.18 | 45.39 | 63.02 | 68.35 | 80.23 | 92.70 | 99.04 | 142.64 | 83.21 | 104.01 | 121.84 | 139.67 | 181.27 |
| 50 | 29.36 | 36.66 | 41.67 | 48.56 | 64.75 | 66.19 | 81.11 | 96.17 | 105.88 | 154.53 | 92.12 | 115.89 | 133.72 | 154.53 | 202.07 |
| 51 | 32.36 | 39.67 | 46.74 | 51.67 | 70.65 | 69.91 | 85.48 | 103.42 | 112.91 | 163.44 | 98.06 | 118.87 | 142.64 | 160.47 | 210.99 |
| 52 | 33.20 | 38.67 | 46.43 | 53.51 | 78.90 | 77.12 | 92.07 | 105.75 | 118.07 | 178.30 | 101.04 | 121.84 | 148.58 | 166.41 | 222.87 |
| 53 | 36.28 | 43.69 | 51.53 | 56.46 | 83.08 | 80.98 | 102.24 | 118.17 | 128.13 | 184.24 | 106.98 | 130.75 | 154.53 | 175.33 | 228.82 |
| 54 | 37.10 | 44.60 | 50.53 | 60.30 | 89.48 | 85.36 | 103.90 | 120.03 | 133.39 | 193.16 | 112.92 | 136.70 | 157.50 | 184.24 | 240.70 |
| 55 | 40.26 | 47.77 | 55.72 | 61.61 | 95.97 | 92.12 | 110.88 | 130.53 | 138.28 | 202.07 | 115.89 | 142.64 | 166.41 | 187.21 | 249.62 |
| 56 | 43.43 | 51.53 | 60.45 | 68.38 | 105.71 | 98.06 | 118.92 | 136.21 | 147.01 | 213.96 | 121.84 | 151.55 | 175.33 | 199.10 | 261.50 |
| 57 | 47.20 | 54.26 | 62.90 | 73.80 | 111.91 | 101.82 | 118.88 | 142.61 | 153.95 | 225.84 | 127.78 | 157.50 | 184.24 | 210.99 | 276.36 |
| 58 | 49.49 | 58.71 | 69.71 | 78.68 | 120.47 | 107.29 | 125.14 | 151.13 | 160.57 | 240.70 | 136.70 | 166.41 | 196.13 | 219.90 | 291.22 |
| 59 | 53.74 | 63.53 | 73.19 | 84.76 | 129.94 | 112.44 | 133.90 | 152.71 | 168.64 | 255.56 | 142.64 | 175.33 | 205.04 | 236.76 | 309.05 |
| 60 | 56.13 | 68.39 | 78.70 | 88.35 | 139.46 | 115.26 | 137.48 | 159.89 | 173.68 | 270.42 | 151.55 | 187.21 | 219.90 | 238.99 | 329.85 |
| 61 | 63.01 | 73.90 | 86.65 | 94.95 | 151.62 | 124.20 | 147.34 | 170.54 | 182.51 | 285.36 | 161.42 | 196.01 | 230.60 | 250.18 | 343.01 |
| 62 | 65.87 | 79.80 | 90.85 | 103.61 | 164.24 | 130.09 | 154.65 | 183.95 | 196.54 | 296.09 | 162.01 | 201.11 | 237.43 | 264.33 | 357.54 |
| 63 | 75.63 | 85.43 | 96.90 | 110.35 | 170.61 | 143.32 | 165.39 | 189.56 | 210.63 | 302.86 | 170.36 | 210.92 | 243.37 | 275.95 | 367.75 |
| 64 | 78.99 | 92.08 | 108.67 | 119.75 | 187.16 | 146.49 | 176.15 | 207.10 | 223.53 | 319.13 | 177.88 | 217.11 | 256.35 | 292.97 | 384.53 |
| 65 | 89.51 | 99.44 | 114.68 | 130.27 | 199.90 | 154.71 | 187.69 | 217.58 | 239.23 | 334.79 | 185.15 | 225.73 | 266.31 | 304.36 | 400.74 |
| 66 | 97.89 | 110.79 | 129.07 | 143.27 | 217.75 | 164.60 | 199.00 | 235.85 | 258.29 | 351.32 | 196.54 | 238.31 | 282.53 | 321.84 | 420.11 |
| 67 | 109.15 | 126.83 | 145.62 | 159.33 | 245.32 | 173.54 | 213.95 | 251.99 | 284.86 | 377.98 | 204.44 | 254.37 | 297.16 | 337.57 | 446.92 |
| 68 | 120.81 | 140.54 | 161.76 | 178.04 | 264.24 | 183.82 | 222.88 | 264.24 | 303.30 | 397.51 | 215.99 | 264.24 | 314.79 | 356.15 | 468.74 |
| 69 | 132.84 | 154.08 | 178.46 | 196.31 | 283.93 | 192.98 | 235.13 | 281.71 | 319.42 | 421.46 | 228.48 | 277.28 | 328.30 | 372.66 | 492.44 |
| 70 | 141.15 | 171.09 | 195.20 | 216.18 | 303.69 | 203.18 | 248.09 | 295.14 | 335.77 | 444.85 | 235.26 | 290.86 | 342.19 | 389.24 | 515.42 |
| 71 | 152.69 | 183.64 | 216.65 | 238.70 | 321.88 | 216.65 | 262.05 | 313.63 | 352.83 | 466.32 | 249.67 | 305.38 | 361.09 | 408.54 | 538.53 |
| 72 | 163.36 | 197.23 | 229.10 | 256.99 | 344.65 | 227.11 | 278.91 | 326.72 | 372.54 | 492.07 | 258.99 | 318.75 | 374.53 | 424.34 | 563.79 |
| 73 | 174.82 | 211.32 | 245.89 | 274.71 | 365.00 | 240.13 | 293.92 | 345.79 | 389.97 | 514.84 | 272.79 | 334.26 | 393.82 | 443.76 | 585.92 |
| 74 | 186.84 | 225.69 | 260.84 | 292.28 | 392.18 | 253.44 | 308.93 | 362.58 | 410.68 | 543.87 | 284.88 | 347.78 | 408.83 | 462.48 | 614.17 |
| 75 | 202.78 | 241.91 | 281.04 | 314.84 | 421.56 | 268.59 | 327.29 | 384.21 | 434.02 | 576.32 | 300.61 | 366.42 | 428.68 | 485.60 | 643.91 |
| 76 | 218.57 | 262.97 | 305.66 | 343.23 | 459.34 | 285.17 | 348.35 | 409.82 | 464.47 | 616.44 | 315.91 | 385.92 | 454.22 | 513.99 | 683.04 |
| 77 | 243.48 | 293.85 | 342.54 | 382.84 | 512.14 | 314.00 | 384.52 | 451.69 | 512.14 | 676.69 | 344.22 | 421.46 | 497.03 | 560.83 | 742.18 |
| 78 | 273.70 | 330.79 | 386.20 | 433.22 | 579.30 | 345.90 | 424.82 | 502.06 | 569.23 | 752.25 | 377.81 | 463.44 | 547.40 | 619.60 | 821.10 |
| 79 | 303.92 | 367.73 | 431.54 | 483.59 | 646.47 | 381.16 | 466.80 | 552.44 | 626.32 | 827.82 | 411.39 | 505.42 | 597.77 | 678.37 | 896.66 |
| 80 | 335.83 | 404.67 | 475.20 | 532.29 | 711.96 | 414.75 | 505.42 | 599.45 | 680.05 | 898.34 | 444.97 | 545.72 | 646.47 | 732.11 | 968.86 |
| 81 | 364.37 | 441.61 | 515.50 | 577.62 | 774.08 | 443.29 | 542.36 | 639.75 | 725.39 | 960.47 | 473.52 | 582.66 | 686.77 | 777.44 | 1030.99 |
| 82 | 391.24 | 473.52 | 555.80 | 622.96 | 832.85 | 470.16 | 574.27 | 680.05 | 770.73 | 1019.24 | 500.38 | 614.57 | 727.07 | 822.78 | 1089.76 |
| 83 | 419.79 | 508.78 | 596.09 | 668.30 | 894.98 | 498.70 | 609.53 | 720.35 | 816.06 | 1081.37 | 528.93 | 649.83 | 767.37 | 868.12 | 1151.89 |
| 84 | 451.69 | 547.40 | 639.75 | 718.67 | 958.79 | 530.61 | 648.15 | 764.01 | 866.44 | 1145.17 | 560.83 | 688.45 | 811.02 | 918.49 | 1215.70 |
| 85 | 485.27 | 587.70 | 690.13 | 772.40 | 1032.67 | 564.19 | 688.45 | 814.38 | 920.17 | 1219.06 | 594.42 | 728.75 | 861.40 | 972.22 | 1289.58 |
| 86 | 523.89 | 634.71 | 743.86 | 832.85 | 1114.95 | 602.81 | 735.46 | 868.12 | 980.62 | 1301.33 | 633.04 | 775.76 | 915.13 | 1032.67 | 1371.86 |
| 87 | 565.87 | 685.09 | 802.63 | 900.02 | 1202.26 | 644.79 | 785.84 | 926.89 | 1047.78 | 1388.65 | 675.01 | 826.14 | 973.90 | 1099.84 | 1459.17 |
| 88 | 609.53 | 737.14 | 863.08 | 968.86 | 1296.30 | 688.45 | 837.89 | 987.33 | 1116.63 | 1482.68 | 718.67 | 878.19 | 1034.35 | 1168.68 | 1553.20 |
| 89 | 654.86 | 794.23 | 928.56 | 1042.75 | 1393.69 | 733.78 | 894.98 | 1052.82 | 1190.51 | 1580.07 | 764.01 | 935.28 | 1099.84 | 1242.56 | 1650.59 |
| 90 | 703.56 | 853.00 | 999.09 | 1119.99 | 1499.47 | 782.48 | 953.75 | 1123.34 | 1267.75 | 1685.86 | 812.70 | 994.05 | 1170.36 | 1319.80 | 1756.38 |
| 91 | 755.61 | 915.13 | 1071.29 | 1200.59 | 1605.26 | 834.53 | 1015.88 | 1195.55 | 1348.35 | 1791.64 | 864.76 | 1056.18 | 1242.56 | 1400.40 | 1862.17 |
| 92 | 805.99 | 977.26 | 1145.17 | 1282.86 | 1717.76 | 884.91 | 1078.01 | 1269.43 | 1430.63 | 1904.14 | 915.13 | 1118.31 | 1316.45 | 1482.68 | 1974.67 |
| 93 | 861.40 | 1044.43 | 1222.41 | 1371.86 | 1833.62 | 940.32 | 1145.17 | 1346.67 | 1519.62 | 2020.01 | 970.54 | 1185.47 | 1393.69 | 1571.68 | 2090.53 |
| 94 | 921.85 | 1116.63 | 1308.05 | 1465.89 | 1959.56 | 1000.77 | 1217.38 | 1432.31 | 1613.65 | 2145.94 | 1030.99 | 1257.68 | 1479.32 | 1665.71 | 2216.46 |
| 95 | 985.66 | 1193.87 | 1398.72 | 1566.64 | 2097.25 | 1064.57 | 1294.62 | 1522.98 | 1714.40 | 2283.63 | 1094.80 | 1334.92 | 1570.00 | 1766.46 | 2354.15 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.41 | 30.03 | 33.74 | 38.55 | 56.87 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 30 | 28.55 | 31.57 | 35.77 | 40.68 | 62.13 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 31 | 28.55 | 32.34 | 37.02 | 41.99 | 62.13 | 47.02 | 57.09 | 67.17 | 77.24 | 106.86 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 32 | 28.55 | 33.58 | 38.58 | 43.64 | 62.13 | 47.02 | 57.09 | 67.17 | 77.24 | 110.00 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 33 | 28.55 | 34.35 | 39.83 | 45.44 | 62.13 | 48.79 | 57.09 | 67.17 | 77.24 | 116.29 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 34 | 28.55 | 35.26 | 40.30 | 47.02 | 62.13 | 48.79 | 57.09 | 68.50 | 77.24 | 122.57 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 35 | 28.55 | 35.26 | 40.30 | 47.02 | 62.13 | 51.84 | 58.70 | 68.50 | 77.24 | 125.72 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 36 | 28.55 | 35.26 | 40.30 | 47.02 | 62.13 | 54.89 | 61.64 | 71.48 | 79.98 | 132.47 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 37 | 28.55 | 35.26 | 40.30 | 47.02 | 62.13 | 57.94 | 64.58 | 77.44 | 83.06 | 139.49 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 38 | 28.55 | 35.26 | 40.30 | 47.02 | 62.13 | 57.94 | 67.51 | 80.41 | 86.13 | 146.52 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 39 | 28.55 | 35.26 | 40.30 | 47.02 | 62.13 | 61.25 | 70.45 | 83.39 | 92.29 | 157.06 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 40 | 31.90 | 36.94 | 43.66 | 48.70 | 65.49 | 64.49 | 73.81 | 86.92 | 93.77 | 161.41 | 115.89 | 139.67 | 163.44 | 184.24 | 246.65 |
| 41 | 31.90 | 36.94 | 43.66 | 48.70 | 65.49 | 68.24 | 77.25 | 90.29 | 97.19 | 168.90 | 115.89 | 139.67 | 163.44 | 184.24 | 246.65 |
| 42 | 34.62 | 37.59 | 43.69 | 48.70 | 65.49 | 68.57 | 80.92 | 94.08 | 104.02 | 177.22 | 115.89 | 139.67 | 163.44 | 184.24 | 246.65 |
| 43 | 34.87 | 37.83 | 46.74 | 50.01 | 68.18 | 72.37 | 84.63 | 101.28 | 107.91 | 185.58 | 115.89 | 139.67 | 163.44 | 184.24 | 246.65 |
| 44 | 35.12 | 40.80 | 47.05 | 50.34 | 71.33 | 76.21 | 88.36 | 105.14 | 111.84 | 190.18 | 115.89 | 139.67 | 163.44 | 184.24 | 246.65 |
| 45 | 35.46 | 41.49 | 50.52 | 53.81 | 73.21 | 82.58 | 92.16 | 108.96 | 116.74 | 201.24 | 121.84 | 148.58 | 175.33 | 196.13 | 261.50 |
| 46 | 38.69 | 44.55 | 50.86 | 57.01 | 76.34 | 82.98 | 99.38 | 116.35 | 120.68 | 202.07 | 121.84 | 148.58 | 175.33 | 196.13 | 261.50 |
| 47 | 38.97 | 44.84 | 54.04 | 60.25 | 79.48 | 87.40 | 103.35 | 120.34 | 128.08 | 202.07 | 121.84 | 148.58 | 175.33 | 196.13 | 261.50 |
| 48 | 39.25 | 47.96 | 57.26 | 60.65 | 82.64 | 91.98 | 107.71 | 128.70 | 135.76 | 202.07 | 121.84 | 148.58 | 175.33 | 196.13 | 261.50 |
| 49 | 42.64 | 48.28 | 57.65 | 63.95 | 89.10 | 95.09 | 115.89 | 133.26 | 140.31 | 202.07 | 121.84 | 148.58 | 175.33 | 196.13 | 261.50 |
| 50 | 43.06 | 50.17 | 61.51 | 67.98 | 93.08 | 96.52 | 116.26 | 140.14 | 149.78 | 225.84 | 136.70 | 163.44 | 196.13 | 219.90 | 291.22 |
| 51 | 46.51 | 55.54 | 65.03 | 73.53 | 101.81 | 103.47 | 120.21 | 148.15 | 160.18 | 237.73 | 142.64 | 172.36 | 202.07 | 231.79 | 306.08 |
| 52 | 46.88 | 56.07 | 65.78 | 77.29 | 110.89 | 111.40 | 131.14 | 151.85 | 167.92 | 252.59 | 148.58 | 178.30 | 210.99 | 240.70 | 320.94 |
| 53 | 52.40 | 61.56 | 71.35 | 79.82 | 118.06 | 118.58 | 141.99 | 166.00 | 178.85 | 261.50 | 154.53 | 187.21 | 219.90 | 252.59 | 329.85 |
| 54 | 52.73 | 64.00 | 73.85 | 83.64 | 127.51 | 122.35 | 148.84 | 177.19 | 189.41 | 276.36 | 160.47 | 199.10 | 231.79 | 261.50 | 344.71 |
| 55 | 56.36 | 67.67 | 79.60 | 89.44 | 137.10 | 133.72 | 160.48 | 188.55 | 200.65 | 288.25 | 166.41 | 205.04 | 240.70 | 273.39 | 359.57 |
| 56 | 62.04 | 73.34 | 86.65 | 98.55 | 150.35 | 139.67 | 171.12 | 195.80 | 215.07 | 306.08 | 175.33 | 216.93 | 252.59 | 288.25 | 377.40 |
| 57 | 67.73 | 78.38 | 90.42 | 103.72 | 160.87 | 148.36 | 172.66 | 204.13 | 220.31 | 323.91 | 187.21 | 225.84 | 267.45 | 303.11 | 398.20 |
| 58 | 69.29 | 84.15 | 99.59 | 114.99 | 173.76 | 152.47 | 179.54 | 214.33 | 234.27 | 347.68 | 196.13 | 240.70 | 282.31 | 323.91 | 424.94 |
| 59 | 78.54 | 91.32 | 106.81 | 120.24 | 187.95 | 163.04 | 191.29 | 222.37 | 240.19 | 368.48 | 208.01 | 255.56 | 300.14 | 340.34 | 451.69 |
| 60 | 82.18 | 98.56 | 114.11 | 127.61 | 202.22 | 170.15 | 198.29 | 233.28 | 251.71 | 395.23 | 222.87 | 270.42 | 320.94 | 347.11 | 481.41 |
| 61 | 89.44 | 105.85 | 124.93 | 138.47 | 216.93 | 178.20 | 213.12 | 245.48 | 266.36 | 409.31 | 230.60 | 282.48 | 331.48 | 364.15 | 498.66 |
| 62 | 94.69 | 114.59 | 130.36 | 147.44 | 233.26 | 189.71 | 225.43 | 261.67 | 282.53 | 421.78 | 237.43 | 290.50 | 343.57 | 382.73 | 513.96 |
| 63 | 108.04 | 122.04 | 141.31 | 158.50 | 245.40 | 205.51 | 237.75 | 276.65 | 301.25 | 440.76 | 248.77 | 302.86 | 356.94 | 401.87 | 535.40 |
| 64 | 115.28 | 130.96 | 153.77 | 169.65 | 267.71 | 214.50 | 252.74 | 299.14 | 319.67 | 457.77 | 258.97 | 313.90 | 368.83 | 421.15 | 557.17 |
| 65 | 126.63 | 142.06 | 164.98 | 184.39 | 285.90 | 223.19 | 271.38 | 317.62 | 344.49 | 481.90 | 268.85 | 329.72 | 388.05 | 441.32 | 583.35 |
| 66 | 139.22 | 157.98 | 184.39 | 205.82 | 312.73 | 235.85 | 287.44 | 339.04 | 374.40 | 511.01 | 284.99 | 346.41 | 407.83 | 466.79 | 614.19 |
| 67 | 158.15 | 179.68 | 208.02 | 228.79 | 350.46 | 251.99 | 306.67 | 361.34 | 410.67 | 542.01 | 299.53 | 366.10 | 432.66 | 489.71 | 648.99 |
| 68 | 174.51 | 203.24 | 231.08 | 255.81 | 381.42 | 264.24 | 323.98 | 381.42 | 436.57 | 576.73 | 314.79 | 383.72 | 452.65 | 516.99 | 682.43 |
| 69 | 192.62 | 224.70 | 258.24 | 282.20 | 408.15 | 281.71 | 343.82 | 408.15 | 461.39 | 610.01 | 332.73 | 405.93 | 479.13 | 543.46 | 716.48 |
| 70 | 205.31 | 250.23 | 284.50 | 314.07 | 438.43 | 295.14 | 363.58 | 432.01 | 489.76 | 645.88 | 346.47 | 425.60 | 502.59 | 571.03 | 752.82 |
| 71 | 220.78 | 266.17 | 311.57 | 346.83 | 468.38 | 313.63 | 383.78 | 453.94 | 515.84 | 680.91 | 363.15 | 445.68 | 524.09 | 596.31 | 788.20 |
| 72 | 235.08 | 284.88 | 332.70 | 372.54 | 498.05 | 330.71 | 404.42 | 478.13 | 539.89 | 715.20 | 380.51 | 466.17 | 547.86 | 619.57 | 820.79 |
| 73 | 251.66 | 303.53 | 353.47 | 395.74 | 530.21 | 347.71 | 426.47 | 501.39 | 566.71 | 751.13 | 397.66 | 486.03 | 570.55 | 645.47 | 856.79 |
| 74 | 270.09 | 325.58 | 377.38 | 423.63 | 567.92 | 368.13 | 449.53 | 527.22 | 597.52 | 793.61 | 416.23 | 508.72 | 595.67 | 675.21 | 895.35 |
| 75 | 291.72 | 350.41 | 409.11 | 457.14 | 611.89 | 391.33 | 476.71 | 562.09 | 635.01 | 839.57 | 437.57 | 533.63 | 627.90 | 709.72 | 940.96 |
| 76 | 317.61 | 382.50 | 445.68 | 498.62 | 667.67 | 418.36 | 510.57 | 601.08 | 679.62 | 899.91 | 462.76 | 566.92 | 665.96 | 753.05 | 998.95 |
| 77 | 354.30 | 428.18 | 498.70 | 560.83 | 748.90 | 458.41 | 560.83 | 661.58 | 750.58 | 992.37 | 503.74 | 617.92 | 727.07 | 824.46 | 1091.44 |
| 78 | 399.64 | 483.59 | 565.87 | 634.71 | 847.97 | 508.78 | 624.64 | 737.14 | 836.21 | 1104.87 | 555.80 | 681.73 | 804.31 | 913.45 | 1207.30 |
| 79 | 446.65 | 540.68 | 633.04 | 711.96 | 950.39 | 560.83 | 686.77 | 812.70 | 923.53 | 1220.73 | 607.85 | 745.54 | 881.55 | 1002.45 | 1323.16 |
| 80 | 491.99 | 596.09 | 698.52 | 784.16 | 1047.78 | 609.53 | 747.22 | 884.91 | 1004.13 | 1326.52 | 656.54 | 805.99 | 953.75 | 1083.05 | 1430.63 |
| 81 | 533.97 | 646.47 | 758.97 | 853.00 | 1138.46 | 651.51 | 797.59 | 945.36 | 1072.97 | 1417.19 | 698.52 | 856.36 | 1014.20 | 1151.89 | 1521.30 |
| 82 | 574.27 | 696.84 | 817.74 | 918.49 | 1225.77 | 691.81 | 847.97 | 1004.13 | 1138.46 | 1504.51 | 738.82 | 906.74 | 1072.97 | 1217.38 | 1608.62 |
| 83 | 616.24 | 747.22 | 876.51 | 985.66 | 1316.45 | 733.78 | 898.34 | 1062.90 | 1205.62 | 1595.18 | 780.80 | 957.11 | 1131.74 | 1284.54 | 1699.29 |
| 84 | 661.58 | 802.63 | 942.00 | 1057.86 | 1412.16 | 779.12 | 953.75 | 1128.38 | 1277.83 | 1690.89 | 826.14 | 1012.52 | 1197.23 | 1356.75 | 1795.00 |
| 85 | 711.96 | 863.08 | 1012.52 | 1138.46 | 1519.62 | 829.50 | 1014.20 | 1198.91 | 1358.42 | 1798.36 | 876.51 | 1072.97 | 1267.75 | 1437.34 | 1902.47 |
| 86 | 769.05 | 931.92 | 1093.12 | 1227.45 | 1640.52 | 886.59 | 1083.05 | 1279.50 | 1447.42 | 1919.26 | 933.60 | 1141.82 | 1348.35 | 1526.34 | 2023.36 |
| 87 | 829.50 | 1004.13 | 1178.76 | 1324.84 | 1768.13 | 947.03 | 1155.25 | 1365.14 | 1544.81 | 2046.87 | 994.05 | 1214.02 | 1433.99 | 1623.73 | 2150.98 |
| 88 | 893.30 | 1083.05 | 1271.11 | 1427.27 | 1905.82 | 1010.84 | 1234.17 | 1457.49 | 1647.24 | 2184.56 | 1057.86 | 1292.94 | 1526.34 | 1726.16 | 2288.67 |
| 89 | 960.47 | 1165.32 | 1366.82 | 1536.41 | 2050.23 | 1078.01 | 1316.45 | 1553.20 | 1756.38 | 2328.97 | 1125.02 | 1375.22 | 1622.05 | 1835.30 | 2433.07 |
| 90 | 1032.67 | 1252.64 | 1469.25 | 1650.59 | 2203.03 | 1150.21 | 1403.76 | 1655.63 | 1870.56 | 2481.77 | 1197.23 | 1462.53 | 1724.48 | 1949.48 | 2585.88 |
| 91 | 1106.55 | 1341.63 | 1575.03 | 1768.13 | 2360.87 | 1224.09 | 1492.76 | 1761.42 | 1988.10 | 2639.61 | 1271.11 | 1551.53 | 1830.26 | 2067.02 | 2743.71 |
| 92 | 1183.79 | 1435.66 | 1684.18 | 1890.71 | 2525.43 | 1301.33 | 1586.79 | 1870.56 | 2110.68 | 2804.16 | 1348.35 | 1645.56 | 1939.41 | 2189.60 | 2908.27 |
| 93 | 1264.39 | 1533.05 | 1798.36 | 2020.01 | 2698.38 | 1381.93 | 1684.18 | 1984.74 | 2239.97 | 2977.12 | 1428.95 | 1742.95 | 2053.59 | 2318.89 | 3081.22 |
| 94 | 1351.71 | 1638.84 | 1922.62 | 2159.37 | 2883.08 | 1469.25 | 1789.96 | 2109.00 | 2379.34 | 3161.82 | 1516.26 | 1848.73 | 2177.84 | 2458.26 | 3265.93 |
| 95 | 1445.74 | 1753.02 | 2056.95 | 2310.50 | 3084.58 | 1563.28 | 1904.14 | 2243.33 | 2530.46 | 3363.32 | 1610.30 | 1962.91 | 2312.18 | 2609.38 | 3467.42 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.80 | 27.17 | 30.93 | 34.42 | 50.72 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 30 | 26.87 | 28.57 | 32.79 | 36.32 | 55.41 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 31 | 26.87 | 29.26 | 33.94 | 37.50 | 55.41 | 41.98 | 52.05 | 60.45 | 68.84 | 94.60 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 32 | 26.87 | 30.38 | 35.37 | 38.96 | 55.41 | 41.98 | 52.05 | 60.45 | 68.84 | 97.38 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 33 | 26.87 | 31.08 | 36.51 | 40.57 | 55.41 | 43.56 | 52.05 | 60.45 | 68.84 | 102.94 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 34 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 43.56 | 52.05 | 61.65 | 68.84 | 108.51 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 35 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 46.29 | 53.53 | 61.65 | 68.84 | 111.29 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 36 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 49.01 | 56.20 | 64.33 | 71.29 | 117.27 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 37 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 51.73 | 58.88 | 69.69 | 74.03 | 123.49 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 38 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 51.73 | 61.55 | 72.37 | 76.77 | 129.71 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 39 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 54.69 | 64.23 | 75.05 | 82.26 | 139.04 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 40 | 28.55 | 33.58 | 38.62 | 43.66 | 58.77 | 58.04 | 67.66 | 76.81 | 84.00 | 143.76 | 104.01 | 124.81 | 145.61 | 166.41 | 219.90 |
| 41 | 28.55 | 33.58 | 38.62 | 43.66 | 58.77 | 61.42 | 70.81 | 79.79 | 87.06 | 150.43 | 104.01 | 124.81 | 145.61 | 166.41 | 219.90 |
| 42 | 30.98 | 34.17 | 38.65 | 43.66 | 58.77 | 61.71 | 74.18 | 83.14 | 93.19 | 157.84 | 104.01 | 124.81 | 145.61 | 166.41 | 219.90 |
| 43 | 31.20 | 34.39 | 41.34 | 44.84 | 61.19 | 65.14 | 77.57 | 89.51 | 96.67 | 165.28 | 104.01 | 124.81 | 145.61 | 166.41 | 219.90 |
| 44 | 31.42 | 37.10 | 41.62 | 45.13 | 64.02 | 68.59 | 80.99 | 92.92 | 100.19 | 169.38 | 104.01 | 124.81 | 145.61 | 166.41 | 219.90 |
| 45 | 31.92 | 36.30 | 45.11 | 48.60 | 66.07 | 74.84 | 80.34 | 97.12 | 105.30 | 180.53 | 109.95 | 130.75 | 157.50 | 178.30 | 234.76 |
| 46 | 34.82 | 38.98 | 45.41 | 51.49 | 68.89 | 75.20 | 86.64 | 103.71 | 108.85 | 181.27 | 109.95 | 130.75 | 157.50 | 178.30 | 234.76 |
| 47 | 35.07 | 39.24 | 48.25 | 54.42 | 71.73 | 79.21 | 90.10 | 107.26 | 115.53 | 181.27 | 109.95 | 130.75 | 157.50 | 178.30 | 234.76 |
| 48 | 35.32 | 41.97 | 51.13 | 54.78 | 74.58 | 83.36 | 93.90 | 114.71 | 122.45 | 181.27 | 109.95 | 130.75 | 157.50 | 178.30 | 234.76 |
| 49 | 38.38 | 42.24 | 51.47 | 57.76 | 80.41 | 86.18 | 101.04 | 118.77 | 126.55 | 181.27 | 109.95 | 130.75 | 157.50 | 178.30 | 234.76 |
| 50 | 39.15 | 46.31 | 55.56 | 60.21 | 82.96 | 88.25 | 105.45 | 126.40 | 131.71 | 199.10 | 121.84 | 148.58 | 175.33 | 196.13 | 258.53 |
| 51 | 42.47 | 49.59 | 58.93 | 65.58 | 91.43 | 92.28 | 109.52 | 134.17 | 141.80 | 213.96 | 127.78 | 154.53 | 181.27 | 205.04 | 273.39 |
| 52 | 42.97 | 50.27 | 59.97 | 69.36 | 98.09 | 99.97 | 117.19 | 135.58 | 149.55 | 222.87 | 133.72 | 160.47 | 190.18 | 216.93 | 282.31 |
| 53 | 46.36 | 55.60 | 63.42 | 72.04 | 107.12 | 107.01 | 127.79 | 146.31 | 162.84 | 237.73 | 136.70 | 169.38 | 196.13 | 225.84 | 297.16 |
| 54 | 46.87 | 56.24 | 66.08 | 75.86 | 114.09 | 108.12 | 131.99 | 157.19 | 170.74 | 246.65 | 142.64 | 175.33 | 205.04 | 234.76 | 309.05 |
| 55 | 50.32 | 61.70 | 71.64 | 81.49 | 123.39 | 118.87 | 145.89 | 168.24 | 181.67 | 258.53 | 148.58 | 184.24 | 213.96 | 243.67 | 320.94 |
| 56 | 55.84 | 65.41 | 76.57 | 88.50 | 136.25 | 127.78 | 150.82 | 173.10 | 193.29 | 276.36 | 157.50 | 193.16 | 225.84 | 258.53 | 338.77 |
| 57 | 59.52 | 70.34 | 80.59 | 93.74 | 144.55 | 130.91 | 155.67 | 181.76 | 199.07 | 291.22 | 166.41 | 202.07 | 237.73 | 270.42 | 356.60 |
| 58 | 61.37 | 74.36 | 89.63 | 102.89 | 155.23 | 135.53 | 160.50 | 192.35 | 210.58 | 309.05 | 175.33 | 213.96 | 252.59 | 288.25 | 377.40 |
| 59 | 70.27 | 81.39 | 94.95 | 108.41 | 167.07 | 143.36 | 172.16 | 198.26 | 217.19 | 329.85 | 187.21 | 225.84 | 267.45 | 304.83 | 401.17 |
| 60 | 72.16 | 88.50 | 100.34 | 115.83 | 178.97 | 148.20 | 177.14 | 204.45 | 229.06 | 350.65 | 196.13 | 240.70 | 282.31 | 312.96 | 424.94 |
| 61 | 79.27 | 93.87 | 110.83 | 124.63 | 193.60 | 159.30 | 186.81 | 217.05 | 239.23 | 366.07 | 204.65 | 250.77 | 294.01 | 325.23 | 443.90 |
| 62 | 86.46 | 102.31 | 116.53 | 131.50 | 209.46 | 170.74 | 199.21 | 235.76 | 253.05 | 377.09 | 215.08 | 259.77 | 307.26 | 341.43 | 458.09 |
| 63 | 95.07 | 109.84 | 125.16 | 140.44 | 219.69 | 181.17 | 214.49 | 245.91 | 269.41 | 392.09 | 219.03 | 270.41 | 316.38 | 356.32 | 475.92 |
| 64 | 102.47 | 118.68 | 137.37 | 151.69 | 239.28 | 190.96 | 227.21 | 265.90 | 286.02 | 408.07 | 230.19 | 282.51 | 329.59 | 376.68 | 497.01 |
| 65 | 113.53 | 127.85 | 146.87 | 166.35 | 255.68 | 197.83 | 243.49 | 282.61 | 308.60 | 431.17 | 240.95 | 294.21 | 344.94 | 395.66 | 519.94 |
| 66 | 126.17 | 141.57 | 165.95 | 183.62 | 280.30 | 213.74 | 257.96 | 304.64 | 334.12 | 456.96 | 255.51 | 309.55 | 366.06 | 415.20 | 547.86 |
| 67 | 140.33 | 160.65 | 185.14 | 204.27 | 313.08 | 223.46 | 273.38 | 323.31 | 365.57 | 484.96 | 266.25 | 325.68 | 385.12 | 435.04 | 577.67 |
| 68 | 156.61 | 181.62 | 207.97 | 227.16 | 340.06 | 236.67 | 289.51 | 342.36 | 388.32 | 512.39 | 280.32 | 342.36 | 404.40 | 459.55 | 606.60 |
| 69 | 170.48 | 201.16 | 228.84 | 251.53 | 363.79 | 248.44 | 308.33 | 361.57 | 410.37 | 543.46 | 292.80 | 361.57 | 423.68 | 483.57 | 638.84 |
| 70 | 183.93 | 222.42 | 253.35 | 279.40 | 391.38 | 263.06 | 325.08 | 382.82 | 434.15 | 575.31 | 307.97 | 378.55 | 446.99 | 506.87 | 671.55 |
| 71 | 198.08 | 237.29 | 278.55 | 310.11 | 416.80 | 280.62 | 342.52 | 404.42 | 460.13 | 604.56 | 323.95 | 396.16 | 468.38 | 530.28 | 699.48 |
| 72 | 211.17 | 253.01 | 296.84 | 332.70 | 444.26 | 294.85 | 358.60 | 426.33 | 482.11 | 637.50 | 338.67 | 412.39 | 488.09 | 551.84 | 731.14 |
| 73 | 224.76 | 270.87 | 315.05 | 353.47 | 472.58 | 311.21 | 378.45 | 445.68 | 505.24 | 668.53 | 353.47 | 432.24 | 507.16 | 574.39 | 760.74 |
| 74 | 242.34 | 290.43 | 336.68 | 377.38 | 505.02 | 329.28 | 399.58 | 469.87 | 532.77 | 704.81 | 371.83 | 453.23 | 530.92 | 599.37 | 795.46 |
| 75 | 261.48 | 313.06 | 364.64 | 407.33 | 546.08 | 348.64 | 425.12 | 499.83 | 563.86 | 748.85 | 389.55 | 474.93 | 558.53 | 631.46 | 837.79 |
| 76 | 283.46 | 339.81 | 396.16 | 443.98 | 594.24 | 372.26 | 452.51 | 532.77 | 604.49 | 800.86 | 411.53 | 502.03 | 590.83 | 669.38 | 887.95 |
| 77 | 315.68 | 381.16 | 443.29 | 497.03 | 666.62 | 408.03 | 498.70 | 586.02 | 664.94 | 881.55 | 448.33 | 549.08 | 644.79 | 730.43 | 968.86 |
| 78 | 355.98 | 429.86 | 502.06 | 562.51 | 753.93 | 453.37 | 554.12 | 653.19 | 740.50 | 982.30 | 493.67 | 604.49 | 713.63 | 807.67 | 1071.29 |
| 79 | 396.28 | 480.23 | 562.51 | 629.68 | 842.93 | 497.03 | 609.53 | 722.03 | 817.74 | 1081.37 | 539.00 | 661.58 | 782.48 | 884.91 | 1172.04 |
| 80 | 436.58 | 528.93 | 619.60 | 695.16 | 928.56 | 540.68 | 663.26 | 784.16 | 888.27 | 1175.40 | 580.98 | 713.63 | 844.61 | 958.79 | 1266.07 |
| 81 | 473.52 | 574.27 | 673.34 | 755.61 | 1009.16 | 577.62 | 708.60 | 837.89 | 948.71 | 1256.00 | 617.92 | 758.97 | 898.34 | 1019.24 | 1346.67 |
| 82 | 510.46 | 617.92 | 723.71 | 812.70 | 1086.40 | 614.57 | 752.25 | 888.27 | 1005.80 | 1333.24 | 654.86 | 802.63 | 948.71 | 1076.33 | 1423.91 |
| 83 | 547.40 | 663.26 | 777.44 | 873.15 | 1165.32 | 651.51 | 797.59 | 942.00 | 1066.25 | 1412.16 | 691.81 | 847.97 | 1002.45 | 1136.78 | 1502.83 |
| 84 | 587.70 | 711.96 | 834.53 | 935.28 | 1250.96 | 691.81 | 846.29 | 999.09 | 1128.38 | 1497.79 | 732.11 | 896.66 | 1059.54 | 1198.91 | 1588.47 |
| 85 | 633.04 | 765.69 | 898.34 | 1007.48 | 1346.67 | 737.14 | 900.02 | 1062.90 | 1200.59 | 1593.50 | 777.44 | 950.39 | 1123.34 | 1271.11 | 1684.18 |
| 86 | 683.41 | 826.14 | 968.86 | 1086.40 | 1452.46 | 787.52 | 960.47 | 1133.42 | 1279.50 | 1699.29 | 827.82 | 1010.84 | 1193.87 | 1350.03 | 1789.96 |
| 87 | 737.14 | 891.62 | 1044.43 | 1172.04 | 1566.64 | 841.25 | 1025.95 | 1208.98 | 1365.14 | 1813.47 | 881.55 | 1076.33 | 1269.43 | 1435.66 | 1904.14 |
| 88 | 794.23 | 960.47 | 1125.02 | 1262.71 | 1689.21 | 898.34 | 1094.80 | 1289.58 | 1455.81 | 1936.05 | 938.64 | 1145.17 | 1350.03 | 1526.34 | 2026.72 |
| 89 | 854.68 | 1034.35 | 1212.34 | 1360.10 | 1816.83 | 958.79 | 1168.68 | 1376.89 | 1553.20 | 2063.66 | 999.09 | 1219.06 | 1437.34 | 1623.73 | 2154.34 |
| 90 | 916.81 | 1111.59 | 1301.33 | 1460.85 | 1952.84 | 1020.92 | 1245.92 | 1465.89 | 1653.95 | 2199.67 | 1061.22 | 1296.30 | 1526.34 | 1724.48 | 2290.35 |
| 91 | 983.98 | 1190.51 | 1395.37 | 1566.64 | 2092.21 | 1088.08 | 1324.84 | 1559.92 | 1759.74 | 2339.04 | 1128.38 | 1375.22 | 1620.37 | 1830.26 | 2429.72 |
| 92 | 1051.14 | 1272.79 | 1491.08 | 1674.10 | 2238.29 | 1155.25 | 1407.12 | 1655.63 | 1867.20 | 2485.13 | 1195.55 | 1457.49 | 1716.08 | 1937.73 | 2575.80 |
| 93 | 1123.34 | 1360.10 | 1593.50 | 1788.28 | 2391.10 | 1227.45 | 1494.43 | 1758.06 | 1981.39 | 2637.93 | 1267.75 | 1544.81 | 1818.51 | 2051.91 | 2728.60 |
| 94 | 1200.59 | 1454.14 | 1702.65 | 1910.86 | 2555.65 | 1304.69 | 1588.47 | 1867.20 | 2103.96 | 2802.48 | 1344.99 | 1638.84 | 1927.65 | 2174.49 | 2893.16 |
| 95 | 1284.54 | 1554.88 | 1821.87 | 2045.19 | 2733.64 | 1388.65 | 1689.21 | 1986.42 | 2238.29 | 2980.47 | 1428.95 | 1739.59 | 2046.87 | 2308.82 | 3071.15 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.57 | 24.31 | 28.12 | 31.67 | 46.11 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 30 | 23.51 | 25.56 | 29.81 | 33.42 | 50.37 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 31 | 23.51 | 26.18 | 30.85 | 34.50 | 50.37 | 36.94 | 47.02 | 55.41 | 63.81 | 85.84 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 32 | 23.51 | 27.18 | 32.15 | 35.84 | 50.37 | 36.94 | 47.02 | 55.41 | 63.81 | 88.36 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 33 | 23.51 | 27.80 | 33.19 | 37.33 | 50.37 | 38.34 | 47.02 | 55.41 | 63.81 | 93.41 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 34 | 23.51 | 28.55 | 33.58 | 38.62 | 50.37 | 38.34 | 47.02 | 56.51 | 63.81 | 98.46 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 35 | 23.51 | 28.55 | 33.58 | 38.62 | 50.37 | 40.73 | 48.35 | 56.51 | 63.81 | 100.99 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 36 | 23.51 | 28.55 | 33.58 | 38.62 | 50.37 | 43.13 | 50.76 | 58.97 | 66.07 | 106.41 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 37 | 23.51 | 28.55 | 33.58 | 38.62 | 50.37 | 45.53 | 53.18 | 63.88 | 68.61 | 112.05 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 38 | 23.51 | 28.55 | 33.58 | 38.62 | 50.37 | 45.53 | 55.60 | 66.34 | 71.15 | 117.70 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 39 | 23.51 | 28.55 | 33.58 | 38.62 | 50.37 | 48.13 | 58.01 | 68.80 | 76.24 | 126.16 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 40 | 25.19 | 30.22 | 35.26 | 40.30 | 53.73 | 51.59 | 59.46 | 68.73 | 76.19 | 131.15 | 92.12 | 112.92 | 130.75 | 151.55 | 199.10 |
| 41 | 25.19 | 30.22 | 35.26 | 40.30 | 53.73 | 54.59 | 62.23 | 71.39 | 78.96 | 137.23 | 92.12 | 112.92 | 130.75 | 151.55 | 199.10 |
| 42 | 27.33 | 30.75 | 35.29 | 40.30 | 53.73 | 54.86 | 65.19 | 74.39 | 84.52 | 143.99 | 92.12 | 112.92 | 130.75 | 151.55 | 199.10 |
| 43 | 27.53 | 30.96 | 37.75 | 41.39 | 55.94 | 57.90 | 68.17 | 80.09 | 87.68 | 150.78 | 92.12 | 112.92 | 130.75 | 151.55 | 199.10 |
| 44 | 27.73 | 33.39 | 38.00 | 41.66 | 58.53 | 60.97 | 71.18 | 83.14 | 90.87 | 154.53 | 92.12 | 112.92 | 130.75 | 151.55 | 199.10 |
| 45 | 28.37 | 32.85 | 39.69 | 43.39 | 60.71 | 67.10 | 73.25 | 85.27 | 93.85 | 162.77 | 98.06 | 118.87 | 139.67 | 157.50 | 210.99 |
| 46 | 30.95 | 35.27 | 39.96 | 45.98 | 63.31 | 67.42 | 78.99 | 91.06 | 97.02 | 163.44 | 98.06 | 118.87 | 139.67 | 157.50 | 210.99 |
| 47 | 31.18 | 35.50 | 42.46 | 48.59 | 65.91 | 71.02 | 82.15 | 94.18 | 102.97 | 163.44 | 98.06 | 118.87 | 139.67 | 157.50 | 210.99 |
| 48 | 31.40 | 37.97 | 44.99 | 48.91 | 68.53 | 74.74 | 85.61 | 100.73 | 109.14 | 163.44 | 98.06 | 118.87 | 139.67 | 157.50 | 210.99 |
| 49 | 34.11 | 38.22 | 45.29 | 51.57 | 73.89 | 77.26 | 92.12 | 104.29 | 112.80 | 163.44 | 98.06 | 118.87 | 139.67 | 157.50 | 210.99 |
| 50 | 35.23 | 40.52 | 49.60 | 54.39 | 74.87 | 79.98 | 91.93 | 112.66 | 118.79 | 181.27 | 109.95 | 130.75 | 154.53 | 175.33 | 231.79 |
| 51 | 38.42 | 45.62 | 52.84 | 59.62 | 81.04 | 83.89 | 98.84 | 120.20 | 128.67 | 190.18 | 112.92 | 139.67 | 160.47 | 184.24 | 243.67 |
| 52 | 39.06 | 46.40 | 54.17 | 63.42 | 89.56 | 91.40 | 108.82 | 122.02 | 136.43 | 202.07 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 53 | 42.33 | 49.64 | 57.47 | 64.25 | 96.19 | 95.44 | 113.60 | 132.24 | 144.15 | 210.99 | 124.81 | 151.55 | 175.33 | 202.07 | 267.45 |
| 54 | 42.96 | 50.42 | 60.25 | 68.08 | 102.90 | 99.58 | 117.95 | 142.90 | 152.07 | 222.87 | 127.78 | 157.50 | 184.24 | 210.99 | 276.36 |
| 55 | 46.30 | 55.73 | 63.68 | 73.54 | 109.68 | 106.98 | 131.30 | 150.84 | 162.69 | 231.79 | 133.72 | 163.44 | 190.18 | 219.90 | 288.25 |
| 56 | 49.64 | 57.48 | 70.53 | 78.44 | 122.16 | 112.92 | 133.42 | 158.91 | 171.51 | 246.65 | 139.67 | 169.38 | 202.07 | 228.82 | 303.11 |
| 57 | 53.36 | 64.31 | 72.73 | 83.77 | 130.56 | 116.36 | 141.52 | 162.18 | 177.84 | 261.50 | 148.58 | 181.27 | 213.96 | 240.70 | 320.94 |
| 58 | 55.43 | 66.53 | 79.67 | 90.78 | 139.01 | 121.41 | 144.18 | 170.36 | 186.89 | 276.36 | 154.53 | 190.18 | 225.84 | 255.56 | 338.77 |
| 59 | 62.00 | 73.45 | 85.06 | 96.59 | 150.83 | 126.50 | 153.03 | 176.83 | 194.19 | 297.16 | 163.44 | 205.04 | 237.73 | 272.27 | 359.57 |
| 60 | 64.14 | 78.44 | 90.50 | 102.09 | 160.38 | 131.73 | 155.99 | 183.48 | 201.37 | 314.99 | 175.33 | 213.96 | 252.59 | 275.98 | 380.37 |
| 61 | 71.14 | 83.88 | 100.75 | 110.78 | 172.61 | 140.40 | 168.39 | 196.38 | 212.10 | 325.72 | 184.48 | 221.95 | 265.19 | 289.09 | 394.90 |
| 62 | 76.16 | 92.08 | 104.68 | 119.55 | 188.04 | 151.77 | 180.86 | 209.86 | 228.48 | 337.98 | 189.94 | 231.84 | 273.74 | 308.39 | 410.61 |
| 63 | 86.43 | 97.64 | 113.05 | 126.40 | 196.32 | 162.24 | 188.65 | 220.29 | 240.02 | 351.53 | 197.40 | 240.66 | 283.93 | 318.82 | 424.54 |
| 64 | 91.80 | 106.40 | 123.02 | 135.72 | 215.59 | 170.03 | 201.68 | 237.78 | 254.78 | 366.22 | 204.03 | 251.12 | 292.97 | 334.83 | 444.69 |
| 65 | 102.61 | 115.68 | 132.79 | 148.31 | 230.12 | 177.54 | 218.12 | 252.60 | 275.11 | 385.52 | 215.59 | 263.78 | 309.43 | 352.55 | 464.14 |
| 66 | 113.12 | 127.21 | 149.56 | 165.46 | 252.50 | 189.17 | 230.94 | 272.70 | 300.95 | 410.28 | 228.48 | 277.62 | 326.75 | 370.97 | 488.90 |
| 67 | 126.97 | 145.86 | 166.42 | 183.85 | 280.37 | 199.69 | 244.86 | 287.65 | 327.59 | 432.66 | 237.73 | 292.40 | 342.32 | 389.87 | 515.86 |
| 68 | 138.71 | 164.32 | 184.87 | 204.65 | 305.60 | 209.09 | 259.64 | 305.60 | 349.26 | 459.55 | 248.16 | 307.90 | 360.74 | 411.29 | 542.26 |
| 69 | 152.77 | 179.76 | 205.75 | 226.99 | 326.08 | 221.82 | 275.06 | 323.86 | 370.44 | 485.79 | 261.75 | 321.64 | 379.31 | 432.55 | 570.08 |
| 70 | 164.68 | 198.90 | 226.35 | 250.85 | 350.74 | 235.26 | 288.72 | 342.19 | 389.24 | 513.28 | 275.89 | 337.91 | 397.80 | 453.40 | 598.83 |
| 71 | 175.38 | 212.53 | 249.67 | 277.46 | 373.47 | 247.60 | 305.38 | 361.09 | 410.61 | 540.60 | 286.81 | 352.83 | 416.80 | 474.57 | 625.20 |
| 72 | 189.26 | 227.11 | 264.96 | 296.84 | 398.44 | 262.97 | 322.74 | 378.52 | 430.32 | 569.77 | 302.81 | 368.56 | 434.30 | 492.07 | 653.44 |
| 73 | 201.71 | 242.05 | 282.39 | 316.97 | 422.63 | 276.63 | 338.10 | 399.58 | 451.45 | 597.45 | 315.05 | 384.21 | 453.37 | 512.92 | 678.13 |
| 74 | 216.44 | 260.84 | 301.53 | 338.53 | 453.23 | 294.13 | 358.88 | 419.93 | 475.42 | 630.82 | 331.13 | 405.13 | 473.57 | 536.47 | 710.36 |
| 75 | 233.02 | 281.04 | 325.51 | 364.64 | 489.16 | 311.28 | 380.65 | 444.69 | 503.39 | 668.81 | 346.86 | 425.12 | 498.05 | 563.86 | 747.08 |
| 76 | 252.72 | 303.95 | 355.18 | 396.16 | 531.06 | 331.27 | 404.70 | 476.42 | 537.89 | 713.78 | 367.13 | 447.39 | 527.65 | 595.95 | 790.62 |
| 77 | 282.10 | 339.19 | 396.28 | 443.29 | 594.42 | 362.69 | 443.29 | 523.89 | 592.74 | 785.84 | 399.64 | 486.95 | 574.27 | 651.51 | 863.08 |
| 78 | 317.36 | 382.84 | 448.33 | 502.06 | 671.66 | 402.99 | 493.67 | 582.66 | 659.90 | 873.15 | 438.26 | 537.32 | 634.71 | 720.35 | 952.07 |
| 79 | 352.62 | 428.18 | 500.38 | 560.83 | 750.58 | 441.61 | 542.36 | 641.43 | 727.07 | 962.15 | 478.55 | 587.70 | 695.16 | 787.52 | 1042.75 |
| 80 | 387.88 | 470.16 | 550.76 | 617.92 | 827.82 | 480.23 | 589.38 | 696.84 | 789.20 | 1046.10 | 515.50 | 634.71 | 750.58 | 851.32 | 1126.70 |
| 81 | 421.46 | 510.46 | 599.45 | 671.66 | 898.34 | 513.82 | 629.68 | 745.54 | 842.93 | 1116.63 | 549.08 | 675.01 | 799.27 | 905.06 | 1197.23 |
| 82 | 453.37 | 550.76 | 644.79 | 723.71 | 967.18 | 545.72 | 669.98 | 790.87 | 894.98 | 1185.47 | 580.98 | 715.31 | 844.61 | 957.11 | 1266.07 |
| 83 | 486.95 | 591.06 | 691.81 | 775.76 | 1037.71 | 579.30 | 710.28 | 837.89 | 947.03 | 1256.00 | 614.57 | 755.61 | 891.62 | 1009.16 | 1336.60 |
| 84 | 522.21 | 633.04 | 742.18 | 832.85 | 1113.27 | 614.57 | 752.25 | 888.27 | 1004.13 | 1331.56 | 649.83 | 797.59 | 942.00 | 1066.25 | 1412.16 |
| 85 | 562.51 | 681.73 | 799.27 | 896.66 | 1198.91 | 654.86 | 800.95 | 945.36 | 1067.93 | 1417.19 | 690.13 | 846.29 | 999.09 | 1130.06 | 1497.79 |
| 86 | 607.85 | 735.46 | 863.08 | 967.18 | 1294.62 | 700.20 | 854.68 | 1009.16 | 1138.46 | 1512.91 | 735.46 | 900.02 | 1062.90 | 1200.59 | 1593.50 |
| 87 | 654.86 | 794.23 | 930.24 | 1044.43 | 1395.37 | 747.22 | 913.45 | 1076.33 | 1215.70 | 1613.65 | 782.48 | 958.79 | 1130.06 | 1277.83 | 1694.25 |
| 88 | 705.24 | 856.36 | 1002.45 | 1125.02 | 1504.51 | 797.59 | 975.58 | 1148.53 | 1296.30 | 1722.80 | 832.85 | 1020.92 | 1202.26 | 1358.42 | 1803.40 |
| 89 | 758.97 | 920.17 | 1079.69 | 1210.66 | 1618.69 | 851.32 | 1039.39 | 1225.77 | 1381.93 | 1836.98 | 886.59 | 1084.72 | 1279.50 | 1444.06 | 1917.58 |
| 90 | 816.06 | 989.01 | 1158.61 | 1301.33 | 1739.59 | 908.41 | 1108.23 | 1304.69 | 1472.61 | 1957.88 | 943.68 | 1153.57 | 1358.42 | 1534.73 | 2038.48 |
| 91 | 874.83 | 1061.22 | 1242.56 | 1393.69 | 1863.85 | 967.18 | 1180.44 | 1388.65 | 1564.96 | 2082.13 | 1002.45 | 1225.77 | 1442.38 | 1627.09 | 2162.73 |
| 92 | 935.28 | 1133.42 | 1328.20 | 1491.08 | 1993.14 | 1027.63 | 1252.64 | 1474.28 | 1662.35 | 2211.43 | 1062.90 | 1297.98 | 1528.02 | 1724.48 | 2292.03 |
| 93 | 999.09 | 1210.66 | 1418.87 | 1591.82 | 2129.15 | 1091.44 | 1329.88 | 1564.96 | 1763.10 | 2347.44 | 1126.70 | 1375.22 | 1618.69 | 1825.23 | 2428.04 |
| 94 | 1067.93 | 1294.62 | 1516.26 | 1700.97 | 2275.23 | 1160.29 | 1413.84 | 1662.35 | 1872.24 | 2493.52 | 1195.55 | 1459.17 | 1716.08 | 1934.37 | 2574.12 |
| 95 | 1143.49 | 1385.29 | 1623.73 | 1821.87 | 2434.75 | 1235.85 | 1504.51 | 1769.81 | 1993.14 | 2653.04 | 1271.11 | 1549.85 | 1823.55 | 2055.27 | 2733.64 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 20.96 | 22.88 | 26.71 | 28.91 | 43.04 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 30 | 21.83 | 24.06 | 28.32 | 30.51 | 47.02 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 31 | 21.83 | 24.64 | 29.31 | 31.50 | 47.02 | 35.26 | 43.66 | 52.05 | 58.77 | 80.58 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 32 | 21.83 | 25.58 | 30.55 | 32.73 | 47.02 | 35.26 | 43.66 | 52.05 | 58.77 | 82.95 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 33 | 21.83 | 26.17 | 31.53 | 34.08 | 47.02 | 36.59 | 43.66 | 52.05 | 58.77 | 87.69 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 34 | 21.83 | 26.87 | 31.90 | 35.26 | 47.02 | 36.59 | 43.66 | 53.09 | 58.77 | 92.43 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 35 | 21.83 | 26.87 | 31.90 | 35.26 | 47.02 | 38.88 | 44.89 | 53.09 | 58.77 | 94.80 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 36 | 21.83 | 26.87 | 31.90 | 35.26 | 47.02 | 41.17 | 47.14 | 55.40 | 60.86 | 99.89 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 37 | 21.83 | 26.87 | 31.90 | 35.26 | 47.02 | 43.46 | 49.38 | 60.01 | 63.20 | 105.19 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 38 | 21.83 | 26.87 | 31.90 | 35.26 | 47.02 | 43.46 | 51.63 | 62.32 | 65.54 | 110.49 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 39 | 21.83 | 26.87 | 31.90 | 35.26 | 47.02 | 45.94 | 53.87 | 64.63 | 70.22 | 118.44 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 40 | 23.51 | 28.55 | 33.58 | 36.94 | 50.37 | 47.29 | 55.36 | 64.69 | 70.33 | 123.58 | 86.18 | 104.01 | 124.81 | 139.67 | 184.24 |
| 41 | 23.51 | 28.55 | 33.58 | 36.94 | 50.37 | 50.04 | 57.94 | 67.19 | 72.89 | 129.32 | 86.18 | 104.01 | 124.81 | 139.67 | 184.24 |
| 42 | 25.51 | 29.04 | 33.61 | 36.94 | 50.37 | 50.29 | 60.69 | 70.01 | 78.02 | 135.69 | 86.18 | 104.01 | 124.81 | 139.67 | 184.24 |
| 43 | 25.69 | 29.24 | 35.95 | 37.94 | 52.45 | 53.07 | 63.47 | 75.37 | 80.94 | 142.08 | 86.18 | 104.01 | 124.81 | 139.67 | 184.24 |
| 44 | 25.88 | 31.53 | 36.19 | 38.19 | 54.87 | 55.89 | 66.27 | 78.25 | 83.88 | 145.61 | 86.18 | 104.01 | 124.81 | 139.67 | 184.24 |
| 45 | 26.60 | 31.12 | 37.89 | 41.66 | 55.36 | 61.94 | 68.53 | 80.54 | 89.27 | 150.93 | 92.12 | 109.95 | 130.75 | 148.58 | 193.16 |
| 46 | 29.02 | 33.41 | 38.14 | 44.14 | 57.72 | 62.24 | 73.90 | 86.00 | 92.29 | 151.55 | 92.12 | 109.95 | 130.75 | 148.58 | 193.16 |
| 47 | 29.23 | 33.63 | 40.53 | 46.65 | 60.10 | 65.55 | 76.85 | 88.95 | 97.95 | 151.55 | 92.12 | 109.95 | 130.75 | 148.58 | 193.16 |
| 48 | 29.44 | 35.97 | 42.95 | 46.95 | 62.49 | 68.99 | 80.09 | 95.13 | 103.81 | 151.55 | 92.12 | 109.95 | 130.75 | 148.58 | 193.16 |
| 49 | 31.98 | 36.21 | 43.23 | 49.51 | 67.37 | 71.32 | 86.18 | 98.50 | 107.30 | 151.55 | 92.12 | 109.95 | 130.75 | 148.58 | 193.16 |
| 50 | 31.32 | 38.59 | 45.63 | 50.50 | 70.82 | 71.70 | 86.52 | 104.42 | 111.05 | 169.38 | 98.06 | 121.84 | 142.64 | 163.44 | 216.93 |
| 51 | 34.38 | 41.65 | 50.80 | 55.65 | 76.88 | 75.50 | 90.82 | 111.81 | 120.79 | 178.30 | 104.01 | 127.78 | 151.55 | 172.36 | 225.84 |
| 52 | 35.16 | 42.53 | 50.30 | 57.47 | 83.17 | 82.83 | 100.45 | 113.89 | 125.94 | 187.21 | 109.95 | 133.72 | 157.50 | 178.30 | 237.73 |
| 53 | 38.30 | 45.67 | 53.51 | 60.35 | 89.63 | 86.76 | 105.08 | 123.80 | 136.14 | 196.13 | 112.92 | 139.67 | 163.44 | 187.21 | 246.65 |
| 54 | 39.06 | 46.54 | 56.36 | 64.19 | 96.19 | 91.05 | 109.52 | 134.32 | 141.39 | 208.01 | 118.87 | 145.61 | 172.36 | 196.13 | 255.56 |
| 55 | 42.27 | 51.75 | 59.70 | 67.58 | 102.83 | 98.06 | 119.63 | 139.23 | 149.13 | 216.93 | 121.84 | 151.55 | 178.30 | 202.07 | 267.45 |
| 56 | 47.57 | 53.52 | 64.48 | 72.41 | 112.76 | 106.98 | 124.72 | 144.72 | 157.90 | 228.82 | 130.75 | 157.50 | 187.21 | 210.99 | 279.33 |
| 57 | 49.26 | 58.28 | 68.80 | 77.79 | 121.23 | 107.63 | 130.20 | 153.79 | 164.57 | 243.67 | 136.70 | 166.41 | 199.10 | 222.87 | 297.16 |
| 58 | 51.47 | 62.62 | 73.69 | 84.73 | 129.74 | 112.94 | 133.30 | 156.63 | 173.73 | 258.53 | 142.64 | 178.30 | 208.01 | 237.73 | 312.02 |
| 59 | 57.87 | 67.50 | 79.12 | 88.70 | 139.22 | 118.06 | 142.10 | 163.43 | 178.86 | 273.39 | 151.55 | 187.21 | 219.90 | 248.60 | 332.82 |
| 60 | 60.14 | 72.41 | 84.60 | 94.24 | 148.76 | 123.50 | 145.41 | 170.38 | 186.27 | 291.22 | 163.44 | 199.10 | 234.76 | 256.06 | 350.65 |
| 61 | 65.04 | 77.89 | 92.69 | 102.87 | 160.95 | 129.60 | 155.23 | 180.88 | 197.30 | 302.66 | 167.18 | 207.54 | 245.01 | 266.85 | 366.07 |
| 62 | 72.05 | 85.94 | 96.78 | 109.59 | 173.76 | 140.93 | 167.76 | 194.31 | 208.83 | 312.84 | 175.98 | 215.08 | 254.19 | 283.60 | 377.09 |
| 63 | 79.95 | 91.53 | 104.97 | 118.37 | 182.29 | 151.43 | 175.73 | 204.93 | 225.32 | 324.49 | 181.17 | 224.44 | 262.29 | 294.70 | 392.09 |
| 64 | 85.39 | 98.22 | 114.82 | 125.74 | 199.00 | 156.95 | 186.36 | 219.88 | 235.55 | 340.06 | 190.96 | 232.81 | 272.05 | 308.67 | 408.07 |
| 65 | 96.06 | 107.56 | 122.73 | 138.29 | 213.84 | 164.86 | 202.90 | 232.59 | 255.97 | 357.62 | 200.37 | 246.02 | 284.07 | 324.65 | 428.64 |
| 66 | 104.42 | 119.00 | 137.27 | 153.36 | 233.97 | 174.43 | 213.74 | 250.59 | 277.25 | 378.34 | 208.83 | 257.96 | 299.73 | 343.95 | 452.05 |
| 67 | 118.06 | 135.29 | 153.94 | 171.59 | 259.34 | 185.43 | 228.22 | 266.25 | 303.85 | 399.38 | 221.08 | 271.01 | 316.18 | 361.34 | 475.45 |
| 68 | 129.76 | 151.35 | 172.26 | 188.28 | 282.62 | 195.31 | 238.96 | 282.62 | 321.68 | 425.08 | 232.07 | 282.62 | 333.17 | 379.13 | 500.91 |
| 69 | 141.70 | 166.92 | 191.05 | 208.58 | 301.68 | 206.29 | 255.09 | 299.46 | 339.39 | 448.08 | 241.78 | 297.24 | 350.48 | 397.06 | 525.72 |
| 70 | 151.85 | 183.93 | 209.74 | 232.50 | 322.94 | 218.15 | 267.34 | 316.53 | 359.30 | 472.65 | 252.37 | 310.11 | 367.85 | 417.04 | 551.78 |
| 71 | 163.00 | 198.08 | 231.10 | 257.06 | 346.64 | 231.10 | 282.68 | 334.26 | 379.66 | 501.39 | 266.17 | 328.07 | 385.85 | 437.43 | 577.74 |
| 72 | 175.31 | 211.17 | 245.04 | 274.92 | 368.56 | 243.05 | 298.83 | 350.63 | 396.45 | 525.94 | 278.91 | 342.66 | 400.43 | 454.22 | 601.64 |
| 73 | 186.34 | 224.76 | 261.26 | 292.00 | 391.89 | 255.50 | 313.13 | 368.84 | 416.87 | 553.26 | 290.08 | 355.39 | 418.79 | 472.58 | 628.18 |
| 74 | 199.79 | 240.49 | 279.33 | 312.63 | 419.93 | 270.09 | 331.13 | 388.48 | 438.43 | 582.72 | 305.23 | 371.83 | 436.58 | 493.92 | 656.71 |
| 75 | 215.23 | 259.70 | 300.61 | 336.18 | 451.80 | 286.38 | 350.41 | 410.89 | 464.25 | 617.23 | 320.18 | 391.33 | 458.92 | 519.40 | 688.38 |
| 76 | 233.94 | 281.75 | 327.86 | 365.43 | 491.79 | 305.66 | 373.96 | 440.56 | 495.20 | 659.13 | 338.10 | 413.24 | 486.67 | 549.85 | 730.85 |
| 77 | 260.27 | 314.00 | 366.05 | 409.71 | 549.08 | 334.15 | 409.71 | 483.59 | 545.72 | 723.71 | 367.73 | 450.01 | 530.61 | 599.45 | 795.91 |
| 78 | 292.17 | 354.30 | 413.07 | 463.44 | 619.60 | 371.09 | 455.05 | 537.32 | 607.85 | 804.31 | 402.99 | 497.03 | 584.34 | 663.26 | 876.51 |
| 79 | 325.75 | 394.60 | 461.76 | 517.18 | 691.81 | 408.03 | 500.38 | 591.06 | 669.98 | 886.59 | 439.93 | 542.36 | 639.75 | 725.39 | 958.79 |
| 80 | 357.66 | 433.22 | 508.78 | 569.23 | 762.33 | 441.61 | 542.36 | 643.11 | 727.07 | 962.15 | 475.20 | 584.34 | 691.81 | 782.48 | 1036.03 |
| 81 | 389.56 | 471.84 | 552.44 | 619.60 | 827.82 | 473.52 | 580.98 | 686.77 | 777.44 | 1027.63 | 507.10 | 622.96 | 735.46 | 832.85 | 1101.52 |
| 82 | 418.11 | 507.10 | 594.42 | 666.62 | 891.62 | 502.06 | 616.24 | 728.75 | 824.46 | 1091.44 | 535.65 | 658.22 | 777.44 | 879.87 | 1165.32 |
| 83 | 450.01 | 544.04 | 638.07 | 715.31 | 957.11 | 533.97 | 653.19 | 772.40 | 873.15 | 1156.93 | 567.55 | 695.16 | 821.10 | 928.56 | 1230.81 |
| 84 | 481.91 | 584.34 | 685.09 | 767.37 | 1025.95 | 565.87 | 693.48 | 819.42 | 925.21 | 1225.77 | 599.45 | 735.46 | 868.12 | 980.62 | 1299.65 |
| 85 | 518.85 | 629.68 | 737.14 | 826.14 | 1104.87 | 602.81 | 738.82 | 871.47 | 983.98 | 1304.69 | 636.39 | 780.80 | 920.17 | 1039.39 | 1378.57 |
| 86 | 560.83 | 678.37 | 794.23 | 891.62 | 1192.19 | 644.79 | 787.52 | 928.56 | 1049.46 | 1392.01 | 678.37 | 829.50 | 977.26 | 1104.87 | 1465.89 |
| 87 | 604.49 | 732.11 | 858.04 | 960.47 | 1286.22 | 688.45 | 841.25 | 992.37 | 1118.31 | 1486.04 | 722.03 | 883.23 | 1041.07 | 1173.72 | 1559.92 |
| 88 | 651.51 | 789.20 | 923.53 | 1036.03 | 1385.29 | 735.46 | 898.34 | 1057.86 | 1193.87 | 1585.11 | 769.05 | 940.32 | 1106.55 | 1249.28 | 1658.99 |
| 89 | 700.20 | 849.64 | 994.05 | 1114.95 | 1491.08 | 784.16 | 958.79 | 1128.38 | 1272.79 | 1690.89 | 817.74 | 1000.77 | 1177.08 | 1328.20 | 1764.78 |
| 90 | 753.93 | 911.77 | 1067.93 | 1197.23 | 1601.90 | 837.89 | 1020.92 | 1202.26 | 1355.07 | 1801.72 | 871.47 | 1062.90 | 1250.96 | 1410.48 | 1875.60 |
| 91 | 807.67 | 977.26 | 1145.17 | 1282.86 | 1717.76 | 891.62 | 1086.40 | 1279.50 | 1440.70 | 1917.58 | 925.21 | 1128.38 | 1328.20 | 1496.11 | 1991.46 |
| 92 | 863.08 | 1046.10 | 1224.09 | 1371.86 | 1835.30 | 947.03 | 1155.25 | 1358.42 | 1529.70 | 2035.12 | 980.62 | 1197.23 | 1407.12 | 1585.11 | 2109.00 |
| 93 | 921.85 | 1116.63 | 1308.05 | 1465.89 | 1961.24 | 1005.80 | 1225.77 | 1442.38 | 1623.73 | 2161.05 | 1039.39 | 1267.75 | 1491.08 | 1679.14 | 2234.94 |
| 94 | 985.66 | 1193.87 | 1397.04 | 1566.64 | 2095.57 | 1069.61 | 1303.01 | 1531.38 | 1724.48 | 2295.38 | 1103.19 | 1344.99 | 1580.07 | 1779.89 | 2369.27 |
| 95 | 1054.50 | 1277.83 | 1496.11 | 1677.46 | 2243.33 | 1138.46 | 1386.97 | 1630.44 | 1835.30 | 2443.15 | 1172.04 | 1428.95 | 1679.14 | 1890.71 | 2517.03 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.57 | 25.74 | 28.12 | 33.04 | 47.65 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 30 | 23.51 | 27.06 | 29.81 | 34.87 | 52.05 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 31 | 23.51 | 27.72 | 30.85 | 36.00 | 52.05 | 38.62 | 48.70 | 57.09 | 65.49 | 89.34 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 32 | 23.51 | 28.78 | 32.15 | 37.40 | 52.05 | 38.62 | 48.70 | 57.09 | 65.49 | 91.97 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 33 | 23.51 | 29.44 | 33.19 | 38.95 | 52.05 | 40.08 | 48.70 | 57.09 | 65.49 | 97.22 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 34 | 23.51 | 30.22 | 33.58 | 40.30 | 52.05 | 40.08 | 48.70 | 58.23 | 65.49 | 102.48 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 35 | 23.51 | 30.22 | 33.58 | 40.30 | 52.05 | 42.58 | 50.07 | 58.23 | 65.49 | 105.11 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 36 | 23.51 | 30.22 | 33.58 | 40.30 | 52.05 | 45.09 | 52.58 | 60.76 | 67.81 | 110.75 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 37 | 23.51 | 30.22 | 33.58 | 40.30 | 52.05 | 47.59 | 55.08 | 65.82 | 70.42 | 116.63 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 38 | 23.51 | 30.22 | 33.58 | 40.30 | 52.05 | 47.59 | 57.58 | 68.35 | 73.03 | 122.50 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 39 | 23.51 | 30.22 | 33.58 | 40.30 | 52.05 | 50.31 | 60.09 | 70.88 | 78.24 | 131.31 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 40 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 53.74 | 63.56 | 72.77 | 80.09 | 136.19 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 41 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 56.87 | 66.52 | 75.59 | 83.01 | 142.51 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 42 | 29.16 | 32.46 | 36.97 | 41.98 | 55.41 | 57.14 | 69.69 | 78.76 | 88.85 | 149.53 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 43 | 29.36 | 32.67 | 39.55 | 43.11 | 57.69 | 60.31 | 72.87 | 84.80 | 92.18 | 156.58 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 44 | 29.58 | 35.24 | 39.81 | 43.39 | 60.36 | 63.51 | 76.08 | 88.03 | 95.53 | 160.47 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 45 | 30.14 | 34.58 | 43.30 | 45.13 | 62.50 | 69.68 | 77.98 | 92.38 | 98.43 | 171.65 | 104.01 | 124.81 | 148.58 | 166.41 | 222.87 |
| 46 | 32.89 | 37.12 | 43.59 | 47.82 | 65.17 | 70.01 | 84.09 | 98.65 | 101.75 | 172.36 | 104.01 | 124.81 | 148.58 | 166.41 | 222.87 |
| 47 | 33.12 | 37.37 | 46.32 | 50.53 | 67.85 | 73.75 | 87.45 | 102.03 | 107.99 | 172.36 | 104.01 | 124.81 | 148.58 | 166.41 | 222.87 |
| 48 | 33.36 | 39.97 | 49.08 | 50.87 | 70.55 | 77.61 | 91.14 | 109.12 | 114.46 | 172.36 | 104.01 | 124.81 | 148.58 | 166.41 | 222.87 |
| 49 | 36.25 | 40.23 | 49.41 | 53.64 | 76.06 | 80.23 | 98.06 | 112.98 | 118.30 | 172.36 | 104.01 | 124.81 | 148.58 | 166.41 | 222.87 |
| 50 | 37.19 | 42.45 | 51.59 | 58.27 | 78.91 | 82.73 | 97.33 | 118.16 | 129.12 | 193.16 | 115.89 | 139.67 | 166.41 | 187.21 | 246.65 |
| 51 | 40.44 | 47.60 | 54.87 | 61.61 | 87.27 | 89.49 | 101.51 | 125.79 | 133.92 | 202.07 | 121.84 | 148.58 | 172.36 | 196.13 | 261.50 |
| 52 | 39.06 | 48.34 | 56.10 | 65.40 | 93.83 | 94.26 | 111.61 | 130.16 | 141.68 | 213.96 | 124.81 | 151.55 | 178.30 | 205.04 | 273.39 |
| 53 | 44.34 | 51.63 | 61.44 | 68.14 | 100.57 | 101.22 | 119.27 | 143.50 | 152.16 | 222.87 | 130.75 | 157.50 | 187.21 | 213.96 | 279.33 |
| 54 | 44.91 | 54.30 | 62.19 | 71.97 | 107.37 | 105.27 | 126.37 | 148.61 | 162.74 | 234.76 | 136.70 | 169.38 | 196.13 | 222.87 | 291.22 |
| 55 | 48.31 | 57.72 | 67.66 | 75.53 | 116.54 | 112.92 | 137.14 | 159.54 | 170.82 | 243.67 | 142.64 | 175.33 | 205.04 | 231.79 | 306.08 |
| 56 | 53.77 | 61.44 | 74.56 | 84.48 | 126.85 | 118.87 | 145.02 | 167.42 | 185.12 | 258.53 | 151.55 | 184.24 | 216.93 | 246.65 | 320.94 |
| 57 | 57.47 | 66.32 | 76.66 | 87.76 | 137.55 | 125.09 | 147.18 | 173.37 | 185.80 | 276.36 | 160.47 | 190.18 | 225.84 | 258.53 | 338.77 |
| 58 | 59.39 | 72.41 | 85.64 | 96.84 | 148.27 | 129.88 | 155.06 | 184.10 | 197.42 | 297.16 | 166.41 | 205.04 | 240.70 | 273.39 | 362.54 |
| 59 | 66.14 | 77.42 | 90.99 | 102.50 | 160.11 | 137.74 | 161.23 | 190.22 | 204.41 | 314.99 | 175.33 | 216.93 | 255.56 | 290.03 | 383.34 |
| 60 | 68.15 | 84.48 | 96.41 | 109.94 | 172.00 | 142.71 | 169.20 | 196.59 | 216.47 | 335.80 | 187.21 | 231.79 | 270.42 | 295.89 | 410.09 |
| 61 | 75.21 | 89.87 | 106.80 | 118.69 | 184.27 | 151.20 | 181.54 | 209.30 | 226.90 | 348.78 | 196.01 | 239.24 | 282.48 | 311.33 | 423.72 |
| 62 | 80.28 | 98.22 | 110.60 | 125.53 | 197.56 | 159.90 | 193.97 | 222.81 | 240.76 | 357.54 | 201.11 | 248.60 | 290.50 | 324.91 | 435.75 |
| 63 | 92.91 | 103.74 | 121.12 | 134.42 | 208.00 | 175.76 | 201.57 | 235.66 | 254.71 | 373.16 | 213.62 | 256.89 | 305.56 | 340.25 | 454.28 |
| 64 | 98.20 | 110.49 | 131.22 | 143.70 | 227.43 | 183.11 | 214.45 | 255.67 | 271.60 | 389.76 | 219.73 | 266.81 | 313.90 | 358.37 | 473.46 |
| 65 | 106.98 | 117.71 | 140.84 | 156.33 | 244.06 | 187.69 | 225.73 | 270.10 | 291.86 | 410.88 | 228.27 | 276.46 | 327.18 | 375.37 | 494.58 |
| 66 | 117.47 | 133.36 | 157.76 | 175.55 | 266.40 | 199.00 | 243.22 | 289.90 | 319.90 | 434.85 | 240.76 | 292.36 | 348.86 | 398.00 | 523.29 |
| 67 | 133.65 | 152.20 | 176.82 | 194.06 | 299.06 | 213.95 | 259.12 | 306.67 | 348.95 | 461.19 | 254.37 | 311.42 | 368.47 | 416.02 | 553.90 |
| 68 | 147.66 | 172.97 | 197.47 | 216.93 | 323.98 | 222.88 | 275.73 | 326.28 | 369.93 | 489.42 | 266.54 | 326.28 | 386.02 | 438.87 | 579.03 |
| 69 | 163.84 | 190.46 | 220.45 | 239.26 | 346.04 | 239.57 | 292.80 | 348.26 | 392.62 | 516.84 | 283.93 | 343.82 | 408.15 | 461.39 | 607.79 |
| 70 | 175.37 | 211.73 | 240.89 | 267.17 | 372.13 | 252.37 | 307.97 | 365.72 | 417.04 | 547.50 | 293.00 | 359.30 | 425.60 | 483.34 | 639.47 |
| 71 | 187.76 | 226.97 | 264.11 | 295.83 | 398.23 | 266.17 | 326.01 | 385.85 | 439.49 | 579.80 | 309.50 | 379.66 | 445.68 | 507.58 | 670.59 |
| 72 | 199.22 | 243.05 | 282.89 | 316.76 | 424.34 | 280.90 | 344.65 | 406.41 | 458.21 | 609.61 | 322.74 | 396.45 | 466.17 | 525.94 | 699.26 |
| 73 | 213.24 | 257.42 | 299.68 | 336.18 | 451.45 | 295.84 | 361.16 | 424.55 | 482.18 | 639.71 | 338.10 | 413.03 | 484.10 | 549.42 | 730.00 |
| 74 | 229.39 | 277.49 | 320.03 | 360.73 | 482.82 | 312.63 | 382.93 | 447.68 | 508.72 | 675.21 | 353.33 | 432.88 | 505.02 | 575.32 | 760.31 |
| 75 | 247.25 | 297.05 | 348.64 | 387.77 | 519.40 | 332.63 | 403.78 | 478.48 | 538.96 | 713.28 | 371.76 | 453.58 | 535.40 | 603.00 | 798.66 |
| 76 | 269.80 | 324.44 | 379.09 | 423.48 | 566.92 | 355.18 | 433.73 | 510.57 | 577.17 | 765.00 | 392.75 | 481.54 | 566.92 | 640.35 | 848.68 |
| 77 | 300.57 | 364.37 | 423.14 | 476.88 | 636.39 | 389.56 | 476.88 | 560.83 | 638.07 | 842.93 | 428.18 | 525.57 | 617.92 | 700.20 | 926.89 |
| 78 | 339.19 | 411.39 | 480.23 | 539.00 | 720.35 | 431.54 | 530.61 | 626.32 | 710.28 | 938.64 | 471.84 | 579.30 | 683.41 | 775.76 | 1025.95 |
| 79 | 379.49 | 460.08 | 537.32 | 604.49 | 807.67 | 476.88 | 584.34 | 690.13 | 784.16 | 1037.71 | 517.18 | 634.71 | 748.90 | 851.32 | 1125.02 |
| 80 | 418.11 | 507.10 | 594.42 | 666.62 | 889.94 | 518.85 | 636.39 | 752.25 | 853.00 | 1126.70 | 557.47 | 685.09 | 811.02 | 920.17 | 1215.70 |
| 81 | 453.37 | 549.08 | 644.79 | 725.39 | 967.18 | 554.12 | 678.37 | 802.63 | 911.77 | 1203.94 | 592.74 | 727.07 | 861.40 | 978.94 | 1292.94 |
| 82 | 488.63 | 592.74 | 695.16 | 780.80 | 1042.75 | 589.38 | 722.03 | 853.00 | 967.18 | 1279.50 | 628.00 | 770.73 | 911.77 | 1034.35 | 1368.50 |
| 83 | 523.89 | 634.71 | 745.54 | 837.89 | 1118.31 | 624.64 | 764.01 | 903.38 | 1024.28 | 1355.07 | 663.26 | 812.70 | 962.15 | 1091.44 | 1444.06 |
| 84 | 562.51 | 681.73 | 800.95 | 900.02 | 1200.59 | 663.26 | 811.02 | 958.79 | 1086.40 | 1437.34 | 701.88 | 859.72 | 1017.56 | 1153.57 | 1526.34 |
| 85 | 604.49 | 733.78 | 861.40 | 967.18 | 1291.26 | 705.24 | 863.08 | 1019.24 | 1153.57 | 1528.02 | 743.86 | 911.77 | 1078.01 | 1220.73 | 1617.01 |
| 86 | 653.19 | 792.55 | 928.56 | 1042.75 | 1393.69 | 753.93 | 921.85 | 1086.40 | 1229.13 | 1630.44 | 792.55 | 970.54 | 1145.17 | 1296.30 | 1719.44 |
| 87 | 705.24 | 853.00 | 1002.45 | 1126.70 | 1502.83 | 805.99 | 982.30 | 1160.29 | 1313.09 | 1739.59 | 844.61 | 1030.99 | 1219.06 | 1380.25 | 1828.58 |
| 88 | 758.97 | 920.17 | 1079.69 | 1214.02 | 1620.37 | 859.72 | 1049.46 | 1237.53 | 1400.40 | 1857.13 | 898.34 | 1098.16 | 1296.30 | 1467.57 | 1946.12 |
| 89 | 816.06 | 990.69 | 1161.96 | 1306.37 | 1742.95 | 916.81 | 1119.99 | 1319.80 | 1492.76 | 1979.71 | 955.43 | 1168.68 | 1378.57 | 1559.92 | 2068.70 |
| 90 | 878.19 | 1064.57 | 1249.28 | 1403.76 | 1872.24 | 978.94 | 1193.87 | 1407.12 | 1590.15 | 2109.00 | 1017.56 | 1242.56 | 1465.89 | 1657.31 | 2197.99 |
| 91 | 940.32 | 1140.14 | 1338.27 | 1502.83 | 2006.57 | 1041.07 | 1269.43 | 1496.11 | 1689.21 | 2243.33 | 1079.69 | 1318.12 | 1554.88 | 1756.38 | 2332.33 |
| 92 | 1005.80 | 1220.73 | 1432.31 | 1606.94 | 2145.94 | 1106.55 | 1350.03 | 1590.15 | 1793.32 | 2382.70 | 1145.17 | 1398.72 | 1648.92 | 1860.49 | 2471.69 |
| 93 | 1074.65 | 1303.01 | 1528.02 | 1717.76 | 2293.71 | 1175.40 | 1432.31 | 1685.86 | 1904.14 | 2530.46 | 1214.02 | 1481.00 | 1744.63 | 1971.31 | 2619.46 |
| 94 | 1148.53 | 1393.69 | 1633.80 | 1835.30 | 2449.87 | 1249.28 | 1522.98 | 1791.64 | 2021.68 | 2686.62 | 1287.90 | 1571.68 | 1850.41 | 2088.85 | 2775.62 |
| 95 | 1229.13 | 1489.40 | 1747.98 | 1964.59 | 2621.14 | 1329.88 | 1618.69 | 1905.82 | 2150.98 | 2857.90 | 1368.50 | 1667.39 | 1964.59 | 2218.14 | 2946.89 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.57 | 22.88 | 26.71 | 28.91 | 43.04 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 30 | 23.51 | 24.06 | 28.32 | 30.51 | 47.02 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 31 | 23.51 | 24.64 | 29.31 | 31.50 | 47.02 | 36.94 | 43.66 | 52.05 | 58.77 | 80.58 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 32 | 23.51 | 25.58 | 30.55 | 32.73 | 47.02 | 36.94 | 43.66 | 52.05 | 58.77 | 82.95 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 33 | 23.51 | 26.17 | 31.53 | 34.08 | 47.02 | 38.34 | 43.66 | 52.05 | 58.77 | 87.69 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 34 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 38.34 | 43.66 | 53.09 | 58.77 | 92.43 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 35 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 40.73 | 44.89 | 53.09 | 58.77 | 94.80 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 36 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 43.13 | 47.14 | 55.40 | 60.86 | 99.89 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 37 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 45.53 | 49.38 | 60.01 | 63.20 | 105.19 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 38 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 45.53 | 51.63 | 62.32 | 65.54 | 110.49 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 39 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 48.13 | 53.87 | 64.63 | 70.22 | 118.44 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 40 | 23.51 | 28.55 | 33.58 | 36.94 | 50.37 | 49.44 | 57.41 | 66.71 | 70.33 | 123.58 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 41 | 23.51 | 28.55 | 33.58 | 36.94 | 50.37 | 52.32 | 60.08 | 69.29 | 72.89 | 129.32 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 42 | 25.51 | 29.04 | 33.61 | 36.94 | 50.37 | 52.57 | 62.94 | 72.20 | 78.02 | 135.69 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 43 | 25.69 | 29.24 | 35.95 | 37.94 | 52.45 | 55.49 | 65.82 | 77.73 | 80.94 | 142.08 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 44 | 25.88 | 31.53 | 36.19 | 38.19 | 54.87 | 58.43 | 68.72 | 80.69 | 83.88 | 145.61 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 45 | 26.60 | 31.12 | 37.89 | 41.66 | 55.36 | 61.94 | 68.53 | 82.91 | 89.27 | 150.93 | 92.12 | 112.92 | 133.72 | 151.55 | 199.10 |
| 46 | 29.02 | 33.41 | 38.14 | 44.14 | 57.72 | 62.24 | 73.90 | 88.53 | 92.29 | 151.55 | 92.12 | 112.92 | 133.72 | 151.55 | 199.10 |
| 47 | 29.23 | 33.63 | 40.53 | 46.65 | 60.10 | 65.55 | 76.85 | 91.56 | 97.95 | 151.55 | 92.12 | 112.92 | 133.72 | 151.55 | 199.10 |
| 48 | 29.44 | 35.97 | 42.95 | 46.95 | 62.49 | 68.99 | 80.09 | 97.93 | 103.81 | 151.55 | 92.12 | 112.92 | 133.72 | 151.55 | 199.10 |
| 49 | 31.98 | 36.21 | 43.23 | 49.51 | 67.37 | 71.32 | 86.18 | 101.39 | 107.30 | 151.55 | 92.12 | 112.92 | 133.72 | 151.55 | 199.10 |
| 50 | 33.28 | 38.59 | 47.62 | 50.50 | 70.82 | 74.46 | 89.22 | 107.17 | 111.05 | 169.38 | 104.01 | 124.81 | 148.58 | 166.41 | 219.90 |
| 51 | 36.40 | 41.65 | 50.80 | 55.65 | 76.88 | 78.30 | 93.49 | 114.61 | 120.79 | 181.27 | 109.95 | 130.75 | 154.53 | 175.33 | 231.79 |
| 52 | 37.11 | 42.53 | 50.30 | 59.45 | 83.17 | 85.69 | 100.45 | 113.89 | 128.56 | 190.18 | 115.89 | 136.70 | 160.47 | 184.24 | 240.70 |
| 53 | 40.31 | 47.66 | 53.51 | 60.35 | 91.82 | 92.55 | 107.92 | 123.80 | 136.14 | 202.07 | 118.87 | 145.61 | 166.41 | 190.18 | 252.59 |
| 54 | 39.06 | 48.48 | 56.36 | 64.19 | 96.19 | 91.05 | 112.33 | 134.32 | 144.06 | 208.01 | 118.87 | 151.55 | 175.33 | 199.10 | 261.50 |
| 55 | 42.27 | 51.75 | 61.69 | 69.56 | 105.11 | 101.04 | 122.55 | 145.04 | 154.55 | 219.90 | 124.81 | 154.53 | 184.24 | 208.01 | 273.39 |
| 56 | 47.57 | 55.50 | 64.48 | 74.42 | 115.11 | 109.95 | 127.62 | 147.56 | 163.35 | 234.76 | 133.72 | 163.44 | 190.18 | 219.90 | 288.25 |
| 57 | 51.31 | 60.29 | 68.80 | 79.78 | 123.56 | 113.45 | 133.03 | 153.79 | 169.88 | 249.62 | 142.64 | 172.36 | 202.07 | 228.82 | 303.11 |
| 58 | 51.47 | 62.62 | 75.69 | 86.75 | 132.06 | 112.94 | 136.02 | 162.12 | 179.00 | 261.50 | 148.58 | 181.27 | 213.96 | 243.67 | 320.94 |
| 59 | 59.94 | 69.48 | 81.10 | 92.64 | 141.54 | 120.87 | 147.56 | 168.79 | 186.53 | 279.33 | 160.47 | 193.16 | 228.82 | 260.44 | 341.74 |
| 60 | 62.14 | 74.42 | 86.57 | 98.16 | 153.41 | 126.24 | 148.05 | 175.62 | 193.82 | 300.14 | 169.38 | 202.07 | 240.70 | 264.60 | 362.54 |
| 61 | 67.08 | 79.89 | 94.71 | 106.82 | 165.61 | 135.00 | 157.87 | 186.05 | 204.70 | 311.30 | 172.95 | 213.30 | 250.77 | 277.97 | 377.60 |
| 62 | 74.10 | 87.99 | 98.75 | 111.58 | 178.52 | 146.35 | 170.38 | 199.49 | 213.74 | 321.22 | 184.35 | 223.46 | 259.77 | 289.11 | 391.06 |
| 63 | 79.95 | 93.57 | 106.99 | 120.38 | 186.97 | 154.13 | 183.48 | 210.05 | 230.22 | 332.60 | 183.88 | 229.85 | 270.41 | 305.42 | 405.61 |
| 64 | 87.53 | 100.26 | 116.87 | 129.73 | 203.74 | 162.18 | 191.47 | 224.99 | 245.16 | 347.90 | 196.19 | 240.66 | 279.89 | 321.75 | 423.76 |
| 65 | 96.06 | 109.59 | 124.74 | 142.30 | 218.49 | 167.40 | 207.98 | 240.09 | 263.15 | 367.76 | 202.90 | 251.09 | 291.67 | 337.33 | 441.32 |
| 66 | 106.59 | 121.05 | 141.36 | 155.37 | 238.60 | 181.80 | 221.11 | 260.42 | 284.36 | 388.17 | 216.20 | 262.88 | 312.01 | 351.32 | 466.79 |
| 67 | 120.28 | 137.40 | 158.10 | 173.63 | 266.35 | 190.18 | 232.97 | 275.76 | 310.97 | 413.64 | 228.22 | 278.14 | 328.06 | 370.85 | 492.09 |
| 68 | 134.24 | 153.51 | 176.46 | 192.37 | 289.51 | 202.20 | 245.86 | 291.81 | 328.58 | 436.57 | 238.96 | 289.51 | 342.36 | 390.61 | 516.99 |
| 69 | 143.91 | 171.20 | 195.25 | 214.72 | 308.33 | 210.73 | 261.75 | 308.33 | 350.48 | 461.39 | 248.44 | 308.33 | 361.57 | 412.59 | 541.24 |
| 70 | 156.12 | 188.20 | 215.97 | 236.57 | 331.50 | 224.56 | 273.75 | 325.08 | 367.85 | 487.62 | 260.92 | 318.66 | 380.69 | 427.74 | 566.75 |
| 71 | 169.19 | 202.21 | 237.29 | 263.18 | 354.90 | 239.35 | 290.93 | 344.58 | 389.97 | 513.77 | 276.49 | 336.33 | 398.23 | 449.81 | 594.24 |
| 72 | 179.30 | 215.16 | 253.01 | 282.89 | 378.52 | 251.02 | 304.81 | 362.58 | 410.39 | 541.88 | 286.88 | 350.63 | 416.37 | 470.16 | 621.57 |
| 73 | 190.18 | 230.53 | 267.03 | 299.68 | 401.50 | 263.18 | 322.74 | 378.45 | 428.39 | 568.63 | 299.68 | 366.92 | 430.32 | 487.95 | 647.39 |
| 74 | 205.34 | 246.04 | 286.73 | 320.03 | 429.18 | 279.33 | 338.53 | 399.58 | 451.38 | 599.37 | 316.33 | 384.78 | 451.38 | 508.72 | 675.21 |
| 75 | 222.34 | 266.81 | 309.50 | 346.86 | 464.25 | 297.05 | 362.87 | 425.12 | 480.26 | 636.79 | 330.85 | 403.78 | 474.93 | 537.18 | 711.50 |
| 76 | 240.77 | 288.58 | 336.40 | 377.38 | 505.45 | 315.91 | 384.21 | 452.51 | 513.99 | 681.33 | 350.06 | 426.90 | 502.03 | 568.63 | 754.76 |
| 77 | 268.66 | 324.07 | 376.13 | 423.14 | 565.87 | 347.58 | 424.82 | 497.03 | 565.87 | 748.90 | 381.16 | 466.80 | 547.40 | 621.28 | 822.78 |
| 78 | 302.25 | 366.05 | 426.50 | 478.55 | 641.43 | 384.52 | 471.84 | 555.80 | 629.68 | 836.21 | 419.79 | 513.82 | 606.17 | 686.77 | 911.77 |
| 79 | 337.51 | 408.03 | 478.55 | 535.65 | 716.99 | 423.14 | 517.18 | 614.57 | 695.16 | 920.17 | 458.41 | 562.51 | 664.94 | 752.25 | 997.41 |
| 80 | 371.09 | 450.01 | 527.25 | 591.06 | 789.20 | 460.08 | 564.19 | 666.62 | 755.61 | 999.09 | 493.67 | 607.85 | 718.67 | 814.38 | 1076.33 |
| 81 | 402.99 | 488.63 | 572.59 | 643.11 | 858.04 | 491.99 | 602.81 | 711.96 | 807.67 | 1067.93 | 525.57 | 646.47 | 764.01 | 866.44 | 1145.17 |
| 82 | 433.22 | 525.57 | 614.57 | 690.13 | 923.53 | 522.21 | 639.75 | 753.93 | 854.68 | 1133.42 | 555.80 | 683.41 | 805.99 | 913.45 | 1210.66 |
| 83 | 465.12 | 564.19 | 661.58 | 742.18 | 990.69 | 554.12 | 678.37 | 800.95 | 906.74 | 1200.59 | 587.70 | 722.03 | 853.00 | 965.51 | 1277.83 |
| 84 | 500.38 | 604.49 | 708.60 | 794.23 | 1062.90 | 589.38 | 718.67 | 847.97 | 958.79 | 1272.79 | 622.96 | 762.33 | 900.02 | 1017.56 | 1350.03 |
| 85 | 537.32 | 651.51 | 764.01 | 856.36 | 1145.17 | 626.32 | 765.69 | 903.38 | 1020.92 | 1355.07 | 659.90 | 809.35 | 955.43 | 1079.69 | 1432.31 |
| 86 | 580.98 | 701.88 | 822.78 | 923.53 | 1234.17 | 669.98 | 816.06 | 962.15 | 1088.08 | 1444.06 | 703.56 | 859.72 | 1014.20 | 1146.85 | 1521.30 |
| 87 | 626.32 | 757.29 | 888.27 | 995.73 | 1331.56 | 715.31 | 871.47 | 1027.63 | 1160.29 | 1541.45 | 748.90 | 915.13 | 1079.69 | 1219.06 | 1618.69 |
| 88 | 675.01 | 816.06 | 957.11 | 1072.97 | 1435.66 | 764.01 | 930.24 | 1096.48 | 1237.53 | 1645.56 | 797.59 | 973.90 | 1148.53 | 1296.30 | 1722.80 |
| 89 | 727.07 | 879.87 | 1030.99 | 1156.93 | 1544.81 | 816.06 | 994.05 | 1170.36 | 1321.48 | 1754.70 | 849.64 | 1037.71 | 1222.41 | 1380.25 | 1831.94 |
| 90 | 779.12 | 945.36 | 1106.55 | 1242.56 | 1660.67 | 868.12 | 1059.54 | 1245.92 | 1407.12 | 1870.56 | 901.70 | 1103.19 | 1297.98 | 1465.89 | 1947.80 |
| 91 | 836.21 | 1012.52 | 1185.47 | 1331.56 | 1778.21 | 925.21 | 1126.70 | 1324.84 | 1496.11 | 1988.10 | 958.79 | 1170.36 | 1376.89 | 1554.88 | 2065.34 |
| 92 | 893.30 | 1081.37 | 1267.75 | 1422.23 | 1902.47 | 982.30 | 1195.55 | 1407.12 | 1586.79 | 2112.36 | 1015.88 | 1239.21 | 1459.17 | 1645.56 | 2189.60 |
| 93 | 955.43 | 1156.93 | 1355.07 | 1519.62 | 2031.76 | 1044.43 | 1271.11 | 1494.43 | 1684.18 | 2241.65 | 1078.01 | 1314.77 | 1546.49 | 1742.95 | 2318.89 |
| 94 | 1020.92 | 1235.85 | 1447.42 | 1623.73 | 2172.81 | 1109.91 | 1350.03 | 1586.79 | 1788.28 | 2382.70 | 1143.49 | 1393.69 | 1638.84 | 1847.05 | 2459.94 |
| 95 | 1091.44 | 1321.48 | 1548.17 | 1737.91 | 2323.93 | 1180.44 | 1435.66 | 1687.54 | 1902.47 | 2533.82 | 1214.02 | 1479.32 | 1739.59 | 1961.24 | 2611.06 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 19.35 | 20.02 | 23.90 | 27.54 | 39.96 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 30 | 20.15 | 21.05 | 25.34 | 29.06 | 43.66 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 31 | 20.15 | 21.56 | 26.22 | 30.00 | 43.66 | 31.90 | 38.62 | 47.02 | 55.41 | 73.57 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 32 | 20.15 | 22.38 | 27.33 | 31.17 | 43.66 | 31.90 | 38.62 | 47.02 | 55.41 | 75.74 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 33 | 20.15 | 22.90 | 28.21 | 32.46 | 43.66 | 33.11 | 38.62 | 47.02 | 55.41 | 80.07 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 34 | 20.15 | 23.51 | 28.55 | 33.58 | 43.66 | 33.11 | 38.62 | 47.95 | 55.41 | 84.39 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 35 | 20.15 | 23.51 | 28.55 | 33.58 | 43.66 | 35.18 | 39.71 | 47.95 | 55.41 | 86.56 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 36 | 20.15 | 23.51 | 28.55 | 33.58 | 43.66 | 37.25 | 41.70 | 50.04 | 57.38 | 91.21 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 37 | 20.15 | 23.51 | 28.55 | 33.58 | 43.66 | 39.32 | 43.68 | 54.20 | 59.59 | 96.05 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 38 | 20.15 | 23.51 | 28.55 | 33.58 | 43.66 | 39.32 | 45.67 | 56.29 | 61.79 | 100.88 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 39 | 20.15 | 23.51 | 28.55 | 33.58 | 43.66 | 41.56 | 47.65 | 58.37 | 66.21 | 108.14 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 40 | 21.83 | 25.19 | 30.22 | 33.58 | 45.34 | 45.14 | 49.21 | 58.62 | 64.47 | 110.97 | 80.23 | 95.09 | 112.92 | 127.78 | 169.38 |
| 41 | 21.83 | 25.19 | 30.22 | 33.58 | 45.34 | 47.77 | 51.50 | 60.89 | 66.81 | 116.12 | 80.23 | 95.09 | 112.92 | 127.78 | 169.38 |
| 42 | 23.69 | 25.63 | 30.25 | 33.58 | 45.34 | 48.00 | 53.95 | 63.45 | 71.52 | 121.84 | 80.23 | 95.09 | 112.92 | 127.78 | 169.38 |
| 43 | 23.86 | 25.80 | 32.36 | 34.49 | 47.20 | 50.66 | 56.42 | 68.31 | 74.19 | 127.59 | 80.23 | 95.09 | 112.92 | 127.78 | 169.38 |
| 44 | 24.03 | 27.82 | 32.57 | 34.72 | 49.38 | 53.35 | 58.90 | 70.91 | 76.89 | 130.75 | 80.23 | 95.09 | 112.92 | 127.78 | 169.38 |
| 45 | 24.82 | 27.66 | 34.28 | 36.45 | 51.78 | 59.36 | 61.44 | 73.43 | 80.12 | 139.10 | 83.21 | 101.04 | 118.87 | 133.72 | 178.30 |
| 46 | 27.08 | 29.70 | 34.51 | 38.62 | 54.00 | 59.64 | 66.25 | 78.41 | 82.82 | 139.67 | 83.21 | 101.04 | 118.87 | 133.72 | 178.30 |
| 47 | 27.28 | 29.90 | 36.67 | 40.82 | 56.22 | 62.82 | 68.90 | 81.10 | 87.90 | 139.67 | 83.21 | 101.04 | 118.87 | 133.72 | 178.30 |
| 48 | 27.47 | 31.97 | 38.86 | 41.08 | 58.46 | 66.11 | 71.81 | 86.74 | 93.17 | 139.67 | 83.21 | 101.04 | 118.87 | 133.72 | 178.30 |
| 49 | 29.85 | 32.19 | 39.12 | 43.32 | 63.02 | 68.35 | 77.26 | 89.80 | 96.29 | 139.67 | 83.21 | 101.04 | 118.87 | 133.72 | 178.30 |
| 50 | 29.36 | 34.73 | 41.67 | 46.62 | 62.73 | 66.19 | 78.41 | 96.17 | 100.72 | 151.55 | 92.12 | 112.92 | 130.75 | 148.58 | 196.13 |
| 51 | 32.36 | 39.67 | 44.71 | 51.67 | 68.57 | 69.91 | 85.48 | 100.63 | 110.29 | 160.47 | 95.09 | 118.87 | 136.70 | 157.50 | 208.01 |
| 52 | 33.20 | 38.67 | 46.43 | 53.51 | 76.77 | 77.12 | 92.07 | 103.04 | 115.44 | 172.36 | 101.04 | 121.84 | 145.61 | 166.41 | 216.93 |
| 53 | 36.28 | 41.70 | 49.55 | 54.51 | 80.89 | 80.98 | 96.56 | 112.55 | 122.80 | 178.30 | 106.98 | 127.78 | 151.55 | 172.36 | 225.84 |
| 54 | 37.10 | 42.67 | 50.53 | 58.35 | 87.24 | 85.36 | 101.10 | 120.03 | 130.72 | 190.18 | 109.95 | 133.72 | 154.53 | 181.27 | 234.76 |
| 55 | 40.26 | 47.77 | 53.73 | 61.61 | 93.69 | 92.12 | 110.88 | 127.63 | 138.28 | 199.10 | 115.89 | 139.67 | 160.47 | 184.24 | 246.65 |
| 56 | 41.36 | 49.55 | 60.45 | 66.37 | 103.36 | 95.09 | 113.11 | 136.21 | 144.29 | 208.01 | 118.87 | 145.61 | 172.36 | 193.16 | 258.53 |
| 57 | 45.15 | 54.26 | 60.94 | 71.80 | 111.91 | 98.91 | 118.88 | 137.02 | 151.30 | 222.87 | 124.81 | 154.53 | 181.27 | 205.04 | 273.39 |
| 58 | 47.51 | 56.75 | 67.72 | 76.66 | 118.16 | 104.47 | 122.42 | 145.63 | 157.94 | 234.76 | 130.75 | 163.44 | 193.16 | 216.93 | 288.25 |
| 59 | 53.74 | 61.54 | 73.19 | 82.79 | 127.62 | 109.63 | 128.44 | 152.71 | 166.09 | 252.59 | 139.67 | 172.36 | 202.07 | 233.80 | 306.08 |
| 60 | 54.12 | 66.38 | 76.73 | 88.35 | 137.14 | 109.78 | 132.19 | 154.65 | 173.68 | 267.45 | 148.58 | 181.27 | 213.96 | 236.15 | 323.91 |
| 61 | 60.98 | 71.90 | 86.65 | 94.95 | 146.95 | 118.80 | 144.71 | 167.96 | 182.51 | 276.71 | 158.53 | 190.24 | 227.71 | 247.40 | 337.25 |
| 62 | 63.81 | 77.76 | 88.88 | 101.62 | 159.48 | 127.38 | 152.03 | 178.77 | 194.09 | 287.71 | 159.22 | 195.53 | 231.84 | 261.58 | 349.16 |
| 63 | 73.47 | 83.40 | 96.90 | 108.34 | 165.93 | 137.91 | 160.22 | 189.56 | 205.73 | 297.45 | 167.65 | 205.51 | 243.37 | 273.27 | 359.64 |
| 64 | 78.99 | 90.03 | 104.57 | 115.76 | 182.42 | 146.49 | 171.05 | 201.98 | 216.32 | 311.28 | 175.26 | 211.88 | 248.50 | 285.12 | 376.68 |
| 65 | 87.33 | 97.41 | 112.67 | 126.27 | 195.25 | 152.18 | 185.15 | 215.08 | 234.44 | 327.18 | 182.61 | 223.19 | 261.24 | 299.28 | 390.59 |
| 66 | 95.71 | 108.74 | 127.02 | 141.25 | 215.43 | 159.69 | 196.54 | 230.94 | 255.92 | 348.86 | 194.09 | 235.85 | 277.62 | 316.92 | 417.65 |
| 67 | 106.92 | 124.72 | 141.46 | 157.29 | 238.32 | 168.79 | 209.20 | 244.86 | 280.11 | 368.47 | 202.07 | 249.61 | 290.03 | 332.82 | 437.42 |
| 68 | 118.58 | 140.54 | 157.56 | 173.95 | 259.64 | 179.22 | 220.58 | 259.64 | 296.41 | 390.61 | 211.39 | 261.94 | 307.90 | 349.26 | 461.84 |
| 69 | 130.63 | 151.94 | 174.26 | 192.22 | 277.28 | 188.55 | 232.91 | 275.06 | 314.99 | 412.59 | 224.04 | 272.84 | 321.64 | 366.00 | 485.79 |
| 70 | 139.01 | 168.96 | 193.13 | 214.14 | 297.28 | 198.90 | 245.95 | 290.86 | 331.50 | 436.29 | 230.98 | 284.45 | 337.91 | 384.96 | 509.01 |
| 71 | 148.56 | 181.57 | 212.53 | 236.66 | 317.76 | 210.46 | 259.98 | 307.44 | 350.77 | 460.13 | 243.48 | 301.25 | 354.90 | 404.42 | 532.34 |
| 72 | 161.37 | 193.24 | 225.12 | 253.01 | 338.67 | 223.13 | 274.92 | 320.74 | 366.56 | 484.10 | 256.99 | 312.78 | 368.56 | 418.36 | 555.82 |
| 73 | 170.97 | 205.55 | 240.13 | 268.95 | 359.24 | 234.37 | 288.16 | 340.03 | 384.21 | 507.16 | 267.03 | 326.58 | 386.13 | 436.08 | 576.32 |
| 74 | 183.14 | 221.99 | 257.14 | 288.58 | 384.78 | 249.74 | 305.23 | 357.03 | 405.13 | 536.47 | 281.18 | 344.08 | 403.28 | 456.93 | 603.07 |
| 75 | 197.44 | 238.35 | 277.49 | 309.50 | 416.23 | 263.26 | 323.73 | 378.87 | 426.90 | 569.20 | 293.49 | 361.09 | 423.34 | 478.48 | 635.01 |
| 76 | 215.16 | 257.85 | 302.25 | 336.40 | 450.81 | 281.75 | 343.23 | 404.70 | 457.64 | 606.20 | 312.49 | 379.09 | 449.10 | 505.45 | 671.09 |
| 77 | 240.12 | 288.81 | 337.51 | 376.13 | 505.42 | 308.96 | 377.81 | 446.65 | 503.74 | 668.30 | 340.87 | 414.75 | 488.63 | 552.44 | 733.78 |
| 78 | 270.34 | 325.75 | 381.16 | 426.50 | 570.91 | 342.54 | 419.79 | 495.35 | 560.83 | 742.18 | 372.77 | 456.73 | 539.00 | 612.89 | 809.35 |
| 79 | 300.57 | 364.37 | 424.82 | 476.88 | 638.07 | 376.13 | 461.76 | 544.04 | 617.92 | 817.74 | 408.03 | 500.38 | 591.06 | 669.98 | 886.59 |
| 80 | 329.11 | 399.64 | 468.48 | 525.57 | 703.56 | 408.03 | 500.38 | 592.74 | 671.66 | 889.94 | 438.26 | 539.00 | 638.07 | 723.71 | 957.11 |
| 81 | 357.66 | 433.22 | 508.78 | 570.91 | 764.01 | 436.58 | 533.97 | 633.04 | 716.99 | 950.39 | 466.80 | 572.59 | 678.37 | 769.05 | 1017.56 |
| 82 | 386.20 | 468.48 | 547.40 | 614.57 | 822.78 | 465.12 | 569.23 | 671.66 | 760.65 | 1009.16 | 495.35 | 607.85 | 716.99 | 812.70 | 1076.33 |
| 83 | 414.75 | 502.06 | 587.70 | 659.90 | 881.55 | 493.67 | 602.81 | 711.96 | 805.99 | 1067.93 | 523.89 | 641.43 | 757.29 | 858.04 | 1135.10 |
| 84 | 443.29 | 537.32 | 631.36 | 708.60 | 947.03 | 522.21 | 638.07 | 755.61 | 854.68 | 1133.42 | 552.44 | 676.69 | 800.95 | 906.74 | 1200.59 |
| 85 | 478.55 | 579.30 | 680.05 | 762.33 | 1019.24 | 557.47 | 680.05 | 804.31 | 908.41 | 1205.62 | 587.70 | 718.67 | 849.64 | 960.47 | 1272.79 |
| 86 | 517.18 | 624.64 | 733.78 | 822.78 | 1099.84 | 596.09 | 725.39 | 858.04 | 968.86 | 1286.22 | 626.32 | 764.01 | 903.38 | 1020.92 | 1353.39 |
| 87 | 557.47 | 675.01 | 790.87 | 888.27 | 1185.47 | 636.39 | 775.76 | 915.13 | 1034.35 | 1371.86 | 666.62 | 814.38 | 960.47 | 1086.40 | 1439.02 |
| 88 | 599.45 | 728.75 | 851.32 | 957.11 | 1279.50 | 678.37 | 829.50 | 975.58 | 1103.19 | 1465.89 | 708.60 | 868.12 | 1020.92 | 1155.25 | 1533.05 |
| 89 | 644.79 | 782.48 | 918.49 | 1029.31 | 1375.22 | 723.71 | 883.23 | 1042.75 | 1175.40 | 1561.60 | 753.93 | 921.85 | 1088.08 | 1227.45 | 1628.77 |
| 90 | 693.48 | 841.25 | 985.66 | 1106.55 | 1479.32 | 772.40 | 942.00 | 1109.91 | 1252.64 | 1665.71 | 802.63 | 980.62 | 1155.25 | 1304.69 | 1732.87 |
| 91 | 743.86 | 901.70 | 1056.18 | 1185.47 | 1585.11 | 822.78 | 1002.45 | 1180.44 | 1331.56 | 1771.49 | 853.00 | 1041.07 | 1225.77 | 1383.61 | 1838.66 |
| 92 | 794.23 | 963.83 | 1128.38 | 1267.75 | 1694.25 | 873.15 | 1064.57 | 1252.64 | 1413.84 | 1880.64 | 903.38 | 1103.19 | 1297.98 | 1465.89 | 1947.80 |
| 93 | 849.64 | 1029.31 | 1205.62 | 1353.39 | 1810.11 | 928.56 | 1130.06 | 1329.88 | 1499.47 | 1996.50 | 958.79 | 1168.68 | 1375.22 | 1551.53 | 2063.66 |
| 94 | 908.41 | 1099.84 | 1289.58 | 1445.74 | 1934.37 | 987.33 | 1200.59 | 1413.84 | 1591.82 | 2120.75 | 1017.56 | 1239.21 | 1459.17 | 1643.88 | 2187.92 |
| 95 | 972.22 | 1177.08 | 1380.25 | 1548.17 | 2070.38 | 1051.14 | 1277.83 | 1504.51 | 1694.25 | 2256.76 | 1081.37 | 1316.45 | 1549.85 | 1746.31 | 2323.93 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 17.73 | 20.02 | 22.49 | 24.78 | 36.89 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 30 | 18.47 | 21.05 | 23.85 | 26.15 | 40.30 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 31 | 18.47 | 21.56 | 24.68 | 27.00 | 40.30 | 30.22 | 38.62 | 43.66 | 50.37 | 68.32 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 32 | 18.47 | 22.38 | 25.72 | 28.05 | 40.30 | 30.22 | 38.62 | 43.66 | 50.37 | 70.33 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 33 | 18.47 | 22.90 | 26.56 | 29.21 | 40.30 | 31.37 | 38.62 | 43.66 | 50.37 | 74.35 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 34 | 18.47 | 23.51 | 26.87 | 30.22 | 40.30 | 31.37 | 38.62 | 44.53 | 50.37 | 78.37 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 35 | 18.47 | 23.51 | 26.87 | 30.22 | 40.30 | 33.33 | 39.71 | 44.53 | 50.37 | 80.38 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 36 | 18.47 | 23.51 | 26.87 | 30.22 | 40.30 | 35.29 | 41.70 | 46.46 | 52.16 | 84.69 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 37 | 18.47 | 23.51 | 26.87 | 30.22 | 40.30 | 37.25 | 43.68 | 50.33 | 54.17 | 89.19 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 38 | 18.47 | 23.51 | 26.87 | 30.22 | 40.30 | 37.25 | 45.67 | 52.27 | 56.17 | 93.68 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 39 | 18.47 | 23.51 | 26.87 | 30.22 | 40.30 | 39.38 | 47.65 | 54.20 | 60.19 | 100.41 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 40 | 20.15 | 23.51 | 28.55 | 31.90 | 43.66 | 40.84 | 47.16 | 54.58 | 60.56 | 105.93 | 74.29 | 86.18 | 106.98 | 118.87 | 157.50 |
| 41 | 20.15 | 23.51 | 28.55 | 31.90 | 43.66 | 43.22 | 49.36 | 56.69 | 62.77 | 110.84 | 74.29 | 86.18 | 106.98 | 118.87 | 157.50 |
| 42 | 21.87 | 23.92 | 28.57 | 31.90 | 43.66 | 43.43 | 51.70 | 59.07 | 67.18 | 116.30 | 74.29 | 86.18 | 106.98 | 118.87 | 157.50 |
| 43 | 22.02 | 24.08 | 30.56 | 32.76 | 45.45 | 45.84 | 54.07 | 63.60 | 69.69 | 121.79 | 74.29 | 86.18 | 106.98 | 118.87 | 157.50 |
| 44 | 22.18 | 25.97 | 30.76 | 32.98 | 47.55 | 48.26 | 56.45 | 66.02 | 72.23 | 124.81 | 74.29 | 86.18 | 106.98 | 118.87 | 157.50 |
| 45 | 23.05 | 25.93 | 32.48 | 34.71 | 46.43 | 54.20 | 56.71 | 68.69 | 75.54 | 127.26 | 80.23 | 92.12 | 112.92 | 124.81 | 163.44 |
| 46 | 25.15 | 27.84 | 32.69 | 36.78 | 48.41 | 54.46 | 61.16 | 73.35 | 78.09 | 127.78 | 80.23 | 92.12 | 112.92 | 124.81 | 163.44 |
| 47 | 25.33 | 28.03 | 34.74 | 38.87 | 50.40 | 57.36 | 63.60 | 75.87 | 82.88 | 127.78 | 80.23 | 92.12 | 112.92 | 124.81 | 163.44 |
| 48 | 25.51 | 29.98 | 36.81 | 39.13 | 52.41 | 60.36 | 66.28 | 81.14 | 87.84 | 127.78 | 80.23 | 92.12 | 112.92 | 124.81 | 163.44 |
| 49 | 27.72 | 30.17 | 37.06 | 41.26 | 56.50 | 62.40 | 71.32 | 84.01 | 90.79 | 127.78 | 80.23 | 92.12 | 112.92 | 124.81 | 163.44 |
| 50 | 27.40 | 32.80 | 39.68 | 42.73 | 60.70 | 63.43 | 73.00 | 90.68 | 92.97 | 145.61 | 83.21 | 104.01 | 121.84 | 139.67 | 184.24 |
| 51 | 28.31 | 35.70 | 42.67 | 47.70 | 64.41 | 64.32 | 77.47 | 95.04 | 102.41 | 151.55 | 86.18 | 109.95 | 127.78 | 148.58 | 190.18 |
| 52 | 29.30 | 36.73 | 42.56 | 49.54 | 70.37 | 68.55 | 86.49 | 97.62 | 107.57 | 157.50 | 92.12 | 115.89 | 133.72 | 151.55 | 202.07 |
| 53 | 32.25 | 39.72 | 45.58 | 50.62 | 76.52 | 72.30 | 90.88 | 104.10 | 114.79 | 166.41 | 95.09 | 118.87 | 139.67 | 157.50 | 210.99 |
| 54 | 33.20 | 38.79 | 48.59 | 54.46 | 82.77 | 76.82 | 92.67 | 114.32 | 120.05 | 178.30 | 101.04 | 121.84 | 148.58 | 166.41 | 219.90 |
| 55 | 36.23 | 43.79 | 51.74 | 57.64 | 86.83 | 83.21 | 102.13 | 118.93 | 127.44 | 184.24 | 104.01 | 127.78 | 154.53 | 172.36 | 225.84 |
| 56 | 41.36 | 45.59 | 54.41 | 62.35 | 96.32 | 92.12 | 107.31 | 122.02 | 136.12 | 196.13 | 112.92 | 133.72 | 157.50 | 181.27 | 237.73 |
| 57 | 41.05 | 50.24 | 58.97 | 65.82 | 102.58 | 90.18 | 110.39 | 131.42 | 140.68 | 208.01 | 115.89 | 142.64 | 169.38 | 190.18 | 252.59 |
| 58 | 43.55 | 52.84 | 61.74 | 72.63 | 111.21 | 96.00 | 111.53 | 131.90 | 147.41 | 219.90 | 121.84 | 151.55 | 175.33 | 202.07 | 267.45 |
| 59 | 49.60 | 57.57 | 67.25 | 74.90 | 118.34 | 101.20 | 120.24 | 139.32 | 150.76 | 231.79 | 130.75 | 160.47 | 187.21 | 210.12 | 282.31 |
| 60 | 50.11 | 62.35 | 70.83 | 80.49 | 127.84 | 104.29 | 124.26 | 144.16 | 158.58 | 249.62 | 136.70 | 169.38 | 199.10 | 213.39 | 300.14 |
| 61 | 54.88 | 65.91 | 78.59 | 87.04 | 137.62 | 110.70 | 131.55 | 152.46 | 167.71 | 259.42 | 141.24 | 175.83 | 207.54 | 225.16 | 311.30 |
| 62 | 61.75 | 73.67 | 82.95 | 93.65 | 147.57 | 119.25 | 144.17 | 165.81 | 179.35 | 265.36 | 150.84 | 184.35 | 217.87 | 242.30 | 321.22 |
| 63 | 66.98 | 77.29 | 88.82 | 100.31 | 154.25 | 127.09 | 149.89 | 174.19 | 191.03 | 275.81 | 154.13 | 189.28 | 221.73 | 249.16 | 332.60 |
| 64 | 72.58 | 83.89 | 98.41 | 107.78 | 168.21 | 133.41 | 158.28 | 189.20 | 201.90 | 287.74 | 162.18 | 198.80 | 232.81 | 264.20 | 345.29 |
| 65 | 80.78 | 91.32 | 104.62 | 118.25 | 181.30 | 139.50 | 172.47 | 200.08 | 217.70 | 304.36 | 167.40 | 207.98 | 240.95 | 276.46 | 362.69 |
| 66 | 89.19 | 100.54 | 116.78 | 131.16 | 199.22 | 149.86 | 181.80 | 213.74 | 236.96 | 321.84 | 176.89 | 218.65 | 255.51 | 292.36 | 385.71 |
| 67 | 100.24 | 114.15 | 131.06 | 145.03 | 219.62 | 156.90 | 192.56 | 225.84 | 256.37 | 337.57 | 187.80 | 230.59 | 268.63 | 306.67 | 404.13 |
| 68 | 109.63 | 129.73 | 147.05 | 159.63 | 241.26 | 165.44 | 204.50 | 241.26 | 273.43 | 363.04 | 197.61 | 241.26 | 284.92 | 321.68 | 427.38 |
| 69 | 119.56 | 141.24 | 161.66 | 177.91 | 257.31 | 175.24 | 215.17 | 252.88 | 288.37 | 381.53 | 204.08 | 252.88 | 297.24 | 337.17 | 448.08 |
| 70 | 128.32 | 156.12 | 178.59 | 197.83 | 273.75 | 183.93 | 226.70 | 269.47 | 305.83 | 402.07 | 213.87 | 263.06 | 312.25 | 355.02 | 466.23 |
| 71 | 138.24 | 169.19 | 196.02 | 218.30 | 295.06 | 196.02 | 241.41 | 284.74 | 321.88 | 427.11 | 226.97 | 280.62 | 328.07 | 371.40 | 491.08 |
| 72 | 149.42 | 179.30 | 209.18 | 233.09 | 312.78 | 207.19 | 253.01 | 298.83 | 336.68 | 446.25 | 237.07 | 290.86 | 340.67 | 386.49 | 510.00 |
| 73 | 157.53 | 190.18 | 222.84 | 247.82 | 332.34 | 217.08 | 265.10 | 315.05 | 353.47 | 468.74 | 245.89 | 301.60 | 357.32 | 401.50 | 534.05 |
| 74 | 170.19 | 205.34 | 236.79 | 266.39 | 357.03 | 229.39 | 283.03 | 329.28 | 373.68 | 495.77 | 258.99 | 316.33 | 369.98 | 419.93 | 558.67 |
| 75 | 183.21 | 220.57 | 256.14 | 286.38 | 384.21 | 243.69 | 297.05 | 350.41 | 394.88 | 524.73 | 272.15 | 332.63 | 391.33 | 442.91 | 585.21 |
| 76 | 198.08 | 239.06 | 278.34 | 310.78 | 418.36 | 259.56 | 317.61 | 373.96 | 421.78 | 560.09 | 286.88 | 350.06 | 413.24 | 467.88 | 621.57 |
| 77 | 221.65 | 266.98 | 310.64 | 347.58 | 466.80 | 283.77 | 347.58 | 411.39 | 463.44 | 614.57 | 312.32 | 382.84 | 450.01 | 508.78 | 676.69 |
| 78 | 248.51 | 300.57 | 350.94 | 394.60 | 527.25 | 315.68 | 386.20 | 456.73 | 517.18 | 685.09 | 342.54 | 421.46 | 497.03 | 564.19 | 745.54 |
| 79 | 277.06 | 335.83 | 392.92 | 439.93 | 587.70 | 347.58 | 426.50 | 502.06 | 569.23 | 753.93 | 374.45 | 461.76 | 544.04 | 616.24 | 814.38 |
| 80 | 303.92 | 367.73 | 433.22 | 483.59 | 648.15 | 376.13 | 460.08 | 547.40 | 617.92 | 817.74 | 404.67 | 497.03 | 589.38 | 664.94 | 881.55 |
| 81 | 330.79 | 401.31 | 470.16 | 527.25 | 703.56 | 402.99 | 493.67 | 584.34 | 661.58 | 873.15 | 431.54 | 530.61 | 626.32 | 708.60 | 936.96 |
| 82 | 355.98 | 431.54 | 505.42 | 565.87 | 757.29 | 428.18 | 523.89 | 619.60 | 700.20 | 926.89 | 456.73 | 560.83 | 661.58 | 747.22 | 990.69 |
| 83 | 382.84 | 461.76 | 542.36 | 607.85 | 814.38 | 455.05 | 554.12 | 656.54 | 742.18 | 983.98 | 483.59 | 591.06 | 698.52 | 789.20 | 1047.78 |
| 84 | 409.71 | 497.03 | 582.66 | 651.51 | 871.47 | 481.91 | 589.38 | 696.84 | 785.84 | 1041.07 | 510.46 | 626.32 | 738.82 | 832.85 | 1104.87 |
| 85 | 441.61 | 535.65 | 626.32 | 701.88 | 938.64 | 513.82 | 628.00 | 740.50 | 836.21 | 1108.23 | 542.36 | 664.94 | 782.48 | 883.23 | 1172.04 |
| 86 | 476.88 | 575.95 | 675.01 | 757.29 | 1014.20 | 549.08 | 668.30 | 789.20 | 891.62 | 1183.79 | 577.62 | 705.24 | 831.17 | 938.64 | 1247.60 |
| 87 | 513.82 | 622.96 | 728.75 | 816.06 | 1093.12 | 586.02 | 715.31 | 842.93 | 950.39 | 1262.71 | 614.57 | 752.25 | 884.91 | 997.41 | 1326.52 |
| 88 | 554.12 | 671.66 | 785.84 | 879.87 | 1177.08 | 626.32 | 764.01 | 900.02 | 1014.20 | 1346.67 | 654.86 | 800.95 | 942.00 | 1061.22 | 1410.48 |
| 89 | 594.42 | 722.03 | 844.61 | 947.03 | 1267.75 | 666.62 | 814.38 | 958.79 | 1081.37 | 1437.34 | 695.16 | 851.32 | 1000.77 | 1128.38 | 1501.15 |
| 90 | 641.43 | 775.76 | 908.41 | 1017.56 | 1361.78 | 713.63 | 868.12 | 1022.60 | 1151.89 | 1531.38 | 742.18 | 905.06 | 1064.57 | 1198.91 | 1595.18 |
| 91 | 686.77 | 831.17 | 973.90 | 1089.76 | 1460.85 | 758.97 | 923.53 | 1088.08 | 1224.09 | 1630.44 | 787.52 | 960.47 | 1130.06 | 1271.11 | 1694.25 |
| 92 | 733.78 | 889.94 | 1041.07 | 1165.32 | 1559.92 | 805.99 | 982.30 | 1155.25 | 1299.65 | 1729.51 | 834.53 | 1019.24 | 1197.23 | 1346.67 | 1793.32 |
| 93 | 784.16 | 948.71 | 1111.59 | 1245.92 | 1667.39 | 856.36 | 1041.07 | 1225.77 | 1380.25 | 1836.98 | 884.91 | 1078.01 | 1267.75 | 1427.27 | 1900.79 |
| 94 | 837.89 | 1014.20 | 1187.15 | 1331.56 | 1781.57 | 910.09 | 1106.55 | 1301.33 | 1465.89 | 1951.16 | 938.64 | 1143.49 | 1343.31 | 1512.91 | 2014.97 |
| 95 | 896.66 | 1086.40 | 1271.11 | 1425.59 | 1907.50 | 968.86 | 1178.76 | 1385.29 | 1559.92 | 2077.10 | 997.41 | 1215.70 | 1427.27 | 1606.94 | 2140.90 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 30 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 31 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 32 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 33 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 34 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 35 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 36 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 37 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 38 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 39 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 40 | 53.73 | 68.84 | 78.92 | 88.99 | 119.22 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 |
| 41 | 53.73 | 68.84 | 78.92 | 88.99 | 119.22 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 |
| 42 | 53.73 | 68.84 | 78.92 | 88.99 | 119.22 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 |
| 43 | 53.73 | 68.84 | 78.92 | 88.99 | 119.22 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 |
| 44 | 53.73 | 68.84 | 78.92 | 88.99 | 119.22 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 |
| 45 | 58.77 | 70.52 | 83.96 | 95.71 | 124.26 | 77.24 | 92.35 | 107.46 | 122.58 | 161.20 |
| 46 | 58.77 | 70.52 | 83.96 | 95.71 | 124.26 | 77.24 | 92.35 | 107.46 | 122.58 | 161.20 |
| 47 | 58.77 | 70.52 | 83.96 | 95.71 | 124.26 | 77.24 | 92.35 | 107.46 | 122.58 | 161.20 |
| 48 | 58.77 | 70.52 | 83.96 | 95.71 | 124.26 | 77.24 | 92.35 | 107.46 | 122.58 | 161.20 |
| 49 | 58.77 | 70.52 | 83.96 | 95.71 | 124.26 | 77.24 | 92.35 | 107.46 | 122.58 | 161.20 |
| 50 | 65.49 | 78.92 | 94.03 | 105.79 | 141.05 | 83.96 | 102.43 | 120.90 | 136.01 | 181.35 |
| 51 | 67.17 | 83.96 | 99.07 | 112.50 | 147.76 | 87.32 | 107.46 | 125.94 | 144.41 | 189.74 |
| 52 | 72.20 | 87.32 | 104.11 | 119.22 | 156.16 | 92.35 | 112.50 | 132.65 | 149.44 | 198.14 |
| 53 | 75.56 | 92.35 | 109.14 | 124.26 | 164.56 | 95.71 | 117.54 | 137.69 | 156.16 | 206.53 |
| 54 | 80.60 | 97.39 | 114.18 | 130.97 | 171.27 | 100.75 | 122.58 | 142.73 | 164.56 | 214.93 |
| 55 | 83.96 | 102.43 | 119.22 | 137.69 | 179.67 | 104.11 | 127.61 | 149.44 | 169.59 | 223.33 |
| 56 | 87.32 | 107.46 | 127.61 | 146.09 | 191.42 | 109.14 | 132.65 | 156.16 | 179.67 | 236.76 |
| 57 | 94.03 | 114.18 | 136.01 | 154.48 | 201.50 | 115.86 | 141.05 | 166.23 | 189.74 | 248.51 |
| 58 | 100.75 | 122.58 | 144.41 | 162.88 | 214.93 | 122.58 | 149.44 | 176.31 | 199.82 | 261.95 |
| 59 | 105.79 | 130.97 | 152.80 | 174.63 | 230.04 | 130.97 | 159.52 | 186.38 | 211.57 | 280.42 |
| 60 | 112.50 | 137.69 | 162.88 | 186.38 | 245.15 | 137.69 | 167.91 | 198.14 | 226.68 | 297.21 |
| 61 | 120.90 | 147.76 | 174.63 | 199.82 | 261.95 | 147.76 | 179.67 | 213.25 | 241.80 | 319.04 |
| 62 | 129.29 | 159.52 | 186.38 | 213.25 | 280.42 | 157.84 | 193.10 | 226.68 | 258.59 | 339.19 |
| 63 | 139.37 | 169.59 | 199.82 | 228.36 | 298.89 | 169.59 | 206.53 | 243.48 | 277.06 | 364.37 |
| 64 | 149.44 | 183.03 | 216.61 | 245.15 | 324.07 | 183.03 | 223.33 | 261.95 | 297.21 | 392.92 |
| 65 | 161.20 | 198.14 | 233.40 | 265.30 | 350.94 | 196.46 | 240.12 | 282.10 | 320.72 | 424.82 |
| 66 | 177.99 | 216.61 | 255.23 | 292.17 | 384.52 | 214.93 | 261.95 | 307.28 | 349.26 | 461.76 |
| 67 | 194.78 | 238.44 | 282.10 | 320.72 | 421.46 | 233.40 | 285.45 | 335.83 | 381.16 | 503.74 |
| 68 | 213.25 | 261.95 | 308.96 | 350.94 | 461.76 | 253.55 | 310.64 | 366.05 | 414.75 | 547.40 |
| 69 | 233.40 | 285.45 | 339.19 | 384.52 | 507.10 | 275.38 | 337.51 | 397.96 | 451.69 | 596.09 |
| 70 | 256.91 | 314.00 | 371.09 | 421.46 | 555.80 | 298.89 | 366.05 | 433.22 | 491.99 | 648.15 |
| 71 | 282.10 | 344.22 | 406.35 | 461.76 | 607.85 | 325.75 | 397.96 | 470.16 | 533.97 | 703.56 |
| 72 | 305.60 | 374.45 | 441.61 | 502.06 | 663.26 | 352.62 | 431.54 | 507.10 | 575.95 | 762.33 |
| 73 | 334.15 | 409.71 | 481.91 | 545.72 | 722.03 | 381.16 | 466.80 | 547.40 | 621.28 | 822.78 |
| 74 | 367.73 | 448.33 | 527.25 | 597.77 | 790.87 | 416.43 | 507.10 | 596.09 | 673.34 | 893.30 |
| 75 | 406.35 | 495.35 | 582.66 | 659.90 | 873.15 | 455.05 | 554.12 | 653.19 | 737.14 | 977.26 |
| 76 | 451.69 | 550.76 | 649.83 | 735.46 | 975.58 | 500.38 | 611.21 | 720.35 | 816.06 | 1081.37 |
| 77 | 503.74 | 616.24 | 727.07 | 824.46 | 1091.44 | 554.12 | 678.37 | 799.27 | 906.74 | 1200.59 |
| 78 | 560.83 | 686.77 | 812.70 | 920.17 | 1217.38 | 611.21 | 748.90 | 886.59 | 1004.13 | 1328.20 |
| 79 | 616.24 | 755.61 | 894.98 | 1015.88 | 1343.31 | 666.62 | 819.42 | 970.54 | 1101.52 | 1455.81 |
| 80 | 669.98 | 821.10 | 973.90 | 1104.87 | 1460.85 | 722.03 | 884.91 | 1049.46 | 1190.51 | 1575.03 |
| 81 | 715.31 | 878.19 | 1039.39 | 1180.44 | 1559.92 | 767.37 | 942.00 | 1114.95 | 1266.07 | 1674.10 |
| 82 | 760.65 | 931.92 | 1104.87 | 1252.64 | 1655.63 | 812.70 | 995.73 | 1180.44 | 1338.27 | 1769.81 |
| 83 | 807.67 | 989.01 | 1170.36 | 1324.84 | 1754.70 | 859.72 | 1052.82 | 1245.92 | 1410.48 | 1868.88 |
| 84 | 856.36 | 1049.46 | 1240.88 | 1405.44 | 1860.49 | 908.41 | 1113.27 | 1316.45 | 1491.08 | 1974.67 |
| 85 | 913.45 | 1116.63 | 1319.80 | 1494.43 | 1979.71 | 965.51 | 1180.44 | 1395.37 | 1580.07 | 2093.89 |
| 86 | 973.90 | 1190.51 | 1407.12 | 1591.82 | 2110.68 | 1025.95 | 1254.32 | 1482.68 | 1677.46 | 2224.86 |
| 87 | 1041.07 | 1271.11 | 1501.15 | 1699.29 | 2253.41 | 1093.12 | 1334.92 | 1576.71 | 1784.93 | 2367.59 |
| 88 | 1111.59 | 1356.75 | 1601.90 | 1811.79 | 2402.85 | 1163.64 | 1420.55 | 1677.46 | 1897.43 | 2517.03 |
| 89 | 1187.15 | 1447.42 | 1709.36 | 1931.01 | 2562.37 | 1239.21 | 1511.23 | 1784.93 | 2016.65 | 2676.55 |
| 90 | 1266.07 | 1543.13 | 1820.19 | 2056.95 | 2731.96 | 1318.12 | 1606.94 | 1895.75 | 2142.58 | 2846.14 |
| 91 | 1346.67 | 1642.20 | 1936.05 | 2187.92 | 2904.91 | 1398.72 | 1706.01 | 2011.61 | 2273.56 | 3019.09 |
| 92 | 1430.63 | 1744.63 | 2056.95 | 2322.25 | 3084.58 | 1482.68 | 1808.43 | 2132.51 | 2407.89 | 3198.76 |
| 93 | 1519.62 | 1852.09 | 2182.88 | 2463.30 | 3274.32 | 1571.68 | 1915.90 | 2258.44 | 2548.93 | 3388.50 |
| 94 | 1615.33 | 1967.95 | 2318.89 | 2616.10 | 3479.18 | 1667.39 | 2031.76 | 2394.45 | 2701.74 | 3593.36 |
| 95 | 1719.44 | 2093.89 | 2466.66 | 2782.33 | 3700.82 | 1771.49 | 2157.69 | 2542.22 | 2867.97 | 3815.01 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 30 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 31 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 32 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 33 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 34 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 35 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 36 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 37 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 38 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 39 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 40 | 48.70 | 60.45 | 70.52 | 80.60 | 107.46 | 63.81 | 77.24 | 92.35 | 104.11 | 137.69 |
| 41 | 48.70 | 60.45 | 70.52 | 80.60 | 107.46 | 63.81 | 77.24 | 92.35 | 104.11 | 137.69 |
| 42 | 48.70 | 60.45 | 70.52 | 80.60 | 107.46 | 63.81 | 77.24 | 92.35 | 104.11 | 137.69 |
| 43 | 48.70 | 60.45 | 70.52 | 80.60 | 107.46 | 63.81 | 77.24 | 92.35 | 104.11 | 137.69 |
| 44 | 48.70 | 60.45 | 70.52 | 80.60 | 107.46 | 63.81 | 77.24 | 92.35 | 104.11 | 137.69 |
| 45 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 | 67.17 | 82.28 | 95.71 | 110.82 | 146.09 |
| 46 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 | 67.17 | 82.28 | 95.71 | 110.82 | 146.09 |
| 47 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 | 67.17 | 82.28 | 95.71 | 110.82 | 146.09 |
| 48 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 | 67.17 | 82.28 | 95.71 | 110.82 | 146.09 |
| 49 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 | 67.17 | 82.28 | 95.71 | 110.82 | 146.09 |
| 50 | 58.77 | 70.52 | 82.28 | 94.03 | 124.26 | 75.56 | 92.35 | 107.46 | 122.58 | 161.20 |
| 51 | 62.13 | 73.88 | 87.32 | 100.75 | 132.65 | 78.92 | 95.71 | 112.50 | 127.61 | 169.59 |
| 52 | 63.81 | 78.92 | 92.35 | 105.79 | 139.37 | 82.28 | 100.75 | 117.54 | 132.65 | 176.31 |
| 53 | 67.17 | 83.96 | 97.39 | 112.50 | 147.76 | 85.64 | 105.79 | 122.58 | 141.05 | 184.71 |
| 54 | 72.20 | 87.32 | 102.43 | 117.54 | 152.80 | 90.67 | 109.14 | 129.29 | 146.09 | 191.42 |
| 55 | 73.88 | 90.67 | 105.79 | 122.58 | 161.20 | 92.35 | 114.18 | 132.65 | 152.80 | 199.82 |
| 56 | 78.92 | 95.71 | 112.50 | 129.29 | 169.59 | 97.39 | 119.22 | 139.37 | 159.52 | 209.89 |
| 57 | 83.96 | 102.43 | 119.22 | 137.69 | 179.67 | 102.43 | 125.94 | 147.76 | 169.59 | 221.65 |
| 58 | 87.32 | 109.14 | 127.61 | 146.09 | 193.10 | 107.46 | 132.65 | 156.16 | 177.99 | 235.08 |
| 59 | 94.03 | 115.86 | 136.01 | 156.16 | 204.86 | 115.86 | 141.05 | 166.23 | 189.74 | 248.51 |
| 60 | 100.75 | 122.58 | 146.09 | 166.23 | 218.29 | 122.58 | 149.44 | 177.99 | 201.50 | 265.30 |
| 61 | 109.14 | 132.65 | 156.16 | 177.99 | 233.40 | 130.97 | 161.20 | 189.74 | 214.93 | 283.77 |
| 62 | 115.86 | 141.05 | 167.91 | 189.74 | 250.19 | 141.05 | 171.27 | 203.18 | 230.04 | 303.92 |
| 63 | 124.26 | 151.12 | 179.67 | 203.18 | 266.98 | 151.12 | 184.71 | 216.61 | 246.83 | 324.07 |
| 64 | 134.33 | 164.56 | 193.10 | 218.29 | 288.81 | 162.88 | 199.82 | 233.40 | 263.62 | 349.26 |
| 65 | 146.09 | 176.31 | 209.89 | 238.44 | 314.00 | 176.31 | 214.93 | 253.55 | 285.45 | 377.81 |
| 66 | 157.84 | 193.10 | 228.36 | 260.27 | 342.54 | 189.74 | 233.40 | 275.38 | 310.64 | 411.39 |
| 67 | 174.63 | 213.25 | 250.19 | 283.77 | 376.13 | 208.21 | 253.55 | 298.89 | 339.19 | 448.33 |
| 68 | 189.74 | 233.40 | 273.70 | 312.32 | 413.07 | 225.00 | 277.06 | 324.07 | 369.41 | 488.63 |
| 69 | 208.21 | 255.23 | 300.57 | 344.22 | 451.69 | 245.15 | 300.57 | 354.30 | 402.99 | 530.61 |
| 70 | 228.36 | 280.42 | 330.79 | 376.13 | 497.03 | 266.98 | 327.43 | 386.20 | 438.26 | 579.30 |
| 71 | 250.19 | 307.28 | 361.02 | 411.39 | 542.36 | 290.49 | 354.30 | 418.11 | 475.20 | 626.32 |
| 72 | 273.70 | 334.15 | 392.92 | 444.97 | 589.38 | 314.00 | 382.84 | 450.01 | 510.46 | 676.69 |
| 73 | 298.89 | 364.37 | 428.18 | 485.27 | 643.11 | 340.87 | 414.75 | 486.95 | 552.44 | 732.11 |
| 74 | 329.11 | 399.64 | 470.16 | 530.61 | 705.24 | 371.09 | 451.69 | 530.61 | 597.77 | 795.91 |
| 75 | 361.02 | 441.61 | 517.18 | 586.02 | 777.44 | 404.67 | 493.67 | 579.30 | 654.86 | 869.79 |
| 76 | 401.31 | 490.31 | 575.95 | 653.19 | 866.44 | 444.97 | 544.04 | 639.75 | 723.71 | 960.47 |
| 77 | 448.33 | 547.40 | 646.47 | 732.11 | 968.86 | 493.67 | 602.81 | 710.28 | 804.31 | 1064.57 |
| 78 | 497.03 | 607.85 | 720.35 | 816.06 | 1079.69 | 542.36 | 663.26 | 784.16 | 889.94 | 1178.76 |
| 79 | 547.40 | 669.98 | 792.55 | 900.02 | 1188.83 | 592.74 | 725.39 | 859.72 | 975.58 | 1289.58 |
| 80 | 594.42 | 728.75 | 863.08 | 977.26 | 1291.26 | 639.75 | 784.16 | 930.24 | 1052.82 | 1392.01 |
| 81 | 634.71 | 779.12 | 921.85 | 1044.43 | 1380.25 | 680.05 | 834.53 | 989.01 | 1119.99 | 1481.00 |
| 82 | 675.01 | 827.82 | 978.94 | 1108.23 | 1465.89 | 720.35 | 883.23 | 1046.10 | 1183.79 | 1566.64 |
| 83 | 716.99 | 876.51 | 1036.03 | 1172.04 | 1553.20 | 762.33 | 931.92 | 1103.19 | 1247.60 | 1653.95 |
| 84 | 760.65 | 930.24 | 1098.16 | 1242.56 | 1647.24 | 805.99 | 985.66 | 1165.32 | 1318.12 | 1747.98 |
| 85 | 811.02 | 990.69 | 1168.68 | 1321.48 | 1751.34 | 856.36 | 1046.10 | 1235.85 | 1397.04 | 1852.09 |
| 86 | 864.76 | 1057.86 | 1247.60 | 1408.80 | 1868.88 | 910.09 | 1113.27 | 1314.77 | 1484.36 | 1969.63 |
| 87 | 923.53 | 1128.38 | 1329.88 | 1502.83 | 1994.82 | 968.86 | 1183.79 | 1397.04 | 1578.39 | 2095.57 |
| 88 | 987.33 | 1203.94 | 1420.55 | 1603.58 | 2127.47 | 1032.67 | 1259.36 | 1487.72 | 1679.14 | 2228.22 |
| 89 | 1052.82 | 1284.54 | 1514.58 | 1709.36 | 2270.20 | 1098.16 | 1339.95 | 1581.75 | 1784.93 | 2370.95 |
| 90 | 1123.34 | 1370.18 | 1613.65 | 1820.19 | 2417.96 | 1168.68 | 1425.59 | 1680.82 | 1895.75 | 2518.71 |
| 91 | 1195.55 | 1457.49 | 1716.08 | 1936.05 | 2572.44 | 1240.88 | 1512.91 | 1783.25 | 2011.61 | 2673.19 |
| 92 | 1271.11 | 1548.17 | 1821.87 | 2055.27 | 2731.96 | 1316.45 | 1603.58 | 1889.03 | 2130.83 | 2832.71 |
| 93 | 1350.03 | 1643.88 | 1934.37 | 2181.20 | 2899.87 | 1395.37 | 1699.29 | 2001.53 | 2256.76 | 3000.62 |
| 94 | 1433.99 | 1746.31 | 2055.27 | 2315.53 | 3081.22 | 1479.32 | 1801.72 | 2122.43 | 2391.10 | 3181.97 |
| 95 | 1526.34 | 1858.81 | 2186.24 | 2463.30 | 3277.68 | 1571.68 | 1914.22 | 2253.41 | 2538.86 | 3378.43 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 30 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 31 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 32 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 33 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 34 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 35 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 36 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 37 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 38 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 39 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 40 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 92.35 | 124.26 |
| 41 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 92.35 | 124.26 |
| 42 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 92.35 | 124.26 |
| 43 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 92.35 | 124.26 |
| 44 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 92.35 | 124.26 |
| 45 | 45.34 | 57.09 | 68.84 | 77.24 | 100.75 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 46 | 45.34 | 57.09 | 68.84 | 77.24 | 100.75 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 47 | 45.34 | 57.09 | 68.84 | 77.24 | 100.75 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 48 | 45.34 | 57.09 | 68.84 | 77.24 | 100.75 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 49 | 45.34 | 57.09 | 68.84 | 77.24 | 100.75 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 50 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 | 67.17 | 82.28 | 95.71 | 109.14 | 144.41 |
| 51 | 55.41 | 67.17 | 78.92 | 90.67 | 117.54 | 70.52 | 87.32 | 100.75 | 115.86 | 151.12 |
| 52 | 58.77 | 70.52 | 83.96 | 95.71 | 125.94 | 73.88 | 88.99 | 105.79 | 120.90 | 159.52 |
| 53 | 60.45 | 75.56 | 87.32 | 100.75 | 130.97 | 77.24 | 94.03 | 109.14 | 125.94 | 164.56 |
| 54 | 63.81 | 78.92 | 92.35 | 104.11 | 139.37 | 80.60 | 97.39 | 115.86 | 129.29 | 172.95 |
| 55 | 67.17 | 80.60 | 95.71 | 109.14 | 144.41 | 82.28 | 100.75 | 119.22 | 136.01 | 177.99 |
| 56 | 70.52 | 85.64 | 102.43 | 115.86 | 152.80 | 87.32 | 105.79 | 125.94 | 142.73 | 188.06 |
| 57 | 75.56 | 92.35 | 109.14 | 122.58 | 161.20 | 92.35 | 112.50 | 132.65 | 149.44 | 198.14 |
| 58 | 78.92 | 97.39 | 114.18 | 130.97 | 172.95 | 97.39 | 119.22 | 139.37 | 159.52 | 209.89 |
| 59 | 83.96 | 102.43 | 120.90 | 139.37 | 183.03 | 102.43 | 125.94 | 147.76 | 169.59 | 223.33 |
| 60 | 88.99 | 109.14 | 130.97 | 149.44 | 194.78 | 107.46 | 134.33 | 157.84 | 181.35 | 236.76 |
| 61 | 95.71 | 119.22 | 141.05 | 159.52 | 209.89 | 115.86 | 144.41 | 169.59 | 193.10 | 253.55 |
| 62 | 104.11 | 127.61 | 149.44 | 171.27 | 225.00 | 125.94 | 154.48 | 181.35 | 206.53 | 272.02 |
| 63 | 110.82 | 136.01 | 161.20 | 183.03 | 240.12 | 134.33 | 164.56 | 194.78 | 219.97 | 290.49 |
| 64 | 119.22 | 146.09 | 171.27 | 196.46 | 258.59 | 144.41 | 177.99 | 208.21 | 236.76 | 314.00 |
| 65 | 130.97 | 157.84 | 188.06 | 213.25 | 280.42 | 157.84 | 191.42 | 226.68 | 256.91 | 339.19 |
| 66 | 142.73 | 172.95 | 204.86 | 233.40 | 307.28 | 171.27 | 208.21 | 245.15 | 278.74 | 367.73 |
| 67 | 154.48 | 189.74 | 225.00 | 255.23 | 335.83 | 184.71 | 226.68 | 266.98 | 302.25 | 399.64 |
| 68 | 169.59 | 208.21 | 245.15 | 280.42 | 369.41 | 201.50 | 246.83 | 290.49 | 330.79 | 436.58 |
| 69 | 186.38 | 228.36 | 270.34 | 307.28 | 404.67 | 218.29 | 268.66 | 317.36 | 361.02 | 475.20 |
| 70 | 203.18 | 250.19 | 295.53 | 335.83 | 443.29 | 236.76 | 292.17 | 344.22 | 391.24 | 515.50 |
| 71 | 223.33 | 273.70 | 324.07 | 366.05 | 483.59 | 258.59 | 317.36 | 372.77 | 423.14 | 559.15 |
| 72 | 243.48 | 298.89 | 350.94 | 397.96 | 527.25 | 278.74 | 342.54 | 402.99 | 456.73 | 604.49 |
| 73 | 265.30 | 325.75 | 384.52 | 433.22 | 574.27 | 302.25 | 371.09 | 436.58 | 493.67 | 653.19 |
| 74 | 293.85 | 357.66 | 419.79 | 475.20 | 628.00 | 330.79 | 402.99 | 473.52 | 535.65 | 708.60 |
| 75 | 322.39 | 392.92 | 461.76 | 522.21 | 693.48 | 359.34 | 439.93 | 517.18 | 584.34 | 775.76 |
| 76 | 359.34 | 438.26 | 513.82 | 582.66 | 772.40 | 396.28 | 485.27 | 570.91 | 644.79 | 854.68 |
| 77 | 397.96 | 488.63 | 575.95 | 653.19 | 863.08 | 438.26 | 537.32 | 633.04 | 716.99 | 948.71 |
| 78 | 443.29 | 542.36 | 639.75 | 727.07 | 960.47 | 483.59 | 591.06 | 698.52 | 792.55 | 1047.78 |
| 79 | 485.27 | 596.09 | 705.24 | 800.95 | 1059.54 | 525.57 | 646.47 | 764.01 | 868.12 | 1146.85 |
| 80 | 527.25 | 648.15 | 765.69 | 868.12 | 1150.21 | 567.55 | 696.84 | 826.14 | 936.96 | 1239.21 |
| 81 | 564.19 | 693.48 | 817.74 | 926.89 | 1229.13 | 604.49 | 742.18 | 878.19 | 995.73 | 1318.12 |
| 82 | 599.45 | 737.14 | 869.79 | 983.98 | 1304.69 | 639.75 | 785.84 | 930.24 | 1052.82 | 1393.69 |
| 83 | 636.39 | 780.80 | 920.17 | 1042.75 | 1381.93 | 676.69 | 829.50 | 980.62 | 1111.59 | 1470.93 |
| 84 | 676.69 | 827.82 | 977.26 | 1104.87 | 1465.89 | 716.99 | 876.51 | 1037.71 | 1173.72 | 1554.88 |
| 85 | 720.35 | 881.55 | 1039.39 | 1175.40 | 1559.92 | 760.65 | 930.24 | 1099.84 | 1244.24 | 1648.92 |
| 86 | 769.05 | 940.32 | 1108.23 | 1252.64 | 1664.03 | 809.35 | 989.01 | 1168.68 | 1321.48 | 1753.02 |
| 87 | 821.10 | 1004.13 | 1182.11 | 1336.60 | 1774.85 | 861.40 | 1052.82 | 1242.56 | 1405.44 | 1863.85 |
| 88 | 878.19 | 1072.97 | 1262.71 | 1425.59 | 1894.07 | 918.49 | 1121.67 | 1323.16 | 1494.43 | 1983.06 |
| 89 | 936.96 | 1143.49 | 1346.67 | 1519.62 | 2020.01 | 977.26 | 1192.19 | 1407.12 | 1588.47 | 2109.00 |
| 90 | 999.09 | 1219.06 | 1433.99 | 1618.69 | 2152.66 | 1039.39 | 1267.75 | 1494.43 | 1687.54 | 2241.65 |
| 91 | 1062.90 | 1297.98 | 1526.34 | 1721.12 | 2290.35 | 1103.19 | 1346.67 | 1586.79 | 1789.96 | 2379.34 |
| 92 | 1130.06 | 1378.57 | 1620.37 | 1826.90 | 2431.39 | 1170.36 | 1427.27 | 1680.82 | 1895.75 | 2520.39 |
| 93 | 1200.59 | 1462.53 | 1721.12 | 1939.41 | 2582.52 | 1240.88 | 1511.23 | 1781.57 | 2008.25 | 2671.51 |
| 94 | 1276.15 | 1554.88 | 1828.58 | 2060.30 | 2742.04 | 1316.45 | 1603.58 | 1889.03 | 2129.15 | 2831.03 |
| 95 | 1358.42 | 1653.95 | 1944.44 | 2191.28 | 2918.35 | 1398.72 | 1702.65 | 2004.89 | 2260.12 | 3007.34 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 30 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 31 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 32 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 33 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 34 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 35 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 36 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 37 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 38 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 39 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 40 | 40.30 | 50.37 | 60.45 | 68.84 | 90.67 | 52.05 | 65.49 | 77.24 | 87.32 | 115.86 |
| 41 | 40.30 | 50.37 | 60.45 | 68.84 | 90.67 | 52.05 | 65.49 | 77.24 | 87.32 | 115.86 |
| 42 | 40.30 | 50.37 | 60.45 | 68.84 | 90.67 | 52.05 | 65.49 | 77.24 | 87.32 | 115.86 |
| 43 | 40.30 | 50.37 | 60.45 | 68.84 | 90.67 | 52.05 | 65.49 | 77.24 | 87.32 | 115.86 |
| 44 | 40.30 | 50.37 | 60.45 | 68.84 | 90.67 | 52.05 | 65.49 | 77.24 | 87.32 | 115.86 |
| 45 | 43.66 | 53.73 | 62.13 | 72.20 | 94.03 | 55.41 | 68.84 | 80.60 | 92.35 | 120.90 |
| 46 | 43.66 | 53.73 | 62.13 | 72.20 | 94.03 | 55.41 | 68.84 | 80.60 | 92.35 | 120.90 |
| 47 | 43.66 | 53.73 | 62.13 | 72.20 | 94.03 | 55.41 | 68.84 | 80.60 | 92.35 | 120.90 |
| 48 | 43.66 | 53.73 | 62.13 | 72.20 | 94.03 | 55.41 | 68.84 | 80.60 | 92.35 | 120.90 |
| 49 | 43.66 | 53.73 | 62.13 | 72.20 | 94.03 | 55.41 | 68.84 | 80.60 | 92.35 | 120.90 |
| 50 | 48.70 | 58.77 | 68.84 | 80.60 | 104.11 | 62.13 | 77.24 | 88.99 | 102.43 | 134.33 |
| 51 | 50.37 | 62.13 | 73.88 | 85.64 | 109.14 | 65.49 | 78.92 | 94.03 | 107.46 | 139.37 |
| 52 | 53.73 | 65.49 | 77.24 | 88.99 | 117.54 | 67.17 | 82.28 | 97.39 | 110.82 | 147.76 |
| 53 | 55.41 | 70.52 | 82.28 | 94.03 | 122.58 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 |
| 54 | 58.77 | 72.20 | 83.96 | 97.39 | 127.61 | 73.88 | 90.67 | 105.79 | 120.90 | 159.52 |
| 55 | 60.45 | 75.56 | 88.99 | 100.75 | 132.65 | 75.56 | 94.03 | 110.82 | 125.94 | 164.56 |
| 56 | 65.49 | 80.60 | 94.03 | 107.46 | 142.73 | 80.60 | 99.07 | 115.86 | 132.65 | 174.63 |
| 57 | 68.84 | 83.96 | 100.75 | 114.18 | 151.12 | 85.64 | 104.11 | 122.58 | 139.37 | 184.71 |
| 58 | 73.88 | 90.67 | 107.46 | 120.90 | 159.52 | 90.67 | 110.82 | 129.29 | 146.09 | 193.10 |
| 59 | 78.92 | 97.39 | 112.50 | 129.29 | 169.59 | 95.71 | 117.54 | 137.69 | 156.16 | 206.53 |
| 60 | 83.96 | 102.43 | 120.90 | 137.69 | 181.35 | 100.75 | 124.26 | 146.09 | 166.23 | 219.97 |
| 61 | 90.67 | 109.14 | 130.97 | 147.76 | 194.78 | 109.14 | 132.65 | 157.84 | 177.99 | 235.08 |
| 62 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 | 115.86 | 142.73 | 167.91 | 189.74 | 251.87 |
| 63 | 104.11 | 125.94 | 147.76 | 169.59 | 221.65 | 124.26 | 152.80 | 177.99 | 204.86 | 268.66 |
| 64 | 110.82 | 136.01 | 159.52 | 183.03 | 240.12 | 134.33 | 164.56 | 193.10 | 219.97 | 290.49 |
| 65 | 120.90 | 147.76 | 172.95 | 198.14 | 260.27 | 144.41 | 177.99 | 208.21 | 236.76 | 312.32 |
| 66 | 132.65 | 161.20 | 189.74 | 214.93 | 283.77 | 157.84 | 193.10 | 226.68 | 256.91 | 339.19 |
| 67 | 144.41 | 176.31 | 208.21 | 236.76 | 312.32 | 171.27 | 209.89 | 246.83 | 280.42 | 371.09 |
| 68 | 157.84 | 193.10 | 226.68 | 260.27 | 340.87 | 186.38 | 228.36 | 268.66 | 305.60 | 402.99 |
| 69 | 171.27 | 209.89 | 250.19 | 283.77 | 374.45 | 201.50 | 246.83 | 292.17 | 332.47 | 438.26 |
| 70 | 188.06 | 230.04 | 273.70 | 310.64 | 409.71 | 218.29 | 268.66 | 317.36 | 361.02 | 476.88 |
| 71 | 206.53 | 251.87 | 298.89 | 339.19 | 446.65 | 238.44 | 292.17 | 344.22 | 391.24 | 515.50 |
| 72 | 225.00 | 275.38 | 324.07 | 369.41 | 486.95 | 256.91 | 315.68 | 371.09 | 421.46 | 557.47 |
| 73 | 246.83 | 302.25 | 354.30 | 401.31 | 530.61 | 280.42 | 342.54 | 402.99 | 456.73 | 602.81 |
| 74 | 270.34 | 329.11 | 387.88 | 438.26 | 580.98 | 303.92 | 371.09 | 436.58 | 493.67 | 654.86 |
| 75 | 298.89 | 362.69 | 426.50 | 481.91 | 639.75 | 334.15 | 406.35 | 476.88 | 539.00 | 715.31 |
| 76 | 330.79 | 402.99 | 475.20 | 537.32 | 713.63 | 366.05 | 446.65 | 525.57 | 594.42 | 790.87 |
| 77 | 369.41 | 451.69 | 532.29 | 601.13 | 795.91 | 404.67 | 495.35 | 584.34 | 659.90 | 873.15 |
| 78 | 408.03 | 500.38 | 591.06 | 668.30 | 884.91 | 444.97 | 545.72 | 644.79 | 728.75 | 965.51 |
| 79 | 448.33 | 549.08 | 649.83 | 737.14 | 973.90 | 483.59 | 594.42 | 703.56 | 797.59 | 1054.50 |
| 80 | 486.95 | 596.09 | 705.24 | 799.27 | 1057.86 | 523.89 | 643.11 | 760.65 | 861.40 | 1140.14 |
| 81 | 520.53 | 638.07 | 752.25 | 853.00 | 1130.06 | 557.47 | 685.09 | 807.67 | 915.13 | 1212.34 |
| 82 | 552.44 | 676.69 | 799.27 | 906.74 | 1200.59 | 589.38 | 723.71 | 854.68 | 968.86 | 1282.86 |
| 83 | 586.02 | 718.67 | 847.97 | 958.79 | 1272.79 | 622.96 | 765.69 | 903.38 | 1020.92 | 1355.07 |
| 84 | 622.96 | 762.33 | 898.34 | 1017.56 | 1348.35 | 659.90 | 809.35 | 953.75 | 1079.69 | 1430.63 |
| 85 | 663.26 | 811.02 | 957.11 | 1081.37 | 1435.66 | 700.20 | 858.04 | 1012.52 | 1143.49 | 1517.94 |
| 86 | 708.60 | 866.44 | 1020.92 | 1153.57 | 1531.38 | 745.54 | 913.45 | 1076.33 | 1215.70 | 1613.65 |
| 87 | 757.29 | 925.21 | 1089.76 | 1230.81 | 1633.80 | 794.23 | 972.22 | 1145.17 | 1292.94 | 1716.08 |
| 88 | 809.35 | 987.33 | 1161.96 | 1313.09 | 1744.63 | 846.29 | 1034.35 | 1217.38 | 1375.22 | 1826.90 |
| 89 | 863.08 | 1052.82 | 1239.21 | 1398.72 | 1860.49 | 900.02 | 1099.84 | 1294.62 | 1460.85 | 1942.76 |
| 90 | 920.17 | 1123.34 | 1321.48 | 1491.08 | 1983.06 | 957.11 | 1170.36 | 1376.89 | 1553.20 | 2065.34 |
| 91 | 980.62 | 1195.55 | 1405.44 | 1585.11 | 2109.00 | 1017.56 | 1242.56 | 1460.85 | 1647.24 | 2191.28 |
| 92 | 1041.07 | 1269.43 | 1492.76 | 1682.50 | 2239.97 | 1078.01 | 1316.45 | 1548.17 | 1744.63 | 2322.25 |
| 93 | 1106.55 | 1348.35 | 1585.11 | 1786.60 | 2377.66 | 1143.49 | 1395.37 | 1640.52 | 1848.73 | 2459.94 |
| 94 | 1177.08 | 1432.31 | 1684.18 | 1897.43 | 2525.43 | 1214.02 | 1479.32 | 1739.59 | 1959.56 | 2607.70 |
| 95 | 1252.64 | 1524.66 | 1791.64 | 2016.65 | 2686.62 | 1289.58 | 1571.68 | 1847.05 | 2078.78 | 2768.90 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 30 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 31 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 32 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 33 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 34 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 35 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 36 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 37 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 38 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 39 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 40 | 45.34 | 58.77 | 67.17 | 75.56 | 102.43 | 60.45 | 73.88 | 87.32 | 97.39 | 130.97 |
| 41 | 45.34 | 58.77 | 67.17 | 75.56 | 102.43 | 60.45 | 73.88 | 87.32 | 97.39 | 130.97 |
| 42 | 45.34 | 58.77 | 67.17 | 75.56 | 102.43 | 60.45 | 73.88 | 87.32 | 97.39 | 130.97 |
| 43 | 45.34 | 58.77 | 67.17 | 75.56 | 102.43 | 60.45 | 73.88 | 87.32 | 97.39 | 130.97 |
| 44 | 45.34 | 58.77 | 67.17 | 75.56 | 102.43 | 60.45 | 73.88 | 87.32 | 97.39 | 130.97 |
| 45 | 50.37 | 60.45 | 72.20 | 82.28 | 105.79 | 65.49 | 78.92 | 92.35 | 104.11 | 136.01 |
| 46 | 50.37 | 60.45 | 72.20 | 82.28 | 105.79 | 65.49 | 78.92 | 92.35 | 104.11 | 136.01 |
| 47 | 50.37 | 60.45 | 72.20 | 82.28 | 105.79 | 65.49 | 78.92 | 92.35 | 104.11 | 136.01 |
| 48 | 50.37 | 60.45 | 72.20 | 82.28 | 105.79 | 65.49 | 78.92 | 92.35 | 104.11 | 136.01 |
| 49 | 50.37 | 60.45 | 72.20 | 82.28 | 105.79 | 65.49 | 78.92 | 92.35 | 104.11 | 136.01 |
| 50 | 55.41 | 67.17 | 80.60 | 88.99 | 119.22 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 |
| 51 | 57.09 | 70.52 | 85.64 | 95.71 | 125.94 | 73.88 | 90.67 | 107.46 | 122.58 | 161.20 |
| 52 | 62.13 | 73.88 | 87.32 | 102.43 | 132.65 | 78.92 | 95.71 | 112.50 | 127.61 | 167.91 |
| 53 | 63.81 | 78.92 | 92.35 | 105.79 | 139.37 | 82.28 | 100.75 | 117.54 | 132.65 | 176.31 |
| 54 | 68.84 | 83.96 | 97.39 | 112.50 | 146.09 | 87.32 | 104.11 | 122.58 | 141.05 | 183.03 |
| 55 | 70.52 | 87.32 | 100.75 | 117.54 | 152.80 | 87.32 | 107.46 | 125.94 | 144.41 | 189.74 |
| 56 | 73.88 | 90.67 | 109.14 | 124.26 | 162.88 | 92.35 | 112.50 | 132.65 | 152.80 | 201.50 |
| 57 | 80.60 | 97.39 | 115.86 | 130.97 | 171.27 | 99.07 | 120.90 | 141.05 | 161.20 | 211.57 |
| 58 | 85.64 | 104.11 | 122.58 | 139.37 | 183.03 | 104.11 | 127.61 | 151.12 | 169.59 | 223.33 |
| 59 | 90.67 | 110.82 | 129.29 | 147.76 | 196.46 | 112.50 | 134.33 | 157.84 | 179.67 | 238.44 |
| 60 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 | 115.86 | 142.73 | 169.59 | 191.42 | 253.55 |
| 61 | 102.43 | 125.94 | 149.44 | 169.59 | 223.33 | 125.94 | 152.80 | 181.35 | 204.86 | 272.02 |
| 62 | 109.14 | 136.01 | 157.84 | 181.35 | 238.44 | 134.33 | 164.56 | 193.10 | 219.97 | 288.81 |
| 63 | 119.22 | 144.41 | 169.59 | 194.78 | 255.23 | 144.41 | 174.63 | 206.53 | 235.08 | 310.64 |
| 64 | 127.61 | 154.48 | 184.71 | 208.21 | 275.38 | 156.16 | 189.74 | 223.33 | 251.87 | 334.15 |
| 65 | 137.69 | 166.23 | 199.82 | 225.00 | 298.89 | 166.23 | 203.18 | 240.12 | 272.02 | 361.02 |
| 66 | 151.12 | 183.03 | 216.61 | 248.51 | 327.43 | 181.35 | 221.65 | 260.27 | 297.21 | 392.92 |
| 67 | 164.56 | 203.18 | 240.12 | 272.02 | 357.66 | 198.14 | 243.48 | 287.13 | 324.07 | 428.18 |
| 68 | 181.35 | 221.65 | 263.62 | 297.21 | 392.92 | 214.93 | 263.62 | 312.32 | 352.62 | 465.12 |
| 69 | 198.14 | 243.48 | 288.81 | 325.75 | 431.54 | 235.08 | 287.13 | 339.19 | 382.84 | 507.10 |
| 70 | 218.29 | 266.98 | 315.68 | 359.34 | 471.84 | 255.23 | 312.32 | 369.41 | 418.11 | 552.44 |
| 71 | 240.12 | 293.85 | 345.90 | 392.92 | 517.18 | 277.06 | 339.19 | 399.64 | 453.37 | 599.45 |
| 72 | 260.27 | 317.36 | 376.13 | 426.50 | 564.19 | 300.57 | 366.05 | 431.54 | 488.63 | 648.15 |
| 73 | 283.77 | 349.26 | 409.71 | 463.44 | 614.57 | 324.07 | 396.28 | 465.12 | 528.93 | 700.20 |
| 74 | 312.32 | 381.16 | 448.33 | 507.10 | 671.66 | 354.30 | 431.54 | 507.10 | 572.59 | 758.97 |
| 75 | 345.90 | 419.79 | 495.35 | 562.51 | 742.18 | 387.88 | 470.16 | 555.80 | 628.00 | 831.17 |
| 76 | 382.84 | 468.48 | 552.44 | 626.32 | 829.50 | 424.82 | 518.85 | 612.89 | 693.48 | 918.49 |
| 77 | 428.18 | 523.89 | 617.92 | 700.20 | 926.89 | 470.16 | 575.95 | 680.05 | 770.73 | 1019.24 |
| 78 | 476.88 | 582.66 | 690.13 | 782.48 | 1036.03 | 520.53 | 636.39 | 752.25 | 854.68 | 1130.06 |
| 79 | 523.89 | 643.11 | 760.65 | 863.08 | 1141.82 | 565.87 | 696.84 | 826.14 | 936.96 | 1237.53 |
| 80 | 569.23 | 698.52 | 827.82 | 938.64 | 1242.56 | 614.57 | 752.25 | 891.62 | 1012.52 | 1338.27 |
| 81 | 607.85 | 745.54 | 883.23 | 1002.45 | 1326.52 | 653.19 | 799.27 | 947.03 | 1076.33 | 1422.23 |
| 82 | 646.47 | 792.55 | 940.32 | 1064.57 | 1408.80 | 691.81 | 846.29 | 1004.13 | 1138.46 | 1504.51 |
| 83 | 685.09 | 841.25 | 995.73 | 1125.02 | 1492.76 | 730.43 | 894.98 | 1059.54 | 1198.91 | 1588.47 |
| 84 | 727.07 | 891.62 | 1054.50 | 1193.87 | 1581.75 | 772.40 | 945.36 | 1118.31 | 1267.75 | 1677.46 |
| 85 | 775.76 | 948.71 | 1121.67 | 1269.43 | 1684.18 | 821.10 | 1002.45 | 1185.47 | 1343.31 | 1779.89 |
| 86 | 827.82 | 1012.52 | 1197.23 | 1351.71 | 1795.00 | 873.15 | 1066.25 | 1261.03 | 1425.59 | 1890.71 |
| 87 | 884.91 | 1079.69 | 1276.15 | 1444.06 | 1915.90 | 930.24 | 1133.42 | 1339.95 | 1517.94 | 2011.61 |
| 88 | 943.68 | 1153.57 | 1361.78 | 1539.77 | 2043.51 | 989.01 | 1207.30 | 1425.59 | 1613.65 | 2139.22 |
| 89 | 1009.16 | 1230.81 | 1454.14 | 1640.52 | 2179.52 | 1054.50 | 1284.54 | 1517.94 | 1714.40 | 2275.23 |
| 90 | 1074.65 | 1311.41 | 1548.17 | 1747.98 | 2322.25 | 1119.99 | 1365.14 | 1611.97 | 1821.87 | 2417.96 |
| 91 | 1143.49 | 1395.37 | 1645.56 | 1858.81 | 2470.01 | 1188.83 | 1449.10 | 1709.36 | 1932.69 | 2565.73 |
| 92 | 1215.70 | 1482.68 | 1749.66 | 1972.99 | 2622.82 | 1261.03 | 1536.41 | 1813.47 | 2046.87 | 2718.53 |
| 93 | 1291.26 | 1573.35 | 1855.45 | 2093.89 | 2784.01 | 1336.60 | 1627.09 | 1919.26 | 2167.77 | 2879.73 |
| 94 | 1371.86 | 1672.42 | 1971.31 | 2223.18 | 2958.64 | 1417.19 | 1726.16 | 2035.12 | 2297.06 | 3054.36 |
| 95 | 1460.85 | 1779.89 | 2097.25 | 2364.23 | 3146.71 | 1506.19 | 1833.62 | 2161.05 | 2438.11 | 3242.42 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 30 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 31 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 32 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 33 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 34 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 35 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 36 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 37 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 38 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 39 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 40 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 78.92 | 88.99 | 117.54 |
| 41 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 78.92 | 88.99 | 117.54 |
| 42 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 78.92 | 88.99 | 117.54 |
| 43 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 78.92 | 88.99 | 117.54 |
| 44 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 78.92 | 88.99 | 117.54 |
| 45 | 43.66 | 55.41 | 62.13 | 72.20 | 95.71 | 57.09 | 70.52 | 82.28 | 94.03 | 124.26 |
| 46 | 43.66 | 55.41 | 62.13 | 72.20 | 95.71 | 57.09 | 70.52 | 82.28 | 94.03 | 124.26 |
| 47 | 43.66 | 55.41 | 62.13 | 72.20 | 95.71 | 57.09 | 70.52 | 82.28 | 94.03 | 124.26 |
| 48 | 43.66 | 55.41 | 62.13 | 72.20 | 95.71 | 57.09 | 70.52 | 82.28 | 94.03 | 124.26 |
| 49 | 43.66 | 55.41 | 62.13 | 72.20 | 95.71 | 57.09 | 70.52 | 82.28 | 94.03 | 124.26 |
| 50 | 50.37 | 60.45 | 70.52 | 80.60 | 105.79 | 65.49 | 78.92 | 92.35 | 104.11 | 136.01 |
| 51 | 53.73 | 62.13 | 73.88 | 85.64 | 112.50 | 67.17 | 82.28 | 95.71 | 109.14 | 144.41 |
| 52 | 53.73 | 67.17 | 78.92 | 88.99 | 117.54 | 68.84 | 85.64 | 100.75 | 112.50 | 149.44 |
| 53 | 57.09 | 70.52 | 83.96 | 95.71 | 125.94 | 72.20 | 88.99 | 104.11 | 120.90 | 157.84 |
| 54 | 62.13 | 73.88 | 87.32 | 100.75 | 130.97 | 77.24 | 92.35 | 109.14 | 124.26 | 162.88 |
| 55 | 63.81 | 77.24 | 88.99 | 104.11 | 136.01 | 78.92 | 97.39 | 112.50 | 129.29 | 169.59 |
| 56 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 | 83.96 | 102.43 | 119.22 | 136.01 | 179.67 |
| 57 | 70.52 | 87.32 | 100.75 | 117.54 | 152.80 | 87.32 | 107.46 | 125.94 | 144.41 | 188.06 |
| 58 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 92.35 | 112.50 | 132.65 | 152.80 | 199.82 |
| 59 | 78.92 | 97.39 | 115.86 | 132.65 | 174.63 | 97.39 | 119.22 | 141.05 | 161.20 | 211.57 |
| 60 | 85.64 | 104.11 | 122.58 | 139.37 | 184.71 | 104.11 | 127.61 | 149.44 | 169.59 | 225.00 |
| 61 | 94.03 | 112.50 | 132.65 | 151.12 | 198.14 | 112.50 | 136.01 | 161.20 | 183.03 | 240.12 |
| 62 | 99.07 | 120.90 | 142.73 | 161.20 | 211.57 | 119.22 | 146.09 | 172.95 | 194.78 | 256.91 |
| 63 | 105.79 | 127.61 | 152.80 | 172.95 | 228.36 | 129.29 | 156.16 | 184.71 | 209.89 | 277.06 |
| 64 | 114.18 | 139.37 | 164.56 | 186.38 | 245.15 | 137.69 | 169.59 | 198.14 | 225.00 | 295.53 |
| 65 | 122.58 | 151.12 | 177.99 | 201.50 | 266.98 | 149.44 | 183.03 | 214.93 | 241.80 | 320.72 |
| 66 | 134.33 | 164.56 | 194.78 | 221.65 | 290.49 | 162.88 | 199.82 | 235.08 | 263.62 | 349.26 |
| 67 | 149.44 | 181.35 | 211.57 | 241.80 | 319.04 | 177.99 | 214.93 | 253.55 | 288.81 | 381.16 |
| 68 | 161.20 | 198.14 | 233.40 | 265.30 | 352.62 | 189.74 | 235.08 | 275.38 | 314.00 | 416.43 |
| 69 | 176.31 | 218.29 | 255.23 | 293.85 | 384.52 | 208.21 | 256.91 | 300.57 | 342.54 | 451.69 |
| 70 | 194.78 | 238.44 | 280.42 | 319.04 | 423.14 | 226.68 | 278.74 | 327.43 | 371.09 | 491.99 |
| 71 | 211.57 | 261.95 | 307.28 | 349.26 | 461.76 | 246.83 | 300.57 | 355.98 | 404.67 | 532.29 |
| 72 | 233.40 | 283.77 | 334.15 | 379.49 | 500.38 | 266.98 | 325.75 | 382.84 | 434.90 | 574.27 |
| 73 | 255.23 | 310.64 | 364.37 | 413.07 | 545.72 | 290.49 | 352.62 | 414.75 | 470.16 | 621.28 |
| 74 | 278.74 | 339.19 | 399.64 | 450.01 | 599.45 | 314.00 | 384.52 | 451.69 | 507.10 | 676.69 |
| 75 | 307.28 | 376.13 | 439.93 | 497.03 | 659.90 | 344.22 | 419.79 | 491.99 | 555.80 | 738.82 |
| 76 | 340.87 | 416.43 | 490.31 | 555.80 | 737.14 | 379.49 | 461.76 | 544.04 | 614.57 | 817.74 |
| 77 | 381.16 | 465.12 | 549.08 | 622.96 | 824.46 | 419.79 | 513.82 | 602.81 | 683.41 | 905.06 |
| 78 | 423.14 | 517.18 | 612.89 | 693.48 | 918.49 | 461.76 | 564.19 | 666.62 | 757.29 | 1002.45 |
| 79 | 465.12 | 569.23 | 673.34 | 765.69 | 1010.84 | 503.74 | 616.24 | 730.43 | 829.50 | 1096.48 |
| 80 | 505.42 | 619.60 | 733.78 | 831.17 | 1098.16 | 544.04 | 666.62 | 790.87 | 894.98 | 1183.79 |
| 81 | 540.68 | 663.26 | 784.16 | 888.27 | 1173.72 | 579.30 | 710.28 | 841.25 | 952.07 | 1259.36 |
| 82 | 574.27 | 703.56 | 832.85 | 942.00 | 1245.92 | 612.89 | 750.58 | 889.94 | 1005.80 | 1331.56 |
| 83 | 609.53 | 745.54 | 881.55 | 995.73 | 1319.80 | 648.15 | 792.55 | 938.64 | 1059.54 | 1405.44 |
| 84 | 646.47 | 790.87 | 933.60 | 1056.18 | 1400.40 | 685.09 | 837.89 | 990.69 | 1119.99 | 1486.04 |
| 85 | 690.13 | 842.93 | 994.05 | 1123.34 | 1489.40 | 728.75 | 889.94 | 1051.14 | 1187.15 | 1575.03 |
| 86 | 735.46 | 900.02 | 1061.22 | 1197.23 | 1588.47 | 774.08 | 947.03 | 1118.31 | 1261.03 | 1674.10 |
| 87 | 785.84 | 958.79 | 1130.06 | 1277.83 | 1695.93 | 824.46 | 1005.80 | 1187.15 | 1341.63 | 1781.57 |
| 88 | 839.57 | 1024.28 | 1207.30 | 1363.46 | 1808.43 | 878.19 | 1071.29 | 1264.39 | 1427.27 | 1894.07 |
| 89 | 894.98 | 1091.44 | 1287.90 | 1452.46 | 1929.33 | 933.60 | 1138.46 | 1344.99 | 1516.26 | 2014.97 |
| 90 | 955.43 | 1165.32 | 1371.86 | 1546.49 | 2055.27 | 994.05 | 1212.34 | 1428.95 | 1610.30 | 2140.90 |
| 91 | 1015.88 | 1239.21 | 1459.17 | 1645.56 | 2186.24 | 1054.50 | 1286.22 | 1516.26 | 1709.36 | 2271.88 |
| 92 | 1081.37 | 1316.45 | 1548.17 | 1746.31 | 2322.25 | 1119.99 | 1363.46 | 1605.26 | 1810.11 | 2407.89 |
| 93 | 1148.53 | 1397.04 | 1643.88 | 1853.77 | 2464.98 | 1187.15 | 1444.06 | 1700.97 | 1917.58 | 2550.61 |
| 94 | 1219.06 | 1484.36 | 1747.98 | 1967.95 | 2619.46 | 1257.68 | 1531.38 | 1805.08 | 2031.76 | 2705.09 |
| 95 | 1297.98 | 1580.07 | 1858.81 | 2093.89 | 2785.69 | 1336.60 | 1627.09 | 1915.90 | 2157.69 | 2871.33 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 30 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 31 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 32 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 33 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 34 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 35 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 36 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 37 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 38 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 39 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 40 | 38.62 | 45.34 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 78.92 | 105.79 |
| 41 | 38.62 | 45.34 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 78.92 | 105.79 |
| 42 | 38.62 | 45.34 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 78.92 | 105.79 |
| 43 | 38.62 | 45.34 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 78.92 | 105.79 |
| 44 | 38.62 | 45.34 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 78.92 | 105.79 |
| 45 | 38.62 | 48.70 | 58.77 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 46 | 38.62 | 48.70 | 58.77 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 47 | 38.62 | 48.70 | 58.77 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 48 | 38.62 | 48.70 | 58.77 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 49 | 38.62 | 48.70 | 58.77 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 50 | 43.66 | 55.41 | 62.13 | 72.20 | 95.71 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 51 | 47.02 | 57.09 | 67.17 | 77.24 | 100.75 | 60.45 | 73.88 | 85.64 | 99.07 | 129.29 |
| 52 | 50.37 | 60.45 | 70.52 | 82.28 | 107.46 | 63.81 | 75.56 | 88.99 | 102.43 | 136.01 |
| 53 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 | 67.17 | 80.60 | 92.35 | 105.79 | 141.05 |
| 54 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 55 | 57.09 | 68.84 | 82.28 | 92.35 | 122.58 | 68.84 | 87.32 | 102.43 | 115.86 | 151.12 |
| 56 | 60.45 | 72.20 | 87.32 | 99.07 | 129.29 | 73.88 | 88.99 | 105.79 | 122.58 | 159.52 |
| 57 | 65.49 | 78.92 | 92.35 | 104.11 | 137.69 | 78.92 | 95.71 | 112.50 | 127.61 | 167.91 |
| 58 | 67.17 | 82.28 | 95.71 | 112.50 | 146.09 | 82.28 | 100.75 | 117.54 | 136.01 | 177.99 |
| 59 | 70.52 | 87.32 | 102.43 | 119.22 | 154.48 | 87.32 | 107.46 | 125.94 | 144.41 | 189.74 |
| 60 | 75.56 | 94.03 | 110.82 | 125.94 | 166.23 | 92.35 | 114.18 | 134.33 | 152.80 | 201.50 |
| 61 | 80.60 | 100.75 | 120.90 | 136.01 | 179.67 | 97.39 | 122.58 | 144.41 | 164.56 | 216.61 |
| 62 | 88.99 | 109.14 | 125.94 | 146.09 | 191.42 | 107.46 | 132.65 | 154.48 | 174.63 | 231.72 |
| 63 | 94.03 | 115.86 | 137.69 | 156.16 | 204.86 | 114.18 | 139.37 | 166.23 | 188.06 | 246.83 |
| 64 | 100.75 | 124.26 | 146.09 | 167.91 | 219.97 | 122.58 | 151.12 | 176.31 | 201.50 | 266.98 |
| 65 | 110.82 | 136.01 | 159.52 | 181.35 | 240.12 | 132.65 | 162.88 | 191.42 | 218.29 | 288.81 |
| 66 | 120.90 | 147.76 | 174.63 | 199.82 | 261.95 | 144.41 | 177.99 | 208.21 | 238.44 | 312.32 |
| 67 | 132.65 | 161.20 | 191.42 | 216.61 | 285.45 | 157.84 | 193.10 | 226.68 | 256.91 | 339.19 |
| 68 | 144.41 | 177.99 | 208.21 | 238.44 | 314.00 | 171.27 | 209.89 | 246.83 | 282.10 | 371.09 |
| 69 | 159.52 | 193.10 | 230.04 | 261.95 | 344.22 | 186.38 | 228.36 | 270.34 | 307.28 | 404.67 |
| 70 | 171.27 | 213.25 | 251.87 | 285.45 | 376.13 | 199.82 | 248.51 | 292.17 | 332.47 | 438.26 |
| 71 | 189.74 | 233.40 | 275.38 | 312.32 | 411.39 | 219.97 | 270.34 | 317.36 | 361.02 | 475.20 |
| 72 | 206.53 | 253.55 | 298.89 | 337.51 | 448.33 | 236.76 | 290.49 | 342.54 | 387.88 | 513.82 |
| 73 | 226.68 | 277.06 | 327.43 | 367.73 | 488.63 | 256.91 | 315.68 | 371.09 | 419.79 | 555.80 |
| 74 | 250.19 | 303.92 | 357.66 | 404.67 | 533.97 | 282.10 | 342.54 | 402.99 | 455.05 | 602.81 |
| 75 | 273.70 | 334.15 | 392.92 | 443.29 | 589.38 | 305.60 | 374.45 | 439.93 | 497.03 | 659.90 |
| 76 | 305.60 | 372.77 | 436.58 | 495.35 | 656.54 | 337.51 | 413.07 | 485.27 | 549.08 | 727.07 |
| 77 | 337.51 | 416.43 | 490.31 | 554.12 | 733.78 | 371.09 | 456.73 | 537.32 | 609.53 | 807.67 |
| 78 | 377.81 | 460.08 | 544.04 | 617.92 | 816.06 | 411.39 | 502.06 | 594.42 | 675.01 | 889.94 |
| 79 | 411.39 | 507.10 | 599.45 | 681.73 | 900.02 | 446.65 | 549.08 | 649.83 | 738.82 | 973.90 |
| 80 | 448.33 | 550.76 | 651.51 | 737.14 | 978.94 | 481.91 | 592.74 | 701.88 | 795.91 | 1054.50 |
| 81 | 480.23 | 589.38 | 695.16 | 787.52 | 1046.10 | 513.82 | 631.36 | 745.54 | 846.29 | 1121.67 |
| 82 | 508.78 | 626.32 | 740.50 | 836.21 | 1109.91 | 542.36 | 668.30 | 790.87 | 894.98 | 1185.47 |
| 83 | 540.68 | 663.26 | 782.48 | 886.59 | 1175.40 | 574.27 | 705.24 | 832.85 | 945.36 | 1250.96 |
| 84 | 575.95 | 703.56 | 831.17 | 938.64 | 1247.60 | 609.53 | 745.54 | 881.55 | 997.41 | 1323.16 |
| 85 | 612.89 | 748.90 | 883.23 | 999.09 | 1326.52 | 646.47 | 790.87 | 933.60 | 1057.86 | 1402.08 |
| 86 | 653.19 | 799.27 | 942.00 | 1064.57 | 1415.52 | 686.77 | 841.25 | 992.37 | 1123.34 | 1491.08 |
| 87 | 698.52 | 853.00 | 1005.80 | 1135.10 | 1509.55 | 732.11 | 894.98 | 1056.18 | 1193.87 | 1585.11 |
| 88 | 747.22 | 911.77 | 1072.97 | 1210.66 | 1610.30 | 780.80 | 953.75 | 1123.34 | 1269.43 | 1685.86 |
| 89 | 795.91 | 972.22 | 1145.17 | 1291.26 | 1717.76 | 829.50 | 1014.20 | 1195.55 | 1350.03 | 1793.32 |
| 90 | 849.64 | 1036.03 | 1219.06 | 1375.22 | 1830.26 | 883.23 | 1078.01 | 1269.43 | 1433.99 | 1905.82 |
| 91 | 903.38 | 1103.19 | 1297.98 | 1462.53 | 1947.80 | 936.96 | 1145.17 | 1348.35 | 1521.30 | 2023.36 |
| 92 | 960.47 | 1172.04 | 1378.57 | 1553.20 | 2067.02 | 994.05 | 1214.02 | 1428.95 | 1611.97 | 2142.58 |
| 93 | 1020.92 | 1242.56 | 1464.21 | 1648.92 | 2196.32 | 1054.50 | 1284.54 | 1514.58 | 1707.69 | 2271.88 |
| 94 | 1084.72 | 1321.48 | 1554.88 | 1751.34 | 2332.33 | 1118.31 | 1363.46 | 1605.26 | 1810.11 | 2407.89 |
| 95 | 1155.25 | 1405.44 | 1653.95 | 1862.17 | 2481.77 | 1188.83 | 1447.42 | 1704.33 | 1920.94 | 2557.33 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 30 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 31 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 32 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 33 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 34 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 35 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 36 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 37 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 38 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 39 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 40 | 35.26 | 41.98 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 99.07 |
| 41 | 35.26 | 41.98 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 99.07 |
| 42 | 35.26 | 41.98 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 99.07 |
| 43 | 35.26 | 41.98 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 99.07 |
| 44 | 35.26 | 41.98 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 99.07 |
| 45 | 38.62 | 45.34 | 53.73 | 60.45 | 80.60 | 47.02 | 58.77 | 68.84 | 78.92 | 102.43 |
| 46 | 38.62 | 45.34 | 53.73 | 60.45 | 80.60 | 47.02 | 58.77 | 68.84 | 78.92 | 102.43 |
| 47 | 38.62 | 45.34 | 53.73 | 60.45 | 80.60 | 47.02 | 58.77 | 68.84 | 78.92 | 102.43 |
| 48 | 38.62 | 45.34 | 53.73 | 60.45 | 80.60 | 47.02 | 58.77 | 68.84 | 78.92 | 102.43 |
| 49 | 38.62 | 45.34 | 53.73 | 60.45 | 80.60 | 47.02 | 58.77 | 68.84 | 78.92 | 102.43 |
| 50 | 40.30 | 50.37 | 58.77 | 68.84 | 87.32 | 52.05 | 65.49 | 75.56 | 87.32 | 114.18 |
| 51 | 41.98 | 53.73 | 62.13 | 72.20 | 92.35 | 55.41 | 67.17 | 80.60 | 90.67 | 119.22 |
| 52 | 45.34 | 55.41 | 65.49 | 75.56 | 100.75 | 57.09 | 68.84 | 83.96 | 94.03 | 125.94 |
| 53 | 47.02 | 60.45 | 70.52 | 80.60 | 104.11 | 60.45 | 73.88 | 87.32 | 99.07 | 129.29 |
| 54 | 50.37 | 62.13 | 70.52 | 83.96 | 109.14 | 63.81 | 77.24 | 88.99 | 104.11 | 136.01 |
| 55 | 52.05 | 63.81 | 75.56 | 85.64 | 114.18 | 65.49 | 80.60 | 94.03 | 105.79 | 141.05 |
| 56 | 55.41 | 68.84 | 80.60 | 90.67 | 120.90 | 68.84 | 85.64 | 99.07 | 112.50 | 147.76 |
| 57 | 58.77 | 70.52 | 85.64 | 97.39 | 127.61 | 72.20 | 88.99 | 104.11 | 119.22 | 156.16 |
| 58 | 63.81 | 77.24 | 92.35 | 102.43 | 136.01 | 77.24 | 94.03 | 110.82 | 124.26 | 164.56 |
| 59 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 | 80.60 | 99.07 | 115.86 | 134.33 | 174.63 |
| 60 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 | 85.64 | 105.79 | 124.26 | 141.05 | 186.38 |
| 61 | 77.24 | 94.03 | 110.82 | 124.26 | 166.23 | 94.03 | 114.18 | 134.33 | 151.12 | 199.82 |
| 62 | 80.60 | 99.07 | 119.22 | 134.33 | 177.99 | 97.39 | 120.90 | 142.73 | 161.20 | 214.93 |
| 63 | 88.99 | 107.46 | 124.26 | 144.41 | 188.06 | 105.79 | 130.97 | 151.12 | 172.95 | 228.36 |
| 64 | 94.03 | 115.86 | 136.01 | 156.16 | 204.86 | 114.18 | 139.37 | 164.56 | 188.06 | 246.83 |
| 65 | 102.43 | 124.26 | 146.09 | 167.91 | 221.65 | 122.58 | 149.44 | 176.31 | 201.50 | 265.30 |
| 66 | 112.50 | 136.01 | 161.20 | 183.03 | 240.12 | 134.33 | 162.88 | 193.10 | 219.97 | 287.13 |
| 67 | 122.58 | 151.12 | 177.99 | 201.50 | 266.98 | 144.41 | 179.67 | 209.89 | 238.44 | 315.68 |
| 68 | 134.33 | 162.88 | 193.10 | 221.65 | 290.49 | 157.84 | 193.10 | 230.04 | 260.27 | 342.54 |
| 69 | 146.09 | 177.99 | 213.25 | 241.80 | 319.04 | 172.95 | 209.89 | 248.51 | 282.10 | 372.77 |
| 70 | 159.52 | 194.78 | 231.72 | 263.62 | 349.26 | 184.71 | 228.36 | 268.66 | 305.60 | 404.67 |
| 71 | 176.31 | 213.25 | 255.23 | 287.13 | 379.49 | 203.18 | 248.51 | 293.85 | 332.47 | 438.26 |
| 72 | 191.42 | 235.08 | 275.38 | 314.00 | 414.75 | 218.29 | 268.66 | 315.68 | 357.66 | 475.20 |
| 73 | 209.89 | 256.91 | 302.25 | 340.87 | 450.01 | 238.44 | 292.17 | 344.22 | 387.88 | 512.14 |
| 74 | 230.04 | 280.42 | 329.11 | 372.77 | 493.67 | 258.59 | 315.68 | 371.09 | 419.79 | 557.47 |
| 75 | 253.55 | 308.96 | 362.69 | 409.71 | 544.04 | 283.77 | 345.90 | 404.67 | 458.41 | 607.85 |
| 76 | 280.42 | 342.54 | 402.99 | 456.73 | 606.17 | 310.64 | 379.49 | 446.65 | 505.42 | 671.66 |
| 77 | 314.00 | 384.52 | 451.69 | 512.14 | 676.69 | 344.22 | 421.46 | 497.03 | 560.83 | 742.18 |
| 78 | 345.90 | 424.82 | 502.06 | 569.23 | 752.25 | 377.81 | 463.44 | 547.40 | 619.60 | 821.10 |
| 79 | 381.16 | 466.80 | 552.44 | 626.32 | 827.82 | 411.39 | 505.42 | 597.77 | 678.37 | 896.66 |
| 80 | 414.75 | 505.42 | 599.45 | 680.05 | 898.34 | 444.97 | 545.72 | 646.47 | 732.11 | 968.86 |
| 81 | 443.29 | 542.36 | 639.75 | 725.39 | 960.47 | 473.52 | 582.66 | 686.77 | 777.44 | 1030.99 |
| 82 | 470.16 | 574.27 | 680.05 | 770.73 | 1019.24 | 500.38 | 614.57 | 727.07 | 822.78 | 1089.76 |
| 83 | 498.70 | 609.53 | 720.35 | 816.06 | 1081.37 | 528.93 | 649.83 | 767.37 | 868.12 | 1151.89 |
| 84 | 530.61 | 648.15 | 764.01 | 866.44 | 1145.17 | 560.83 | 688.45 | 811.02 | 918.49 | 1215.70 |
| 85 | 564.19 | 688.45 | 814.38 | 920.17 | 1219.06 | 594.42 | 728.75 | 861.40 | 972.22 | 1289.58 |
| 86 | 602.81 | 735.46 | 868.12 | 980.62 | 1301.33 | 633.04 | 775.76 | 915.13 | 1032.67 | 1371.86 |
| 87 | 644.79 | 785.84 | 926.89 | 1047.78 | 1388.65 | 675.01 | 826.14 | 973.90 | 1099.84 | 1459.17 |
| 88 | 688.45 | 837.89 | 987.33 | 1116.63 | 1482.68 | 718.67 | 878.19 | 1034.35 | 1168.68 | 1553.20 |
| 89 | 733.78 | 894.98 | 1052.82 | 1190.51 | 1580.07 | 764.01 | 935.28 | 1099.84 | 1242.56 | 1650.59 |
| 90 | 782.48 | 953.75 | 1123.34 | 1267.75 | 1685.86 | 812.70 | 994.05 | 1170.36 | 1319.80 | 1756.38 |
| 91 | 834.53 | 1015.88 | 1195.55 | 1348.35 | 1791.64 | 864.76 | 1056.18 | 1242.56 | 1400.40 | 1862.17 |
| 92 | 884.91 | 1078.01 | 1269.43 | 1430.63 | 1904.14 | 915.13 | 1118.31 | 1316.45 | 1482.68 | 1974.67 |
| 93 | 940.32 | 1145.17 | 1346.67 | 1519.62 | 2020.01 | 970.54 | 1185.47 | 1393.69 | 1571.68 | 2090.53 |
| 94 | 1000.77 | 1217.38 | 1432.31 | 1613.65 | 2145.94 | 1030.99 | 1257.68 | 1479.32 | 1665.71 | 2216.46 |
| 95 | 1064.57 | 1294.62 | 1522.98 | 1714.40 | 2283.63 | 1094.80 | 1334.92 | 1570.00 | 1766.46 | 2354.15 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 30 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 31 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 32 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 33 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 34 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 35 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 36 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 37 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 38 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 39 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 40 | 50.37 | 60.45 | 72.20 | 80.60 | 107.46 | 65.49 | 78.92 | 92.35 | 104.11 | 139.37 |
| 41 | 50.37 | 60.45 | 72.20 | 80.60 | 107.46 | 65.49 | 78.92 | 92.35 | 104.11 | 139.37 |
| 42 | 50.37 | 60.45 | 72.20 | 80.60 | 107.46 | 65.49 | 78.92 | 92.35 | 104.11 | 139.37 |
| 43 | 50.37 | 60.45 | 72.20 | 80.60 | 107.46 | 65.49 | 78.92 | 92.35 | 104.11 | 139.37 |
| 44 | 50.37 | 60.45 | 72.20 | 80.60 | 107.46 | 65.49 | 78.92 | 92.35 | 104.11 | 139.37 |
| 45 | 53.73 | 65.49 | 77.24 | 85.64 | 114.18 | 68.84 | 83.96 | 99.07 | 110.82 | 147.76 |
| 46 | 53.73 | 65.49 | 77.24 | 85.64 | 114.18 | 68.84 | 83.96 | 99.07 | 110.82 | 147.76 |
| 47 | 53.73 | 65.49 | 77.24 | 85.64 | 114.18 | 68.84 | 83.96 | 99.07 | 110.82 | 147.76 |
| 48 | 53.73 | 65.49 | 77.24 | 85.64 | 114.18 | 68.84 | 83.96 | 99.07 | 110.82 | 147.76 |
| 49 | 53.73 | 65.49 | 77.24 | 85.64 | 114.18 | 68.84 | 83.96 | 99.07 | 110.82 | 147.76 |
| 50 | 58.77 | 72.20 | 85.64 | 97.39 | 127.61 | 77.24 | 92.35 | 110.82 | 124.26 | 164.56 |
| 51 | 62.13 | 75.56 | 88.99 | 102.43 | 134.33 | 80.60 | 97.39 | 114.18 | 130.97 | 172.95 |
| 52 | 65.49 | 78.92 | 94.03 | 107.46 | 142.73 | 83.96 | 100.75 | 119.22 | 136.01 | 181.35 |
| 53 | 68.84 | 83.96 | 99.07 | 112.50 | 147.76 | 87.32 | 105.79 | 124.26 | 142.73 | 186.38 |
| 54 | 72.20 | 88.99 | 104.11 | 119.22 | 156.16 | 90.67 | 112.50 | 130.97 | 147.76 | 194.78 |
| 55 | 75.56 | 92.35 | 109.14 | 124.26 | 162.88 | 94.03 | 115.86 | 136.01 | 154.48 | 203.18 |
| 56 | 78.92 | 99.07 | 115.86 | 132.65 | 172.95 | 99.07 | 122.58 | 142.73 | 162.88 | 213.25 |
| 57 | 85.64 | 102.43 | 122.58 | 139.37 | 183.03 | 105.79 | 127.61 | 151.12 | 171.27 | 225.00 |
| 58 | 90.67 | 110.82 | 130.97 | 149.44 | 196.46 | 110.82 | 136.01 | 159.52 | 183.03 | 240.12 |
| 59 | 97.39 | 117.54 | 139.37 | 157.84 | 208.21 | 117.54 | 144.41 | 169.59 | 193.10 | 255.23 |
| 60 | 104.11 | 125.94 | 149.44 | 167.91 | 223.33 | 125.94 | 152.80 | 181.35 | 204.86 | 272.02 |
| 61 | 110.82 | 136.01 | 159.52 | 181.35 | 238.44 | 134.33 | 164.56 | 193.10 | 219.97 | 290.49 |
| 62 | 117.54 | 144.41 | 169.59 | 193.10 | 253.55 | 142.73 | 174.63 | 206.53 | 233.40 | 308.96 |
| 63 | 127.61 | 154.48 | 181.35 | 206.53 | 273.70 | 154.48 | 188.06 | 221.65 | 251.87 | 332.47 |
| 64 | 137.69 | 166.23 | 196.46 | 223.33 | 293.85 | 166.23 | 201.50 | 236.76 | 270.34 | 357.66 |
| 65 | 147.76 | 179.67 | 213.25 | 241.80 | 319.04 | 177.99 | 218.29 | 256.91 | 292.17 | 386.20 |
| 66 | 161.20 | 196.46 | 231.72 | 265.30 | 349.26 | 194.78 | 236.76 | 278.74 | 319.04 | 419.79 |
| 67 | 177.99 | 216.61 | 255.23 | 290.49 | 382.84 | 211.57 | 258.59 | 305.60 | 345.90 | 458.41 |
| 68 | 193.10 | 236.76 | 278.74 | 319.04 | 421.46 | 230.04 | 280.42 | 330.79 | 377.81 | 498.70 |
| 69 | 213.25 | 260.27 | 308.96 | 349.26 | 461.76 | 251.87 | 307.28 | 362.69 | 411.39 | 542.36 |
| 70 | 231.72 | 285.45 | 339.19 | 384.52 | 507.10 | 272.02 | 334.15 | 394.60 | 448.33 | 591.06 |
| 71 | 255.23 | 312.32 | 369.41 | 419.79 | 554.12 | 295.53 | 362.69 | 426.50 | 485.27 | 641.43 |
| 72 | 278.74 | 340.87 | 402.99 | 455.05 | 602.81 | 320.72 | 392.92 | 461.76 | 522.21 | 691.81 |
| 73 | 303.92 | 372.77 | 438.26 | 495.35 | 656.54 | 347.58 | 424.82 | 498.70 | 564.19 | 748.90 |
| 74 | 334.15 | 408.03 | 478.55 | 542.36 | 720.35 | 377.81 | 461.76 | 540.68 | 612.89 | 812.70 |
| 75 | 369.41 | 450.01 | 530.61 | 599.45 | 792.55 | 413.07 | 503.74 | 592.74 | 669.98 | 888.27 |
| 76 | 411.39 | 502.06 | 591.06 | 668.30 | 884.91 | 455.05 | 557.47 | 654.86 | 740.50 | 982.30 |
| 77 | 458.41 | 560.83 | 661.58 | 750.58 | 992.37 | 503.74 | 617.92 | 727.07 | 824.46 | 1091.44 |
| 78 | 508.78 | 624.64 | 737.14 | 836.21 | 1104.87 | 555.80 | 681.73 | 804.31 | 913.45 | 1207.30 |
| 79 | 560.83 | 686.77 | 812.70 | 923.53 | 1220.73 | 607.85 | 745.54 | 881.55 | 1002.45 | 1323.16 |
| 80 | 609.53 | 747.22 | 884.91 | 1004.13 | 1326.52 | 656.54 | 805.99 | 953.75 | 1083.05 | 1430.63 |
| 81 | 651.51 | 797.59 | 945.36 | 1072.97 | 1417.19 | 698.52 | 856.36 | 1014.20 | 1151.89 | 1521.30 |
| 82 | 691.81 | 847.97 | 1004.13 | 1138.46 | 1504.51 | 738.82 | 906.74 | 1072.97 | 1217.38 | 1608.62 |
| 83 | 733.78 | 898.34 | 1062.90 | 1205.62 | 1595.18 | 780.80 | 957.11 | 1131.74 | 1284.54 | 1699.29 |
| 84 | 779.12 | 953.75 | 1128.38 | 1277.83 | 1690.89 | 826.14 | 1012.52 | 1197.23 | 1356.75 | 1795.00 |
| 85 | 829.50 | 1014.20 | 1198.91 | 1358.42 | 1798.36 | 876.51 | 1072.97 | 1267.75 | 1437.34 | 1902.47 |
| 86 | 886.59 | 1083.05 | 1279.50 | 1447.42 | 1919.26 | 933.60 | 1141.82 | 1348.35 | 1526.34 | 2023.36 |
| 87 | 947.03 | 1155.25 | 1365.14 | 1544.81 | 2046.87 | 994.05 | 1214.02 | 1433.99 | 1623.73 | 2150.98 |
| 88 | 1010.84 | 1234.17 | 1457.49 | 1647.24 | 2184.56 | 1057.86 | 1292.94 | 1526.34 | 1726.16 | 2288.67 |
| 89 | 1078.01 | 1316.45 | 1553.20 | 1756.38 | 2328.97 | 1125.02 | 1375.22 | 1622.05 | 1835.30 | 2433.07 |
| 90 | 1150.21 | 1403.76 | 1655.63 | 1870.56 | 2481.77 | 1197.23 | 1462.53 | 1724.48 | 1949.48 | 2585.88 |
| 91 | 1224.09 | 1492.76 | 1761.42 | 1988.10 | 2639.61 | 1271.11 | 1551.53 | 1830.26 | 2067.02 | 2743.71 |
| 92 | 1301.33 | 1586.79 | 1870.56 | 2110.68 | 2804.16 | 1348.35 | 1645.56 | 1939.41 | 2189.60 | 2908.27 |
| 93 | 1381.93 | 1684.18 | 1984.74 | 2239.97 | 2977.12 | 1428.95 | 1742.95 | 2053.59 | 2318.89 | 3081.22 |
| 94 | 1469.25 | 1789.96 | 2109.00 | 2379.34 | 3161.82 | 1516.26 | 1848.73 | 2177.84 | 2458.26 | 3265.93 |
| 95 | 1563.28 | 1904.14 | 2243.33 | 2530.46 | 3363.32 | 1610.30 | 1962.91 | 2312.18 | 2609.38 | 3467.42 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 30 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 31 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 32 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 33 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 34 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 35 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 36 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 37 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 38 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 39 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 40 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 94.03 | 124.26 |
| 41 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 94.03 | 124.26 |
| 42 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 94.03 | 124.26 |
| 43 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 94.03 | 124.26 |
| 44 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 94.03 | 124.26 |
| 45 | 48.70 | 57.09 | 68.84 | 77.24 | 102.43 | 62.13 | 73.88 | 88.99 | 100.75 | 132.65 |
| 46 | 48.70 | 57.09 | 68.84 | 77.24 | 102.43 | 62.13 | 73.88 | 88.99 | 100.75 | 132.65 |
| 47 | 48.70 | 57.09 | 68.84 | 77.24 | 102.43 | 62.13 | 73.88 | 88.99 | 100.75 | 132.65 |
| 48 | 48.70 | 57.09 | 68.84 | 77.24 | 102.43 | 62.13 | 73.88 | 88.99 | 100.75 | 132.65 |
| 49 | 48.70 | 57.09 | 68.84 | 77.24 | 102.43 | 62.13 | 73.88 | 88.99 | 100.75 | 132.65 |
| 50 | 53.73 | 65.49 | 77.24 | 85.64 | 112.50 | 68.84 | 83.96 | 99.07 | 110.82 | 146.09 |
| 51 | 55.41 | 68.84 | 80.60 | 90.67 | 120.90 | 72.20 | 87.32 | 102.43 | 115.86 | 154.48 |
| 52 | 58.77 | 70.52 | 83.96 | 95.71 | 125.94 | 75.56 | 90.67 | 107.46 | 122.58 | 159.52 |
| 53 | 62.13 | 75.56 | 87.32 | 102.43 | 134.33 | 77.24 | 95.71 | 110.82 | 127.61 | 167.91 |
| 54 | 63.81 | 78.92 | 92.35 | 107.46 | 139.37 | 80.60 | 99.07 | 115.86 | 132.65 | 174.63 |
| 55 | 67.17 | 83.96 | 97.39 | 112.50 | 146.09 | 83.96 | 104.11 | 120.90 | 137.69 | 181.35 |
| 56 | 72.20 | 87.32 | 102.43 | 119.22 | 156.16 | 88.99 | 109.14 | 127.61 | 146.09 | 191.42 |
| 57 | 75.56 | 92.35 | 109.14 | 125.94 | 164.56 | 94.03 | 114.18 | 134.33 | 152.80 | 201.50 |
| 58 | 80.60 | 99.07 | 117.54 | 134.33 | 174.63 | 99.07 | 120.90 | 142.73 | 162.88 | 213.25 |
| 59 | 85.64 | 105.79 | 124.26 | 142.73 | 186.38 | 105.79 | 127.61 | 151.12 | 172.95 | 226.68 |
| 60 | 90.67 | 112.50 | 130.97 | 152.80 | 198.14 | 110.82 | 136.01 | 159.52 | 184.71 | 240.12 |
| 61 | 99.07 | 119.22 | 141.05 | 162.88 | 213.25 | 119.22 | 146.09 | 171.27 | 196.46 | 258.59 |
| 62 | 105.79 | 127.61 | 152.80 | 172.95 | 226.68 | 129.29 | 156.16 | 184.71 | 208.21 | 275.38 |
| 63 | 112.50 | 139.37 | 161.20 | 184.71 | 243.48 | 136.01 | 167.91 | 196.46 | 223.33 | 295.53 |
| 64 | 122.58 | 149.44 | 174.63 | 199.82 | 261.95 | 147.76 | 181.35 | 211.57 | 241.80 | 319.04 |
| 65 | 130.97 | 161.20 | 189.74 | 216.61 | 285.45 | 159.52 | 194.78 | 228.36 | 261.95 | 344.22 |
| 66 | 146.09 | 176.31 | 208.21 | 236.76 | 312.32 | 174.63 | 211.57 | 250.19 | 283.77 | 374.45 |
| 67 | 157.84 | 193.10 | 228.36 | 258.59 | 342.54 | 188.06 | 230.04 | 272.02 | 307.28 | 408.03 |
| 68 | 172.95 | 211.57 | 250.19 | 283.77 | 374.45 | 204.86 | 250.19 | 295.53 | 335.83 | 443.29 |
| 69 | 188.06 | 233.40 | 273.70 | 310.64 | 411.39 | 221.65 | 273.70 | 320.72 | 366.05 | 483.59 |
| 70 | 206.53 | 255.23 | 300.57 | 340.87 | 451.69 | 241.80 | 297.21 | 350.94 | 397.96 | 527.25 |
| 71 | 228.36 | 278.74 | 329.11 | 374.45 | 491.99 | 263.62 | 322.39 | 381.16 | 431.54 | 569.23 |
| 72 | 248.51 | 302.25 | 359.34 | 406.35 | 537.32 | 285.45 | 347.58 | 411.39 | 465.12 | 616.24 |
| 73 | 272.02 | 330.79 | 389.56 | 441.61 | 584.34 | 308.96 | 377.81 | 443.29 | 502.06 | 664.94 |
| 74 | 298.89 | 362.69 | 426.50 | 483.59 | 639.75 | 337.51 | 411.39 | 481.91 | 544.04 | 722.03 |
| 75 | 329.11 | 401.31 | 471.84 | 532.29 | 706.92 | 367.73 | 448.33 | 527.25 | 596.09 | 790.87 |
| 76 | 366.05 | 444.97 | 523.89 | 594.42 | 787.52 | 404.67 | 493.67 | 580.98 | 658.22 | 873.15 |
| 77 | 408.03 | 498.70 | 586.02 | 664.94 | 881.55 | 448.33 | 549.08 | 644.79 | 730.43 | 968.86 |
| 78 | 453.37 | 554.12 | 653.19 | 740.50 | 982.30 | 493.67 | 604.49 | 713.63 | 807.67 | 1071.29 |
| 79 | 497.03 | 609.53 | 722.03 | 817.74 | 1081.37 | 539.00 | 661.58 | 782.48 | 884.91 | 1172.04 |
| 80 | 540.68 | 663.26 | 784.16 | 888.27 | 1175.40 | 580.98 | 713.63 | 844.61 | 958.79 | 1266.07 |
| 81 | 577.62 | 708.60 | 837.89 | 948.71 | 1256.00 | 617.92 | 758.97 | 898.34 | 1019.24 | 1346.67 |
| 82 | 614.57 | 752.25 | 888.27 | 1005.80 | 1333.24 | 654.86 | 802.63 | 948.71 | 1076.33 | 1423.91 |
| 83 | 651.51 | 797.59 | 942.00 | 1066.25 | 1412.16 | 691.81 | 847.97 | 1002.45 | 1136.78 | 1502.83 |
| 84 | 691.81 | 846.29 | 999.09 | 1128.38 | 1497.79 | 732.11 | 896.66 | 1059.54 | 1198.91 | 1588.47 |
| 85 | 737.14 | 900.02 | 1062.90 | 1200.59 | 1593.50 | 777.44 | 950.39 | 1123.34 | 1271.11 | 1684.18 |
| 86 | 787.52 | 960.47 | 1133.42 | 1279.50 | 1699.29 | 827.82 | 1010.84 | 1193.87 | 1350.03 | 1789.96 |
| 87 | 841.25 | 1025.95 | 1208.98 | 1365.14 | 1813.47 | 881.55 | 1076.33 | 1269.43 | 1435.66 | 1904.14 |
| 88 | 898.34 | 1094.80 | 1289.58 | 1455.81 | 1936.05 | 938.64 | 1145.17 | 1350.03 | 1526.34 | 2026.72 |
| 89 | 958.79 | 1168.68 | 1376.89 | 1553.20 | 2063.66 | 999.09 | 1219.06 | 1437.34 | 1623.73 | 2154.34 |
| 90 | 1020.92 | 1245.92 | 1465.89 | 1653.95 | 2199.67 | 1061.22 | 1296.30 | 1526.34 | 1724.48 | 2290.35 |
| 91 | 1088.08 | 1324.84 | 1559.92 | 1759.74 | 2339.04 | 1128.38 | 1375.22 | 1620.37 | 1830.26 | 2429.72 |
| 92 | 1155.25 | 1407.12 | 1655.63 | 1867.20 | 2485.13 | 1195.55 | 1457.49 | 1716.08 | 1937.73 | 2575.80 |
| 93 | 1227.45 | 1494.43 | 1758.06 | 1981.39 | 2637.93 | 1267.75 | 1544.81 | 1818.51 | 2051.91 | 2728.60 |
| 94 | 1304.69 | 1588.47 | 1867.20 | 2103.96 | 2802.48 | 1344.99 | 1638.84 | 1927.65 | 2174.49 | 2893.16 |
| 95 | 1388.65 | 1689.21 | 1986.42 | 2238.29 | 2980.47 | 1428.95 | 1739.59 | 2046.87 | 2308.82 | 3071.15 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 30 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 31 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 32 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 33 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 34 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 35 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 36 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 37 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 38 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 39 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 40 | 40.30 | 48.70 | 57.09 | 65.49 | 87.32 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 |
| 41 | 40.30 | 48.70 | 57.09 | 65.49 | 87.32 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 |
| 42 | 40.30 | 48.70 | 57.09 | 65.49 | 87.32 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 |
| 43 | 40.30 | 48.70 | 57.09 | 65.49 | 87.32 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 |
| 44 | 40.30 | 48.70 | 57.09 | 65.49 | 87.32 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 |
| 45 | 43.66 | 52.05 | 60.45 | 68.84 | 92.35 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 |
| 46 | 43.66 | 52.05 | 60.45 | 68.84 | 92.35 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 |
| 47 | 43.66 | 52.05 | 60.45 | 68.84 | 92.35 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 |
| 48 | 43.66 | 52.05 | 60.45 | 68.84 | 92.35 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 |
| 49 | 43.66 | 52.05 | 60.45 | 68.84 | 92.35 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 |
| 50 | 48.70 | 57.09 | 68.84 | 77.24 | 102.43 | 62.13 | 73.88 | 87.32 | 99.07 | 130.97 |
| 51 | 50.37 | 62.13 | 72.20 | 82.28 | 107.46 | 63.81 | 78.92 | 90.67 | 104.11 | 137.69 |
| 52 | 53.73 | 65.49 | 75.56 | 87.32 | 114.18 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 53 | 55.41 | 67.17 | 78.92 | 90.67 | 119.22 | 70.52 | 85.64 | 99.07 | 114.18 | 151.12 |
| 54 | 58.77 | 70.52 | 83.96 | 95.71 | 125.94 | 72.20 | 88.99 | 104.11 | 119.22 | 156.16 |
| 55 | 60.45 | 75.56 | 87.32 | 100.75 | 130.97 | 75.56 | 92.35 | 107.46 | 124.26 | 162.88 |
| 56 | 63.81 | 77.24 | 94.03 | 105.79 | 139.37 | 78.92 | 95.71 | 114.18 | 129.29 | 171.27 |
| 57 | 67.17 | 83.96 | 97.39 | 112.50 | 147.76 | 83.96 | 102.43 | 120.90 | 136.01 | 181.35 |
| 58 | 72.20 | 88.99 | 104.11 | 119.22 | 156.16 | 87.32 | 107.46 | 127.61 | 144.41 | 191.42 |
| 59 | 75.56 | 94.03 | 110.82 | 127.61 | 167.91 | 92.35 | 115.86 | 134.33 | 154.48 | 203.18 |
| 60 | 80.60 | 99.07 | 117.54 | 134.33 | 177.99 | 99.07 | 120.90 | 142.73 | 162.88 | 214.93 |
| 61 | 87.32 | 107.46 | 127.61 | 144.41 | 189.74 | 107.46 | 129.29 | 154.48 | 174.63 | 230.04 |
| 62 | 94.03 | 115.86 | 136.01 | 156.16 | 203.18 | 114.18 | 139.37 | 164.56 | 188.06 | 246.83 |
| 63 | 100.75 | 122.58 | 144.41 | 164.56 | 218.29 | 122.58 | 149.44 | 176.31 | 199.82 | 263.62 |
| 64 | 109.14 | 132.65 | 156.16 | 177.99 | 235.08 | 130.97 | 161.20 | 188.06 | 214.93 | 285.45 |
| 65 | 117.54 | 144.41 | 169.59 | 193.10 | 255.23 | 142.73 | 174.63 | 204.86 | 233.40 | 307.28 |
| 66 | 129.29 | 157.84 | 186.38 | 213.25 | 280.42 | 156.16 | 189.74 | 223.33 | 253.55 | 334.15 |
| 67 | 141.05 | 172.95 | 203.18 | 231.72 | 305.60 | 167.91 | 206.53 | 241.80 | 275.38 | 364.37 |
| 68 | 152.80 | 189.74 | 223.33 | 255.23 | 335.83 | 181.35 | 225.00 | 263.62 | 300.57 | 396.28 |
| 69 | 167.91 | 208.21 | 245.15 | 280.42 | 367.73 | 198.14 | 243.48 | 287.13 | 327.43 | 431.54 |
| 70 | 184.71 | 226.68 | 268.66 | 305.60 | 402.99 | 216.61 | 265.30 | 312.32 | 355.98 | 470.16 |
| 71 | 201.50 | 248.51 | 293.85 | 334.15 | 439.93 | 233.40 | 287.13 | 339.19 | 386.20 | 508.78 |
| 72 | 221.65 | 272.02 | 319.04 | 362.69 | 480.23 | 255.23 | 310.64 | 366.05 | 414.75 | 550.76 |
| 73 | 241.80 | 295.53 | 349.26 | 394.60 | 522.21 | 275.38 | 335.83 | 396.28 | 448.33 | 592.74 |
| 74 | 266.98 | 325.75 | 381.16 | 431.54 | 572.59 | 300.57 | 367.73 | 429.86 | 486.95 | 644.79 |
| 75 | 293.85 | 359.34 | 419.79 | 475.20 | 631.36 | 327.43 | 401.31 | 470.16 | 532.29 | 705.24 |
| 76 | 325.75 | 397.96 | 468.48 | 528.93 | 701.88 | 361.02 | 439.93 | 518.85 | 586.02 | 777.44 |
| 77 | 362.69 | 443.29 | 523.89 | 592.74 | 785.84 | 399.64 | 486.95 | 574.27 | 651.51 | 863.08 |
| 78 | 402.99 | 493.67 | 582.66 | 659.90 | 873.15 | 438.26 | 537.32 | 634.71 | 720.35 | 952.07 |
| 79 | 441.61 | 542.36 | 641.43 | 727.07 | 962.15 | 478.55 | 587.70 | 695.16 | 787.52 | 1042.75 |
| 80 | 480.23 | 589.38 | 696.84 | 789.20 | 1046.10 | 515.50 | 634.71 | 750.58 | 851.32 | 1126.70 |
| 81 | 513.82 | 629.68 | 745.54 | 842.93 | 1116.63 | 549.08 | 675.01 | 799.27 | 905.06 | 1197.23 |
| 82 | 545.72 | 669.98 | 790.87 | 894.98 | 1185.47 | 580.98 | 715.31 | 844.61 | 957.11 | 1266.07 |
| 83 | 579.30 | 710.28 | 837.89 | 947.03 | 1256.00 | 614.57 | 755.61 | 891.62 | 1009.16 | 1336.60 |
| 84 | 614.57 | 752.25 | 888.27 | 1004.13 | 1331.56 | 649.83 | 797.59 | 942.00 | 1066.25 | 1412.16 |
| 85 | 654.86 | 800.95 | 945.36 | 1067.93 | 1417.19 | 690.13 | 846.29 | 999.09 | 1130.06 | 1497.79 |
| 86 | 700.20 | 854.68 | 1009.16 | 1138.46 | 1512.91 | 735.46 | 900.02 | 1062.90 | 1200.59 | 1593.50 |
| 87 | 747.22 | 913.45 | 1076.33 | 1215.70 | 1613.65 | 782.48 | 958.79 | 1130.06 | 1277.83 | 1694.25 |
| 88 | 797.59 | 975.58 | 1148.53 | 1296.30 | 1722.80 | 832.85 | 1020.92 | 1202.26 | 1358.42 | 1803.40 |
| 89 | 851.32 | 1039.39 | 1225.77 | 1381.93 | 1836.98 | 886.59 | 1084.72 | 1279.50 | 1444.06 | 1917.58 |
| 90 | 908.41 | 1108.23 | 1304.69 | 1472.61 | 1957.88 | 943.68 | 1153.57 | 1358.42 | 1534.73 | 2038.48 |
| 91 | 967.18 | 1180.44 | 1388.65 | 1564.96 | 2082.13 | 1002.45 | 1225.77 | 1442.38 | 1627.09 | 2162.73 |
| 92 | 1027.63 | 1252.64 | 1474.28 | 1662.35 | 2211.43 | 1062.90 | 1297.98 | 1528.02 | 1724.48 | 2292.03 |
| 93 | 1091.44 | 1329.88 | 1564.96 | 1763.10 | 2347.44 | 1126.70 | 1375.22 | 1618.69 | 1825.23 | 2428.04 |
| 94 | 1160.29 | 1413.84 | 1662.35 | 1872.24 | 2493.52 | 1195.55 | 1459.17 | 1716.08 | 1934.37 | 2574.12 |
| 95 | 1235.85 | 1504.51 | 1769.81 | 1993.14 | 2653.04 | 1271.11 | 1549.85 | 1823.55 | 2055.27 | 2733.64 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 30 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 31 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 32 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 33 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 34 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 35 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 36 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 37 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 38 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 39 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 40 | 36.94 | 45.34 | 53.73 | 60.45 | 82.28 | 48.70 | 58.77 | 70.52 | 78.92 | 104.11 |
| 41 | 36.94 | 45.34 | 53.73 | 60.45 | 82.28 | 48.70 | 58.77 | 70.52 | 78.92 | 104.11 |
| 42 | 36.94 | 45.34 | 53.73 | 60.45 | 82.28 | 48.70 | 58.77 | 70.52 | 78.92 | 104.11 |
| 43 | 36.94 | 45.34 | 53.73 | 60.45 | 82.28 | 48.70 | 58.77 | 70.52 | 78.92 | 104.11 |
| 44 | 36.94 | 45.34 | 53.73 | 60.45 | 82.28 | 48.70 | 58.77 | 70.52 | 78.92 | 104.11 |
| 45 | 40.30 | 48.70 | 57.09 | 65.49 | 85.64 | 52.05 | 62.13 | 73.88 | 83.96 | 109.14 |
| 46 | 40.30 | 48.70 | 57.09 | 65.49 | 85.64 | 52.05 | 62.13 | 73.88 | 83.96 | 109.14 |
| 47 | 40.30 | 48.70 | 57.09 | 65.49 | 85.64 | 52.05 | 62.13 | 73.88 | 83.96 | 109.14 |
| 48 | 40.30 | 48.70 | 57.09 | 65.49 | 85.64 | 52.05 | 62.13 | 73.88 | 83.96 | 109.14 |
| 49 | 40.30 | 48.70 | 57.09 | 65.49 | 85.64 | 52.05 | 62.13 | 73.88 | 83.96 | 109.14 |
| 50 | 43.66 | 53.73 | 63.81 | 72.20 | 95.71 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 |
| 51 | 45.34 | 57.09 | 67.17 | 77.24 | 100.75 | 58.77 | 72.20 | 85.64 | 97.39 | 127.61 |
| 52 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 | 62.13 | 75.56 | 88.99 | 100.75 | 134.33 |
| 53 | 50.37 | 62.13 | 73.88 | 85.64 | 110.82 | 63.81 | 78.92 | 92.35 | 105.79 | 139.37 |
| 54 | 53.73 | 65.49 | 78.92 | 88.99 | 117.54 | 67.17 | 82.28 | 97.39 | 110.82 | 144.41 |
| 55 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 68.84 | 85.64 | 100.75 | 114.18 | 151.12 |
| 56 | 60.45 | 72.20 | 85.64 | 97.39 | 129.29 | 73.88 | 88.99 | 105.79 | 119.22 | 157.84 |
| 57 | 62.13 | 77.24 | 92.35 | 104.11 | 137.69 | 77.24 | 94.03 | 112.50 | 125.94 | 167.91 |
| 58 | 67.17 | 82.28 | 95.71 | 110.82 | 146.09 | 80.60 | 100.75 | 117.54 | 134.33 | 176.31 |
| 59 | 70.52 | 87.32 | 102.43 | 117.54 | 154.48 | 85.64 | 105.79 | 124.26 | 141.05 | 188.06 |
| 60 | 75.56 | 92.35 | 109.14 | 124.26 | 164.56 | 92.35 | 112.50 | 132.65 | 151.12 | 198.14 |
| 61 | 80.60 | 99.07 | 117.54 | 134.33 | 176.31 | 97.39 | 120.90 | 142.73 | 161.20 | 213.25 |
| 62 | 87.32 | 107.46 | 125.94 | 142.73 | 188.06 | 105.79 | 129.29 | 152.80 | 172.95 | 226.68 |
| 63 | 94.03 | 114.18 | 134.33 | 154.48 | 201.50 | 112.50 | 139.37 | 162.88 | 184.71 | 243.48 |
| 64 | 100.75 | 122.58 | 144.41 | 164.56 | 218.29 | 122.58 | 149.44 | 174.63 | 198.14 | 261.95 |
| 65 | 109.14 | 134.33 | 156.16 | 179.67 | 236.76 | 132.65 | 162.88 | 188.06 | 214.93 | 283.77 |
| 66 | 119.22 | 146.09 | 171.27 | 196.46 | 258.59 | 142.73 | 176.31 | 204.86 | 235.08 | 308.96 |
| 67 | 130.97 | 161.20 | 188.06 | 214.93 | 282.10 | 156.16 | 191.42 | 223.33 | 255.23 | 335.83 |
| 68 | 142.73 | 174.63 | 206.53 | 235.08 | 310.64 | 169.59 | 206.53 | 243.48 | 277.06 | 366.05 |
| 69 | 156.16 | 193.10 | 226.68 | 256.91 | 339.19 | 183.03 | 225.00 | 265.30 | 300.57 | 397.96 |
| 70 | 171.27 | 209.89 | 248.51 | 282.10 | 371.09 | 198.14 | 243.48 | 288.81 | 327.43 | 433.22 |
| 71 | 188.06 | 230.04 | 272.02 | 308.96 | 408.03 | 216.61 | 266.98 | 314.00 | 355.98 | 470.16 |
| 72 | 204.86 | 251.87 | 295.53 | 334.15 | 443.29 | 235.08 | 288.81 | 337.51 | 382.84 | 507.10 |
| 73 | 223.33 | 273.70 | 322.39 | 364.37 | 483.59 | 253.55 | 310.64 | 366.05 | 413.07 | 549.08 |
| 74 | 245.15 | 300.57 | 352.62 | 397.96 | 528.93 | 277.06 | 337.51 | 396.28 | 448.33 | 596.09 |
| 75 | 270.34 | 330.79 | 387.88 | 438.26 | 582.66 | 302.25 | 369.41 | 433.22 | 490.31 | 649.83 |
| 76 | 300.57 | 367.73 | 433.22 | 486.95 | 648.15 | 332.47 | 406.35 | 478.55 | 540.68 | 718.67 |
| 77 | 334.15 | 409.71 | 483.59 | 545.72 | 723.71 | 367.73 | 450.01 | 530.61 | 599.45 | 795.91 |
| 78 | 371.09 | 455.05 | 537.32 | 607.85 | 804.31 | 402.99 | 497.03 | 584.34 | 663.26 | 876.51 |
| 79 | 408.03 | 500.38 | 591.06 | 669.98 | 886.59 | 439.93 | 542.36 | 639.75 | 725.39 | 958.79 |
| 80 | 441.61 | 542.36 | 643.11 | 727.07 | 962.15 | 475.20 | 584.34 | 691.81 | 782.48 | 1036.03 |
| 81 | 473.52 | 580.98 | 686.77 | 777.44 | 1027.63 | 507.10 | 622.96 | 735.46 | 832.85 | 1101.52 |
| 82 | 502.06 | 616.24 | 728.75 | 824.46 | 1091.44 | 535.65 | 658.22 | 777.44 | 879.87 | 1165.32 |
| 83 | 533.97 | 653.19 | 772.40 | 873.15 | 1156.93 | 567.55 | 695.16 | 821.10 | 928.56 | 1230.81 |
| 84 | 565.87 | 693.48 | 819.42 | 925.21 | 1225.77 | 599.45 | 735.46 | 868.12 | 980.62 | 1299.65 |
| 85 | 602.81 | 738.82 | 871.47 | 983.98 | 1304.69 | 636.39 | 780.80 | 920.17 | 1039.39 | 1378.57 |
| 86 | 644.79 | 787.52 | 928.56 | 1049.46 | 1392.01 | 678.37 | 829.50 | 977.26 | 1104.87 | 1465.89 |
| 87 | 688.45 | 841.25 | 992.37 | 1118.31 | 1486.04 | 722.03 | 883.23 | 1041.07 | 1173.72 | 1559.92 |
| 88 | 735.46 | 898.34 | 1057.86 | 1193.87 | 1585.11 | 769.05 | 940.32 | 1106.55 | 1249.28 | 1658.99 |
| 89 | 784.16 | 958.79 | 1128.38 | 1272.79 | 1690.89 | 817.74 | 1000.77 | 1177.08 | 1328.20 | 1764.78 |
| 90 | 837.89 | 1020.92 | 1202.26 | 1355.07 | 1801.72 | 871.47 | 1062.90 | 1250.96 | 1410.48 | 1875.60 |
| 91 | 891.62 | 1086.40 | 1279.50 | 1440.70 | 1917.58 | 925.21 | 1128.38 | 1328.20 | 1496.11 | 1991.46 |
| 92 | 947.03 | 1155.25 | 1358.42 | 1529.70 | 2035.12 | 980.62 | 1197.23 | 1407.12 | 1585.11 | 2109.00 |
| 93 | 1005.80 | 1225.77 | 1442.38 | 1623.73 | 2161.05 | 1039.39 | 1267.75 | 1491.08 | 1679.14 | 2234.94 |
| 94 | 1069.61 | 1303.01 | 1531.38 | 1724.48 | 2295.38 | 1103.19 | 1344.99 | 1580.07 | 1779.89 | 2369.27 |
| 95 | 1138.46 | 1386.97 | 1630.44 | 1835.30 | 2443.15 | 1172.04 | 1428.95 | 1679.14 | 1890.71 | 2517.03 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 30 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 31 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 32 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 33 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 34 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 35 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 36 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 37 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 38 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 39 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 40 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 41 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 42 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 43 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 44 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 45 | 45.34 | 55.41 | 65.49 | 72.20 | 97.39 | 58.77 | 70.52 | 83.96 | 94.03 | 125.94 |
| 46 | 45.34 | 55.41 | 65.49 | 72.20 | 97.39 | 58.77 | 70.52 | 83.96 | 94.03 | 125.94 |
| 47 | 45.34 | 55.41 | 65.49 | 72.20 | 97.39 | 58.77 | 70.52 | 83.96 | 94.03 | 125.94 |
| 48 | 45.34 | 55.41 | 65.49 | 72.20 | 97.39 | 58.77 | 70.52 | 83.96 | 94.03 | 125.94 |
| 49 | 45.34 | 55.41 | 65.49 | 72.20 | 97.39 | 58.77 | 70.52 | 83.96 | 94.03 | 125.94 |
| 50 | 50.37 | 60.45 | 72.20 | 83.96 | 109.14 | 65.49 | 78.92 | 94.03 | 105.79 | 139.37 |
| 51 | 53.73 | 63.81 | 75.56 | 85.64 | 114.18 | 68.84 | 83.96 | 97.39 | 110.82 | 147.76 |
| 52 | 55.41 | 67.17 | 80.60 | 90.67 | 120.90 | 70.52 | 85.64 | 100.75 | 115.86 | 154.48 |
| 53 | 58.77 | 70.52 | 85.64 | 95.71 | 125.94 | 73.88 | 88.99 | 105.79 | 120.90 | 157.84 |
| 54 | 62.13 | 75.56 | 87.32 | 102.43 | 132.65 | 77.24 | 95.71 | 110.82 | 125.94 | 164.56 |
| 55 | 63.81 | 78.92 | 92.35 | 105.79 | 137.69 | 80.60 | 99.07 | 115.86 | 130.97 | 172.95 |
| 56 | 67.17 | 83.96 | 99.07 | 114.18 | 146.09 | 85.64 | 104.11 | 122.58 | 139.37 | 181.35 |
| 57 | 72.20 | 87.32 | 104.11 | 117.54 | 156.16 | 90.67 | 107.46 | 127.61 | 146.09 | 191.42 |
| 58 | 77.24 | 95.71 | 112.50 | 125.94 | 167.91 | 94.03 | 115.86 | 136.01 | 154.48 | 204.86 |
| 59 | 82.28 | 99.07 | 119.22 | 134.33 | 177.99 | 99.07 | 122.58 | 144.41 | 164.56 | 216.61 |
| 60 | 87.32 | 107.46 | 125.94 | 144.41 | 189.74 | 105.79 | 130.97 | 152.80 | 174.63 | 231.72 |
| 61 | 94.03 | 115.86 | 136.01 | 154.48 | 203.18 | 114.18 | 139.37 | 164.56 | 188.06 | 246.83 |
| 62 | 99.07 | 124.26 | 144.41 | 164.56 | 214.93 | 120.90 | 149.44 | 174.63 | 198.14 | 261.95 |
| 63 | 109.14 | 130.97 | 154.48 | 174.63 | 231.72 | 132.65 | 159.52 | 189.74 | 213.25 | 282.10 |
| 64 | 117.54 | 141.05 | 167.91 | 189.74 | 250.19 | 141.05 | 171.27 | 201.50 | 230.04 | 303.92 |
| 65 | 124.26 | 149.44 | 181.35 | 204.86 | 272.02 | 151.12 | 183.03 | 216.61 | 248.51 | 327.43 |
| 66 | 136.01 | 166.23 | 198.14 | 226.68 | 297.21 | 164.56 | 199.82 | 238.44 | 272.02 | 357.66 |
| 67 | 151.12 | 183.03 | 216.61 | 246.83 | 325.75 | 179.67 | 219.97 | 260.27 | 293.85 | 391.24 |
| 68 | 162.88 | 201.50 | 238.44 | 270.34 | 357.66 | 194.78 | 238.44 | 282.10 | 320.72 | 423.14 |
| 69 | 181.35 | 221.65 | 263.62 | 297.21 | 391.24 | 214.93 | 260.27 | 308.96 | 349.26 | 460.08 |
| 70 | 198.14 | 241.80 | 287.13 | 327.43 | 429.86 | 230.04 | 282.10 | 334.15 | 379.49 | 502.06 |
| 71 | 216.61 | 265.30 | 314.00 | 357.66 | 471.84 | 251.87 | 308.96 | 362.69 | 413.07 | 545.72 |
| 72 | 236.76 | 290.49 | 342.54 | 386.20 | 513.82 | 272.02 | 334.15 | 392.92 | 443.29 | 589.38 |
| 73 | 258.59 | 315.68 | 371.09 | 421.46 | 559.15 | 295.53 | 361.02 | 423.14 | 480.23 | 638.07 |
| 74 | 283.77 | 347.58 | 406.35 | 461.76 | 612.89 | 320.72 | 392.92 | 458.41 | 522.21 | 690.13 |
| 75 | 314.00 | 381.16 | 451.69 | 508.78 | 673.34 | 350.94 | 428.18 | 505.42 | 569.23 | 753.93 |
| 76 | 349.26 | 426.50 | 502.06 | 567.55 | 752.25 | 386.20 | 473.52 | 557.47 | 629.68 | 834.53 |
| 77 | 389.56 | 476.88 | 560.83 | 638.07 | 842.93 | 428.18 | 525.57 | 617.92 | 700.20 | 926.89 |
| 78 | 431.54 | 530.61 | 626.32 | 710.28 | 938.64 | 471.84 | 579.30 | 683.41 | 775.76 | 1025.95 |
| 79 | 476.88 | 584.34 | 690.13 | 784.16 | 1037.71 | 517.18 | 634.71 | 748.90 | 851.32 | 1125.02 |
| 80 | 518.85 | 636.39 | 752.25 | 853.00 | 1126.70 | 557.47 | 685.09 | 811.02 | 920.17 | 1215.70 |
| 81 | 554.12 | 678.37 | 802.63 | 911.77 | 1203.94 | 592.74 | 727.07 | 861.40 | 978.94 | 1292.94 |
| 82 | 589.38 | 722.03 | 853.00 | 967.18 | 1279.50 | 628.00 | 770.73 | 911.77 | 1034.35 | 1368.50 |
| 83 | 624.64 | 764.01 | 903.38 | 1024.28 | 1355.07 | 663.26 | 812.70 | 962.15 | 1091.44 | 1444.06 |
| 84 | 663.26 | 811.02 | 958.79 | 1086.40 | 1437.34 | 701.88 | 859.72 | 1017.56 | 1153.57 | 1526.34 |
| 85 | 705.24 | 863.08 | 1019.24 | 1153.57 | 1528.02 | 743.86 | 911.77 | 1078.01 | 1220.73 | 1617.01 |
| 86 | 753.93 | 921.85 | 1086.40 | 1229.13 | 1630.44 | 792.55 | 970.54 | 1145.17 | 1296.30 | 1719.44 |
| 87 | 805.99 | 982.30 | 1160.29 | 1313.09 | 1739.59 | 844.61 | 1030.99 | 1219.06 | 1380.25 | 1828.58 |
| 88 | 859.72 | 1049.46 | 1237.53 | 1400.40 | 1857.13 | 898.34 | 1098.16 | 1296.30 | 1467.57 | 1946.12 |
| 89 | 916.81 | 1119.99 | 1319.80 | 1492.76 | 1979.71 | 955.43 | 1168.68 | 1378.57 | 1559.92 | 2068.70 |
| 90 | 978.94 | 1193.87 | 1407.12 | 1590.15 | 2109.00 | 1017.56 | 1242.56 | 1465.89 | 1657.31 | 2197.99 |
| 91 | 1041.07 | 1269.43 | 1496.11 | 1689.21 | 2243.33 | 1079.69 | 1318.12 | 1554.88 | 1756.38 | 2332.33 |
| 92 | 1106.55 | 1350.03 | 1590.15 | 1793.32 | 2382.70 | 1145.17 | 1398.72 | 1648.92 | 1860.49 | 2471.69 |
| 93 | 1175.40 | 1432.31 | 1685.86 | 1904.14 | 2530.46 | 1214.02 | 1481.00 | 1744.63 | 1971.31 | 2619.46 |
| 94 | 1249.28 | 1522.98 | 1791.64 | 2021.68 | 2686.62 | 1287.90 | 1571.68 | 1850.41 | 2088.85 | 2775.62 |
| 95 | 1329.88 | 1618.69 | 1905.82 | 2150.98 | 2857.90 | 1368.50 | 1667.39 | 1964.59 | 2218.14 | 2946.89 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 30 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 31 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 32 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 33 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 34 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 35 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 36 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 37 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 38 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 39 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 40 | 38.62 | 47.02 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 41 | 38.62 | 47.02 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 42 | 38.62 | 47.02 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 43 | 38.62 | 47.02 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 44 | 38.62 | 47.02 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 45 | 40.30 | 48.70 | 58.77 | 65.49 | 85.64 | 52.05 | 63.81 | 75.56 | 85.64 | 112.50 |
| 46 | 40.30 | 48.70 | 58.77 | 65.49 | 85.64 | 52.05 | 63.81 | 75.56 | 85.64 | 112.50 |
| 47 | 40.30 | 48.70 | 58.77 | 65.49 | 85.64 | 52.05 | 63.81 | 75.56 | 85.64 | 112.50 |
| 48 | 40.30 | 48.70 | 58.77 | 65.49 | 85.64 | 52.05 | 63.81 | 75.56 | 85.64 | 112.50 |
| 49 | 40.30 | 48.70 | 58.77 | 65.49 | 85.64 | 52.05 | 63.81 | 75.56 | 85.64 | 112.50 |
| 50 | 45.34 | 55.41 | 65.49 | 72.20 | 95.71 | 58.77 | 70.52 | 83.96 | 94.03 | 124.26 |
| 51 | 47.02 | 58.77 | 68.84 | 77.24 | 102.43 | 62.13 | 73.88 | 87.32 | 99.07 | 130.97 |
| 52 | 50.37 | 60.45 | 70.52 | 82.28 | 107.46 | 65.49 | 77.24 | 90.67 | 104.11 | 136.01 |
| 53 | 53.73 | 63.81 | 73.88 | 85.64 | 114.18 | 67.17 | 82.28 | 94.03 | 107.46 | 142.73 |
| 54 | 53.73 | 67.17 | 78.92 | 90.67 | 117.54 | 67.17 | 85.64 | 99.07 | 112.50 | 147.76 |
| 55 | 57.09 | 70.52 | 83.96 | 95.71 | 124.26 | 70.52 | 87.32 | 104.11 | 117.54 | 154.48 |
| 56 | 62.13 | 73.88 | 87.32 | 100.75 | 132.65 | 75.56 | 92.35 | 107.46 | 124.26 | 162.88 |
| 57 | 65.49 | 78.92 | 92.35 | 107.46 | 141.05 | 80.60 | 97.39 | 114.18 | 129.29 | 171.27 |
| 58 | 67.17 | 83.96 | 99.07 | 114.18 | 147.76 | 83.96 | 102.43 | 120.90 | 137.69 | 181.35 |
| 59 | 72.20 | 90.67 | 105.79 | 122.58 | 157.84 | 90.67 | 109.14 | 129.29 | 147.76 | 193.10 |
| 60 | 77.24 | 94.03 | 112.50 | 129.29 | 169.59 | 95.71 | 114.18 | 136.01 | 156.16 | 204.86 |
| 61 | 83.96 | 100.75 | 120.90 | 139.37 | 181.35 | 100.75 | 124.26 | 146.09 | 167.91 | 219.97 |
| 62 | 90.67 | 109.14 | 129.29 | 146.09 | 193.10 | 110.82 | 134.33 | 156.16 | 176.31 | 235.08 |
| 63 | 95.71 | 119.22 | 137.69 | 157.84 | 206.53 | 114.18 | 142.73 | 167.91 | 191.42 | 251.87 |
| 64 | 104.11 | 125.94 | 147.76 | 171.27 | 223.33 | 125.94 | 154.48 | 179.67 | 206.53 | 272.02 |
| 65 | 110.82 | 137.69 | 161.20 | 184.71 | 243.48 | 134.33 | 166.23 | 193.10 | 223.33 | 292.17 |
| 66 | 124.26 | 151.12 | 177.99 | 201.50 | 265.30 | 147.76 | 179.67 | 213.25 | 240.12 | 319.04 |
| 67 | 134.33 | 164.56 | 194.78 | 219.97 | 292.17 | 161.20 | 196.46 | 231.72 | 261.95 | 347.58 |
| 68 | 147.76 | 179.67 | 213.25 | 240.12 | 319.04 | 174.63 | 211.57 | 250.19 | 285.45 | 377.81 |
| 69 | 159.52 | 198.14 | 233.40 | 265.30 | 349.26 | 188.06 | 233.40 | 273.70 | 312.32 | 409.71 |
| 70 | 176.31 | 214.93 | 255.23 | 288.81 | 382.84 | 204.86 | 250.19 | 298.89 | 335.83 | 444.97 |
| 71 | 194.78 | 236.76 | 280.42 | 317.36 | 418.11 | 225.00 | 273.70 | 324.07 | 366.05 | 483.59 |
| 72 | 211.57 | 256.91 | 305.60 | 345.90 | 456.73 | 241.80 | 295.53 | 350.94 | 396.28 | 523.89 |
| 73 | 230.04 | 282.10 | 330.79 | 374.45 | 497.03 | 261.95 | 320.72 | 376.13 | 426.50 | 565.87 |
| 74 | 253.55 | 307.28 | 362.69 | 409.71 | 544.04 | 287.13 | 349.26 | 409.71 | 461.76 | 612.89 |
| 75 | 280.42 | 342.54 | 401.31 | 453.37 | 601.13 | 312.32 | 381.16 | 448.33 | 507.10 | 671.66 |
| 76 | 310.64 | 377.81 | 444.97 | 505.42 | 669.98 | 344.22 | 419.79 | 493.67 | 559.15 | 742.18 |
| 77 | 347.58 | 424.82 | 497.03 | 565.87 | 748.90 | 381.16 | 466.80 | 547.40 | 621.28 | 822.78 |
| 78 | 384.52 | 471.84 | 555.80 | 629.68 | 836.21 | 419.79 | 513.82 | 606.17 | 686.77 | 911.77 |
| 79 | 423.14 | 517.18 | 614.57 | 695.16 | 920.17 | 458.41 | 562.51 | 664.94 | 752.25 | 997.41 |
| 80 | 460.08 | 564.19 | 666.62 | 755.61 | 999.09 | 493.67 | 607.85 | 718.67 | 814.38 | 1076.33 |
| 81 | 491.99 | 602.81 | 711.96 | 807.67 | 1067.93 | 525.57 | 646.47 | 764.01 | 866.44 | 1145.17 |
| 82 | 522.21 | 639.75 | 753.93 | 854.68 | 1133.42 | 555.80 | 683.41 | 805.99 | 913.45 | 1210.66 |
| 83 | 554.12 | 678.37 | 800.95 | 906.74 | 1200.59 | 587.70 | 722.03 | 853.00 | 965.51 | 1277.83 |
| 84 | 589.38 | 718.67 | 847.97 | 958.79 | 1272.79 | 622.96 | 762.33 | 900.02 | 1017.56 | 1350.03 |
| 85 | 626.32 | 765.69 | 903.38 | 1020.92 | 1355.07 | 659.90 | 809.35 | 955.43 | 1079.69 | 1432.31 |
| 86 | 669.98 | 816.06 | 962.15 | 1088.08 | 1444.06 | 703.56 | 859.72 | 1014.20 | 1146.85 | 1521.30 |
| 87 | 715.31 | 871.47 | 1027.63 | 1160.29 | 1541.45 | 748.90 | 915.13 | 1079.69 | 1219.06 | 1618.69 |
| 88 | 764.01 | 930.24 | 1096.48 | 1237.53 | 1645.56 | 797.59 | 973.90 | 1148.53 | 1296.30 | 1722.80 |
| 89 | 816.06 | 994.05 | 1170.36 | 1321.48 | 1754.70 | 849.64 | 1037.71 | 1222.41 | 1380.25 | 1831.94 |
| 90 | 868.12 | 1059.54 | 1245.92 | 1407.12 | 1870.56 | 901.70 | 1103.19 | 1297.98 | 1465.89 | 1947.80 |
| 91 | 925.21 | 1126.70 | 1324.84 | 1496.11 | 1988.10 | 958.79 | 1170.36 | 1376.89 | 1554.88 | 2065.34 |
| 92 | 982.30 | 1195.55 | 1407.12 | 1586.79 | 2112.36 | 1015.88 | 1239.21 | 1459.17 | 1645.56 | 2189.60 |
| 93 | 1044.43 | 1271.11 | 1494.43 | 1684.18 | 2241.65 | 1078.01 | 1314.77 | 1546.49 | 1742.95 | 2318.89 |
| 94 | 1109.91 | 1350.03 | 1586.79 | 1788.28 | 2382.70 | 1143.49 | 1393.69 | 1638.84 | 1847.05 | 2459.94 |
| 95 | 1180.44 | 1435.66 | 1687.54 | 1902.47 | 2533.82 | 1214.02 | 1479.32 | 1739.59 | 1961.24 | 2611.06 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 30 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 31 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 32 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 33 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 34 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 35 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 36 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 37 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 38 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 39 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 40 | 35.26 | 40.30 | 48.70 | 55.41 | 73.88 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 |
| 41 | 35.26 | 40.30 | 48.70 | 55.41 | 73.88 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 |
| 42 | 35.26 | 40.30 | 48.70 | 55.41 | 73.88 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 |
| 43 | 35.26 | 40.30 | 48.70 | 55.41 | 73.88 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 |
| 44 | 35.26 | 40.30 | 48.70 | 55.41 | 73.88 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 |
| 45 | 38.62 | 43.66 | 52.05 | 58.77 | 78.92 | 47.02 | 57.09 | 67.17 | 75.56 | 100.75 |
| 46 | 38.62 | 43.66 | 52.05 | 58.77 | 78.92 | 47.02 | 57.09 | 67.17 | 75.56 | 100.75 |
| 47 | 38.62 | 43.66 | 52.05 | 58.77 | 78.92 | 47.02 | 57.09 | 67.17 | 75.56 | 100.75 |
| 48 | 38.62 | 43.66 | 52.05 | 58.77 | 78.92 | 47.02 | 57.09 | 67.17 | 75.56 | 100.75 |
| 49 | 38.62 | 43.66 | 52.05 | 58.77 | 78.92 | 47.02 | 57.09 | 67.17 | 75.56 | 100.75 |
| 50 | 40.30 | 48.70 | 58.77 | 65.49 | 85.64 | 52.05 | 63.81 | 73.88 | 83.96 | 110.82 |
| 51 | 41.98 | 53.73 | 60.45 | 70.52 | 90.67 | 53.73 | 67.17 | 77.24 | 88.99 | 117.54 |
| 52 | 45.34 | 55.41 | 63.81 | 73.88 | 97.39 | 57.09 | 68.84 | 82.28 | 94.03 | 122.58 |
| 53 | 47.02 | 57.09 | 67.17 | 77.24 | 100.75 | 60.45 | 72.20 | 85.64 | 97.39 | 127.61 |
| 54 | 50.37 | 60.45 | 70.52 | 82.28 | 107.46 | 62.13 | 75.56 | 87.32 | 102.43 | 132.65 |
| 55 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 | 65.49 | 78.92 | 90.67 | 104.11 | 139.37 |
| 56 | 53.73 | 65.49 | 80.60 | 88.99 | 117.54 | 67.17 | 82.28 | 97.39 | 109.14 | 146.09 |
| 57 | 57.09 | 70.52 | 82.28 | 95.71 | 125.94 | 70.52 | 87.32 | 102.43 | 115.86 | 154.48 |
| 58 | 62.13 | 75.56 | 88.99 | 100.75 | 132.65 | 73.88 | 92.35 | 109.14 | 122.58 | 162.88 |
| 59 | 65.49 | 78.92 | 95.71 | 109.14 | 142.73 | 78.92 | 97.39 | 114.18 | 132.65 | 172.95 |
| 60 | 67.17 | 83.96 | 99.07 | 115.86 | 151.12 | 83.96 | 102.43 | 120.90 | 139.37 | 183.03 |
| 61 | 73.88 | 92.35 | 109.14 | 124.26 | 161.20 | 92.35 | 110.82 | 132.65 | 149.44 | 196.46 |
| 62 | 78.92 | 97.39 | 115.86 | 132.65 | 172.95 | 95.71 | 117.54 | 139.37 | 159.52 | 209.89 |
| 63 | 85.64 | 104.11 | 124.26 | 141.05 | 184.71 | 104.11 | 127.61 | 151.12 | 171.27 | 223.33 |
| 64 | 94.03 | 112.50 | 132.65 | 151.12 | 199.82 | 112.50 | 136.01 | 159.52 | 183.03 | 241.80 |
| 65 | 100.75 | 122.58 | 144.41 | 164.56 | 216.61 | 120.90 | 147.76 | 172.95 | 198.14 | 258.59 |
| 66 | 109.14 | 134.33 | 157.84 | 181.35 | 238.44 | 132.65 | 161.20 | 189.74 | 216.61 | 285.45 |
| 67 | 119.22 | 147.76 | 172.95 | 198.14 | 260.27 | 142.73 | 176.31 | 204.86 | 235.08 | 308.96 |
| 68 | 130.97 | 161.20 | 189.74 | 216.61 | 285.45 | 154.48 | 191.42 | 225.00 | 255.23 | 337.51 |
| 69 | 142.73 | 176.31 | 208.21 | 238.44 | 312.32 | 169.59 | 206.53 | 243.48 | 277.06 | 367.73 |
| 70 | 156.16 | 193.10 | 228.36 | 260.27 | 342.54 | 181.35 | 223.33 | 265.30 | 302.25 | 399.64 |
| 71 | 171.27 | 211.57 | 250.19 | 285.45 | 374.45 | 198.14 | 245.15 | 288.81 | 329.11 | 433.22 |
| 72 | 188.06 | 231.72 | 270.34 | 308.96 | 408.03 | 216.61 | 263.62 | 310.64 | 352.62 | 468.48 |
| 73 | 204.86 | 251.87 | 297.21 | 335.83 | 443.29 | 233.40 | 285.45 | 337.51 | 381.16 | 503.74 |
| 74 | 226.68 | 277.06 | 324.07 | 367.73 | 486.95 | 255.23 | 312.32 | 366.05 | 414.75 | 547.40 |
| 75 | 248.51 | 305.60 | 357.66 | 402.99 | 537.32 | 277.06 | 340.87 | 399.64 | 451.69 | 599.45 |
| 76 | 277.06 | 337.51 | 397.96 | 450.01 | 596.09 | 307.28 | 372.77 | 441.61 | 497.03 | 659.90 |
| 77 | 308.96 | 377.81 | 446.65 | 503.74 | 668.30 | 340.87 | 414.75 | 488.63 | 552.44 | 733.78 |
| 78 | 342.54 | 419.79 | 495.35 | 560.83 | 742.18 | 372.77 | 456.73 | 539.00 | 612.89 | 809.35 |
| 79 | 376.13 | 461.76 | 544.04 | 617.92 | 817.74 | 408.03 | 500.38 | 591.06 | 669.98 | 886.59 |
| 80 | 408.03 | 500.38 | 592.74 | 671.66 | 889.94 | 438.26 | 539.00 | 638.07 | 723.71 | 957.11 |
| 81 | 436.58 | 533.97 | 633.04 | 716.99 | 950.39 | 466.80 | 572.59 | 678.37 | 769.05 | 1017.56 |
| 82 | 465.12 | 569.23 | 671.66 | 760.65 | 1009.16 | 495.35 | 607.85 | 716.99 | 812.70 | 1076.33 |
| 83 | 493.67 | 602.81 | 711.96 | 805.99 | 1067.93 | 523.89 | 641.43 | 757.29 | 858.04 | 1135.10 |
| 84 | 522.21 | 638.07 | 755.61 | 854.68 | 1133.42 | 552.44 | 676.69 | 800.95 | 906.74 | 1200.59 |
| 85 | 557.47 | 680.05 | 804.31 | 908.41 | 1205.62 | 587.70 | 718.67 | 849.64 | 960.47 | 1272.79 |
| 86 | 596.09 | 725.39 | 858.04 | 968.86 | 1286.22 | 626.32 | 764.01 | 903.38 | 1020.92 | 1353.39 |
| 87 | 636.39 | 775.76 | 915.13 | 1034.35 | 1371.86 | 666.62 | 814.38 | 960.47 | 1086.40 | 1439.02 |
| 88 | 678.37 | 829.50 | 975.58 | 1103.19 | 1465.89 | 708.60 | 868.12 | 1020.92 | 1155.25 | 1533.05 |
| 89 | 723.71 | 883.23 | 1042.75 | 1175.40 | 1561.60 | 753.93 | 921.85 | 1088.08 | 1227.45 | 1628.77 |
| 90 | 772.40 | 942.00 | 1109.91 | 1252.64 | 1665.71 | 802.63 | 980.62 | 1155.25 | 1304.69 | 1732.87 |
| 91 | 822.78 | 1002.45 | 1180.44 | 1331.56 | 1771.49 | 853.00 | 1041.07 | 1225.77 | 1383.61 | 1838.66 |
| 92 | 873.15 | 1064.57 | 1252.64 | 1413.84 | 1880.64 | 903.38 | 1103.19 | 1297.98 | 1465.89 | 1947.80 |
| 93 | 928.56 | 1130.06 | 1329.88 | 1499.47 | 1996.50 | 958.79 | 1168.68 | 1375.22 | 1551.53 | 2063.66 |
| 94 | 987.33 | 1200.59 | 1413.84 | 1591.82 | 2120.75 | 1017.56 | 1239.21 | 1459.17 | 1643.88 | 2187.92 |
| 95 | 1051.14 | 1277.83 | 1504.51 | 1694.25 | 2256.76 | 1081.37 | 1316.45 | 1549.85 | 1746.31 | 2323.93 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 30 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 31 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 32 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 33 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 34 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 35 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 36 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 37 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 38 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 39 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 40 | 31.90 | 38.62 | 45.34 | 52.05 | 70.52 | 41.98 | 48.70 | 60.45 | 67.17 | 88.99 |
| 41 | 31.90 | 38.62 | 45.34 | 52.05 | 70.52 | 41.98 | 48.70 | 60.45 | 67.17 | 88.99 |
| 42 | 31.90 | 38.62 | 45.34 | 52.05 | 70.52 | 41.98 | 48.70 | 60.45 | 67.17 | 88.99 |
| 43 | 31.90 | 38.62 | 45.34 | 52.05 | 70.52 | 41.98 | 48.70 | 60.45 | 67.17 | 88.99 |
| 44 | 31.90 | 38.62 | 45.34 | 52.05 | 70.52 | 41.98 | 48.70 | 60.45 | 67.17 | 88.99 |
| 45 | 35.26 | 40.30 | 48.70 | 55.41 | 72.20 | 45.34 | 52.05 | 63.81 | 70.52 | 92.35 |
| 46 | 35.26 | 40.30 | 48.70 | 55.41 | 72.20 | 45.34 | 52.05 | 63.81 | 70.52 | 92.35 |
| 47 | 35.26 | 40.30 | 48.70 | 55.41 | 72.20 | 45.34 | 52.05 | 63.81 | 70.52 | 92.35 |
| 48 | 35.26 | 40.30 | 48.70 | 55.41 | 72.20 | 45.34 | 52.05 | 63.81 | 70.52 | 92.35 |
| 49 | 35.26 | 40.30 | 48.70 | 55.41 | 72.20 | 45.34 | 52.05 | 63.81 | 70.52 | 92.35 |
| 50 | 38.62 | 45.34 | 55.41 | 60.45 | 82.28 | 47.02 | 58.77 | 68.84 | 78.92 | 104.11 |
| 51 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 48.70 | 62.13 | 72.20 | 83.96 | 107.46 |
| 52 | 40.30 | 52.05 | 60.45 | 68.84 | 88.99 | 52.05 | 65.49 | 75.56 | 85.64 | 114.18 |
| 53 | 41.98 | 53.73 | 62.13 | 72.20 | 94.03 | 53.73 | 67.17 | 78.92 | 88.99 | 119.22 |
| 54 | 45.34 | 55.41 | 67.17 | 75.56 | 100.75 | 57.09 | 68.84 | 83.96 | 94.03 | 124.26 |
| 55 | 47.02 | 58.77 | 68.84 | 78.92 | 104.11 | 58.77 | 72.20 | 87.32 | 97.39 | 127.61 |
| 56 | 52.05 | 62.13 | 72.20 | 83.96 | 110.82 | 63.81 | 75.56 | 88.99 | 102.43 | 134.33 |
| 57 | 52.05 | 65.49 | 78.92 | 88.99 | 117.54 | 65.49 | 80.60 | 95.71 | 107.46 | 142.73 |
| 58 | 57.09 | 68.84 | 80.60 | 94.03 | 124.26 | 68.84 | 85.64 | 99.07 | 114.18 | 151.12 |
| 59 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 | 73.88 | 90.67 | 105.79 | 119.22 | 159.52 |
| 60 | 63.81 | 78.92 | 92.35 | 105.79 | 141.05 | 77.24 | 95.71 | 112.50 | 125.94 | 169.59 |
| 61 | 68.84 | 83.96 | 99.07 | 114.18 | 151.12 | 82.28 | 102.43 | 120.90 | 136.01 | 181.35 |
| 62 | 73.88 | 92.35 | 107.46 | 122.58 | 159.52 | 90.67 | 110.82 | 130.97 | 147.76 | 193.10 |
| 63 | 78.92 | 97.39 | 114.18 | 130.97 | 171.27 | 95.71 | 117.54 | 137.69 | 156.16 | 206.53 |
| 64 | 85.64 | 104.11 | 124.26 | 141.05 | 184.71 | 104.11 | 127.61 | 149.44 | 169.59 | 221.65 |
| 65 | 92.35 | 114.18 | 134.33 | 152.80 | 201.50 | 110.82 | 137.69 | 159.52 | 183.03 | 240.12 |
| 66 | 102.43 | 124.26 | 146.09 | 167.91 | 219.97 | 120.90 | 149.44 | 174.63 | 199.82 | 263.62 |
| 67 | 110.82 | 136.01 | 159.52 | 181.35 | 238.44 | 132.65 | 162.88 | 189.74 | 216.61 | 285.45 |
| 68 | 120.90 | 149.44 | 176.31 | 199.82 | 265.30 | 144.41 | 176.31 | 208.21 | 235.08 | 312.32 |
| 69 | 132.65 | 162.88 | 191.42 | 218.29 | 288.81 | 154.48 | 191.42 | 225.00 | 255.23 | 339.19 |
| 70 | 144.41 | 177.99 | 211.57 | 240.12 | 315.68 | 167.91 | 206.53 | 245.15 | 278.74 | 366.05 |
| 71 | 159.52 | 196.46 | 231.72 | 261.95 | 347.58 | 184.71 | 228.36 | 266.98 | 302.25 | 399.64 |
| 72 | 174.63 | 213.25 | 251.87 | 283.77 | 376.13 | 199.82 | 245.15 | 287.13 | 325.75 | 429.86 |
| 73 | 189.74 | 231.72 | 275.38 | 308.96 | 409.71 | 214.93 | 263.62 | 312.32 | 350.94 | 466.80 |
| 74 | 208.21 | 256.91 | 298.89 | 339.19 | 450.01 | 235.08 | 287.13 | 335.83 | 381.16 | 507.10 |
| 75 | 230.04 | 280.42 | 330.79 | 372.77 | 495.35 | 256.91 | 314.00 | 369.41 | 418.11 | 552.44 |
| 76 | 255.23 | 312.32 | 367.73 | 414.75 | 550.76 | 282.10 | 344.22 | 406.35 | 460.08 | 611.21 |
| 77 | 283.77 | 347.58 | 411.39 | 463.44 | 614.57 | 312.32 | 382.84 | 450.01 | 508.78 | 676.69 |
| 78 | 315.68 | 386.20 | 456.73 | 517.18 | 685.09 | 342.54 | 421.46 | 497.03 | 564.19 | 745.54 |
| 79 | 347.58 | 426.50 | 502.06 | 569.23 | 753.93 | 374.45 | 461.76 | 544.04 | 616.24 | 814.38 |
| 80 | 376.13 | 460.08 | 547.40 | 617.92 | 817.74 | 404.67 | 497.03 | 589.38 | 664.94 | 881.55 |
| 81 | 402.99 | 493.67 | 584.34 | 661.58 | 873.15 | 431.54 | 530.61 | 626.32 | 708.60 | 936.96 |
| 82 | 428.18 | 523.89 | 619.60 | 700.20 | 926.89 | 456.73 | 560.83 | 661.58 | 747.22 | 990.69 |
| 83 | 455.05 | 554.12 | 656.54 | 742.18 | 983.98 | 483.59 | 591.06 | 698.52 | 789.20 | 1047.78 |
| 84 | 481.91 | 589.38 | 696.84 | 785.84 | 1041.07 | 510.46 | 626.32 | 738.82 | 832.85 | 1104.87 |
| 85 | 513.82 | 628.00 | 740.50 | 836.21 | 1108.23 | 542.36 | 664.94 | 782.48 | 883.23 | 1172.04 |
| 86 | 549.08 | 668.30 | 789.20 | 891.62 | 1183.79 | 577.62 | 705.24 | 831.17 | 938.64 | 1247.60 |
| 87 | 586.02 | 715.31 | 842.93 | 950.39 | 1262.71 | 614.57 | 752.25 | 884.91 | 997.41 | 1326.52 |
| 88 | 626.32 | 764.01 | 900.02 | 1014.20 | 1346.67 | 654.86 | 800.95 | 942.00 | 1061.22 | 1410.48 |
| 89 | 666.62 | 814.38 | 958.79 | 1081.37 | 1437.34 | 695.16 | 851.32 | 1000.77 | 1128.38 | 1501.15 |
| 90 | 713.63 | 868.12 | 1022.60 | 1151.89 | 1531.38 | 742.18 | 905.06 | 1064.57 | 1198.91 | 1595.18 |
| 91 | 758.97 | 923.53 | 1088.08 | 1224.09 | 1630.44 | 787.52 | 960.47 | 1130.06 | 1271.11 | 1694.25 |
| 92 | 805.99 | 982.30 | 1155.25 | 1299.65 | 1729.51 | 834.53 | 1019.24 | 1197.23 | 1346.67 | 1793.32 |
| 93 | 856.36 | 1041.07 | 1225.77 | 1380.25 | 1836.98 | 884.91 | 1078.01 | 1267.75 | 1427.27 | 1900.79 |
| 94 | 910.09 | 1106.55 | 1301.33 | 1465.89 | 1951.16 | 938.64 | 1143.49 | 1343.31 | 1512.91 | 2014.97 |
| 95 | 968.86 | 1178.76 | 1385.29 | 1559.92 | 2077.10 | 997.41 | 1215.70 | 1427.27 | 1606.94 | 2140.90 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 30 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 31 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 36.58 | 44.84 | 51.92 | 60.18 | 81.25 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 32 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 36.58 | 44.84 | 51.92 | 60.18 | 83.64 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 33 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 37.96 | 44.84 | 51.92 | 60.18 | 88.42 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 34 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 37.96 | 44.84 | 52.95 | 60.18 | 93.20 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 35 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 40.34 | 46.11 | 52.95 | 60.18 | 95.59 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 36 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 42.71 | 48.41 | 55.25 | 62.32 | 100.72 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 37 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 45.08 | 50.72 | 59.86 | 64.71 | 106.06 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 38 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 45.08 | 53.02 | 62.16 | 67.11 | 111.41 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 39 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 47.66 | 55.33 | 64.46 | 71.90 | 119.42 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 40 | 23.60 | 29.50 | 34.22 | 37.76 | 50.74 | 48.34 | 59.08 | 66.77 | 72.76 | 125.84 | 87.71 | 108.59 | 127.39 | 144.09 | 190.03 |
| 41 | 23.60 | 29.50 | 34.22 | 37.76 | 50.74 | 51.15 | 61.83 | 69.35 | 75.41 | 131.68 | 87.71 | 108.59 | 127.39 | 144.09 | 190.03 |
| 42 | 25.61 | 30.01 | 34.25 | 37.76 | 50.74 | 51.40 | 64.77 | 72.26 | 80.72 | 138.16 | 87.71 | 108.59 | 127.39 | 144.09 | 190.03 |
| 43 | 25.79 | 30.21 | 36.63 | 38.78 | 52.83 | 54.25 | 67.73 | 77.80 | 83.74 | 144.68 | 87.71 | 108.59 | 127.39 | 144.09 | 190.03 |
| 44 | 25.98 | 32.59 | 36.88 | 39.03 | 55.27 | 57.12 | 70.71 | 80.76 | 86.78 | 148.27 | 87.71 | 108.59 | 127.39 | 144.09 | 190.03 |
| 45 | 27.41 | 31.59 | 38.04 | 41.47 | 56.47 | 63.48 | 69.74 | 83.23 | 91.69 | 153.90 | 96.06 | 114.86 | 133.65 | 152.45 | 200.48 |
| 46 | 29.91 | 33.92 | 38.29 | 43.94 | 58.88 | 63.78 | 75.21 | 88.88 | 94.79 | 154.53 | 96.06 | 114.86 | 133.65 | 152.45 | 200.48 |
| 47 | 30.12 | 34.14 | 40.69 | 46.44 | 61.31 | 67.18 | 78.21 | 91.92 | 100.60 | 154.53 | 96.06 | 114.86 | 133.65 | 152.45 | 200.48 |
| 48 | 30.34 | 36.51 | 43.12 | 46.74 | 63.74 | 70.70 | 81.51 | 98.31 | 106.63 | 154.53 | 96.06 | 114.86 | 133.65 | 152.45 | 200.48 |
| 49 | 32.96 | 36.76 | 43.40 | 49.29 | 68.72 | 73.09 | 87.71 | 101.79 | 110.20 | 154.53 | 96.06 | 114.86 | 133.65 | 152.45 | 200.48 |
| 50 | 33.01 | 39.33 | 47.41 | 51.87 | 72.52 | 75.58 | 89.30 | 108.14 | 114.33 | 175.42 | 104.41 | 127.39 | 150.36 | 169.15 | 225.54 |
| 51 | 35.53 | 43.21 | 51.41 | 57.26 | 78.85 | 78.61 | 93.86 | 115.90 | 123.63 | 183.77 | 108.59 | 133.65 | 156.62 | 179.59 | 235.98 |
| 52 | 37.06 | 43.48 | 51.66 | 59.88 | 85.42 | 86.31 | 101.96 | 118.15 | 130.91 | 194.21 | 114.86 | 139.92 | 164.97 | 185.86 | 246.42 |
| 53 | 39.66 | 47.45 | 55.71 | 61.57 | 92.18 | 91.46 | 109.76 | 128.52 | 138.82 | 204.65 | 119.03 | 146.18 | 171.24 | 194.21 | 256.86 |
| 54 | 41.17 | 49.06 | 57.36 | 65.61 | 99.04 | 95.97 | 114.46 | 136.57 | 146.23 | 213.01 | 125.30 | 152.45 | 177.50 | 204.65 | 267.30 |
| 55 | 43.85 | 53.15 | 61.53 | 69.84 | 105.98 | 104.41 | 125.08 | 144.73 | 156.25 | 223.45 | 129.47 | 158.71 | 185.86 | 210.92 | 277.74 |
| 56 | 47.96 | 55.72 | 66.56 | 76.33 | 117.21 | 108.59 | 130.45 | 151.55 | 166.44 | 238.07 | 135.74 | 164.97 | 194.21 | 223.45 | 294.45 |
| 57 | 51.92 | 60.73 | 70.45 | 81.30 | 124.52 | 114.48 | 135.26 | 159.17 | 171.61 | 250.59 | 144.09 | 175.42 | 206.74 | 235.98 | 309.07 |
| 58 | 54.25 | 64.63 | 76.98 | 87.90 | 133.50 | 119.05 | 139.55 | 166.07 | 179.43 | 267.30 | 152.45 | 185.86 | 219.27 | 248.51 | 325.77 |
| 59 | 61.00 | 71.15 | 82.01 | 92.81 | 145.13 | 124.45 | 149.79 | 171.33 | 186.75 | 286.10 | 162.89 | 198.39 | 231.80 | 262.05 | 348.74 |
| 60 | 63.39 | 76.33 | 87.10 | 99.34 | 155.17 | 129.22 | 152.35 | 178.67 | 196.34 | 304.89 | 171.24 | 208.83 | 246.42 | 269.92 | 369.63 |
| 61 | 68.56 | 81.40 | 96.29 | 107.04 | 167.20 | 136.62 | 162.71 | 188.85 | 206.25 | 316.00 | 178.25 | 216.74 | 257.25 | 281.29 | 384.87 |
| 62 | 73.77 | 89.16 | 99.93 | 114.82 | 180.65 | 146.65 | 174.99 | 202.09 | 219.26 | 327.81 | 184.52 | 225.74 | 265.00 | 297.98 | 396.51 |
| 63 | 83.51 | 94.34 | 109.23 | 122.66 | 188.87 | 157.72 | 183.42 | 214.21 | 234.07 | 338.25 | 191.93 | 233.73 | 275.54 | 310.65 | 412.36 |
| 64 | 88.51 | 102.09 | 119.59 | 130.44 | 206.44 | 163.60 | 195.55 | 231.78 | 246.60 | 354.78 | 200.37 | 244.49 | 286.77 | 325.37 | 430.15 |
| 65 | 98.19 | 109.82 | 127.25 | 142.25 | 220.52 | 171.11 | 210.32 | 244.30 | 265.62 | 372.51 | 208.54 | 254.88 | 299.44 | 340.43 | 450.94 |
| 66 | 108.54 | 122.56 | 142.54 | 158.82 | 242.56 | 183.01 | 222.72 | 262.42 | 289.75 | 395.36 | 220.99 | 269.33 | 315.95 | 359.11 | 474.78 |
| 67 | 122.10 | 139.64 | 160.81 | 178.00 | 270.91 | 193.79 | 237.22 | 280.66 | 318.62 | 419.32 | 232.21 | 284.00 | 334.12 | 379.22 | 501.18 |
| 68 | 135.21 | 158.02 | 180.11 | 197.03 | 293.88 | 205.07 | 251.89 | 297.11 | 337.47 | 444.05 | 243.82 | 298.72 | 352.01 | 398.83 | 526.40 |
| 69 | 147.81 | 172.94 | 199.18 | 218.43 | 314.88 | 216.68 | 265.00 | 314.88 | 356.97 | 470.77 | 255.65 | 313.32 | 369.44 | 419.32 | 553.38 |
| 70 | 159.31 | 192.38 | 218.90 | 242.21 | 338.16 | 229.95 | 281.05 | 332.15 | 377.24 | 497.47 | 267.52 | 327.64 | 387.76 | 440.36 | 580.14 |
| 71 | 171.10 | 205.90 | 240.70 | 268.10 | 361.05 | 243.60 | 297.25 | 350.90 | 398.75 | 524.90 | 281.30 | 343.65 | 406.00 | 461.10 | 607.55 |
| 72 | 182.00 | 219.80 | 256.20 | 288.40 | 385.00 | 254.80 | 312.20 | 368.20 | 418.60 | 553.00 | 294.00 | 359.80 | 422.80 | 480.20 | 635.60 |
| 73 | 194.40 | 234.90 | 272.70 | 306.45 | 409.05 | 268.65 | 329.40 | 387.45 | 438.75 | 580.50 | 306.45 | 375.30 | 440.10 | 499.50 | 661.50 |
| 74 | 209.30 | 250.90 | 292.50 | 327.60 | 438.10 | 284.70 | 347.10 | 408.20 | 462.80 | 612.30 | 322.40 | 392.60 | 461.50 | 521.30 | 691.60 |
| 75 | 226.25 | 271.25 | 316.25 | 353.75 | 473.75 | 302.50 | 368.75 | 433.75 | 491.25 | 650.00 | 338.75 | 412.50 | 486.25 | 548.75 | 727.50 |
| 76 | 244.80 | 295.20 | 344.40 | 386.40 | 517.20 | 322.80 | 393.60 | 464.40 | 525.60 | 697.20 | 357.60 | 436.80 | 514.80 | 583.20 | 772.80 |
| 77 | 273.76 | 330.40 | 385.86 | 433.06 | 579.38 | 354.00 | 433.06 | 510.94 | 579.38 | 767.00 | 389.40 | 476.72 | 561.68 | 637.20 | 843.70 |
| 78 | 309.16 | 374.06 | 437.78 | 490.88 | 656.08 | 394.12 | 482.62 | 571.12 | 646.64 | 855.50 | 429.52 | 526.28 | 623.04 | 705.64 | 933.38 |
| 79 | 344.56 | 417.72 | 489.70 | 549.88 | 735.14 | 433.06 | 531.00 | 628.94 | 713.90 | 944.00 | 468.46 | 575.84 | 682.04 | 774.08 | 1023.06 |
| 80 | 379.96 | 460.20 | 540.44 | 606.52 | 810.66 | 470.82 | 577.02 | 684.40 | 776.44 | 1026.60 | 507.40 | 621.86 | 737.50 | 836.62 | 1106.84 |
| 81 | 411.82 | 500.32 | 586.46 | 659.62 | 880.28 | 502.68 | 617.14 | 730.42 | 829.54 | 1096.22 | 539.26 | 661.98 | 783.52 | 889.72 | 1176.46 |
| 82 | 443.68 | 538.08 | 632.48 | 710.36 | 947.54 | 534.54 | 654.90 | 776.44 | 880.28 | 1163.48 | 571.12 | 699.74 | 829.54 | 940.46 | 1243.72 |
| 83 | 476.72 | 578.20 | 678.50 | 761.10 | 1017.16 | 567.58 | 695.02 | 822.46 | 931.02 | 1233.10 | 604.16 | 739.86 | 875.56 | 991.20 | 1313.34 |
| 84 | 510.94 | 620.68 | 728.06 | 817.74 | 1091.50 | 601.80 | 737.50 | 872.02 | 987.66 | 1307.44 | 638.38 | 782.34 | 925.12 | 1047.84 | 1387.68 |
| 85 | 551.06 | 667.88 | 783.52 | 880.28 | 1175.28 | 641.92 | 784.70 | 927.48 | 1050.20 | 1391.22 | 678.50 | 829.54 | 980.58 | 1110.38 | 1471.46 |
| 86 | 593.54 | 719.80 | 844.88 | 948.72 | 1267.32 | 684.40 | 836.62 | 988.84 | 1118.64 | 1483.26 | 720.98 | 881.46 | 1041.94 | 1178.82 | 1563.50 |
| 87 | 640.74 | 776.44 | 910.96 | 1024.24 | 1367.62 | 731.60 | 893.26 | 1054.92 | 1194.16 | 1583.56 | 768.18 | 938.10 | 1108.02 | 1254.34 | 1663.80 |
| 88 | 690.30 | 836.62 | 981.76 | 1103.30 | 1472.64 | 781.16 | 953.44 | 1125.72 | 1273.22 | 1688.58 | 817.74 | 998.28 | 1178.82 | 1333.40 | 1768.82 |
| 89 | 743.40 | 900.34 | 1057.28 | 1187.08 | 1584.74 | 834.26 | 1017.16 | 1201.24 | 1357.00 | 1800.68 | 870.84 | 1062.00 | 1254.34 | 1417.18 | 1880.92 |
| 90 | 798.86 | 967.60 | 1135.16 | 1275.58 | 1703.92 | 889.72 | 1084.42 | 1279.12 | 1445.50 | 1919.86 | 926.30 | 1129.26 | 1332.22 | 1505.68 | 2000.10 |
| 91 | 855.50 | 1037.22 | 1216.58 | 1367.62 | 1825.46 | 946.36 | 1154.04 | 1360.54 | 1537.54 | 2041.40 | 982.94 | 1198.88 | 1413.64 | 1597.72 | 2121.64 |
| 92 | 914.50 | 1109.20 | 1301.54 | 1462.02 | 1951.72 | 1005.36 | 1226.02 | 1445.50 | 1631.94 | 2167.66 | 1041.94 | 1270.86 | 1498.60 | 1692.12 | 2247.90 |
| 93 | 977.04 | 1184.72 | 1390.04 | 1561.14 | 2085.06 | 1067.90 | 1301.54 | 1534.00 | 1731.06 | 2301.00 | 1104.48 | 1346.38 | 1587.10 | 1791.24 | 2381.24 |
| 94 | 1044.30 | 1266.14 | 1485.62 | 1668.52 | 2229.02 | 1135.16 | 1382.96 | 1629.58 | 1838.44 | 2444.96 | 1171.74 | 1427.80 | 1682.68 | 1898.62 | 2525.20 |
| 95 | 1117.46 | 1354.64 | 1589.46 | 1785.34 | 2384.78 | 1208.32 | 1471.46 | 1733.42 | 1955.26 | 2600.72 | 1244.90 | 1516.30 | 1786.52 | 2015.44 | 2680.96 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 30 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 31 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 31.86 | 40.12 | 47.20 | 53.10 | 72.63 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 32 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 31.86 | 40.12 | 47.20 | 53.10 | 74.77 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 33 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 33.06 | 40.12 | 47.20 | 53.10 | 79.04 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 34 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 33.06 | 40.12 | 48.14 | 53.10 | 83.31 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 35 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 35.13 | 41.25 | 48.14 | 53.10 | 85.45 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 36 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 37.20 | 43.32 | 50.23 | 54.98 | 90.04 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 37 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 39.26 | 45.38 | 54.42 | 57.10 | 94.81 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 38 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 39.26 | 47.44 | 56.51 | 59.21 | 99.59 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 39 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 41.51 | 49.51 | 58.60 | 63.44 | 106.75 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 40 | 21.24 | 25.96 | 30.68 | 34.22 | 46.02 | 43.81 | 51.87 | 59.66 | 65.89 | 113.43 | 79.36 | 96.06 | 114.86 | 129.47 | 171.24 |
| 41 | 21.24 | 25.96 | 30.68 | 34.22 | 46.02 | 46.36 | 54.29 | 61.97 | 68.30 | 118.70 | 79.36 | 96.06 | 114.86 | 129.47 | 171.24 |
| 42 | 23.05 | 26.41 | 30.71 | 34.22 | 46.02 | 46.58 | 56.87 | 64.57 | 73.10 | 124.54 | 79.36 | 96.06 | 114.86 | 129.47 | 171.24 |
| 43 | 23.22 | 26.59 | 32.84 | 35.14 | 47.91 | 49.16 | 59.47 | 69.52 | 75.84 | 130.41 | 79.36 | 96.06 | 114.86 | 129.47 | 171.24 |
| 44 | 23.38 | 28.68 | 33.06 | 35.37 | 50.13 | 51.77 | 62.09 | 72.17 | 78.59 | 133.65 | 79.36 | 96.06 | 114.86 | 129.47 | 171.24 |
| 45 | 23.67 | 27.94 | 34.23 | 37.81 | 51.45 | 56.22 | 63.10 | 73.24 | 82.04 | 139.34 | 83.53 | 102.33 | 119.03 | 137.83 | 181.68 |
| 46 | 25.83 | 30.00 | 34.46 | 40.06 | 53.65 | 56.49 | 68.05 | 78.21 | 84.81 | 139.92 | 83.53 | 102.33 | 119.03 | 137.83 | 181.68 |
| 47 | 26.02 | 30.20 | 36.62 | 42.34 | 55.86 | 59.50 | 70.76 | 80.89 | 90.01 | 139.92 | 83.53 | 102.33 | 119.03 | 137.83 | 181.68 |
| 48 | 26.20 | 32.30 | 38.80 | 42.62 | 58.08 | 62.62 | 73.75 | 86.51 | 95.40 | 139.92 | 83.53 | 102.33 | 119.03 | 137.83 | 181.68 |
| 49 | 28.47 | 32.51 | 39.06 | 44.94 | 62.61 | 64.74 | 79.36 | 89.57 | 98.60 | 139.92 | 83.53 | 102.33 | 119.03 | 137.83 | 181.68 |
| 50 | 30.26 | 35.26 | 41.83 | 46.41 | 63.99 | 67.83 | 79.80 | 94.62 | 101.63 | 154.53 | 93.97 | 114.86 | 133.65 | 152.45 | 200.48 |
| 51 | 32.68 | 37.63 | 45.70 | 50.28 | 70.09 | 72.71 | 82.60 | 102.15 | 110.72 | 164.97 | 98.15 | 119.03 | 139.92 | 158.71 | 210.92 |
| 52 | 32.94 | 39.40 | 46.22 | 52.92 | 76.43 | 76.28 | 92.16 | 104.81 | 116.16 | 173.33 | 102.33 | 125.30 | 146.18 | 164.97 | 219.27 |
| 53 | 35.41 | 43.26 | 50.14 | 56.09 | 82.96 | 81.30 | 99.78 | 114.68 | 125.69 | 183.77 | 106.50 | 131.56 | 152.45 | 175.42 | 229.71 |
| 54 | 37.05 | 43.61 | 51.90 | 58.77 | 88.03 | 85.98 | 102.62 | 122.51 | 131.23 | 190.03 | 112.77 | 135.74 | 160.80 | 181.68 | 238.07 |
| 55 | 39.61 | 47.56 | 54.54 | 62.85 | 94.74 | 91.88 | 110.73 | 128.42 | 139.10 | 200.48 | 114.86 | 142.00 | 164.97 | 190.03 | 248.51 |
| 56 | 43.60 | 50.14 | 59.48 | 67.84 | 104.00 | 98.15 | 116.18 | 133.61 | 147.31 | 210.92 | 121.12 | 148.27 | 173.33 | 198.39 | 261.04 |
| 57 | 46.15 | 55.08 | 62.16 | 72.89 | 111.41 | 102.21 | 121.33 | 139.52 | 152.95 | 223.45 | 127.39 | 156.62 | 183.77 | 210.92 | 275.65 |
| 58 | 47.30 | 57.76 | 68.58 | 79.39 | 120.48 | 103.18 | 124.26 | 146.76 | 160.93 | 240.15 | 133.65 | 164.97 | 194.21 | 221.36 | 292.36 |
| 59 | 53.74 | 62.78 | 73.67 | 83.11 | 128.82 | 110.62 | 132.51 | 152.50 | 166.99 | 254.77 | 144.09 | 175.42 | 206.74 | 235.01 | 309.07 |
| 60 | 56.35 | 67.85 | 78.81 | 88.30 | 138.84 | 115.72 | 135.63 | 160.25 | 175.12 | 271.48 | 152.45 | 185.86 | 221.36 | 239.93 | 329.95 |
| 61 | 61.42 | 72.98 | 86.38 | 95.92 | 149.17 | 123.33 | 146.07 | 168.88 | 183.72 | 281.56 | 158.00 | 194.46 | 228.89 | 250.04 | 342.33 |
| 62 | 66.54 | 79.09 | 90.22 | 102.22 | 162.25 | 131.41 | 154.73 | 182.07 | 195.09 | 292.48 | 164.89 | 200.22 | 237.52 | 265.09 | 355.29 |
| 63 | 74.40 | 84.34 | 97.88 | 109.97 | 169.17 | 140.62 | 163.44 | 192.61 | 208.26 | 302.14 | 171.02 | 209.03 | 245.13 | 276.76 | 366.75 |
| 64 | 79.51 | 92.03 | 106.62 | 116.42 | 184.80 | 147.06 | 175.82 | 206.62 | 219.58 | 316.18 | 178.31 | 218.75 | 255.52 | 288.60 | 382.36 |
| 65 | 88.99 | 98.41 | 114.53 | 128.17 | 197.65 | 155.07 | 187.15 | 219.69 | 238.72 | 333.30 | 187.15 | 228.14 | 269.14 | 303.00 | 401.03 |
| 66 | 96.31 | 109.58 | 128.14 | 141.80 | 216.51 | 162.29 | 198.55 | 234.80 | 258.11 | 352.20 | 195.09 | 239.98 | 283.14 | 319.40 | 422.99 |
| 67 | 109.57 | 124.78 | 143.26 | 157.91 | 241.36 | 173.74 | 212.17 | 248.92 | 281.92 | 374.21 | 207.15 | 252.26 | 297.37 | 337.46 | 446.05 |
| 68 | 121.06 | 141.31 | 159.44 | 175.45 | 263.20 | 182.46 | 224.44 | 263.20 | 300.34 | 397.22 | 216.37 | 266.43 | 311.64 | 355.24 | 469.88 |
| 69 | 132.25 | 154.90 | 177.05 | 195.44 | 280.59 | 193.29 | 236.94 | 279.03 | 319.56 | 419.32 | 227.59 | 279.03 | 328.91 | 374.12 | 492.59 |
| 70 | 142.78 | 172.84 | 195.55 | 216.41 | 302.09 | 204.40 | 250.99 | 296.08 | 336.66 | 444.87 | 238.97 | 293.07 | 345.68 | 392.27 | 518.52 |
| 71 | 152.25 | 184.15 | 214.60 | 239.43 | 321.90 | 216.05 | 265.35 | 311.75 | 355.25 | 468.35 | 250.85 | 305.95 | 361.05 | 410.35 | 540.85 |
| 72 | 162.40 | 196.00 | 228.20 | 256.20 | 343.00 | 228.20 | 278.60 | 327.60 | 371.00 | 491.40 | 261.80 | 319.20 | 375.20 | 425.60 | 564.20 |
| 73 | 174.15 | 209.25 | 243.00 | 272.70 | 365.85 | 240.30 | 292.95 | 344.25 | 390.15 | 517.05 | 274.05 | 333.45 | 391.50 | 444.15 | 588.60 |
| 74 | 187.20 | 224.90 | 261.30 | 291.20 | 391.30 | 254.80 | 309.40 | 364.00 | 410.80 | 546.00 | 287.30 | 349.70 | 410.80 | 462.80 | 616.20 |
| 75 | 201.25 | 242.50 | 281.25 | 315.00 | 422.50 | 268.75 | 328.75 | 385.00 | 436.25 | 578.75 | 301.25 | 367.50 | 431.25 | 487.50 | 647.50 |
| 76 | 218.40 | 262.80 | 306.00 | 343.20 | 459.60 | 286.80 | 350.40 | 411.60 | 466.80 | 619.20 | 318.00 | 388.80 | 457.20 | 517.20 | 686.40 |
| 77 | 244.26 | 293.82 | 343.38 | 384.68 | 514.48 | 315.06 | 384.68 | 454.30 | 514.48 | 680.86 | 346.92 | 423.62 | 499.14 | 565.22 | 748.12 |
| 78 | 274.94 | 331.58 | 388.22 | 435.42 | 582.92 | 349.28 | 427.16 | 506.22 | 573.48 | 758.74 | 381.14 | 466.10 | 551.06 | 625.40 | 828.36 |
| 79 | 306.80 | 370.52 | 434.24 | 487.34 | 651.36 | 384.68 | 470.82 | 556.96 | 632.48 | 835.44 | 416.54 | 509.76 | 604.16 | 685.58 | 906.24 |
| 80 | 337.48 | 408.28 | 479.08 | 536.90 | 717.44 | 417.72 | 512.12 | 606.52 | 686.76 | 907.42 | 449.58 | 551.06 | 653.72 | 739.86 | 978.22 |
| 81 | 365.80 | 443.68 | 520.38 | 584.10 | 779.98 | 446.04 | 547.52 | 647.82 | 733.96 | 969.96 | 477.90 | 586.46 | 695.02 | 787.06 | 1040.76 |
| 82 | 394.12 | 477.90 | 560.50 | 628.94 | 840.16 | 474.36 | 581.74 | 687.94 | 778.80 | 1030.14 | 506.22 | 620.68 | 735.14 | 831.90 | 1100.94 |
| 83 | 423.62 | 512.12 | 600.62 | 673.78 | 901.52 | 503.86 | 615.96 | 728.06 | 823.64 | 1091.50 | 535.72 | 654.90 | 775.26 | 876.74 | 1162.30 |
| 84 | 454.30 | 549.88 | 644.28 | 723.34 | 967.60 | 534.54 | 653.72 | 771.72 | 873.20 | 1157.58 | 566.40 | 692.66 | 818.92 | 926.30 | 1228.38 |
| 85 | 489.70 | 592.36 | 693.84 | 778.80 | 1040.76 | 569.94 | 696.20 | 821.28 | 928.66 | 1230.74 | 601.80 | 735.14 | 868.48 | 981.76 | 1301.54 |
| 86 | 527.46 | 639.56 | 749.30 | 840.16 | 1123.36 | 607.70 | 743.40 | 876.74 | 990.02 | 1313.34 | 639.56 | 782.34 | 923.94 | 1043.12 | 1384.14 |
| 87 | 568.76 | 689.12 | 807.12 | 906.24 | 1211.86 | 649.00 | 792.96 | 934.56 | 1056.10 | 1401.84 | 680.86 | 831.90 | 981.76 | 1109.20 | 1472.64 |
| 88 | 613.60 | 742.22 | 870.84 | 977.04 | 1305.08 | 693.84 | 846.06 | 998.28 | 1126.90 | 1495.06 | 725.70 | 885.00 | 1045.48 | 1180.00 | 1565.86 |
| 89 | 659.62 | 798.86 | 936.92 | 1051.38 | 1405.38 | 739.86 | 902.70 | 1064.36 | 1201.24 | 1595.36 | 771.72 | 941.64 | 1111.56 | 1254.34 | 1666.16 |
| 90 | 709.18 | 859.04 | 1006.54 | 1129.26 | 1509.22 | 789.42 | 962.88 | 1133.98 | 1279.12 | 1699.20 | 821.28 | 1001.82 | 1181.18 | 1332.22 | 1770.00 |
| 91 | 759.92 | 920.40 | 1078.52 | 1210.68 | 1617.78 | 840.16 | 1024.24 | 1205.96 | 1360.54 | 1807.76 | 872.02 | 1063.18 | 1253.16 | 1413.64 | 1878.56 |
| 92 | 813.02 | 984.12 | 1152.86 | 1294.46 | 1729.88 | 893.26 | 1087.96 | 1280.30 | 1444.32 | 1919.86 | 925.12 | 1126.90 | 1327.50 | 1497.42 | 1990.66 |
| 93 | 868.48 | 1051.38 | 1231.92 | 1382.96 | 1847.88 | 948.72 | 1155.22 | 1359.36 | 1532.82 | 2037.86 | 980.58 | 1194.16 | 1406.56 | 1585.92 | 2108.66 |
| 94 | 927.48 | 1123.36 | 1316.88 | 1477.36 | 1975.32 | 1007.72 | 1227.20 | 1444.32 | 1627.22 | 2165.30 | 1039.58 | 1266.14 | 1491.52 | 1680.32 | 2236.10 |
| 95 | 992.38 | 1202.42 | 1408.92 | 1581.20 | 2113.38 | 1072.62 | 1306.26 | 1536.36 | 1731.06 | 2303.36 | 1104.48 | 1345.20 | 1583.56 | 1784.16 | 2374.16 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 30 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 31 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 29.50 | 36.58 | 42.48 | 48.38 | 66.48 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 32 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 29.50 | 36.58 | 42.48 | 48.38 | 68.43 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 33 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 30.61 | 36.58 | 42.48 | 48.38 | 72.34 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 34 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 30.61 | 36.58 | 43.32 | 48.38 | 76.25 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 35 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 32.53 | 37.61 | 43.32 | 48.38 | 78.21 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 36 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 34.44 | 39.50 | 45.21 | 50.10 | 82.41 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 37 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 36.36 | 41.38 | 48.98 | 52.02 | 86.78 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 38 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 36.36 | 43.26 | 50.86 | 53.95 | 91.15 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 39 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 38.43 | 45.14 | 52.74 | 57.80 | 97.71 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 40 | 20.06 | 23.60 | 27.14 | 30.68 | 41.30 | 40.79 | 46.11 | 53.98 | 59.03 | 101.02 | 73.09 | 87.71 | 102.33 | 114.86 | 154.53 |
| 41 | 20.06 | 23.60 | 27.14 | 30.68 | 41.30 | 43.16 | 48.26 | 56.07 | 61.18 | 105.71 | 73.09 | 87.71 | 102.33 | 114.86 | 154.53 |
| 42 | 21.77 | 24.01 | 27.16 | 30.68 | 41.30 | 43.37 | 50.55 | 58.42 | 65.49 | 110.92 | 73.09 | 87.71 | 102.33 | 114.86 | 154.53 |
| 43 | 21.93 | 24.17 | 29.05 | 31.51 | 43.00 | 45.77 | 52.86 | 62.90 | 67.94 | 116.15 | 73.09 | 87.71 | 102.33 | 114.86 | 154.53 |
| 44 | 22.08 | 26.07 | 29.25 | 31.71 | 44.99 | 48.20 | 55.19 | 65.30 | 70.41 | 119.03 | 73.09 | 87.71 | 102.33 | 114.86 | 154.53 |
| 45 | 21.18 | 25.51 | 31.70 | 34.15 | 46.43 | 48.97 | 56.46 | 68.25 | 74.00 | 124.78 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 46 | 23.11 | 27.39 | 31.91 | 36.19 | 48.41 | 49.20 | 60.88 | 72.88 | 76.49 | 125.30 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 47 | 23.28 | 27.57 | 33.91 | 38.24 | 50.41 | 51.82 | 63.32 | 75.38 | 81.19 | 125.30 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 48 | 23.44 | 29.49 | 35.93 | 38.50 | 52.41 | 54.54 | 65.99 | 80.61 | 86.05 | 125.30 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 49 | 25.47 | 29.69 | 36.17 | 40.59 | 56.50 | 56.38 | 71.00 | 83.47 | 88.93 | 125.30 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 50 | 26.14 | 31.19 | 37.65 | 42.31 | 58.30 | 60.08 | 72.20 | 84.96 | 92.56 | 139.92 | 83.53 | 102.33 | 119.03 | 135.74 | 179.59 |
| 51 | 29.84 | 34.85 | 41.41 | 46.09 | 62.79 | 64.85 | 75.09 | 92.32 | 99.65 | 146.18 | 87.71 | 108.59 | 125.30 | 144.09 | 187.95 |
| 52 | 30.20 | 35.33 | 42.14 | 48.74 | 68.93 | 70.25 | 82.35 | 95.28 | 105.09 | 156.62 | 91.88 | 110.68 | 131.56 | 150.36 | 198.39 |
| 53 | 32.58 | 39.07 | 44.57 | 50.62 | 73.74 | 73.17 | 89.81 | 102.82 | 112.56 | 162.89 | 96.06 | 116.94 | 135.74 | 156.62 | 204.65 |
| 54 | 32.94 | 39.52 | 46.43 | 51.94 | 80.17 | 75.98 | 92.75 | 110.46 | 116.24 | 173.33 | 100.24 | 121.12 | 144.09 | 160.80 | 215.09 |
| 55 | 35.37 | 41.96 | 48.94 | 55.87 | 85.11 | 83.53 | 98.42 | 116.19 | 123.85 | 179.59 | 102.33 | 125.30 | 148.27 | 169.15 | 221.36 |
| 56 | 39.24 | 44.57 | 53.81 | 60.78 | 94.10 | 87.71 | 103.95 | 121.64 | 132.01 | 190.03 | 108.59 | 131.56 | 156.62 | 177.50 | 233.89 |
| 57 | 41.83 | 49.43 | 56.64 | 64.48 | 99.94 | 91.99 | 109.40 | 127.73 | 136.17 | 200.48 | 114.86 | 139.92 | 164.97 | 185.86 | 246.42 |
| 58 | 43.13 | 52.26 | 61.59 | 70.89 | 107.45 | 93.26 | 110.88 | 131.31 | 144.29 | 215.09 | 121.12 | 148.27 | 173.33 | 198.39 | 261.04 |
| 59 | 47.93 | 55.80 | 65.33 | 74.80 | 115.77 | 98.77 | 117.14 | 135.56 | 149.04 | 227.62 | 127.39 | 156.62 | 183.77 | 210.06 | 277.74 |
| 60 | 49.30 | 60.78 | 70.51 | 80.02 | 124.14 | 102.22 | 120.76 | 143.68 | 157.43 | 242.24 | 133.65 | 167.06 | 196.30 | 215.93 | 294.45 |
| 61 | 54.28 | 65.96 | 77.88 | 86.19 | 134.41 | 108.15 | 131.28 | 152.53 | 164.65 | 253.20 | 139.77 | 174.20 | 204.59 | 224.64 | 305.87 |
| 62 | 59.31 | 71.90 | 80.50 | 92.41 | 145.52 | 118.08 | 140.00 | 162.04 | 176.10 | 263.03 | 147.22 | 180.59 | 212.00 | 238.00 | 318.00 |
| 63 | 66.81 | 75.76 | 87.95 | 98.69 | 152.74 | 125.42 | 147.10 | 172.81 | 187.60 | 271.74 | 152.02 | 186.23 | 220.43 | 246.64 | 328.74 |
| 64 | 70.51 | 81.96 | 95.10 | 105.19 | 166.49 | 130.52 | 156.08 | 183.27 | 197.62 | 283.09 | 158.09 | 194.85 | 227.94 | 259.19 | 343.75 |
| 65 | 79.78 | 88.42 | 103.21 | 115.49 | 178.05 | 139.02 | 167.54 | 196.84 | 213.51 | 297.65 | 167.54 | 203.19 | 240.62 | 272.70 | 360.04 |
| 66 | 87.13 | 98.05 | 115.18 | 127.62 | 195.35 | 146.75 | 177.83 | 210.63 | 231.47 | 315.95 | 176.10 | 214.08 | 252.07 | 286.60 | 378.10 |
| 67 | 97.05 | 111.41 | 128.65 | 142.12 | 216.73 | 153.69 | 188.78 | 223.86 | 253.56 | 334.12 | 183.77 | 225.53 | 265.62 | 300.71 | 397.60 |
| 68 | 108.48 | 126.11 | 143.20 | 158.20 | 235.75 | 163.09 | 200.22 | 235.75 | 269.66 | 355.24 | 193.77 | 237.36 | 279.34 | 318.10 | 419.82 |
| 69 | 118.25 | 138.35 | 159.34 | 175.32 | 252.53 | 173.03 | 212.00 | 250.97 | 285.27 | 375.68 | 202.65 | 249.41 | 294.62 | 335.15 | 441.15 |
| 70 | 126.25 | 154.80 | 175.12 | 193.48 | 270.53 | 181.86 | 223.94 | 264.52 | 300.59 | 396.78 | 211.91 | 261.51 | 308.10 | 350.19 | 461.40 |
| 71 | 136.30 | 165.30 | 192.85 | 213.62 | 288.55 | 192.85 | 236.35 | 279.85 | 316.10 | 417.60 | 223.30 | 274.05 | 321.90 | 365.40 | 482.85 |
| 72 | 145.60 | 176.40 | 204.40 | 229.60 | 306.60 | 203.00 | 249.20 | 292.60 | 331.80 | 439.60 | 232.40 | 285.60 | 336.00 | 380.80 | 504.00 |
| 73 | 155.25 | 187.65 | 218.70 | 244.35 | 326.70 | 213.30 | 261.90 | 309.15 | 348.30 | 461.70 | 243.00 | 298.35 | 351.00 | 396.90 | 525.15 |
| 74 | 167.70 | 201.50 | 234.00 | 261.30 | 349.70 | 227.50 | 276.90 | 325.00 | 367.90 | 486.20 | 256.10 | 312.00 | 366.60 | 414.70 | 548.60 |
| 75 | 180.00 | 216.25 | 251.25 | 281.25 | 377.50 | 240.00 | 292.50 | 343.75 | 388.75 | 516.25 | 267.50 | 327.50 | 385.00 | 435.00 | 577.50 |
| 76 | 195.60 | 235.20 | 273.60 | 306.00 | 410.40 | 256.80 | 313.20 | 367.20 | 416.40 | 552.00 | 283.20 | 346.80 | 408.00 | 460.80 | 610.80 |
| 77 | 217.12 | 263.14 | 306.80 | 343.38 | 459.02 | 279.66 | 343.38 | 404.74 | 459.02 | 606.52 | 307.98 | 377.60 | 444.86 | 503.86 | 666.70 |
| 78 | 245.44 | 296.18 | 345.74 | 388.22 | 519.20 | 311.52 | 381.14 | 449.58 | 510.94 | 674.96 | 339.84 | 415.36 | 490.88 | 556.96 | 736.32 |
| 79 | 272.58 | 330.40 | 387.04 | 434.24 | 580.56 | 341.02 | 418.90 | 495.60 | 562.86 | 744.58 | 369.34 | 454.30 | 536.90 | 610.06 | 805.94 |
| 80 | 299.72 | 363.44 | 425.98 | 477.90 | 639.56 | 370.52 | 455.48 | 538.08 | 610.06 | 808.30 | 398.84 | 489.70 | 580.56 | 658.44 | 870.84 |
| 81 | 325.68 | 395.30 | 462.56 | 519.20 | 695.02 | 396.48 | 487.34 | 574.66 | 651.36 | 863.76 | 424.80 | 521.56 | 617.14 | 699.74 | 926.30 |
| 82 | 350.46 | 425.98 | 499.14 | 559.32 | 748.12 | 421.26 | 518.02 | 611.24 | 691.48 | 916.86 | 449.58 | 552.24 | 653.72 | 739.86 | 979.40 |
| 83 | 376.42 | 456.66 | 534.54 | 600.62 | 802.40 | 447.22 | 548.70 | 646.64 | 732.78 | 971.14 | 475.54 | 582.92 | 689.12 | 781.16 | 1033.68 |
| 84 | 404.74 | 489.70 | 574.66 | 644.28 | 861.40 | 475.54 | 581.74 | 686.76 | 776.44 | 1030.14 | 503.86 | 615.96 | 729.24 | 824.82 | 1092.68 |
| 85 | 435.42 | 527.46 | 618.32 | 693.84 | 927.48 | 506.22 | 619.50 | 730.42 | 826.00 | 1096.22 | 534.54 | 653.72 | 772.90 | 874.38 | 1158.76 |
| 86 | 469.64 | 568.76 | 666.70 | 748.12 | 1000.64 | 540.44 | 660.80 | 778.80 | 880.28 | 1169.38 | 568.76 | 695.02 | 821.28 | 928.66 | 1231.92 |
| 87 | 506.22 | 613.60 | 718.62 | 807.12 | 1078.52 | 577.02 | 705.64 | 830.72 | 939.28 | 1247.26 | 605.34 | 739.86 | 873.20 | 987.66 | 1309.80 |
| 88 | 546.34 | 661.98 | 775.26 | 869.66 | 1162.30 | 617.14 | 754.02 | 887.36 | 1001.82 | 1331.04 | 645.46 | 788.24 | 929.84 | 1050.20 | 1393.58 |
| 89 | 587.64 | 711.54 | 834.26 | 935.74 | 1250.80 | 658.44 | 803.58 | 946.36 | 1067.90 | 1419.54 | 686.76 | 837.80 | 988.84 | 1116.28 | 1482.08 |
| 90 | 631.30 | 764.64 | 895.62 | 1005.36 | 1344.02 | 702.10 | 856.68 | 1007.72 | 1137.52 | 1512.76 | 730.42 | 890.90 | 1050.20 | 1185.90 | 1575.30 |
| 91 | 676.14 | 820.10 | 960.52 | 1077.34 | 1440.78 | 746.94 | 912.14 | 1072.62 | 1209.50 | 1609.52 | 775.26 | 946.36 | 1115.10 | 1257.88 | 1672.06 |
| 92 | 723.34 | 876.74 | 1026.60 | 1151.68 | 1539.90 | 794.14 | 968.78 | 1138.70 | 1283.84 | 1708.64 | 822.46 | 1003.00 | 1181.18 | 1332.22 | 1771.18 |
| 93 | 772.90 | 935.74 | 1097.40 | 1230.74 | 1646.10 | 843.70 | 1027.78 | 1209.50 | 1362.90 | 1814.84 | 872.02 | 1062.00 | 1251.98 | 1411.28 | 1877.38 |
| 94 | 826.00 | 1000.64 | 1172.92 | 1315.70 | 1758.20 | 896.80 | 1092.68 | 1285.02 | 1447.86 | 1926.94 | 925.12 | 1126.90 | 1327.50 | 1496.24 | 1989.48 |
| 95 | 883.82 | 1070.26 | 1254.34 | 1407.74 | 1882.10 | 954.62 | 1162.30 | 1366.44 | 1539.90 | 2050.84 | 982.94 | 1196.52 | 1408.92 | 1588.28 | 2113.38 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 30 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 31 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 28.32 | 33.04 | 38.94 | 44.84 | 61.55 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 32 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 28.32 | 33.04 | 38.94 | 44.84 | 63.36 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 33 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 29.39 | 33.04 | 38.94 | 44.84 | 66.98 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 34 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 29.39 | 33.04 | 39.71 | 44.84 | 70.60 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 35 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 31.23 | 33.97 | 39.71 | 44.84 | 72.41 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 36 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 33.06 | 35.67 | 41.44 | 46.43 | 76.30 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 37 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 34.90 | 37.37 | 44.89 | 48.22 | 80.35 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 38 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 34.90 | 39.07 | 46.62 | 50.00 | 84.40 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 39 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 36.90 | 40.77 | 48.35 | 53.57 | 90.47 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 40 | 17.70 | 22.42 | 25.96 | 29.50 | 38.94 | 36.25 | 43.23 | 51.14 | 56.29 | 95.71 | 64.74 | 81.44 | 96.06 | 108.59 | 144.09 |
| 41 | 17.70 | 22.42 | 25.96 | 29.50 | 38.94 | 38.36 | 45.24 | 53.12 | 58.34 | 100.15 | 64.74 | 81.44 | 96.06 | 108.59 | 144.09 |
| 42 | 19.21 | 22.81 | 25.98 | 29.50 | 38.94 | 38.55 | 47.39 | 55.35 | 62.44 | 105.08 | 64.74 | 81.44 | 96.06 | 108.59 | 144.09 |
| 43 | 19.35 | 22.96 | 27.79 | 30.30 | 40.54 | 40.69 | 49.56 | 59.59 | 64.78 | 110.04 | 64.74 | 81.44 | 96.06 | 108.59 | 144.09 |
| 44 | 19.48 | 24.77 | 27.98 | 30.49 | 42.42 | 42.84 | 51.74 | 61.86 | 67.13 | 112.77 | 64.74 | 81.44 | 96.06 | 108.59 | 144.09 |
| 45 | 19.94 | 24.30 | 29.16 | 31.71 | 42.66 | 47.15 | 53.14 | 61.59 | 69.17 | 116.47 | 68.91 | 85.62 | 100.24 | 114.86 | 150.36 |
| 46 | 21.75 | 26.09 | 29.36 | 33.60 | 44.49 | 47.38 | 57.30 | 65.77 | 71.50 | 116.94 | 68.91 | 85.62 | 100.24 | 114.86 | 150.36 |
| 47 | 21.91 | 26.26 | 31.19 | 35.51 | 46.32 | 49.91 | 59.59 | 68.02 | 75.89 | 116.94 | 68.91 | 85.62 | 100.24 | 114.86 | 150.36 |
| 48 | 22.07 | 28.09 | 33.06 | 35.75 | 48.16 | 52.52 | 62.11 | 72.75 | 80.44 | 116.94 | 68.91 | 85.62 | 100.24 | 114.86 | 150.36 |
| 49 | 23.97 | 28.27 | 33.28 | 37.69 | 51.92 | 54.30 | 66.83 | 75.32 | 83.13 | 116.94 | 68.91 | 85.62 | 100.24 | 114.86 | 150.36 |
| 50 | 24.76 | 29.83 | 34.86 | 39.58 | 54.03 | 56.20 | 66.50 | 79.17 | 87.11 | 129.47 | 77.27 | 96.06 | 110.68 | 127.39 | 167.06 |
| 51 | 27.00 | 32.06 | 38.56 | 43.30 | 58.41 | 58.96 | 69.46 | 86.43 | 94.11 | 135.74 | 81.44 | 98.15 | 116.94 | 133.65 | 173.33 |
| 52 | 27.45 | 32.61 | 38.07 | 44.57 | 64.44 | 64.23 | 76.47 | 87.66 | 97.72 | 146.18 | 83.53 | 102.33 | 121.12 | 137.83 | 183.77 |
| 53 | 29.74 | 36.28 | 41.78 | 46.52 | 69.14 | 67.07 | 83.82 | 96.89 | 105.05 | 152.45 | 87.71 | 108.59 | 127.39 | 144.09 | 190.03 |
| 54 | 30.19 | 36.80 | 42.34 | 49.21 | 73.88 | 69.98 | 84.86 | 100.42 | 108.74 | 158.71 | 91.88 | 112.77 | 131.56 | 150.36 | 198.39 |
| 55 | 32.54 | 39.17 | 46.15 | 51.68 | 78.68 | 75.18 | 92.27 | 108.04 | 114.33 | 164.97 | 93.97 | 116.94 | 137.83 | 156.62 | 204.65 |
| 56 | 36.33 | 41.79 | 49.56 | 56.54 | 87.49 | 81.44 | 97.83 | 111.67 | 122.44 | 177.50 | 100.24 | 123.21 | 144.09 | 164.97 | 217.18 |
| 57 | 38.94 | 45.20 | 52.49 | 60.27 | 93.39 | 83.82 | 99.45 | 117.90 | 126.84 | 187.95 | 106.50 | 129.47 | 152.45 | 173.33 | 229.71 |
| 58 | 40.34 | 48.13 | 57.39 | 65.21 | 99.31 | 87.31 | 103.23 | 123.58 | 133.19 | 198.39 | 112.77 | 137.83 | 160.80 | 181.68 | 240.15 |
| 59 | 45.03 | 53.01 | 61.16 | 69.26 | 107.62 | 92.85 | 111.38 | 126.15 | 138.26 | 210.92 | 119.03 | 146.18 | 171.24 | 193.42 | 256.86 |
| 60 | 46.49 | 56.54 | 64.98 | 73.12 | 115.97 | 96.43 | 113.33 | 132.62 | 145.05 | 225.54 | 125.30 | 154.53 | 181.68 | 197.94 | 273.57 |
| 61 | 51.42 | 60.35 | 72.22 | 79.24 | 124.58 | 102.46 | 120.18 | 141.64 | 152.52 | 234.97 | 131.66 | 160.02 | 190.41 | 207.06 | 283.59 |
| 62 | 54.97 | 66.15 | 74.95 | 85.41 | 135.49 | 108.56 | 128.94 | 151.12 | 162.29 | 243.40 | 135.44 | 166.85 | 196.29 | 218.65 | 294.44 |
| 63 | 62.26 | 70.04 | 80.86 | 91.64 | 141.24 | 117.82 | 136.20 | 158.41 | 173.83 | 250.83 | 140.62 | 172.92 | 201.43 | 229.69 | 304.04 |
| 64 | 66.01 | 76.21 | 89.33 | 98.18 | 154.83 | 121.32 | 145.32 | 170.69 | 184.11 | 262.87 | 147.06 | 180.15 | 211.40 | 240.81 | 318.02 |
| 65 | 73.65 | 82.72 | 94.73 | 107.04 | 164.98 | 128.33 | 156.85 | 181.03 | 198.37 | 276.27 | 153.28 | 188.93 | 221.01 | 251.31 | 331.52 |
| 66 | 81.02 | 92.28 | 106.54 | 117.70 | 180.70 | 136.39 | 165.74 | 195.09 | 213.15 | 291.77 | 162.29 | 198.55 | 233.07 | 264.15 | 348.75 |
| 67 | 90.79 | 103.98 | 119.87 | 132.07 | 201.95 | 143.67 | 175.41 | 207.15 | 235.21 | 310.73 | 170.40 | 208.82 | 245.58 | 278.99 | 369.20 |
| 68 | 100.62 | 117.00 | 132.86 | 146.69 | 217.99 | 151.78 | 185.69 | 217.99 | 250.28 | 327.79 | 179.23 | 219.60 | 258.35 | 293.88 | 387.53 |
| 69 | 108.91 | 127.83 | 147.54 | 162.39 | 233.82 | 159.00 | 194.85 | 232.27 | 263.44 | 347.62 | 187.06 | 229.15 | 271.24 | 308.65 | 406.85 |
| 70 | 117.23 | 142.78 | 161.99 | 179.15 | 250.99 | 168.33 | 205.90 | 244.98 | 278.04 | 366.72 | 195.38 | 240.47 | 284.06 | 323.13 | 426.84 |
| 71 | 126.15 | 152.25 | 178.35 | 197.85 | 266.80 | 178.35 | 217.50 | 258.10 | 292.90 | 385.70 | 205.90 | 252.30 | 297.25 | 337.85 | 445.15 |
| 72 | 134.40 | 162.40 | 189.00 | 212.80 | 284.20 | 187.60 | 229.60 | 270.20 | 308.00 | 406.00 | 214.20 | 263.20 | 309.40 | 351.40 | 464.80 |
| 73 | 144.45 | 174.15 | 202.50 | 226.80 | 302.40 | 198.45 | 243.00 | 284.85 | 322.65 | 426.60 | 225.45 | 275.40 | 324.00 | 367.20 | 484.65 |
| 74 | 154.70 | 185.90 | 215.80 | 241.80 | 323.70 | 209.30 | 254.80 | 300.30 | 339.30 | 449.80 | 235.30 | 287.30 | 338.00 | 382.20 | 507.00 |
| 75 | 167.50 | 200.00 | 232.50 | 260.00 | 348.75 | 222.50 | 270.00 | 317.50 | 358.75 | 476.25 | 248.75 | 302.50 | 355.00 | 401.25 | 532.50 |
| 76 | 181.20 | 217.20 | 253.20 | 283.20 | 380.40 | 236.40 | 288.00 | 339.60 | 384.00 | 510.00 | 261.60 | 319.20 | 375.60 | 424.80 | 565.20 |
| 77 | 201.78 | 243.08 | 283.20 | 316.24 | 423.62 | 259.60 | 317.42 | 374.06 | 422.44 | 559.32 | 284.38 | 348.10 | 410.64 | 463.74 | 613.60 |
| 78 | 226.56 | 273.76 | 319.78 | 357.54 | 479.08 | 286.74 | 351.64 | 415.36 | 469.64 | 621.86 | 312.70 | 383.50 | 453.12 | 512.12 | 678.50 |
| 79 | 251.34 | 304.44 | 356.36 | 400.02 | 534.54 | 315.06 | 385.86 | 456.66 | 518.02 | 684.40 | 339.84 | 417.72 | 494.42 | 560.50 | 741.04 |
| 80 | 277.30 | 335.12 | 392.94 | 440.14 | 588.82 | 342.20 | 418.90 | 495.60 | 561.68 | 743.40 | 368.16 | 451.94 | 534.54 | 605.34 | 801.22 |
| 81 | 300.90 | 364.62 | 425.98 | 477.90 | 639.56 | 365.80 | 448.40 | 528.64 | 599.44 | 794.14 | 391.76 | 481.44 | 567.58 | 643.10 | 851.96 |
| 82 | 323.32 | 391.76 | 459.02 | 515.66 | 689.12 | 388.22 | 475.54 | 561.68 | 637.20 | 843.70 | 414.18 | 508.58 | 600.62 | 680.86 | 901.52 |
| 83 | 346.92 | 421.26 | 493.24 | 552.24 | 739.86 | 411.82 | 505.04 | 595.90 | 673.78 | 894.44 | 437.78 | 538.08 | 634.84 | 717.44 | 952.26 |
| 84 | 372.88 | 451.94 | 528.64 | 593.54 | 792.96 | 437.78 | 535.72 | 631.30 | 715.08 | 947.54 | 463.74 | 568.76 | 670.24 | 758.74 | 1005.36 |
| 85 | 401.20 | 486.16 | 569.94 | 638.38 | 854.32 | 466.10 | 569.94 | 672.60 | 759.92 | 1008.90 | 492.06 | 602.98 | 711.54 | 803.58 | 1066.72 |
| 86 | 433.06 | 525.10 | 614.78 | 689.12 | 921.58 | 497.96 | 608.88 | 717.44 | 810.66 | 1076.16 | 523.92 | 641.92 | 756.38 | 854.32 | 1133.98 |
| 87 | 467.28 | 566.40 | 663.16 | 743.40 | 993.56 | 532.18 | 650.18 | 765.82 | 864.94 | 1148.14 | 558.14 | 683.22 | 804.76 | 908.60 | 1205.96 |
| 88 | 503.86 | 610.06 | 713.90 | 801.22 | 1071.44 | 568.76 | 693.84 | 816.56 | 922.76 | 1226.02 | 594.72 | 726.88 | 855.50 | 966.42 | 1283.84 |
| 89 | 541.62 | 656.08 | 768.18 | 861.40 | 1152.86 | 606.52 | 739.86 | 870.84 | 982.94 | 1307.44 | 632.48 | 772.90 | 909.78 | 1026.60 | 1365.26 |
| 90 | 581.74 | 705.64 | 826.00 | 926.30 | 1239.00 | 646.64 | 789.42 | 928.66 | 1047.84 | 1393.58 | 672.60 | 822.46 | 967.60 | 1091.50 | 1451.40 |
| 91 | 624.22 | 756.38 | 885.00 | 992.38 | 1327.50 | 689.12 | 840.16 | 987.66 | 1113.92 | 1482.08 | 715.08 | 873.20 | 1026.60 | 1157.58 | 1539.90 |
| 92 | 666.70 | 808.30 | 946.36 | 1060.82 | 1419.54 | 731.60 | 892.08 | 1049.02 | 1182.36 | 1574.12 | 757.56 | 925.12 | 1087.96 | 1226.02 | 1631.94 |
| 93 | 712.72 | 863.76 | 1011.26 | 1133.98 | 1516.30 | 777.62 | 947.54 | 1113.92 | 1255.52 | 1670.88 | 803.58 | 980.58 | 1152.86 | 1299.18 | 1728.70 |
| 94 | 762.28 | 922.76 | 1080.88 | 1211.86 | 1620.14 | 827.18 | 1006.54 | 1183.54 | 1333.40 | 1774.72 | 853.14 | 1039.58 | 1222.48 | 1377.06 | 1832.54 |
| 95 | 815.38 | 987.66 | 1156.40 | 1295.64 | 1733.42 | 880.28 | 1071.44 | 1259.06 | 1417.18 | 1888.00 | 906.24 | 1104.48 | 1298.00 | 1460.84 | 1945.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 30 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 31 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 30.68 | 38.94 | 43.66 | 50.74 | 68.94 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 32 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 30.68 | 38.94 | 43.66 | 50.74 | 70.97 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 33 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 31.84 | 38.94 | 43.66 | 50.74 | 75.02 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 34 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 31.84 | 38.94 | 44.53 | 50.74 | 79.08 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 35 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 33.83 | 40.04 | 44.53 | 50.74 | 81.10 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 36 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 35.82 | 42.04 | 46.46 | 52.54 | 85.46 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 37 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 37.81 | 44.05 | 50.34 | 54.56 | 89.99 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 38 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 37.81 | 46.05 | 52.27 | 56.58 | 94.53 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 39 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 39.97 | 48.05 | 54.21 | 60.62 | 101.32 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 40 | 20.06 | 24.78 | 29.50 | 31.86 | 43.66 | 40.79 | 50.43 | 56.82 | 61.78 | 108.11 | 75.18 | 91.88 | 108.59 | 121.12 | 162.89 |
| 41 | 20.06 | 24.78 | 29.50 | 31.86 | 43.66 | 43.16 | 52.78 | 59.02 | 64.03 | 113.13 | 75.18 | 91.88 | 108.59 | 121.12 | 162.89 |
| 42 | 21.77 | 25.21 | 29.53 | 31.86 | 43.66 | 43.37 | 55.29 | 61.50 | 68.53 | 118.70 | 75.18 | 91.88 | 108.59 | 121.12 | 162.89 |
| 43 | 21.93 | 25.38 | 31.58 | 32.72 | 45.46 | 45.77 | 57.82 | 66.21 | 71.10 | 124.30 | 75.18 | 91.88 | 108.59 | 121.12 | 162.89 |
| 44 | 22.08 | 27.37 | 31.79 | 32.93 | 47.56 | 48.20 | 60.37 | 68.73 | 73.68 | 127.39 | 75.18 | 91.88 | 108.59 | 121.12 | 162.89 |
| 45 | 23.67 | 26.73 | 32.97 | 35.37 | 47.68 | 54.41 | 59.78 | 71.58 | 78.82 | 131.02 | 81.44 | 98.15 | 114.86 | 129.47 | 169.15 |
| 46 | 25.83 | 28.70 | 33.19 | 37.48 | 49.72 | 54.67 | 64.46 | 76.43 | 81.48 | 131.56 | 81.44 | 98.15 | 114.86 | 129.47 | 169.15 |
| 47 | 26.02 | 28.89 | 35.26 | 39.61 | 51.77 | 57.58 | 67.04 | 79.05 | 86.48 | 131.56 | 81.44 | 98.15 | 114.86 | 129.47 | 169.15 |
| 48 | 26.20 | 30.90 | 37.37 | 39.87 | 53.83 | 60.60 | 69.87 | 84.55 | 91.66 | 131.56 | 81.44 | 98.15 | 114.86 | 129.47 | 169.15 |
| 49 | 28.47 | 31.10 | 37.62 | 42.04 | 58.03 | 62.65 | 75.18 | 87.54 | 94.73 | 131.56 | 81.44 | 98.15 | 114.86 | 129.47 | 169.15 |
| 50 | 27.51 | 33.90 | 40.44 | 43.68 | 61.14 | 63.95 | 76.00 | 92.69 | 96.19 | 148.27 | 87.71 | 108.59 | 127.39 | 144.09 | 190.03 |
| 51 | 29.84 | 36.24 | 44.27 | 48.88 | 67.17 | 66.82 | 78.84 | 100.18 | 105.18 | 156.62 | 91.88 | 112.77 | 133.65 | 152.45 | 200.48 |
| 52 | 31.57 | 36.68 | 43.50 | 51.53 | 71.93 | 74.27 | 86.27 | 99.09 | 112.47 | 164.97 | 98.15 | 119.03 | 139.92 | 158.71 | 208.83 |
| 53 | 33.99 | 40.47 | 47.35 | 51.99 | 78.35 | 77.23 | 93.80 | 108.75 | 118.18 | 173.33 | 102.33 | 125.30 | 146.18 | 164.97 | 219.27 |
| 54 | 35.68 | 42.25 | 49.17 | 56.04 | 84.89 | 81.98 | 98.67 | 116.49 | 125.61 | 181.68 | 108.59 | 129.47 | 152.45 | 175.42 | 227.62 |
| 55 | 36.78 | 44.76 | 51.74 | 60.06 | 89.92 | 87.71 | 106.63 | 122.31 | 133.38 | 190.03 | 108.59 | 133.65 | 156.62 | 179.59 | 235.98 |
| 56 | 40.69 | 47.36 | 56.64 | 65.02 | 99.05 | 91.88 | 110.06 | 129.62 | 141.57 | 202.56 | 114.86 | 139.92 | 164.97 | 190.03 | 250.59 |
| 57 | 44.71 | 52.26 | 59.40 | 68.68 | 106.49 | 98.13 | 115.37 | 135.59 | 145.49 | 213.01 | 123.21 | 150.36 | 175.42 | 200.48 | 263.12 |
| 58 | 45.91 | 55.01 | 65.78 | 75.14 | 113.97 | 101.19 | 118.53 | 140.96 | 153.53 | 227.62 | 129.47 | 158.71 | 187.95 | 210.92 | 277.74 |
| 59 | 52.29 | 59.99 | 69.50 | 78.96 | 123.93 | 106.67 | 126.74 | 144.97 | 158.02 | 244.33 | 139.92 | 167.06 | 196.30 | 222.53 | 296.54 |
| 60 | 53.53 | 65.02 | 74.66 | 84.16 | 132.31 | 109.93 | 130.05 | 152.89 | 166.27 | 258.95 | 144.09 | 177.50 | 210.92 | 227.93 | 315.33 |
| 61 | 58.56 | 68.77 | 82.13 | 90.36 | 142.61 | 115.74 | 138.67 | 161.61 | 175.05 | 269.41 | 151.92 | 184.33 | 218.77 | 238.32 | 328.15 |
| 62 | 62.20 | 76.21 | 84.67 | 98.01 | 153.89 | 123.79 | 149.21 | 171.14 | 186.46 | 278.74 | 157.03 | 192.37 | 225.74 | 253.48 | 337.62 |
| 63 | 71.37 | 80.05 | 92.21 | 104.33 | 160.95 | 134.92 | 156.18 | 181.81 | 199.65 | 288.84 | 163.42 | 197.63 | 233.73 | 263.58 | 351.55 |
| 64 | 75.01 | 86.28 | 102.30 | 110.80 | 174.81 | 139.71 | 165.05 | 197.64 | 209.44 | 301.47 | 170.96 | 207.72 | 244.49 | 275.74 | 365.81 |
| 65 | 82.85 | 92.70 | 108.87 | 121.13 | 187.85 | 146.15 | 176.45 | 209.15 | 225.27 | 317.26 | 176.45 | 215.67 | 254.88 | 288.74 | 383.21 |
| 66 | 91.72 | 103.81 | 120.94 | 134.71 | 206.74 | 155.38 | 188.19 | 222.72 | 246.46 | 336.66 | 186.46 | 227.90 | 267.60 | 305.59 | 404.00 |
| 67 | 103.31 | 118.84 | 137.42 | 150.73 | 229.87 | 163.72 | 202.14 | 238.90 | 270.25 | 355.84 | 197.13 | 242.24 | 285.67 | 322.42 | 426.00 |
| 68 | 114.77 | 133.71 | 153.53 | 166.83 | 250.28 | 174.39 | 213.14 | 253.51 | 285.80 | 377.84 | 206.68 | 253.51 | 300.34 | 339.09 | 447.27 |
| 69 | 126.03 | 147.38 | 169.67 | 185.38 | 268.12 | 183.94 | 226.03 | 268.12 | 302.41 | 400.62 | 218.24 | 266.56 | 314.88 | 355.41 | 470.77 |
| 70 | 135.26 | 163.82 | 186.80 | 206.38 | 287.06 | 195.38 | 238.97 | 282.55 | 321.63 | 422.33 | 228.45 | 279.55 | 330.65 | 374.23 | 494.47 |
| 71 | 145.00 | 175.45 | 204.45 | 227.96 | 307.40 | 207.35 | 253.75 | 298.70 | 339.30 | 446.60 | 239.25 | 292.90 | 345.10 | 391.50 | 517.65 |
| 72 | 155.40 | 186.20 | 218.40 | 245.00 | 327.60 | 217.00 | 264.60 | 313.60 | 355.60 | 470.40 | 250.60 | 305.20 | 359.80 | 407.40 | 540.40 |
| 73 | 164.70 | 199.80 | 232.20 | 260.55 | 348.30 | 228.15 | 280.80 | 329.40 | 372.60 | 494.10 | 260.55 | 318.60 | 373.95 | 425.25 | 562.95 |
| 74 | 178.10 | 213.20 | 248.30 | 278.20 | 371.80 | 241.80 | 295.10 | 347.10 | 392.60 | 520.00 | 274.30 | 334.10 | 392.60 | 443.30 | 587.60 |
| 75 | 192.50 | 230.00 | 268.75 | 301.25 | 402.50 | 257.50 | 312.50 | 368.75 | 418.75 | 552.50 | 288.75 | 350.00 | 413.75 | 467.50 | 618.75 |
| 76 | 207.60 | 250.80 | 292.80 | 328.80 | 439.20 | 273.60 | 334.80 | 394.80 | 447.60 | 592.80 | 303.60 | 370.80 | 438.00 | 495.60 | 656.40 |
| 77 | 232.46 | 280.84 | 328.04 | 368.16 | 492.06 | 300.90 | 368.16 | 434.24 | 492.06 | 651.36 | 330.40 | 404.74 | 477.90 | 541.62 | 716.26 |
| 78 | 263.14 | 317.42 | 371.70 | 417.72 | 558.14 | 335.12 | 409.46 | 484.98 | 549.88 | 728.06 | 365.80 | 447.22 | 528.64 | 600.62 | 794.14 |
| 79 | 292.64 | 355.18 | 416.54 | 467.28 | 625.40 | 368.16 | 451.94 | 534.54 | 606.52 | 802.40 | 397.66 | 489.70 | 580.56 | 658.44 | 869.66 |
| 80 | 323.32 | 391.76 | 459.02 | 515.66 | 689.12 | 400.02 | 490.88 | 581.74 | 659.62 | 873.20 | 431.88 | 528.64 | 626.58 | 711.54 | 940.46 |
| 81 | 350.46 | 424.80 | 497.96 | 560.50 | 748.12 | 427.16 | 523.92 | 620.68 | 704.46 | 932.20 | 459.02 | 561.68 | 665.52 | 756.38 | 999.46 |
| 82 | 377.60 | 457.84 | 538.08 | 604.16 | 805.94 | 454.30 | 556.96 | 660.80 | 748.12 | 990.02 | 486.16 | 594.72 | 705.64 | 800.04 | 1057.28 |
| 83 | 404.74 | 492.06 | 577.02 | 646.64 | 864.94 | 481.44 | 591.18 | 699.74 | 790.60 | 1049.02 | 513.30 | 628.94 | 744.58 | 842.52 | 1116.28 |
| 84 | 434.24 | 527.46 | 618.32 | 695.02 | 927.48 | 510.94 | 626.58 | 741.04 | 838.98 | 1111.56 | 542.80 | 664.34 | 785.88 | 890.90 | 1178.82 |
| 85 | 468.46 | 567.58 | 665.52 | 748.12 | 999.46 | 545.16 | 666.70 | 788.24 | 892.08 | 1183.54 | 577.02 | 704.46 | 833.08 | 944.00 | 1250.80 |
| 86 | 505.04 | 612.42 | 718.62 | 805.94 | 1077.34 | 581.74 | 711.54 | 841.34 | 949.90 | 1261.42 | 613.60 | 749.30 | 886.18 | 1001.82 | 1328.68 |
| 87 | 545.16 | 659.62 | 774.08 | 870.84 | 1162.30 | 621.86 | 758.74 | 896.80 | 1014.80 | 1346.38 | 653.72 | 796.50 | 941.64 | 1066.72 | 1413.64 |
| 88 | 586.46 | 711.54 | 834.26 | 938.10 | 1251.98 | 663.16 | 810.66 | 956.98 | 1082.06 | 1436.06 | 695.02 | 848.42 | 1001.82 | 1133.98 | 1503.32 |
| 89 | 632.48 | 765.82 | 899.16 | 1008.90 | 1347.56 | 709.18 | 864.94 | 1021.88 | 1152.86 | 1531.64 | 741.04 | 902.70 | 1066.72 | 1204.78 | 1598.90 |
| 90 | 678.50 | 822.46 | 965.24 | 1084.42 | 1447.86 | 755.20 | 921.58 | 1087.96 | 1228.38 | 1631.94 | 787.06 | 959.34 | 1132.80 | 1280.30 | 1699.20 |
| 91 | 726.88 | 881.46 | 1033.68 | 1162.30 | 1551.70 | 803.58 | 980.58 | 1156.40 | 1306.26 | 1735.78 | 835.44 | 1018.34 | 1201.24 | 1358.18 | 1803.04 |
| 92 | 777.62 | 942.82 | 1106.84 | 1242.54 | 1659.08 | 854.32 | 1041.94 | 1229.56 | 1386.50 | 1843.16 | 886.18 | 1079.70 | 1274.40 | 1438.42 | 1910.42 |
| 93 | 830.72 | 1006.54 | 1181.18 | 1327.50 | 1772.36 | 907.42 | 1105.66 | 1303.90 | 1471.46 | 1956.44 | 939.28 | 1143.42 | 1348.74 | 1523.38 | 2023.70 |
| 94 | 887.36 | 1076.16 | 1262.60 | 1418.36 | 1895.08 | 964.06 | 1175.28 | 1385.32 | 1562.32 | 2079.16 | 995.92 | 1213.04 | 1430.16 | 1614.24 | 2146.42 |
| 95 | 949.90 | 1151.68 | 1351.10 | 1517.48 | 2027.24 | 1026.60 | 1250.80 | 1473.82 | 1661.44 | 2211.32 | 1058.46 | 1288.56 | 1518.66 | 1713.36 | 2278.58 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 30 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 31 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 27.14 | 34.22 | 40.12 | 44.84 | 62.78 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 32 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 27.14 | 34.22 | 40.12 | 44.84 | 64.63 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 33 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 28.17 | 34.22 | 40.12 | 44.84 | 68.32 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 34 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 28.17 | 34.22 | 40.92 | 44.84 | 72.02 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 35 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 29.93 | 35.19 | 40.92 | 44.84 | 73.86 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 36 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 31.69 | 36.95 | 42.70 | 46.43 | 77.83 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 37 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 33.45 | 38.71 | 46.25 | 48.22 | 81.96 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 38 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 33.45 | 40.47 | 48.03 | 50.00 | 86.09 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 39 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 35.36 | 42.23 | 49.81 | 53.57 | 92.28 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 40 | 17.70 | 22.42 | 25.96 | 29.50 | 38.94 | 36.25 | 44.67 | 51.14 | 56.29 | 95.71 | 66.83 | 81.44 | 98.15 | 110.68 | 146.18 |
| 41 | 17.70 | 22.42 | 25.96 | 29.50 | 38.94 | 38.36 | 46.75 | 53.12 | 58.34 | 100.15 | 66.83 | 81.44 | 98.15 | 110.68 | 146.18 |
| 42 | 19.21 | 22.81 | 25.98 | 29.50 | 38.94 | 38.55 | 48.97 | 55.35 | 62.44 | 105.08 | 66.83 | 81.44 | 98.15 | 110.68 | 146.18 |
| 43 | 19.35 | 22.96 | 27.79 | 30.30 | 40.54 | 40.69 | 51.21 | 59.59 | 64.78 | 110.04 | 66.83 | 81.44 | 98.15 | 110.68 | 146.18 |
| 44 | 19.48 | 24.77 | 27.98 | 30.49 | 42.42 | 42.84 | 53.47 | 61.86 | 67.13 | 112.77 | 66.83 | 81.44 | 98.15 | 110.68 | 146.18 |
| 45 | 19.94 | 24.30 | 29.16 | 31.71 | 43.92 | 47.15 | 54.80 | 61.59 | 69.17 | 118.55 | 71.00 | 87.71 | 102.33 | 116.94 | 154.53 |
| 46 | 21.75 | 26.09 | 29.36 | 33.60 | 45.80 | 47.38 | 59.09 | 65.77 | 71.50 | 119.03 | 71.00 | 87.71 | 102.33 | 116.94 | 154.53 |
| 47 | 21.91 | 26.26 | 31.19 | 35.51 | 47.68 | 49.91 | 61.45 | 68.02 | 75.89 | 119.03 | 71.00 | 87.71 | 102.33 | 116.94 | 154.53 |
| 48 | 22.07 | 28.09 | 33.06 | 35.75 | 49.58 | 52.52 | 64.05 | 72.75 | 80.44 | 119.03 | 71.00 | 87.71 | 102.33 | 116.94 | 154.53 |
| 49 | 23.97 | 28.27 | 33.28 | 37.69 | 53.45 | 54.30 | 68.91 | 75.32 | 83.13 | 119.03 | 71.00 | 87.71 | 102.33 | 116.94 | 154.53 |
| 50 | 26.14 | 29.83 | 36.25 | 39.58 | 54.03 | 58.14 | 68.40 | 81.10 | 87.11 | 131.56 | 81.44 | 98.15 | 114.86 | 129.47 | 169.15 |
| 51 | 28.42 | 32.06 | 38.56 | 43.30 | 59.87 | 62.89 | 69.46 | 86.43 | 94.11 | 139.92 | 83.53 | 102.33 | 119.03 | 135.74 | 179.59 |
| 52 | 27.45 | 33.97 | 39.43 | 44.57 | 64.44 | 64.23 | 78.43 | 89.56 | 97.72 | 146.18 | 85.62 | 106.50 | 125.30 | 139.92 | 185.86 |
| 53 | 29.74 | 36.28 | 43.18 | 47.89 | 70.67 | 69.10 | 83.82 | 98.86 | 106.93 | 156.62 | 89.80 | 110.68 | 129.47 | 150.36 | 196.30 |
| 54 | 31.56 | 36.80 | 43.70 | 50.57 | 75.46 | 73.98 | 86.83 | 104.44 | 112.49 | 162.89 | 96.06 | 114.86 | 135.74 | 154.53 | 202.56 |
| 55 | 33.95 | 40.56 | 46.15 | 53.08 | 80.29 | 79.36 | 94.32 | 108.04 | 118.14 | 169.15 | 98.15 | 121.12 | 139.92 | 160.80 | 210.92 |
| 56 | 37.79 | 43.18 | 50.98 | 57.95 | 89.15 | 83.53 | 99.87 | 113.66 | 126.27 | 179.59 | 104.41 | 127.39 | 148.27 | 169.15 | 223.45 |
| 57 | 38.94 | 46.61 | 52.49 | 61.67 | 95.03 | 85.86 | 103.43 | 117.90 | 130.57 | 190.03 | 108.59 | 133.65 | 156.62 | 179.59 | 233.89 |
| 58 | 40.34 | 49.51 | 58.79 | 68.05 | 102.57 | 87.31 | 107.05 | 125.52 | 136.89 | 204.65 | 114.86 | 139.92 | 164.97 | 190.03 | 248.51 |
| 59 | 45.03 | 53.01 | 62.55 | 70.65 | 109.25 | 92.85 | 111.38 | 129.91 | 141.85 | 217.18 | 121.12 | 148.27 | 175.42 | 199.66 | 263.12 |
| 60 | 47.89 | 57.95 | 66.37 | 74.50 | 117.61 | 98.36 | 115.19 | 134.47 | 146.82 | 229.71 | 129.47 | 158.71 | 185.86 | 201.94 | 279.83 |
| 61 | 52.85 | 61.75 | 73.63 | 82.02 | 126.22 | 106.26 | 123.88 | 143.45 | 155.99 | 239.02 | 135.72 | 164.07 | 194.46 | 212.92 | 289.66 |
| 62 | 56.42 | 67.59 | 76.34 | 86.81 | 137.16 | 112.37 | 132.63 | 154.76 | 165.74 | 247.33 | 139.37 | 170.78 | 202.18 | 224.45 | 300.33 |
| 63 | 63.77 | 71.47 | 83.70 | 93.05 | 144.53 | 119.72 | 138.02 | 163.81 | 177.28 | 258.43 | 146.32 | 176.72 | 209.03 | 235.34 | 313.54 |
| 64 | 67.51 | 77.65 | 90.77 | 99.58 | 156.50 | 125.00 | 148.91 | 176.08 | 187.49 | 268.38 | 150.74 | 185.66 | 216.91 | 246.33 | 323.53 |
| 65 | 75.18 | 84.14 | 97.56 | 108.45 | 168.25 | 130.11 | 160.41 | 186.30 | 201.74 | 283.40 | 158.63 | 194.28 | 228.14 | 256.66 | 340.43 |
| 66 | 82.55 | 93.72 | 109.42 | 120.53 | 183.95 | 138.12 | 169.19 | 200.27 | 219.81 | 298.68 | 167.47 | 205.45 | 241.71 | 271.06 | 359.11 |
| 67 | 93.92 | 105.47 | 121.34 | 134.94 | 205.24 | 148.68 | 180.42 | 210.49 | 240.22 | 317.41 | 177.08 | 213.84 | 252.26 | 287.34 | 379.22 |
| 68 | 102.20 | 120.03 | 135.82 | 149.57 | 224.44 | 155.01 | 190.54 | 224.44 | 255.12 | 339.09 | 182.46 | 226.06 | 264.81 | 301.95 | 400.45 |
| 69 | 112.02 | 132.34 | 150.49 | 166.70 | 238.50 | 163.68 | 202.65 | 236.94 | 272.79 | 356.97 | 193.29 | 238.50 | 279.03 | 318.00 | 419.32 |
| 70 | 121.74 | 147.29 | 166.36 | 183.45 | 257.00 | 174.34 | 213.42 | 250.99 | 285.56 | 378.74 | 202.90 | 249.49 | 293.07 | 332.15 | 440.36 |
| 71 | 129.05 | 156.60 | 182.70 | 203.59 | 274.05 | 182.70 | 226.20 | 265.35 | 301.60 | 398.75 | 213.15 | 259.55 | 307.40 | 349.45 | 459.65 |
| 72 | 138.60 | 166.60 | 194.60 | 218.40 | 291.20 | 194.60 | 236.60 | 278.60 | 316.40 | 417.20 | 222.60 | 271.60 | 319.20 | 362.60 | 478.80 |
| 73 | 148.50 | 178.20 | 206.55 | 232.20 | 310.50 | 205.20 | 249.75 | 292.95 | 332.10 | 438.75 | 233.55 | 283.50 | 333.45 | 378.00 | 499.50 |
| 74 | 158.60 | 191.10 | 222.30 | 247.00 | 332.80 | 215.80 | 262.60 | 309.40 | 348.40 | 464.10 | 243.10 | 297.70 | 349.70 | 392.60 | 523.90 |
| 75 | 171.25 | 206.25 | 238.75 | 267.50 | 358.75 | 228.75 | 280.00 | 327.50 | 370.00 | 491.25 | 256.25 | 312.50 | 366.25 | 413.75 | 550.00 |
| 76 | 186.00 | 223.20 | 260.40 | 291.60 | 391.20 | 243.60 | 297.60 | 350.40 | 397.20 | 526.80 | 271.20 | 330.00 | 388.80 | 439.20 | 584.40 |
| 77 | 207.68 | 250.16 | 291.46 | 326.86 | 437.78 | 267.86 | 326.86 | 385.86 | 437.78 | 579.38 | 295.00 | 361.08 | 423.62 | 480.26 | 636.02 |
| 78 | 233.64 | 282.02 | 330.40 | 370.52 | 495.60 | 297.36 | 363.44 | 430.70 | 487.34 | 645.46 | 324.50 | 396.48 | 468.46 | 532.18 | 704.46 |
| 79 | 260.78 | 315.06 | 369.34 | 414.18 | 553.42 | 326.86 | 400.02 | 473.18 | 538.08 | 710.36 | 354.00 | 433.06 | 513.30 | 582.92 | 770.54 |
| 80 | 286.74 | 346.92 | 407.10 | 456.66 | 610.06 | 355.18 | 435.42 | 515.66 | 584.10 | 771.72 | 382.32 | 468.46 | 555.78 | 628.94 | 831.90 |
| 81 | 311.52 | 377.60 | 442.50 | 496.78 | 663.16 | 379.96 | 466.10 | 551.06 | 624.22 | 824.82 | 407.10 | 499.14 | 591.18 | 669.06 | 885.00 |
| 82 | 335.12 | 405.92 | 476.72 | 534.54 | 713.90 | 403.56 | 494.42 | 585.28 | 661.98 | 875.56 | 430.70 | 527.46 | 625.40 | 706.82 | 935.74 |
| 83 | 359.90 | 435.42 | 510.94 | 572.30 | 765.82 | 428.34 | 523.92 | 619.50 | 699.74 | 927.48 | 455.48 | 556.96 | 659.62 | 744.58 | 987.66 |
| 84 | 385.86 | 467.28 | 547.52 | 614.78 | 822.46 | 454.30 | 555.78 | 656.08 | 742.22 | 984.12 | 481.44 | 588.82 | 696.20 | 787.06 | 1044.30 |
| 85 | 416.54 | 503.86 | 590.00 | 661.98 | 885.00 | 484.98 | 592.36 | 698.56 | 789.42 | 1046.66 | 512.12 | 625.40 | 738.68 | 834.26 | 1106.84 |
| 86 | 448.40 | 543.98 | 637.20 | 713.90 | 954.62 | 516.84 | 632.48 | 745.76 | 841.34 | 1116.28 | 543.98 | 665.52 | 785.88 | 886.18 | 1176.46 |
| 87 | 483.80 | 585.28 | 685.58 | 770.54 | 1030.14 | 552.24 | 673.78 | 794.14 | 897.98 | 1191.80 | 579.38 | 706.82 | 834.26 | 942.82 | 1251.98 |
| 88 | 521.56 | 631.30 | 739.86 | 830.72 | 1109.20 | 590.00 | 719.80 | 848.42 | 958.16 | 1270.86 | 617.14 | 752.84 | 888.54 | 1003.00 | 1331.04 |
| 89 | 560.50 | 678.50 | 796.50 | 893.26 | 1194.16 | 628.94 | 767.00 | 905.06 | 1020.70 | 1355.82 | 656.08 | 800.04 | 945.18 | 1065.54 | 1416.00 |
| 90 | 602.98 | 730.42 | 855.50 | 959.34 | 1282.66 | 671.42 | 818.92 | 964.06 | 1086.78 | 1444.32 | 698.56 | 851.96 | 1004.18 | 1131.62 | 1504.50 |
| 91 | 645.46 | 782.34 | 916.86 | 1028.96 | 1374.70 | 713.90 | 870.84 | 1025.42 | 1156.40 | 1536.36 | 741.04 | 903.88 | 1065.54 | 1201.24 | 1596.54 |
| 92 | 691.48 | 836.62 | 979.40 | 1099.76 | 1470.28 | 759.92 | 925.12 | 1087.96 | 1227.20 | 1631.94 | 787.06 | 958.16 | 1128.08 | 1272.04 | 1692.12 |
| 93 | 738.68 | 893.26 | 1046.66 | 1175.28 | 1570.58 | 807.12 | 981.76 | 1155.22 | 1302.72 | 1732.24 | 834.26 | 1014.80 | 1195.34 | 1347.56 | 1792.42 |
| 94 | 788.24 | 954.62 | 1119.82 | 1255.52 | 1679.14 | 856.68 | 1043.12 | 1228.38 | 1382.96 | 1840.80 | 883.82 | 1076.16 | 1268.50 | 1427.80 | 1900.98 |
| 95 | 843.70 | 1021.88 | 1197.70 | 1344.02 | 1795.96 | 912.14 | 1110.38 | 1306.26 | 1471.46 | 1957.62 | 939.28 | 1143.42 | 1346.38 | 1516.30 | 2017.80 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 30 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 31 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 25.96 | 30.68 | 36.58 | 41.30 | 56.63 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 32 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 25.96 | 30.68 | 36.58 | 41.30 | 58.29 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 33 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 26.94 | 30.68 | 36.58 | 41.30 | 61.62 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 34 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 26.94 | 30.68 | 37.31 | 41.30 | 64.96 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 35 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 28.62 | 31.55 | 37.31 | 41.30 | 66.62 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 36 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 30.31 | 33.12 | 38.93 | 42.77 | 70.20 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 37 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 31.99 | 34.70 | 42.17 | 44.41 | 73.92 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 38 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 31.99 | 36.28 | 43.80 | 46.06 | 77.65 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 39 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 33.82 | 37.86 | 45.42 | 49.35 | 83.23 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 40 | 16.52 | 20.06 | 23.60 | 25.96 | 35.40 | 34.74 | 38.90 | 46.88 | 49.42 | 86.85 | 60.56 | 75.18 | 87.71 | 98.15 | 131.56 |
| 41 | 16.52 | 20.06 | 23.60 | 25.96 | 35.40 | 36.77 | 40.72 | 48.69 | 51.22 | 90.88 | 60.56 | 75.18 | 87.71 | 98.15 | 131.56 |
| 42 | 17.93 | 20.41 | 23.62 | 25.96 | 35.40 | 36.94 | 42.65 | 50.74 | 54.83 | 95.35 | 60.56 | 75.18 | 87.71 | 98.15 | 131.56 |
| 43 | 18.06 | 20.54 | 25.26 | 26.66 | 36.86 | 38.99 | 44.60 | 54.62 | 56.88 | 99.85 | 60.56 | 75.18 | 87.71 | 98.15 | 131.56 |
| 44 | 18.19 | 22.16 | 25.43 | 26.84 | 38.56 | 41.06 | 46.57 | 56.71 | 58.94 | 102.33 | 60.56 | 75.18 | 87.71 | 98.15 | 131.56 |
| 45 | 17.44 | 21.87 | 26.63 | 29.27 | 38.90 | 41.71 | 48.16 | 58.26 | 62.74 | 106.07 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 46 | 19.03 | 23.48 | 26.80 | 31.02 | 40.56 | 41.91 | 51.93 | 62.21 | 64.85 | 106.50 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 47 | 19.17 | 23.64 | 28.48 | 32.78 | 42.23 | 44.15 | 54.00 | 64.34 | 68.83 | 106.50 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 48 | 19.31 | 25.28 | 30.18 | 33.00 | 43.91 | 46.46 | 56.28 | 68.82 | 72.95 | 106.50 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 49 | 20.98 | 25.45 | 30.38 | 34.79 | 47.34 | 48.03 | 60.56 | 71.25 | 75.40 | 106.50 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 50 | 22.01 | 27.12 | 32.07 | 35.49 | 49.77 | 50.39 | 62.70 | 71.45 | 78.04 | 119.03 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 51 | 25.58 | 29.27 | 35.70 | 39.11 | 54.03 | 55.03 | 63.82 | 78.57 | 84.88 | 125.30 | 75.18 | 91.88 | 106.50 | 123.21 | 160.80 |
| 52 | 26.08 | 29.89 | 35.35 | 41.78 | 58.44 | 60.22 | 70.59 | 80.03 | 90.34 | 133.65 | 79.36 | 93.97 | 110.68 | 127.39 | 169.15 |
| 53 | 28.33 | 33.49 | 37.60 | 42.41 | 62.99 | 63.00 | 75.84 | 87.00 | 95.67 | 139.92 | 83.53 | 100.24 | 114.86 | 131.56 | 175.42 |
| 54 | 27.45 | 34.07 | 39.61 | 43.74 | 67.60 | 63.98 | 78.94 | 94.39 | 97.49 | 146.18 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 55 | 29.71 | 36.37 | 41.95 | 47.49 | 72.26 | 71.00 | 84.07 | 99.88 | 104.80 | 152.45 | 85.62 | 108.59 | 127.39 | 144.09 | 187.95 |
| 56 | 33.43 | 37.61 | 45.32 | 52.30 | 79.24 | 75.18 | 87.64 | 103.69 | 112.88 | 160.80 | 91.88 | 110.68 | 131.56 | 152.45 | 198.39 |
| 57 | 36.06 | 42.37 | 48.35 | 54.66 | 85.20 | 79.73 | 93.49 | 108.08 | 115.65 | 171.24 | 98.15 | 119.03 | 139.92 | 158.71 | 208.83 |
| 58 | 36.17 | 44.01 | 51.79 | 60.96 | 91.17 | 79.37 | 93.67 | 110.07 | 123.94 | 181.68 | 102.33 | 125.30 | 146.18 | 169.15 | 221.36 |
| 59 | 40.67 | 47.43 | 55.60 | 63.72 | 97.84 | 82.97 | 99.86 | 114.85 | 127.49 | 192.12 | 108.59 | 133.65 | 156.62 | 178.86 | 235.98 |
| 60 | 42.26 | 52.30 | 59.45 | 67.60 | 106.17 | 86.79 | 104.04 | 121.57 | 132.67 | 206.74 | 114.86 | 142.00 | 167.06 | 181.94 | 250.59 |
| 61 | 45.71 | 56.14 | 66.55 | 73.68 | 114.74 | 91.08 | 110.94 | 130.74 | 140.39 | 216.74 | 117.49 | 147.87 | 174.20 | 191.44 | 261.30 |
| 62 | 50.63 | 61.83 | 68.01 | 78.41 | 123.78 | 100.94 | 119.73 | 136.55 | 150.20 | 223.77 | 125.63 | 155.07 | 180.59 | 201.24 | 270.88 |
| 63 | 56.18 | 64.32 | 75.19 | 84.59 | 129.75 | 106.41 | 125.31 | 147.61 | 160.06 | 231.83 | 129.22 | 157.72 | 188.13 | 210.87 | 279.34 |
| 64 | 60.01 | 69.02 | 80.69 | 89.77 | 141.51 | 110.29 | 132.76 | 156.31 | 168.91 | 240.81 | 134.19 | 165.44 | 193.02 | 220.59 | 292.28 |
| 65 | 67.51 | 75.59 | 87.66 | 98.59 | 151.91 | 117.64 | 144.37 | 166.97 | 181.56 | 254.88 | 140.81 | 172.89 | 203.19 | 231.71 | 306.57 |
| 66 | 73.38 | 83.63 | 97.90 | 109.19 | 166.05 | 124.31 | 151.93 | 179.55 | 198.16 | 269.33 | 148.48 | 183.01 | 214.08 | 245.16 | 321.13 |
| 67 | 82.96 | 95.07 | 109.64 | 120.58 | 183.89 | 131.98 | 160.38 | 190.45 | 215.20 | 284.00 | 157.04 | 192.12 | 225.53 | 255.60 | 337.46 |
| 68 | 92.76 | 107.88 | 121.05 | 135.19 | 200.22 | 138.87 | 171.16 | 200.22 | 229.29 | 301.95 | 164.70 | 201.84 | 237.36 | 271.27 | 356.85 |
| 69 | 101.13 | 117.30 | 135.74 | 149.45 | 215.12 | 148.09 | 179.27 | 213.56 | 243.18 | 319.56 | 173.03 | 212.00 | 250.97 | 285.27 | 375.68 |
| 70 | 106.71 | 132.26 | 148.85 | 164.82 | 229.95 | 153.30 | 190.87 | 225.44 | 255.50 | 336.66 | 178.85 | 222.44 | 261.51 | 297.58 | 392.27 |
| 71 | 116.00 | 140.65 | 163.85 | 182.08 | 245.05 | 163.85 | 201.55 | 237.80 | 269.70 | 355.25 | 189.95 | 233.45 | 274.05 | 311.75 | 410.35 |
| 72 | 123.20 | 149.80 | 173.60 | 194.60 | 260.40 | 172.20 | 211.40 | 249.20 | 281.40 | 373.80 | 197.40 | 242.20 | 285.60 | 323.40 | 428.40 |
| 73 | 132.30 | 159.30 | 186.30 | 207.90 | 278.10 | 182.25 | 222.75 | 263.25 | 295.65 | 392.85 | 206.55 | 253.80 | 298.35 | 337.50 | 446.85 |
| 74 | 143.00 | 171.60 | 198.90 | 222.30 | 297.70 | 193.70 | 235.30 | 276.90 | 313.30 | 413.40 | 218.40 | 265.20 | 312.00 | 352.30 | 466.70 |
| 75 | 152.50 | 183.75 | 213.75 | 238.75 | 321.25 | 203.75 | 248.75 | 292.50 | 330.00 | 438.75 | 227.50 | 278.75 | 327.50 | 370.00 | 491.25 |
| 76 | 166.80 | 200.40 | 232.80 | 260.40 | 349.20 | 218.40 | 266.40 | 312.00 | 354.00 | 469.20 | 241.20 | 295.20 | 346.80 | 392.40 | 519.60 |
| 77 | 184.08 | 224.20 | 260.78 | 291.46 | 390.58 | 237.18 | 292.64 | 344.56 | 389.40 | 515.66 | 260.78 | 320.96 | 377.60 | 428.34 | 567.58 |
| 78 | 208.86 | 251.34 | 293.82 | 330.40 | 441.32 | 265.50 | 323.32 | 382.32 | 434.24 | 573.48 | 289.10 | 352.82 | 417.72 | 474.36 | 625.40 |
| 79 | 231.28 | 280.84 | 329.22 | 369.34 | 493.24 | 289.10 | 356.36 | 421.26 | 479.08 | 632.48 | 313.88 | 385.86 | 456.66 | 519.20 | 684.40 |
| 80 | 254.88 | 309.16 | 362.26 | 405.92 | 543.98 | 315.06 | 387.04 | 457.84 | 518.02 | 687.94 | 338.66 | 416.54 | 493.24 | 559.32 | 741.04 |
| 81 | 277.30 | 336.30 | 392.94 | 441.32 | 591.18 | 337.48 | 414.18 | 488.52 | 553.42 | 735.14 | 361.08 | 443.68 | 523.92 | 594.72 | 788.24 |
| 82 | 297.36 | 362.26 | 424.80 | 475.54 | 636.02 | 357.54 | 440.14 | 520.38 | 587.64 | 779.98 | 381.14 | 469.64 | 555.78 | 628.94 | 833.08 |
| 83 | 319.78 | 388.22 | 454.30 | 510.94 | 682.04 | 379.96 | 466.10 | 549.88 | 623.04 | 826.00 | 403.56 | 495.60 | 585.28 | 664.34 | 879.10 |
| 84 | 344.56 | 416.54 | 488.52 | 547.52 | 732.78 | 404.74 | 494.42 | 584.10 | 659.62 | 876.74 | 428.34 | 523.92 | 619.50 | 700.92 | 929.84 |
| 85 | 370.52 | 448.40 | 525.10 | 590.00 | 788.24 | 430.70 | 526.28 | 620.68 | 702.10 | 932.20 | 454.30 | 555.78 | 656.08 | 743.40 | 985.30 |
| 86 | 398.84 | 483.80 | 566.40 | 636.02 | 850.78 | 459.02 | 561.68 | 661.98 | 748.12 | 994.74 | 482.62 | 591.18 | 697.38 | 789.42 | 1047.84 |
| 87 | 430.70 | 521.56 | 611.24 | 685.58 | 916.86 | 490.88 | 599.44 | 706.82 | 797.68 | 1060.82 | 514.48 | 628.94 | 742.22 | 838.98 | 1113.92 |
| 88 | 464.92 | 562.86 | 658.44 | 738.68 | 987.66 | 525.10 | 640.74 | 754.02 | 850.78 | 1131.62 | 548.70 | 670.24 | 789.42 | 892.08 | 1184.72 |
| 89 | 499.14 | 605.34 | 709.18 | 795.32 | 1063.18 | 559.32 | 683.22 | 804.76 | 907.42 | 1207.14 | 582.92 | 712.72 | 840.16 | 948.72 | 1260.24 |
| 90 | 536.90 | 650.18 | 761.10 | 854.32 | 1142.24 | 597.08 | 728.06 | 856.68 | 966.42 | 1286.20 | 620.68 | 757.56 | 892.08 | 1007.72 | 1339.30 |
| 91 | 574.66 | 697.38 | 816.56 | 915.68 | 1224.84 | 634.84 | 775.26 | 912.14 | 1027.78 | 1368.80 | 658.44 | 804.76 | 947.54 | 1069.08 | 1421.90 |
| 92 | 614.78 | 745.76 | 873.20 | 979.40 | 1308.62 | 674.96 | 823.64 | 968.78 | 1091.50 | 1452.58 | 698.56 | 853.14 | 1004.18 | 1132.80 | 1505.68 |
| 93 | 657.26 | 795.32 | 933.38 | 1046.66 | 1399.48 | 717.44 | 873.20 | 1028.96 | 1158.76 | 1543.44 | 741.04 | 902.70 | 1064.36 | 1200.06 | 1596.54 |
| 94 | 702.10 | 850.78 | 997.10 | 1118.64 | 1495.06 | 762.28 | 928.66 | 1092.68 | 1230.74 | 1639.02 | 785.88 | 958.16 | 1128.08 | 1272.04 | 1692.12 |
| 95 | 751.66 | 909.78 | 1066.72 | 1196.52 | 1600.08 | 811.84 | 987.66 | 1162.30 | 1308.62 | 1744.04 | 835.44 | 1017.16 | 1197.70 | 1349.92 | 1797.14 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 30 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 31 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 24.78 | 27.14 | 33.04 | 38.94 | 51.70 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 32 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 24.78 | 27.14 | 33.04 | 38.94 | 53.22 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 33 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 25.72 | 27.14 | 33.04 | 38.94 | 56.27 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 34 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 25.72 | 27.14 | 33.70 | 38.94 | 59.31 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 35 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 27.32 | 27.91 | 33.70 | 38.94 | 60.83 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 36 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 28.93 | 29.30 | 35.16 | 40.32 | 64.10 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 37 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 30.54 | 30.70 | 38.09 | 41.87 | 67.50 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 38 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 30.54 | 32.09 | 39.56 | 43.42 | 70.89 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 39 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 32.28 | 33.49 | 41.02 | 46.53 | 75.99 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 40 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 31.72 | 36.02 | 44.04 | 48.05 | 81.53 | 56.38 | 68.91 | 81.44 | 91.88 | 123.21 |
| 41 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 33.57 | 37.70 | 45.74 | 49.80 | 85.31 | 56.38 | 68.91 | 81.44 | 91.88 | 123.21 |
| 42 | 16.65 | 19.21 | 22.44 | 24.78 | 33.04 | 33.73 | 39.49 | 47.66 | 53.30 | 89.51 | 56.38 | 68.91 | 81.44 | 91.88 | 123.21 |
| 43 | 16.77 | 19.34 | 24.00 | 25.45 | 34.40 | 35.60 | 41.30 | 51.31 | 55.30 | 93.74 | 56.38 | 68.91 | 81.44 | 91.88 | 123.21 |
| 44 | 16.89 | 20.85 | 24.16 | 25.62 | 35.99 | 37.49 | 43.12 | 53.27 | 57.31 | 96.06 | 56.38 | 68.91 | 81.44 | 91.88 | 123.21 |
| 45 | 17.44 | 20.65 | 25.36 | 26.83 | 36.39 | 41.71 | 44.83 | 53.27 | 57.91 | 99.83 | 58.47 | 73.09 | 85.62 | 98.15 | 127.39 |
| 46 | 19.03 | 22.18 | 25.53 | 28.43 | 37.95 | 41.91 | 48.35 | 56.88 | 59.86 | 100.24 | 58.47 | 73.09 | 85.62 | 98.15 | 127.39 |
| 47 | 19.17 | 22.32 | 27.13 | 30.05 | 39.51 | 44.15 | 50.28 | 58.83 | 63.54 | 100.24 | 58.47 | 73.09 | 85.62 | 98.15 | 127.39 |
| 48 | 19.31 | 23.87 | 28.74 | 30.25 | 41.08 | 46.46 | 52.40 | 62.92 | 67.34 | 100.24 | 58.47 | 73.09 | 85.62 | 98.15 | 127.39 |
| 49 | 20.98 | 24.03 | 28.94 | 31.89 | 44.29 | 48.03 | 56.38 | 65.15 | 69.60 | 100.24 | 58.47 | 73.09 | 85.62 | 98.15 | 127.39 |
| 50 | 20.63 | 25.77 | 29.28 | 34.12 | 45.50 | 46.51 | 57.00 | 67.59 | 74.41 | 108.59 | 64.74 | 81.44 | 93.97 | 108.59 | 142.00 |
| 51 | 22.74 | 27.88 | 32.85 | 36.31 | 49.65 | 49.13 | 60.07 | 72.68 | 79.35 | 114.86 | 68.91 | 83.53 | 100.24 | 112.77 | 148.27 |
| 52 | 23.33 | 27.17 | 32.63 | 37.60 | 55.45 | 54.20 | 64.70 | 74.32 | 82.97 | 125.30 | 71.00 | 85.62 | 104.41 | 116.94 | 156.62 |
| 53 | 25.50 | 30.70 | 36.21 | 39.68 | 58.38 | 56.91 | 71.85 | 83.04 | 90.05 | 129.47 | 75.18 | 91.88 | 108.59 | 123.21 | 160.80 |
| 54 | 26.07 | 31.35 | 35.51 | 42.37 | 62.88 | 59.98 | 73.02 | 84.35 | 93.74 | 135.74 | 79.36 | 96.06 | 110.68 | 129.47 | 169.15 |
| 55 | 28.29 | 33.57 | 39.15 | 43.30 | 67.44 | 64.74 | 77.92 | 91.73 | 97.18 | 142.00 | 81.44 | 100.24 | 116.94 | 131.56 | 175.42 |
| 56 | 30.52 | 36.21 | 42.48 | 48.06 | 74.29 | 68.91 | 83.57 | 95.72 | 103.31 | 150.36 | 85.62 | 106.50 | 123.21 | 139.92 | 183.77 |
| 57 | 33.17 | 38.13 | 44.20 | 51.86 | 78.64 | 71.55 | 83.54 | 100.22 | 108.19 | 158.71 | 89.80 | 110.68 | 129.47 | 148.27 | 194.21 |
| 58 | 34.78 | 41.26 | 48.99 | 55.29 | 84.66 | 75.40 | 87.94 | 106.21 | 112.84 | 169.15 | 96.06 | 116.94 | 137.83 | 154.53 | 204.65 |
| 59 | 37.76 | 44.64 | 51.43 | 59.56 | 91.32 | 79.02 | 94.10 | 107.32 | 118.51 | 179.59 | 100.24 | 123.21 | 144.09 | 166.38 | 217.18 |
| 60 | 39.44 | 48.06 | 55.30 | 62.09 | 98.00 | 81.00 | 96.61 | 112.36 | 122.05 | 190.03 | 106.50 | 131.56 | 154.53 | 167.95 | 231.80 |
| 61 | 44.28 | 51.93 | 60.89 | 66.73 | 106.55 | 87.28 | 103.54 | 119.85 | 128.25 | 200.54 | 113.43 | 137.74 | 162.05 | 175.81 | 241.05 |
| 62 | 46.29 | 56.08 | 63.85 | 72.81 | 115.42 | 91.42 | 108.68 | 129.27 | 138.12 | 208.07 | 113.85 | 141.33 | 166.85 | 185.76 | 251.26 |
| 63 | 53.15 | 60.04 | 68.09 | 77.54 | 119.89 | 100.71 | 116.23 | 133.21 | 148.02 | 212.83 | 119.72 | 148.22 | 171.02 | 193.92 | 258.43 |
| 64 | 55.51 | 64.71 | 76.36 | 84.16 | 131.52 | 102.94 | 123.79 | 145.53 | 157.08 | 224.27 | 125.00 | 152.57 | 180.15 | 205.88 | 270.22 |
| 65 | 62.91 | 69.88 | 80.59 | 91.55 | 140.48 | 108.72 | 131.89 | 152.91 | 168.11 | 235.27 | 130.11 | 158.63 | 187.15 | 213.88 | 281.61 |
| 66 | 68.79 | 77.86 | 90.70 | 100.68 | 153.02 | 115.67 | 139.84 | 165.74 | 181.51 | 246.89 | 138.12 | 167.47 | 198.55 | 226.17 | 295.23 |
| 67 | 76.70 | 89.13 | 102.33 | 111.97 | 172.40 | 121.95 | 150.35 | 177.08 | 200.18 | 265.62 | 143.67 | 178.75 | 208.82 | 237.22 | 314.07 |
| 68 | 84.90 | 98.76 | 113.67 | 125.12 | 185.69 | 129.18 | 156.63 | 185.69 | 213.14 | 279.34 | 151.78 | 185.69 | 221.22 | 250.28 | 329.40 |
| 69 | 93.35 | 108.28 | 125.41 | 137.96 | 199.53 | 135.62 | 165.24 | 197.97 | 224.47 | 296.18 | 160.56 | 194.85 | 230.71 | 261.88 | 346.06 |
| 70 | 99.19 | 120.24 | 137.18 | 151.92 | 213.42 | 142.78 | 174.34 | 207.41 | 235.96 | 312.61 | 165.32 | 204.40 | 240.47 | 273.54 | 362.21 |
| 71 | 107.30 | 129.05 | 152.25 | 167.74 | 226.20 | 152.25 | 184.15 | 220.40 | 247.95 | 327.70 | 175.45 | 214.60 | 253.75 | 287.10 | 378.45 |
| 72 | 114.80 | 138.60 | 161.00 | 180.60 | 242.20 | 159.60 | 196.00 | 229.60 | 261.80 | 345.80 | 182.00 | 224.00 | 263.20 | 298.20 | 396.20 |
| 73 | 122.85 | 148.50 | 172.80 | 193.05 | 256.50 | 168.75 | 206.55 | 243.00 | 274.05 | 361.80 | 191.70 | 234.90 | 276.75 | 311.85 | 411.75 |
| 74 | 131.30 | 158.60 | 183.30 | 205.40 | 275.60 | 178.10 | 217.10 | 254.80 | 288.60 | 382.20 | 200.20 | 244.40 | 287.30 | 325.00 | 431.60 |
| 75 | 142.50 | 170.00 | 197.50 | 221.25 | 296.25 | 188.75 | 230.00 | 270.00 | 305.00 | 405.00 | 211.25 | 257.50 | 301.25 | 341.25 | 452.50 |
| 76 | 153.60 | 184.80 | 214.80 | 241.20 | 322.80 | 200.40 | 244.80 | 288.00 | 326.40 | 433.20 | 222.00 | 271.20 | 319.20 | 361.20 | 480.00 |
| 77 | 171.10 | 206.50 | 240.72 | 269.04 | 359.90 | 220.66 | 270.22 | 317.42 | 359.90 | 475.54 | 241.90 | 296.18 | 349.28 | 394.12 | 521.56 |
| 78 | 192.34 | 232.46 | 271.40 | 304.44 | 407.10 | 243.08 | 298.54 | 352.82 | 400.02 | 528.64 | 265.50 | 325.68 | 384.68 | 435.42 | 577.02 |
| 79 | 213.58 | 258.42 | 303.26 | 339.84 | 454.30 | 267.86 | 328.04 | 388.22 | 440.14 | 581.74 | 289.10 | 355.18 | 420.08 | 476.72 | 630.12 |
| 80 | 236.00 | 284.38 | 333.94 | 374.06 | 500.32 | 291.46 | 355.18 | 421.26 | 477.90 | 631.30 | 312.70 | 383.50 | 454.30 | 514.48 | 680.86 |
| 81 | 256.06 | 310.34 | 362.26 | 405.92 | 543.98 | 311.52 | 381.14 | 449.58 | 509.76 | 674.96 | 332.76 | 409.46 | 482.62 | 546.34 | 724.52 |
| 82 | 274.94 | 332.76 | 390.58 | 437.78 | 585.28 | 330.40 | 403.56 | 477.90 | 541.62 | 716.26 | 351.64 | 431.88 | 510.94 | 578.20 | 765.82 |
| 83 | 295.00 | 357.54 | 418.90 | 469.64 | 628.94 | 350.46 | 428.34 | 506.22 | 573.48 | 759.92 | 371.70 | 456.66 | 539.26 | 610.06 | 809.48 |
| 84 | 317.42 | 384.68 | 449.58 | 505.04 | 673.78 | 372.88 | 455.48 | 536.90 | 608.88 | 804.76 | 394.12 | 483.80 | 569.94 | 645.46 | 854.32 |
| 85 | 341.02 | 413.00 | 484.98 | 542.80 | 725.70 | 396.48 | 483.80 | 572.30 | 646.64 | 856.68 | 417.72 | 512.12 | 605.34 | 683.22 | 906.24 |
| 86 | 368.16 | 446.04 | 522.74 | 585.28 | 783.52 | 423.62 | 516.84 | 610.06 | 689.12 | 914.50 | 444.86 | 545.16 | 643.10 | 725.70 | 964.06 |
| 87 | 397.66 | 481.44 | 564.04 | 632.48 | 844.88 | 453.12 | 552.24 | 651.36 | 736.32 | 975.86 | 474.36 | 580.56 | 684.40 | 772.90 | 1025.42 |
| 88 | 428.34 | 518.02 | 606.52 | 680.86 | 910.96 | 483.80 | 588.82 | 693.84 | 784.70 | 1041.94 | 505.04 | 617.14 | 726.88 | 821.28 | 1091.50 |
| 89 | 460.20 | 558.14 | 652.54 | 732.78 | 979.40 | 515.66 | 628.94 | 739.86 | 836.62 | 1110.38 | 536.90 | 657.26 | 772.90 | 873.20 | 1159.94 |
| 90 | 494.42 | 599.44 | 702.10 | 787.06 | 1053.74 | 549.88 | 670.24 | 789.42 | 890.90 | 1184.72 | 571.12 | 698.56 | 822.46 | 927.48 | 1234.28 |
| 91 | 531.00 | 643.10 | 752.84 | 843.70 | 1128.08 | 586.46 | 713.90 | 840.16 | 947.54 | 1259.06 | 607.70 | 742.22 | 873.20 | 984.12 | 1308.62 |
| 92 | 566.40 | 686.76 | 804.76 | 901.52 | 1207.14 | 621.86 | 757.56 | 892.08 | 1005.36 | 1338.12 | 643.10 | 785.88 | 925.12 | 1041.94 | 1387.68 |
| 93 | 605.34 | 733.96 | 859.04 | 964.06 | 1288.56 | 660.80 | 804.76 | 946.36 | 1067.90 | 1419.54 | 682.04 | 833.08 | 979.40 | 1104.48 | 1469.10 |
| 94 | 647.82 | 784.70 | 919.22 | 1030.14 | 1377.06 | 703.28 | 855.50 | 1006.54 | 1133.98 | 1508.04 | 724.52 | 883.82 | 1039.58 | 1170.56 | 1557.60 |
| 95 | 692.66 | 838.98 | 982.94 | 1100.94 | 1473.82 | 748.12 | 909.78 | 1070.26 | 1204.78 | 1604.80 | 769.36 | 938.10 | 1103.30 | 1241.36 | 1654.36 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 30 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 31 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 33.04 | 40.12 | 47.20 | 54.28 | 75.09 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 32 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 33.04 | 40.12 | 47.20 | 54.28 | 77.30 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 33 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 34.29 | 40.12 | 47.20 | 54.28 | 81.72 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 34 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 34.29 | 40.12 | 48.14 | 54.28 | 86.14 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 35 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 36.43 | 41.25 | 48.14 | 54.28 | 88.35 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 36 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 38.57 | 43.32 | 50.23 | 56.21 | 93.09 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 37 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 40.72 | 45.38 | 54.42 | 58.37 | 98.03 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 38 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 40.72 | 47.44 | 56.51 | 60.53 | 102.97 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 39 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 43.04 | 49.51 | 58.60 | 64.85 | 110.37 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 40 | 22.42 | 25.96 | 30.68 | 34.22 | 46.02 | 45.32 | 51.87 | 61.08 | 65.89 | 113.43 | 81.44 | 98.15 | 114.86 | 129.47 | 173.33 |
| 41 | 22.42 | 25.96 | 30.68 | 34.22 | 46.02 | 47.95 | 54.29 | 63.45 | 68.30 | 118.70 | 81.44 | 98.15 | 114.86 | 129.47 | 173.33 |
| 42 | 24.33 | 26.41 | 30.71 | 34.22 | 46.02 | 48.19 | 56.87 | 66.11 | 73.10 | 124.54 | 81.44 | 98.15 | 114.86 | 129.47 | 173.33 |
| 43 | 24.51 | 26.59 | 32.84 | 35.14 | 47.91 | 50.86 | 59.47 | 71.18 | 75.84 | 130.41 | 81.44 | 98.15 | 114.86 | 129.47 | 173.33 |
| 44 | 24.68 | 28.68 | 33.06 | 35.37 | 50.13 | 53.55 | 62.09 | 73.89 | 78.59 | 133.65 | 81.44 | 98.15 | 114.86 | 129.47 | 173.33 |
| 45 | 24.92 | 29.16 | 35.50 | 37.81 | 51.45 | 58.03 | 64.76 | 76.57 | 82.04 | 141.42 | 85.62 | 104.41 | 123.21 | 137.83 | 183.77 |
| 46 | 27.19 | 31.31 | 35.74 | 40.06 | 53.65 | 58.31 | 69.84 | 81.77 | 84.81 | 142.00 | 85.62 | 104.41 | 123.21 | 137.83 | 183.77 |
| 47 | 27.39 | 31.51 | 37.98 | 42.34 | 55.86 | 61.42 | 72.63 | 84.57 | 90.01 | 142.00 | 85.62 | 104.41 | 123.21 | 137.83 | 183.77 |
| 48 | 27.58 | 33.71 | 40.24 | 42.62 | 58.08 | 64.64 | 75.69 | 90.45 | 95.40 | 142.00 | 85.62 | 104.41 | 123.21 | 137.83 | 183.77 |
| 49 | 29.97 | 33.93 | 40.51 | 44.94 | 62.61 | 66.83 | 81.44 | 93.65 | 98.60 | 142.00 | 85.62 | 104.41 | 123.21 | 137.83 | 183.77 |
| 50 | 30.26 | 35.26 | 43.22 | 47.77 | 65.41 | 67.83 | 81.70 | 98.48 | 105.26 | 158.71 | 96.06 | 114.86 | 137.83 | 154.53 | 204.65 |
| 51 | 32.68 | 39.03 | 45.70 | 51.68 | 71.55 | 72.71 | 84.47 | 104.11 | 112.56 | 167.06 | 100.24 | 121.12 | 142.00 | 162.89 | 215.09 |
| 52 | 32.94 | 39.40 | 46.22 | 54.31 | 77.93 | 78.28 | 92.16 | 106.71 | 118.00 | 177.50 | 104.41 | 125.30 | 148.27 | 169.15 | 225.54 |
| 53 | 36.83 | 43.26 | 50.14 | 56.09 | 82.96 | 83.33 | 99.78 | 116.66 | 125.69 | 183.77 | 108.59 | 131.56 | 154.53 | 177.50 | 231.80 |
| 54 | 37.05 | 44.97 | 51.90 | 58.77 | 89.60 | 85.98 | 104.59 | 124.52 | 133.11 | 194.21 | 112.77 | 139.92 | 162.89 | 183.77 | 242.24 |
| 55 | 39.61 | 47.56 | 55.93 | 62.85 | 96.35 | 93.97 | 112.78 | 132.50 | 141.00 | 202.56 | 116.94 | 144.09 | 169.15 | 192.12 | 252.68 |
| 56 | 43.60 | 51.54 | 60.89 | 69.26 | 105.65 | 98.15 | 120.25 | 137.59 | 151.14 | 215.09 | 123.21 | 152.45 | 177.50 | 202.56 | 265.21 |
| 57 | 47.60 | 55.08 | 63.54 | 72.89 | 113.05 | 104.26 | 121.33 | 143.45 | 154.82 | 227.62 | 131.56 | 158.71 | 187.95 | 213.01 | 279.83 |
| 58 | 48.69 | 59.13 | 69.98 | 80.81 | 122.11 | 107.15 | 126.17 | 150.62 | 164.63 | 244.33 | 137.83 | 169.15 | 198.39 | 227.62 | 298.63 |
| 59 | 55.19 | 64.17 | 75.06 | 84.50 | 132.08 | 114.58 | 134.43 | 156.27 | 168.79 | 258.95 | 146.18 | 179.59 | 210.92 | 239.17 | 317.42 |
| 60 | 57.75 | 69.26 | 80.19 | 89.68 | 142.11 | 119.57 | 139.34 | 163.94 | 176.89 | 277.74 | 156.62 | 190.03 | 225.54 | 243.93 | 338.30 |
| 61 | 62.85 | 74.38 | 87.79 | 97.31 | 152.44 | 125.23 | 149.77 | 172.51 | 187.18 | 287.64 | 162.05 | 198.51 | 232.95 | 255.90 | 350.43 |
| 62 | 66.54 | 80.53 | 91.61 | 103.62 | 163.92 | 133.32 | 158.42 | 183.89 | 198.55 | 296.40 | 166.85 | 204.15 | 241.44 | 268.96 | 361.18 |
| 63 | 75.92 | 85.77 | 99.30 | 111.38 | 172.45 | 144.42 | 167.08 | 194.41 | 211.70 | 309.74 | 174.82 | 212.83 | 250.83 | 282.41 | 376.25 |
| 64 | 81.01 | 92.03 | 108.06 | 119.22 | 188.13 | 150.74 | 177.61 | 210.22 | 224.65 | 321.69 | 181.99 | 220.59 | 259.19 | 295.96 | 391.55 |
| 65 | 88.99 | 99.83 | 115.94 | 129.58 | 200.91 | 156.85 | 190.71 | 223.21 | 242.08 | 338.65 | 188.93 | 231.71 | 272.70 | 310.13 | 409.94 |
| 66 | 97.84 | 111.02 | 129.58 | 144.64 | 219.77 | 165.74 | 202.00 | 238.25 | 263.11 | 359.11 | 200.27 | 243.43 | 286.60 | 328.03 | 431.62 |
| 67 | 111.14 | 126.27 | 146.19 | 160.78 | 246.28 | 177.08 | 215.51 | 253.93 | 288.60 | 380.90 | 210.49 | 257.27 | 304.05 | 344.14 | 456.07 |
| 68 | 122.63 | 142.83 | 162.39 | 179.77 | 268.04 | 185.69 | 227.67 | 268.04 | 306.79 | 405.29 | 221.22 | 269.66 | 318.10 | 363.31 | 479.57 |
| 69 | 135.36 | 157.90 | 181.47 | 198.31 | 286.82 | 197.97 | 241.62 | 286.82 | 324.24 | 428.68 | 233.82 | 285.27 | 336.71 | 381.91 | 503.50 |
| 70 | 144.28 | 175.84 | 199.93 | 220.71 | 308.10 | 207.41 | 255.50 | 303.59 | 344.17 | 453.89 | 243.48 | 299.09 | 353.19 | 401.29 | 529.04 |
| 71 | 155.15 | 187.05 | 218.95 | 243.73 | 329.15 | 220.40 | 269.70 | 319.00 | 362.50 | 478.50 | 255.20 | 313.20 | 368.30 | 419.05 | 553.90 |
| 72 | 165.20 | 200.20 | 233.80 | 261.80 | 350.00 | 232.40 | 284.20 | 336.00 | 379.40 | 502.60 | 267.40 | 327.60 | 385.00 | 435.40 | 576.80 |
| 73 | 176.85 | 213.30 | 248.40 | 278.10 | 372.60 | 244.35 | 299.70 | 352.35 | 398.25 | 527.85 | 279.45 | 341.55 | 400.95 | 453.60 | 602.10 |
| 74 | 189.80 | 228.80 | 265.20 | 297.70 | 399.10 | 258.70 | 315.90 | 370.50 | 419.90 | 557.70 | 292.50 | 357.50 | 418.60 | 474.50 | 629.20 |
| 75 | 205.00 | 246.25 | 287.50 | 321.25 | 430.00 | 275.00 | 335.00 | 395.00 | 446.25 | 590.00 | 307.50 | 375.00 | 441.25 | 498.75 | 661.25 |
| 76 | 223.20 | 268.80 | 313.20 | 350.40 | 469.20 | 294.00 | 358.80 | 422.40 | 477.60 | 632.40 | 325.20 | 398.40 | 468.00 | 529.20 | 702.00 |
| 77 | 248.98 | 300.90 | 350.46 | 394.12 | 526.28 | 322.14 | 394.12 | 464.92 | 527.46 | 697.38 | 354.00 | 434.24 | 510.94 | 579.38 | 767.00 |
| 78 | 280.84 | 339.84 | 397.66 | 446.04 | 595.90 | 357.54 | 438.96 | 518.02 | 587.64 | 776.44 | 390.58 | 479.08 | 565.22 | 641.92 | 848.42 |
| 79 | 313.88 | 379.96 | 444.86 | 500.32 | 667.88 | 394.12 | 482.62 | 571.12 | 649.00 | 857.86 | 427.16 | 523.92 | 619.50 | 704.46 | 929.84 |
| 80 | 345.74 | 418.90 | 490.88 | 551.06 | 736.32 | 428.34 | 525.10 | 621.86 | 705.64 | 932.20 | 461.38 | 566.40 | 670.24 | 761.10 | 1005.36 |
| 81 | 375.24 | 454.30 | 533.36 | 599.44 | 800.04 | 457.84 | 560.50 | 664.34 | 754.02 | 995.92 | 490.88 | 601.80 | 712.72 | 809.48 | 1069.08 |
| 82 | 403.56 | 489.70 | 574.66 | 645.46 | 861.40 | 486.16 | 595.90 | 705.64 | 800.04 | 1057.28 | 519.20 | 637.20 | 754.02 | 855.50 | 1130.44 |
| 83 | 433.06 | 525.10 | 615.96 | 692.66 | 925.12 | 515.66 | 631.30 | 746.94 | 847.24 | 1121.00 | 548.70 | 672.60 | 795.32 | 902.70 | 1194.16 |
| 84 | 464.92 | 564.04 | 661.98 | 743.40 | 992.38 | 547.52 | 670.24 | 792.96 | 897.98 | 1188.26 | 580.56 | 711.54 | 841.34 | 953.44 | 1261.42 |
| 85 | 500.32 | 606.52 | 711.54 | 800.04 | 1067.90 | 582.92 | 712.72 | 842.52 | 954.62 | 1263.78 | 615.96 | 754.02 | 890.90 | 1010.08 | 1336.94 |
| 86 | 540.44 | 654.90 | 768.18 | 862.58 | 1152.86 | 623.04 | 761.10 | 899.16 | 1017.16 | 1348.74 | 656.08 | 802.40 | 947.54 | 1072.62 | 1421.90 |
| 87 | 582.92 | 705.64 | 828.36 | 931.02 | 1242.54 | 665.52 | 811.84 | 959.34 | 1085.60 | 1438.42 | 698.56 | 853.14 | 1007.72 | 1141.06 | 1511.58 |
| 88 | 627.76 | 761.10 | 893.26 | 1003.00 | 1339.30 | 710.36 | 867.30 | 1024.24 | 1157.58 | 1535.18 | 743.40 | 908.60 | 1072.62 | 1213.04 | 1608.34 |
| 89 | 674.96 | 818.92 | 960.52 | 1079.70 | 1440.78 | 757.56 | 925.12 | 1091.50 | 1234.28 | 1636.66 | 790.60 | 966.42 | 1139.88 | 1289.74 | 1709.82 |
| 90 | 725.70 | 880.28 | 1032.50 | 1159.94 | 1548.16 | 808.30 | 986.48 | 1163.48 | 1314.52 | 1744.04 | 841.34 | 1027.78 | 1211.86 | 1369.98 | 1817.20 |
| 91 | 777.62 | 942.82 | 1106.84 | 1242.54 | 1659.08 | 860.22 | 1049.02 | 1237.82 | 1397.12 | 1854.96 | 893.26 | 1090.32 | 1286.20 | 1452.58 | 1928.12 |
| 92 | 831.90 | 1008.90 | 1183.54 | 1328.68 | 1774.72 | 914.50 | 1115.10 | 1314.52 | 1483.26 | 1970.60 | 947.54 | 1156.40 | 1362.90 | 1538.72 | 2043.76 |
| 93 | 888.54 | 1077.34 | 1263.78 | 1419.54 | 1896.26 | 971.14 | 1183.54 | 1394.76 | 1574.12 | 2092.14 | 1004.18 | 1224.84 | 1443.14 | 1629.58 | 2165.30 |
| 94 | 949.90 | 1151.68 | 1351.10 | 1517.48 | 2026.06 | 1032.50 | 1257.88 | 1482.08 | 1672.06 | 2221.94 | 1065.54 | 1299.18 | 1530.46 | 1727.52 | 2295.10 |
| 95 | 1015.98 | 1231.92 | 1445.50 | 1623.68 | 2167.66 | 1098.58 | 1338.12 | 1576.48 | 1778.26 | 2363.54 | 1131.62 | 1379.42 | 1624.86 | 1833.72 | 2436.70 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 30 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 31 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 29.50 | 36.58 | 42.48 | 48.38 | 66.48 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 32 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 29.50 | 36.58 | 42.48 | 48.38 | 68.43 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 33 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 30.61 | 36.58 | 42.48 | 48.38 | 72.34 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 34 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 30.61 | 36.58 | 43.32 | 48.38 | 76.25 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 35 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 32.53 | 37.61 | 43.32 | 48.38 | 78.21 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 36 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 34.44 | 39.50 | 45.21 | 50.10 | 82.41 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 37 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 36.36 | 41.38 | 48.98 | 52.02 | 86.78 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 38 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 36.36 | 43.26 | 50.86 | 53.95 | 91.15 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 39 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 38.43 | 45.14 | 52.74 | 57.80 | 97.71 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 40 | 20.06 | 23.60 | 27.14 | 30.68 | 41.30 | 40.79 | 47.55 | 53.98 | 59.03 | 101.02 | 73.09 | 87.71 | 102.33 | 116.94 | 154.53 |
| 41 | 20.06 | 23.60 | 27.14 | 30.68 | 41.30 | 43.16 | 49.76 | 56.07 | 61.18 | 105.71 | 73.09 | 87.71 | 102.33 | 116.94 | 154.53 |
| 42 | 21.77 | 24.01 | 27.16 | 30.68 | 41.30 | 43.37 | 52.13 | 58.42 | 65.49 | 110.92 | 73.09 | 87.71 | 102.33 | 116.94 | 154.53 |
| 43 | 21.93 | 24.17 | 29.05 | 31.51 | 43.00 | 45.77 | 54.51 | 62.90 | 67.94 | 116.15 | 73.09 | 87.71 | 102.33 | 116.94 | 154.53 |
| 44 | 22.08 | 26.07 | 29.25 | 31.71 | 44.99 | 48.20 | 56.92 | 65.30 | 70.41 | 119.03 | 73.09 | 87.71 | 102.33 | 116.94 | 154.53 |
| 45 | 22.43 | 25.51 | 31.70 | 34.15 | 46.43 | 52.59 | 56.46 | 68.25 | 74.00 | 126.86 | 77.27 | 91.88 | 110.68 | 125.30 | 164.97 |
| 46 | 24.47 | 27.39 | 31.91 | 36.19 | 48.41 | 52.85 | 60.88 | 72.88 | 76.49 | 127.39 | 77.27 | 91.88 | 110.68 | 125.30 | 164.97 |
| 47 | 24.65 | 27.57 | 33.91 | 38.24 | 50.41 | 55.66 | 63.32 | 75.38 | 81.19 | 127.39 | 77.27 | 91.88 | 110.68 | 125.30 | 164.97 |
| 48 | 24.82 | 29.49 | 35.93 | 38.50 | 52.41 | 58.58 | 65.99 | 80.61 | 86.05 | 127.39 | 77.27 | 91.88 | 110.68 | 125.30 | 164.97 |
| 49 | 26.97 | 29.69 | 36.17 | 40.59 | 56.50 | 60.56 | 71.00 | 83.47 | 88.93 | 127.39 | 77.27 | 91.88 | 110.68 | 125.30 | 164.97 |
| 50 | 27.51 | 32.55 | 39.04 | 42.31 | 58.30 | 62.02 | 74.10 | 88.83 | 92.56 | 139.92 | 85.62 | 104.41 | 123.21 | 137.83 | 181.68 |
| 51 | 29.84 | 34.85 | 41.41 | 46.09 | 64.25 | 64.85 | 76.96 | 94.29 | 99.65 | 150.36 | 89.80 | 108.59 | 127.39 | 144.09 | 192.12 |
| 52 | 30.20 | 35.33 | 42.14 | 48.74 | 68.93 | 70.25 | 82.35 | 95.28 | 105.09 | 156.62 | 93.97 | 112.77 | 133.65 | 152.45 | 198.39 |
| 53 | 32.58 | 39.07 | 44.57 | 50.62 | 75.28 | 75.20 | 89.81 | 102.82 | 114.43 | 167.06 | 96.06 | 119.03 | 137.83 | 158.71 | 208.83 |
| 54 | 32.94 | 39.52 | 46.43 | 53.31 | 80.17 | 75.98 | 92.75 | 110.46 | 119.99 | 173.33 | 100.24 | 123.21 | 144.09 | 164.97 | 217.18 |
| 55 | 35.37 | 43.36 | 50.34 | 57.27 | 86.71 | 83.53 | 102.52 | 118.23 | 127.66 | 181.68 | 104.41 | 129.47 | 150.36 | 171.24 | 225.54 |
| 56 | 39.24 | 45.96 | 53.81 | 62.19 | 95.75 | 89.80 | 105.99 | 121.64 | 135.83 | 194.21 | 110.68 | 135.74 | 158.71 | 181.68 | 238.07 |
| 57 | 41.83 | 49.43 | 56.64 | 65.88 | 101.58 | 91.99 | 109.40 | 127.73 | 139.90 | 204.65 | 116.94 | 142.00 | 167.06 | 190.03 | 250.59 |
| 58 | 43.13 | 52.26 | 62.99 | 72.30 | 109.08 | 95.24 | 112.79 | 135.17 | 147.99 | 217.18 | 123.21 | 150.36 | 177.50 | 202.56 | 265.21 |
| 59 | 49.38 | 57.20 | 66.72 | 76.19 | 117.41 | 100.75 | 120.98 | 139.33 | 152.63 | 231.80 | 131.56 | 158.71 | 187.95 | 214.22 | 281.92 |
| 60 | 50.71 | 62.19 | 70.51 | 81.40 | 125.77 | 104.14 | 124.48 | 143.68 | 160.97 | 246.42 | 137.83 | 169.15 | 198.39 | 219.93 | 298.63 |
| 61 | 55.71 | 65.96 | 77.88 | 87.58 | 136.05 | 111.95 | 131.28 | 152.53 | 168.12 | 257.25 | 143.82 | 176.23 | 206.61 | 228.55 | 311.94 |
| 62 | 60.76 | 71.90 | 81.89 | 92.41 | 147.20 | 119.98 | 140.00 | 165.68 | 177.83 | 265.00 | 151.15 | 182.55 | 215.92 | 239.93 | 321.92 |
| 63 | 66.81 | 77.19 | 87.95 | 98.69 | 154.38 | 127.32 | 150.73 | 172.81 | 189.32 | 275.54 | 153.92 | 190.03 | 222.33 | 250.40 | 334.45 |
| 64 | 72.01 | 83.40 | 96.54 | 106.60 | 168.15 | 134.19 | 159.67 | 186.86 | 201.00 | 286.77 | 161.77 | 198.53 | 231.62 | 264.71 | 349.27 |
| 65 | 79.78 | 89.85 | 103.21 | 116.90 | 179.68 | 139.02 | 171.11 | 198.60 | 216.87 | 303.00 | 169.32 | 206.75 | 242.40 | 278.05 | 365.38 |
| 66 | 88.66 | 99.49 | 116.62 | 129.04 | 196.98 | 150.20 | 181.28 | 214.08 | 234.80 | 321.13 | 179.55 | 217.54 | 257.25 | 291.77 | 385.00 |
| 67 | 98.62 | 112.90 | 130.11 | 143.55 | 220.01 | 157.04 | 192.12 | 227.20 | 256.90 | 340.80 | 187.11 | 228.87 | 270.64 | 305.72 | 405.95 |
| 68 | 110.06 | 127.63 | 146.15 | 159.64 | 238.98 | 166.32 | 203.45 | 240.59 | 272.89 | 360.08 | 196.99 | 240.59 | 284.19 | 322.94 | 426.28 |
| 69 | 119.80 | 141.36 | 160.82 | 176.76 | 255.65 | 174.59 | 216.68 | 254.09 | 288.38 | 381.91 | 205.77 | 254.09 | 297.74 | 339.82 | 448.94 |
| 70 | 129.25 | 156.31 | 178.04 | 196.35 | 275.04 | 184.86 | 228.45 | 269.03 | 305.10 | 404.29 | 216.42 | 266.02 | 314.11 | 356.20 | 471.92 |
| 71 | 139.20 | 166.75 | 195.75 | 217.92 | 292.90 | 197.20 | 240.70 | 284.20 | 323.35 | 424.85 | 227.65 | 278.40 | 329.15 | 372.65 | 491.55 |
| 72 | 148.40 | 177.80 | 208.60 | 233.80 | 312.20 | 207.20 | 252.00 | 299.60 | 338.80 | 448.00 | 238.00 | 289.80 | 343.00 | 387.80 | 513.80 |
| 73 | 157.95 | 190.35 | 221.40 | 248.40 | 332.10 | 218.70 | 265.95 | 313.20 | 355.05 | 469.80 | 248.40 | 303.75 | 356.40 | 403.65 | 534.60 |
| 74 | 170.30 | 204.10 | 236.60 | 265.20 | 354.90 | 231.40 | 280.80 | 330.20 | 374.40 | 495.30 | 261.30 | 318.50 | 373.10 | 421.20 | 559.00 |
| 75 | 183.75 | 220.00 | 256.25 | 286.25 | 383.75 | 245.00 | 298.75 | 351.25 | 396.25 | 526.25 | 273.75 | 333.75 | 392.50 | 443.75 | 588.75 |
| 76 | 199.20 | 238.80 | 278.40 | 312.00 | 417.60 | 261.60 | 318.00 | 374.40 | 424.80 | 562.80 | 289.20 | 352.80 | 415.20 | 470.40 | 624.00 |
| 77 | 221.84 | 267.86 | 311.52 | 349.28 | 468.46 | 286.74 | 350.46 | 411.82 | 467.28 | 619.50 | 315.06 | 385.86 | 453.12 | 513.30 | 680.86 |
| 78 | 250.16 | 302.08 | 352.82 | 395.30 | 529.82 | 318.60 | 389.40 | 459.02 | 520.38 | 690.30 | 346.92 | 424.80 | 501.50 | 567.58 | 752.84 |
| 79 | 278.48 | 337.48 | 395.30 | 442.50 | 592.36 | 349.28 | 428.34 | 507.40 | 574.66 | 759.92 | 378.78 | 464.92 | 549.88 | 621.86 | 823.64 |
| 80 | 306.80 | 371.70 | 435.42 | 488.52 | 652.54 | 379.96 | 466.10 | 551.06 | 624.22 | 826.00 | 408.28 | 501.50 | 593.54 | 673.78 | 889.72 |
| 81 | 332.76 | 403.56 | 473.18 | 531.00 | 709.18 | 405.92 | 497.96 | 588.82 | 666.70 | 882.64 | 434.24 | 533.36 | 631.30 | 716.26 | 946.36 |
| 82 | 358.72 | 434.24 | 508.58 | 571.12 | 763.46 | 431.88 | 528.64 | 624.22 | 706.82 | 936.92 | 460.20 | 564.04 | 666.70 | 756.38 | 1000.64 |
| 83 | 384.68 | 466.10 | 546.34 | 613.60 | 818.92 | 457.84 | 560.50 | 661.98 | 749.30 | 992.38 | 486.16 | 595.90 | 704.46 | 798.86 | 1056.10 |
| 84 | 413.00 | 500.32 | 586.46 | 657.26 | 879.10 | 486.16 | 594.72 | 702.10 | 792.96 | 1052.56 | 514.48 | 630.12 | 744.58 | 842.52 | 1116.28 |
| 85 | 444.86 | 538.08 | 631.30 | 708.00 | 946.36 | 518.02 | 632.48 | 746.94 | 843.70 | 1119.82 | 546.34 | 667.88 | 789.42 | 893.26 | 1183.54 |
| 86 | 480.26 | 580.56 | 680.86 | 763.46 | 1020.70 | 553.42 | 674.96 | 796.50 | 899.16 | 1194.16 | 581.74 | 710.36 | 838.98 | 948.72 | 1257.88 |
| 87 | 518.02 | 626.58 | 733.96 | 823.64 | 1100.94 | 591.18 | 720.98 | 849.60 | 959.34 | 1274.40 | 619.50 | 756.38 | 892.08 | 1008.90 | 1338.12 |
| 88 | 558.14 | 674.96 | 790.60 | 887.36 | 1187.08 | 631.30 | 769.36 | 906.24 | 1023.06 | 1360.54 | 659.62 | 804.76 | 948.72 | 1072.62 | 1424.26 |
| 89 | 600.62 | 726.88 | 851.96 | 955.80 | 1276.76 | 673.78 | 821.28 | 967.60 | 1091.50 | 1450.22 | 702.10 | 856.68 | 1010.08 | 1141.06 | 1513.94 |
| 90 | 644.28 | 781.16 | 914.50 | 1026.60 | 1372.34 | 717.44 | 875.56 | 1030.14 | 1162.30 | 1545.80 | 745.76 | 910.96 | 1072.62 | 1211.86 | 1609.52 |
| 91 | 691.48 | 836.62 | 980.58 | 1100.94 | 1470.28 | 764.64 | 931.02 | 1096.22 | 1236.64 | 1643.74 | 792.96 | 966.42 | 1138.70 | 1286.20 | 1707.46 |
| 92 | 738.68 | 894.44 | 1047.84 | 1176.46 | 1572.94 | 811.84 | 988.84 | 1163.48 | 1312.16 | 1746.40 | 840.16 | 1024.24 | 1205.96 | 1361.72 | 1810.12 |
| 93 | 789.42 | 955.80 | 1119.82 | 1256.70 | 1680.32 | 862.58 | 1050.20 | 1235.46 | 1392.40 | 1853.78 | 890.90 | 1085.60 | 1277.94 | 1441.96 | 1917.50 |
| 94 | 843.70 | 1021.88 | 1196.52 | 1342.84 | 1795.96 | 916.86 | 1116.28 | 1312.16 | 1478.54 | 1969.42 | 945.18 | 1151.68 | 1354.64 | 1528.10 | 2033.14 |
| 95 | 902.70 | 1092.68 | 1280.30 | 1437.24 | 1921.04 | 975.86 | 1187.08 | 1395.94 | 1572.94 | 2094.50 | 1004.18 | 1222.48 | 1438.42 | 1622.50 | 2158.22 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 30 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 31 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 25.96 | 33.04 | 38.94 | 44.84 | 60.32 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 32 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 25.96 | 33.04 | 38.94 | 44.84 | 62.10 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 33 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 26.94 | 33.04 | 38.94 | 44.84 | 65.64 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 34 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 26.94 | 33.04 | 39.71 | 44.84 | 69.19 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 35 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 28.62 | 33.97 | 39.71 | 44.84 | 70.97 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 36 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 30.31 | 35.67 | 41.44 | 46.43 | 74.78 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 37 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 31.99 | 37.37 | 44.89 | 48.22 | 78.74 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 38 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 31.99 | 39.07 | 46.62 | 50.00 | 82.71 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 39 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 33.82 | 40.77 | 48.35 | 53.57 | 88.66 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 40 | 17.70 | 21.24 | 24.78 | 28.32 | 37.76 | 36.25 | 41.79 | 48.30 | 53.54 | 92.16 | 64.74 | 79.36 | 91.88 | 106.50 | 139.92 |
| 41 | 17.70 | 21.24 | 24.78 | 28.32 | 37.76 | 38.36 | 43.73 | 50.17 | 55.49 | 96.44 | 64.74 | 79.36 | 91.88 | 106.50 | 139.92 |
| 42 | 19.21 | 21.61 | 24.80 | 28.32 | 37.76 | 38.55 | 45.81 | 52.27 | 59.39 | 101.19 | 64.74 | 79.36 | 91.88 | 106.50 | 139.92 |
| 43 | 19.35 | 21.75 | 26.53 | 29.08 | 39.31 | 40.69 | 47.91 | 56.28 | 61.62 | 105.96 | 64.74 | 79.36 | 91.88 | 106.50 | 139.92 |
| 44 | 19.48 | 23.46 | 26.70 | 29.28 | 41.13 | 42.84 | 50.02 | 58.42 | 63.86 | 108.59 | 64.74 | 79.36 | 91.88 | 106.50 | 139.92 |
| 45 | 19.94 | 23.08 | 27.89 | 30.49 | 42.66 | 47.15 | 51.48 | 59.93 | 65.95 | 114.39 | 68.91 | 83.53 | 98.15 | 110.68 | 148.27 |
| 46 | 21.75 | 24.78 | 28.08 | 32.31 | 44.49 | 47.38 | 55.51 | 63.99 | 68.18 | 114.86 | 68.91 | 83.53 | 98.15 | 110.68 | 148.27 |
| 47 | 21.91 | 24.95 | 29.84 | 34.15 | 46.32 | 49.91 | 57.73 | 66.18 | 72.36 | 114.86 | 68.91 | 83.53 | 98.15 | 110.68 | 148.27 |
| 48 | 22.07 | 26.68 | 31.62 | 34.37 | 48.16 | 52.52 | 60.16 | 70.78 | 76.70 | 114.86 | 68.91 | 83.53 | 98.15 | 110.68 | 148.27 |
| 49 | 23.97 | 26.86 | 31.83 | 36.24 | 51.92 | 54.30 | 64.74 | 73.29 | 79.27 | 114.86 | 68.91 | 83.53 | 98.15 | 110.68 | 148.27 |
| 50 | 24.76 | 28.48 | 34.86 | 38.22 | 52.61 | 56.20 | 64.60 | 79.17 | 83.48 | 127.39 | 77.27 | 91.88 | 108.59 | 123.21 | 162.89 |
| 51 | 27.00 | 32.06 | 37.13 | 41.90 | 56.95 | 58.96 | 69.46 | 84.47 | 90.42 | 133.65 | 79.36 | 98.15 | 112.77 | 129.47 | 171.24 |
| 52 | 27.45 | 32.61 | 38.07 | 44.57 | 62.94 | 64.23 | 76.47 | 85.75 | 95.88 | 142.00 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 53 | 29.74 | 34.89 | 40.39 | 45.15 | 67.60 | 67.07 | 79.83 | 92.93 | 101.30 | 148.27 | 87.71 | 106.50 | 123.21 | 142.00 | 187.95 |
| 54 | 30.19 | 35.43 | 42.34 | 47.84 | 72.31 | 69.98 | 82.88 | 100.42 | 106.86 | 156.62 | 89.80 | 110.68 | 129.47 | 148.27 | 194.21 |
| 55 | 32.54 | 39.17 | 44.75 | 51.68 | 77.08 | 75.18 | 92.27 | 106.00 | 114.33 | 162.89 | 93.97 | 114.86 | 133.65 | 154.53 | 202.56 |
| 56 | 34.88 | 40.39 | 49.56 | 55.12 | 85.84 | 79.36 | 93.76 | 111.67 | 120.53 | 173.33 | 98.15 | 119.03 | 142.00 | 160.80 | 213.01 |
| 57 | 37.50 | 45.20 | 51.11 | 58.87 | 91.75 | 81.77 | 99.45 | 113.97 | 124.97 | 183.77 | 104.41 | 127.39 | 150.36 | 169.15 | 225.54 |
| 58 | 38.95 | 46.76 | 55.99 | 63.80 | 97.69 | 85.32 | 101.32 | 119.72 | 131.34 | 194.21 | 108.59 | 133.65 | 158.71 | 179.59 | 238.07 |
| 59 | 43.57 | 51.62 | 59.77 | 67.88 | 105.99 | 88.89 | 107.54 | 124.26 | 136.47 | 208.83 | 114.86 | 144.09 | 167.06 | 191.34 | 252.68 |
| 60 | 45.08 | 55.13 | 63.60 | 71.74 | 112.71 | 92.57 | 109.62 | 128.94 | 141.51 | 221.36 | 123.21 | 150.36 | 177.50 | 193.94 | 267.30 |
| 61 | 49.99 | 58.95 | 70.80 | 77.85 | 121.30 | 98.67 | 118.33 | 138.01 | 149.05 | 228.89 | 129.64 | 155.97 | 186.36 | 203.16 | 277.51 |
| 62 | 53.52 | 64.71 | 73.56 | 84.01 | 132.14 | 106.65 | 127.10 | 147.47 | 160.56 | 237.52 | 133.48 | 162.92 | 192.37 | 216.72 | 288.55 |
| 63 | 60.74 | 68.61 | 79.44 | 88.82 | 137.96 | 114.02 | 132.57 | 154.81 | 168.67 | 247.03 | 138.72 | 169.12 | 199.53 | 224.04 | 298.34 |
| 64 | 64.51 | 74.77 | 86.45 | 95.38 | 151.50 | 119.49 | 141.73 | 167.10 | 179.04 | 257.35 | 143.38 | 176.47 | 205.88 | 235.30 | 312.50 |
| 65 | 72.11 | 81.29 | 93.32 | 104.23 | 161.71 | 124.77 | 153.28 | 177.51 | 193.33 | 270.92 | 151.50 | 185.37 | 217.45 | 247.75 | 326.17 |
| 66 | 79.49 | 89.39 | 105.10 | 116.28 | 177.44 | 132.94 | 162.29 | 191.64 | 211.49 | 288.32 | 160.56 | 195.09 | 229.62 | 260.70 | 343.57 |
| 67 | 89.22 | 102.50 | 116.95 | 129.20 | 197.03 | 140.33 | 172.07 | 202.14 | 230.21 | 304.05 | 167.06 | 205.48 | 240.57 | 273.98 | 362.52 |
| 68 | 97.48 | 115.48 | 129.91 | 143.82 | 214.76 | 146.94 | 182.46 | 214.76 | 245.44 | 322.94 | 174.39 | 216.37 | 253.51 | 289.03 | 381.07 |
| 69 | 107.36 | 126.32 | 144.59 | 159.51 | 229.15 | 155.88 | 193.29 | 227.59 | 260.32 | 341.38 | 183.94 | 226.03 | 266.56 | 303.97 | 400.62 |
| 70 | 115.73 | 139.77 | 159.07 | 176.28 | 246.48 | 165.32 | 202.90 | 240.47 | 273.54 | 360.71 | 193.88 | 237.46 | 279.55 | 318.62 | 420.82 |
| 71 | 123.25 | 149.35 | 175.45 | 194.99 | 262.45 | 174.00 | 214.60 | 253.75 | 288.55 | 379.90 | 201.55 | 247.95 | 292.90 | 333.50 | 439.35 |
| 72 | 133.00 | 159.60 | 186.20 | 208.60 | 280.00 | 184.80 | 226.80 | 266.00 | 302.40 | 400.40 | 212.80 | 259.00 | 305.20 | 345.80 | 459.20 |
| 73 | 141.75 | 170.10 | 198.45 | 222.75 | 297.00 | 194.40 | 237.60 | 280.80 | 317.25 | 419.85 | 221.40 | 270.00 | 318.60 | 360.45 | 476.55 |
| 74 | 152.10 | 183.30 | 211.90 | 237.90 | 318.50 | 206.70 | 252.20 | 295.10 | 334.10 | 443.30 | 232.70 | 284.70 | 332.80 | 377.00 | 499.20 |
| 75 | 163.75 | 197.50 | 228.75 | 256.25 | 343.75 | 218.75 | 267.50 | 312.50 | 353.75 | 470.00 | 243.75 | 298.75 | 350.00 | 396.25 | 525.00 |
| 76 | 177.60 | 213.60 | 249.60 | 278.40 | 373.20 | 232.80 | 284.40 | 334.80 | 378.00 | 501.60 | 258.00 | 314.40 | 370.80 | 418.80 | 555.60 |
| 77 | 198.24 | 238.36 | 278.48 | 311.52 | 417.72 | 254.88 | 311.52 | 368.16 | 416.54 | 552.24 | 280.84 | 342.20 | 403.56 | 457.84 | 606.52 |
| 78 | 223.02 | 269.04 | 315.06 | 352.82 | 472.00 | 283.20 | 346.92 | 409.46 | 463.74 | 613.60 | 307.98 | 377.60 | 446.04 | 506.22 | 669.06 |
| 79 | 247.80 | 300.90 | 351.64 | 394.12 | 527.46 | 310.34 | 381.14 | 450.76 | 510.94 | 676.14 | 336.30 | 413.00 | 488.52 | 553.42 | 732.78 |
| 80 | 272.58 | 330.40 | 387.04 | 434.24 | 581.74 | 337.48 | 414.18 | 489.70 | 554.60 | 735.14 | 362.26 | 446.04 | 527.46 | 598.26 | 791.78 |
| 81 | 296.18 | 358.72 | 421.26 | 472.00 | 631.30 | 361.08 | 442.50 | 523.92 | 592.36 | 784.70 | 385.86 | 474.36 | 561.68 | 636.02 | 841.34 |
| 82 | 318.60 | 387.04 | 453.12 | 508.58 | 679.68 | 383.50 | 470.82 | 555.78 | 628.94 | 833.08 | 408.28 | 502.68 | 593.54 | 672.60 | 889.72 |
| 83 | 342.20 | 415.36 | 486.16 | 545.16 | 729.24 | 407.10 | 499.14 | 588.82 | 665.52 | 882.64 | 431.88 | 531.00 | 626.58 | 709.18 | 939.28 |
| 84 | 366.98 | 444.86 | 521.56 | 585.28 | 782.34 | 431.88 | 528.64 | 624.22 | 705.64 | 935.74 | 456.66 | 560.50 | 661.98 | 749.30 | 992.38 |
| 85 | 395.30 | 479.08 | 561.68 | 630.12 | 842.52 | 460.20 | 562.86 | 664.34 | 750.48 | 995.92 | 484.98 | 594.72 | 702.10 | 794.14 | 1052.56 |
| 86 | 427.16 | 516.84 | 606.52 | 679.68 | 909.78 | 492.06 | 600.62 | 709.18 | 800.04 | 1063.18 | 516.84 | 632.48 | 746.94 | 843.70 | 1119.82 |
| 87 | 460.20 | 558.14 | 653.72 | 733.96 | 980.58 | 525.10 | 641.92 | 756.38 | 854.32 | 1133.98 | 549.88 | 673.78 | 794.14 | 897.98 | 1190.62 |
| 88 | 495.60 | 601.80 | 704.46 | 790.60 | 1057.28 | 560.50 | 685.58 | 807.12 | 910.96 | 1210.68 | 585.28 | 717.44 | 844.88 | 954.62 | 1267.32 |
| 89 | 533.36 | 646.64 | 758.74 | 850.78 | 1137.52 | 598.26 | 730.42 | 861.40 | 971.14 | 1290.92 | 623.04 | 762.28 | 899.16 | 1014.80 | 1347.56 |
| 90 | 573.48 | 695.02 | 814.20 | 914.50 | 1222.48 | 638.38 | 778.80 | 916.86 | 1034.86 | 1375.88 | 663.16 | 810.66 | 954.62 | 1078.52 | 1432.52 |
| 91 | 614.78 | 745.76 | 873.20 | 979.40 | 1309.80 | 679.68 | 829.54 | 975.86 | 1099.76 | 1463.20 | 704.46 | 861.40 | 1013.62 | 1143.42 | 1519.84 |
| 92 | 657.26 | 796.50 | 933.38 | 1047.84 | 1400.66 | 722.16 | 880.28 | 1036.04 | 1168.20 | 1554.06 | 746.94 | 912.14 | 1073.80 | 1211.86 | 1610.70 |
| 93 | 702.10 | 850.78 | 997.10 | 1118.64 | 1496.24 | 767.00 | 934.56 | 1099.76 | 1239.00 | 1649.64 | 791.78 | 966.42 | 1137.52 | 1282.66 | 1706.28 |
| 94 | 750.48 | 909.78 | 1065.54 | 1195.34 | 1598.90 | 815.38 | 993.56 | 1168.20 | 1315.70 | 1752.30 | 840.16 | 1025.42 | 1205.96 | 1359.36 | 1808.94 |
| 95 | 803.58 | 973.50 | 1141.06 | 1280.30 | 1711.00 | 868.48 | 1057.28 | 1243.72 | 1400.66 | 1864.40 | 893.26 | 1089.14 | 1281.48 | 1444.32 | 1921.04 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 30 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 31 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 24.78 | 30.68 | 36.58 | 41.30 | 56.63 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 32 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 24.78 | 30.68 | 36.58 | 41.30 | 58.29 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 33 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 25.72 | 30.68 | 36.58 | 41.30 | 61.62 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 34 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 25.72 | 30.68 | 37.31 | 41.30 | 64.96 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 35 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 27.32 | 31.55 | 37.31 | 41.30 | 66.62 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 36 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 28.93 | 33.12 | 38.93 | 42.77 | 70.20 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 37 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 30.54 | 34.70 | 42.17 | 44.41 | 73.92 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 38 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 30.54 | 36.28 | 43.80 | 46.06 | 77.65 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 39 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 32.28 | 37.86 | 45.42 | 49.35 | 83.23 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 40 | 16.52 | 20.06 | 23.60 | 25.96 | 35.40 | 33.23 | 38.90 | 45.46 | 49.42 | 86.85 | 60.56 | 73.09 | 87.71 | 98.15 | 129.47 |
| 41 | 16.52 | 20.06 | 23.60 | 25.96 | 35.40 | 35.17 | 40.72 | 47.22 | 51.22 | 90.88 | 60.56 | 73.09 | 87.71 | 98.15 | 129.47 |
| 42 | 17.93 | 20.41 | 23.62 | 25.96 | 35.40 | 35.34 | 42.65 | 49.20 | 54.83 | 95.35 | 60.56 | 73.09 | 87.71 | 98.15 | 129.47 |
| 43 | 18.06 | 20.54 | 25.26 | 26.66 | 36.86 | 37.30 | 44.60 | 52.97 | 56.88 | 99.85 | 60.56 | 73.09 | 87.71 | 98.15 | 129.47 |
| 44 | 18.19 | 22.16 | 25.43 | 26.84 | 38.56 | 39.27 | 46.57 | 54.99 | 58.94 | 102.33 | 60.56 | 73.09 | 87.71 | 98.15 | 129.47 |
| 45 | 18.69 | 21.87 | 26.63 | 29.27 | 38.90 | 43.53 | 48.16 | 56.60 | 62.74 | 106.07 | 64.74 | 77.27 | 91.88 | 104.41 | 135.74 |
| 46 | 20.39 | 23.48 | 26.80 | 31.02 | 40.56 | 43.74 | 51.93 | 60.44 | 64.85 | 106.50 | 64.74 | 77.27 | 91.88 | 104.41 | 135.74 |
| 47 | 20.54 | 23.64 | 28.48 | 32.78 | 42.23 | 46.07 | 54.00 | 62.51 | 68.83 | 106.50 | 64.74 | 77.27 | 91.88 | 104.41 | 135.74 |
| 48 | 20.69 | 25.28 | 30.18 | 33.00 | 43.91 | 48.48 | 56.28 | 66.85 | 72.95 | 106.50 | 64.74 | 77.27 | 91.88 | 104.41 | 135.74 |
| 49 | 22.47 | 25.45 | 30.38 | 34.79 | 47.34 | 50.12 | 60.56 | 69.22 | 75.40 | 106.50 | 64.74 | 77.27 | 91.88 | 104.41 | 135.74 |
| 50 | 22.01 | 27.12 | 32.07 | 35.49 | 49.77 | 50.39 | 60.80 | 73.38 | 78.04 | 119.03 | 68.91 | 85.62 | 100.24 | 114.86 | 152.45 |
| 51 | 24.16 | 29.27 | 35.70 | 39.11 | 54.03 | 53.06 | 63.82 | 78.57 | 84.88 | 125.30 | 73.09 | 89.80 | 106.50 | 121.12 | 158.71 |
| 52 | 24.71 | 29.89 | 35.35 | 40.39 | 58.44 | 58.21 | 70.59 | 80.03 | 88.50 | 131.56 | 77.27 | 93.97 | 110.68 | 125.30 | 167.06 |
| 53 | 26.91 | 32.10 | 37.60 | 42.41 | 62.99 | 60.97 | 73.84 | 87.00 | 95.67 | 137.83 | 79.36 | 98.15 | 114.86 | 131.56 | 173.33 |
| 54 | 27.45 | 32.71 | 39.61 | 45.11 | 67.60 | 63.98 | 76.96 | 94.39 | 99.36 | 146.18 | 83.53 | 102.33 | 121.12 | 137.83 | 179.59 |
| 55 | 29.71 | 36.37 | 41.95 | 47.49 | 72.26 | 68.91 | 84.07 | 97.85 | 104.80 | 152.45 | 85.62 | 106.50 | 125.30 | 142.00 | 187.95 |
| 56 | 33.43 | 37.61 | 45.32 | 50.88 | 79.24 | 75.18 | 87.64 | 101.70 | 110.96 | 160.80 | 91.88 | 110.68 | 131.56 | 148.27 | 196.30 |
| 57 | 34.62 | 40.96 | 48.35 | 54.66 | 85.20 | 75.64 | 91.50 | 108.08 | 115.65 | 171.24 | 96.06 | 116.94 | 139.92 | 156.62 | 208.83 |
| 58 | 36.17 | 44.01 | 51.79 | 59.54 | 91.17 | 79.37 | 93.67 | 110.07 | 122.09 | 181.68 | 100.24 | 125.30 | 146.18 | 167.06 | 219.27 |
| 59 | 40.67 | 47.43 | 55.60 | 62.33 | 97.84 | 82.97 | 99.86 | 114.85 | 125.69 | 192.12 | 106.50 | 131.56 | 154.53 | 174.70 | 233.89 |
| 60 | 42.26 | 50.89 | 59.45 | 66.22 | 104.54 | 86.79 | 102.19 | 119.73 | 130.90 | 204.65 | 114.86 | 139.92 | 164.97 | 179.95 | 246.42 |
| 61 | 45.71 | 54.74 | 65.14 | 72.29 | 113.10 | 91.08 | 109.09 | 127.11 | 138.65 | 212.69 | 117.49 | 145.84 | 172.18 | 187.53 | 257.25 |
| 62 | 50.63 | 60.40 | 68.01 | 77.01 | 122.11 | 99.03 | 117.89 | 136.55 | 146.75 | 219.85 | 123.66 | 151.15 | 178.63 | 199.30 | 265.00 |
| 63 | 56.18 | 64.32 | 73.77 | 83.18 | 128.11 | 106.41 | 123.49 | 144.01 | 158.34 | 228.03 | 127.32 | 157.72 | 184.32 | 207.10 | 275.54 |
| 64 | 60.01 | 69.02 | 80.69 | 88.36 | 139.85 | 110.29 | 130.97 | 154.52 | 165.53 | 238.97 | 134.19 | 163.60 | 191.18 | 216.91 | 286.77 |
| 65 | 67.51 | 75.59 | 86.25 | 97.18 | 150.28 | 115.85 | 142.59 | 163.45 | 179.88 | 251.31 | 140.81 | 172.89 | 199.62 | 228.14 | 301.22 |
| 66 | 73.38 | 83.63 | 96.46 | 107.77 | 164.42 | 122.58 | 150.20 | 176.10 | 194.83 | 265.88 | 146.75 | 181.28 | 210.63 | 241.71 | 317.67 |
| 67 | 82.96 | 95.07 | 108.18 | 120.58 | 182.25 | 130.31 | 160.38 | 187.11 | 213.53 | 280.66 | 155.37 | 190.45 | 222.19 | 253.93 | 334.12 |
| 68 | 91.19 | 106.36 | 121.05 | 132.31 | 198.61 | 137.25 | 167.93 | 198.61 | 226.06 | 298.72 | 163.09 | 198.61 | 234.13 | 266.43 | 352.01 |
| 69 | 99.58 | 117.30 | 134.26 | 146.58 | 212.00 | 144.97 | 179.27 | 210.44 | 238.50 | 314.88 | 169.91 | 208.88 | 246.29 | 279.03 | 369.44 |
| 70 | 106.71 | 129.25 | 147.39 | 163.38 | 226.94 | 153.30 | 187.87 | 222.44 | 252.49 | 332.15 | 177.35 | 217.93 | 258.51 | 293.07 | 387.76 |
| 71 | 114.55 | 139.20 | 162.40 | 180.65 | 243.60 | 162.40 | 198.65 | 234.90 | 266.80 | 352.35 | 187.05 | 230.55 | 271.15 | 307.40 | 406.00 |
| 72 | 123.20 | 148.40 | 172.20 | 193.20 | 259.00 | 170.80 | 210.00 | 246.40 | 278.60 | 369.60 | 196.00 | 240.80 | 281.40 | 319.20 | 422.80 |
| 73 | 130.95 | 157.95 | 183.60 | 205.20 | 275.40 | 179.55 | 220.05 | 259.20 | 292.95 | 388.80 | 203.85 | 249.75 | 294.30 | 332.10 | 441.45 |
| 74 | 140.40 | 169.00 | 196.30 | 219.70 | 295.10 | 189.80 | 232.70 | 273.00 | 308.10 | 409.50 | 214.50 | 261.30 | 306.80 | 347.10 | 461.50 |
| 75 | 151.25 | 182.50 | 211.25 | 236.25 | 317.50 | 201.25 | 246.25 | 288.75 | 326.25 | 433.75 | 225.00 | 275.00 | 322.50 | 365.00 | 483.75 |
| 76 | 164.40 | 198.00 | 230.40 | 256.80 | 345.60 | 214.80 | 262.80 | 309.60 | 348.00 | 463.20 | 237.60 | 290.40 | 342.00 | 386.40 | 513.60 |
| 77 | 182.90 | 220.66 | 257.24 | 287.92 | 385.86 | 234.82 | 287.92 | 339.84 | 383.50 | 508.58 | 258.42 | 316.24 | 372.88 | 421.26 | 559.32 |
| 78 | 205.32 | 248.98 | 290.28 | 325.68 | 435.42 | 260.78 | 319.78 | 377.60 | 427.16 | 565.22 | 283.20 | 349.28 | 410.64 | 466.10 | 615.96 |
| 79 | 228.92 | 277.30 | 324.50 | 363.44 | 486.16 | 286.74 | 351.64 | 415.36 | 470.82 | 623.04 | 309.16 | 381.14 | 449.58 | 509.76 | 673.78 |
| 80 | 251.34 | 304.44 | 357.54 | 400.02 | 535.72 | 310.34 | 381.14 | 451.94 | 510.94 | 676.14 | 333.94 | 410.64 | 486.16 | 549.88 | 728.06 |
| 81 | 273.76 | 331.58 | 388.22 | 435.42 | 581.74 | 332.76 | 408.28 | 482.62 | 546.34 | 722.16 | 356.36 | 437.78 | 516.84 | 585.28 | 774.08 |
| 82 | 293.82 | 356.36 | 417.72 | 468.46 | 626.58 | 352.82 | 433.06 | 512.12 | 579.38 | 767.00 | 376.42 | 462.56 | 546.34 | 618.32 | 818.92 |
| 83 | 316.24 | 382.32 | 448.40 | 502.68 | 672.60 | 375.24 | 459.02 | 542.80 | 613.60 | 813.02 | 398.84 | 488.52 | 577.02 | 652.54 | 864.94 |
| 84 | 338.66 | 410.64 | 481.44 | 539.26 | 720.98 | 397.66 | 487.34 | 575.84 | 650.18 | 861.40 | 421.26 | 516.84 | 610.06 | 689.12 | 913.32 |
| 85 | 364.62 | 442.50 | 518.02 | 580.56 | 776.44 | 423.62 | 519.20 | 612.42 | 691.48 | 916.86 | 447.22 | 548.70 | 646.64 | 730.42 | 968.78 |
| 86 | 394.12 | 476.72 | 558.14 | 626.58 | 837.80 | 453.12 | 553.42 | 652.54 | 737.50 | 978.22 | 476.72 | 582.92 | 686.76 | 776.44 | 1030.14 |
| 87 | 424.80 | 514.48 | 602.98 | 674.96 | 903.88 | 483.80 | 591.18 | 697.38 | 785.88 | 1044.30 | 507.40 | 620.68 | 731.60 | 824.82 | 1096.22 |
| 88 | 457.84 | 554.60 | 649.00 | 728.06 | 973.50 | 516.84 | 631.30 | 743.40 | 838.98 | 1113.92 | 540.44 | 660.80 | 777.62 | 877.92 | 1165.84 |
| 89 | 492.06 | 597.08 | 698.56 | 783.52 | 1047.84 | 551.06 | 673.78 | 792.96 | 894.44 | 1188.26 | 574.66 | 703.28 | 827.18 | 933.38 | 1240.18 |
| 90 | 529.82 | 640.74 | 750.48 | 841.34 | 1125.72 | 588.82 | 717.44 | 844.88 | 952.26 | 1266.14 | 612.42 | 746.94 | 879.10 | 991.20 | 1318.06 |
| 91 | 567.58 | 686.76 | 804.76 | 901.52 | 1207.14 | 626.58 | 763.46 | 899.16 | 1012.44 | 1347.56 | 650.18 | 792.96 | 933.38 | 1051.38 | 1399.48 |
| 92 | 606.52 | 735.14 | 860.22 | 964.06 | 1289.74 | 665.52 | 811.84 | 954.62 | 1074.98 | 1430.16 | 689.12 | 841.34 | 988.84 | 1113.92 | 1482.08 |
| 93 | 647.82 | 784.70 | 919.22 | 1030.14 | 1378.24 | 706.82 | 861.40 | 1013.62 | 1141.06 | 1518.66 | 730.42 | 890.90 | 1047.84 | 1180.00 | 1570.58 |
| 94 | 692.66 | 838.98 | 981.76 | 1100.94 | 1472.64 | 751.66 | 915.68 | 1076.16 | 1211.86 | 1613.06 | 775.26 | 945.18 | 1110.38 | 1250.80 | 1664.98 |
| 95 | 741.04 | 897.98 | 1051.38 | 1178.82 | 1576.48 | 800.04 | 974.68 | 1145.78 | 1289.74 | 1716.90 | 823.64 | 1004.18 | 1180.00 | 1328.68 | 1768.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 30 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 31 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 27.14 | 34.22 | 40.12 | 46.02 | 62.78 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 32 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 27.14 | 34.22 | 40.12 | 46.02 | 64.63 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 33 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 28.17 | 34.22 | 40.12 | 46.02 | 68.32 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 34 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 28.17 | 34.22 | 40.92 | 46.02 | 72.02 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 35 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 29.93 | 35.19 | 40.92 | 46.02 | 73.86 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 36 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 31.69 | 36.95 | 42.70 | 47.65 | 77.83 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 37 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 33.45 | 38.71 | 46.25 | 49.49 | 81.96 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 38 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 33.45 | 40.47 | 48.03 | 51.32 | 86.09 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 39 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 35.36 | 42.23 | 49.81 | 54.98 | 92.28 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 40 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 37.76 | 44.67 | 51.14 | 56.29 | 95.71 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 41 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 39.96 | 46.75 | 53.12 | 58.34 | 100.15 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 42 | 20.49 | 22.81 | 25.98 | 29.50 | 38.94 | 40.16 | 48.97 | 55.35 | 62.44 | 105.08 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 43 | 20.64 | 22.96 | 27.79 | 30.30 | 40.54 | 42.38 | 51.21 | 59.59 | 64.78 | 110.04 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 44 | 20.78 | 24.77 | 27.98 | 30.49 | 42.42 | 44.63 | 53.47 | 61.86 | 67.13 | 112.77 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 45 | 21.18 | 24.30 | 30.43 | 31.71 | 43.92 | 48.97 | 54.80 | 64.92 | 69.17 | 120.63 | 73.09 | 87.71 | 104.41 | 116.94 | 156.62 |
| 46 | 23.11 | 26.09 | 30.63 | 33.60 | 45.80 | 49.20 | 59.09 | 69.32 | 71.50 | 121.12 | 73.09 | 87.71 | 104.41 | 116.94 | 156.62 |
| 47 | 23.28 | 26.26 | 32.55 | 35.51 | 47.68 | 51.82 | 61.45 | 71.70 | 75.89 | 121.12 | 73.09 | 87.71 | 104.41 | 116.94 | 156.62 |
| 48 | 23.44 | 28.09 | 34.49 | 35.75 | 49.58 | 54.54 | 64.05 | 76.68 | 80.44 | 121.12 | 73.09 | 87.71 | 104.41 | 116.94 | 156.62 |
| 49 | 25.47 | 28.27 | 34.72 | 37.69 | 53.45 | 56.38 | 68.91 | 79.40 | 83.13 | 121.12 | 73.09 | 87.71 | 104.41 | 116.94 | 156.62 |
| 50 | 26.14 | 29.83 | 36.25 | 40.95 | 55.46 | 58.14 | 68.40 | 83.03 | 90.74 | 135.74 | 81.44 | 98.15 | 116.94 | 131.56 | 173.33 |
| 51 | 28.42 | 33.45 | 38.56 | 43.30 | 61.33 | 62.89 | 71.33 | 88.40 | 94.11 | 142.00 | 85.62 | 104.41 | 121.12 | 137.83 | 183.77 |
| 52 | 27.45 | 33.97 | 39.43 | 45.96 | 65.94 | 66.24 | 78.43 | 91.47 | 99.56 | 150.36 | 87.71 | 106.50 | 125.30 | 144.09 | 192.12 |
| 53 | 31.16 | 36.28 | 43.18 | 47.89 | 70.67 | 71.13 | 83.82 | 100.84 | 106.93 | 156.62 | 91.88 | 110.68 | 131.56 | 150.36 | 196.30 |
| 54 | 31.56 | 38.16 | 43.70 | 50.57 | 75.46 | 73.98 | 88.81 | 104.44 | 114.36 | 164.97 | 96.06 | 119.03 | 137.83 | 156.62 | 204.65 |
| 55 | 33.95 | 40.56 | 47.54 | 53.08 | 81.89 | 79.36 | 96.37 | 112.11 | 120.04 | 171.24 | 100.24 | 123.21 | 144.09 | 162.89 | 215.09 |
| 56 | 37.79 | 43.18 | 52.40 | 59.36 | 89.15 | 83.53 | 101.91 | 117.65 | 130.09 | 181.68 | 106.50 | 129.47 | 152.45 | 173.33 | 225.54 |
| 57 | 40.38 | 46.61 | 53.87 | 61.67 | 96.66 | 87.90 | 103.43 | 121.83 | 130.57 | 194.21 | 112.77 | 133.65 | 158.71 | 181.68 | 238.07 |
| 58 | 41.73 | 50.88 | 60.19 | 68.05 | 104.20 | 91.27 | 108.97 | 129.38 | 138.74 | 208.83 | 116.94 | 144.09 | 169.15 | 192.12 | 254.77 |
| 59 | 46.48 | 54.41 | 63.94 | 72.03 | 112.51 | 96.80 | 113.30 | 133.68 | 143.65 | 221.36 | 123.21 | 152.45 | 179.59 | 203.82 | 269.39 |
| 60 | 47.89 | 59.37 | 67.75 | 77.26 | 120.87 | 100.29 | 118.91 | 138.15 | 152.12 | 235.98 | 131.56 | 162.89 | 190.03 | 207.94 | 288.18 |
| 61 | 52.85 | 63.16 | 75.05 | 83.41 | 129.50 | 106.26 | 127.58 | 147.09 | 159.45 | 245.10 | 137.74 | 168.13 | 198.51 | 218.78 | 297.77 |
| 62 | 56.42 | 69.02 | 77.73 | 88.21 | 138.83 | 112.37 | 136.31 | 156.58 | 169.20 | 251.26 | 141.33 | 174.70 | 204.15 | 228.32 | 306.22 |
| 63 | 65.29 | 72.90 | 85.12 | 94.46 | 146.17 | 123.52 | 141.65 | 165.61 | 179.00 | 262.24 | 150.12 | 180.52 | 214.73 | 239.11 | 319.24 |
| 64 | 69.01 | 77.65 | 92.21 | 100.99 | 159.83 | 128.68 | 150.70 | 179.67 | 190.86 | 273.90 | 154.41 | 187.50 | 220.59 | 251.84 | 332.72 |
| 65 | 75.18 | 82.72 | 98.97 | 109.86 | 171.51 | 131.89 | 158.63 | 189.81 | 205.10 | 288.74 | 160.41 | 194.28 | 229.92 | 263.79 | 347.56 |
| 66 | 82.55 | 93.72 | 110.86 | 123.37 | 187.21 | 139.84 | 170.92 | 203.72 | 224.81 | 305.59 | 169.19 | 205.45 | 245.16 | 279.69 | 367.74 |
| 67 | 93.92 | 106.95 | 124.26 | 136.37 | 210.16 | 150.35 | 182.09 | 215.51 | 245.22 | 324.10 | 178.75 | 218.85 | 258.94 | 292.35 | 389.25 |
| 68 | 103.77 | 121.55 | 138.77 | 152.44 | 227.67 | 156.63 | 193.77 | 229.29 | 259.97 | 343.93 | 187.31 | 229.29 | 271.27 | 308.41 | 406.91 |
| 69 | 115.14 | 133.84 | 154.92 | 168.14 | 243.18 | 168.35 | 205.77 | 244.74 | 275.91 | 363.21 | 199.53 | 241.62 | 286.82 | 324.24 | 427.12 |
| 70 | 123.24 | 148.79 | 169.28 | 187.75 | 261.51 | 177.35 | 216.42 | 257.00 | 293.07 | 384.75 | 205.90 | 252.49 | 299.09 | 339.66 | 449.38 |
| 71 | 131.95 | 159.50 | 185.60 | 207.89 | 279.85 | 187.05 | 229.10 | 271.15 | 308.85 | 407.45 | 217.50 | 266.80 | 313.20 | 356.70 | 471.25 |
| 72 | 140.00 | 170.80 | 198.80 | 222.60 | 298.20 | 197.40 | 242.20 | 285.60 | 322.00 | 428.40 | 226.80 | 278.60 | 327.60 | 369.60 | 491.40 |
| 73 | 149.85 | 180.90 | 210.60 | 236.25 | 317.25 | 207.90 | 253.80 | 298.35 | 338.85 | 449.55 | 237.60 | 290.25 | 340.20 | 386.10 | 513.00 |
| 74 | 161.20 | 195.00 | 224.90 | 253.50 | 339.30 | 219.70 | 269.10 | 314.60 | 357.50 | 474.50 | 248.30 | 304.20 | 354.90 | 404.30 | 534.30 |
| 75 | 173.75 | 208.75 | 245.00 | 272.50 | 365.00 | 233.75 | 283.75 | 336.25 | 378.75 | 501.25 | 261.25 | 318.75 | 376.25 | 423.75 | 561.25 |
| 76 | 189.60 | 228.00 | 266.40 | 297.60 | 398.40 | 249.60 | 304.80 | 358.80 | 405.60 | 537.60 | 276.00 | 338.40 | 398.40 | 450.00 | 596.40 |
| 77 | 211.22 | 256.06 | 297.36 | 335.12 | 447.22 | 273.76 | 335.12 | 394.12 | 448.40 | 592.36 | 300.90 | 369.34 | 434.24 | 492.06 | 651.36 |
| 78 | 238.36 | 289.10 | 337.48 | 378.78 | 506.22 | 303.26 | 372.88 | 440.14 | 499.14 | 659.62 | 331.58 | 407.10 | 480.26 | 545.16 | 720.98 |
| 79 | 266.68 | 323.32 | 377.60 | 424.80 | 567.58 | 335.12 | 410.64 | 484.98 | 551.06 | 729.24 | 363.44 | 446.04 | 526.28 | 598.26 | 790.60 |
| 80 | 293.82 | 356.36 | 417.72 | 468.46 | 625.40 | 364.62 | 447.22 | 528.64 | 599.44 | 791.78 | 391.76 | 481.44 | 569.94 | 646.64 | 854.32 |
| 81 | 318.60 | 385.86 | 453.12 | 509.76 | 679.68 | 389.40 | 476.72 | 564.04 | 640.74 | 846.06 | 416.54 | 510.94 | 605.34 | 687.94 | 908.60 |
| 82 | 343.38 | 416.54 | 488.52 | 548.70 | 732.78 | 414.18 | 507.40 | 599.44 | 679.68 | 899.16 | 441.32 | 541.62 | 640.74 | 726.88 | 961.70 |
| 83 | 368.16 | 446.04 | 523.92 | 588.82 | 785.88 | 438.96 | 536.90 | 634.84 | 719.80 | 952.26 | 466.10 | 571.12 | 676.14 | 767.00 | 1014.80 |
| 84 | 395.30 | 479.08 | 562.86 | 632.48 | 843.70 | 466.10 | 569.94 | 673.78 | 763.46 | 1010.08 | 493.24 | 604.16 | 715.08 | 810.66 | 1072.62 |
| 85 | 424.80 | 515.66 | 605.34 | 679.68 | 907.42 | 495.60 | 606.52 | 716.26 | 810.66 | 1073.80 | 522.74 | 640.74 | 757.56 | 857.86 | 1136.34 |
| 86 | 459.02 | 556.96 | 652.54 | 732.78 | 979.40 | 529.82 | 647.82 | 763.46 | 863.76 | 1145.78 | 556.96 | 682.04 | 804.76 | 910.96 | 1208.32 |
| 87 | 495.60 | 599.44 | 704.46 | 791.78 | 1056.10 | 566.40 | 690.30 | 815.38 | 922.76 | 1222.48 | 593.54 | 724.52 | 856.68 | 969.96 | 1285.02 |
| 88 | 533.36 | 646.64 | 758.74 | 853.14 | 1138.70 | 604.16 | 737.50 | 869.66 | 984.12 | 1305.08 | 631.30 | 771.72 | 910.96 | 1031.32 | 1367.62 |
| 89 | 573.48 | 696.20 | 816.56 | 918.04 | 1224.84 | 644.28 | 787.06 | 927.48 | 1049.02 | 1391.22 | 671.42 | 821.28 | 968.78 | 1096.22 | 1453.76 |
| 90 | 617.14 | 748.12 | 877.92 | 986.48 | 1315.70 | 687.94 | 838.98 | 988.84 | 1117.46 | 1482.08 | 715.08 | 873.20 | 1030.14 | 1164.66 | 1544.62 |
| 91 | 660.80 | 801.22 | 940.46 | 1056.10 | 1410.10 | 731.60 | 892.08 | 1051.38 | 1187.08 | 1576.48 | 758.74 | 926.30 | 1092.68 | 1234.28 | 1639.02 |
| 92 | 706.82 | 857.86 | 1006.54 | 1129.26 | 1508.04 | 777.62 | 948.72 | 1117.46 | 1260.24 | 1674.42 | 804.76 | 982.94 | 1158.76 | 1307.44 | 1736.96 |
| 93 | 755.20 | 915.68 | 1073.80 | 1207.14 | 1611.88 | 826.00 | 1006.54 | 1184.72 | 1338.12 | 1778.26 | 853.14 | 1040.76 | 1226.02 | 1385.32 | 1840.80 |
| 94 | 807.12 | 979.40 | 1148.14 | 1289.74 | 1721.62 | 877.92 | 1070.26 | 1259.06 | 1420.72 | 1888.00 | 905.06 | 1104.48 | 1300.36 | 1467.92 | 1950.54 |
| 95 | 863.76 | 1046.66 | 1228.38 | 1380.60 | 1841.98 | 934.56 | 1137.52 | 1339.30 | 1511.58 | 2008.36 | 961.70 | 1171.74 | 1380.60 | 1558.78 | 2070.90 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 30 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 31 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 25.96 | 30.68 | 36.58 | 41.30 | 56.63 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 32 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 25.96 | 30.68 | 36.58 | 41.30 | 58.29 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 33 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 26.94 | 30.68 | 36.58 | 41.30 | 61.62 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 34 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 26.94 | 30.68 | 37.31 | 41.30 | 64.96 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 35 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 28.62 | 31.55 | 37.31 | 41.30 | 66.62 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 36 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 30.31 | 33.12 | 38.93 | 42.77 | 70.20 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 37 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 31.99 | 34.70 | 42.17 | 44.41 | 73.92 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 38 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 31.99 | 36.28 | 43.80 | 46.06 | 77.65 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 39 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 33.82 | 37.86 | 45.42 | 49.35 | 83.23 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 40 | 16.52 | 20.06 | 23.60 | 25.96 | 35.40 | 34.74 | 40.34 | 46.88 | 49.42 | 86.85 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 41 | 16.52 | 20.06 | 23.60 | 25.96 | 35.40 | 36.77 | 42.22 | 48.69 | 51.22 | 90.88 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 42 | 17.93 | 20.41 | 23.62 | 25.96 | 35.40 | 36.94 | 44.23 | 50.74 | 54.83 | 95.35 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 43 | 18.06 | 20.54 | 25.26 | 26.66 | 36.86 | 38.99 | 46.25 | 54.62 | 56.88 | 99.85 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 44 | 18.19 | 22.16 | 25.43 | 26.84 | 38.56 | 41.06 | 48.29 | 56.71 | 58.94 | 102.33 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 45 | 18.69 | 21.87 | 26.63 | 29.27 | 38.90 | 43.53 | 48.16 | 58.26 | 62.74 | 106.07 | 64.74 | 79.36 | 93.97 | 106.50 | 139.92 |
| 46 | 20.39 | 23.48 | 26.80 | 31.02 | 40.56 | 43.74 | 51.93 | 62.21 | 64.85 | 106.50 | 64.74 | 79.36 | 93.97 | 106.50 | 139.92 |
| 47 | 20.54 | 23.64 | 28.48 | 32.78 | 42.23 | 46.07 | 54.00 | 64.34 | 68.83 | 106.50 | 64.74 | 79.36 | 93.97 | 106.50 | 139.92 |
| 48 | 20.69 | 25.28 | 30.18 | 33.00 | 43.91 | 48.48 | 56.28 | 68.82 | 72.95 | 106.50 | 64.74 | 79.36 | 93.97 | 106.50 | 139.92 |
| 49 | 22.47 | 25.45 | 30.38 | 34.79 | 47.34 | 50.12 | 60.56 | 71.25 | 75.40 | 106.50 | 64.74 | 79.36 | 93.97 | 106.50 | 139.92 |
| 50 | 23.38 | 27.12 | 33.46 | 35.49 | 49.77 | 52.33 | 62.70 | 75.31 | 78.04 | 119.03 | 73.09 | 87.71 | 104.41 | 116.94 | 154.53 |
| 51 | 25.58 | 29.27 | 35.70 | 39.11 | 54.03 | 55.03 | 65.70 | 80.54 | 84.88 | 127.39 | 77.27 | 91.88 | 108.59 | 123.21 | 162.89 |
| 52 | 26.08 | 29.89 | 35.35 | 41.78 | 58.44 | 60.22 | 70.59 | 80.03 | 90.34 | 133.65 | 81.44 | 96.06 | 112.77 | 129.47 | 169.15 |
| 53 | 28.33 | 33.49 | 37.60 | 42.41 | 64.53 | 65.04 | 75.84 | 87.00 | 95.67 | 142.00 | 83.53 | 102.33 | 116.94 | 133.65 | 177.50 |
| 54 | 27.45 | 34.07 | 39.61 | 45.11 | 67.60 | 63.98 | 78.94 | 94.39 | 101.24 | 146.18 | 83.53 | 106.50 | 123.21 | 139.92 | 183.77 |
| 55 | 29.71 | 36.37 | 43.35 | 48.89 | 73.87 | 71.00 | 86.12 | 101.92 | 108.61 | 154.53 | 87.71 | 108.59 | 129.47 | 146.18 | 192.12 |
| 56 | 33.43 | 39.00 | 45.32 | 52.30 | 80.89 | 77.27 | 89.68 | 103.69 | 114.79 | 164.97 | 93.97 | 114.86 | 133.65 | 154.53 | 202.56 |
| 57 | 36.06 | 42.37 | 48.35 | 56.07 | 86.83 | 79.73 | 93.49 | 108.08 | 119.38 | 175.42 | 100.24 | 121.12 | 142.00 | 160.80 | 213.01 |
| 58 | 36.17 | 44.01 | 53.19 | 60.96 | 92.80 | 79.37 | 95.58 | 113.93 | 125.79 | 183.77 | 104.41 | 127.39 | 150.36 | 171.24 | 225.54 |
| 59 | 42.12 | 48.83 | 56.99 | 65.10 | 99.47 | 84.94 | 103.70 | 118.61 | 131.08 | 196.30 | 112.77 | 135.74 | 160.80 | 183.02 | 240.15 |
| 60 | 43.67 | 52.30 | 60.84 | 68.98 | 107.81 | 88.72 | 104.04 | 123.41 | 136.20 | 210.92 | 119.03 | 142.00 | 169.15 | 185.94 | 254.77 |
| 61 | 47.14 | 56.14 | 66.55 | 75.07 | 116.38 | 94.87 | 110.94 | 130.74 | 143.85 | 218.77 | 121.54 | 149.90 | 176.23 | 195.34 | 265.36 |
| 62 | 52.08 | 61.83 | 69.40 | 78.41 | 125.45 | 102.84 | 119.73 | 140.19 | 150.20 | 225.74 | 129.55 | 157.03 | 182.55 | 203.17 | 274.81 |
| 63 | 56.18 | 65.75 | 75.19 | 84.59 | 131.39 | 108.31 | 128.94 | 147.61 | 161.79 | 233.73 | 129.22 | 161.52 | 190.03 | 214.63 | 285.04 |
| 64 | 61.51 | 70.46 | 82.13 | 91.17 | 143.18 | 113.97 | 134.55 | 158.11 | 172.28 | 244.49 | 137.87 | 169.12 | 196.69 | 226.10 | 297.80 |
| 65 | 67.51 | 77.01 | 87.66 | 100.00 | 153.54 | 117.64 | 146.15 | 168.72 | 184.93 | 258.44 | 142.59 | 176.45 | 204.97 | 237.05 | 310.13 |
| 66 | 74.91 | 85.07 | 99.34 | 109.19 | 167.67 | 127.76 | 155.38 | 183.01 | 199.83 | 272.78 | 151.93 | 184.73 | 219.26 | 246.89 | 328.03 |
| 67 | 84.53 | 96.56 | 111.10 | 122.02 | 187.18 | 133.65 | 163.72 | 193.79 | 218.53 | 290.68 | 160.38 | 195.46 | 230.54 | 260.61 | 345.81 |
| 68 | 94.33 | 107.88 | 124.01 | 135.19 | 203.45 | 142.09 | 172.77 | 205.07 | 230.90 | 306.79 | 167.93 | 203.45 | 240.59 | 274.50 | 363.31 |
| 69 | 101.13 | 120.31 | 137.21 | 150.89 | 216.68 | 148.09 | 183.94 | 216.68 | 246.29 | 324.24 | 174.59 | 216.68 | 254.09 | 289.94 | 380.35 |
| 70 | 109.71 | 132.26 | 151.77 | 166.25 | 232.96 | 157.81 | 192.38 | 228.45 | 258.51 | 342.67 | 183.36 | 223.94 | 267.52 | 300.59 | 398.28 |
| 71 | 118.90 | 142.10 | 166.75 | 184.95 | 249.40 | 168.20 | 204.45 | 242.15 | 274.05 | 361.05 | 194.30 | 236.35 | 279.85 | 316.10 | 417.60 |
| 72 | 126.00 | 151.20 | 177.80 | 198.80 | 266.00 | 176.40 | 214.20 | 254.80 | 288.40 | 380.80 | 201.60 | 246.40 | 292.60 | 330.40 | 436.80 |
| 73 | 133.65 | 162.00 | 187.65 | 210.60 | 282.15 | 184.95 | 226.80 | 265.95 | 301.05 | 399.60 | 210.60 | 257.85 | 302.40 | 342.90 | 454.95 |
| 74 | 144.30 | 172.90 | 201.50 | 224.90 | 301.60 | 196.30 | 237.90 | 280.80 | 317.20 | 421.20 | 222.30 | 270.40 | 317.20 | 357.50 | 474.50 |
| 75 | 156.25 | 187.50 | 217.50 | 243.75 | 326.25 | 208.75 | 255.00 | 298.75 | 337.50 | 447.50 | 232.50 | 283.75 | 333.75 | 377.50 | 500.00 |
| 76 | 169.20 | 202.80 | 236.40 | 265.20 | 355.20 | 222.00 | 270.00 | 318.00 | 361.20 | 478.80 | 246.00 | 300.00 | 352.80 | 399.60 | 530.40 |
| 77 | 188.80 | 227.74 | 264.32 | 297.36 | 397.66 | 244.26 | 298.54 | 349.28 | 397.66 | 526.28 | 267.86 | 328.04 | 384.68 | 436.60 | 578.20 |
| 78 | 212.40 | 257.24 | 299.72 | 336.30 | 450.76 | 270.22 | 331.58 | 390.58 | 442.50 | 587.64 | 295.00 | 361.08 | 425.98 | 482.62 | 640.74 |
| 79 | 237.18 | 286.74 | 336.30 | 376.42 | 503.86 | 297.36 | 363.44 | 431.88 | 488.52 | 646.64 | 322.14 | 395.30 | 467.28 | 528.64 | 700.92 |
| 80 | 260.78 | 316.24 | 370.52 | 415.36 | 554.60 | 323.32 | 396.48 | 468.46 | 531.00 | 702.10 | 346.92 | 427.16 | 505.04 | 572.30 | 756.38 |
| 81 | 283.20 | 343.38 | 402.38 | 451.94 | 602.98 | 345.74 | 423.62 | 500.32 | 567.58 | 750.48 | 369.34 | 454.30 | 536.90 | 608.88 | 804.76 |
| 82 | 304.44 | 369.34 | 431.88 | 484.98 | 649.00 | 366.98 | 449.58 | 529.82 | 600.62 | 796.50 | 390.58 | 480.26 | 566.40 | 641.92 | 850.78 |
| 83 | 326.86 | 396.48 | 464.92 | 521.56 | 696.20 | 389.40 | 476.72 | 562.86 | 637.20 | 843.70 | 413.00 | 507.40 | 599.44 | 678.50 | 897.98 |
| 84 | 351.64 | 424.80 | 497.96 | 558.14 | 746.94 | 414.18 | 505.04 | 595.90 | 673.78 | 894.44 | 437.78 | 535.72 | 632.48 | 715.08 | 948.72 |
| 85 | 377.60 | 457.84 | 536.90 | 601.80 | 804.76 | 440.14 | 538.08 | 634.84 | 717.44 | 952.26 | 463.74 | 568.76 | 671.42 | 758.74 | 1006.54 |
| 86 | 408.28 | 493.24 | 578.20 | 649.00 | 867.30 | 470.82 | 573.48 | 676.14 | 764.64 | 1014.80 | 494.42 | 604.16 | 712.72 | 805.94 | 1069.08 |
| 87 | 440.14 | 532.18 | 624.22 | 699.74 | 935.74 | 502.68 | 612.42 | 722.16 | 815.38 | 1083.24 | 526.28 | 643.10 | 758.74 | 856.68 | 1137.52 |
| 88 | 474.36 | 573.48 | 672.60 | 754.02 | 1008.90 | 536.90 | 653.72 | 770.54 | 869.66 | 1156.40 | 560.50 | 684.40 | 807.12 | 910.96 | 1210.68 |
| 89 | 510.94 | 618.32 | 724.52 | 813.02 | 1085.60 | 573.48 | 698.56 | 822.46 | 928.66 | 1233.10 | 597.08 | 729.24 | 859.04 | 969.96 | 1287.38 |
| 90 | 547.52 | 664.34 | 777.62 | 873.20 | 1167.02 | 610.06 | 744.58 | 875.56 | 988.84 | 1314.52 | 633.66 | 775.26 | 912.14 | 1030.14 | 1368.80 |
| 91 | 587.64 | 711.54 | 833.08 | 935.74 | 1249.62 | 650.18 | 791.78 | 931.02 | 1051.38 | 1397.12 | 673.78 | 822.46 | 967.60 | 1092.68 | 1451.40 |
| 92 | 627.76 | 759.92 | 890.90 | 999.46 | 1336.94 | 690.30 | 840.16 | 988.84 | 1115.10 | 1484.44 | 713.90 | 870.84 | 1025.42 | 1156.40 | 1538.72 |
| 93 | 671.42 | 813.02 | 952.26 | 1067.90 | 1427.80 | 733.96 | 893.26 | 1050.20 | 1183.54 | 1575.30 | 757.56 | 923.94 | 1086.78 | 1224.84 | 1629.58 |
| 94 | 717.44 | 868.48 | 1017.16 | 1141.06 | 1526.92 | 779.98 | 948.72 | 1115.10 | 1256.70 | 1674.42 | 803.58 | 979.40 | 1151.68 | 1298.00 | 1728.70 |
| 95 | 767.00 | 928.66 | 1087.96 | 1221.30 | 1633.12 | 829.54 | 1008.90 | 1185.90 | 1336.94 | 1780.62 | 853.14 | 1039.58 | 1222.48 | 1378.24 | 1834.90 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 30 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 31 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 22.42 | 27.14 | 33.04 | 38.94 | 51.70 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 32 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 22.42 | 27.14 | 33.04 | 38.94 | 53.22 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 33 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 23.27 | 27.14 | 33.04 | 38.94 | 56.27 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 34 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 23.27 | 27.14 | 33.70 | 38.94 | 59.31 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 35 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 24.72 | 27.91 | 33.70 | 38.94 | 60.83 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 36 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 26.18 | 29.30 | 35.16 | 40.32 | 64.10 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 37 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 27.63 | 30.70 | 38.09 | 41.87 | 67.50 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 38 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 27.63 | 32.09 | 39.56 | 43.42 | 70.89 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 39 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 29.21 | 33.49 | 41.02 | 46.53 | 75.99 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 40 | 15.34 | 17.70 | 21.24 | 23.60 | 31.86 | 31.72 | 34.58 | 41.20 | 45.30 | 77.98 | 56.38 | 66.83 | 79.36 | 89.80 | 119.03 |
| 41 | 15.34 | 17.70 | 21.24 | 23.60 | 31.86 | 33.57 | 36.19 | 42.79 | 46.95 | 81.60 | 56.38 | 66.83 | 79.36 | 89.80 | 119.03 |
| 42 | 16.65 | 18.01 | 21.26 | 23.60 | 31.86 | 33.73 | 37.91 | 44.59 | 50.26 | 85.62 | 56.38 | 66.83 | 79.36 | 89.80 | 119.03 |
| 43 | 16.77 | 18.13 | 22.74 | 24.24 | 33.17 | 35.60 | 39.65 | 48.00 | 52.14 | 89.66 | 56.38 | 66.83 | 79.36 | 89.80 | 119.03 |
| 44 | 16.89 | 19.55 | 22.89 | 24.40 | 34.70 | 37.49 | 41.39 | 49.83 | 54.03 | 91.88 | 56.38 | 66.83 | 79.36 | 89.80 | 119.03 |
| 45 | 17.44 | 19.44 | 24.09 | 25.61 | 36.39 | 41.71 | 43.17 | 51.60 | 56.30 | 97.75 | 58.47 | 71.00 | 83.53 | 93.97 | 125.30 |
| 46 | 19.03 | 20.87 | 24.25 | 27.14 | 37.95 | 41.91 | 46.56 | 55.10 | 58.20 | 98.15 | 58.47 | 71.00 | 83.53 | 93.97 | 125.30 |
| 47 | 19.17 | 21.01 | 25.77 | 28.68 | 39.51 | 44.15 | 48.42 | 56.99 | 61.77 | 98.15 | 58.47 | 71.00 | 83.53 | 93.97 | 125.30 |
| 48 | 19.31 | 22.47 | 27.31 | 28.87 | 41.08 | 46.46 | 50.46 | 60.95 | 65.47 | 98.15 | 58.47 | 71.00 | 83.53 | 93.97 | 125.30 |
| 49 | 20.98 | 22.62 | 27.49 | 30.44 | 44.29 | 48.03 | 54.30 | 63.11 | 67.67 | 98.15 | 58.47 | 71.00 | 83.53 | 93.97 | 125.30 |
| 50 | 20.63 | 24.41 | 29.28 | 32.76 | 44.08 | 46.51 | 55.10 | 67.59 | 70.78 | 106.50 | 64.74 | 79.36 | 91.88 | 104.41 | 137.83 |
| 51 | 22.74 | 27.88 | 31.42 | 36.31 | 48.19 | 49.13 | 60.07 | 70.72 | 77.50 | 112.77 | 66.83 | 83.53 | 96.06 | 110.68 | 146.18 |
| 52 | 23.33 | 27.17 | 32.63 | 37.60 | 53.95 | 54.20 | 64.70 | 72.41 | 81.13 | 121.12 | 71.00 | 85.62 | 102.33 | 116.94 | 152.45 |
| 53 | 25.50 | 29.31 | 34.82 | 38.31 | 56.84 | 56.91 | 67.85 | 79.09 | 86.29 | 125.30 | 75.18 | 89.80 | 106.50 | 121.12 | 158.71 |
| 54 | 26.07 | 29.98 | 35.51 | 41.01 | 61.31 | 59.98 | 71.04 | 84.35 | 91.86 | 133.65 | 77.27 | 93.97 | 108.59 | 127.39 | 164.97 |
| 55 | 28.29 | 33.57 | 37.76 | 43.30 | 65.84 | 64.74 | 77.92 | 89.69 | 97.18 | 139.92 | 81.44 | 98.15 | 112.77 | 129.47 | 173.33 |
| 56 | 29.07 | 34.82 | 42.48 | 46.64 | 72.64 | 66.83 | 79.49 | 95.72 | 101.40 | 146.18 | 83.53 | 102.33 | 121.12 | 135.74 | 181.68 |
| 57 | 31.73 | 38.13 | 42.82 | 50.46 | 78.64 | 69.51 | 83.54 | 96.29 | 106.32 | 156.62 | 87.71 | 108.59 | 127.39 | 144.09 | 192.12 |
| 58 | 33.39 | 39.88 | 47.59 | 53.87 | 83.03 | 73.42 | 86.03 | 102.34 | 110.99 | 164.97 | 91.88 | 114.86 | 135.74 | 152.45 | 202.56 |
| 59 | 37.76 | 43.25 | 51.43 | 58.18 | 89.68 | 77.04 | 90.26 | 107.32 | 116.72 | 177.50 | 98.15 | 121.12 | 142.00 | 164.30 | 215.09 |
| 60 | 38.03 | 46.65 | 53.92 | 62.09 | 96.37 | 77.14 | 92.90 | 108.68 | 122.05 | 187.95 | 104.41 | 127.39 | 150.36 | 165.95 | 227.62 |
| 61 | 42.85 | 50.53 | 60.89 | 66.73 | 103.27 | 83.49 | 101.69 | 118.03 | 128.25 | 194.46 | 111.41 | 133.69 | 160.02 | 173.86 | 237.00 |
| 62 | 44.84 | 54.64 | 62.46 | 71.41 | 112.07 | 89.51 | 106.84 | 125.63 | 136.39 | 202.18 | 111.89 | 137.41 | 162.92 | 183.82 | 245.37 |
| 63 | 51.63 | 58.61 | 68.09 | 76.13 | 116.61 | 96.91 | 112.59 | 133.21 | 144.57 | 209.03 | 117.82 | 144.42 | 171.02 | 192.04 | 252.73 |
| 64 | 55.51 | 63.27 | 73.48 | 81.35 | 128.19 | 102.94 | 120.20 | 141.94 | 152.02 | 218.75 | 123.16 | 148.90 | 174.63 | 200.37 | 264.71 |
| 65 | 61.37 | 68.46 | 79.18 | 88.73 | 137.21 | 106.94 | 130.11 | 151.15 | 164.75 | 229.92 | 128.33 | 156.85 | 183.58 | 210.32 | 274.48 |
| 66 | 67.26 | 76.42 | 89.26 | 99.26 | 151.39 | 112.22 | 138.12 | 162.29 | 179.85 | 245.16 | 136.39 | 165.74 | 195.09 | 222.72 | 293.50 |
| 67 | 75.14 | 87.64 | 99.41 | 110.53 | 167.47 | 118.61 | 147.01 | 172.07 | 196.85 | 258.94 | 142.00 | 175.41 | 203.81 | 233.88 | 307.39 |
| 68 | 83.33 | 98.76 | 110.72 | 122.24 | 182.46 | 125.95 | 155.01 | 182.46 | 208.30 | 274.50 | 148.55 | 184.08 | 216.37 | 245.44 | 324.56 |
| 69 | 91.80 | 106.77 | 122.46 | 135.08 | 194.85 | 132.50 | 163.68 | 193.29 | 221.35 | 289.94 | 157.44 | 191.74 | 226.03 | 257.21 | 341.38 |
| 70 | 97.69 | 118.73 | 135.72 | 150.49 | 208.91 | 139.77 | 172.84 | 204.40 | 232.96 | 306.60 | 162.32 | 199.89 | 237.46 | 270.53 | 357.70 |
| 71 | 104.40 | 127.60 | 149.35 | 166.31 | 223.30 | 147.90 | 182.70 | 216.05 | 246.50 | 323.35 | 171.10 | 211.70 | 249.40 | 284.20 | 374.10 |
| 72 | 113.40 | 135.80 | 158.20 | 177.80 | 238.00 | 156.80 | 193.20 | 225.40 | 257.60 | 340.20 | 180.60 | 219.80 | 259.00 | 294.00 | 390.60 |
| 73 | 120.15 | 144.45 | 168.75 | 189.00 | 252.45 | 164.70 | 202.50 | 238.95 | 270.00 | 356.40 | 187.65 | 229.50 | 271.35 | 306.45 | 405.00 |
| 74 | 128.70 | 156.00 | 180.70 | 202.80 | 270.40 | 175.50 | 214.50 | 250.90 | 284.70 | 377.00 | 197.60 | 241.80 | 283.40 | 321.10 | 423.80 |
| 75 | 138.75 | 167.50 | 195.00 | 217.50 | 292.50 | 185.00 | 227.50 | 266.25 | 300.00 | 400.00 | 206.25 | 253.75 | 297.50 | 336.25 | 446.25 |
| 76 | 151.20 | 181.20 | 212.40 | 236.40 | 316.80 | 198.00 | 241.20 | 284.40 | 321.60 | 426.00 | 219.60 | 266.40 | 315.60 | 355.20 | 471.60 |
| 77 | 168.74 | 202.96 | 237.18 | 264.32 | 355.18 | 217.12 | 265.50 | 313.88 | 354.00 | 469.64 | 239.54 | 291.46 | 343.38 | 388.22 | 515.66 |
| 78 | 189.98 | 228.92 | 267.86 | 299.72 | 401.20 | 240.72 | 295.00 | 348.10 | 394.12 | 521.56 | 261.96 | 320.96 | 378.78 | 430.70 | 568.76 |
| 79 | 211.22 | 256.06 | 298.54 | 335.12 | 448.40 | 264.32 | 324.50 | 382.32 | 434.24 | 574.66 | 286.74 | 351.64 | 415.36 | 470.82 | 623.04 |
| 80 | 231.28 | 280.84 | 329.22 | 369.34 | 494.42 | 286.74 | 351.64 | 416.54 | 472.00 | 625.40 | 307.98 | 378.78 | 448.40 | 508.58 | 672.60 |
| 81 | 251.34 | 304.44 | 357.54 | 401.20 | 536.90 | 306.80 | 375.24 | 444.86 | 503.86 | 667.88 | 328.04 | 402.38 | 476.72 | 540.44 | 715.08 |
| 82 | 271.40 | 329.22 | 384.68 | 431.88 | 578.20 | 326.86 | 400.02 | 472.00 | 534.54 | 709.18 | 348.10 | 427.16 | 503.86 | 571.12 | 756.38 |
| 83 | 291.46 | 352.82 | 413.00 | 463.74 | 619.50 | 346.92 | 423.62 | 500.32 | 566.40 | 750.48 | 368.16 | 450.76 | 532.18 | 602.98 | 797.68 |
| 84 | 311.52 | 377.60 | 443.68 | 497.96 | 665.52 | 366.98 | 448.40 | 531.00 | 600.62 | 796.50 | 388.22 | 475.54 | 562.86 | 637.20 | 843.70 |
| 85 | 336.30 | 407.10 | 477.90 | 535.72 | 716.26 | 391.76 | 477.90 | 565.22 | 638.38 | 847.24 | 413.00 | 505.04 | 597.08 | 674.96 | 894.44 |
| 86 | 363.44 | 438.96 | 515.66 | 578.20 | 772.90 | 418.90 | 509.76 | 602.98 | 680.86 | 903.88 | 440.14 | 536.90 | 634.84 | 717.44 | 951.08 |
| 87 | 391.76 | 474.36 | 555.78 | 624.22 | 833.08 | 447.22 | 545.16 | 643.10 | 726.88 | 964.06 | 468.46 | 572.30 | 674.96 | 763.46 | 1011.26 |
| 88 | 421.26 | 512.12 | 598.26 | 672.60 | 899.16 | 476.72 | 582.92 | 685.58 | 775.26 | 1030.14 | 497.96 | 610.06 | 717.44 | 811.84 | 1077.34 |
| 89 | 453.12 | 549.88 | 645.46 | 723.34 | 966.42 | 508.58 | 620.68 | 732.78 | 826.00 | 1097.40 | 529.82 | 647.82 | 764.64 | 862.58 | 1144.60 |
| 90 | 487.34 | 591.18 | 692.66 | 777.62 | 1039.58 | 542.80 | 661.98 | 779.98 | 880.28 | 1170.56 | 564.04 | 689.12 | 811.84 | 916.86 | 1217.76 |
| 91 | 522.74 | 633.66 | 742.22 | 833.08 | 1113.92 | 578.20 | 704.46 | 829.54 | 935.74 | 1244.90 | 599.44 | 731.60 | 861.40 | 972.32 | 1292.10 |
| 92 | 558.14 | 677.32 | 792.96 | 890.90 | 1190.62 | 613.60 | 748.12 | 880.28 | 993.56 | 1321.60 | 634.84 | 775.26 | 912.14 | 1030.14 | 1368.80 |
| 93 | 597.08 | 723.34 | 847.24 | 951.08 | 1272.04 | 652.54 | 794.14 | 934.56 | 1053.74 | 1403.02 | 673.78 | 821.28 | 966.42 | 1090.32 | 1450.22 |
| 94 | 638.38 | 772.90 | 906.24 | 1015.98 | 1359.36 | 693.84 | 843.70 | 993.56 | 1118.64 | 1490.34 | 715.08 | 870.84 | 1025.42 | 1155.22 | 1537.54 |
| 95 | 683.22 | 827.18 | 969.96 | 1087.96 | 1454.94 | 738.68 | 897.98 | 1057.28 | 1190.62 | 1585.92 | 759.92 | 925.12 | 1089.14 | 1227.20 | 1633.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 30 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 31 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 21.24 | 27.14 | 30.68 | 35.40 | 48.01 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 32 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 21.24 | 27.14 | 30.68 | 35.40 | 49.42 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 33 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 22.04 | 27.14 | 30.68 | 35.40 | 52.25 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 34 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 22.04 | 27.14 | 31.29 | 35.40 | 55.07 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 35 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 23.42 | 27.91 | 31.29 | 35.40 | 56.48 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 36 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 24.80 | 29.30 | 32.65 | 36.66 | 59.52 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 37 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 26.18 | 30.70 | 35.37 | 38.07 | 62.67 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 38 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 26.18 | 32.09 | 36.73 | 39.48 | 65.83 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 39 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 27.67 | 33.49 | 38.09 | 42.30 | 70.57 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 40 | 14.16 | 16.52 | 20.06 | 22.42 | 30.68 | 28.70 | 33.14 | 38.35 | 42.56 | 74.44 | 52.21 | 60.56 | 75.18 | 83.53 | 110.68 |
| 41 | 14.16 | 16.52 | 20.06 | 22.42 | 30.68 | 30.37 | 34.68 | 39.84 | 44.11 | 77.89 | 52.21 | 60.56 | 75.18 | 83.53 | 110.68 |
| 42 | 15.37 | 16.81 | 20.08 | 22.42 | 30.68 | 30.52 | 36.33 | 41.51 | 47.21 | 81.73 | 52.21 | 60.56 | 75.18 | 83.53 | 110.68 |
| 43 | 15.48 | 16.92 | 21.47 | 23.03 | 31.94 | 32.21 | 37.99 | 44.69 | 48.98 | 85.58 | 52.21 | 60.56 | 75.18 | 83.53 | 110.68 |
| 44 | 15.59 | 18.25 | 21.62 | 23.18 | 33.42 | 33.92 | 39.67 | 46.40 | 50.76 | 87.71 | 52.21 | 60.56 | 75.18 | 83.53 | 110.68 |
| 45 | 16.20 | 18.22 | 22.82 | 24.40 | 32.63 | 38.09 | 39.85 | 48.27 | 53.08 | 89.43 | 56.38 | 64.74 | 79.36 | 87.71 | 114.86 |
| 46 | 17.67 | 19.57 | 22.98 | 25.85 | 34.02 | 38.27 | 42.98 | 51.55 | 54.88 | 89.80 | 56.38 | 64.74 | 79.36 | 87.71 | 114.86 |
| 47 | 17.80 | 19.70 | 24.41 | 27.32 | 35.42 | 40.31 | 44.69 | 53.31 | 58.24 | 89.80 | 56.38 | 64.74 | 79.36 | 87.71 | 114.86 |
| 48 | 17.93 | 21.07 | 25.87 | 27.50 | 36.83 | 42.42 | 46.58 | 57.02 | 61.73 | 89.80 | 56.38 | 64.74 | 79.36 | 87.71 | 114.86 |
| 49 | 19.48 | 21.21 | 26.04 | 28.99 | 39.71 | 43.85 | 50.12 | 59.04 | 63.80 | 89.80 | 56.38 | 64.74 | 79.36 | 87.71 | 114.86 |
| 50 | 19.26 | 23.05 | 27.89 | 30.03 | 42.66 | 44.57 | 51.30 | 63.72 | 65.33 | 102.33 | 58.47 | 73.09 | 85.62 | 98.15 | 129.47 |
| 51 | 19.90 | 25.09 | 29.99 | 33.52 | 45.27 | 45.20 | 54.44 | 66.79 | 71.97 | 106.50 | 60.56 | 77.27 | 89.80 | 104.41 | 133.65 |
| 52 | 20.59 | 25.81 | 29.91 | 34.82 | 49.45 | 48.17 | 60.78 | 68.60 | 75.59 | 110.68 | 64.74 | 81.44 | 93.97 | 106.50 | 142.00 |
| 53 | 22.66 | 27.91 | 32.03 | 35.57 | 53.77 | 50.81 | 63.86 | 73.16 | 80.67 | 116.94 | 66.83 | 83.53 | 98.15 | 110.68 | 148.27 |
| 54 | 23.33 | 27.26 | 34.14 | 38.27 | 58.16 | 53.99 | 65.12 | 80.34 | 84.36 | 125.30 | 71.00 | 85.62 | 104.41 | 116.94 | 154.53 |
| 55 | 25.46 | 30.77 | 36.36 | 40.50 | 61.02 | 58.47 | 71.77 | 83.58 | 89.56 | 129.47 | 73.09 | 89.80 | 108.59 | 121.12 | 158.71 |
| 56 | 29.07 | 32.04 | 38.23 | 43.82 | 67.68 | 64.74 | 75.41 | 85.75 | 95.66 | 137.83 | 79.36 | 93.97 | 110.68 | 127.39 | 167.06 |
| 57 | 28.85 | 35.31 | 41.44 | 46.25 | 72.09 | 63.37 | 77.57 | 92.36 | 98.86 | 146.18 | 81.44 | 100.24 | 119.03 | 133.65 | 177.50 |
| 58 | 30.61 | 37.13 | 43.39 | 51.04 | 78.15 | 67.46 | 78.38 | 92.69 | 103.59 | 154.53 | 85.62 | 106.50 | 123.21 | 142.00 | 187.95 |
| 59 | 34.86 | 40.46 | 47.26 | 52.64 | 83.16 | 71.12 | 84.50 | 97.90 | 105.94 | 162.89 | 91.88 | 112.77 | 131.56 | 147.66 | 198.39 |
| 60 | 35.22 | 43.82 | 49.77 | 56.57 | 89.84 | 73.29 | 87.32 | 101.31 | 111.44 | 175.42 | 96.06 | 119.03 | 139.92 | 149.95 | 210.92 |
| 61 | 38.57 | 46.32 | 55.23 | 61.17 | 96.71 | 77.79 | 92.45 | 107.14 | 117.86 | 182.31 | 99.26 | 123.56 | 145.84 | 158.23 | 218.77 |
| 62 | 43.40 | 51.77 | 58.29 | 65.81 | 103.71 | 83.80 | 101.31 | 116.52 | 126.03 | 186.48 | 106.00 | 129.55 | 153.11 | 170.28 | 225.74 |
| 63 | 47.07 | 54.32 | 62.42 | 70.49 | 108.40 | 89.31 | 105.33 | 122.41 | 134.25 | 193.83 | 108.31 | 133.02 | 155.82 | 175.09 | 233.73 |
| 64 | 51.01 | 58.96 | 69.16 | 75.74 | 118.21 | 93.75 | 111.23 | 132.96 | 141.88 | 202.21 | 113.97 | 139.71 | 163.60 | 185.66 | 242.65 |
| 65 | 56.77 | 64.18 | 73.52 | 83.10 | 127.41 | 98.03 | 121.20 | 140.60 | 152.98 | 213.88 | 117.64 | 146.15 | 169.32 | 194.28 | 254.88 |
| 66 | 62.68 | 70.65 | 82.07 | 92.17 | 140.00 | 105.32 | 127.76 | 150.20 | 166.52 | 226.17 | 124.31 | 153.66 | 179.55 | 205.45 | 271.06 |
| 67 | 70.44 | 80.22 | 92.10 | 101.92 | 154.34 | 110.26 | 135.32 | 158.71 | 180.16 | 237.22 | 131.98 | 162.05 | 188.78 | 215.51 | 284.00 |
| 68 | 77.04 | 91.17 | 103.34 | 112.18 | 169.54 | 116.26 | 143.71 | 169.54 | 192.15 | 255.12 | 138.87 | 169.54 | 200.22 | 226.06 | 300.34 |
| 69 | 84.02 | 99.25 | 113.60 | 125.02 | 180.82 | 123.15 | 151.21 | 177.71 | 202.65 | 268.12 | 143.41 | 177.71 | 208.88 | 236.94 | 314.88 |
| 70 | 90.18 | 109.71 | 125.50 | 139.02 | 192.38 | 129.25 | 159.31 | 189.37 | 214.92 | 282.55 | 150.29 | 184.86 | 219.43 | 249.49 | 327.64 |
| 71 | 97.15 | 118.90 | 137.75 | 153.41 | 207.35 | 137.75 | 169.65 | 200.10 | 226.20 | 300.15 | 159.50 | 197.20 | 230.55 | 261.00 | 345.10 |
| 72 | 105.00 | 126.00 | 147.00 | 163.80 | 219.80 | 145.60 | 177.80 | 210.00 | 236.60 | 313.60 | 166.60 | 204.40 | 239.40 | 271.60 | 358.40 |
| 73 | 110.70 | 133.65 | 156.60 | 174.15 | 233.55 | 152.55 | 186.30 | 221.40 | 248.40 | 329.40 | 172.80 | 211.95 | 251.10 | 282.15 | 375.30 |
| 74 | 119.60 | 144.30 | 166.40 | 187.20 | 250.90 | 161.20 | 198.90 | 231.40 | 262.60 | 348.40 | 182.00 | 222.30 | 260.00 | 295.10 | 392.60 |
| 75 | 128.75 | 155.00 | 180.00 | 201.25 | 270.00 | 171.25 | 208.75 | 246.25 | 277.50 | 368.75 | 191.25 | 233.75 | 275.00 | 311.25 | 411.25 |
| 76 | 139.20 | 168.00 | 195.60 | 218.40 | 294.00 | 182.40 | 223.20 | 262.80 | 296.40 | 393.60 | 201.60 | 246.00 | 290.40 | 328.80 | 436.80 |
| 77 | 155.76 | 187.62 | 218.30 | 244.26 | 328.04 | 199.42 | 244.26 | 289.10 | 325.68 | 431.88 | 219.48 | 269.04 | 316.24 | 357.54 | 475.54 |
| 78 | 174.64 | 211.22 | 246.62 | 277.30 | 370.52 | 221.84 | 271.40 | 320.96 | 363.44 | 481.44 | 240.72 | 296.18 | 349.28 | 396.48 | 523.92 |
| 79 | 194.70 | 236.00 | 276.12 | 309.16 | 413.00 | 244.26 | 299.72 | 352.82 | 400.02 | 529.82 | 263.14 | 324.50 | 382.32 | 433.06 | 572.30 |
| 80 | 213.58 | 258.42 | 304.44 | 339.84 | 455.48 | 264.32 | 323.32 | 384.68 | 434.24 | 574.66 | 284.38 | 349.28 | 414.18 | 467.28 | 619.50 |
| 81 | 232.46 | 282.02 | 330.40 | 370.52 | 494.42 | 283.20 | 346.92 | 410.64 | 464.92 | 613.60 | 303.26 | 372.88 | 440.14 | 497.96 | 658.44 |
| 82 | 250.16 | 303.26 | 355.18 | 397.66 | 532.18 | 300.90 | 368.16 | 435.42 | 492.06 | 651.36 | 320.96 | 394.12 | 464.92 | 525.10 | 696.20 |
| 83 | 269.04 | 324.50 | 381.14 | 427.16 | 572.30 | 319.78 | 389.40 | 461.38 | 521.56 | 691.48 | 339.84 | 415.36 | 490.88 | 554.60 | 736.32 |
| 84 | 287.92 | 349.28 | 409.46 | 457.84 | 612.42 | 338.66 | 414.18 | 489.70 | 552.24 | 731.60 | 358.72 | 440.14 | 519.20 | 585.28 | 776.44 |
| 85 | 310.34 | 376.42 | 440.14 | 493.24 | 659.62 | 361.08 | 441.32 | 520.38 | 587.64 | 778.80 | 381.14 | 467.28 | 549.88 | 620.68 | 823.64 |
| 86 | 335.12 | 404.74 | 474.36 | 532.18 | 712.72 | 385.86 | 469.64 | 554.60 | 626.58 | 831.90 | 405.92 | 495.60 | 584.10 | 659.62 | 876.74 |
| 87 | 361.08 | 437.78 | 512.12 | 573.48 | 768.18 | 411.82 | 502.68 | 592.36 | 667.88 | 887.36 | 431.88 | 528.64 | 621.86 | 700.92 | 932.20 |
| 88 | 389.40 | 472.00 | 552.24 | 618.32 | 827.18 | 440.14 | 536.90 | 632.48 | 712.72 | 946.36 | 460.20 | 562.86 | 661.98 | 745.76 | 991.20 |
| 89 | 417.72 | 507.40 | 593.54 | 665.52 | 890.90 | 468.46 | 572.30 | 673.78 | 759.92 | 1010.08 | 488.52 | 598.26 | 703.28 | 792.96 | 1054.92 |
| 90 | 450.76 | 545.16 | 638.38 | 715.08 | 956.98 | 501.50 | 610.06 | 718.62 | 809.48 | 1076.16 | 521.56 | 636.02 | 748.12 | 842.52 | 1121.00 |
| 91 | 482.62 | 584.10 | 684.40 | 765.82 | 1026.60 | 533.36 | 649.00 | 764.64 | 860.22 | 1145.78 | 553.42 | 674.96 | 794.14 | 893.26 | 1190.62 |
| 92 | 515.66 | 625.40 | 731.60 | 818.92 | 1096.22 | 566.40 | 690.30 | 811.84 | 913.32 | 1215.40 | 586.46 | 716.26 | 841.34 | 946.36 | 1260.24 |
| 93 | 551.06 | 666.70 | 781.16 | 875.56 | 1171.74 | 601.80 | 731.60 | 861.40 | 969.96 | 1290.92 | 621.86 | 757.56 | 890.90 | 1003.00 | 1335.76 |
| 94 | 588.82 | 712.72 | 834.26 | 935.74 | 1251.98 | 639.56 | 777.62 | 914.50 | 1030.14 | 1371.16 | 659.62 | 803.58 | 944.00 | 1063.18 | 1416.00 |
| 95 | 630.12 | 763.46 | 893.26 | 1001.82 | 1340.48 | 680.86 | 828.36 | 973.50 | 1096.22 | 1459.66 | 700.92 | 854.32 | 1003.00 | 1129.26 | 1504.50 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 30 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 31 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 32 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 33 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 34 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 35 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 36 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 37 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 38 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 39 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 40 | 37.76 | 48.38 | 55.46 | 62.54 | 83.78 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 |
| 41 | 37.76 | 48.38 | 55.46 | 62.54 | 83.78 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 |
| 42 | 37.76 | 48.38 | 55.46 | 62.54 | 83.78 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 |
| 43 | 37.76 | 48.38 | 55.46 | 62.54 | 83.78 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 |
| 44 | 37.76 | 48.38 | 55.46 | 62.54 | 83.78 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 |
| 45 | 41.30 | 49.56 | 59.00 | 67.26 | 87.32 | 54.28 | 64.90 | 75.52 | 86.14 | 113.28 |
| 46 | 41.30 | 49.56 | 59.00 | 67.26 | 87.32 | 54.28 | 64.90 | 75.52 | 86.14 | 113.28 |
| 47 | 41.30 | 49.56 | 59.00 | 67.26 | 87.32 | 54.28 | 64.90 | 75.52 | 86.14 | 113.28 |
| 48 | 41.30 | 49.56 | 59.00 | 67.26 | 87.32 | 54.28 | 64.90 | 75.52 | 86.14 | 113.28 |
| 49 | 41.30 | 49.56 | 59.00 | 67.26 | 87.32 | 54.28 | 64.90 | 75.52 | 86.14 | 113.28 |
| 50 | 46.02 | 55.46 | 66.08 | 74.34 | 99.12 | 59.00 | 71.98 | 84.96 | 95.58 | 127.44 |
| 51 | 47.20 | 59.00 | 69.62 | 79.06 | 103.84 | 61.36 | 75.52 | 88.50 | 101.48 | 133.34 |
| 52 | 50.74 | 61.36 | 73.16 | 83.78 | 109.74 | 64.90 | 79.06 | 93.22 | 105.02 | 139.24 |
| 53 | 53.10 | 64.90 | 76.70 | 87.32 | 115.64 | 67.26 | 82.60 | 96.76 | 109.74 | 145.14 |
| 54 | 56.64 | 68.44 | 80.24 | 92.04 | 120.36 | 70.80 | 86.14 | 100.30 | 115.64 | 151.04 |
| 55 | 59.00 | 71.98 | 83.78 | 96.76 | 126.26 | 73.16 | 89.68 | 105.02 | 119.18 | 156.94 |
| 56 | 61.36 | 75.52 | 89.68 | 102.66 | 134.52 | 76.70 | 93.22 | 109.74 | 126.26 | 166.38 |
| 57 | 66.08 | 80.24 | 95.58 | 108.56 | 141.60 | 81.42 | 99.12 | 116.82 | 133.34 | 174.64 |
| 58 | 70.80 | 86.14 | 101.48 | 114.46 | 151.04 | 86.14 | 105.02 | 123.90 | 140.42 | 184.08 |
| 59 | 74.34 | 92.04 | 107.38 | 122.72 | 161.66 | 92.04 | 112.10 | 130.98 | 148.68 | 197.06 |
| 60 | 79.06 | 96.76 | 114.46 | 130.98 | 172.28 | 96.76 | 118.00 | 139.24 | 159.30 | 208.86 |
| 61 | 84.96 | 103.84 | 122.72 | 140.42 | 184.08 | 103.84 | 126.26 | 149.86 | 169.92 | 224.20 |
| 62 | 90.86 | 112.10 | 130.98 | 149.86 | 197.06 | 110.92 | 135.70 | 159.30 | 181.72 | 238.36 |
| 63 | 97.94 | 119.18 | 140.42 | 160.48 | 210.04 | 119.18 | 145.14 | 171.10 | 194.70 | 256.06 |
| 64 | 105.02 | 128.62 | 152.22 | 172.28 | 227.74 | 128.62 | 156.94 | 184.08 | 208.86 | 276.12 |
| 65 | 113.28 | 139.24 | 164.02 | 186.44 | 246.62 | 138.06 | 168.74 | 198.24 | 225.38 | 298.54 |
| 66 | 125.08 | 152.22 | 179.36 | 205.32 | 270.22 | 151.04 | 184.08 | 215.94 | 245.44 | 324.50 |
| 67 | 136.88 | 167.56 | 198.24 | 225.38 | 296.18 | 164.02 | 200.60 | 236.00 | 267.86 | 354.00 |
| 68 | 149.86 | 184.08 | 217.12 | 246.62 | 324.50 | 178.18 | 218.30 | 257.24 | 291.46 | 384.68 |
| 69 | 164.02 | 200.60 | 238.36 | 270.22 | 356.36 | 193.52 | 237.18 | 279.66 | 317.42 | 418.90 |
| 70 | 180.54 | 220.66 | 260.78 | 296.18 | 390.58 | 210.04 | 257.24 | 304.44 | 345.74 | 455.48 |
| 71 | 198.24 | 241.90 | 285.56 | 324.50 | 427.16 | 228.92 | 279.66 | 330.40 | 375.24 | 494.42 |
| 72 | 214.76 | 263.14 | 310.34 | 352.82 | 466.10 | 247.80 | 303.26 | 356.36 | 404.74 | 535.72 |
| 73 | 234.82 | 287.92 | 338.66 | 383.50 | 507.40 | 267.86 | 328.04 | 384.68 | 436.60 | 578.20 |
| 74 | 258.42 | 315.06 | 370.52 | 420.08 | 555.78 | 292.64 | 356.36 | 418.90 | 473.18 | 627.76 |
| 75 | 285.56 | 348.10 | 409.46 | 463.74 | 613.60 | 319.78 | 389.40 | 459.02 | 518.02 | 686.76 |
| 76 | 317.42 | 387.04 | 456.66 | 516.84 | 685.58 | 351.64 | 429.52 | 506.22 | 573.48 | 759.92 |
| 77 | 354.00 | 433.06 | 510.94 | 579.38 | 767.00 | 389.40 | 476.72 | 561.68 | 637.20 | 843.70 |
| 78 | 394.12 | 482.62 | 571.12 | 646.64 | 855.50 | 429.52 | 526.28 | 623.04 | 705.64 | 933.38 |
| 79 | 433.06 | 531.00 | 628.94 | 713.90 | 944.00 | 468.46 | 575.84 | 682.04 | 774.08 | 1023.06 |
| 80 | 470.82 | 577.02 | 684.40 | 776.44 | 1026.60 | 507.40 | 621.86 | 737.50 | 836.62 | 1106.84 |
| 81 | 502.68 | 617.14 | 730.42 | 829.54 | 1096.22 | 539.26 | 661.98 | 783.52 | 889.72 | 1176.46 |
| 82 | 534.54 | 654.90 | 776.44 | 880.28 | 1163.48 | 571.12 | 699.74 | 829.54 | 940.46 | 1243.72 |
| 83 | 567.58 | 695.02 | 822.46 | 931.02 | 1233.10 | 604.16 | 739.86 | 875.56 | 991.20 | 1313.34 |
| 84 | 601.80 | 737.50 | 872.02 | 987.66 | 1307.44 | 638.38 | 782.34 | 925.12 | 1047.84 | 1387.68 |
| 85 | 641.92 | 784.70 | 927.48 | 1050.20 | 1391.22 | 678.50 | 829.54 | 980.58 | 1110.38 | 1471.46 |
| 86 | 684.40 | 836.62 | 988.84 | 1118.64 | 1483.26 | 720.98 | 881.46 | 1041.94 | 1178.82 | 1563.50 |
| 87 | 731.60 | 893.26 | 1054.92 | 1194.16 | 1583.56 | 768.18 | 938.10 | 1108.02 | 1254.34 | 1663.80 |
| 88 | 781.16 | 953.44 | 1125.72 | 1273.22 | 1688.58 | 817.74 | 998.28 | 1178.82 | 1333.40 | 1768.82 |
| 89 | 834.26 | 1017.16 | 1201.24 | 1357.00 | 1800.68 | 870.84 | 1062.00 | 1254.34 | 1417.18 | 1880.92 |
| 90 | 889.72 | 1084.42 | 1279.12 | 1445.50 | 1919.86 | 926.30 | 1129.26 | 1332.22 | 1505.68 | 2000.10 |
| 91 | 946.36 | 1154.04 | 1360.54 | 1537.54 | 2041.40 | 982.94 | 1198.88 | 1413.64 | 1597.72 | 2121.64 |
| 92 | 1005.36 | 1226.02 | 1445.50 | 1631.94 | 2167.66 | 1041.94 | 1270.86 | 1498.60 | 1692.12 | 2247.90 |
| 93 | 1067.90 | 1301.54 | 1534.00 | 1731.06 | 2301.00 | 1104.48 | 1346.38 | 1587.10 | 1791.24 | 2381.24 |
| 94 | 1135.16 | 1382.96 | 1629.58 | 1838.44 | 2444.96 | 1171.74 | 1427.80 | 1682.68 | 1898.62 | 2525.20 |
| 95 | 1208.32 | 1471.46 | 1733.42 | 1955.26 | 2600.72 | 1244.90 | 1516.30 | 1786.52 | 2015.44 | 2680.96 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 30 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 31 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 32 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 33 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 34 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 35 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 36 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 37 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 38 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 39 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 40 | 34.22 | 42.48 | 49.56 | 56.64 | 75.52 | 44.84 | 54.28 | 64.90 | 73.16 | 96.76 |
| 41 | 34.22 | 42.48 | 49.56 | 56.64 | 75.52 | 44.84 | 54.28 | 64.90 | 73.16 | 96.76 |
| 42 | 34.22 | 42.48 | 49.56 | 56.64 | 75.52 | 44.84 | 54.28 | 64.90 | 73.16 | 96.76 |
| 43 | 34.22 | 42.48 | 49.56 | 56.64 | 75.52 | 44.84 | 54.28 | 64.90 | 73.16 | 96.76 |
| 44 | 34.22 | 42.48 | 49.56 | 56.64 | 75.52 | 44.84 | 54.28 | 64.90 | 73.16 | 96.76 |
| 45 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 | 47.20 | 57.82 | 67.26 | 77.88 | 102.66 |
| 46 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 | 47.20 | 57.82 | 67.26 | 77.88 | 102.66 |
| 47 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 | 47.20 | 57.82 | 67.26 | 77.88 | 102.66 |
| 48 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 | 47.20 | 57.82 | 67.26 | 77.88 | 102.66 |
| 49 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 | 47.20 | 57.82 | 67.26 | 77.88 | 102.66 |
| 50 | 41.30 | 49.56 | 57.82 | 66.08 | 87.32 | 53.10 | 64.90 | 75.52 | 86.14 | 113.28 |
| 51 | 43.66 | 51.92 | 61.36 | 70.80 | 93.22 | 55.46 | 67.26 | 79.06 | 89.68 | 119.18 |
| 52 | 44.84 | 55.46 | 64.90 | 74.34 | 97.94 | 57.82 | 70.80 | 82.60 | 93.22 | 123.90 |
| 53 | 47.20 | 59.00 | 68.44 | 79.06 | 103.84 | 60.18 | 74.34 | 86.14 | 99.12 | 129.80 |
| 54 | 50.74 | 61.36 | 71.98 | 82.60 | 107.38 | 63.72 | 76.70 | 90.86 | 102.66 | 134.52 |
| 55 | 51.92 | 63.72 | 74.34 | 86.14 | 113.28 | 64.90 | 80.24 | 93.22 | 107.38 | 140.42 |
| 56 | 55.46 | 67.26 | 79.06 | 90.86 | 119.18 | 68.44 | 83.78 | 97.94 | 112.10 | 147.50 |
| 57 | 59.00 | 71.98 | 83.78 | 96.76 | 126.26 | 71.98 | 88.50 | 103.84 | 119.18 | 155.76 |
| 58 | 61.36 | 76.70 | 89.68 | 102.66 | 135.70 | 75.52 | 93.22 | 109.74 | 125.08 | 165.20 |
| 59 | 66.08 | 81.42 | 95.58 | 109.74 | 143.96 | 81.42 | 99.12 | 116.82 | 133.34 | 174.64 |
| 60 | 70.80 | 86.14 | 102.66 | 116.82 | 153.40 | 86.14 | 105.02 | 125.08 | 141.60 | 186.44 |
| 61 | 76.70 | 93.22 | 109.74 | 125.08 | 164.02 | 92.04 | 113.28 | 133.34 | 151.04 | 199.42 |
| 62 | 81.42 | 99.12 | 118.00 | 133.34 | 175.82 | 99.12 | 120.36 | 142.78 | 161.66 | 213.58 |
| 63 | 87.32 | 106.20 | 126.26 | 142.78 | 187.62 | 106.20 | 129.80 | 152.22 | 173.46 | 227.74 |
| 64 | 94.40 | 115.64 | 135.70 | 153.40 | 202.96 | 114.46 | 140.42 | 164.02 | 185.26 | 245.44 |
| 65 | 102.66 | 123.90 | 147.50 | 167.56 | 220.66 | 123.90 | 151.04 | 178.18 | 200.60 | 265.50 |
| 66 | 110.92 | 135.70 | 160.48 | 182.90 | 240.72 | 133.34 | 164.02 | 193.52 | 218.30 | 289.10 |
| 67 | 122.72 | 149.86 | 175.82 | 199.42 | 264.32 | 146.32 | 178.18 | 210.04 | 238.36 | 315.06 |
| 68 | 133.34 | 164.02 | 192.34 | 219.48 | 290.28 | 158.12 | 194.70 | 227.74 | 259.60 | 343.38 |
| 69 | 146.32 | 179.36 | 211.22 | 241.90 | 317.42 | 172.28 | 211.22 | 248.98 | 283.20 | 372.88 |
| 70 | 160.48 | 197.06 | 232.46 | 264.32 | 349.28 | 187.62 | 230.10 | 271.40 | 307.98 | 407.10 |
| 71 | 175.82 | 215.94 | 253.70 | 289.10 | 381.14 | 204.14 | 248.98 | 293.82 | 333.94 | 440.14 |
| 72 | 192.34 | 234.82 | 276.12 | 312.70 | 414.18 | 220.66 | 269.04 | 316.24 | 358.72 | 475.54 |
| 73 | 210.04 | 256.06 | 300.90 | 341.02 | 451.94 | 239.54 | 291.46 | 342.20 | 388.22 | 514.48 |
| 74 | 231.28 | 280.84 | 330.40 | 372.88 | 495.60 | 260.78 | 317.42 | 372.88 | 420.08 | 559.32 |
| 75 | 253.70 | 310.34 | 363.44 | 411.82 | 546.34 | 284.38 | 346.92 | 407.10 | 460.20 | 611.24 |
| 76 | 282.02 | 344.56 | 404.74 | 459.02 | 608.88 | 312.70 | 382.32 | 449.58 | 508.58 | 674.96 |
| 77 | 315.06 | 384.68 | 454.30 | 514.48 | 680.86 | 346.92 | 423.62 | 499.14 | 565.22 | 748.12 |
| 78 | 349.28 | 427.16 | 506.22 | 573.48 | 758.74 | 381.14 | 466.10 | 551.06 | 625.40 | 828.36 |
| 79 | 384.68 | 470.82 | 556.96 | 632.48 | 835.44 | 416.54 | 509.76 | 604.16 | 685.58 | 906.24 |
| 80 | 417.72 | 512.12 | 606.52 | 686.76 | 907.42 | 449.58 | 551.06 | 653.72 | 739.86 | 978.22 |
| 81 | 446.04 | 547.52 | 647.82 | 733.96 | 969.96 | 477.90 | 586.46 | 695.02 | 787.06 | 1040.76 |
| 82 | 474.36 | 581.74 | 687.94 | 778.80 | 1030.14 | 506.22 | 620.68 | 735.14 | 831.90 | 1100.94 |
| 83 | 503.86 | 615.96 | 728.06 | 823.64 | 1091.50 | 535.72 | 654.90 | 775.26 | 876.74 | 1162.30 |
| 84 | 534.54 | 653.72 | 771.72 | 873.20 | 1157.58 | 566.40 | 692.66 | 818.92 | 926.30 | 1228.38 |
| 85 | 569.94 | 696.20 | 821.28 | 928.66 | 1230.74 | 601.80 | 735.14 | 868.48 | 981.76 | 1301.54 |
| 86 | 607.70 | 743.40 | 876.74 | 990.02 | 1313.34 | 639.56 | 782.34 | 923.94 | 1043.12 | 1384.14 |
| 87 | 649.00 | 792.96 | 934.56 | 1056.10 | 1401.84 | 680.86 | 831.90 | 981.76 | 1109.20 | 1472.64 |
| 88 | 693.84 | 846.06 | 998.28 | 1126.90 | 1495.06 | 725.70 | 885.00 | 1045.48 | 1180.00 | 1565.86 |
| 89 | 739.86 | 902.70 | 1064.36 | 1201.24 | 1595.36 | 771.72 | 941.64 | 1111.56 | 1254.34 | 1666.16 |
| 90 | 789.42 | 962.88 | 1133.98 | 1279.12 | 1699.20 | 821.28 | 1001.82 | 1181.18 | 1332.22 | 1770.00 |
| 91 | 840.16 | 1024.24 | 1205.96 | 1360.54 | 1807.76 | 872.02 | 1063.18 | 1253.16 | 1413.64 | 1878.56 |
| 92 | 893.26 | 1087.96 | 1280.30 | 1444.32 | 1919.86 | 925.12 | 1126.90 | 1327.50 | 1497.42 | 1990.66 |
| 93 | 948.72 | 1155.22 | 1359.36 | 1532.82 | 2037.86 | 980.58 | 1194.16 | 1406.56 | 1585.92 | 2108.66 |
| 94 | 1007.72 | 1227.20 | 1444.32 | 1627.22 | 2165.30 | 1039.58 | 1266.14 | 1491.52 | 1680.32 | 2236.10 |
| 95 | 1072.62 | 1306.26 | 1536.36 | 1731.06 | 2303.36 | 1104.48 | 1345.20 | 1583.56 | 1784.16 | 2374.16 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 30 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 31 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 32 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 33 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 34 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 35 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 36 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 37 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 38 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 39 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 40 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 64.90 | 87.32 |
| 41 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 64.90 | 87.32 |
| 42 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 64.90 | 87.32 |
| 43 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 64.90 | 87.32 |
| 44 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 64.90 | 87.32 |
| 45 | 31.86 | 40.12 | 48.38 | 54.28 | 70.80 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 46 | 31.86 | 40.12 | 48.38 | 54.28 | 70.80 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 47 | 31.86 | 40.12 | 48.38 | 54.28 | 70.80 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 48 | 31.86 | 40.12 | 48.38 | 54.28 | 70.80 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 49 | 31.86 | 40.12 | 48.38 | 54.28 | 70.80 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 50 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 | 47.20 | 57.82 | 67.26 | 76.70 | 101.48 |
| 51 | 38.94 | 47.20 | 55.46 | 63.72 | 82.60 | 49.56 | 61.36 | 70.80 | 81.42 | 106.20 |
| 52 | 41.30 | 49.56 | 59.00 | 67.26 | 88.50 | 51.92 | 62.54 | 74.34 | 84.96 | 112.10 |
| 53 | 42.48 | 53.10 | 61.36 | 70.80 | 92.04 | 54.28 | 66.08 | 76.70 | 88.50 | 115.64 |
| 54 | 44.84 | 55.46 | 64.90 | 73.16 | 97.94 | 56.64 | 68.44 | 81.42 | 90.86 | 121.54 |
| 55 | 47.20 | 56.64 | 67.26 | 76.70 | 101.48 | 57.82 | 70.80 | 83.78 | 95.58 | 125.08 |
| 56 | 49.56 | 60.18 | 71.98 | 81.42 | 107.38 | 61.36 | 74.34 | 88.50 | 100.30 | 132.16 |
| 57 | 53.10 | 64.90 | 76.70 | 86.14 | 113.28 | 64.90 | 79.06 | 93.22 | 105.02 | 139.24 |
| 58 | 55.46 | 68.44 | 80.24 | 92.04 | 121.54 | 68.44 | 83.78 | 97.94 | 112.10 | 147.50 |
| 59 | 59.00 | 71.98 | 84.96 | 97.94 | 128.62 | 71.98 | 88.50 | 103.84 | 119.18 | 156.94 |
| 60 | 62.54 | 76.70 | 92.04 | 105.02 | 136.88 | 75.52 | 94.40 | 110.92 | 127.44 | 166.38 |
| 61 | 67.26 | 83.78 | 99.12 | 112.10 | 147.50 | 81.42 | 101.48 | 119.18 | 135.70 | 178.18 |
| 62 | 73.16 | 89.68 | 105.02 | 120.36 | 158.12 | 88.50 | 108.56 | 127.44 | 145.14 | 191.16 |
| 63 | 77.88 | 95.58 | 113.28 | 128.62 | 168.74 | 94.40 | 115.64 | 136.88 | 154.58 | 204.14 |
| 64 | 83.78 | 102.66 | 120.36 | 138.06 | 181.72 | 101.48 | 125.08 | 146.32 | 166.38 | 220.66 |
| 65 | 92.04 | 110.92 | 132.16 | 149.86 | 197.06 | 110.92 | 134.52 | 159.30 | 180.54 | 238.36 |
| 66 | 100.30 | 121.54 | 143.96 | 164.02 | 215.94 | 120.36 | 146.32 | 172.28 | 195.88 | 258.42 |
| 67 | 108.56 | 133.34 | 158.12 | 179.36 | 236.00 | 129.80 | 159.30 | 187.62 | 212.40 | 280.84 |
| 68 | 119.18 | 146.32 | 172.28 | 197.06 | 259.60 | 141.60 | 173.46 | 204.14 | 232.46 | 306.80 |
| 69 | 130.98 | 160.48 | 189.98 | 215.94 | 284.38 | 153.40 | 188.80 | 223.02 | 253.70 | 333.94 |
| 70 | 142.78 | 175.82 | 207.68 | 236.00 | 311.52 | 166.38 | 205.32 | 241.90 | 274.94 | 362.26 |
| 71 | 156.94 | 192.34 | 227.74 | 257.24 | 339.84 | 181.72 | 223.02 | 261.96 | 297.36 | 392.94 |
| 72 | 171.10 | 210.04 | 246.62 | 279.66 | 370.52 | 195.88 | 240.72 | 283.20 | 320.96 | 424.80 |
| 73 | 186.44 | 228.92 | 270.22 | 304.44 | 403.56 | 212.40 | 260.78 | 306.80 | 346.92 | 459.02 |
| 74 | 206.50 | 251.34 | 295.00 | 333.94 | 441.32 | 232.46 | 283.20 | 332.76 | 376.42 | 497.96 |
| 75 | 226.56 | 276.12 | 324.50 | 366.98 | 487.34 | 252.52 | 309.16 | 363.44 | 410.64 | 545.16 |
| 76 | 252.52 | 307.98 | 361.08 | 409.46 | 542.80 | 278.48 | 341.02 | 401.20 | 453.12 | 600.62 |
| 77 | 279.66 | 343.38 | 404.74 | 459.02 | 606.52 | 307.98 | 377.60 | 444.86 | 503.86 | 666.70 |
| 78 | 311.52 | 381.14 | 449.58 | 510.94 | 674.96 | 339.84 | 415.36 | 490.88 | 556.96 | 736.32 |
| 79 | 341.02 | 418.90 | 495.60 | 562.86 | 744.58 | 369.34 | 454.30 | 536.90 | 610.06 | 805.94 |
| 80 | 370.52 | 455.48 | 538.08 | 610.06 | 808.30 | 398.84 | 489.70 | 580.56 | 658.44 | 870.84 |
| 81 | 396.48 | 487.34 | 574.66 | 651.36 | 863.76 | 424.80 | 521.56 | 617.14 | 699.74 | 926.30 |
| 82 | 421.26 | 518.02 | 611.24 | 691.48 | 916.86 | 449.58 | 552.24 | 653.72 | 739.86 | 979.40 |
| 83 | 447.22 | 548.70 | 646.64 | 732.78 | 971.14 | 475.54 | 582.92 | 689.12 | 781.16 | 1033.68 |
| 84 | 475.54 | 581.74 | 686.76 | 776.44 | 1030.14 | 503.86 | 615.96 | 729.24 | 824.82 | 1092.68 |
| 85 | 506.22 | 619.50 | 730.42 | 826.00 | 1096.22 | 534.54 | 653.72 | 772.90 | 874.38 | 1158.76 |
| 86 | 540.44 | 660.80 | 778.80 | 880.28 | 1169.38 | 568.76 | 695.02 | 821.28 | 928.66 | 1231.92 |
| 87 | 577.02 | 705.64 | 830.72 | 939.28 | 1247.26 | 605.34 | 739.86 | 873.20 | 987.66 | 1309.80 |
| 88 | 617.14 | 754.02 | 887.36 | 1001.82 | 1331.04 | 645.46 | 788.24 | 929.84 | 1050.20 | 1393.58 |
| 89 | 658.44 | 803.58 | 946.36 | 1067.90 | 1419.54 | 686.76 | 837.80 | 988.84 | 1116.28 | 1482.08 |
| 90 | 702.10 | 856.68 | 1007.72 | 1137.52 | 1512.76 | 730.42 | 890.90 | 1050.20 | 1185.90 | 1575.30 |
| 91 | 746.94 | 912.14 | 1072.62 | 1209.50 | 1609.52 | 775.26 | 946.36 | 1115.10 | 1257.88 | 1672.06 |
| 92 | 794.14 | 968.78 | 1138.70 | 1283.84 | 1708.64 | 822.46 | 1003.00 | 1181.18 | 1332.22 | 1771.18 |
| 93 | 843.70 | 1027.78 | 1209.50 | 1362.90 | 1814.84 | 872.02 | 1062.00 | 1251.98 | 1411.28 | 1877.38 |
| 94 | 896.80 | 1092.68 | 1285.02 | 1447.86 | 1926.94 | 925.12 | 1126.90 | 1327.50 | 1496.24 | 1989.48 |
| 95 | 954.62 | 1162.30 | 1366.44 | 1539.90 | 2050.84 | 982.94 | 1196.52 | 1408.92 | 1588.28 | 2113.38 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 30 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 31 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 32 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 33 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 34 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 35 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 36 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 37 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 38 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 39 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 40 | 28.32 | 35.40 | 42.48 | 48.38 | 63.72 | 36.58 | 46.02 | 54.28 | 61.36 | 81.42 |
| 41 | 28.32 | 35.40 | 42.48 | 48.38 | 63.72 | 36.58 | 46.02 | 54.28 | 61.36 | 81.42 |
| 42 | 28.32 | 35.40 | 42.48 | 48.38 | 63.72 | 36.58 | 46.02 | 54.28 | 61.36 | 81.42 |
| 43 | 28.32 | 35.40 | 42.48 | 48.38 | 63.72 | 36.58 | 46.02 | 54.28 | 61.36 | 81.42 |
| 44 | 28.32 | 35.40 | 42.48 | 48.38 | 63.72 | 36.58 | 46.02 | 54.28 | 61.36 | 81.42 |
| 45 | 30.68 | 37.76 | 43.66 | 50.74 | 66.08 | 38.94 | 48.38 | 56.64 | 64.90 | 84.96 |
| 46 | 30.68 | 37.76 | 43.66 | 50.74 | 66.08 | 38.94 | 48.38 | 56.64 | 64.90 | 84.96 |
| 47 | 30.68 | 37.76 | 43.66 | 50.74 | 66.08 | 38.94 | 48.38 | 56.64 | 64.90 | 84.96 |
| 48 | 30.68 | 37.76 | 43.66 | 50.74 | 66.08 | 38.94 | 48.38 | 56.64 | 64.90 | 84.96 |
| 49 | 30.68 | 37.76 | 43.66 | 50.74 | 66.08 | 38.94 | 48.38 | 56.64 | 64.90 | 84.96 |
| 50 | 34.22 | 41.30 | 48.38 | 56.64 | 73.16 | 43.66 | 54.28 | 62.54 | 71.98 | 94.40 |
| 51 | 35.40 | 43.66 | 51.92 | 60.18 | 76.70 | 46.02 | 55.46 | 66.08 | 75.52 | 97.94 |
| 52 | 37.76 | 46.02 | 54.28 | 62.54 | 82.60 | 47.20 | 57.82 | 68.44 | 77.88 | 103.84 |
| 53 | 38.94 | 49.56 | 57.82 | 66.08 | 86.14 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 |
| 54 | 41.30 | 50.74 | 59.00 | 68.44 | 89.68 | 51.92 | 63.72 | 74.34 | 84.96 | 112.10 |
| 55 | 42.48 | 53.10 | 62.54 | 70.80 | 93.22 | 53.10 | 66.08 | 77.88 | 88.50 | 115.64 |
| 56 | 46.02 | 56.64 | 66.08 | 75.52 | 100.30 | 56.64 | 69.62 | 81.42 | 93.22 | 122.72 |
| 57 | 48.38 | 59.00 | 70.80 | 80.24 | 106.20 | 60.18 | 73.16 | 86.14 | 97.94 | 129.80 |
| 58 | 51.92 | 63.72 | 75.52 | 84.96 | 112.10 | 63.72 | 77.88 | 90.86 | 102.66 | 135.70 |
| 59 | 55.46 | 68.44 | 79.06 | 90.86 | 119.18 | 67.26 | 82.60 | 96.76 | 109.74 | 145.14 |
| 60 | 59.00 | 71.98 | 84.96 | 96.76 | 127.44 | 70.80 | 87.32 | 102.66 | 116.82 | 154.58 |
| 61 | 63.72 | 76.70 | 92.04 | 103.84 | 136.88 | 76.70 | 93.22 | 110.92 | 125.08 | 165.20 |
| 62 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 | 81.42 | 100.30 | 118.00 | 133.34 | 177.00 |
| 63 | 73.16 | 88.50 | 103.84 | 119.18 | 155.76 | 87.32 | 107.38 | 125.08 | 143.96 | 188.80 |
| 64 | 77.88 | 95.58 | 112.10 | 128.62 | 168.74 | 94.40 | 115.64 | 135.70 | 154.58 | 204.14 |
| 65 | 84.96 | 103.84 | 121.54 | 139.24 | 182.90 | 101.48 | 125.08 | 146.32 | 166.38 | 219.48 |
| 66 | 93.22 | 113.28 | 133.34 | 151.04 | 199.42 | 110.92 | 135.70 | 159.30 | 180.54 | 238.36 |
| 67 | 101.48 | 123.90 | 146.32 | 166.38 | 219.48 | 120.36 | 147.50 | 173.46 | 197.06 | 260.78 |
| 68 | 110.92 | 135.70 | 159.30 | 182.90 | 239.54 | 130.98 | 160.48 | 188.80 | 214.76 | 283.20 |
| 69 | 120.36 | 147.50 | 175.82 | 199.42 | 263.14 | 141.60 | 173.46 | 205.32 | 233.64 | 307.98 |
| 70 | 132.16 | 161.66 | 192.34 | 218.30 | 287.92 | 153.40 | 188.80 | 223.02 | 253.70 | 335.12 |
| 71 | 145.14 | 177.00 | 210.04 | 238.36 | 313.88 | 167.56 | 205.32 | 241.90 | 274.94 | 362.26 |
| 72 | 158.12 | 193.52 | 227.74 | 259.60 | 342.20 | 180.54 | 221.84 | 260.78 | 296.18 | 391.76 |
| 73 | 173.46 | 212.40 | 248.98 | 282.02 | 372.88 | 197.06 | 240.72 | 283.20 | 320.96 | 423.62 |
| 74 | 189.98 | 231.28 | 272.58 | 307.98 | 408.28 | 213.58 | 260.78 | 306.80 | 346.92 | 460.20 |
| 75 | 210.04 | 254.88 | 299.72 | 338.66 | 449.58 | 234.82 | 285.56 | 335.12 | 378.78 | 502.68 |
| 76 | 232.46 | 283.20 | 333.94 | 377.60 | 501.50 | 257.24 | 313.88 | 369.34 | 417.72 | 555.78 |
| 77 | 259.60 | 317.42 | 374.06 | 422.44 | 559.32 | 284.38 | 348.10 | 410.64 | 463.74 | 613.60 |
| 78 | 286.74 | 351.64 | 415.36 | 469.64 | 621.86 | 312.70 | 383.50 | 453.12 | 512.12 | 678.50 |
| 79 | 315.06 | 385.86 | 456.66 | 518.02 | 684.40 | 339.84 | 417.72 | 494.42 | 560.50 | 741.04 |
| 80 | 342.20 | 418.90 | 495.60 | 561.68 | 743.40 | 368.16 | 451.94 | 534.54 | 605.34 | 801.22 |
| 81 | 365.80 | 448.40 | 528.64 | 599.44 | 794.14 | 391.76 | 481.44 | 567.58 | 643.10 | 851.96 |
| 82 | 388.22 | 475.54 | 561.68 | 637.20 | 843.70 | 414.18 | 508.58 | 600.62 | 680.86 | 901.52 |
| 83 | 411.82 | 505.04 | 595.90 | 673.78 | 894.44 | 437.78 | 538.08 | 634.84 | 717.44 | 952.26 |
| 84 | 437.78 | 535.72 | 631.30 | 715.08 | 947.54 | 463.74 | 568.76 | 670.24 | 758.74 | 1005.36 |
| 85 | 466.10 | 569.94 | 672.60 | 759.92 | 1008.90 | 492.06 | 602.98 | 711.54 | 803.58 | 1066.72 |
| 86 | 497.96 | 608.88 | 717.44 | 810.66 | 1076.16 | 523.92 | 641.92 | 756.38 | 854.32 | 1133.98 |
| 87 | 532.18 | 650.18 | 765.82 | 864.94 | 1148.14 | 558.14 | 683.22 | 804.76 | 908.60 | 1205.96 |
| 88 | 568.76 | 693.84 | 816.56 | 922.76 | 1226.02 | 594.72 | 726.88 | 855.50 | 966.42 | 1283.84 |
| 89 | 606.52 | 739.86 | 870.84 | 982.94 | 1307.44 | 632.48 | 772.90 | 909.78 | 1026.60 | 1365.26 |
| 90 | 646.64 | 789.42 | 928.66 | 1047.84 | 1393.58 | 672.60 | 822.46 | 967.60 | 1091.50 | 1451.40 |
| 91 | 689.12 | 840.16 | 987.66 | 1113.92 | 1482.08 | 715.08 | 873.20 | 1026.60 | 1157.58 | 1539.90 |
| 92 | 731.60 | 892.08 | 1049.02 | 1182.36 | 1574.12 | 757.56 | 925.12 | 1087.96 | 1226.02 | 1631.94 |
| 93 | 777.62 | 947.54 | 1113.92 | 1255.52 | 1670.88 | 803.58 | 980.58 | 1152.86 | 1299.18 | 1728.70 |
| 94 | 827.18 | 1006.54 | 1183.54 | 1333.40 | 1774.72 | 853.14 | 1039.58 | 1222.48 | 1377.06 | 1832.54 |
| 95 | 880.28 | 1071.44 | 1259.06 | 1417.18 | 1888.00 | 906.24 | 1104.48 | 1298.00 | 1460.84 | 1945.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 30 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 31 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 32 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 33 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 34 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 35 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 36 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 37 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 38 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 39 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 40 | 31.86 | 41.30 | 47.20 | 53.10 | 71.98 | 42.48 | 51.92 | 61.36 | 68.44 | 92.04 |
| 41 | 31.86 | 41.30 | 47.20 | 53.10 | 71.98 | 42.48 | 51.92 | 61.36 | 68.44 | 92.04 |
| 42 | 31.86 | 41.30 | 47.20 | 53.10 | 71.98 | 42.48 | 51.92 | 61.36 | 68.44 | 92.04 |
| 43 | 31.86 | 41.30 | 47.20 | 53.10 | 71.98 | 42.48 | 51.92 | 61.36 | 68.44 | 92.04 |
| 44 | 31.86 | 41.30 | 47.20 | 53.10 | 71.98 | 42.48 | 51.92 | 61.36 | 68.44 | 92.04 |
| 45 | 35.40 | 42.48 | 50.74 | 57.82 | 74.34 | 46.02 | 55.46 | 64.90 | 73.16 | 95.58 |
| 46 | 35.40 | 42.48 | 50.74 | 57.82 | 74.34 | 46.02 | 55.46 | 64.90 | 73.16 | 95.58 |
| 47 | 35.40 | 42.48 | 50.74 | 57.82 | 74.34 | 46.02 | 55.46 | 64.90 | 73.16 | 95.58 |
| 48 | 35.40 | 42.48 | 50.74 | 57.82 | 74.34 | 46.02 | 55.46 | 64.90 | 73.16 | 95.58 |
| 49 | 35.40 | 42.48 | 50.74 | 57.82 | 74.34 | 46.02 | 55.46 | 64.90 | 73.16 | 95.58 |
| 50 | 38.94 | 47.20 | 56.64 | 62.54 | 83.78 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 |
| 51 | 40.12 | 49.56 | 60.18 | 67.26 | 88.50 | 51.92 | 63.72 | 75.52 | 86.14 | 113.28 |
| 52 | 43.66 | 51.92 | 61.36 | 71.98 | 93.22 | 55.46 | 67.26 | 79.06 | 89.68 | 118.00 |
| 53 | 44.84 | 55.46 | 64.90 | 74.34 | 97.94 | 57.82 | 70.80 | 82.60 | 93.22 | 123.90 |
| 54 | 48.38 | 59.00 | 68.44 | 79.06 | 102.66 | 61.36 | 73.16 | 86.14 | 99.12 | 128.62 |
| 55 | 49.56 | 61.36 | 70.80 | 82.60 | 107.38 | 61.36 | 75.52 | 88.50 | 101.48 | 133.34 |
| 56 | 51.92 | 63.72 | 76.70 | 87.32 | 114.46 | 64.90 | 79.06 | 93.22 | 107.38 | 141.60 |
| 57 | 56.64 | 68.44 | 81.42 | 92.04 | 120.36 | 69.62 | 84.96 | 99.12 | 113.28 | 148.68 |
| 58 | 60.18 | 73.16 | 86.14 | 97.94 | 128.62 | 73.16 | 89.68 | 106.20 | 119.18 | 156.94 |
| 59 | 63.72 | 77.88 | 90.86 | 103.84 | 138.06 | 79.06 | 94.40 | 110.92 | 126.26 | 167.56 |
| 60 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 | 81.42 | 100.30 | 119.18 | 134.52 | 178.18 |
| 61 | 71.98 | 88.50 | 105.02 | 119.18 | 156.94 | 88.50 | 107.38 | 127.44 | 143.96 | 191.16 |
| 62 | 76.70 | 95.58 | 110.92 | 127.44 | 167.56 | 94.40 | 115.64 | 135.70 | 154.58 | 202.96 |
| 63 | 83.78 | 101.48 | 119.18 | 136.88 | 179.36 | 101.48 | 122.72 | 145.14 | 165.20 | 218.30 |
| 64 | 89.68 | 108.56 | 129.80 | 146.32 | 193.52 | 109.74 | 133.34 | 156.94 | 177.00 | 234.82 |
| 65 | 96.76 | 116.82 | 140.42 | 158.12 | 210.04 | 116.82 | 142.78 | 168.74 | 191.16 | 253.70 |
| 66 | 106.20 | 128.62 | 152.22 | 174.64 | 230.10 | 127.44 | 155.76 | 182.90 | 208.86 | 276.12 |
| 67 | 115.64 | 142.78 | 168.74 | 191.16 | 251.34 | 139.24 | 171.10 | 201.78 | 227.74 | 300.90 |
| 68 | 127.44 | 155.76 | 185.26 | 208.86 | 276.12 | 151.04 | 185.26 | 219.48 | 247.80 | 326.86 |
| 69 | 139.24 | 171.10 | 202.96 | 228.92 | 303.26 | 165.20 | 201.78 | 238.36 | 269.04 | 356.36 |
| 70 | 153.40 | 187.62 | 221.84 | 252.52 | 331.58 | 179.36 | 219.48 | 259.60 | 293.82 | 388.22 |
| 71 | 168.74 | 206.50 | 243.08 | 276.12 | 363.44 | 194.70 | 238.36 | 280.84 | 318.60 | 421.26 |
| 72 | 182.90 | 223.02 | 264.32 | 299.72 | 396.48 | 211.22 | 257.24 | 303.26 | 343.38 | 455.48 |
| 73 | 199.42 | 245.44 | 287.92 | 325.68 | 431.88 | 227.74 | 278.48 | 326.86 | 371.70 | 492.06 |
| 74 | 219.48 | 267.86 | 315.06 | 356.36 | 472.00 | 248.98 | 303.26 | 356.36 | 402.38 | 533.36 |
| 75 | 243.08 | 295.00 | 348.10 | 395.30 | 521.56 | 272.58 | 330.40 | 390.58 | 441.32 | 584.10 |
| 76 | 269.04 | 329.22 | 388.22 | 440.14 | 582.92 | 298.54 | 364.62 | 430.70 | 487.34 | 645.46 |
| 77 | 300.90 | 368.16 | 434.24 | 492.06 | 651.36 | 330.40 | 404.74 | 477.90 | 541.62 | 716.26 |
| 78 | 335.12 | 409.46 | 484.98 | 549.88 | 728.06 | 365.80 | 447.22 | 528.64 | 600.62 | 794.14 |
| 79 | 368.16 | 451.94 | 534.54 | 606.52 | 802.40 | 397.66 | 489.70 | 580.56 | 658.44 | 869.66 |
| 80 | 400.02 | 490.88 | 581.74 | 659.62 | 873.20 | 431.88 | 528.64 | 626.58 | 711.54 | 940.46 |
| 81 | 427.16 | 523.92 | 620.68 | 704.46 | 932.20 | 459.02 | 561.68 | 665.52 | 756.38 | 999.46 |
| 82 | 454.30 | 556.96 | 660.80 | 748.12 | 990.02 | 486.16 | 594.72 | 705.64 | 800.04 | 1057.28 |
| 83 | 481.44 | 591.18 | 699.74 | 790.60 | 1049.02 | 513.30 | 628.94 | 744.58 | 842.52 | 1116.28 |
| 84 | 510.94 | 626.58 | 741.04 | 838.98 | 1111.56 | 542.80 | 664.34 | 785.88 | 890.90 | 1178.82 |
| 85 | 545.16 | 666.70 | 788.24 | 892.08 | 1183.54 | 577.02 | 704.46 | 833.08 | 944.00 | 1250.80 |
| 86 | 581.74 | 711.54 | 841.34 | 949.90 | 1261.42 | 613.60 | 749.30 | 886.18 | 1001.82 | 1328.68 |
| 87 | 621.86 | 758.74 | 896.80 | 1014.80 | 1346.38 | 653.72 | 796.50 | 941.64 | 1066.72 | 1413.64 |
| 88 | 663.16 | 810.66 | 956.98 | 1082.06 | 1436.06 | 695.02 | 848.42 | 1001.82 | 1133.98 | 1503.32 |
| 89 | 709.18 | 864.94 | 1021.88 | 1152.86 | 1531.64 | 741.04 | 902.70 | 1066.72 | 1204.78 | 1598.90 |
| 90 | 755.20 | 921.58 | 1087.96 | 1228.38 | 1631.94 | 787.06 | 959.34 | 1132.80 | 1280.30 | 1699.20 |
| 91 | 803.58 | 980.58 | 1156.40 | 1306.26 | 1735.78 | 835.44 | 1018.34 | 1201.24 | 1358.18 | 1803.04 |
| 92 | 854.32 | 1041.94 | 1229.56 | 1386.50 | 1843.16 | 886.18 | 1079.70 | 1274.40 | 1438.42 | 1910.42 |
| 93 | 907.42 | 1105.66 | 1303.90 | 1471.46 | 1956.44 | 939.28 | 1143.42 | 1348.74 | 1523.38 | 2023.70 |
| 94 | 964.06 | 1175.28 | 1385.32 | 1562.32 | 2079.16 | 995.92 | 1213.04 | 1430.16 | 1614.24 | 2146.42 |
| 95 | 1026.60 | 1250.80 | 1473.82 | 1661.44 | 2211.32 | 1058.46 | 1288.56 | 1518.66 | 1713.36 | 2278.58 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 30 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 31 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 32 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 33 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 34 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 35 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 36 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 37 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 38 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 39 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 40 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 55.46 | 62.54 | 82.60 |
| 41 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 55.46 | 62.54 | 82.60 |
| 42 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 55.46 | 62.54 | 82.60 |
| 43 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 55.46 | 62.54 | 82.60 |
| 44 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 55.46 | 62.54 | 82.60 |
| 45 | 30.68 | 38.94 | 43.66 | 50.74 | 67.26 | 40.12 | 49.56 | 57.82 | 66.08 | 87.32 |
| 46 | 30.68 | 38.94 | 43.66 | 50.74 | 67.26 | 40.12 | 49.56 | 57.82 | 66.08 | 87.32 |
| 47 | 30.68 | 38.94 | 43.66 | 50.74 | 67.26 | 40.12 | 49.56 | 57.82 | 66.08 | 87.32 |
| 48 | 30.68 | 38.94 | 43.66 | 50.74 | 67.26 | 40.12 | 49.56 | 57.82 | 66.08 | 87.32 |
| 49 | 30.68 | 38.94 | 43.66 | 50.74 | 67.26 | 40.12 | 49.56 | 57.82 | 66.08 | 87.32 |
| 50 | 35.40 | 42.48 | 49.56 | 56.64 | 74.34 | 46.02 | 55.46 | 64.90 | 73.16 | 95.58 |
| 51 | 37.76 | 43.66 | 51.92 | 60.18 | 79.06 | 47.20 | 57.82 | 67.26 | 76.70 | 101.48 |
| 52 | 37.76 | 47.20 | 55.46 | 62.54 | 82.60 | 48.38 | 60.18 | 70.80 | 79.06 | 105.02 |
| 53 | 40.12 | 49.56 | 59.00 | 67.26 | 88.50 | 50.74 | 62.54 | 73.16 | 84.96 | 110.92 |
| 54 | 43.66 | 51.92 | 61.36 | 70.80 | 92.04 | 54.28 | 64.90 | 76.70 | 87.32 | 114.46 |
| 55 | 44.84 | 54.28 | 62.54 | 73.16 | 95.58 | 55.46 | 68.44 | 79.06 | 90.86 | 119.18 |
| 56 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 | 59.00 | 71.98 | 83.78 | 95.58 | 126.26 |
| 57 | 49.56 | 61.36 | 70.80 | 82.60 | 107.38 | 61.36 | 75.52 | 88.50 | 101.48 | 132.16 |
| 58 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 64.90 | 79.06 | 93.22 | 107.38 | 140.42 |
| 59 | 55.46 | 68.44 | 81.42 | 93.22 | 122.72 | 68.44 | 83.78 | 99.12 | 113.28 | 148.68 |
| 60 | 60.18 | 73.16 | 86.14 | 97.94 | 129.80 | 73.16 | 89.68 | 105.02 | 119.18 | 158.12 |
| 61 | 66.08 | 79.06 | 93.22 | 106.20 | 139.24 | 79.06 | 95.58 | 113.28 | 128.62 | 168.74 |
| 62 | 69.62 | 84.96 | 100.30 | 113.28 | 148.68 | 83.78 | 102.66 | 121.54 | 136.88 | 180.54 |
| 63 | 74.34 | 89.68 | 107.38 | 121.54 | 160.48 | 90.86 | 109.74 | 129.80 | 147.50 | 194.70 |
| 64 | 80.24 | 97.94 | 115.64 | 130.98 | 172.28 | 96.76 | 119.18 | 139.24 | 158.12 | 207.68 |
| 65 | 86.14 | 106.20 | 125.08 | 141.60 | 187.62 | 105.02 | 128.62 | 151.04 | 169.92 | 225.38 |
| 66 | 94.40 | 115.64 | 136.88 | 155.76 | 204.14 | 114.46 | 140.42 | 165.20 | 185.26 | 245.44 |
| 67 | 105.02 | 127.44 | 148.68 | 169.92 | 224.20 | 125.08 | 151.04 | 178.18 | 202.96 | 267.86 |
| 68 | 113.28 | 139.24 | 164.02 | 186.44 | 247.80 | 133.34 | 165.20 | 193.52 | 220.66 | 292.64 |
| 69 | 123.90 | 153.40 | 179.36 | 206.50 | 270.22 | 146.32 | 180.54 | 211.22 | 240.72 | 317.42 |
| 70 | 136.88 | 167.56 | 197.06 | 224.20 | 297.36 | 159.30 | 195.88 | 230.10 | 260.78 | 345.74 |
| 71 | 148.68 | 184.08 | 215.94 | 245.44 | 324.50 | 173.46 | 211.22 | 250.16 | 284.38 | 374.06 |
| 72 | 164.02 | 199.42 | 234.82 | 266.68 | 351.64 | 187.62 | 228.92 | 269.04 | 305.62 | 403.56 |
| 73 | 179.36 | 218.30 | 256.06 | 290.28 | 383.50 | 204.14 | 247.80 | 291.46 | 330.40 | 436.60 |
| 74 | 195.88 | 238.36 | 280.84 | 316.24 | 421.26 | 220.66 | 270.22 | 317.42 | 356.36 | 475.54 |
| 75 | 215.94 | 264.32 | 309.16 | 349.28 | 463.74 | 241.90 | 295.00 | 345.74 | 390.58 | 519.20 |
| 76 | 239.54 | 292.64 | 344.56 | 390.58 | 518.02 | 266.68 | 324.50 | 382.32 | 431.88 | 574.66 |
| 77 | 267.86 | 326.86 | 385.86 | 437.78 | 579.38 | 295.00 | 361.08 | 423.62 | 480.26 | 636.02 |
| 78 | 297.36 | 363.44 | 430.70 | 487.34 | 645.46 | 324.50 | 396.48 | 468.46 | 532.18 | 704.46 |
| 79 | 326.86 | 400.02 | 473.18 | 538.08 | 710.36 | 354.00 | 433.06 | 513.30 | 582.92 | 770.54 |
| 80 | 355.18 | 435.42 | 515.66 | 584.10 | 771.72 | 382.32 | 468.46 | 555.78 | 628.94 | 831.90 |
| 81 | 379.96 | 466.10 | 551.06 | 624.22 | 824.82 | 407.10 | 499.14 | 591.18 | 669.06 | 885.00 |
| 82 | 403.56 | 494.42 | 585.28 | 661.98 | 875.56 | 430.70 | 527.46 | 625.40 | 706.82 | 935.74 |
| 83 | 428.34 | 523.92 | 619.50 | 699.74 | 927.48 | 455.48 | 556.96 | 659.62 | 744.58 | 987.66 |
| 84 | 454.30 | 555.78 | 656.08 | 742.22 | 984.12 | 481.44 | 588.82 | 696.20 | 787.06 | 1044.30 |
| 85 | 484.98 | 592.36 | 698.56 | 789.42 | 1046.66 | 512.12 | 625.40 | 738.68 | 834.26 | 1106.84 |
| 86 | 516.84 | 632.48 | 745.76 | 841.34 | 1116.28 | 543.98 | 665.52 | 785.88 | 886.18 | 1176.46 |
| 87 | 552.24 | 673.78 | 794.14 | 897.98 | 1191.80 | 579.38 | 706.82 | 834.26 | 942.82 | 1251.98 |
| 88 | 590.00 | 719.80 | 848.42 | 958.16 | 1270.86 | 617.14 | 752.84 | 888.54 | 1003.00 | 1331.04 |
| 89 | 628.94 | 767.00 | 905.06 | 1020.70 | 1355.82 | 656.08 | 800.04 | 945.18 | 1065.54 | 1416.00 |
| 90 | 671.42 | 818.92 | 964.06 | 1086.78 | 1444.32 | 698.56 | 851.96 | 1004.18 | 1131.62 | 1504.50 |
| 91 | 713.90 | 870.84 | 1025.42 | 1156.40 | 1536.36 | 741.04 | 903.88 | 1065.54 | 1201.24 | 1596.54 |
| 92 | 759.92 | 925.12 | 1087.96 | 1227.20 | 1631.94 | 787.06 | 958.16 | 1128.08 | 1272.04 | 1692.12 |
| 93 | 807.12 | 981.76 | 1155.22 | 1302.72 | 1732.24 | 834.26 | 1014.80 | 1195.34 | 1347.56 | 1792.42 |
| 94 | 856.68 | 1043.12 | 1228.38 | 1382.96 | 1840.80 | 883.82 | 1076.16 | 1268.50 | 1427.80 | 1900.98 |
| 95 | 912.14 | 1110.38 | 1306.26 | 1471.46 | 1957.62 | 939.28 | 1143.42 | 1346.38 | 1516.30 | 2017.80 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 30 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 31 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 32 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 33 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 34 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 35 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 36 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 37 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 38 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 39 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 40 | 27.14 | 31.86 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 55.46 | 74.34 |
| 41 | 27.14 | 31.86 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 55.46 | 74.34 |
| 42 | 27.14 | 31.86 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 55.46 | 74.34 |
| 43 | 27.14 | 31.86 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 55.46 | 74.34 |
| 44 | 27.14 | 31.86 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 55.46 | 74.34 |
| 45 | 27.14 | 34.22 | 41.30 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 46 | 27.14 | 34.22 | 41.30 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 47 | 27.14 | 34.22 | 41.30 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 48 | 27.14 | 34.22 | 41.30 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 49 | 27.14 | 34.22 | 41.30 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 50 | 30.68 | 38.94 | 43.66 | 50.74 | 67.26 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 51 | 33.04 | 40.12 | 47.20 | 54.28 | 70.80 | 42.48 | 51.92 | 60.18 | 69.62 | 90.86 |
| 52 | 35.40 | 42.48 | 49.56 | 57.82 | 75.52 | 44.84 | 53.10 | 62.54 | 71.98 | 95.58 |
| 53 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 | 47.20 | 56.64 | 64.90 | 74.34 | 99.12 |
| 54 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 55 | 40.12 | 48.38 | 57.82 | 64.90 | 86.14 | 48.38 | 61.36 | 71.98 | 81.42 | 106.20 |
| 56 | 42.48 | 50.74 | 61.36 | 69.62 | 90.86 | 51.92 | 62.54 | 74.34 | 86.14 | 112.10 |
| 57 | 46.02 | 55.46 | 64.90 | 73.16 | 96.76 | 55.46 | 67.26 | 79.06 | 89.68 | 118.00 |
| 58 | 47.20 | 57.82 | 67.26 | 79.06 | 102.66 | 57.82 | 70.80 | 82.60 | 95.58 | 125.08 |
| 59 | 49.56 | 61.36 | 71.98 | 83.78 | 108.56 | 61.36 | 75.52 | 88.50 | 101.48 | 133.34 |
| 60 | 53.10 | 66.08 | 77.88 | 88.50 | 116.82 | 64.90 | 80.24 | 94.40 | 107.38 | 141.60 |
| 61 | 56.64 | 70.80 | 84.96 | 95.58 | 126.26 | 68.44 | 86.14 | 101.48 | 115.64 | 152.22 |
| 62 | 62.54 | 76.70 | 88.50 | 102.66 | 134.52 | 75.52 | 93.22 | 108.56 | 122.72 | 162.84 |
| 63 | 66.08 | 81.42 | 96.76 | 109.74 | 143.96 | 80.24 | 97.94 | 116.82 | 132.16 | 173.46 |
| 64 | 70.80 | 87.32 | 102.66 | 118.00 | 154.58 | 86.14 | 106.20 | 123.90 | 141.60 | 187.62 |
| 65 | 77.88 | 95.58 | 112.10 | 127.44 | 168.74 | 93.22 | 114.46 | 134.52 | 153.40 | 202.96 |
| 66 | 84.96 | 103.84 | 122.72 | 140.42 | 184.08 | 101.48 | 125.08 | 146.32 | 167.56 | 219.48 |
| 67 | 93.22 | 113.28 | 134.52 | 152.22 | 200.60 | 110.92 | 135.70 | 159.30 | 180.54 | 238.36 |
| 68 | 101.48 | 125.08 | 146.32 | 167.56 | 220.66 | 120.36 | 147.50 | 173.46 | 198.24 | 260.78 |
| 69 | 112.10 | 135.70 | 161.66 | 184.08 | 241.90 | 130.98 | 160.48 | 189.98 | 215.94 | 284.38 |
| 70 | 120.36 | 149.86 | 177.00 | 200.60 | 264.32 | 140.42 | 174.64 | 205.32 | 233.64 | 307.98 |
| 71 | 133.34 | 164.02 | 193.52 | 219.48 | 289.10 | 154.58 | 189.98 | 223.02 | 253.70 | 333.94 |
| 72 | 145.14 | 178.18 | 210.04 | 237.18 | 315.06 | 166.38 | 204.14 | 240.72 | 272.58 | 361.08 |
| 73 | 159.30 | 194.70 | 230.10 | 258.42 | 343.38 | 180.54 | 221.84 | 260.78 | 295.00 | 390.58 |
| 74 | 175.82 | 213.58 | 251.34 | 284.38 | 375.24 | 198.24 | 240.72 | 283.20 | 319.78 | 423.62 |
| 75 | 192.34 | 234.82 | 276.12 | 311.52 | 414.18 | 214.76 | 263.14 | 309.16 | 349.28 | 463.74 |
| 76 | 214.76 | 261.96 | 306.80 | 348.10 | 461.38 | 237.18 | 290.28 | 341.02 | 385.86 | 510.94 |
| 77 | 237.18 | 292.64 | 344.56 | 389.40 | 515.66 | 260.78 | 320.96 | 377.60 | 428.34 | 567.58 |
| 78 | 265.50 | 323.32 | 382.32 | 434.24 | 573.48 | 289.10 | 352.82 | 417.72 | 474.36 | 625.40 |
| 79 | 289.10 | 356.36 | 421.26 | 479.08 | 632.48 | 313.88 | 385.86 | 456.66 | 519.20 | 684.40 |
| 80 | 315.06 | 387.04 | 457.84 | 518.02 | 687.94 | 338.66 | 416.54 | 493.24 | 559.32 | 741.04 |
| 81 | 337.48 | 414.18 | 488.52 | 553.42 | 735.14 | 361.08 | 443.68 | 523.92 | 594.72 | 788.24 |
| 82 | 357.54 | 440.14 | 520.38 | 587.64 | 779.98 | 381.14 | 469.64 | 555.78 | 628.94 | 833.08 |
| 83 | 379.96 | 466.10 | 549.88 | 623.04 | 826.00 | 403.56 | 495.60 | 585.28 | 664.34 | 879.10 |
| 84 | 404.74 | 494.42 | 584.10 | 659.62 | 876.74 | 428.34 | 523.92 | 619.50 | 700.92 | 929.84 |
| 85 | 430.70 | 526.28 | 620.68 | 702.10 | 932.20 | 454.30 | 555.78 | 656.08 | 743.40 | 985.30 |
| 86 | 459.02 | 561.68 | 661.98 | 748.12 | 994.74 | 482.62 | 591.18 | 697.38 | 789.42 | 1047.84 |
| 87 | 490.88 | 599.44 | 706.82 | 797.68 | 1060.82 | 514.48 | 628.94 | 742.22 | 838.98 | 1113.92 |
| 88 | 525.10 | 640.74 | 754.02 | 850.78 | 1131.62 | 548.70 | 670.24 | 789.42 | 892.08 | 1184.72 |
| 89 | 559.32 | 683.22 | 804.76 | 907.42 | 1207.14 | 582.92 | 712.72 | 840.16 | 948.72 | 1260.24 |
| 90 | 597.08 | 728.06 | 856.68 | 966.42 | 1286.20 | 620.68 | 757.56 | 892.08 | 1007.72 | 1339.30 |
| 91 | 634.84 | 775.26 | 912.14 | 1027.78 | 1368.80 | 658.44 | 804.76 | 947.54 | 1069.08 | 1421.90 |
| 92 | 674.96 | 823.64 | 968.78 | 1091.50 | 1452.58 | 698.56 | 853.14 | 1004.18 | 1132.80 | 1505.68 |
| 93 | 717.44 | 873.20 | 1028.96 | 1158.76 | 1543.44 | 741.04 | 902.70 | 1064.36 | 1200.06 | 1596.54 |
| 94 | 762.28 | 928.66 | 1092.68 | 1230.74 | 1639.02 | 785.88 | 958.16 | 1128.08 | 1272.04 | 1692.12 |
| 95 | 811.84 | 987.66 | 1162.30 | 1308.62 | 1744.04 | 835.44 | 1017.16 | 1197.70 | 1349.92 | 1797.14 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 30 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 31 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 32 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 33 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 34 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 35 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 36 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 37 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 38 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 39 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 40 | 24.78 | 29.50 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 69.62 |
| 41 | 24.78 | 29.50 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 69.62 |
| 42 | 24.78 | 29.50 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 69.62 |
| 43 | 24.78 | 29.50 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 69.62 |
| 44 | 24.78 | 29.50 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 69.62 |
| 45 | 27.14 | 31.86 | 37.76 | 42.48 | 56.64 | 33.04 | 41.30 | 48.38 | 55.46 | 71.98 |
| 46 | 27.14 | 31.86 | 37.76 | 42.48 | 56.64 | 33.04 | 41.30 | 48.38 | 55.46 | 71.98 |
| 47 | 27.14 | 31.86 | 37.76 | 42.48 | 56.64 | 33.04 | 41.30 | 48.38 | 55.46 | 71.98 |
| 48 | 27.14 | 31.86 | 37.76 | 42.48 | 56.64 | 33.04 | 41.30 | 48.38 | 55.46 | 71.98 |
| 49 | 27.14 | 31.86 | 37.76 | 42.48 | 56.64 | 33.04 | 41.30 | 48.38 | 55.46 | 71.98 |
| 50 | 28.32 | 35.40 | 41.30 | 48.38 | 61.36 | 36.58 | 46.02 | 53.10 | 61.36 | 80.24 |
| 51 | 29.50 | 37.76 | 43.66 | 50.74 | 64.90 | 38.94 | 47.20 | 56.64 | 63.72 | 83.78 |
| 52 | 31.86 | 38.94 | 46.02 | 53.10 | 70.80 | 40.12 | 48.38 | 59.00 | 66.08 | 88.50 |
| 53 | 33.04 | 42.48 | 49.56 | 56.64 | 73.16 | 42.48 | 51.92 | 61.36 | 69.62 | 90.86 |
| 54 | 35.40 | 43.66 | 49.56 | 59.00 | 76.70 | 44.84 | 54.28 | 62.54 | 73.16 | 95.58 |
| 55 | 36.58 | 44.84 | 53.10 | 60.18 | 80.24 | 46.02 | 56.64 | 66.08 | 74.34 | 99.12 |
| 56 | 38.94 | 48.38 | 56.64 | 63.72 | 84.96 | 48.38 | 60.18 | 69.62 | 79.06 | 103.84 |
| 57 | 41.30 | 49.56 | 60.18 | 68.44 | 89.68 | 50.74 | 62.54 | 73.16 | 83.78 | 109.74 |
| 58 | 44.84 | 54.28 | 64.90 | 71.98 | 95.58 | 54.28 | 66.08 | 77.88 | 87.32 | 115.64 |
| 59 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 | 56.64 | 69.62 | 81.42 | 94.40 | 122.72 |
| 60 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 | 60.18 | 74.34 | 87.32 | 99.12 | 130.98 |
| 61 | 54.28 | 66.08 | 77.88 | 87.32 | 116.82 | 66.08 | 80.24 | 94.40 | 106.20 | 140.42 |
| 62 | 56.64 | 69.62 | 83.78 | 94.40 | 125.08 | 68.44 | 84.96 | 100.30 | 113.28 | 151.04 |
| 63 | 62.54 | 75.52 | 87.32 | 101.48 | 132.16 | 74.34 | 92.04 | 106.20 | 121.54 | 160.48 |
| 64 | 66.08 | 81.42 | 95.58 | 109.74 | 143.96 | 80.24 | 97.94 | 115.64 | 132.16 | 173.46 |
| 65 | 71.98 | 87.32 | 102.66 | 118.00 | 155.76 | 86.14 | 105.02 | 123.90 | 141.60 | 186.44 |
| 66 | 79.06 | 95.58 | 113.28 | 128.62 | 168.74 | 94.40 | 114.46 | 135.70 | 154.58 | 201.78 |
| 67 | 86.14 | 106.20 | 125.08 | 141.60 | 187.62 | 101.48 | 126.26 | 147.50 | 167.56 | 221.84 |
| 68 | 94.40 | 114.46 | 135.70 | 155.76 | 204.14 | 110.92 | 135.70 | 161.66 | 182.90 | 240.72 |
| 69 | 102.66 | 125.08 | 149.86 | 169.92 | 224.20 | 121.54 | 147.50 | 174.64 | 198.24 | 261.96 |
| 70 | 112.10 | 136.88 | 162.84 | 185.26 | 245.44 | 129.80 | 160.48 | 188.80 | 214.76 | 284.38 |
| 71 | 123.90 | 149.86 | 179.36 | 201.78 | 266.68 | 142.78 | 174.64 | 206.50 | 233.64 | 307.98 |
| 72 | 134.52 | 165.20 | 193.52 | 220.66 | 291.46 | 153.40 | 188.80 | 221.84 | 251.34 | 333.94 |
| 73 | 147.50 | 180.54 | 212.40 | 239.54 | 316.24 | 167.56 | 205.32 | 241.90 | 272.58 | 359.90 |
| 74 | 161.66 | 197.06 | 231.28 | 261.96 | 346.92 | 181.72 | 221.84 | 260.78 | 295.00 | 391.76 |
| 75 | 178.18 | 217.12 | 254.88 | 287.92 | 382.32 | 199.42 | 243.08 | 284.38 | 322.14 | 427.16 |
| 76 | 197.06 | 240.72 | 283.20 | 320.96 | 425.98 | 218.30 | 266.68 | 313.88 | 355.18 | 472.00 |
| 77 | 220.66 | 270.22 | 317.42 | 359.90 | 475.54 | 241.90 | 296.18 | 349.28 | 394.12 | 521.56 |
| 78 | 243.08 | 298.54 | 352.82 | 400.02 | 528.64 | 265.50 | 325.68 | 384.68 | 435.42 | 577.02 |
| 79 | 267.86 | 328.04 | 388.22 | 440.14 | 581.74 | 289.10 | 355.18 | 420.08 | 476.72 | 630.12 |
| 80 | 291.46 | 355.18 | 421.26 | 477.90 | 631.30 | 312.70 | 383.50 | 454.30 | 514.48 | 680.86 |
| 81 | 311.52 | 381.14 | 449.58 | 509.76 | 674.96 | 332.76 | 409.46 | 482.62 | 546.34 | 724.52 |
| 82 | 330.40 | 403.56 | 477.90 | 541.62 | 716.26 | 351.64 | 431.88 | 510.94 | 578.20 | 765.82 |
| 83 | 350.46 | 428.34 | 506.22 | 573.48 | 759.92 | 371.70 | 456.66 | 539.26 | 610.06 | 809.48 |
| 84 | 372.88 | 455.48 | 536.90 | 608.88 | 804.76 | 394.12 | 483.80 | 569.94 | 645.46 | 854.32 |
| 85 | 396.48 | 483.80 | 572.30 | 646.64 | 856.68 | 417.72 | 512.12 | 605.34 | 683.22 | 906.24 |
| 86 | 423.62 | 516.84 | 610.06 | 689.12 | 914.50 | 444.86 | 545.16 | 643.10 | 725.70 | 964.06 |
| 87 | 453.12 | 552.24 | 651.36 | 736.32 | 975.86 | 474.36 | 580.56 | 684.40 | 772.90 | 1025.42 |
| 88 | 483.80 | 588.82 | 693.84 | 784.70 | 1041.94 | 505.04 | 617.14 | 726.88 | 821.28 | 1091.50 |
| 89 | 515.66 | 628.94 | 739.86 | 836.62 | 1110.38 | 536.90 | 657.26 | 772.90 | 873.20 | 1159.94 |
| 90 | 549.88 | 670.24 | 789.42 | 890.90 | 1184.72 | 571.12 | 698.56 | 822.46 | 927.48 | 1234.28 |
| 91 | 586.46 | 713.90 | 840.16 | 947.54 | 1259.06 | 607.70 | 742.22 | 873.20 | 984.12 | 1308.62 |
| 92 | 621.86 | 757.56 | 892.08 | 1005.36 | 1338.12 | 643.10 | 785.88 | 925.12 | 1041.94 | 1387.68 |
| 93 | 660.80 | 804.76 | 946.36 | 1067.90 | 1419.54 | 682.04 | 833.08 | 979.40 | 1104.48 | 1469.10 |
| 94 | 703.28 | 855.50 | 1006.54 | 1133.98 | 1508.04 | 724.52 | 883.82 | 1039.58 | 1170.56 | 1557.60 |
| 95 | 748.12 | 909.78 | 1070.26 | 1204.78 | 1604.80 | 769.36 | 938.10 | 1103.30 | 1241.36 | 1654.36 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 30 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 31 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 32 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 33 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 34 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 35 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 36 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 37 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 38 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 39 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 40 | 35.40 | 42.48 | 50.74 | 56.64 | 75.52 | 46.02 | 55.46 | 64.90 | 73.16 | 97.94 |
| 41 | 35.40 | 42.48 | 50.74 | 56.64 | 75.52 | 46.02 | 55.46 | 64.90 | 73.16 | 97.94 |
| 42 | 35.40 | 42.48 | 50.74 | 56.64 | 75.52 | 46.02 | 55.46 | 64.90 | 73.16 | 97.94 |
| 43 | 35.40 | 42.48 | 50.74 | 56.64 | 75.52 | 46.02 | 55.46 | 64.90 | 73.16 | 97.94 |
| 44 | 35.40 | 42.48 | 50.74 | 56.64 | 75.52 | 46.02 | 55.46 | 64.90 | 73.16 | 97.94 |
| 45 | 37.76 | 46.02 | 54.28 | 60.18 | 80.24 | 48.38 | 59.00 | 69.62 | 77.88 | 103.84 |
| 46 | 37.76 | 46.02 | 54.28 | 60.18 | 80.24 | 48.38 | 59.00 | 69.62 | 77.88 | 103.84 |
| 47 | 37.76 | 46.02 | 54.28 | 60.18 | 80.24 | 48.38 | 59.00 | 69.62 | 77.88 | 103.84 |
| 48 | 37.76 | 46.02 | 54.28 | 60.18 | 80.24 | 48.38 | 59.00 | 69.62 | 77.88 | 103.84 |
| 49 | 37.76 | 46.02 | 54.28 | 60.18 | 80.24 | 48.38 | 59.00 | 69.62 | 77.88 | 103.84 |
| 50 | 41.30 | 50.74 | 60.18 | 68.44 | 89.68 | 54.28 | 64.90 | 77.88 | 87.32 | 115.64 |
| 51 | 43.66 | 53.10 | 62.54 | 71.98 | 94.40 | 56.64 | 68.44 | 80.24 | 92.04 | 121.54 |
| 52 | 46.02 | 55.46 | 66.08 | 75.52 | 100.30 | 59.00 | 70.80 | 83.78 | 95.58 | 127.44 |
| 53 | 48.38 | 59.00 | 69.62 | 79.06 | 103.84 | 61.36 | 74.34 | 87.32 | 100.30 | 130.98 |
| 54 | 50.74 | 62.54 | 73.16 | 83.78 | 109.74 | 63.72 | 79.06 | 92.04 | 103.84 | 136.88 |
| 55 | 53.10 | 64.90 | 76.70 | 87.32 | 114.46 | 66.08 | 81.42 | 95.58 | 108.56 | 142.78 |
| 56 | 55.46 | 69.62 | 81.42 | 93.22 | 121.54 | 69.62 | 86.14 | 100.30 | 114.46 | 149.86 |
| 57 | 60.18 | 71.98 | 86.14 | 97.94 | 128.62 | 74.34 | 89.68 | 106.20 | 120.36 | 158.12 |
| 58 | 63.72 | 77.88 | 92.04 | 105.02 | 138.06 | 77.88 | 95.58 | 112.10 | 128.62 | 168.74 |
| 59 | 68.44 | 82.60 | 97.94 | 110.92 | 146.32 | 82.60 | 101.48 | 119.18 | 135.70 | 179.36 |
| 60 | 73.16 | 88.50 | 105.02 | 118.00 | 156.94 | 88.50 | 107.38 | 127.44 | 143.96 | 191.16 |
| 61 | 77.88 | 95.58 | 112.10 | 127.44 | 167.56 | 94.40 | 115.64 | 135.70 | 154.58 | 204.14 |
| 62 | 82.60 | 101.48 | 119.18 | 135.70 | 178.18 | 100.30 | 122.72 | 145.14 | 164.02 | 217.12 |
| 63 | 89.68 | 108.56 | 127.44 | 145.14 | 192.34 | 108.56 | 132.16 | 155.76 | 177.00 | 233.64 |
| 64 | 96.76 | 116.82 | 138.06 | 156.94 | 206.50 | 116.82 | 141.60 | 166.38 | 189.98 | 251.34 |
| 65 | 103.84 | 126.26 | 149.86 | 169.92 | 224.20 | 125.08 | 153.40 | 180.54 | 205.32 | 271.40 |
| 66 | 113.28 | 138.06 | 162.84 | 186.44 | 245.44 | 136.88 | 166.38 | 195.88 | 224.20 | 295.00 |
| 67 | 125.08 | 152.22 | 179.36 | 204.14 | 269.04 | 148.68 | 181.72 | 214.76 | 243.08 | 322.14 |
| 68 | 135.70 | 166.38 | 195.88 | 224.20 | 296.18 | 161.66 | 197.06 | 232.46 | 265.50 | 350.46 |
| 69 | 149.86 | 182.90 | 217.12 | 245.44 | 324.50 | 177.00 | 215.94 | 254.88 | 289.10 | 381.14 |
| 70 | 162.84 | 200.60 | 238.36 | 270.22 | 356.36 | 191.16 | 234.82 | 277.30 | 315.06 | 415.36 |
| 71 | 179.36 | 219.48 | 259.60 | 295.00 | 389.40 | 207.68 | 254.88 | 299.72 | 341.02 | 450.76 |
| 72 | 195.88 | 239.54 | 283.20 | 319.78 | 423.62 | 225.38 | 276.12 | 324.50 | 366.98 | 486.16 |
| 73 | 213.58 | 261.96 | 307.98 | 348.10 | 461.38 | 244.26 | 298.54 | 350.46 | 396.48 | 526.28 |
| 74 | 234.82 | 286.74 | 336.30 | 381.14 | 506.22 | 265.50 | 324.50 | 379.96 | 430.70 | 571.12 |
| 75 | 259.60 | 316.24 | 372.88 | 421.26 | 556.96 | 290.28 | 354.00 | 416.54 | 470.82 | 624.22 |
| 76 | 289.10 | 352.82 | 415.36 | 469.64 | 621.86 | 319.78 | 391.76 | 460.20 | 520.38 | 690.30 |
| 77 | 322.14 | 394.12 | 464.92 | 527.46 | 697.38 | 354.00 | 434.24 | 510.94 | 579.38 | 767.00 |
| 78 | 357.54 | 438.96 | 518.02 | 587.64 | 776.44 | 390.58 | 479.08 | 565.22 | 641.92 | 848.42 |
| 79 | 394.12 | 482.62 | 571.12 | 649.00 | 857.86 | 427.16 | 523.92 | 619.50 | 704.46 | 929.84 |
| 80 | 428.34 | 525.10 | 621.86 | 705.64 | 932.20 | 461.38 | 566.40 | 670.24 | 761.10 | 1005.36 |
| 81 | 457.84 | 560.50 | 664.34 | 754.02 | 995.92 | 490.88 | 601.80 | 712.72 | 809.48 | 1069.08 |
| 82 | 486.16 | 595.90 | 705.64 | 800.04 | 1057.28 | 519.20 | 637.20 | 754.02 | 855.50 | 1130.44 |
| 83 | 515.66 | 631.30 | 746.94 | 847.24 | 1121.00 | 548.70 | 672.60 | 795.32 | 902.70 | 1194.16 |
| 84 | 547.52 | 670.24 | 792.96 | 897.98 | 1188.26 | 580.56 | 711.54 | 841.34 | 953.44 | 1261.42 |
| 85 | 582.92 | 712.72 | 842.52 | 954.62 | 1263.78 | 615.96 | 754.02 | 890.90 | 1010.08 | 1336.94 |
| 86 | 623.04 | 761.10 | 899.16 | 1017.16 | 1348.74 | 656.08 | 802.40 | 947.54 | 1072.62 | 1421.90 |
| 87 | 665.52 | 811.84 | 959.34 | 1085.60 | 1438.42 | 698.56 | 853.14 | 1007.72 | 1141.06 | 1511.58 |
| 88 | 710.36 | 867.30 | 1024.24 | 1157.58 | 1535.18 | 743.40 | 908.60 | 1072.62 | 1213.04 | 1608.34 |
| 89 | 757.56 | 925.12 | 1091.50 | 1234.28 | 1636.66 | 790.60 | 966.42 | 1139.88 | 1289.74 | 1709.82 |
| 90 | 808.30 | 986.48 | 1163.48 | 1314.52 | 1744.04 | 841.34 | 1027.78 | 1211.86 | 1369.98 | 1817.20 |
| 91 | 860.22 | 1049.02 | 1237.82 | 1397.12 | 1854.96 | 893.26 | 1090.32 | 1286.20 | 1452.58 | 1928.12 |
| 92 | 914.50 | 1115.10 | 1314.52 | 1483.26 | 1970.60 | 947.54 | 1156.40 | 1362.90 | 1538.72 | 2043.76 |
| 93 | 971.14 | 1183.54 | 1394.76 | 1574.12 | 2092.14 | 1004.18 | 1224.84 | 1443.14 | 1629.58 | 2165.30 |
| 94 | 1032.50 | 1257.88 | 1482.08 | 1672.06 | 2221.94 | 1065.54 | 1299.18 | 1530.46 | 1727.52 | 2295.10 |
| 95 | 1098.58 | 1338.12 | 1576.48 | 1778.26 | 2363.54 | 1131.62 | 1379.42 | 1624.86 | 1833.72 | 2436.70 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 30 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 31 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 32 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 33 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 34 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 35 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 36 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 37 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 38 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 39 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 40 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 66.08 | 87.32 |
| 41 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 66.08 | 87.32 |
| 42 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 66.08 | 87.32 |
| 43 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 66.08 | 87.32 |
| 44 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 66.08 | 87.32 |
| 45 | 34.22 | 40.12 | 48.38 | 54.28 | 71.98 | 43.66 | 51.92 | 62.54 | 70.80 | 93.22 |
| 46 | 34.22 | 40.12 | 48.38 | 54.28 | 71.98 | 43.66 | 51.92 | 62.54 | 70.80 | 93.22 |
| 47 | 34.22 | 40.12 | 48.38 | 54.28 | 71.98 | 43.66 | 51.92 | 62.54 | 70.80 | 93.22 |
| 48 | 34.22 | 40.12 | 48.38 | 54.28 | 71.98 | 43.66 | 51.92 | 62.54 | 70.80 | 93.22 |
| 49 | 34.22 | 40.12 | 48.38 | 54.28 | 71.98 | 43.66 | 51.92 | 62.54 | 70.80 | 93.22 |
| 50 | 37.76 | 46.02 | 54.28 | 60.18 | 79.06 | 48.38 | 59.00 | 69.62 | 77.88 | 102.66 |
| 51 | 38.94 | 48.38 | 56.64 | 63.72 | 84.96 | 50.74 | 61.36 | 71.98 | 81.42 | 108.56 |
| 52 | 41.30 | 49.56 | 59.00 | 67.26 | 88.50 | 53.10 | 63.72 | 75.52 | 86.14 | 112.10 |
| 53 | 43.66 | 53.10 | 61.36 | 71.98 | 94.40 | 54.28 | 67.26 | 77.88 | 89.68 | 118.00 |
| 54 | 44.84 | 55.46 | 64.90 | 75.52 | 97.94 | 56.64 | 69.62 | 81.42 | 93.22 | 122.72 |
| 55 | 47.20 | 59.00 | 68.44 | 79.06 | 102.66 | 59.00 | 73.16 | 84.96 | 96.76 | 127.44 |
| 56 | 50.74 | 61.36 | 71.98 | 83.78 | 109.74 | 62.54 | 76.70 | 89.68 | 102.66 | 134.52 |
| 57 | 53.10 | 64.90 | 76.70 | 88.50 | 115.64 | 66.08 | 80.24 | 94.40 | 107.38 | 141.60 |
| 58 | 56.64 | 69.62 | 82.60 | 94.40 | 122.72 | 69.62 | 84.96 | 100.30 | 114.46 | 149.86 |
| 59 | 60.18 | 74.34 | 87.32 | 100.30 | 130.98 | 74.34 | 89.68 | 106.20 | 121.54 | 159.30 |
| 60 | 63.72 | 79.06 | 92.04 | 107.38 | 139.24 | 77.88 | 95.58 | 112.10 | 129.80 | 168.74 |
| 61 | 69.62 | 83.78 | 99.12 | 114.46 | 149.86 | 83.78 | 102.66 | 120.36 | 138.06 | 181.72 |
| 62 | 74.34 | 89.68 | 107.38 | 121.54 | 159.30 | 90.86 | 109.74 | 129.80 | 146.32 | 193.52 |
| 63 | 79.06 | 97.94 | 113.28 | 129.80 | 171.10 | 95.58 | 118.00 | 138.06 | 156.94 | 207.68 |
| 64 | 86.14 | 105.02 | 122.72 | 140.42 | 184.08 | 103.84 | 127.44 | 148.68 | 169.92 | 224.20 |
| 65 | 92.04 | 113.28 | 133.34 | 152.22 | 200.60 | 112.10 | 136.88 | 160.48 | 184.08 | 241.90 |
| 66 | 102.66 | 123.90 | 146.32 | 166.38 | 219.48 | 122.72 | 148.68 | 175.82 | 199.42 | 263.14 |
| 67 | 110.92 | 135.70 | 160.48 | 181.72 | 240.72 | 132.16 | 161.66 | 191.16 | 215.94 | 286.74 |
| 68 | 121.54 | 148.68 | 175.82 | 199.42 | 263.14 | 143.96 | 175.82 | 207.68 | 236.00 | 311.52 |
| 69 | 132.16 | 164.02 | 192.34 | 218.30 | 289.10 | 155.76 | 192.34 | 225.38 | 257.24 | 339.84 |
| 70 | 145.14 | 179.36 | 211.22 | 239.54 | 317.42 | 169.92 | 208.86 | 246.62 | 279.66 | 370.52 |
| 71 | 160.48 | 195.88 | 231.28 | 263.14 | 345.74 | 185.26 | 226.56 | 267.86 | 303.26 | 400.02 |
| 72 | 174.64 | 212.40 | 252.52 | 285.56 | 377.60 | 200.60 | 244.26 | 289.10 | 326.86 | 433.06 |
| 73 | 191.16 | 232.46 | 273.76 | 310.34 | 410.64 | 217.12 | 265.50 | 311.52 | 352.82 | 467.28 |
| 74 | 210.04 | 254.88 | 299.72 | 339.84 | 449.58 | 237.18 | 289.10 | 338.66 | 382.32 | 507.40 |
| 75 | 231.28 | 282.02 | 331.58 | 374.06 | 496.78 | 258.42 | 315.06 | 370.52 | 418.90 | 555.78 |
| 76 | 257.24 | 312.70 | 368.16 | 417.72 | 553.42 | 284.38 | 346.92 | 408.28 | 462.56 | 613.60 |
| 77 | 286.74 | 350.46 | 411.82 | 467.28 | 619.50 | 315.06 | 385.86 | 453.12 | 513.30 | 680.86 |
| 78 | 318.60 | 389.40 | 459.02 | 520.38 | 690.30 | 346.92 | 424.80 | 501.50 | 567.58 | 752.84 |
| 79 | 349.28 | 428.34 | 507.40 | 574.66 | 759.92 | 378.78 | 464.92 | 549.88 | 621.86 | 823.64 |
| 80 | 379.96 | 466.10 | 551.06 | 624.22 | 826.00 | 408.28 | 501.50 | 593.54 | 673.78 | 889.72 |
| 81 | 405.92 | 497.96 | 588.82 | 666.70 | 882.64 | 434.24 | 533.36 | 631.30 | 716.26 | 946.36 |
| 82 | 431.88 | 528.64 | 624.22 | 706.82 | 936.92 | 460.20 | 564.04 | 666.70 | 756.38 | 1000.64 |
| 83 | 457.84 | 560.50 | 661.98 | 749.30 | 992.38 | 486.16 | 595.90 | 704.46 | 798.86 | 1056.10 |
| 84 | 486.16 | 594.72 | 702.10 | 792.96 | 1052.56 | 514.48 | 630.12 | 744.58 | 842.52 | 1116.28 |
| 85 | 518.02 | 632.48 | 746.94 | 843.70 | 1119.82 | 546.34 | 667.88 | 789.42 | 893.26 | 1183.54 |
| 86 | 553.42 | 674.96 | 796.50 | 899.16 | 1194.16 | 581.74 | 710.36 | 838.98 | 948.72 | 1257.88 |
| 87 | 591.18 | 720.98 | 849.60 | 959.34 | 1274.40 | 619.50 | 756.38 | 892.08 | 1008.90 | 1338.12 |
| 88 | 631.30 | 769.36 | 906.24 | 1023.06 | 1360.54 | 659.62 | 804.76 | 948.72 | 1072.62 | 1424.26 |
| 89 | 673.78 | 821.28 | 967.60 | 1091.50 | 1450.22 | 702.10 | 856.68 | 1010.08 | 1141.06 | 1513.94 |
| 90 | 717.44 | 875.56 | 1030.14 | 1162.30 | 1545.80 | 745.76 | 910.96 | 1072.62 | 1211.86 | 1609.52 |
| 91 | 764.64 | 931.02 | 1096.22 | 1236.64 | 1643.74 | 792.96 | 966.42 | 1138.70 | 1286.20 | 1707.46 |
| 92 | 811.84 | 988.84 | 1163.48 | 1312.16 | 1746.40 | 840.16 | 1024.24 | 1205.96 | 1361.72 | 1810.12 |
| 93 | 862.58 | 1050.20 | 1235.46 | 1392.40 | 1853.78 | 890.90 | 1085.60 | 1277.94 | 1441.96 | 1917.50 |
| 94 | 916.86 | 1116.28 | 1312.16 | 1478.54 | 1969.42 | 945.18 | 1151.68 | 1354.64 | 1528.10 | 2033.14 |
| 95 | 975.86 | 1187.08 | 1395.94 | 1572.94 | 2094.50 | 1004.18 | 1222.48 | 1438.42 | 1622.50 | 2158.22 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 30 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 31 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 32 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 33 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 34 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 35 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 36 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 37 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 38 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 39 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 40 | 28.32 | 34.22 | 40.12 | 46.02 | 61.36 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 |
| 41 | 28.32 | 34.22 | 40.12 | 46.02 | 61.36 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 |
| 42 | 28.32 | 34.22 | 40.12 | 46.02 | 61.36 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 |
| 43 | 28.32 | 34.22 | 40.12 | 46.02 | 61.36 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 |
| 44 | 28.32 | 34.22 | 40.12 | 46.02 | 61.36 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 |
| 45 | 30.68 | 36.58 | 42.48 | 48.38 | 64.90 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 |
| 46 | 30.68 | 36.58 | 42.48 | 48.38 | 64.90 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 |
| 47 | 30.68 | 36.58 | 42.48 | 48.38 | 64.90 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 |
| 48 | 30.68 | 36.58 | 42.48 | 48.38 | 64.90 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 |
| 49 | 30.68 | 36.58 | 42.48 | 48.38 | 64.90 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 |
| 50 | 34.22 | 40.12 | 48.38 | 54.28 | 71.98 | 43.66 | 51.92 | 61.36 | 69.62 | 92.04 |
| 51 | 35.40 | 43.66 | 50.74 | 57.82 | 75.52 | 44.84 | 55.46 | 63.72 | 73.16 | 96.76 |
| 52 | 37.76 | 46.02 | 53.10 | 61.36 | 80.24 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 53 | 38.94 | 47.20 | 55.46 | 63.72 | 83.78 | 49.56 | 60.18 | 69.62 | 80.24 | 106.20 |
| 54 | 41.30 | 49.56 | 59.00 | 67.26 | 88.50 | 50.74 | 62.54 | 73.16 | 83.78 | 109.74 |
| 55 | 42.48 | 53.10 | 61.36 | 70.80 | 92.04 | 53.10 | 64.90 | 75.52 | 87.32 | 114.46 |
| 56 | 44.84 | 54.28 | 66.08 | 74.34 | 97.94 | 55.46 | 67.26 | 80.24 | 90.86 | 120.36 |
| 57 | 47.20 | 59.00 | 68.44 | 79.06 | 103.84 | 59.00 | 71.98 | 84.96 | 95.58 | 127.44 |
| 58 | 50.74 | 62.54 | 73.16 | 83.78 | 109.74 | 61.36 | 75.52 | 89.68 | 101.48 | 134.52 |
| 59 | 53.10 | 66.08 | 77.88 | 89.68 | 118.00 | 64.90 | 81.42 | 94.40 | 108.56 | 142.78 |
| 60 | 56.64 | 69.62 | 82.60 | 94.40 | 125.08 | 69.62 | 84.96 | 100.30 | 114.46 | 151.04 |
| 61 | 61.36 | 75.52 | 89.68 | 101.48 | 133.34 | 75.52 | 90.86 | 108.56 | 122.72 | 161.66 |
| 62 | 66.08 | 81.42 | 95.58 | 109.74 | 142.78 | 80.24 | 97.94 | 115.64 | 132.16 | 173.46 |
| 63 | 70.80 | 86.14 | 101.48 | 115.64 | 153.40 | 86.14 | 105.02 | 123.90 | 140.42 | 185.26 |
| 64 | 76.70 | 93.22 | 109.74 | 125.08 | 165.20 | 92.04 | 113.28 | 132.16 | 151.04 | 200.60 |
| 65 | 82.60 | 101.48 | 119.18 | 135.70 | 179.36 | 100.30 | 122.72 | 143.96 | 164.02 | 215.94 |
| 66 | 90.86 | 110.92 | 130.98 | 149.86 | 197.06 | 109.74 | 133.34 | 156.94 | 178.18 | 234.82 |
| 67 | 99.12 | 121.54 | 142.78 | 162.84 | 214.76 | 118.00 | 145.14 | 169.92 | 193.52 | 256.06 |
| 68 | 107.38 | 133.34 | 156.94 | 179.36 | 236.00 | 127.44 | 158.12 | 185.26 | 211.22 | 278.48 |
| 69 | 118.00 | 146.32 | 172.28 | 197.06 | 258.42 | 139.24 | 171.10 | 201.78 | 230.10 | 303.26 |
| 70 | 129.80 | 159.30 | 188.80 | 214.76 | 283.20 | 152.22 | 186.44 | 219.48 | 250.16 | 330.40 |
| 71 | 141.60 | 174.64 | 206.50 | 234.82 | 309.16 | 164.02 | 201.78 | 238.36 | 271.40 | 357.54 |
| 72 | 155.76 | 191.16 | 224.20 | 254.88 | 337.48 | 179.36 | 218.30 | 257.24 | 291.46 | 387.04 |
| 73 | 169.92 | 207.68 | 245.44 | 277.30 | 366.98 | 193.52 | 236.00 | 278.48 | 315.06 | 416.54 |
| 74 | 187.62 | 228.92 | 267.86 | 303.26 | 402.38 | 211.22 | 258.42 | 302.08 | 342.20 | 453.12 |
| 75 | 206.50 | 252.52 | 295.00 | 333.94 | 443.68 | 230.10 | 282.02 | 330.40 | 374.06 | 495.60 |
| 76 | 228.92 | 279.66 | 329.22 | 371.70 | 493.24 | 253.70 | 309.16 | 364.62 | 411.82 | 546.34 |
| 77 | 254.88 | 311.52 | 368.16 | 416.54 | 552.24 | 280.84 | 342.20 | 403.56 | 457.84 | 606.52 |
| 78 | 283.20 | 346.92 | 409.46 | 463.74 | 613.60 | 307.98 | 377.60 | 446.04 | 506.22 | 669.06 |
| 79 | 310.34 | 381.14 | 450.76 | 510.94 | 676.14 | 336.30 | 413.00 | 488.52 | 553.42 | 732.78 |
| 80 | 337.48 | 414.18 | 489.70 | 554.60 | 735.14 | 362.26 | 446.04 | 527.46 | 598.26 | 791.78 |
| 81 | 361.08 | 442.50 | 523.92 | 592.36 | 784.70 | 385.86 | 474.36 | 561.68 | 636.02 | 841.34 |
| 82 | 383.50 | 470.82 | 555.78 | 628.94 | 833.08 | 408.28 | 502.68 | 593.54 | 672.60 | 889.72 |
| 83 | 407.10 | 499.14 | 588.82 | 665.52 | 882.64 | 431.88 | 531.00 | 626.58 | 709.18 | 939.28 |
| 84 | 431.88 | 528.64 | 624.22 | 705.64 | 935.74 | 456.66 | 560.50 | 661.98 | 749.30 | 992.38 |
| 85 | 460.20 | 562.86 | 664.34 | 750.48 | 995.92 | 484.98 | 594.72 | 702.10 | 794.14 | 1052.56 |
| 86 | 492.06 | 600.62 | 709.18 | 800.04 | 1063.18 | 516.84 | 632.48 | 746.94 | 843.70 | 1119.82 |
| 87 | 525.10 | 641.92 | 756.38 | 854.32 | 1133.98 | 549.88 | 673.78 | 794.14 | 897.98 | 1190.62 |
| 88 | 560.50 | 685.58 | 807.12 | 910.96 | 1210.68 | 585.28 | 717.44 | 844.88 | 954.62 | 1267.32 |
| 89 | 598.26 | 730.42 | 861.40 | 971.14 | 1290.92 | 623.04 | 762.28 | 899.16 | 1014.80 | 1347.56 |
| 90 | 638.38 | 778.80 | 916.86 | 1034.86 | 1375.88 | 663.16 | 810.66 | 954.62 | 1078.52 | 1432.52 |
| 91 | 679.68 | 829.54 | 975.86 | 1099.76 | 1463.20 | 704.46 | 861.40 | 1013.62 | 1143.42 | 1519.84 |
| 92 | 722.16 | 880.28 | 1036.04 | 1168.20 | 1554.06 | 746.94 | 912.14 | 1073.80 | 1211.86 | 1610.70 |
| 93 | 767.00 | 934.56 | 1099.76 | 1239.00 | 1649.64 | 791.78 | 966.42 | 1137.52 | 1282.66 | 1706.28 |
| 94 | 815.38 | 993.56 | 1168.20 | 1315.70 | 1752.30 | 840.16 | 1025.42 | 1205.96 | 1359.36 | 1808.94 |
| 95 | 868.48 | 1057.28 | 1243.72 | 1400.66 | 1864.40 | 893.26 | 1089.14 | 1281.48 | 1444.32 | 1921.04 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 30 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 31 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 32 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 33 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 34 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 35 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 36 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 37 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 38 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 39 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 40 | 25.96 | 31.86 | 37.76 | 42.48 | 57.82 | 34.22 | 41.30 | 49.56 | 55.46 | 73.16 |
| 41 | 25.96 | 31.86 | 37.76 | 42.48 | 57.82 | 34.22 | 41.30 | 49.56 | 55.46 | 73.16 |
| 42 | 25.96 | 31.86 | 37.76 | 42.48 | 57.82 | 34.22 | 41.30 | 49.56 | 55.46 | 73.16 |
| 43 | 25.96 | 31.86 | 37.76 | 42.48 | 57.82 | 34.22 | 41.30 | 49.56 | 55.46 | 73.16 |
| 44 | 25.96 | 31.86 | 37.76 | 42.48 | 57.82 | 34.22 | 41.30 | 49.56 | 55.46 | 73.16 |
| 45 | 28.32 | 34.22 | 40.12 | 46.02 | 60.18 | 36.58 | 43.66 | 51.92 | 59.00 | 76.70 |
| 46 | 28.32 | 34.22 | 40.12 | 46.02 | 60.18 | 36.58 | 43.66 | 51.92 | 59.00 | 76.70 |
| 47 | 28.32 | 34.22 | 40.12 | 46.02 | 60.18 | 36.58 | 43.66 | 51.92 | 59.00 | 76.70 |
| 48 | 28.32 | 34.22 | 40.12 | 46.02 | 60.18 | 36.58 | 43.66 | 51.92 | 59.00 | 76.70 |
| 49 | 28.32 | 34.22 | 40.12 | 46.02 | 60.18 | 36.58 | 43.66 | 51.92 | 59.00 | 76.70 |
| 50 | 30.68 | 37.76 | 44.84 | 50.74 | 67.26 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 |
| 51 | 31.86 | 40.12 | 47.20 | 54.28 | 70.80 | 41.30 | 50.74 | 60.18 | 68.44 | 89.68 |
| 52 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 | 43.66 | 53.10 | 62.54 | 70.80 | 94.40 |
| 53 | 35.40 | 43.66 | 51.92 | 60.18 | 77.88 | 44.84 | 55.46 | 64.90 | 74.34 | 97.94 |
| 54 | 37.76 | 46.02 | 55.46 | 62.54 | 82.60 | 47.20 | 57.82 | 68.44 | 77.88 | 101.48 |
| 55 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 48.38 | 60.18 | 70.80 | 80.24 | 106.20 |
| 56 | 42.48 | 50.74 | 60.18 | 68.44 | 90.86 | 51.92 | 62.54 | 74.34 | 83.78 | 110.92 |
| 57 | 43.66 | 54.28 | 64.90 | 73.16 | 96.76 | 54.28 | 66.08 | 79.06 | 88.50 | 118.00 |
| 58 | 47.20 | 57.82 | 67.26 | 77.88 | 102.66 | 56.64 | 70.80 | 82.60 | 94.40 | 123.90 |
| 59 | 49.56 | 61.36 | 71.98 | 82.60 | 108.56 | 60.18 | 74.34 | 87.32 | 99.12 | 132.16 |
| 60 | 53.10 | 64.90 | 76.70 | 87.32 | 115.64 | 64.90 | 79.06 | 93.22 | 106.20 | 139.24 |
| 61 | 56.64 | 69.62 | 82.60 | 94.40 | 123.90 | 68.44 | 84.96 | 100.30 | 113.28 | 149.86 |
| 62 | 61.36 | 75.52 | 88.50 | 100.30 | 132.16 | 74.34 | 90.86 | 107.38 | 121.54 | 159.30 |
| 63 | 66.08 | 80.24 | 94.40 | 108.56 | 141.60 | 79.06 | 97.94 | 114.46 | 129.80 | 171.10 |
| 64 | 70.80 | 86.14 | 101.48 | 115.64 | 153.40 | 86.14 | 105.02 | 122.72 | 139.24 | 184.08 |
| 65 | 76.70 | 94.40 | 109.74 | 126.26 | 166.38 | 93.22 | 114.46 | 132.16 | 151.04 | 199.42 |
| 66 | 83.78 | 102.66 | 120.36 | 138.06 | 181.72 | 100.30 | 123.90 | 143.96 | 165.20 | 217.12 |
| 67 | 92.04 | 113.28 | 132.16 | 151.04 | 198.24 | 109.74 | 134.52 | 156.94 | 179.36 | 236.00 |
| 68 | 100.30 | 122.72 | 145.14 | 165.20 | 218.30 | 119.18 | 145.14 | 171.10 | 194.70 | 257.24 |
| 69 | 109.74 | 135.70 | 159.30 | 180.54 | 238.36 | 128.62 | 158.12 | 186.44 | 211.22 | 279.66 |
| 70 | 120.36 | 147.50 | 174.64 | 198.24 | 260.78 | 139.24 | 171.10 | 202.96 | 230.10 | 304.44 |
| 71 | 132.16 | 161.66 | 191.16 | 217.12 | 286.74 | 152.22 | 187.62 | 220.66 | 250.16 | 330.40 |
| 72 | 143.96 | 177.00 | 207.68 | 234.82 | 311.52 | 165.20 | 202.96 | 237.18 | 269.04 | 356.36 |
| 73 | 156.94 | 192.34 | 226.56 | 256.06 | 339.84 | 178.18 | 218.30 | 257.24 | 290.28 | 385.86 |
| 74 | 172.28 | 211.22 | 247.80 | 279.66 | 371.70 | 194.70 | 237.18 | 278.48 | 315.06 | 418.90 |
| 75 | 189.98 | 232.46 | 272.58 | 307.98 | 409.46 | 212.40 | 259.60 | 304.44 | 344.56 | 456.66 |
| 76 | 211.22 | 258.42 | 304.44 | 342.20 | 455.48 | 233.64 | 285.56 | 336.30 | 379.96 | 505.04 |
| 77 | 234.82 | 287.92 | 339.84 | 383.50 | 508.58 | 258.42 | 316.24 | 372.88 | 421.26 | 559.32 |
| 78 | 260.78 | 319.78 | 377.60 | 427.16 | 565.22 | 283.20 | 349.28 | 410.64 | 466.10 | 615.96 |
| 79 | 286.74 | 351.64 | 415.36 | 470.82 | 623.04 | 309.16 | 381.14 | 449.58 | 509.76 | 673.78 |
| 80 | 310.34 | 381.14 | 451.94 | 510.94 | 676.14 | 333.94 | 410.64 | 486.16 | 549.88 | 728.06 |
| 81 | 332.76 | 408.28 | 482.62 | 546.34 | 722.16 | 356.36 | 437.78 | 516.84 | 585.28 | 774.08 |
| 82 | 352.82 | 433.06 | 512.12 | 579.38 | 767.00 | 376.42 | 462.56 | 546.34 | 618.32 | 818.92 |
| 83 | 375.24 | 459.02 | 542.80 | 613.60 | 813.02 | 398.84 | 488.52 | 577.02 | 652.54 | 864.94 |
| 84 | 397.66 | 487.34 | 575.84 | 650.18 | 861.40 | 421.26 | 516.84 | 610.06 | 689.12 | 913.32 |
| 85 | 423.62 | 519.20 | 612.42 | 691.48 | 916.86 | 447.22 | 548.70 | 646.64 | 730.42 | 968.78 |
| 86 | 453.12 | 553.42 | 652.54 | 737.50 | 978.22 | 476.72 | 582.92 | 686.76 | 776.44 | 1030.14 |
| 87 | 483.80 | 591.18 | 697.38 | 785.88 | 1044.30 | 507.40 | 620.68 | 731.60 | 824.82 | 1096.22 |
| 88 | 516.84 | 631.30 | 743.40 | 838.98 | 1113.92 | 540.44 | 660.80 | 777.62 | 877.92 | 1165.84 |
| 89 | 551.06 | 673.78 | 792.96 | 894.44 | 1188.26 | 574.66 | 703.28 | 827.18 | 933.38 | 1240.18 |
| 90 | 588.82 | 717.44 | 844.88 | 952.26 | 1266.14 | 612.42 | 746.94 | 879.10 | 991.20 | 1318.06 |
| 91 | 626.58 | 763.46 | 899.16 | 1012.44 | 1347.56 | 650.18 | 792.96 | 933.38 | 1051.38 | 1399.48 |
| 92 | 665.52 | 811.84 | 954.62 | 1074.98 | 1430.16 | 689.12 | 841.34 | 988.84 | 1113.92 | 1482.08 |
| 93 | 706.82 | 861.40 | 1013.62 | 1141.06 | 1518.66 | 730.42 | 890.90 | 1047.84 | 1180.00 | 1570.58 |
| 94 | 751.66 | 915.68 | 1076.16 | 1211.86 | 1613.06 | 775.26 | 945.18 | 1110.38 | 1250.80 | 1664.98 |
| 95 | 800.04 | 974.68 | 1145.78 | 1289.74 | 1716.90 | 823.64 | 1004.18 | 1180.00 | 1328.68 | 1768.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 30 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 31 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 32 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 33 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 34 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 35 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 36 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 37 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 38 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 39 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 40 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 41 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 42 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 43 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 44 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 45 | 31.86 | 38.94 | 46.02 | 50.74 | 68.44 | 41.30 | 49.56 | 59.00 | 66.08 | 88.50 |
| 46 | 31.86 | 38.94 | 46.02 | 50.74 | 68.44 | 41.30 | 49.56 | 59.00 | 66.08 | 88.50 |
| 47 | 31.86 | 38.94 | 46.02 | 50.74 | 68.44 | 41.30 | 49.56 | 59.00 | 66.08 | 88.50 |
| 48 | 31.86 | 38.94 | 46.02 | 50.74 | 68.44 | 41.30 | 49.56 | 59.00 | 66.08 | 88.50 |
| 49 | 31.86 | 38.94 | 46.02 | 50.74 | 68.44 | 41.30 | 49.56 | 59.00 | 66.08 | 88.50 |
| 50 | 35.40 | 42.48 | 50.74 | 59.00 | 76.70 | 46.02 | 55.46 | 66.08 | 74.34 | 97.94 |
| 51 | 37.76 | 44.84 | 53.10 | 60.18 | 80.24 | 48.38 | 59.00 | 68.44 | 77.88 | 103.84 |
| 52 | 38.94 | 47.20 | 56.64 | 63.72 | 84.96 | 49.56 | 60.18 | 70.80 | 81.42 | 108.56 |
| 53 | 41.30 | 49.56 | 60.18 | 67.26 | 88.50 | 51.92 | 62.54 | 74.34 | 84.96 | 110.92 |
| 54 | 43.66 | 53.10 | 61.36 | 71.98 | 93.22 | 54.28 | 67.26 | 77.88 | 88.50 | 115.64 |
| 55 | 44.84 | 55.46 | 64.90 | 74.34 | 96.76 | 56.64 | 69.62 | 81.42 | 92.04 | 121.54 |
| 56 | 47.20 | 59.00 | 69.62 | 80.24 | 102.66 | 60.18 | 73.16 | 86.14 | 97.94 | 127.44 |
| 57 | 50.74 | 61.36 | 73.16 | 82.60 | 109.74 | 63.72 | 75.52 | 89.68 | 102.66 | 134.52 |
| 58 | 54.28 | 67.26 | 79.06 | 88.50 | 118.00 | 66.08 | 81.42 | 95.58 | 108.56 | 143.96 |
| 59 | 57.82 | 69.62 | 83.78 | 94.40 | 125.08 | 69.62 | 86.14 | 101.48 | 115.64 | 152.22 |
| 60 | 61.36 | 75.52 | 88.50 | 101.48 | 133.34 | 74.34 | 92.04 | 107.38 | 122.72 | 162.84 |
| 61 | 66.08 | 81.42 | 95.58 | 108.56 | 142.78 | 80.24 | 97.94 | 115.64 | 132.16 | 173.46 |
| 62 | 69.62 | 87.32 | 101.48 | 115.64 | 151.04 | 84.96 | 105.02 | 122.72 | 139.24 | 184.08 |
| 63 | 76.70 | 92.04 | 108.56 | 122.72 | 162.84 | 93.22 | 112.10 | 133.34 | 149.86 | 198.24 |
| 64 | 82.60 | 99.12 | 118.00 | 133.34 | 175.82 | 99.12 | 120.36 | 141.60 | 161.66 | 213.58 |
| 65 | 87.32 | 105.02 | 127.44 | 143.96 | 191.16 | 106.20 | 128.62 | 152.22 | 174.64 | 230.10 |
| 66 | 95.58 | 116.82 | 139.24 | 159.30 | 208.86 | 115.64 | 140.42 | 167.56 | 191.16 | 251.34 |
| 67 | 106.20 | 128.62 | 152.22 | 173.46 | 228.92 | 126.26 | 154.58 | 182.90 | 206.50 | 274.94 |
| 68 | 114.46 | 141.60 | 167.56 | 189.98 | 251.34 | 136.88 | 167.56 | 198.24 | 225.38 | 297.36 |
| 69 | 127.44 | 155.76 | 185.26 | 208.86 | 274.94 | 151.04 | 182.90 | 217.12 | 245.44 | 323.32 |
| 70 | 139.24 | 169.92 | 201.78 | 230.10 | 302.08 | 161.66 | 198.24 | 234.82 | 266.68 | 352.82 |
| 71 | 152.22 | 186.44 | 220.66 | 251.34 | 331.58 | 177.00 | 217.12 | 254.88 | 290.28 | 383.50 |
| 72 | 166.38 | 204.14 | 240.72 | 271.40 | 361.08 | 191.16 | 234.82 | 276.12 | 311.52 | 414.18 |
| 73 | 181.72 | 221.84 | 260.78 | 296.18 | 392.94 | 207.68 | 253.70 | 297.36 | 337.48 | 448.40 |
| 74 | 199.42 | 244.26 | 285.56 | 324.50 | 430.70 | 225.38 | 276.12 | 322.14 | 366.98 | 484.98 |
| 75 | 220.66 | 267.86 | 317.42 | 357.54 | 473.18 | 246.62 | 300.90 | 355.18 | 400.02 | 529.82 |
| 76 | 245.44 | 299.72 | 352.82 | 398.84 | 528.64 | 271.40 | 332.76 | 391.76 | 442.50 | 586.46 |
| 77 | 273.76 | 335.12 | 394.12 | 448.40 | 592.36 | 300.90 | 369.34 | 434.24 | 492.06 | 651.36 |
| 78 | 303.26 | 372.88 | 440.14 | 499.14 | 659.62 | 331.58 | 407.10 | 480.26 | 545.16 | 720.98 |
| 79 | 335.12 | 410.64 | 484.98 | 551.06 | 729.24 | 363.44 | 446.04 | 526.28 | 598.26 | 790.60 |
| 80 | 364.62 | 447.22 | 528.64 | 599.44 | 791.78 | 391.76 | 481.44 | 569.94 | 646.64 | 854.32 |
| 81 | 389.40 | 476.72 | 564.04 | 640.74 | 846.06 | 416.54 | 510.94 | 605.34 | 687.94 | 908.60 |
| 82 | 414.18 | 507.40 | 599.44 | 679.68 | 899.16 | 441.32 | 541.62 | 640.74 | 726.88 | 961.70 |
| 83 | 438.96 | 536.90 | 634.84 | 719.80 | 952.26 | 466.10 | 571.12 | 676.14 | 767.00 | 1014.80 |
| 84 | 466.10 | 569.94 | 673.78 | 763.46 | 1010.08 | 493.24 | 604.16 | 715.08 | 810.66 | 1072.62 |
| 85 | 495.60 | 606.52 | 716.26 | 810.66 | 1073.80 | 522.74 | 640.74 | 757.56 | 857.86 | 1136.34 |
| 86 | 529.82 | 647.82 | 763.46 | 863.76 | 1145.78 | 556.96 | 682.04 | 804.76 | 910.96 | 1208.32 |
| 87 | 566.40 | 690.30 | 815.38 | 922.76 | 1222.48 | 593.54 | 724.52 | 856.68 | 969.96 | 1285.02 |
| 88 | 604.16 | 737.50 | 869.66 | 984.12 | 1305.08 | 631.30 | 771.72 | 910.96 | 1031.32 | 1367.62 |
| 89 | 644.28 | 787.06 | 927.48 | 1049.02 | 1391.22 | 671.42 | 821.28 | 968.78 | 1096.22 | 1453.76 |
| 90 | 687.94 | 838.98 | 988.84 | 1117.46 | 1482.08 | 715.08 | 873.20 | 1030.14 | 1164.66 | 1544.62 |
| 91 | 731.60 | 892.08 | 1051.38 | 1187.08 | 1576.48 | 758.74 | 926.30 | 1092.68 | 1234.28 | 1639.02 |
| 92 | 777.62 | 948.72 | 1117.46 | 1260.24 | 1674.42 | 804.76 | 982.94 | 1158.76 | 1307.44 | 1736.96 |
| 93 | 826.00 | 1006.54 | 1184.72 | 1338.12 | 1778.26 | 853.14 | 1040.76 | 1226.02 | 1385.32 | 1840.80 |
| 94 | 877.92 | 1070.26 | 1259.06 | 1420.72 | 1888.00 | 905.06 | 1104.48 | 1300.36 | 1467.92 | 1950.54 |
| 95 | 934.56 | 1137.52 | 1339.30 | 1511.58 | 2008.36 | 961.70 | 1171.74 | 1380.60 | 1558.78 | 2070.90 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 30 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 31 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 32 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 33 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 34 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 35 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 36 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 37 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 38 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 39 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 40 | 27.14 | 33.04 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 41 | 27.14 | 33.04 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 42 | 27.14 | 33.04 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 43 | 27.14 | 33.04 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 44 | 27.14 | 33.04 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 45 | 28.32 | 34.22 | 41.30 | 46.02 | 60.18 | 36.58 | 44.84 | 53.10 | 60.18 | 79.06 |
| 46 | 28.32 | 34.22 | 41.30 | 46.02 | 60.18 | 36.58 | 44.84 | 53.10 | 60.18 | 79.06 |
| 47 | 28.32 | 34.22 | 41.30 | 46.02 | 60.18 | 36.58 | 44.84 | 53.10 | 60.18 | 79.06 |
| 48 | 28.32 | 34.22 | 41.30 | 46.02 | 60.18 | 36.58 | 44.84 | 53.10 | 60.18 | 79.06 |
| 49 | 28.32 | 34.22 | 41.30 | 46.02 | 60.18 | 36.58 | 44.84 | 53.10 | 60.18 | 79.06 |
| 50 | 31.86 | 38.94 | 46.02 | 50.74 | 67.26 | 41.30 | 49.56 | 59.00 | 66.08 | 87.32 |
| 51 | 33.04 | 41.30 | 48.38 | 54.28 | 71.98 | 43.66 | 51.92 | 61.36 | 69.62 | 92.04 |
| 52 | 35.40 | 42.48 | 49.56 | 57.82 | 75.52 | 46.02 | 54.28 | 63.72 | 73.16 | 95.58 |
| 53 | 37.76 | 44.84 | 51.92 | 60.18 | 80.24 | 47.20 | 57.82 | 66.08 | 75.52 | 100.30 |
| 54 | 37.76 | 47.20 | 55.46 | 63.72 | 82.60 | 47.20 | 60.18 | 69.62 | 79.06 | 103.84 |
| 55 | 40.12 | 49.56 | 59.00 | 67.26 | 87.32 | 49.56 | 61.36 | 73.16 | 82.60 | 108.56 |
| 56 | 43.66 | 51.92 | 61.36 | 70.80 | 93.22 | 53.10 | 64.90 | 75.52 | 87.32 | 114.46 |
| 57 | 46.02 | 55.46 | 64.90 | 75.52 | 99.12 | 56.64 | 68.44 | 80.24 | 90.86 | 120.36 |
| 58 | 47.20 | 59.00 | 69.62 | 80.24 | 103.84 | 59.00 | 71.98 | 84.96 | 96.76 | 127.44 |
| 59 | 50.74 | 63.72 | 74.34 | 86.14 | 110.92 | 63.72 | 76.70 | 90.86 | 103.84 | 135.70 |
| 60 | 54.28 | 66.08 | 79.06 | 90.86 | 119.18 | 67.26 | 80.24 | 95.58 | 109.74 | 143.96 |
| 61 | 59.00 | 70.80 | 84.96 | 97.94 | 127.44 | 70.80 | 87.32 | 102.66 | 118.00 | 154.58 |
| 62 | 63.72 | 76.70 | 90.86 | 102.66 | 135.70 | 77.88 | 94.40 | 109.74 | 123.90 | 165.20 |
| 63 | 67.26 | 83.78 | 96.76 | 110.92 | 145.14 | 80.24 | 100.30 | 118.00 | 134.52 | 177.00 |
| 64 | 73.16 | 88.50 | 103.84 | 120.36 | 156.94 | 88.50 | 108.56 | 126.26 | 145.14 | 191.16 |
| 65 | 77.88 | 96.76 | 113.28 | 129.80 | 171.10 | 94.40 | 116.82 | 135.70 | 156.94 | 205.32 |
| 66 | 87.32 | 106.20 | 125.08 | 141.60 | 186.44 | 103.84 | 126.26 | 149.86 | 168.74 | 224.20 |
| 67 | 94.40 | 115.64 | 136.88 | 154.58 | 205.32 | 113.28 | 138.06 | 162.84 | 184.08 | 244.26 |
| 68 | 103.84 | 126.26 | 149.86 | 168.74 | 224.20 | 122.72 | 148.68 | 175.82 | 200.60 | 265.50 |
| 69 | 112.10 | 139.24 | 164.02 | 186.44 | 245.44 | 132.16 | 164.02 | 192.34 | 219.48 | 287.92 |
| 70 | 123.90 | 151.04 | 179.36 | 202.96 | 269.04 | 143.96 | 175.82 | 210.04 | 236.00 | 312.70 |
| 71 | 136.88 | 166.38 | 197.06 | 223.02 | 293.82 | 158.12 | 192.34 | 227.74 | 257.24 | 339.84 |
| 72 | 148.68 | 180.54 | 214.76 | 243.08 | 320.96 | 169.92 | 207.68 | 246.62 | 278.48 | 368.16 |
| 73 | 161.66 | 198.24 | 232.46 | 263.14 | 349.28 | 184.08 | 225.38 | 264.32 | 299.72 | 397.66 |
| 74 | 178.18 | 215.94 | 254.88 | 287.92 | 382.32 | 201.78 | 245.44 | 287.92 | 324.50 | 430.70 |
| 75 | 197.06 | 240.72 | 282.02 | 318.60 | 422.44 | 219.48 | 267.86 | 315.06 | 356.36 | 472.00 |
| 76 | 218.30 | 265.50 | 312.70 | 355.18 | 470.82 | 241.90 | 295.00 | 346.92 | 392.94 | 521.56 |
| 77 | 244.26 | 298.54 | 349.28 | 397.66 | 526.28 | 267.86 | 328.04 | 384.68 | 436.60 | 578.20 |
| 78 | 270.22 | 331.58 | 390.58 | 442.50 | 587.64 | 295.00 | 361.08 | 425.98 | 482.62 | 640.74 |
| 79 | 297.36 | 363.44 | 431.88 | 488.52 | 646.64 | 322.14 | 395.30 | 467.28 | 528.64 | 700.92 |
| 80 | 323.32 | 396.48 | 468.46 | 531.00 | 702.10 | 346.92 | 427.16 | 505.04 | 572.30 | 756.38 |
| 81 | 345.74 | 423.62 | 500.32 | 567.58 | 750.48 | 369.34 | 454.30 | 536.90 | 608.88 | 804.76 |
| 82 | 366.98 | 449.58 | 529.82 | 600.62 | 796.50 | 390.58 | 480.26 | 566.40 | 641.92 | 850.78 |
| 83 | 389.40 | 476.72 | 562.86 | 637.20 | 843.70 | 413.00 | 507.40 | 599.44 | 678.50 | 897.98 |
| 84 | 414.18 | 505.04 | 595.90 | 673.78 | 894.44 | 437.78 | 535.72 | 632.48 | 715.08 | 948.72 |
| 85 | 440.14 | 538.08 | 634.84 | 717.44 | 952.26 | 463.74 | 568.76 | 671.42 | 758.74 | 1006.54 |
| 86 | 470.82 | 573.48 | 676.14 | 764.64 | 1014.80 | 494.42 | 604.16 | 712.72 | 805.94 | 1069.08 |
| 87 | 502.68 | 612.42 | 722.16 | 815.38 | 1083.24 | 526.28 | 643.10 | 758.74 | 856.68 | 1137.52 |
| 88 | 536.90 | 653.72 | 770.54 | 869.66 | 1156.40 | 560.50 | 684.40 | 807.12 | 910.96 | 1210.68 |
| 89 | 573.48 | 698.56 | 822.46 | 928.66 | 1233.10 | 597.08 | 729.24 | 859.04 | 969.96 | 1287.38 |
| 90 | 610.06 | 744.58 | 875.56 | 988.84 | 1314.52 | 633.66 | 775.26 | 912.14 | 1030.14 | 1368.80 |
| 91 | 650.18 | 791.78 | 931.02 | 1051.38 | 1397.12 | 673.78 | 822.46 | 967.60 | 1092.68 | 1451.40 |
| 92 | 690.30 | 840.16 | 988.84 | 1115.10 | 1484.44 | 713.90 | 870.84 | 1025.42 | 1156.40 | 1538.72 |
| 93 | 733.96 | 893.26 | 1050.20 | 1183.54 | 1575.30 | 757.56 | 923.94 | 1086.78 | 1224.84 | 1629.58 |
| 94 | 779.98 | 948.72 | 1115.10 | 1256.70 | 1674.42 | 803.58 | 979.40 | 1151.68 | 1298.00 | 1728.70 |
| 95 | 829.54 | 1008.90 | 1185.90 | 1336.94 | 1780.62 | 853.14 | 1039.58 | 1222.48 | 1378.24 | 1834.90 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 30 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 31 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 32 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 33 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 34 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 35 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 36 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 37 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 38 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 39 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 40 | 24.78 | 28.32 | 34.22 | 38.94 | 51.92 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 |
| 41 | 24.78 | 28.32 | 34.22 | 38.94 | 51.92 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 |
| 42 | 24.78 | 28.32 | 34.22 | 38.94 | 51.92 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 |
| 43 | 24.78 | 28.32 | 34.22 | 38.94 | 51.92 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 |
| 44 | 24.78 | 28.32 | 34.22 | 38.94 | 51.92 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 |
| 45 | 27.14 | 30.68 | 36.58 | 41.30 | 55.46 | 33.04 | 40.12 | 47.20 | 53.10 | 70.80 |
| 46 | 27.14 | 30.68 | 36.58 | 41.30 | 55.46 | 33.04 | 40.12 | 47.20 | 53.10 | 70.80 |
| 47 | 27.14 | 30.68 | 36.58 | 41.30 | 55.46 | 33.04 | 40.12 | 47.20 | 53.10 | 70.80 |
| 48 | 27.14 | 30.68 | 36.58 | 41.30 | 55.46 | 33.04 | 40.12 | 47.20 | 53.10 | 70.80 |
| 49 | 27.14 | 30.68 | 36.58 | 41.30 | 55.46 | 33.04 | 40.12 | 47.20 | 53.10 | 70.80 |
| 50 | 28.32 | 34.22 | 41.30 | 46.02 | 60.18 | 36.58 | 44.84 | 51.92 | 59.00 | 77.88 |
| 51 | 29.50 | 37.76 | 42.48 | 49.56 | 63.72 | 37.76 | 47.20 | 54.28 | 62.54 | 82.60 |
| 52 | 31.86 | 38.94 | 44.84 | 51.92 | 68.44 | 40.12 | 48.38 | 57.82 | 66.08 | 86.14 |
| 53 | 33.04 | 40.12 | 47.20 | 54.28 | 70.80 | 42.48 | 50.74 | 60.18 | 68.44 | 89.68 |
| 54 | 35.40 | 42.48 | 49.56 | 57.82 | 75.52 | 43.66 | 53.10 | 61.36 | 71.98 | 93.22 |
| 55 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 | 46.02 | 55.46 | 63.72 | 73.16 | 97.94 |
| 56 | 37.76 | 46.02 | 56.64 | 62.54 | 82.60 | 47.20 | 57.82 | 68.44 | 76.70 | 102.66 |
| 57 | 40.12 | 49.56 | 57.82 | 67.26 | 88.50 | 49.56 | 61.36 | 71.98 | 81.42 | 108.56 |
| 58 | 43.66 | 53.10 | 62.54 | 70.80 | 93.22 | 51.92 | 64.90 | 76.70 | 86.14 | 114.46 |
| 59 | 46.02 | 55.46 | 67.26 | 76.70 | 100.30 | 55.46 | 68.44 | 80.24 | 93.22 | 121.54 |
| 60 | 47.20 | 59.00 | 69.62 | 81.42 | 106.20 | 59.00 | 71.98 | 84.96 | 97.94 | 128.62 |
| 61 | 51.92 | 64.90 | 76.70 | 87.32 | 113.28 | 64.90 | 77.88 | 93.22 | 105.02 | 138.06 |
| 62 | 55.46 | 68.44 | 81.42 | 93.22 | 121.54 | 67.26 | 82.60 | 97.94 | 112.10 | 147.50 |
| 63 | 60.18 | 73.16 | 87.32 | 99.12 | 129.80 | 73.16 | 89.68 | 106.20 | 120.36 | 156.94 |
| 64 | 66.08 | 79.06 | 93.22 | 106.20 | 140.42 | 79.06 | 95.58 | 112.10 | 128.62 | 169.92 |
| 65 | 70.80 | 86.14 | 101.48 | 115.64 | 152.22 | 84.96 | 103.84 | 121.54 | 139.24 | 181.72 |
| 66 | 76.70 | 94.40 | 110.92 | 127.44 | 167.56 | 93.22 | 113.28 | 133.34 | 152.22 | 200.60 |
| 67 | 83.78 | 103.84 | 121.54 | 139.24 | 182.90 | 100.30 | 123.90 | 143.96 | 165.20 | 217.12 |
| 68 | 92.04 | 113.28 | 133.34 | 152.22 | 200.60 | 108.56 | 134.52 | 158.12 | 179.36 | 237.18 |
| 69 | 100.30 | 123.90 | 146.32 | 167.56 | 219.48 | 119.18 | 145.14 | 171.10 | 194.70 | 258.42 |
| 70 | 109.74 | 135.70 | 160.48 | 182.90 | 240.72 | 127.44 | 156.94 | 186.44 | 212.40 | 280.84 |
| 71 | 120.36 | 148.68 | 175.82 | 200.60 | 263.14 | 139.24 | 172.28 | 202.96 | 231.28 | 304.44 |
| 72 | 132.16 | 162.84 | 189.98 | 217.12 | 286.74 | 152.22 | 185.26 | 218.30 | 247.80 | 329.22 |
| 73 | 143.96 | 177.00 | 208.86 | 236.00 | 311.52 | 164.02 | 200.60 | 237.18 | 267.86 | 354.00 |
| 74 | 159.30 | 194.70 | 227.74 | 258.42 | 342.20 | 179.36 | 219.48 | 257.24 | 291.46 | 384.68 |
| 75 | 174.64 | 214.76 | 251.34 | 283.20 | 377.60 | 194.70 | 239.54 | 280.84 | 317.42 | 421.26 |
| 76 | 194.70 | 237.18 | 279.66 | 316.24 | 418.90 | 215.94 | 261.96 | 310.34 | 349.28 | 463.74 |
| 77 | 217.12 | 265.50 | 313.88 | 354.00 | 469.64 | 239.54 | 291.46 | 343.38 | 388.22 | 515.66 |
| 78 | 240.72 | 295.00 | 348.10 | 394.12 | 521.56 | 261.96 | 320.96 | 378.78 | 430.70 | 568.76 |
| 79 | 264.32 | 324.50 | 382.32 | 434.24 | 574.66 | 286.74 | 351.64 | 415.36 | 470.82 | 623.04 |
| 80 | 286.74 | 351.64 | 416.54 | 472.00 | 625.40 | 307.98 | 378.78 | 448.40 | 508.58 | 672.60 |
| 81 | 306.80 | 375.24 | 444.86 | 503.86 | 667.88 | 328.04 | 402.38 | 476.72 | 540.44 | 715.08 |
| 82 | 326.86 | 400.02 | 472.00 | 534.54 | 709.18 | 348.10 | 427.16 | 503.86 | 571.12 | 756.38 |
| 83 | 346.92 | 423.62 | 500.32 | 566.40 | 750.48 | 368.16 | 450.76 | 532.18 | 602.98 | 797.68 |
| 84 | 366.98 | 448.40 | 531.00 | 600.62 | 796.50 | 388.22 | 475.54 | 562.86 | 637.20 | 843.70 |
| 85 | 391.76 | 477.90 | 565.22 | 638.38 | 847.24 | 413.00 | 505.04 | 597.08 | 674.96 | 894.44 |
| 86 | 418.90 | 509.76 | 602.98 | 680.86 | 903.88 | 440.14 | 536.90 | 634.84 | 717.44 | 951.08 |
| 87 | 447.22 | 545.16 | 643.10 | 726.88 | 964.06 | 468.46 | 572.30 | 674.96 | 763.46 | 1011.26 |
| 88 | 476.72 | 582.92 | 685.58 | 775.26 | 1030.14 | 497.96 | 610.06 | 717.44 | 811.84 | 1077.34 |
| 89 | 508.58 | 620.68 | 732.78 | 826.00 | 1097.40 | 529.82 | 647.82 | 764.64 | 862.58 | 1144.60 |
| 90 | 542.80 | 661.98 | 779.98 | 880.28 | 1170.56 | 564.04 | 689.12 | 811.84 | 916.86 | 1217.76 |
| 91 | 578.20 | 704.46 | 829.54 | 935.74 | 1244.90 | 599.44 | 731.60 | 861.40 | 972.32 | 1292.10 |
| 92 | 613.60 | 748.12 | 880.28 | 993.56 | 1321.60 | 634.84 | 775.26 | 912.14 | 1030.14 | 1368.80 |
| 93 | 652.54 | 794.14 | 934.56 | 1053.74 | 1403.02 | 673.78 | 821.28 | 966.42 | 1090.32 | 1450.22 |
| 94 | 693.84 | 843.70 | 993.56 | 1118.64 | 1490.34 | 715.08 | 870.84 | 1025.42 | 1155.22 | 1537.54 |
| 95 | 738.68 | 897.98 | 1057.28 | 1190.62 | 1585.92 | 759.92 | 925.12 | 1089.14 | 1227.20 | 1633.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 30 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 31 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 32 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 33 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 34 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 35 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 36 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 37 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 38 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 39 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 40 | 22.42 | 27.14 | 31.86 | 36.58 | 49.56 | 29.50 | 34.22 | 42.48 | 47.20 | 62.54 |
| 41 | 22.42 | 27.14 | 31.86 | 36.58 | 49.56 | 29.50 | 34.22 | 42.48 | 47.20 | 62.54 |
| 42 | 22.42 | 27.14 | 31.86 | 36.58 | 49.56 | 29.50 | 34.22 | 42.48 | 47.20 | 62.54 |
| 43 | 22.42 | 27.14 | 31.86 | 36.58 | 49.56 | 29.50 | 34.22 | 42.48 | 47.20 | 62.54 |
| 44 | 22.42 | 27.14 | 31.86 | 36.58 | 49.56 | 29.50 | 34.22 | 42.48 | 47.20 | 62.54 |
| 45 | 24.78 | 28.32 | 34.22 | 38.94 | 50.74 | 31.86 | 36.58 | 44.84 | 49.56 | 64.90 |
| 46 | 24.78 | 28.32 | 34.22 | 38.94 | 50.74 | 31.86 | 36.58 | 44.84 | 49.56 | 64.90 |
| 47 | 24.78 | 28.32 | 34.22 | 38.94 | 50.74 | 31.86 | 36.58 | 44.84 | 49.56 | 64.90 |
| 48 | 24.78 | 28.32 | 34.22 | 38.94 | 50.74 | 31.86 | 36.58 | 44.84 | 49.56 | 64.90 |
| 49 | 24.78 | 28.32 | 34.22 | 38.94 | 50.74 | 31.86 | 36.58 | 44.84 | 49.56 | 64.90 |
| 50 | 27.14 | 31.86 | 38.94 | 42.48 | 57.82 | 33.04 | 41.30 | 48.38 | 55.46 | 73.16 |
| 51 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 34.22 | 43.66 | 50.74 | 59.00 | 75.52 |
| 52 | 28.32 | 36.58 | 42.48 | 48.38 | 62.54 | 36.58 | 46.02 | 53.10 | 60.18 | 80.24 |
| 53 | 29.50 | 37.76 | 43.66 | 50.74 | 66.08 | 37.76 | 47.20 | 55.46 | 62.54 | 83.78 |
| 54 | 31.86 | 38.94 | 47.20 | 53.10 | 70.80 | 40.12 | 48.38 | 59.00 | 66.08 | 87.32 |
| 55 | 33.04 | 41.30 | 48.38 | 55.46 | 73.16 | 41.30 | 50.74 | 61.36 | 68.44 | 89.68 |
| 56 | 36.58 | 43.66 | 50.74 | 59.00 | 77.88 | 44.84 | 53.10 | 62.54 | 71.98 | 94.40 |
| 57 | 36.58 | 46.02 | 55.46 | 62.54 | 82.60 | 46.02 | 56.64 | 67.26 | 75.52 | 100.30 |
| 58 | 40.12 | 48.38 | 56.64 | 66.08 | 87.32 | 48.38 | 60.18 | 69.62 | 80.24 | 106.20 |
| 59 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 | 51.92 | 63.72 | 74.34 | 83.78 | 112.10 |
| 60 | 44.84 | 55.46 | 64.90 | 74.34 | 99.12 | 54.28 | 67.26 | 79.06 | 88.50 | 119.18 |
| 61 | 48.38 | 59.00 | 69.62 | 80.24 | 106.20 | 57.82 | 71.98 | 84.96 | 95.58 | 127.44 |
| 62 | 51.92 | 64.90 | 75.52 | 86.14 | 112.10 | 63.72 | 77.88 | 92.04 | 103.84 | 135.70 |
| 63 | 55.46 | 68.44 | 80.24 | 92.04 | 120.36 | 67.26 | 82.60 | 96.76 | 109.74 | 145.14 |
| 64 | 60.18 | 73.16 | 87.32 | 99.12 | 129.80 | 73.16 | 89.68 | 105.02 | 119.18 | 155.76 |
| 65 | 64.90 | 80.24 | 94.40 | 107.38 | 141.60 | 77.88 | 96.76 | 112.10 | 128.62 | 168.74 |
| 66 | 71.98 | 87.32 | 102.66 | 118.00 | 154.58 | 84.96 | 105.02 | 122.72 | 140.42 | 185.26 |
| 67 | 77.88 | 95.58 | 112.10 | 127.44 | 167.56 | 93.22 | 114.46 | 133.34 | 152.22 | 200.60 |
| 68 | 84.96 | 105.02 | 123.90 | 140.42 | 186.44 | 101.48 | 123.90 | 146.32 | 165.20 | 219.48 |
| 69 | 93.22 | 114.46 | 134.52 | 153.40 | 202.96 | 108.56 | 134.52 | 158.12 | 179.36 | 238.36 |
| 70 | 101.48 | 125.08 | 148.68 | 168.74 | 221.84 | 118.00 | 145.14 | 172.28 | 195.88 | 257.24 |
| 71 | 112.10 | 138.06 | 162.84 | 184.08 | 244.26 | 129.80 | 160.48 | 187.62 | 212.40 | 280.84 |
| 72 | 122.72 | 149.86 | 177.00 | 199.42 | 264.32 | 140.42 | 172.28 | 201.78 | 228.92 | 302.08 |
| 73 | 133.34 | 162.84 | 193.52 | 217.12 | 287.92 | 151.04 | 185.26 | 219.48 | 246.62 | 328.04 |
| 74 | 146.32 | 180.54 | 210.04 | 238.36 | 316.24 | 165.20 | 201.78 | 236.00 | 267.86 | 356.36 |
| 75 | 161.66 | 197.06 | 232.46 | 261.96 | 348.10 | 180.54 | 220.66 | 259.60 | 293.82 | 388.22 |
| 76 | 179.36 | 219.48 | 258.42 | 291.46 | 387.04 | 198.24 | 241.90 | 285.56 | 323.32 | 429.52 |
| 77 | 199.42 | 244.26 | 289.10 | 325.68 | 431.88 | 219.48 | 269.04 | 316.24 | 357.54 | 475.54 |
| 78 | 221.84 | 271.40 | 320.96 | 363.44 | 481.44 | 240.72 | 296.18 | 349.28 | 396.48 | 523.92 |
| 79 | 244.26 | 299.72 | 352.82 | 400.02 | 529.82 | 263.14 | 324.50 | 382.32 | 433.06 | 572.30 |
| 80 | 264.32 | 323.32 | 384.68 | 434.24 | 574.66 | 284.38 | 349.28 | 414.18 | 467.28 | 619.50 |
| 81 | 283.20 | 346.92 | 410.64 | 464.92 | 613.60 | 303.26 | 372.88 | 440.14 | 497.96 | 658.44 |
| 82 | 300.90 | 368.16 | 435.42 | 492.06 | 651.36 | 320.96 | 394.12 | 464.92 | 525.10 | 696.20 |
| 83 | 319.78 | 389.40 | 461.38 | 521.56 | 691.48 | 339.84 | 415.36 | 490.88 | 554.60 | 736.32 |
| 84 | 338.66 | 414.18 | 489.70 | 552.24 | 731.60 | 358.72 | 440.14 | 519.20 | 585.28 | 776.44 |
| 85 | 361.08 | 441.32 | 520.38 | 587.64 | 778.80 | 381.14 | 467.28 | 549.88 | 620.68 | 823.64 |
| 86 | 385.86 | 469.64 | 554.60 | 626.58 | 831.90 | 405.92 | 495.60 | 584.10 | 659.62 | 876.74 |
| 87 | 411.82 | 502.68 | 592.36 | 667.88 | 887.36 | 431.88 | 528.64 | 621.86 | 700.92 | 932.20 |
| 88 | 440.14 | 536.90 | 632.48 | 712.72 | 946.36 | 460.20 | 562.86 | 661.98 | 745.76 | 991.20 |
| 89 | 468.46 | 572.30 | 673.78 | 759.92 | 1010.08 | 488.52 | 598.26 | 703.28 | 792.96 | 1054.92 |
| 90 | 501.50 | 610.06 | 718.62 | 809.48 | 1076.16 | 521.56 | 636.02 | 748.12 | 842.52 | 1121.00 |
| 91 | 533.36 | 649.00 | 764.64 | 860.22 | 1145.78 | 553.42 | 674.96 | 794.14 | 893.26 | 1190.62 |
| 92 | 566.40 | 690.30 | 811.84 | 913.32 | 1215.40 | 586.46 | 716.26 | 841.34 | 946.36 | 1260.24 |
| 93 | 601.80 | 731.60 | 861.40 | 969.96 | 1290.92 | 621.86 | 757.56 | 890.90 | 1003.00 | 1335.76 |
| 94 | 639.56 | 777.62 | 914.50 | 1030.14 | 1371.16 | 659.62 | 803.58 | 944.00 | 1063.18 | 1416.00 |
| 95 | 680.86 | 828.36 | 973.50 | 1096.22 | 1459.66 | 700.92 | 854.32 | 1003.00 | 1129.26 | 1504.50 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix D

**6060-6073 (Including 4062-NY & 4063-NY)**

**Shared Cost Percentages**

| Age | Base | | | | | Simple Inflation | | | | | Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | | | | | | | | | | 9.9% | | | | | 11.2% |
| 30 | | | | | | | | | | | | 17.6% | | | 9.9% |
| 31 | | | | | | | 10.4% | | | | | | | | 8.6% |
| 32 | | | | | | | | | | 7.7% | | | | | |
| 33 | | | | | | | 21.5% | | | | | 22.7% | | | |
| 34 | | | | 23.8% | | | 10.8% | | | 12.8% | | | | | 13.6% |
| 35 | | | | | | | 16.6% | | | 6.5% | | | 10.9% | | 11.6% |
| 36 | | | | | 18.9% | | 12.9% | | 9.8% | | | 12.2% | | 11.8% | 14.1% |
| 37 | | | | | | | 10.9% | | 10.3% | 12.8% | | 10.7% | | | 11.3% |
| 38 | | | | | 12.0% | | | | | 8.4% | | 12.6% | 22.7% | 14.8% | 13.6% |
| 39 | | | | | 16.9% | | 13.6% | 14.6% | | 13.1% | | 11.8% | 11.7% | 13.8% | 11.1% |
| 40 | 23.8% | | | 18.9% | 14.7% | | 11.7% | | | 9.4% | | | | 9.2% | 11.3% |
| 41 | | 23.8% | | 18.9% | 17.0% | | 15.4% | 11.2% | | 14.8% | 15.7% | 14.1% | 13.5% | 12.7% | 10.9% |
| 42 | 21.6% | | | | 23.8% | | 8.9% | | 11.8% | 13.3% | 13.5% | 15.6% | 10.6% | 11.2% | 11.3% |
| 43 | | 23.8% | | | 18.2% | 23.8% | 13.3% | | 13.1% | 14.1% | 15.5% | 12.9% | 14.5% | 11.8% | 11.4% |
| 44 | | | | 21.7% | 18.7% | | 15.0% | | 11.1% | 17.1% | 12.6% | 14.3% | 13.0% | 13.1% | 12.3% |
| 45 | | 23.2% | 23.8% | 23.8% | 17.6% | | 15.6% | 15.3% | 16.6% | 15.2% | 23.8% | 14.1% | 11.8% | 13.6% | 12.2% |
| 46 | | 23.8% | | 18.8% | 23.8% | | 14.7% | | 16.5% | 15.4% | | 13.7% | 14.1% | 12.0% | 12.2% |
| 47 | | 23.8% | | 23.8% | 20.0% | | 17.4% | 18.6% | 20.9% | 15.6% | 16.1% | 15.6% | 14.0% | 12.8% | 12.0% |
| 48 | | | 20.8% | 20.4% | 17.6% | | 21.7% | 15.0% | 17.5% | 13.3% | 15.7% | 15.0% | 13.1% | 14.3% | 12.6% |
| 49 | 23.8% | 23.8% | | 23.2% | 21.2% | 23.6% | 17.9% | 19.7% | 17.7% | 16.0% | 20.1% | 15.0% | 13.3% | 14.1% | 12.3% |
| 50 | 15.2% | 16.2% | 18.5% | 15.1% | 11.1% | 14.4% | 10.6% | 11.2% | 10.7% | 10.3% | 12.5% | 12.0% | 10.2% | 10.8% | 9.6% |
| 51 | 23.2% | 21.7% | 16.1% | 18.6% | 11.4% | 9.7% | 12.5% | 11.8% | 10.6% | 11.6% | 12.8% | 11.6% | 10.8% | 9.9% | 10.1% |
| 52 | 19.4% | 17.9% | 19.2% | 14.7% | 13.6% | 14.8% | 13.2% | 12.1% | 11.4% | 11.5% | 17.2% | 13.0% | 10.9% | 10.6% | 10.0% |
| 53 | 21.4% | 17.7% | 19.2% | 20.7% | 16.3% | 14.3% | 14.7% | 14.5% | 11.8% | 11.9% | 14.2% | 13.3% | 11.8% | 11.2% | 10.8% |
| 54 | 23.8% | 19.0% | 17.1% | 15.1% | 16.6% | 15.8% | 15.8% | 15.1% | 12.7% | 12.2% | 14.7% | 13.2% | 11.8% | 11.7% | 10.6% |
| 55 | 13.9% | 11.9% | 12.4% | 10.0% | 11.6% | 9.5% | 10.3% | 10.0% | 8.3% | 8.7% | 11.8% | 10.4% | 8.8% | 9.3% | 8.6% |
| 56 | 16.1% | 12.7% | 13.3% | 11.8% | 12.4% | 12.9% | 10.4% | 10.6% | 9.2% | 8.8% | 12.4% | 10.5% | 9.4% | 9.4% | 8.6% |
| 57 | 17.7% | 13.5% | 13.6% | 11.9% | 12.8% | 11.8% | 11.9% | 11.3% | 10.0% | 9.3% | 12.1% | 11.3% | 10.1% | 10.0% | 9.0% |
| 58 | 18.3% | 14.3% | 13.8% | 13.3% | 14.8% | 12.0% | 11.9% | 12.0% | 10.4% | 10.0% | 12.7% | 11.5% | 10.4% | 10.5% | 9.7% |
| 59 | 19.7% | 16.1% | 14.3% | 14.4% | 14.2% | 12.9% | 12.3% | 11.7% | 12.0% | 10.7% | 14.0% | 12.4% | 11.3% | 11.6% | 10.2% |
| 60 | 11.1% | 9.8% | 9.3% | 8.6% | 9.6% | 8.8% | 7.9% | 7.4% | 6.9% | 7.4% | 9.7% | 8.5% | 8.4% | 8.0% | 7.5% |
| 61 | 14.1% | 11.0% | 9.8% | 9.2% | 11.2% | 9.1% | 8.8% | 7.9% | 7.9% | 7.7% | 10.6% | 9.2% | 8.5% | 8.4% | 8.1% |
| 62 | 13.8% | 11.2% | 11.3% | 10.4% | 11.3% | 10.8% | 9.1% | 8.8% | 8.3% | 8.1% | 12.0% | 9.4% | 9.0% | 9.0% | 8.0% |
| 63 | 16.8% | 12.8% | 12.1% | 11.0% | 11.0% | 11.0% | 10.3% | 9.4% | 9.3% | 9.2% | 12.3% | 9.9% | 9.2% | 9.1% | 8.6% |
| 64 | 16.2% | 14.1% | 13.3% | 11.7% | 13.3% | 12.1% | 10.9% | 10.4% | 9.8% | 9.0% | 12.1% | 10.3% | 9.9% | 9.8% | 8.8% |
| 65 | 9.8% | 8.1% | 7.8% | 7.8% | 8.6% | 7.5% | 6.9% | 6.2% | 6.0% | 6.1% | 7.1% | 7.1% | 6.7% | 6.5% | 6.5% |
| 66 | 11.2% | 9.0% | 8.5% | 8.6% | 9.3% | 8.4% | 7.8% | 6.7% | 6.7% | 6.7% | 7.4% | 7.2% | 6.4% | 7.0% | 6.7% |
| 67 | 13.5% | 10.4% | 8.9% | 9.2% | 9.5% | 8.6% | 7.9% | 7.3% | 7.2% | 6.4% | 8.1% | 7.6% | 7.5% | 7.4% | 6.9% |
| 68 | 13.4% | 11.7% | 11.5% | 10.1% | 10.0% | 9.0% | 8.2% | 7.7% | 7.5% | 7.0% | 8.9% | 7.4% | 7.6% | 7.0% | 7.8% |
| 69 | 13.6% | 12.7% | 11.0% | 10.5% | 11.7% | 9.1% | 9.0% | 7.9% | 7.6% | 7.7% | 8.3% | 8.2% | 7.7% | 7.6% | 8.0% |
| 70 | 10.5% | 9.0% | 8.6% | 7.3% | 8.3% | 6.7% | 6.4% | 6.2% | 5.9% | 6.0% | 7.5% | 5.7% | 6.0% | 5.9% | 6.8% |
| 71 | 11.0% | 9.6% | 9.3% | 9.2% | 9.3% | 7.7% | 7.5% | 6.7% | 6.6% | 6.4% | 7.4% | 6.8% | 6.2% | 5.7% | 6.6% |
| 72 | 11.9% | 10.7% | 10.3% | 8.7% | 9.7% | 7.9% | 6.8% | 7.5% | 6.9% | 6.7% | 8.2% | 6.5% | 9.8% | 7.2% | 4.9% |
| 73 | 13.7% | 11.4% | 11.8% | 10.8% | 10.0% | 7.9% | 7.6% | 7.7% | 7.2% | 5.5% | 7.4% | 8.7% | 6.9% | 8.6% | 9.4% |
| 74 | 14.2% | 12.2% | 11.4% | 12.6% | 10.1% | 10.1% | 8.3% | 8.4% | 7.7% | 13.4% | | 9.3% | 8.2% | 10.7% | |
| 75 | 12.0% | 10.8% | 11.4% | 11.0% | 7.9% | 7.4% | 7.6% | 5.2% | 6.8% | 8.1% | | 4.4% | 4.8% | | |
| 76 | 13.3% | 12.0% | 11.7% | | 7.4% | 7.9% | 7.6% | 5.9% | 5.2% | 6.7% | 12.0% | 11.1% | | 7.6% | |
| 77 | 15.1% | 12.2% | 9.6% | 8.7% | 10.6% | 8.0% | 6.8% | 7.4% | 6.6% | | 8.2% | 7.8% | | | |
| 78 | 16.2% | 10.9% | 13.0% | 11.0% | | 7.4% | 6.2% | | | | 12.9% | 14.5% | 8.7% | 7.6% | |
| 79 | 13.0% | 13.1% | 15.5% | 15.0% | | | | | | 6.9% | | | 6.7% | | |
| 80 | 12.0% | 9.0% | | | | | | | | | | | | | |
| 81 | | 11.7% | | | | | 5.6% | | | | | | | | |
| 82 | 14.5% | 6.8% | | | | 10.6% | | | | | | | | | |
| 83 | | | | | | | | | | | | | | | |
| 84 | 15.3% | | | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | | | | |
| 87 | | | | | | | | | | | | | | | |
| 88 | | | | | | | | | | | | | | | |
| 89 | | | | | | | | | | | | | | | |
| 90 | | | | | | | | | | | | | | | |
| 91 | | | | | | | | | | | | | | | |
| 92 | | | | | | | | | | | | | | | |
| 93 | | | | | | | | | | | | | | | |
| 94 | | | | | | | | | | | | | | | |
| 95 | | | | | | | | | | | | | | | |

* Certain cells are blank because there are no nationwide polcies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

## Appendix D

**6060-6073 (Including 4062-NY & 4063-NY)**
**Shared Cost Percentages**

### Note on premium calculation for a policyholder who elects the Shared Cost option:

To calculate the premium after election of the Shared Cost option, the premium rate schedules in Appendix C should be used. Since the Shared Cost option reduces the daily benefit, an additional factor is required to calculate the premium appropriately, as shown below:

$$\text{Premium after electing Shared Cost option} = \frac{\text{(Premium Rate Schedule per \$10 daily benefit: Appendix C)} * \text{(New Daily Benefit/10)}}{\text{(1 – Shared Cost Percentage)}}$$

A similar formula can be used for GPO policies with multiple layers of coverage:

$$\text{Premium after electing Shared Cost option} = \frac{[\ \text{(Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendix C)} * \text{(New Base Daily Benefit/10)} + \text{(Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendix C)} * \text{(New Layer 1 Daily Benefit/10)} + \ \ldots\ ]}{\text{(1 – Shared Cost Percentage)}}$$

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.30 | 44.34 | 50.61 | 56.45 | 83.00 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 30 | 41.98 | 46.61 | 53.66 | 59.57 | 90.67 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 31 | 41.98 | 47.75 | 55.53 | 61.49 | 90.67 | 65.49 | 82.28 | 97.39 | 110.82 | 150.65 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 32 | 41.98 | 49.57 | 57.87 | 63.89 | 90.67 | 65.49 | 82.28 | 97.39 | 110.82 | 155.08 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 33 | 41.98 | 50.70 | 59.75 | 66.54 | 90.67 | 67.96 | 82.28 | 97.39 | 110.82 | 163.95 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 34 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 67.96 | 82.28 | 99.33 | 110.82 | 172.81 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 35 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 72.21 | 84.60 | 99.33 | 110.82 | 177.24 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 36 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 76.46 | 88.83 | 103.64 | 114.76 | 186.76 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 37 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 80.70 | 93.06 | 112.28 | 119.17 | 196.66 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 38 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 80.70 | 97.29 | 116.60 | 123.58 | 206.57 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 39 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 85.32 | 101.53 | 120.92 | 132.41 | 221.43 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 40 | 45.34 | 55.41 | 63.81 | 72.20 | 97.39 | 90.28 | 108.67 | 123.31 | 134.79 | 232.03 | 166.41 | 205.04 | 240.70 | 270.42 | 362.54 |
| 41 | 45.34 | 55.41 | 63.81 | 72.20 | 97.39 | 95.54 | 113.73 | 128.08 | 139.70 | 242.80 | 166.41 | 205.04 | 240.70 | 270.42 | 362.54 |
| 42 | 49.20 | 56.38 | 63.86 | 72.20 | 97.39 | 96.00 | 119.14 | 133.46 | 149.53 | 254.76 | 166.41 | 205.04 | 240.70 | 270.42 | 362.54 |
| 43 | 49.55 | 56.75 | 68.31 | 74.15 | 101.40 | 101.32 | 124.59 | 143.68 | 155.13 | 266.77 | 166.41 | 205.04 | 240.70 | 270.42 | 362.54 |
| 44 | 49.91 | 61.21 | 68.76 | 74.64 | 106.08 | 106.69 | 130.08 | 149.16 | 160.76 | 273.39 | 166.41 | 205.04 | 240.70 | 270.42 | 362.54 |
| 45 | 49.65 | 60.51 | 73.98 | 79.84 | 108.92 | 113.55 | 132.33 | 153.97 | 169.39 | 290.03 | 172.36 | 219.90 | 255.56 | 288.25 | 383.34 |
| 46 | 54.17 | 64.97 | 74.47 | 84.60 | 113.58 | 114.10 | 142.70 | 164.41 | 175.11 | 291.22 | 172.36 | 219.90 | 255.56 | 288.25 | 383.34 |
| 47 | 54.56 | 65.40 | 79.13 | 89.41 | 118.26 | 120.18 | 148.40 | 170.05 | 185.85 | 291.22 | 172.36 | 219.90 | 255.56 | 288.25 | 383.34 |
| 48 | 54.95 | 69.94 | 83.85 | 89.99 | 122.96 | 126.48 | 154.66 | 181.86 | 196.98 | 291.22 | 172.36 | 219.90 | 255.56 | 288.25 | 383.34 |
| 49 | 59.70 | 70.41 | 84.41 | 94.90 | 132.56 | 130.75 | 166.41 | 188.30 | 203.59 | 291.22 | 172.36 | 219.90 | 255.56 | 288.25 | 383.34 |
| 50 | 62.64 | 75.26 | 89.29 | 99.06 | 137.59 | 137.89 | 167.63 | 197.84 | 211.76 | 323.91 | 196.13 | 243.67 | 282.31 | 320.94 | 424.94 |
| 51 | 66.73 | 81.32 | 95.51 | 105.33 | 147.53 | 145.42 | 173.63 | 209.65 | 223.20 | 335.80 | 202.07 | 252.59 | 294.19 | 332.82 | 442.77 |
| 52 | 66.41 | 81.20 | 94.79 | 109.00 | 155.67 | 151.38 | 186.94 | 211.51 | 230.88 | 344.71 | 208.01 | 261.50 | 303.11 | 344.71 | 454.66 |
| 53 | 70.54 | 87.37 | 99.09 | 110.97 | 166.15 | 159.07 | 195.95 | 225.09 | 242.92 | 359.57 | 213.96 | 270.42 | 312.02 | 356.60 | 472.49 |
| 54 | 70.30 | 87.27 | 101.06 | 114.76 | 174.48 | 159.33 | 199.38 | 237.21 | 250.77 | 368.48 | 219.90 | 276.36 | 323.91 | 368.48 | 484.38 |
| 55 | 74.48 | 93.55 | 107.45 | 119.25 | 185.09 | 172.36 | 215.92 | 249.46 | 263.01 | 383.34 | 225.84 | 288.25 | 332.82 | 374.43 | 502.21 |
| 56 | 82.73 | 99.10 | 114.86 | 128.72 | 202.03 | 184.24 | 226.23 | 258.22 | 277.69 | 404.14 | 237.73 | 300.14 | 347.68 | 395.23 | 525.98 |
| 57 | 86.20 | 106.52 | 119.91 | 137.62 | 214.49 | 189.09 | 234.93 | 268.44 | 291.97 | 430.89 | 246.65 | 314.99 | 365.51 | 416.03 | 552.72 |
| 58 | 89.08 | 111.54 | 131.45 | 149.29 | 229.36 | 194.82 | 242.11 | 283.03 | 307.98 | 460.60 | 261.50 | 332.82 | 389.28 | 439.80 | 582.44 |
| 59 | 101.27 | 121.10 | 140.44 | 155.72 | 245.96 | 210.83 | 256.87 | 297.39 | 319.40 | 493.29 | 276.36 | 350.65 | 410.09 | 461.68 | 615.13 |
| 60 | 104.23 | 132.75 | 149.53 | 166.88 | 264.98 | 216.81 | 267.03 | 309.30 | 337.29 | 528.95 | 291.22 | 371.45 | 433.86 | 469.45 | 650.79 |
| 61 | 113.83 | 141.80 | 165.23 | 182.00 | 286.90 | 229.50 | 286.79 | 328.17 | 355.15 | 550.55 | 299.77 | 383.37 | 449.66 | 489.23 | 671.61 |
| 62 | 123.51 | 155.52 | 171.83 | 195.26 | 311.81 | 249.33 | 306.68 | 352.35 | 378.34 | 569.82 | 307.26 | 393.85 | 458.09 | 512.14 | 689.93 |
| 63 | 140.45 | 164.76 | 189.76 | 210.66 | 327.20 | 267.70 | 323.03 | 373.99 | 406.56 | 592.19 | 319.08 | 405.61 | 473.21 | 530.47 | 708.46 |
| 64 | 149.43 | 178.02 | 207.08 | 225.54 | 357.73 | 277.28 | 342.09 | 401.41 | 427.83 | 614.72 | 326.98 | 415.92 | 486.54 | 551.94 | 729.82 |
| 65 | 165.93 | 192.80 | 219.31 | 246.52 | 381.20 | 289.14 | 367.76 | 422.66 | 461.71 | 641.68 | 339.86 | 431.17 | 502.19 | 573.20 | 755.82 |
| 66 | 178.38 | 211.33 | 243.80 | 268.37 | 414.65 | 299.73 | 383.26 | 449.59 | 490.52 | 673.16 | 351.32 | 447.13 | 523.29 | 592.08 | 786.17 |
| 67 | 198.24 | 236.75 | 268.35 | 296.20 | 453.27 | 311.42 | 399.38 | 465.94 | 526.99 | 698.91 | 361.34 | 463.56 | 539.64 | 613.33 | 810.64 |
| 68 | 217.02 | 261.62 | 296.20 | 323.35 | 484.82 | 323.98 | 411.29 | 484.82 | 549.16 | 726.08 | 374.53 | 475.63 | 560.65 | 634.17 | 838.67 |
| 69 | 234.69 | 284.62 | 325.42 | 353.77 | 514.62 | 339.39 | 432.55 | 507.97 | 576.73 | 763.06 | 388.19 | 496.88 | 583.39 | 661.03 | 873.97 |
| 70 | 252.37 | 316.53 | 357.18 | 393.61 | 551.78 | 359.30 | 457.68 | 538.95 | 611.66 | 808.42 | 408.49 | 521.84 | 613.80 | 695.07 | 919.64 |
| 71 | 270.30 | 340.45 | 396.16 | 438.64 | 594.24 | 383.78 | 489.01 | 575.67 | 654.08 | 864.54 | 431.24 | 552.98 | 649.96 | 736.62 | 973.90 |
| 72 | 292.85 | 366.56 | 426.33 | 478.13 | 639.50 | 412.39 | 523.95 | 617.58 | 701.25 | 926.37 | 460.20 | 587.70 | 689.30 | 782.93 | 1035.94 |
| 73 | 315.05 | 395.74 | 459.13 | 514.84 | 687.74 | 439.92 | 562.87 | 660.84 | 751.13 | 991.26 | 487.95 | 624.34 | 733.84 | 831.81 | 1098.84 |
| 74 | 340.38 | 427.33 | 495.77 | 554.97 | 743.66 | 471.72 | 603.07 | 708.51 | 804.71 | 1061.84 | 517.97 | 662.26 | 778.81 | 882.40 | 1167.29 |
| 75 | 366.42 | 460.70 | 535.40 | 599.44 | 802.22 | 501.61 | 642.13 | 755.97 | 859.14 | 1133.06 | 546.08 | 699.05 | 823.56 | 933.84 | 1234.45 |
| 76 | 396.16 | 498.62 | 580.58 | 650.60 | 870.88 | 534.48 | 684.75 | 807.69 | 918.69 | 1212.40 | 577.17 | 739.39 | 870.88 | 988.70 | 1306.31 |
| 77 | 436.58 | 552.44 | 644.79 | 725.39 | 967.18 | 580.98 | 747.22 | 884.91 | 1009.16 | 1326.52 | 621.28 | 799.27 | 945.36 | 1076.33 | 1417.19 |
| 78 | 488.63 | 617.92 | 723.71 | 816.06 | 1086.40 | 641.43 | 824.46 | 978.94 | 1118.31 | 1469.25 | 678.37 | 874.83 | 1036.03 | 1183.79 | 1556.56 |
| 79 | 540.68 | 686.77 | 805.99 | 908.41 | 1208.98 | 700.20 | 905.06 | 1076.33 | 1229.13 | 1613.65 | 737.14 | 952.07 | 1131.74 | 1291.26 | 1695.93 |
| 80 | 594.42 | 753.93 | 886.59 | 999.09 | 1328.20 | 760.65 | 980.62 | 1168.68 | 1334.92 | 1749.66 | 795.91 | 1027.63 | 1222.41 | 1395.37 | 1831.94 |
| 81 | 644.79 | 817.74 | 962.15 | 1084.72 | 1442.38 | 814.38 | 1051.14 | 1252.64 | 1430.63 | 1877.28 | 851.32 | 1098.16 | 1306.37 | 1492.76 | 1959.56 |
| 82 | 693.48 | 881.55 | 1036.03 | 1167.00 | 1553.20 | 868.12 | 1121.67 | 1333.24 | 1521.30 | 1999.86 | 905.06 | 1168.68 | 1388.65 | 1583.43 | 2082.13 |
| 83 | 743.86 | 945.36 | 1111.59 | 1252.64 | 1667.39 | 921.85 | 1188.83 | 1413.84 | 1613.65 | 2120.75 | 958.79 | 1237.53 | 1470.93 | 1677.46 | 2206.39 |
| 84 | 799.27 | 1015.88 | 1193.87 | 1344.99 | 1789.96 | 978.94 | 1262.71 | 1499.47 | 1709.36 | 2250.05 | 1017.56 | 1313.09 | 1558.24 | 1776.53 | 2337.36 |
| 85 | 861.40 | 1093.12 | 1284.54 | 1447.42 | 1927.65 | 1042.75 | 1343.31 | 1593.50 | 1816.83 | 2392.77 | 1083.05 | 1393.69 | 1653.95 | 1884.00 | 2481.77 |
| 86 | 928.56 | 1178.76 | 1385.29 | 1561.60 | 2077.10 | 1109.91 | 1428.95 | 1694.25 | 1931.01 | 2542.22 | 1150.21 | 1479.32 | 1754.70 | 1998.18 | 2631.21 |
| 87 | 999.09 | 1269.43 | 1491.08 | 1680.82 | 2234.94 | 1180.44 | 1519.62 | 1800.04 | 2050.23 | 2700.06 | 1220.73 | 1570.00 | 1860.49 | 2117.40 | 2789.05 |
| 88 | 1074.65 | 1365.14 | 1603.58 | 1808.43 | 2406.21 | 1256.00 | 1615.33 | 1912.54 | 2177.84 | 2871.33 | 1296.30 | 1665.71 | 1972.99 | 2245.01 | 2960.32 |
| 89 | 1158.61 | 1470.93 | 1727.84 | 1947.80 | 2590.91 | 1339.95 | 1721.12 | 2036.80 | 2317.21 | 3056.03 | 1380.25 | 1771.49 | 2097.25 | 2384.38 | 3145.03 |
| 90 | 1249.28 | 1586.79 | 1862.17 | 2100.60 | 2794.09 | 1430.63 | 1836.98 | 2171.13 | 2470.01 | 3259.21 | 1470.93 | 1887.35 | 2231.58 | 2537.18 | 3348.21 |
| 91 | 1344.99 | 1709.36 | 2008.25 | 2263.48 | 3010.70 | 1526.34 | 1959.56 | 2317.21 | 2632.89 | 3475.82 | 1566.64 | 2009.93 | 2377.66 | 2700.06 | 3564.81 |
| 92 | 1449.10 | 1840.34 | 2161.05 | 2436.43 | 3242.42 | 1630.44 | 2090.53 | 2470.01 | 2805.84 | 3707.54 | 1670.74 | 2140.90 | 2530.46 | 2873.01 | 3796.54 |
| 93 | 1558.24 | 1981.39 | 2325.61 | 2622.82 | 3489.25 | 1739.59 | 2231.58 | 2634.57 | 2992.23 | 3954.37 | 1779.89 | 2281.95 | 2695.02 | 3059.39 | 4043.37 |
| 94 | 1679.14 | 2132.51 | 2505.28 | 2824.31 | 3757.92 | 1860.49 | 2382.70 | 2814.24 | 3193.72 | 4223.04 | 1900.79 | 2433.07 | 2874.69 | 3260.89 | 4312.03 |
| 95 | 1810.11 | 2300.42 | 2700.06 | 3044.28 | 4051.76 | 1991.46 | 2550.61 | 3009.02 | 3413.69 | 4516.89 | 2031.76 | 2600.99 | 3069.47 | 3480.86 | 4605.88 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.47 | 40.05 | 44.99 | 49.56 | 73.78 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 30 | 36.94 | 42.10 | 47.70 | 52.31 | 80.60 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 31 | 36.94 | 43.13 | 49.36 | 53.99 | 80.60 | 58.77 | 73.88 | 85.64 | 97.39 | 134.89 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 32 | 36.94 | 44.77 | 51.44 | 56.10 | 80.60 | 58.77 | 73.88 | 85.64 | 97.39 | 138.85 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 33 | 36.94 | 45.80 | 53.11 | 58.42 | 80.60 | 60.99 | 73.88 | 85.64 | 97.39 | 146.79 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 34 | 36.94 | 47.02 | 53.73 | 60.45 | 80.60 | 60.99 | 73.88 | 87.34 | 97.39 | 154.72 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 35 | 36.94 | 47.02 | 53.73 | 60.45 | 80.60 | 64.80 | 75.97 | 87.34 | 97.39 | 158.69 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 36 | 36.94 | 47.02 | 53.73 | 60.45 | 80.60 | 68.61 | 79.77 | 91.14 | 100.85 | 167.22 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 37 | 36.94 | 47.02 | 53.73 | 60.45 | 80.60 | 72.43 | 83.57 | 98.73 | 104.73 | 176.08 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 38 | 36.94 | 47.02 | 53.73 | 60.45 | 80.60 | 72.43 | 87.37 | 102.53 | 108.60 | 184.95 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 39 | 36.94 | 47.02 | 53.73 | 60.45 | 80.60 | 76.57 | 91.17 | 106.33 | 116.36 | 198.25 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 40 | 40.30 | 50.37 | 57.09 | 63.81 | 85.64 | 81.68 | 96.37 | 109.16 | 119.16 | 206.81 | 145.61 | 184.24 | 213.96 | 240.70 | 320.94 |
| 41 | 40.30 | 50.37 | 57.09 | 63.81 | 85.64 | 86.44 | 100.86 | 113.39 | 123.51 | 216.41 | 145.61 | 184.24 | 213.96 | 240.70 | 320.94 |
| 42 | 43.73 | 51.25 | 57.14 | 63.81 | 85.64 | 86.86 | 105.65 | 118.14 | 132.20 | 227.07 | 145.61 | 184.24 | 213.96 | 240.70 | 320.94 |
| 43 | 44.05 | 51.59 | 61.12 | 65.53 | 89.16 | 91.67 | 110.48 | 127.19 | 137.14 | 237.77 | 145.61 | 184.24 | 213.96 | 240.70 | 320.94 |
| 44 | 44.36 | 55.64 | 61.52 | 65.96 | 93.28 | 96.53 | 115.35 | 132.04 | 142.12 | 243.67 | 145.61 | 184.24 | 213.96 | 240.70 | 320.94 |
| 45 | 44.33 | 55.32 | 64.95 | 71.16 | 96.43 | 100.65 | 118.15 | 137.39 | 151.08 | 257.47 | 154.53 | 196.13 | 225.84 | 258.53 | 338.77 |
| 46 | 48.37 | 59.40 | 65.39 | 75.40 | 100.54 | 101.13 | 127.41 | 146.71 | 156.18 | 258.53 | 154.53 | 196.13 | 225.84 | 258.53 | 338.77 |
| 47 | 48.71 | 59.79 | 69.48 | 79.69 | 104.69 | 106.52 | 132.50 | 151.73 | 165.76 | 258.53 | 154.53 | 196.13 | 225.84 | 258.53 | 338.77 |
| 48 | 49.06 | 63.95 | 73.63 | 80.21 | 108.85 | 112.10 | 138.09 | 162.28 | 175.69 | 258.53 | 154.53 | 196.13 | 225.84 | 258.53 | 338.77 |
| 49 | 53.30 | 64.37 | 74.12 | 84.58 | 117.35 | 115.89 | 148.58 | 168.02 | 181.58 | 258.53 | 154.53 | 196.13 | 225.84 | 258.53 | 338.77 |
| 50 | 54.81 | 67.54 | 79.36 | 87.41 | 121.41 | 121.34 | 148.71 | 175.86 | 188.52 | 285.28 | 172.36 | 216.93 | 252.59 | 285.28 | 377.40 |
| 51 | 58.64 | 71.40 | 85.35 | 93.41 | 130.90 | 125.84 | 152.26 | 187.28 | 199.56 | 297.16 | 178.30 | 222.87 | 261.50 | 294.19 | 392.26 |
| 52 | 58.60 | 73.47 | 83.19 | 97.11 | 138.61 | 134.25 | 167.41 | 187.10 | 207.27 | 309.05 | 184.24 | 234.76 | 270.42 | 306.08 | 404.14 |
| 53 | 62.48 | 77.44 | 89.19 | 97.34 | 146.48 | 141.71 | 176.07 | 202.58 | 216.23 | 317.97 | 190.18 | 240.70 | 279.33 | 314.99 | 419.00 |
| 54 | 62.49 | 77.57 | 89.40 | 101.14 | 156.59 | 142.26 | 176.92 | 211.49 | 224.10 | 329.85 | 196.13 | 246.65 | 285.28 | 323.91 | 433.86 |
| 55 | 66.43 | 83.60 | 95.51 | 107.33 | 164.52 | 154.53 | 192.58 | 220.45 | 235.90 | 341.74 | 199.10 | 255.56 | 297.16 | 335.80 | 445.75 |
| 56 | 72.39 | 87.21 | 102.77 | 114.65 | 180.89 | 163.44 | 200.13 | 229.85 | 247.74 | 362.54 | 210.99 | 267.45 | 312.02 | 350.65 | 469.52 |
| 57 | 77.99 | 94.46 | 108.11 | 121.67 | 191.17 | 171.63 | 209.45 | 240.48 | 257.47 | 383.34 | 222.87 | 279.33 | 329.85 | 368.48 | 490.32 |
| 58 | 79.18 | 99.80 | 117.51 | 133.15 | 203.88 | 175.06 | 214.91 | 252.80 | 273.76 | 410.09 | 231.79 | 297.16 | 347.68 | 392.26 | 517.07 |
| 59 | 88.87 | 109.19 | 124.62 | 139.95 | 220.44 | 185.53 | 232.28 | 262.56 | 286.18 | 439.80 | 243.67 | 314.99 | 365.51 | 411.37 | 549.75 |
| 60 | 92.21 | 118.67 | 133.79 | 149.21 | 237.08 | 192.11 | 240.59 | 275.22 | 299.54 | 472.49 | 258.53 | 332.82 | 386.31 | 418.23 | 582.44 |
| 61 | 101.63 | 125.82 | 147.10 | 162.21 | 254.25 | 205.20 | 255.22 | 291.99 | 318.15 | 490.02 | 268.07 | 340.13 | 397.78 | 436.42 | 596.67 |
| 62 | 111.16 | 137.10 | 154.06 | 173.35 | 278.49 | 222.23 | 269.99 | 313.49 | 336.58 | 508.37 | 276.53 | 349.16 | 410.61 | 457.07 | 614.52 |
| 63 | 125.32 | 146.45 | 167.55 | 186.58 | 292.14 | 237.96 | 286.85 | 333.00 | 360.03 | 527.29 | 283.93 | 359.64 | 419.13 | 471.52 | 630.05 |
| 64 | 132.36 | 159.60 | 184.53 | 199.59 | 319.83 | 245.89 | 306.35 | 357.94 | 379.76 | 549.32 | 290.36 | 371.45 | 434.23 | 489.16 | 651.34 |
| 65 | 146.28 | 170.47 | 195.16 | 218.46 | 339.36 | 256.17 | 327.18 | 375.15 | 409.08 | 573.20 | 299.28 | 382.98 | 448.93 | 507.26 | 674.66 |
| 66 | 158.80 | 188.76 | 217.17 | 240.12 | 368.32 | 267.79 | 341.49 | 400.45 | 438.38 | 599.45 | 312.01 | 400.45 | 466.79 | 528.21 | 700.18 |
| 67 | 175.97 | 209.27 | 239.23 | 263.51 | 401.86 | 278.14 | 351.83 | 413.64 | 470.02 | 620.46 | 320.93 | 411.27 | 480.21 | 546.77 | 720.31 |
| 68 | 192.41 | 233.51 | 262.59 | 286.51 | 431.97 | 287.22 | 367.64 | 429.68 | 489.42 | 647.96 | 333.17 | 425.08 | 498.61 | 562.94 | 746.76 |
| 69 | 208.12 | 252.52 | 289.73 | 314.92 | 456.95 | 301.68 | 383.75 | 452.51 | 512.41 | 676.55 | 346.04 | 441.42 | 519.06 | 587.83 | 776.37 |
| 70 | 224.56 | 282.31 | 317.73 | 350.78 | 489.76 | 320.80 | 408.49 | 479.07 | 545.37 | 718.60 | 363.58 | 464.09 | 545.37 | 620.22 | 816.98 |
| 71 | 241.41 | 303.31 | 352.83 | 389.67 | 528.22 | 342.52 | 435.37 | 513.77 | 581.86 | 767.57 | 383.78 | 491.08 | 577.74 | 654.08 | 866.61 |
| 72 | 260.98 | 326.72 | 378.52 | 424.34 | 567.78 | 366.56 | 468.17 | 547.86 | 623.56 | 822.78 | 410.39 | 521.96 | 613.60 | 695.28 | 920.40 |
| 73 | 280.47 | 351.55 | 409.18 | 457.21 | 612.81 | 391.89 | 499.47 | 589.76 | 668.53 | 883.68 | 434.16 | 555.18 | 653.16 | 739.60 | 977.81 |
| 74 | 303.38 | 379.23 | 440.28 | 493.92 | 660.41 | 419.93 | 534.62 | 628.97 | 715.91 | 945.30 | 460.63 | 588.27 | 691.86 | 784.36 | 1037.79 |
| 75 | 325.51 | 409.11 | 476.71 | 533.63 | 715.06 | 446.47 | 570.98 | 674.15 | 764.86 | 1010.33 | 485.60 | 622.56 | 732.85 | 830.68 | 1099.27 |
| 76 | 351.77 | 443.98 | 515.70 | 578.88 | 775.25 | 474.71 | 609.61 | 718.90 | 817.94 | 1079.20 | 512.28 | 657.43 | 775.25 | 879.41 | 1162.88 |
| 77 | 389.56 | 491.99 | 574.27 | 644.79 | 861.40 | 518.85 | 666.62 | 787.52 | 896.66 | 1182.11 | 554.12 | 711.96 | 841.25 | 957.11 | 1261.03 |
| 78 | 434.90 | 550.76 | 644.79 | 725.39 | 967.18 | 570.91 | 735.46 | 871.47 | 995.73 | 1308.05 | 604.49 | 779.12 | 923.53 | 1052.82 | 1385.29 |
| 79 | 481.91 | 611.21 | 716.99 | 807.67 | 1076.33 | 624.64 | 804.31 | 957.11 | 1093.12 | 1435.66 | 656.54 | 847.97 | 1005.80 | 1148.53 | 1509.55 |
| 80 | 528.93 | 671.66 | 789.20 | 888.27 | 1182.11 | 676.69 | 873.15 | 1039.39 | 1187.15 | 1558.24 | 708.60 | 915.13 | 1088.08 | 1240.88 | 1630.44 |
| 81 | 572.59 | 728.75 | 856.36 | 965.51 | 1284.54 | 723.71 | 936.96 | 1114.95 | 1274.47 | 1672.42 | 755.61 | 978.94 | 1163.64 | 1328.20 | 1744.63 |
| 82 | 617.92 | 784.16 | 921.85 | 1039.39 | 1381.93 | 772.40 | 997.41 | 1187.15 | 1355.07 | 1778.21 | 805.99 | 1039.39 | 1235.85 | 1410.48 | 1853.77 |
| 83 | 663.26 | 841.25 | 989.01 | 1114.95 | 1484.36 | 821.10 | 1057.86 | 1257.68 | 1435.66 | 1887.35 | 854.68 | 1101.52 | 1309.73 | 1492.76 | 1964.59 |
| 84 | 711.96 | 903.38 | 1061.22 | 1197.23 | 1593.50 | 871.47 | 1123.34 | 1333.24 | 1522.98 | 2003.21 | 906.74 | 1167.00 | 1386.97 | 1581.75 | 2080.45 |
| 85 | 765.69 | 973.90 | 1143.49 | 1289.58 | 1714.40 | 926.89 | 1195.55 | 1418.87 | 1618.69 | 2127.47 | 962.15 | 1240.88 | 1472.61 | 1677.46 | 2208.07 |
| 86 | 826.14 | 1049.46 | 1232.49 | 1388.65 | 1848.73 | 987.33 | 1271.11 | 1507.87 | 1717.76 | 2261.80 | 1022.60 | 1316.45 | 1561.60 | 1776.53 | 2342.40 |
| 87 | 888.27 | 1130.06 | 1326.52 | 1496.11 | 1989.78 | 1049.46 | 1351.71 | 1601.90 | 1825.23 | 2402.85 | 1084.72 | 1397.04 | 1655.63 | 1884.00 | 2483.45 |
| 88 | 957.11 | 1215.70 | 1427.27 | 1610.30 | 2140.90 | 1118.31 | 1437.34 | 1702.65 | 1939.41 | 2553.97 | 1153.57 | 1482.68 | 1756.38 | 1998.18 | 2634.57 |
| 89 | 1030.99 | 1309.73 | 1538.09 | 1732.87 | 2305.46 | 1192.19 | 1531.38 | 1813.47 | 2061.98 | 2718.53 | 1227.45 | 1576.71 | 1867.20 | 2120.75 | 2799.13 |
| 90 | 1111.59 | 1412.16 | 1657.31 | 1868.88 | 2486.81 | 1272.79 | 1633.80 | 1932.69 | 2197.99 | 2899.87 | 1308.05 | 1679.14 | 1986.42 | 2256.76 | 2980.47 |
| 91 | 1197.23 | 1521.30 | 1786.60 | 2014.97 | 2679.91 | 1358.42 | 1742.95 | 2061.98 | 2344.08 | 3092.98 | 1393.69 | 1788.28 | 2115.72 | 2402.85 | 3173.57 |
| 92 | 1289.58 | 1637.16 | 1922.62 | 2167.77 | 2884.76 | 1450.78 | 1858.81 | 2197.99 | 2496.88 | 3297.83 | 1486.04 | 1904.14 | 2251.73 | 2555.65 | 3378.43 |
| 93 | 1386.97 | 1763.10 | 2070.38 | 2334.00 | 3104.73 | 1548.17 | 1984.74 | 2345.76 | 2663.12 | 3517.80 | 1583.43 | 2030.08 | 2399.49 | 2721.89 | 3598.40 |
| 94 | 1494.43 | 1899.11 | 2229.90 | 2513.67 | 3343.17 | 1655.63 | 2120.75 | 2505.28 | 2842.78 | 3756.24 | 1690.89 | 2166.09 | 2559.01 | 2901.55 | 3836.83 |
| 95 | 1610.30 | 2046.87 | 2404.53 | 2710.13 | 3605.11 | 1771.49 | 2268.52 | 2679.91 | 3039.24 | 4018.18 | 1806.75 | 2313.85 | 2733.64 | 3098.01 | 4098.78 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 32.24 | 37.18 | 40.77 | 45.43 | 67.63 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 30 | 33.58 | 39.09 | 43.22 | 47.95 | 73.88 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 31 | 33.58 | 40.05 | 44.73 | 49.49 | 73.88 | 53.73 | 68.84 | 78.92 | 88.99 | 122.62 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 32 | 33.58 | 41.57 | 46.62 | 51.43 | 73.88 | 53.73 | 68.84 | 78.92 | 88.99 | 126.23 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 33 | 33.58 | 42.52 | 48.13 | 53.55 | 73.88 | 55.76 | 68.84 | 78.92 | 88.99 | 133.44 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 34 | 33.58 | 43.66 | 48.70 | 55.41 | 73.88 | 55.76 | 68.84 | 80.49 | 88.99 | 140.66 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 35 | 33.58 | 43.66 | 48.70 | 55.41 | 73.88 | 59.25 | 70.79 | 80.49 | 88.99 | 144.26 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 36 | 33.58 | 43.66 | 48.70 | 55.41 | 73.88 | 62.73 | 74.33 | 83.99 | 92.15 | 152.01 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 37 | 33.58 | 43.66 | 48.70 | 55.41 | 73.88 | 66.22 | 77.87 | 90.99 | 95.70 | 160.08 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 38 | 33.58 | 43.66 | 48.70 | 55.41 | 73.88 | 66.22 | 81.41 | 94.49 | 99.24 | 168.14 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 39 | 33.58 | 43.66 | 48.70 | 55.41 | 73.88 | 70.00 | 84.95 | 97.99 | 106.33 | 180.23 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 40 | 36.94 | 45.34 | 52.05 | 58.77 | 78.92 | 73.08 | 88.17 | 101.07 | 109.40 | 189.16 | 133.72 | 169.38 | 196.13 | 219.90 | 294.19 |
| 41 | 36.94 | 45.34 | 52.05 | 58.77 | 78.92 | 77.34 | 92.27 | 104.99 | 113.38 | 197.93 | 133.72 | 169.38 | 196.13 | 219.90 | 294.19 |
| 42 | 40.09 | 46.13 | 52.10 | 58.77 | 78.92 | 77.71 | 96.66 | 109.39 | 121.36 | 207.68 | 133.72 | 169.38 | 196.13 | 219.90 | 294.19 |
| 43 | 40.38 | 46.43 | 55.72 | 60.36 | 82.17 | 82.02 | 101.08 | 117.77 | 125.90 | 217.48 | 133.72 | 169.38 | 196.13 | 219.90 | 294.19 |
| 44 | 40.67 | 50.08 | 56.09 | 60.75 | 85.96 | 86.37 | 105.54 | 122.26 | 130.48 | 222.87 | 133.72 | 169.38 | 196.13 | 219.90 | 294.19 |
| 45 | 40.78 | 50.13 | 59.54 | 64.22 | 89.28 | 92.91 | 108.70 | 125.54 | 137.34 | 236.76 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 46 | 44.50 | 53.83 | 59.94 | 68.04 | 93.10 | 93.35 | 117.21 | 134.06 | 141.98 | 237.73 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 47 | 44.82 | 54.19 | 63.69 | 71.92 | 96.93 | 98.33 | 121.90 | 138.65 | 150.69 | 237.73 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 48 | 45.14 | 57.95 | 67.49 | 72.39 | 100.78 | 103.48 | 127.04 | 148.29 | 159.71 | 237.73 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 49 | 49.04 | 58.34 | 67.94 | 76.33 | 108.66 | 106.98 | 136.70 | 153.54 | 165.07 | 237.73 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 50 | 50.89 | 61.75 | 73.41 | 79.64 | 111.29 | 113.07 | 137.89 | 162.12 | 170.44 | 261.50 | 157.50 | 199.10 | 231.79 | 258.53 | 344.71 |
| 51 | 54.60 | 65.45 | 77.22 | 85.46 | 118.44 | 117.45 | 138.90 | 170.51 | 181.18 | 270.42 | 163.44 | 205.04 | 237.73 | 270.42 | 356.60 |
| 52 | 52.74 | 65.74 | 75.45 | 87.20 | 125.82 | 119.97 | 150.67 | 168.12 | 186.28 | 279.33 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 53 | 56.44 | 69.50 | 81.26 | 89.56 | 133.36 | 127.25 | 159.03 | 182.89 | 197.54 | 288.25 | 172.36 | 216.93 | 255.56 | 288.25 | 380.37 |
| 54 | 56.63 | 71.76 | 81.62 | 91.42 | 140.93 | 128.04 | 162.88 | 191.48 | 202.75 | 300.14 | 178.30 | 225.84 | 261.50 | 294.19 | 392.26 |
| 55 | 60.39 | 75.64 | 87.55 | 97.39 | 150.81 | 139.67 | 175.07 | 203.05 | 214.20 | 312.02 | 181.27 | 231.79 | 270.42 | 306.08 | 407.11 |
| 56 | 66.18 | 79.28 | 92.70 | 104.59 | 164.44 | 148.58 | 182.72 | 207.15 | 225.96 | 329.85 | 190.18 | 243.67 | 282.31 | 320.94 | 424.94 |
| 57 | 69.78 | 86.42 | 98.29 | 111.69 | 174.85 | 154.18 | 189.64 | 220.90 | 236.23 | 350.65 | 199.10 | 255.56 | 300.14 | 338.77 | 448.72 |
| 58 | 73.25 | 90.02 | 105.56 | 121.04 | 185.34 | 160.94 | 195.86 | 228.07 | 250.07 | 371.45 | 213.96 | 270.42 | 312.02 | 356.60 | 472.49 |
| 59 | 82.67 | 99.26 | 112.75 | 126.15 | 199.55 | 171.47 | 210.42 | 238.45 | 258.07 | 398.20 | 225.84 | 285.28 | 332.82 | 372.90 | 499.24 |
| 60 | 86.19 | 106.60 | 120.02 | 135.47 | 213.84 | 178.38 | 216.79 | 249.01 | 271.85 | 424.94 | 237.73 | 300.14 | 350.65 | 381.25 | 525.98 |
| 61 | 93.50 | 113.84 | 132.99 | 146.39 | 230.92 | 189.00 | 231.54 | 266.15 | 286.09 | 443.90 | 245.01 | 308.42 | 363.19 | 394.72 | 541.90 |
| 62 | 100.86 | 124.82 | 140.23 | 157.41 | 252.30 | 203.26 | 246.40 | 287.58 | 307.10 | 460.89 | 251.39 | 318.43 | 374.30 | 415.77 | 558.65 |
| 63 | 114.52 | 134.25 | 153.42 | 170.53 | 266.43 | 216.33 | 263.59 | 304.83 | 328.19 | 481.32 | 259.59 | 329.90 | 383.98 | 428.66 | 575.97 |
| 64 | 121.68 | 145.28 | 168.13 | 181.63 | 289.03 | 224.96 | 278.27 | 327.26 | 346.11 | 497.01 | 266.81 | 337.44 | 394.99 | 444.69 | 591.18 |
| 65 | 135.36 | 156.27 | 179.07 | 198.42 | 309.14 | 235.88 | 296.75 | 342.63 | 370.80 | 519.94 | 276.46 | 350.01 | 408.34 | 461.61 | 613.79 |
| 66 | 145.75 | 170.29 | 196.68 | 217.93 | 335.89 | 245.68 | 309.55 | 361.15 | 398.10 | 545.40 | 284.99 | 361.15 | 422.57 | 479.07 | 636.31 |
| 67 | 160.38 | 190.25 | 218.43 | 239.00 | 366.82 | 251.99 | 320.93 | 377.98 | 427.29 | 565.79 | 292.40 | 373.23 | 439.79 | 494.47 | 656.12 |
| 68 | 174.51 | 211.89 | 239.48 | 261.95 | 392.91 | 261.94 | 333.17 | 392.91 | 445.76 | 588.22 | 301.00 | 386.02 | 452.65 | 514.69 | 680.13 |
| 69 | 190.41 | 231.12 | 262.43 | 286.29 | 417.02 | 275.06 | 350.48 | 410.37 | 465.82 | 616.66 | 314.99 | 403.71 | 472.48 | 534.59 | 707.61 |
| 70 | 203.18 | 256.64 | 288.65 | 318.15 | 446.99 | 290.86 | 372.13 | 436.29 | 494.04 | 654.44 | 329.36 | 423.46 | 496.18 | 562.47 | 744.26 |
| 71 | 218.72 | 276.49 | 319.82 | 354.99 | 480.76 | 309.50 | 396.16 | 466.32 | 528.22 | 699.48 | 348.71 | 447.75 | 524.09 | 596.31 | 788.20 |
| 72 | 237.07 | 296.84 | 344.65 | 386.49 | 517.97 | 332.70 | 424.34 | 500.04 | 567.78 | 751.06 | 372.54 | 476.14 | 557.82 | 633.52 | 838.72 |
| 73 | 255.50 | 320.82 | 372.68 | 416.87 | 557.10 | 357.32 | 455.29 | 535.97 | 608.97 | 803.00 | 395.74 | 505.24 | 593.60 | 672.37 | 889.45 |
| 74 | 275.64 | 345.93 | 401.43 | 449.53 | 601.22 | 382.93 | 488.37 | 573.47 | 651.16 | 860.20 | 419.93 | 536.47 | 630.82 | 714.06 | 943.45 |
| 75 | 297.05 | 373.54 | 434.02 | 485.60 | 649.24 | 407.33 | 521.17 | 613.67 | 695.49 | 917.84 | 442.91 | 567.42 | 667.03 | 755.97 | 999.66 |
| 76 | 321.03 | 402.99 | 469.59 | 527.65 | 705.24 | 433.73 | 553.26 | 654.01 | 744.51 | 981.87 | 467.88 | 597.66 | 705.24 | 802.57 | 1058.71 |
| 77 | 354.30 | 446.65 | 522.21 | 587.70 | 782.48 | 471.84 | 604.49 | 716.99 | 817.74 | 1074.65 | 503.74 | 646.47 | 765.69 | 871.47 | 1146.85 |
| 78 | 396.28 | 500.38 | 586.02 | 659.90 | 879.87 | 518.85 | 668.30 | 792.55 | 905.06 | 1190.51 | 550.76 | 708.60 | 839.57 | 957.11 | 1259.36 |
| 79 | 438.26 | 555.80 | 653.19 | 735.46 | 978.94 | 567.55 | 732.11 | 871.47 | 995.73 | 1306.37 | 596.09 | 770.73 | 916.81 | 1046.10 | 1373.54 |
| 80 | 480.23 | 611.21 | 716.99 | 809.35 | 1076.33 | 614.57 | 794.23 | 945.36 | 1081.37 | 1418.87 | 643.11 | 832.85 | 989.01 | 1130.06 | 1484.36 |
| 81 | 522.21 | 663.26 | 779.12 | 878.19 | 1168.68 | 659.90 | 853.00 | 1014.20 | 1158.61 | 1521.30 | 688.45 | 889.94 | 1057.86 | 1208.98 | 1588.47 |
| 82 | 560.83 | 713.63 | 837.89 | 945.36 | 1257.68 | 701.88 | 906.74 | 1078.01 | 1232.49 | 1618.69 | 732.11 | 945.36 | 1123.34 | 1282.86 | 1685.86 |
| 83 | 602.81 | 765.69 | 900.02 | 1014.20 | 1350.03 | 747.22 | 962.15 | 1145.17 | 1306.37 | 1717.76 | 777.44 | 1002.45 | 1190.51 | 1358.42 | 1786.60 |
| 84 | 648.15 | 822.78 | 965.51 | 1089.76 | 1449.10 | 794.23 | 1022.60 | 1214.02 | 1385.29 | 1821.87 | 824.46 | 1062.90 | 1261.03 | 1439.02 | 1892.39 |
| 85 | 696.84 | 886.59 | 1041.07 | 1173.72 | 1559.92 | 844.61 | 1088.08 | 1291.26 | 1472.61 | 1936.05 | 876.51 | 1130.06 | 1339.95 | 1526.34 | 2008.25 |
| 86 | 752.25 | 955.43 | 1121.67 | 1264.39 | 1682.50 | 900.02 | 1156.93 | 1371.86 | 1563.28 | 2058.63 | 931.92 | 1198.91 | 1420.55 | 1617.01 | 2130.83 |
| 87 | 809.35 | 1027.63 | 1207.30 | 1360.10 | 1810.11 | 957.11 | 1229.13 | 1457.49 | 1658.99 | 2186.24 | 989.01 | 1271.11 | 1506.19 | 1712.72 | 2258.44 |
| 88 | 871.47 | 1106.55 | 1299.65 | 1464.21 | 1949.48 | 1019.24 | 1308.05 | 1549.85 | 1763.10 | 2325.61 | 1051.14 | 1350.03 | 1598.54 | 1816.83 | 2397.81 |
| 89 | 936.96 | 1192.19 | 1398.72 | 1576.71 | 2098.93 | 1084.72 | 1393.69 | 1648.92 | 1875.60 | 2475.05 | 1116.63 | 1435.66 | 1697.61 | 1929.33 | 2547.26 |
| 90 | 1010.84 | 1284.54 | 1507.87 | 1700.97 | 2263.48 | 1158.61 | 1486.04 | 1758.06 | 1999.86 | 2639.61 | 1190.51 | 1528.02 | 1806.75 | 2053.59 | 2711.81 |
| 91 | 1089.76 | 1385.29 | 1625.41 | 1833.62 | 2438.11 | 1237.53 | 1586.79 | 1875.60 | 2132.51 | 2814.24 | 1269.43 | 1628.77 | 1924.29 | 2186.24 | 2886.44 |
| 92 | 1173.72 | 1491.08 | 1749.66 | 1972.99 | 2626.17 | 1321.48 | 1692.57 | 1999.86 | 2271.88 | 3002.30 | 1353.39 | 1734.55 | 2048.55 | 2325.61 | 3074.51 |
| 93 | 1262.71 | 1603.58 | 1884.00 | 2124.11 | 2825.99 | 1410.48 | 1805.08 | 2134.19 | 2423.00 | 3202.12 | 1442.38 | 1847.05 | 2182.88 | 2476.73 | 3274.32 |
| 94 | 1360.10 | 1727.84 | 2028.40 | 2286.99 | 3042.60 | 1507.87 | 1929.33 | 2278.59 | 2585.88 | 3418.73 | 1539.77 | 1971.31 | 2327.29 | 2639.61 | 3490.93 |
| 95 | 1465.89 | 1862.17 | 2187.92 | 2466.66 | 3281.04 | 1613.65 | 2063.66 | 2438.11 | 2765.54 | 3657.17 | 1645.56 | 2105.64 | 2486.81 | 2819.28 | 3729.37 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.63 | 34.32 | 37.96 | 41.30 | 63.02 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 30 | 31.90 | 36.08 | 40.24 | 43.59 | 68.84 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 31 | 31.90 | 36.96 | 41.65 | 44.99 | 68.84 | 50.37 | 63.81 | 73.88 | 82.28 | 115.62 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 32 | 31.90 | 38.37 | 43.41 | 46.75 | 68.84 | 50.37 | 63.81 | 73.88 | 82.28 | 119.02 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 33 | 31.90 | 39.25 | 44.81 | 48.69 | 68.84 | 52.28 | 63.81 | 73.88 | 82.28 | 125.82 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 34 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 | 52.28 | 63.81 | 75.35 | 82.28 | 132.62 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 35 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 | 55.55 | 65.61 | 75.35 | 82.28 | 136.02 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 36 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 | 58.81 | 68.89 | 78.63 | 85.20 | 143.33 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 37 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 | 62.08 | 72.17 | 85.18 | 88.47 | 150.93 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 38 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 | 62.08 | 75.45 | 88.46 | 91.75 | 158.53 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 39 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 | 65.63 | 78.73 | 91.73 | 98.31 | 169.93 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 40 | 33.58 | 41.98 | 48.70 | 53.73 | 72.20 | 68.79 | 82.01 | 95.01 | 101.58 | 176.55 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 41 | 33.58 | 41.98 | 48.70 | 53.73 | 72.20 | 72.79 | 85.84 | 98.69 | 105.28 | 184.74 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 42 | 36.44 | 42.71 | 48.74 | 53.73 | 72.20 | 73.14 | 89.92 | 102.83 | 112.69 | 193.84 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 43 | 36.71 | 42.99 | 52.13 | 55.18 | 75.17 | 77.20 | 94.03 | 110.71 | 116.91 | 202.98 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 44 | 36.97 | 46.37 | 52.48 | 55.54 | 78.65 | 81.29 | 98.17 | 114.93 | 121.16 | 208.01 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 45 | 37.23 | 46.68 | 55.93 | 59.01 | 82.14 | 85.16 | 101.61 | 118.44 | 128.19 | 219.00 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 46 | 40.63 | 50.12 | 56.31 | 62.53 | 85.65 | 85.57 | 109.57 | 126.47 | 132.51 | 219.90 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 47 | 40.92 | 50.45 | 59.83 | 66.08 | 89.18 | 90.13 | 113.95 | 130.80 | 140.64 | 219.90 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 48 | 41.21 | 53.96 | 63.40 | 66.52 | 92.72 | 94.86 | 118.75 | 139.90 | 149.07 | 219.90 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 49 | 44.77 | 54.31 | 63.82 | 70.14 | 99.96 | 98.06 | 127.78 | 144.85 | 154.07 | 219.90 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 50 | 45.02 | 57.89 | 67.46 | 73.81 | 103.19 | 102.04 | 129.78 | 151.13 | 160.11 | 246.65 | 145.61 | 190.18 | 216.93 | 246.65 | 326.88 |
| 51 | 48.53 | 61.49 | 71.12 | 77.51 | 110.13 | 106.27 | 133.56 | 159.33 | 168.05 | 255.56 | 151.55 | 196.13 | 225.84 | 252.59 | 338.77 |
| 52 | 48.83 | 61.87 | 71.58 | 81.25 | 117.29 | 114.25 | 142.30 | 162.70 | 175.79 | 264.48 | 154.53 | 202.07 | 234.76 | 261.50 | 350.65 |
| 53 | 52.40 | 65.53 | 75.31 | 81.77 | 124.61 | 118.58 | 150.51 | 171.63 | 184.19 | 273.39 | 160.47 | 208.01 | 240.70 | 270.42 | 362.54 |
| 54 | 52.73 | 65.94 | 75.79 | 85.58 | 131.98 | 122.35 | 154.45 | 180.05 | 192.08 | 282.31 | 166.41 | 213.96 | 246.65 | 279.33 | 374.43 |
| 55 | 56.36 | 69.67 | 79.60 | 89.44 | 139.39 | 130.75 | 163.40 | 188.55 | 200.65 | 291.22 | 172.36 | 219.90 | 255.56 | 288.25 | 383.34 |
| 56 | 59.98 | 73.34 | 86.65 | 96.54 | 150.35 | 136.70 | 171.12 | 195.80 | 212.35 | 306.08 | 178.30 | 228.82 | 267.45 | 303.11 | 401.17 |
| 57 | 63.62 | 80.39 | 90.42 | 103.72 | 160.87 | 142.54 | 178.32 | 206.92 | 222.96 | 326.88 | 187.21 | 243.67 | 282.31 | 320.94 | 421.97 |
| 58 | 67.31 | 84.15 | 97.60 | 110.96 | 171.44 | 149.65 | 184.98 | 214.33 | 234.27 | 350.65 | 199.10 | 255.56 | 297.16 | 335.80 | 445.75 |
| 59 | 74.41 | 91.32 | 104.84 | 118.27 | 185.63 | 157.42 | 196.75 | 225.05 | 245.30 | 377.40 | 208.01 | 270.42 | 314.99 | 355.14 | 472.49 |
| 60 | 78.18 | 98.56 | 112.15 | 125.65 | 199.89 | 164.66 | 203.57 | 235.91 | 256.74 | 404.14 | 219.90 | 285.28 | 332.82 | 361.33 | 499.24 |
| 61 | 85.37 | 105.85 | 122.92 | 136.50 | 214.59 | 175.50 | 218.38 | 250.65 | 271.29 | 417.95 | 227.71 | 294.01 | 343.01 | 375.26 | 513.08 |
| 62 | 92.63 | 116.64 | 130.36 | 147.44 | 233.26 | 187.00 | 233.29 | 269.45 | 289.90 | 432.95 | 234.63 | 301.67 | 351.95 | 393.74 | 527.93 |
| 63 | 103.72 | 124.08 | 141.31 | 158.50 | 247.73 | 200.10 | 248.09 | 284.33 | 308.59 | 454.28 | 240.66 | 310.97 | 362.34 | 407.23 | 543.52 |
| 64 | 111.01 | 135.05 | 155.82 | 169.65 | 270.08 | 209.27 | 262.95 | 306.81 | 326.88 | 470.85 | 248.50 | 321.75 | 374.06 | 423.76 | 559.79 |
| 65 | 122.26 | 146.12 | 166.99 | 184.39 | 288.22 | 215.59 | 281.53 | 325.13 | 349.27 | 494.58 | 256.17 | 332.26 | 388.05 | 438.78 | 580.81 |
| 66 | 132.69 | 160.04 | 184.39 | 201.78 | 312.73 | 226.02 | 294.81 | 343.95 | 374.40 | 515.92 | 265.33 | 343.95 | 402.91 | 454.50 | 604.37 |
| 67 | 147.01 | 177.56 | 201.78 | 222.66 | 341.12 | 235.35 | 304.29 | 354.21 | 403.55 | 532.51 | 273.38 | 354.21 | 413.64 | 470.70 | 622.84 |
| 68 | 161.08 | 198.92 | 222.68 | 243.53 | 365.34 | 243.56 | 317.09 | 369.93 | 420.49 | 556.05 | 282.62 | 367.64 | 429.68 | 487.12 | 643.37 |
| 69 | 174.91 | 216.14 | 243.54 | 267.89 | 388.19 | 255.09 | 332.73 | 385.97 | 441.42 | 583.39 | 292.80 | 383.75 | 445.86 | 507.97 | 672.12 |
| 70 | 188.20 | 239.53 | 267.89 | 295.72 | 414.91 | 271.61 | 350.74 | 410.63 | 466.23 | 615.94 | 307.97 | 402.07 | 468.37 | 532.53 | 703.63 |
| 71 | 202.21 | 257.92 | 299.19 | 330.51 | 447.75 | 288.87 | 375.53 | 441.56 | 499.33 | 660.27 | 326.01 | 425.05 | 499.33 | 565.36 | 746.93 |
| 72 | 217.15 | 278.91 | 322.74 | 360.59 | 482.11 | 308.79 | 404.42 | 474.14 | 535.90 | 707.23 | 346.64 | 454.22 | 529.93 | 599.65 | 792.90 |
| 73 | 236.29 | 301.60 | 347.71 | 389.97 | 520.60 | 334.26 | 434.16 | 507.16 | 576.32 | 760.74 | 370.76 | 482.18 | 562.87 | 639.71 | 843.34 |
| 74 | 253.44 | 325.58 | 375.53 | 419.93 | 562.37 | 355.18 | 464.32 | 543.87 | 616.02 | 813.96 | 390.33 | 512.42 | 597.52 | 677.06 | 895.35 |
| 75 | 273.93 | 350.41 | 405.56 | 455.36 | 608.33 | 378.87 | 494.49 | 579.87 | 659.92 | 869.81 | 414.45 | 540.74 | 633.24 | 718.62 | 948.07 |
| 76 | 295.41 | 380.79 | 440.56 | 493.50 | 660.84 | 402.99 | 529.36 | 619.86 | 705.24 | 930.64 | 435.44 | 572.05 | 669.38 | 759.88 | 1005.78 |
| 77 | 327.43 | 421.46 | 488.63 | 550.76 | 733.78 | 439.93 | 577.62 | 678.37 | 774.08 | 1017.56 | 470.16 | 617.92 | 725.39 | 827.82 | 1089.76 |
| 78 | 366.05 | 471.84 | 550.76 | 619.60 | 824.46 | 485.27 | 636.39 | 752.25 | 859.72 | 1128.38 | 513.82 | 676.69 | 797.59 | 910.09 | 1195.55 |
| 79 | 406.35 | 525.57 | 612.89 | 690.13 | 918.49 | 530.61 | 698.52 | 826.14 | 943.68 | 1239.21 | 559.15 | 737.14 | 869.79 | 994.05 | 1304.69 |
| 80 | 444.97 | 575.95 | 673.34 | 758.97 | 1009.16 | 574.27 | 757.29 | 896.66 | 1024.28 | 1343.31 | 602.81 | 794.23 | 938.64 | 1072.97 | 1408.80 |
| 81 | 481.91 | 626.32 | 730.43 | 822.78 | 1096.48 | 614.57 | 812.70 | 960.47 | 1096.48 | 1440.70 | 643.11 | 849.64 | 1004.13 | 1145.17 | 1506.19 |
| 82 | 518.85 | 673.34 | 785.84 | 886.59 | 1180.44 | 654.86 | 864.76 | 1020.92 | 1167.00 | 1533.05 | 683.41 | 901.70 | 1066.25 | 1217.38 | 1600.22 |
| 83 | 557.47 | 723.71 | 844.61 | 952.07 | 1266.07 | 696.84 | 918.49 | 1084.72 | 1237.53 | 1625.41 | 725.39 | 957.11 | 1130.06 | 1287.90 | 1694.25 |
| 84 | 599.45 | 775.76 | 906.74 | 1020.92 | 1360.10 | 740.50 | 972.22 | 1150.21 | 1309.73 | 1724.48 | 770.73 | 1012.52 | 1195.55 | 1361.78 | 1793.32 |
| 85 | 644.79 | 836.21 | 975.58 | 1099.84 | 1464.21 | 787.52 | 1034.35 | 1220.73 | 1392.01 | 1831.94 | 817.74 | 1076.33 | 1267.75 | 1445.74 | 1902.47 |
| 86 | 695.16 | 901.70 | 1051.14 | 1185.47 | 1578.39 | 837.89 | 1099.84 | 1296.30 | 1477.64 | 1946.12 | 868.12 | 1141.82 | 1343.31 | 1531.38 | 2016.65 |
| 87 | 748.90 | 970.54 | 1131.74 | 1276.15 | 1697.61 | 891.62 | 1168.68 | 1376.89 | 1568.32 | 2065.34 | 921.85 | 1210.66 | 1423.91 | 1622.05 | 2135.87 |
| 88 | 805.99 | 1044.43 | 1219.06 | 1373.54 | 1828.58 | 948.71 | 1242.56 | 1464.21 | 1665.71 | 2196.32 | 978.94 | 1284.54 | 1511.23 | 1719.44 | 2266.84 |
| 89 | 868.12 | 1123.34 | 1313.09 | 1479.32 | 1967.95 | 1010.84 | 1321.48 | 1558.24 | 1771.49 | 2335.68 | 1041.07 | 1363.46 | 1605.26 | 1825.23 | 2406.21 |
| 90 | 935.28 | 1212.34 | 1415.52 | 1595.18 | 2122.43 | 1078.01 | 1410.48 | 1660.67 | 1887.35 | 2490.16 | 1108.23 | 1452.46 | 1707.69 | 1941.09 | 2560.69 |
| 91 | 1007.48 | 1306.37 | 1524.66 | 1719.44 | 2286.99 | 1150.21 | 1504.51 | 1769.81 | 2011.61 | 2654.72 | 1180.44 | 1546.49 | 1816.83 | 2065.34 | 2725.24 |
| 92 | 1084.72 | 1405.44 | 1642.20 | 1850.41 | 2463.30 | 1227.45 | 1603.58 | 1887.35 | 2142.58 | 2831.03 | 1257.68 | 1645.56 | 1934.37 | 2196.32 | 2901.55 |
| 93 | 1168.68 | 1512.91 | 1766.46 | 1991.46 | 2649.68 | 1311.41 | 1711.04 | 2011.61 | 2283.63 | 3017.41 | 1341.63 | 1753.02 | 2058.63 | 2337.36 | 3087.94 |
| 94 | 1257.68 | 1630.44 | 1902.47 | 2144.26 | 2854.54 | 1400.40 | 1828.58 | 2147.62 | 2436.43 | 3222.27 | 1430.63 | 1870.56 | 2194.64 | 2490.16 | 3292.79 |
| 95 | 1356.75 | 1758.06 | 2051.91 | 2312.18 | 3077.86 | 1499.47 | 1956.20 | 2297.06 | 2604.35 | 3445.60 | 1529.70 | 1998.18 | 2344.08 | 2658.08 | 3516.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 37.18 | 43.58 | 48.19 | 70.71 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 30 | 35.26 | 39.09 | 46.20 | 50.85 | 77.24 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 31 | 35.26 | 40.05 | 47.82 | 52.49 | 77.24 | 55.41 | 68.84 | 83.96 | 94.03 | 127.88 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 32 | 35.26 | 41.57 | 49.84 | 54.54 | 77.24 | 55.41 | 68.84 | 83.96 | 94.03 | 131.64 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 33 | 35.26 | 42.52 | 51.45 | 56.80 | 77.24 | 57.51 | 68.84 | 83.96 | 94.03 | 139.16 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 34 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 57.51 | 68.84 | 85.63 | 94.03 | 146.69 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 35 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 61.10 | 70.79 | 85.63 | 94.03 | 150.45 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 36 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 64.69 | 74.33 | 89.35 | 97.37 | 158.53 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 37 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 68.29 | 77.87 | 96.79 | 101.11 | 166.94 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 38 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 68.29 | 81.41 | 100.52 | 104.86 | 175.34 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 39 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 72.19 | 84.95 | 104.24 | 112.35 | 187.96 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 40 | 38.62 | 47.02 | 53.73 | 62.13 | 82.28 | 77.38 | 92.27 | 105.11 | 115.26 | 196.72 | 142.64 | 175.33 | 205.04 | 231.79 | 306.08 |
| 41 | 38.62 | 47.02 | 53.73 | 62.13 | 82.28 | 81.89 | 96.57 | 109.19 | 119.46 | 205.85 | 142.64 | 175.33 | 205.04 | 231.79 | 306.08 |
| 42 | 41.91 | 47.84 | 53.78 | 62.13 | 82.28 | 82.29 | 101.16 | 113.77 | 127.86 | 215.99 | 142.64 | 175.33 | 205.04 | 231.79 | 306.08 |
| 43 | 42.21 | 48.15 | 57.52 | 63.81 | 85.66 | 86.85 | 105.78 | 122.48 | 132.65 | 226.18 | 142.64 | 175.33 | 205.04 | 231.79 | 306.08 |
| 44 | 42.51 | 51.93 | 57.90 | 64.22 | 89.62 | 91.45 | 110.44 | 127.15 | 137.47 | 231.79 | 142.64 | 175.33 | 205.04 | 231.79 | 306.08 |
| 45 | 42.55 | 51.86 | 63.15 | 67.69 | 92.85 | 98.07 | 113.42 | 130.28 | 144.21 | 245.64 | 148.58 | 187.21 | 216.93 | 243.67 | 326.88 |
| 46 | 46.43 | 55.69 | 63.57 | 71.72 | 96.82 | 98.54 | 122.31 | 139.12 | 149.08 | 246.65 | 148.58 | 187.21 | 216.93 | 243.67 | 326.88 |
| 47 | 46.76 | 56.06 | 67.55 | 75.80 | 100.81 | 103.79 | 127.20 | 143.88 | 158.22 | 246.65 | 148.58 | 187.21 | 216.93 | 243.67 | 326.88 |
| 48 | 47.10 | 59.95 | 71.58 | 76.30 | 104.82 | 109.23 | 132.56 | 153.89 | 167.70 | 246.65 | 148.58 | 187.21 | 216.93 | 243.67 | 326.88 |
| 49 | 51.17 | 60.35 | 72.06 | 80.46 | 113.00 | 112.92 | 142.64 | 159.33 | 173.32 | 246.65 | 148.58 | 187.21 | 216.93 | 243.67 | 326.88 |
| 50 | 52.85 | 63.68 | 75.40 | 83.52 | 117.36 | 115.83 | 143.30 | 167.62 | 178.19 | 276.36 | 166.41 | 208.01 | 240.70 | 270.42 | 362.54 |
| 51 | 56.62 | 69.42 | 81.29 | 89.43 | 124.67 | 123.04 | 146.92 | 178.90 | 189.06 | 285.28 | 172.36 | 213.96 | 249.62 | 282.31 | 374.43 |
| 52 | 56.64 | 69.60 | 81.25 | 93.14 | 132.21 | 128.53 | 159.04 | 181.68 | 196.78 | 294.19 | 178.30 | 222.87 | 258.53 | 294.19 | 386.31 |
| 53 | 60.47 | 73.47 | 85.22 | 93.45 | 142.10 | 135.93 | 164.71 | 194.14 | 205.55 | 306.08 | 181.27 | 228.82 | 267.45 | 303.11 | 404.14 |
| 54 | 60.54 | 73.70 | 85.51 | 97.25 | 147.64 | 136.57 | 168.49 | 200.05 | 213.42 | 312.02 | 187.21 | 234.76 | 273.39 | 312.02 | 410.09 |
| 55 | 62.40 | 79.62 | 91.53 | 101.36 | 157.67 | 145.61 | 183.83 | 211.75 | 222.34 | 326.88 | 190.18 | 246.65 | 282.31 | 317.97 | 427.92 |
| 56 | 70.32 | 85.23 | 96.73 | 108.61 | 171.49 | 157.50 | 194.33 | 218.50 | 234.13 | 344.71 | 202.07 | 255.56 | 294.19 | 335.80 | 445.75 |
| 57 | 73.89 | 90.44 | 102.22 | 117.68 | 181.85 | 162.90 | 200.96 | 229.29 | 249.50 | 365.51 | 210.99 | 267.45 | 312.02 | 353.62 | 469.52 |
| 58 | 75.22 | 93.93 | 111.54 | 127.10 | 194.61 | 163.76 | 204.03 | 239.06 | 263.23 | 392.26 | 222.87 | 282.31 | 329.85 | 374.43 | 493.29 |
| 59 | 86.81 | 103.23 | 118.68 | 132.07 | 208.84 | 179.91 | 218.61 | 251.84 | 270.85 | 419.00 | 234.76 | 297.16 | 347.68 | 390.65 | 523.01 |
| 60 | 90.20 | 112.64 | 127.89 | 141.36 | 225.46 | 186.62 | 227.37 | 264.74 | 284.43 | 448.72 | 249.62 | 314.99 | 371.45 | 398.32 | 552.72 |
| 61 | 97.57 | 119.83 | 141.05 | 154.30 | 244.92 | 197.10 | 242.06 | 279.07 | 300.89 | 469.84 | 256.54 | 325.72 | 383.37 | 414.18 | 573.61 |
| 62 | 104.98 | 133.01 | 146.16 | 165.38 | 264.21 | 211.39 | 262.12 | 300.53 | 321.84 | 483.23 | 262.57 | 335.19 | 388.26 | 435.04 | 586.58 |
| 63 | 118.84 | 140.35 | 161.49 | 178.56 | 278.12 | 227.14 | 273.93 | 317.63 | 345.33 | 502.96 | 270.41 | 346.12 | 402.91 | 450.09 | 603.01 |
| 64 | 128.09 | 151.42 | 176.33 | 191.61 | 303.24 | 238.04 | 291.03 | 342.60 | 362.93 | 520.55 | 279.89 | 353.14 | 413.30 | 468.23 | 619.95 |
| 65 | 141.91 | 164.38 | 187.11 | 208.44 | 323.09 | 246.02 | 311.97 | 360.14 | 389.94 | 545.30 | 289.14 | 367.76 | 428.64 | 484.43 | 641.68 |
| 66 | 152.27 | 180.55 | 206.93 | 228.02 | 352.11 | 255.51 | 326.75 | 380.80 | 417.06 | 572.43 | 299.73 | 380.80 | 444.68 | 503.64 | 668.24 |
| 67 | 169.29 | 200.82 | 228.83 | 251.26 | 385.51 | 266.25 | 339.95 | 397.00 | 446.28 | 594.31 | 309.04 | 394.62 | 458.81 | 520.62 | 689.40 |
| 68 | 183.46 | 222.70 | 252.09 | 274.23 | 411.29 | 273.43 | 349.26 | 413.59 | 466.44 | 615.79 | 317.09 | 404.40 | 477.93 | 537.67 | 712.30 |
| 69 | 199.26 | 241.82 | 277.13 | 300.60 | 436.99 | 288.37 | 368.22 | 432.55 | 490.22 | 647.72 | 330.51 | 421.46 | 496.88 | 561.21 | 743.10 |
| 70 | 213.87 | 269.47 | 303.19 | 334.47 | 468.37 | 305.83 | 389.24 | 457.68 | 519.70 | 686.52 | 346.47 | 444.85 | 521.84 | 590.28 | 780.62 |
| 71 | 229.03 | 288.87 | 336.33 | 373.35 | 505.52 | 326.01 | 414.73 | 489.01 | 557.10 | 734.55 | 365.21 | 470.44 | 552.98 | 627.26 | 827.40 |
| 72 | 249.03 | 310.78 | 362.58 | 406.41 | 543.87 | 350.63 | 444.26 | 525.94 | 595.67 | 786.92 | 390.47 | 498.05 | 585.71 | 665.39 | 880.55 |
| 73 | 267.03 | 336.18 | 389.97 | 438.00 | 584.00 | 372.68 | 478.34 | 560.95 | 639.71 | 841.42 | 414.95 | 530.21 | 624.34 | 706.95 | 933.63 |
| 74 | 288.58 | 362.58 | 421.78 | 471.72 | 632.67 | 399.58 | 512.42 | 603.07 | 684.46 | 902.75 | 440.28 | 562.37 | 662.26 | 749.21 | 993.40 |
| 75 | 311.28 | 391.33 | 455.36 | 508.72 | 681.26 | 426.90 | 546.08 | 642.13 | 729.29 | 962.30 | 464.25 | 594.10 | 700.83 | 793.32 | 1049.46 |
| 76 | 336.40 | 423.48 | 493.50 | 553.26 | 741.10 | 454.22 | 582.29 | 686.46 | 780.37 | 1031.39 | 490.08 | 628.40 | 741.10 | 840.14 | 1111.65 |
| 77 | 371.09 | 470.16 | 547.40 | 616.24 | 822.78 | 493.67 | 636.39 | 752.25 | 858.04 | 1128.38 | 528.93 | 680.05 | 802.63 | 915.13 | 1205.62 |
| 78 | 414.75 | 525.57 | 614.57 | 693.48 | 923.53 | 544.04 | 701.88 | 831.17 | 950.39 | 1249.28 | 575.95 | 743.86 | 879.87 | 1005.80 | 1323.16 |
| 79 | 460.08 | 584.34 | 685.09 | 772.40 | 1027.63 | 596.09 | 770.73 | 915.13 | 1044.43 | 1371.86 | 626.32 | 809.35 | 962.15 | 1098.16 | 1442.38 |
| 80 | 505.42 | 641.43 | 753.93 | 849.64 | 1128.38 | 646.47 | 834.53 | 994.05 | 1135.10 | 1486.04 | 676.69 | 874.83 | 1039.39 | 1187.15 | 1556.56 |
| 81 | 547.40 | 695.16 | 817.74 | 921.85 | 1225.77 | 691.81 | 893.30 | 1064.57 | 1215.70 | 1595.18 | 723.71 | 933.60 | 1109.91 | 1269.43 | 1665.71 |
| 82 | 589.38 | 748.90 | 879.87 | 992.37 | 1319.80 | 737.14 | 953.75 | 1131.74 | 1292.94 | 1699.29 | 769.05 | 992.37 | 1180.44 | 1346.67 | 1769.81 |
| 83 | 633.04 | 804.31 | 945.36 | 1064.57 | 1417.19 | 784.16 | 1010.84 | 1202.26 | 1371.86 | 1803.40 | 816.06 | 1052.82 | 1250.96 | 1425.59 | 1875.60 |
| 84 | 680.05 | 863.08 | 1014.20 | 1143.49 | 1521.30 | 832.85 | 1072.97 | 1274.47 | 1452.46 | 1912.54 | 866.44 | 1114.95 | 1323.16 | 1509.55 | 1986.42 |
| 85 | 732.11 | 928.56 | 1091.44 | 1230.81 | 1638.84 | 886.59 | 1141.82 | 1353.39 | 1544.81 | 2033.44 | 920.17 | 1183.79 | 1405.44 | 1601.90 | 2110.68 |
| 86 | 789.20 | 1002.45 | 1177.08 | 1328.20 | 1764.78 | 943.68 | 1215.70 | 1439.02 | 1642.20 | 2159.37 | 977.26 | 1257.68 | 1491.08 | 1699.29 | 2236.61 |
| 87 | 849.64 | 1079.69 | 1267.75 | 1428.95 | 1899.11 | 1004.13 | 1292.94 | 1529.70 | 1742.95 | 2293.71 | 1037.71 | 1334.92 | 1581.75 | 1800.04 | 2370.95 |
| 88 | 913.45 | 1160.29 | 1363.46 | 1536.41 | 2045.19 | 1067.93 | 1373.54 | 1625.41 | 1850.41 | 2439.79 | 1101.52 | 1415.52 | 1677.46 | 1907.50 | 2517.03 |
| 89 | 985.66 | 1250.96 | 1469.25 | 1655.63 | 2203.03 | 1140.14 | 1464.21 | 1731.19 | 1969.63 | 2597.63 | 1173.72 | 1506.19 | 1783.25 | 2026.72 | 2674.87 |
| 90 | 1061.22 | 1348.35 | 1583.43 | 1784.93 | 2374.30 | 1215.70 | 1561.60 | 1845.37 | 2098.93 | 2768.90 | 1249.28 | 1603.58 | 1897.43 | 2156.02 | 2846.14 |
| 91 | 1143.49 | 1452.46 | 1707.69 | 1924.29 | 2559.01 | 1297.98 | 1665.71 | 1969.63 | 2238.29 | 2953.61 | 1331.56 | 1707.69 | 2021.68 | 2295.38 | 3030.85 |
| 92 | 1232.49 | 1564.96 | 1836.98 | 2070.38 | 2755.47 | 1386.97 | 1778.21 | 2098.93 | 2384.38 | 3150.07 | 1420.55 | 1820.19 | 2150.98 | 2441.47 | 3227.31 |
| 93 | 1324.84 | 1684.18 | 1976.35 | 2229.90 | 2965.36 | 1479.32 | 1897.43 | 2238.29 | 2543.90 | 3359.96 | 1512.91 | 1939.41 | 2290.35 | 2600.99 | 3437.20 |
| 94 | 1427.27 | 1813.47 | 2129.15 | 2401.17 | 3193.72 | 1581.75 | 2026.72 | 2391.10 | 2715.17 | 3588.32 | 1615.33 | 2068.70 | 2443.15 | 2772.26 | 3665.56 |
| 95 | 1538.09 | 1956.20 | 2295.38 | 2587.55 | 3443.92 | 1692.57 | 2169.45 | 2557.33 | 2901.55 | 3838.51 | 1726.16 | 2211.43 | 2609.38 | 2958.64 | 3915.75 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.63 | 34.32 | 37.96 | 42.68 | 63.02 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 30 | 31.90 | 36.08 | 40.24 | 45.04 | 68.84 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 31 | 31.90 | 36.96 | 41.65 | 46.49 | 68.84 | 50.37 | 63.81 | 72.20 | 83.96 | 115.62 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 32 | 31.90 | 38.37 | 43.41 | 48.31 | 68.84 | 50.37 | 63.81 | 72.20 | 83.96 | 119.02 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 33 | 31.90 | 39.25 | 44.81 | 50.31 | 68.84 | 52.28 | 63.81 | 72.20 | 83.96 | 125.82 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 34 | 31.90 | 40.30 | 45.34 | 52.05 | 68.84 | 52.28 | 63.81 | 73.64 | 83.96 | 132.62 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 35 | 31.90 | 40.30 | 45.34 | 52.05 | 68.84 | 55.55 | 65.61 | 73.64 | 83.96 | 136.02 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 36 | 31.90 | 40.30 | 45.34 | 52.05 | 68.84 | 58.81 | 68.89 | 76.84 | 86.94 | 143.33 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 37 | 31.90 | 40.30 | 45.34 | 52.05 | 68.84 | 62.08 | 72.17 | 83.24 | 90.28 | 150.93 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 38 | 31.90 | 40.30 | 45.34 | 52.05 | 68.84 | 62.08 | 75.45 | 86.45 | 93.62 | 158.53 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 39 | 31.90 | 40.30 | 45.34 | 52.05 | 68.84 | 65.63 | 78.73 | 89.65 | 100.31 | 169.93 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 40 | 33.58 | 43.66 | 48.70 | 53.73 | 72.20 | 68.79 | 82.01 | 92.99 | 101.58 | 174.02 | 121.84 | 157.50 | 181.27 | 205.04 | 270.42 |
| 41 | 33.58 | 43.66 | 48.70 | 53.73 | 72.20 | 72.79 | 85.84 | 96.59 | 105.28 | 182.10 | 121.84 | 157.50 | 181.27 | 205.04 | 270.42 |
| 42 | 36.44 | 44.42 | 48.74 | 53.73 | 72.20 | 73.14 | 89.92 | 100.64 | 112.69 | 191.07 | 121.84 | 157.50 | 181.27 | 205.04 | 270.42 |
| 43 | 36.71 | 44.71 | 52.13 | 55.18 | 75.17 | 77.20 | 94.03 | 108.35 | 116.91 | 200.08 | 121.84 | 157.50 | 181.27 | 205.04 | 270.42 |
| 44 | 36.97 | 48.22 | 52.48 | 55.54 | 78.65 | 81.29 | 98.17 | 112.48 | 121.16 | 205.04 | 121.84 | 157.50 | 181.27 | 205.04 | 270.42 |
| 45 | 37.23 | 46.68 | 55.93 | 60.75 | 82.14 | 85.16 | 99.24 | 118.44 | 128.19 | 219.00 | 130.75 | 166.41 | 193.16 | 219.90 | 288.25 |
| 46 | 40.63 | 50.12 | 56.31 | 64.37 | 85.65 | 85.57 | 107.02 | 126.47 | 132.51 | 219.90 | 130.75 | 166.41 | 193.16 | 219.90 | 288.25 |
| 47 | 40.92 | 50.45 | 59.83 | 68.03 | 89.18 | 90.13 | 111.30 | 130.80 | 140.64 | 219.90 | 130.75 | 166.41 | 193.16 | 219.90 | 288.25 |
| 48 | 41.21 | 53.96 | 63.40 | 68.47 | 92.72 | 94.86 | 115.99 | 139.90 | 149.07 | 219.90 | 130.75 | 166.41 | 193.16 | 219.90 | 288.25 |
| 49 | 44.77 | 54.31 | 63.82 | 72.20 | 99.96 | 98.06 | 124.81 | 144.85 | 154.07 | 219.90 | 130.75 | 166.41 | 193.16 | 219.90 | 288.25 |
| 50 | 46.98 | 57.89 | 67.46 | 73.81 | 103.19 | 104.80 | 127.08 | 148.38 | 160.11 | 243.67 | 148.58 | 184.24 | 213.96 | 240.70 | 320.94 |
| 51 | 50.55 | 61.49 | 73.16 | 79.50 | 112.20 | 109.06 | 130.89 | 159.33 | 170.68 | 252.59 | 151.55 | 190.18 | 222.87 | 249.62 | 335.80 |
| 52 | 50.78 | 61.87 | 71.58 | 83.23 | 117.29 | 114.25 | 142.30 | 159.99 | 178.41 | 261.50 | 157.50 | 199.10 | 231.79 | 261.50 | 341.74 |
| 53 | 52.40 | 65.53 | 75.31 | 83.72 | 124.61 | 118.58 | 150.51 | 171.63 | 184.19 | 270.42 | 160.47 | 205.04 | 237.73 | 270.42 | 356.60 |
| 54 | 52.73 | 65.94 | 75.79 | 85.58 | 134.22 | 119.50 | 151.64 | 180.05 | 189.41 | 282.31 | 166.41 | 210.99 | 243.67 | 273.39 | 371.45 |
| 55 | 56.36 | 71.66 | 81.59 | 91.43 | 139.39 | 130.75 | 163.40 | 188.55 | 200.65 | 291.22 | 169.38 | 216.93 | 252.59 | 285.28 | 377.40 |
| 56 | 62.04 | 73.34 | 86.65 | 96.54 | 152.70 | 139.67 | 168.22 | 195.80 | 209.63 | 306.08 | 181.27 | 225.84 | 264.48 | 297.16 | 398.20 |
| 57 | 65.68 | 80.39 | 92.39 | 103.72 | 163.20 | 145.45 | 178.32 | 204.13 | 220.31 | 326.88 | 187.21 | 237.73 | 282.31 | 314.99 | 419.00 |
| 58 | 67.31 | 84.15 | 99.59 | 112.98 | 173.76 | 149.65 | 182.26 | 214.33 | 231.64 | 350.65 | 196.13 | 252.59 | 294.19 | 332.82 | 439.80 |
| 59 | 76.47 | 93.30 | 106.81 | 118.27 | 187.95 | 160.23 | 199.49 | 225.05 | 242.74 | 374.43 | 208.01 | 267.45 | 312.02 | 349.22 | 469.52 |
| 60 | 80.18 | 100.57 | 114.11 | 127.61 | 202.22 | 167.41 | 203.57 | 235.91 | 256.74 | 401.17 | 222.87 | 282.31 | 329.85 | 355.64 | 496.26 |
| 61 | 87.40 | 107.85 | 124.93 | 138.47 | 216.93 | 175.50 | 218.38 | 248.06 | 271.29 | 417.95 | 230.60 | 291.13 | 337.25 | 372.48 | 507.31 |
| 62 | 94.69 | 116.64 | 130.36 | 147.44 | 235.64 | 189.71 | 230.67 | 266.85 | 287.44 | 430.16 | 234.63 | 296.09 | 349.16 | 388.24 | 522.34 |
| 63 | 105.88 | 124.08 | 143.33 | 158.50 | 247.73 | 202.80 | 242.92 | 284.33 | 306.15 | 448.87 | 240.66 | 305.56 | 356.94 | 401.87 | 535.40 |
| 64 | 113.14 | 135.05 | 157.87 | 169.65 | 272.45 | 209.27 | 260.40 | 306.81 | 322.07 | 468.23 | 248.50 | 313.90 | 371.45 | 415.92 | 554.55 |
| 65 | 124.45 | 144.09 | 164.98 | 186.39 | 288.22 | 218.12 | 276.46 | 317.62 | 346.88 | 486.97 | 256.17 | 324.65 | 380.45 | 433.71 | 573.20 |
| 66 | 134.87 | 160.04 | 184.39 | 203.80 | 312.73 | 228.48 | 289.90 | 339.04 | 372.03 | 508.55 | 265.33 | 339.04 | 395.54 | 449.59 | 594.54 |
| 67 | 149.24 | 177.56 | 203.86 | 224.70 | 341.12 | 235.35 | 299.53 | 351.83 | 401.18 | 527.75 | 273.38 | 349.46 | 408.89 | 465.94 | 610.95 |
| 68 | 163.32 | 198.92 | 222.68 | 243.53 | 367.64 | 243.56 | 312.49 | 365.34 | 415.89 | 551.46 | 282.62 | 360.74 | 422.78 | 477.93 | 634.17 |
| 69 | 177.12 | 214.00 | 245.64 | 267.89 | 388.19 | 257.31 | 326.08 | 383.75 | 434.77 | 574.52 | 295.02 | 374.88 | 441.42 | 499.10 | 658.81 |
| 70 | 190.34 | 239.53 | 269.96 | 297.76 | 417.04 | 271.61 | 346.47 | 406.35 | 464.09 | 611.66 | 307.97 | 393.52 | 464.09 | 526.12 | 695.07 |
| 71 | 204.27 | 257.92 | 299.19 | 330.51 | 449.81 | 290.93 | 369.34 | 435.37 | 493.14 | 654.08 | 326.01 | 416.80 | 491.08 | 555.04 | 736.62 |
| 72 | 221.13 | 276.92 | 322.74 | 360.59 | 482.11 | 310.78 | 396.45 | 466.17 | 529.93 | 699.26 | 348.64 | 442.27 | 521.96 | 591.68 | 780.94 |
| 73 | 238.21 | 299.68 | 347.71 | 388.05 | 520.60 | 332.34 | 424.55 | 501.39 | 568.63 | 751.13 | 368.84 | 472.58 | 555.18 | 628.18 | 831.81 |
| 74 | 257.14 | 321.88 | 373.68 | 419.93 | 560.52 | 357.03 | 453.23 | 534.62 | 608.62 | 802.86 | 390.33 | 499.47 | 588.27 | 665.96 | 880.55 |
| 75 | 277.49 | 348.64 | 405.56 | 453.58 | 608.33 | 380.65 | 485.60 | 572.76 | 651.02 | 859.14 | 414.45 | 530.07 | 622.56 | 706.16 | 935.62 |
| 76 | 298.83 | 377.38 | 438.85 | 491.79 | 659.13 | 402.99 | 517.40 | 611.32 | 694.99 | 916.98 | 435.44 | 558.39 | 659.13 | 747.93 | 988.70 |
| 77 | 330.79 | 418.11 | 488.63 | 547.40 | 732.11 | 439.93 | 565.87 | 669.98 | 762.33 | 1004.13 | 470.16 | 604.49 | 715.31 | 812.70 | 1071.29 |
| 78 | 369.41 | 468.48 | 547.40 | 616.24 | 822.78 | 485.27 | 626.32 | 740.50 | 846.29 | 1113.27 | 513.82 | 663.26 | 784.16 | 894.98 | 1178.76 |
| 79 | 409.71 | 518.85 | 609.53 | 686.77 | 915.13 | 530.61 | 683.41 | 814.38 | 930.24 | 1220.73 | 557.47 | 720.35 | 854.68 | 977.26 | 1282.86 |
| 80 | 450.01 | 570.91 | 671.66 | 755.61 | 1004.13 | 575.95 | 742.18 | 884.91 | 1009.16 | 1323.16 | 602.81 | 777.44 | 925.21 | 1056.18 | 1385.29 |
| 81 | 486.95 | 619.60 | 728.75 | 821.10 | 1091.44 | 616.24 | 795.91 | 948.71 | 1083.05 | 1420.55 | 643.11 | 832.85 | 990.69 | 1130.06 | 1482.68 |
| 82 | 525.57 | 666.62 | 784.16 | 883.23 | 1175.40 | 656.54 | 847.97 | 1009.16 | 1151.89 | 1512.91 | 685.09 | 883.23 | 1051.14 | 1198.91 | 1576.71 |
| 83 | 564.19 | 715.31 | 841.25 | 947.03 | 1261.03 | 698.52 | 900.02 | 1069.61 | 1219.06 | 1603.58 | 727.07 | 936.96 | 1113.27 | 1267.75 | 1669.07 |
| 84 | 604.49 | 767.37 | 901.70 | 1017.56 | 1355.07 | 740.50 | 953.75 | 1133.42 | 1294.62 | 1702.65 | 770.73 | 990.69 | 1178.76 | 1344.99 | 1769.81 |
| 85 | 651.51 | 827.82 | 972.22 | 1096.48 | 1457.49 | 789.20 | 1015.88 | 1205.62 | 1376.89 | 1808.43 | 817.74 | 1054.50 | 1252.64 | 1425.59 | 1877.28 |
| 86 | 701.88 | 891.62 | 1047.78 | 1180.44 | 1571.68 | 839.57 | 1079.69 | 1281.18 | 1460.85 | 1922.62 | 868.12 | 1118.31 | 1328.20 | 1509.55 | 1991.46 |
| 87 | 755.61 | 960.47 | 1128.38 | 1271.11 | 1690.89 | 893.30 | 1148.53 | 1361.78 | 1551.53 | 2041.83 | 921.85 | 1187.15 | 1408.80 | 1600.22 | 2110.68 |
| 88 | 814.38 | 1032.67 | 1214.02 | 1368.50 | 1820.19 | 952.07 | 1220.73 | 1447.42 | 1648.92 | 2171.13 | 980.62 | 1259.36 | 1494.43 | 1697.61 | 2239.97 |
| 89 | 876.51 | 1113.27 | 1308.05 | 1472.61 | 1959.56 | 1014.20 | 1301.33 | 1541.45 | 1753.02 | 2310.50 | 1042.75 | 1339.95 | 1588.47 | 1801.72 | 2379.34 |
| 90 | 945.36 | 1200.59 | 1408.80 | 1588.47 | 2114.04 | 1083.05 | 1388.65 | 1642.20 | 1868.88 | 2464.98 | 1111.59 | 1427.27 | 1689.21 | 1917.58 | 2533.82 |
| 91 | 1017.56 | 1292.94 | 1517.94 | 1712.72 | 2278.59 | 1155.25 | 1481.00 | 1751.34 | 1993.14 | 2629.53 | 1183.79 | 1519.62 | 1798.36 | 2041.83 | 2698.38 |
| 92 | 1096.48 | 1392.01 | 1633.80 | 1842.02 | 2451.54 | 1234.17 | 1580.07 | 1867.20 | 2122.43 | 2802.48 | 1262.71 | 1618.69 | 1914.22 | 2171.13 | 2871.33 |
| 93 | 1178.76 | 1499.47 | 1759.74 | 1984.74 | 2639.61 | 1316.45 | 1687.54 | 1993.14 | 2265.16 | 2990.55 | 1344.99 | 1726.16 | 2040.16 | 2313.85 | 3059.39 |
| 94 | 1271.11 | 1613.65 | 1895.75 | 2135.87 | 2841.10 | 1408.80 | 1801.72 | 2129.15 | 2416.28 | 3192.05 | 1437.34 | 1840.34 | 2176.17 | 2464.98 | 3260.89 |
| 95 | 1368.50 | 1739.59 | 2043.51 | 2303.78 | 3064.43 | 1506.19 | 1927.65 | 2276.91 | 2584.20 | 3415.37 | 1534.73 | 1966.27 | 2323.93 | 2632.89 | 3484.22 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.41 | 31.46 | 35.15 | 38.55 | 56.87 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 30 | 28.55 | 33.08 | 37.26 | 40.68 | 62.13 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 31 | 28.55 | 33.88 | 38.56 | 41.99 | 62.13 | 45.34 | 58.77 | 67.17 | 75.56 | 103.36 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 32 | 28.55 | 35.18 | 40.19 | 43.64 | 62.13 | 45.34 | 58.77 | 67.17 | 75.56 | 106.40 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 33 | 28.55 | 35.98 | 41.49 | 45.44 | 62.13 | 47.05 | 58.77 | 67.17 | 75.56 | 112.47 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 34 | 28.55 | 36.94 | 41.98 | 47.02 | 62.13 | 47.05 | 58.77 | 68.50 | 75.56 | 118.55 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 35 | 28.55 | 36.94 | 41.98 | 47.02 | 62.13 | 49.99 | 60.43 | 68.50 | 75.56 | 121.59 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 36 | 28.55 | 36.94 | 41.98 | 47.02 | 62.13 | 52.93 | 63.45 | 71.48 | 78.24 | 128.13 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 37 | 28.55 | 36.94 | 41.98 | 47.02 | 62.13 | 55.87 | 66.47 | 77.44 | 81.25 | 134.92 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 38 | 28.55 | 36.94 | 41.98 | 47.02 | 62.13 | 55.87 | 69.50 | 80.41 | 84.26 | 141.72 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 39 | 28.55 | 36.94 | 41.98 | 47.02 | 62.13 | 59.06 | 72.52 | 83.39 | 90.28 | 151.91 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 40 | 31.90 | 38.62 | 43.66 | 50.37 | 67.17 | 62.34 | 75.86 | 84.90 | 93.77 | 161.41 | 115.89 | 145.61 | 166.41 | 187.21 | 249.62 |
| 41 | 31.90 | 38.62 | 43.66 | 50.37 | 67.17 | 65.97 | 79.40 | 88.19 | 97.19 | 168.90 | 115.89 | 145.61 | 166.41 | 187.21 | 249.62 |
| 42 | 34.62 | 39.29 | 43.69 | 50.37 | 67.17 | 66.29 | 83.17 | 91.89 | 104.02 | 177.22 | 115.89 | 145.61 | 166.41 | 187.21 | 249.62 |
| 43 | 34.87 | 39.55 | 46.74 | 51.73 | 69.93 | 69.96 | 86.98 | 98.93 | 107.91 | 185.58 | 115.89 | 145.61 | 166.41 | 187.21 | 249.62 |
| 44 | 35.12 | 42.66 | 47.05 | 52.07 | 73.16 | 73.67 | 90.81 | 102.70 | 111.84 | 190.18 | 115.89 | 145.61 | 166.41 | 187.21 | 249.62 |
| 45 | 35.46 | 43.22 | 50.52 | 53.81 | 76.78 | 80.00 | 92.16 | 106.59 | 116.74 | 204.20 | 121.84 | 151.55 | 175.33 | 199.10 | 267.45 |
| 46 | 38.69 | 46.41 | 50.86 | 57.01 | 80.06 | 80.39 | 99.38 | 113.82 | 120.68 | 205.04 | 121.84 | 151.55 | 175.33 | 199.10 | 267.45 |
| 47 | 38.97 | 46.71 | 54.04 | 60.25 | 83.36 | 84.67 | 103.35 | 117.72 | 128.08 | 205.04 | 121.84 | 151.55 | 175.33 | 199.10 | 267.45 |
| 48 | 39.25 | 49.96 | 57.26 | 60.65 | 86.67 | 89.11 | 107.71 | 125.91 | 135.76 | 205.04 | 121.84 | 151.55 | 175.33 | 199.10 | 267.45 |
| 49 | 42.64 | 50.29 | 57.65 | 63.95 | 93.45 | 92.12 | 115.89 | 130.36 | 140.31 | 205.04 | 121.84 | 151.55 | 175.33 | 199.10 | 267.45 |
| 50 | 43.06 | 52.10 | 61.51 | 67.98 | 95.10 | 96.52 | 116.26 | 137.39 | 144.62 | 222.87 | 133.72 | 169.38 | 196.13 | 219.90 | 294.19 |
| 51 | 46.51 | 55.54 | 65.03 | 73.53 | 99.74 | 100.67 | 117.53 | 145.35 | 154.92 | 228.82 | 139.67 | 175.33 | 202.07 | 231.79 | 303.11 |
| 52 | 44.92 | 56.07 | 63.84 | 73.33 | 106.62 | 102.83 | 128.35 | 143.72 | 157.42 | 237.73 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 53 | 48.37 | 59.57 | 69.37 | 75.93 | 113.68 | 109.90 | 136.31 | 154.75 | 168.18 | 246.65 | 148.58 | 184.24 | 216.93 | 243.67 | 323.91 |
| 54 | 48.82 | 60.12 | 69.96 | 77.80 | 120.80 | 110.96 | 137.60 | 162.90 | 173.41 | 255.56 | 151.55 | 190.18 | 222.87 | 249.62 | 335.80 |
| 55 | 52.34 | 63.69 | 73.63 | 83.48 | 127.96 | 118.87 | 148.81 | 171.14 | 184.38 | 264.48 | 154.53 | 196.13 | 228.82 | 261.50 | 344.71 |
| 56 | 55.84 | 67.39 | 78.59 | 88.50 | 140.95 | 124.81 | 156.62 | 175.93 | 190.57 | 282.31 | 160.47 | 208.01 | 240.70 | 273.39 | 362.54 |
| 57 | 59.52 | 74.36 | 84.53 | 95.74 | 149.21 | 130.91 | 161.33 | 190.15 | 201.73 | 300.14 | 169.38 | 219.90 | 255.56 | 288.25 | 383.34 |
| 58 | 61.37 | 76.32 | 89.63 | 102.89 | 157.54 | 135.53 | 165.94 | 195.10 | 213.22 | 314.99 | 181.27 | 228.82 | 264.48 | 303.11 | 401.17 |
| 59 | 70.27 | 85.36 | 94.95 | 106.44 | 169.39 | 146.17 | 180.36 | 200.94 | 217.19 | 338.77 | 193.16 | 243.67 | 282.31 | 316.67 | 424.94 |
| 60 | 72.16 | 90.51 | 102.31 | 113.87 | 181.30 | 150.94 | 182.42 | 212.31 | 229.06 | 359.57 | 199.10 | 255.56 | 297.16 | 321.50 | 445.75 |
| 61 | 79.27 | 95.86 | 112.84 | 124.63 | 195.93 | 159.30 | 194.70 | 224.81 | 244.16 | 377.60 | 207.54 | 262.30 | 308.42 | 336.35 | 461.19 |
| 62 | 86.46 | 106.41 | 118.50 | 133.50 | 214.22 | 173.45 | 209.70 | 243.54 | 260.42 | 391.06 | 215.08 | 270.95 | 318.43 | 352.44 | 474.85 |
| 63 | 97.23 | 113.91 | 131.21 | 144.45 | 226.70 | 183.88 | 224.83 | 261.28 | 279.20 | 408.31 | 221.73 | 281.22 | 327.19 | 364.36 | 489.44 |
| 64 | 102.47 | 122.77 | 143.52 | 153.68 | 246.39 | 190.96 | 234.87 | 278.68 | 293.23 | 423.76 | 224.96 | 285.12 | 337.44 | 376.68 | 502.24 |
| 65 | 113.53 | 131.91 | 152.91 | 168.36 | 262.66 | 197.83 | 251.09 | 292.61 | 315.78 | 441.32 | 233.34 | 294.21 | 350.01 | 390.59 | 519.94 |
| 66 | 123.99 | 145.67 | 168.00 | 185.64 | 284.93 | 208.83 | 265.33 | 307.10 | 338.86 | 461.87 | 243.22 | 307.10 | 361.15 | 407.83 | 540.49 |
| 67 | 135.88 | 162.77 | 185.14 | 202.23 | 310.74 | 213.95 | 273.38 | 320.93 | 363.20 | 480.21 | 247.23 | 318.55 | 373.23 | 418.40 | 556.28 |
| 68 | 147.66 | 179.46 | 203.77 | 223.07 | 333.17 | 222.88 | 282.62 | 333.17 | 379.13 | 498.61 | 255.05 | 328.58 | 386.02 | 438.87 | 576.73 |
| 69 | 161.63 | 196.88 | 222.54 | 243.35 | 354.91 | 232.91 | 299.46 | 348.26 | 397.06 | 525.72 | 268.40 | 343.82 | 401.50 | 454.73 | 601.13 |
| 70 | 173.23 | 218.15 | 245.04 | 271.25 | 380.69 | 245.95 | 316.53 | 369.99 | 421.32 | 556.06 | 280.17 | 359.30 | 421.32 | 479.07 | 633.05 |
| 71 | 185.70 | 235.22 | 272.36 | 301.95 | 408.54 | 262.05 | 336.33 | 396.16 | 449.81 | 594.24 | 297.12 | 381.72 | 445.68 | 507.58 | 670.59 |
| 72 | 201.21 | 253.01 | 292.85 | 328.71 | 440.28 | 282.89 | 360.59 | 424.34 | 482.11 | 637.50 | 316.76 | 406.41 | 474.14 | 537.89 | 713.21 |
| 73 | 217.08 | 272.79 | 316.97 | 353.47 | 474.50 | 303.53 | 388.05 | 455.29 | 516.76 | 683.89 | 336.18 | 430.32 | 505.24 | 570.55 | 756.89 |
| 74 | 234.94 | 294.13 | 340.38 | 382.93 | 510.57 | 325.58 | 414.38 | 486.52 | 554.97 | 730.71 | 357.03 | 456.93 | 534.62 | 608.62 | 801.01 |
| 75 | 252.58 | 318.40 | 368.20 | 412.67 | 551.41 | 346.86 | 444.69 | 521.17 | 590.55 | 779.09 | 377.10 | 483.82 | 565.64 | 642.13 | 848.46 |
| 76 | 273.22 | 343.23 | 399.58 | 449.10 | 599.37 | 368.84 | 471.30 | 556.68 | 633.52 | 835.02 | 397.87 | 508.86 | 599.37 | 683.04 | 899.91 |
| 77 | 300.57 | 379.49 | 443.29 | 500.38 | 664.94 | 401.31 | 513.82 | 609.53 | 695.16 | 913.45 | 428.18 | 549.08 | 649.83 | 742.18 | 973.90 |
| 78 | 337.51 | 424.82 | 498.70 | 560.83 | 747.22 | 441.61 | 567.55 | 675.01 | 769.05 | 1010.84 | 468.48 | 601.13 | 713.63 | 812.70 | 1069.61 |
| 79 | 372.77 | 471.84 | 555.80 | 624.64 | 832.85 | 481.91 | 621.28 | 742.18 | 846.29 | 1111.59 | 507.10 | 654.86 | 779.12 | 888.27 | 1168.68 |
| 80 | 408.03 | 518.85 | 609.53 | 688.45 | 915.13 | 522.21 | 675.01 | 804.31 | 920.17 | 1205.62 | 545.72 | 706.92 | 841.25 | 960.47 | 1262.71 |
| 81 | 443.29 | 564.19 | 661.58 | 747.22 | 994.05 | 560.83 | 725.39 | 861.40 | 985.66 | 1294.62 | 584.34 | 757.29 | 898.34 | 1027.63 | 1351.71 |
| 82 | 476.88 | 606.17 | 711.96 | 804.31 | 1069.61 | 596.09 | 770.73 | 916.81 | 1047.78 | 1376.89 | 622.96 | 802.63 | 955.43 | 1091.44 | 1433.99 |
| 83 | 512.14 | 651.51 | 765.69 | 861.40 | 1146.85 | 634.71 | 817.74 | 973.90 | 1109.91 | 1459.17 | 659.90 | 853.00 | 1012.52 | 1153.57 | 1517.94 |
| 84 | 550.76 | 700.20 | 821.10 | 926.89 | 1232.49 | 675.01 | 869.79 | 1032.67 | 1178.76 | 1549.85 | 700.20 | 905.06 | 1072.97 | 1224.09 | 1608.62 |
| 85 | 592.74 | 753.93 | 884.91 | 997.41 | 1326.52 | 718.67 | 925.21 | 1098.16 | 1250.96 | 1645.56 | 745.54 | 960.47 | 1138.46 | 1297.98 | 1707.69 |
| 86 | 639.75 | 812.70 | 953.75 | 1074.65 | 1430.63 | 765.69 | 983.98 | 1167.00 | 1328.20 | 1749.66 | 792.55 | 1019.24 | 1207.30 | 1375.22 | 1811.79 |
| 87 | 688.45 | 873.15 | 1025.95 | 1156.93 | 1538.09 | 814.38 | 1044.43 | 1239.21 | 1410.48 | 1857.13 | 841.25 | 1079.69 | 1279.50 | 1457.49 | 1919.26 |
| 88 | 740.50 | 940.32 | 1104.87 | 1244.24 | 1657.31 | 866.44 | 1111.59 | 1318.12 | 1497.79 | 1976.35 | 893.30 | 1146.85 | 1358.42 | 1544.81 | 2038.48 |
| 89 | 795.91 | 1014.20 | 1188.83 | 1339.95 | 1784.93 | 921.85 | 1185.47 | 1402.08 | 1593.50 | 2103.96 | 948.71 | 1220.73 | 1442.38 | 1640.52 | 2166.09 |
| 90 | 859.72 | 1091.44 | 1281.18 | 1445.74 | 1924.29 | 985.66 | 1262.71 | 1494.43 | 1699.29 | 2243.33 | 1012.52 | 1297.98 | 1534.73 | 1746.31 | 2305.46 |
| 91 | 926.89 | 1177.08 | 1381.93 | 1558.24 | 2072.06 | 1052.82 | 1348.35 | 1595.18 | 1811.79 | 2391.10 | 1079.69 | 1383.61 | 1635.48 | 1858.81 | 2453.22 |
| 92 | 997.41 | 1267.75 | 1487.72 | 1677.46 | 2231.58 | 1123.34 | 1439.02 | 1700.97 | 1931.01 | 2550.61 | 1150.21 | 1474.28 | 1741.27 | 1978.03 | 2612.74 |
| 93 | 1072.97 | 1363.46 | 1601.90 | 1805.08 | 2402.85 | 1198.91 | 1534.73 | 1815.15 | 2058.63 | 2721.89 | 1225.77 | 1570.00 | 1855.45 | 2105.64 | 2784.01 |
| 94 | 1156.93 | 1469.25 | 1724.48 | 1944.44 | 2585.88 | 1282.86 | 1640.52 | 1937.73 | 2197.99 | 2904.91 | 1309.73 | 1675.78 | 1978.03 | 2245.01 | 2967.04 |
| 95 | 1245.92 | 1583.43 | 1860.49 | 2097.25 | 2789.05 | 1371.86 | 1754.70 | 2073.74 | 2350.80 | 3108.09 | 1398.72 | 1789.96 | 2114.04 | 2397.81 | 3170.22 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.80 | 28.60 | 32.33 | 35.80 | 53.80 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 30 | 26.87 | 30.07 | 34.28 | 37.78 | 58.77 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 31 | 26.87 | 30.80 | 35.48 | 39.00 | 58.77 | 41.98 | 53.73 | 62.13 | 70.52 | 98.10 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 32 | 26.87 | 31.98 | 36.98 | 40.52 | 58.77 | 41.98 | 53.73 | 62.13 | 70.52 | 100.99 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 33 | 26.87 | 32.71 | 38.17 | 42.19 | 58.77 | 43.56 | 53.73 | 62.13 | 70.52 | 106.76 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 34 | 26.87 | 33.58 | 38.62 | 43.66 | 58.77 | 43.56 | 53.73 | 63.36 | 70.52 | 112.53 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 35 | 26.87 | 33.58 | 38.62 | 43.66 | 58.77 | 46.29 | 55.25 | 63.36 | 70.52 | 115.41 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 36 | 26.87 | 33.58 | 38.62 | 43.66 | 58.77 | 49.01 | 58.01 | 66.12 | 73.03 | 121.61 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 37 | 26.87 | 33.58 | 38.62 | 43.66 | 58.77 | 51.73 | 60.78 | 71.63 | 75.84 | 128.06 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 38 | 26.87 | 33.58 | 38.62 | 43.66 | 58.77 | 51.73 | 63.54 | 74.38 | 78.64 | 134.51 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 39 | 26.87 | 33.58 | 38.62 | 43.66 | 58.77 | 54.69 | 66.30 | 77.14 | 84.26 | 144.18 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 40 | 28.55 | 35.26 | 41.98 | 45.34 | 62.13 | 58.04 | 69.71 | 80.86 | 85.95 | 151.32 | 106.98 | 136.70 | 157.50 | 175.33 | 237.73 |
| 41 | 28.55 | 35.26 | 41.98 | 45.34 | 62.13 | 61.42 | 72.96 | 83.99 | 89.09 | 158.35 | 106.98 | 136.70 | 157.50 | 175.33 | 237.73 |
| 42 | 30.98 | 35.88 | 42.01 | 45.34 | 62.13 | 61.71 | 76.43 | 87.51 | 95.35 | 166.15 | 106.98 | 136.70 | 157.50 | 175.33 | 237.73 |
| 43 | 31.20 | 36.11 | 44.94 | 46.56 | 64.68 | 65.14 | 79.92 | 94.22 | 98.92 | 173.98 | 106.98 | 136.70 | 157.50 | 175.33 | 237.73 |
| 44 | 31.42 | 38.95 | 45.24 | 46.87 | 67.67 | 68.59 | 83.45 | 97.81 | 102.52 | 178.30 | 106.98 | 136.70 | 157.50 | 175.33 | 237.73 |
| 45 | 31.92 | 39.76 | 46.91 | 50.34 | 69.64 | 72.26 | 87.43 | 99.49 | 109.87 | 186.45 | 112.92 | 145.61 | 166.41 | 187.21 | 249.62 |
| 46 | 34.82 | 42.69 | 47.22 | 53.33 | 72.62 | 72.61 | 94.28 | 106.24 | 113.58 | 187.21 | 112.92 | 145.61 | 166.41 | 187.21 | 249.62 |
| 47 | 35.07 | 42.98 | 50.18 | 56.37 | 75.61 | 76.48 | 98.05 | 109.88 | 120.55 | 187.21 | 112.92 | 145.61 | 166.41 | 187.21 | 249.62 |
| 48 | 35.32 | 45.96 | 53.17 | 56.74 | 78.61 | 80.49 | 102.18 | 117.51 | 127.77 | 187.21 | 112.92 | 145.61 | 166.41 | 187.21 | 249.62 |
| 49 | 38.38 | 46.27 | 53.53 | 59.83 | 84.75 | 83.21 | 109.95 | 121.67 | 132.06 | 187.21 | 112.92 | 145.61 | 166.41 | 187.21 | 249.62 |
| 50 | 39.15 | 50.17 | 57.54 | 62.16 | 87.01 | 88.25 | 110.85 | 129.15 | 134.29 | 208.01 | 124.81 | 163.44 | 184.24 | 208.01 | 276.36 |
| 51 | 40.44 | 51.57 | 60.96 | 65.58 | 93.50 | 89.49 | 112.19 | 136.97 | 141.80 | 216.93 | 127.78 | 166.41 | 193.16 | 213.96 | 288.25 |
| 52 | 41.02 | 52.20 | 59.97 | 69.36 | 100.23 | 97.11 | 119.98 | 138.29 | 149.55 | 225.84 | 130.75 | 172.36 | 199.10 | 222.87 | 300.14 |
| 53 | 44.34 | 55.60 | 63.42 | 70.09 | 104.94 | 101.22 | 127.79 | 146.31 | 157.50 | 231.79 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 54 | 44.91 | 56.24 | 64.13 | 71.97 | 111.85 | 105.27 | 131.99 | 151.47 | 162.74 | 240.70 | 142.64 | 181.27 | 208.01 | 237.73 | 317.97 |
| 55 | 48.31 | 59.71 | 67.66 | 75.53 | 118.82 | 112.92 | 140.06 | 159.54 | 170.82 | 246.65 | 148.58 | 187.21 | 216.93 | 243.67 | 326.88 |
| 56 | 51.70 | 61.44 | 74.56 | 82.46 | 126.85 | 115.89 | 145.02 | 167.42 | 182.40 | 258.53 | 151.55 | 193.16 | 228.82 | 258.53 | 338.77 |
| 57 | 53.36 | 68.33 | 76.66 | 87.76 | 137.55 | 119.27 | 152.84 | 176.16 | 188.46 | 279.33 | 157.50 | 208.01 | 240.70 | 273.39 | 359.57 |
| 58 | 57.41 | 72.41 | 83.65 | 94.82 | 145.96 | 127.06 | 157.78 | 184.10 | 200.05 | 297.16 | 169.38 | 219.90 | 252.59 | 285.28 | 380.37 |
| 59 | 64.07 | 77.42 | 89.01 | 100.53 | 157.79 | 134.93 | 166.69 | 190.22 | 209.53 | 320.94 | 178.30 | 228.82 | 267.45 | 301.87 | 401.17 |
| 60 | 66.15 | 84.48 | 94.44 | 106.02 | 169.68 | 139.96 | 174.49 | 199.21 | 216.47 | 341.74 | 187.21 | 243.67 | 282.31 | 304.43 | 424.94 |
| 61 | 73.17 | 89.87 | 104.78 | 116.71 | 181.94 | 151.20 | 186.81 | 214.47 | 231.83 | 354.54 | 193.12 | 250.77 | 291.13 | 319.67 | 435.25 |
| 62 | 78.22 | 98.22 | 110.60 | 125.53 | 197.56 | 157.19 | 196.59 | 227.99 | 245.68 | 365.92 | 198.32 | 254.19 | 298.88 | 335.92 | 446.92 |
| 63 | 88.59 | 105.77 | 121.12 | 134.42 | 210.34 | 170.36 | 211.91 | 243.35 | 262.06 | 386.68 | 205.51 | 265.00 | 308.26 | 345.61 | 462.40 |
| 64 | 93.93 | 114.59 | 133.27 | 143.70 | 229.80 | 177.88 | 222.10 | 260.79 | 276.41 | 400.22 | 211.88 | 272.05 | 319.13 | 358.37 | 476.08 |
| 65 | 104.80 | 123.80 | 142.85 | 156.33 | 244.06 | 185.15 | 238.41 | 277.61 | 296.64 | 418.49 | 218.12 | 281.53 | 332.26 | 370.30 | 492.04 |
| 66 | 113.12 | 135.41 | 157.76 | 171.52 | 266.40 | 191.63 | 250.59 | 294.81 | 317.53 | 439.76 | 226.02 | 292.36 | 343.95 | 385.71 | 513.47 |
| 67 | 124.74 | 150.08 | 170.58 | 189.97 | 289.72 | 199.69 | 256.74 | 299.53 | 344.21 | 451.68 | 232.97 | 299.53 | 349.46 | 401.76 | 530.13 |
| 68 | 136.47 | 168.65 | 189.07 | 206.70 | 310.19 | 206.80 | 268.83 | 314.79 | 356.15 | 473.33 | 238.96 | 312.49 | 365.34 | 413.59 | 546.86 |
| 69 | 148.34 | 184.04 | 207.85 | 226.99 | 330.51 | 217.38 | 283.93 | 328.30 | 374.88 | 496.88 | 248.44 | 326.08 | 379.31 | 430.33 | 572.30 |
| 70 | 160.40 | 203.18 | 228.43 | 250.85 | 352.88 | 230.98 | 297.28 | 350.74 | 395.66 | 523.98 | 263.06 | 342.19 | 399.93 | 451.26 | 598.83 |
| 71 | 171.26 | 218.72 | 253.79 | 281.54 | 379.66 | 245.54 | 317.76 | 375.53 | 425.05 | 561.23 | 276.49 | 361.09 | 422.99 | 480.76 | 633.45 |
| 72 | 185.27 | 237.07 | 274.92 | 306.80 | 410.39 | 262.97 | 344.65 | 404.42 | 456.21 | 601.64 | 294.85 | 386.49 | 450.24 | 510.00 | 675.36 |
| 73 | 201.71 | 255.50 | 295.84 | 332.34 | 441.84 | 284.32 | 368.84 | 432.24 | 489.87 | 645.47 | 316.97 | 409.18 | 478.34 | 545.58 | 716.55 |
| 74 | 214.59 | 277.49 | 320.03 | 357.03 | 477.27 | 301.53 | 395.88 | 462.48 | 523.52 | 691.86 | 331.13 | 436.58 | 508.72 | 575.32 | 760.31 |
| 75 | 233.02 | 297.05 | 345.08 | 387.77 | 517.62 | 321.95 | 419.79 | 492.71 | 562.09 | 739.96 | 352.19 | 458.92 | 538.96 | 611.89 | 805.77 |
| 76 | 251.02 | 324.44 | 373.96 | 420.07 | 561.80 | 343.23 | 450.81 | 525.94 | 599.37 | 790.62 | 370.55 | 486.67 | 568.63 | 647.18 | 855.51 |
| 77 | 278.74 | 357.66 | 414.75 | 468.48 | 622.96 | 374.45 | 490.31 | 575.95 | 658.22 | 864.76 | 399.64 | 523.89 | 616.24 | 703.56 | 925.21 |
| 78 | 310.64 | 401.31 | 468.48 | 527.25 | 700.20 | 411.39 | 540.68 | 639.75 | 732.11 | 958.79 | 436.58 | 575.95 | 678.37 | 774.08 | 1015.88 |
| 79 | 345.90 | 446.65 | 520.53 | 586.02 | 780.80 | 451.69 | 594.42 | 701.88 | 800.95 | 1052.82 | 475.20 | 626.32 | 738.82 | 844.61 | 1109.91 |
| 80 | 377.81 | 490.31 | 572.59 | 644.79 | 858.04 | 486.95 | 644.79 | 762.33 | 869.79 | 1141.82 | 512.14 | 676.69 | 797.59 | 911.77 | 1197.23 |
| 81 | 409.71 | 532.29 | 621.28 | 700.20 | 931.92 | 522.21 | 690.13 | 816.06 | 933.60 | 1224.09 | 547.40 | 722.03 | 854.68 | 973.90 | 1279.50 |
| 82 | 441.61 | 572.59 | 668.30 | 753.93 | 1004.13 | 557.47 | 735.46 | 868.12 | 992.37 | 1304.69 | 580.98 | 767.37 | 906.74 | 1034.35 | 1361.78 |
| 83 | 473.52 | 614.57 | 718.67 | 809.35 | 1076.33 | 592.74 | 780.80 | 923.53 | 1052.82 | 1381.93 | 616.24 | 812.70 | 962.15 | 1094.80 | 1440.70 |
| 84 | 508.78 | 659.90 | 770.73 | 868.12 | 1156.93 | 628.00 | 826.14 | 977.26 | 1113.27 | 1465.89 | 654.86 | 861.40 | 1015.88 | 1158.61 | 1524.66 |
| 85 | 547.40 | 710.28 | 829.50 | 935.28 | 1244.24 | 668.30 | 878.19 | 1037.71 | 1183.79 | 1556.56 | 695.16 | 915.13 | 1078.01 | 1229.13 | 1617.01 |
| 86 | 591.06 | 765.69 | 893.30 | 1007.48 | 1341.63 | 711.96 | 933.60 | 1101.52 | 1256.00 | 1653.95 | 738.82 | 970.54 | 1141.82 | 1301.33 | 1714.40 |
| 87 | 636.39 | 824.46 | 962.15 | 1084.72 | 1442.38 | 757.29 | 992.37 | 1170.36 | 1333.24 | 1754.70 | 784.16 | 1029.31 | 1210.66 | 1378.57 | 1815.15 |
| 88 | 685.09 | 888.27 | 1036.03 | 1167.00 | 1554.88 | 805.99 | 1056.18 | 1244.24 | 1415.52 | 1867.20 | 832.85 | 1093.12 | 1284.54 | 1460.85 | 1927.65 |
| 89 | 737.14 | 955.43 | 1116.63 | 1257.68 | 1672.42 | 858.04 | 1123.34 | 1324.84 | 1506.19 | 1984.74 | 884.91 | 1160.29 | 1365.14 | 1551.53 | 2045.19 |
| 90 | 794.23 | 1030.99 | 1203.94 | 1356.75 | 1803.40 | 915.13 | 1198.91 | 1412.16 | 1605.26 | 2115.72 | 942.00 | 1235.85 | 1452.46 | 1650.59 | 2176.17 |
| 91 | 856.36 | 1109.91 | 1296.30 | 1460.85 | 1944.44 | 977.26 | 1277.83 | 1504.51 | 1709.36 | 2256.76 | 1004.13 | 1314.77 | 1544.81 | 1754.70 | 2317.21 |
| 92 | 921.85 | 1193.87 | 1395.37 | 1573.35 | 2093.89 | 1042.75 | 1361.78 | 1603.58 | 1821.87 | 2406.21 | 1069.61 | 1398.72 | 1643.88 | 1867.20 | 2466.66 |
| 93 | 994.05 | 1286.22 | 1501.15 | 1692.57 | 2251.73 | 1114.95 | 1454.14 | 1709.36 | 1941.09 | 2564.05 | 1141.82 | 1491.08 | 1749.66 | 1986.42 | 2624.50 |
| 94 | 1069.61 | 1385.29 | 1617.01 | 1821.87 | 2426.36 | 1190.51 | 1553.20 | 1825.23 | 2070.38 | 2738.68 | 1217.38 | 1590.15 | 1865.52 | 2115.72 | 2799.13 |
| 95 | 1153.57 | 1494.43 | 1744.63 | 1964.59 | 2616.10 | 1274.47 | 1662.35 | 1952.84 | 2213.11 | 2928.42 | 1301.33 | 1699.29 | 1993.14 | 2258.44 | 2988.87 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.47 | 38.61 | 42.18 | 45.43 | 69.17 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 30 | 36.94 | 40.60 | 44.71 | 47.95 | 75.56 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 31 | 36.94 | 41.59 | 46.28 | 49.49 | 75.56 | 57.09 | 70.52 | 78.92 | 87.32 | 124.38 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 32 | 36.94 | 43.17 | 48.23 | 51.43 | 75.56 | 57.09 | 70.52 | 78.92 | 87.32 | 128.03 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 33 | 36.94 | 44.16 | 49.79 | 53.55 | 75.56 | 59.25 | 70.52 | 78.92 | 87.32 | 135.35 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 34 | 36.94 | 45.34 | 50.37 | 55.41 | 75.56 | 59.25 | 70.52 | 80.49 | 87.32 | 142.67 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 35 | 36.94 | 45.34 | 50.37 | 55.41 | 75.56 | 62.95 | 72.52 | 80.49 | 87.32 | 146.33 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 36 | 36.94 | 45.34 | 50.37 | 55.41 | 75.56 | 66.65 | 76.14 | 83.99 | 90.41 | 154.19 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 37 | 36.94 | 45.34 | 50.37 | 55.41 | 75.56 | 70.36 | 79.77 | 90.99 | 93.89 | 162.36 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 38 | 36.94 | 45.34 | 50.37 | 55.41 | 75.56 | 70.36 | 83.40 | 94.49 | 97.37 | 170.54 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 39 | 36.94 | 45.34 | 50.37 | 55.41 | 75.56 | 74.38 | 87.02 | 97.99 | 104.32 | 182.81 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 40 | 38.62 | 47.02 | 53.73 | 60.45 | 80.60 | 75.23 | 90.22 | 101.07 | 111.35 | 189.16 | 142.64 | 178.30 | 202.07 | 228.82 | 306.08 |
| 41 | 38.62 | 47.02 | 53.73 | 60.45 | 80.60 | 79.61 | 94.42 | 104.99 | 115.41 | 197.93 | 142.64 | 178.30 | 202.07 | 228.82 | 306.08 |
| 42 | 41.91 | 47.84 | 53.78 | 60.45 | 80.60 | 80.00 | 98.91 | 109.39 | 123.53 | 207.68 | 142.64 | 178.30 | 202.07 | 228.82 | 306.08 |
| 43 | 42.21 | 48.15 | 57.52 | 62.08 | 83.92 | 84.44 | 103.43 | 117.77 | 128.15 | 217.48 | 142.64 | 178.30 | 202.07 | 228.82 | 306.08 |
| 44 | 42.51 | 51.93 | 57.90 | 62.49 | 87.79 | 88.91 | 107.99 | 122.26 | 132.81 | 222.87 | 142.64 | 178.30 | 202.07 | 228.82 | 306.08 |
| 45 | 44.33 | 51.86 | 61.35 | 65.96 | 91.07 | 98.07 | 111.06 | 125.54 | 137.34 | 236.76 | 154.53 | 187.21 | 216.93 | 240.70 | 323.91 |
| 46 | 48.37 | 55.69 | 61.75 | 69.88 | 94.96 | 98.54 | 119.76 | 134.06 | 141.98 | 237.73 | 154.53 | 187.21 | 216.93 | 240.70 | 323.91 |
| 47 | 48.71 | 56.06 | 65.62 | 73.86 | 98.87 | 103.79 | 124.55 | 138.65 | 150.69 | 237.73 | 154.53 | 187.21 | 216.93 | 240.70 | 323.91 |
| 48 | 49.06 | 59.95 | 69.53 | 74.34 | 102.80 | 109.23 | 129.80 | 148.29 | 159.71 | 237.73 | 154.53 | 187.21 | 216.93 | 240.70 | 323.91 |
| 49 | 53.30 | 60.35 | 70.00 | 78.39 | 110.83 | 112.92 | 139.67 | 153.54 | 165.07 | 237.73 | 154.53 | 187.21 | 216.93 | 240.70 | 323.91 |
| 50 | 52.85 | 63.68 | 75.40 | 81.58 | 115.34 | 115.83 | 137.89 | 162.12 | 170.44 | 264.48 | 169.38 | 208.01 | 240.70 | 267.45 | 359.57 |
| 51 | 56.62 | 69.42 | 79.25 | 85.46 | 122.59 | 120.25 | 144.25 | 170.51 | 178.56 | 273.39 | 175.33 | 216.93 | 246.65 | 276.36 | 371.45 |
| 52 | 56.64 | 69.60 | 79.32 | 89.18 | 130.08 | 128.53 | 156.25 | 173.54 | 186.28 | 282.31 | 178.30 | 222.87 | 255.56 | 285.28 | 383.34 |
| 53 | 60.47 | 73.47 | 83.24 | 91.50 | 137.73 | 133.04 | 161.87 | 185.70 | 197.54 | 291.22 | 184.24 | 228.82 | 264.48 | 294.19 | 395.23 |
| 54 | 62.49 | 73.70 | 85.51 | 93.36 | 147.64 | 139.42 | 165.69 | 194.34 | 202.75 | 303.11 | 193.16 | 234.76 | 273.39 | 303.11 | 410.09 |
| 55 | 66.43 | 79.62 | 89.54 | 99.38 | 155.38 | 148.58 | 177.99 | 203.05 | 211.49 | 312.02 | 199.10 | 243.67 | 279.33 | 312.02 | 421.97 |
| 56 | 72.39 | 83.25 | 96.73 | 106.60 | 169.14 | 157.50 | 185.62 | 209.98 | 225.96 | 329.85 | 208.01 | 255.56 | 294.19 | 326.88 | 439.80 |
| 57 | 75.94 | 90.44 | 100.25 | 113.69 | 179.52 | 162.90 | 195.30 | 220.90 | 233.58 | 350.65 | 216.93 | 267.45 | 309.05 | 344.71 | 463.58 |
| 58 | 77.20 | 93.93 | 109.55 | 123.06 | 192.29 | 166.59 | 198.58 | 230.82 | 247.44 | 377.40 | 225.84 | 282.31 | 326.88 | 365.51 | 490.32 |
| 59 | 86.81 | 103.23 | 116.70 | 130.10 | 206.51 | 177.10 | 215.88 | 241.13 | 258.07 | 404.14 | 240.70 | 300.14 | 344.71 | 384.74 | 517.07 |
| 60 | 90.20 | 112.64 | 125.92 | 139.39 | 223.14 | 183.87 | 222.08 | 254.25 | 274.36 | 433.86 | 252.59 | 317.97 | 365.51 | 392.63 | 549.75 |
| 61 | 99.60 | 119.83 | 139.04 | 150.34 | 240.25 | 197.10 | 236.80 | 271.32 | 288.56 | 452.54 | 262.30 | 325.72 | 377.60 | 405.84 | 564.96 |
| 62 | 109.10 | 133.01 | 146.16 | 163.38 | 264.21 | 214.10 | 256.88 | 290.17 | 309.55 | 472.06 | 270.95 | 337.98 | 388.26 | 429.54 | 583.79 |
| 63 | 125.32 | 142.39 | 161.49 | 178.56 | 280.45 | 232.55 | 271.34 | 309.95 | 333.09 | 492.14 | 281.22 | 348.82 | 402.91 | 447.41 | 603.01 |
| 64 | 132.36 | 155.51 | 178.38 | 191.61 | 307.98 | 240.66 | 291.03 | 334.93 | 353.32 | 515.32 | 290.36 | 360.98 | 415.92 | 465.62 | 625.18 |
| 65 | 146.28 | 168.44 | 189.13 | 208.44 | 327.74 | 248.56 | 311.97 | 352.64 | 377.98 | 537.70 | 299.28 | 375.37 | 431.17 | 481.90 | 646.76 |
| 66 | 158.80 | 184.66 | 208.97 | 228.02 | 354.42 | 260.42 | 326.75 | 373.43 | 405.21 | 560.15 | 312.01 | 388.17 | 447.13 | 501.18 | 670.70 |
| 67 | 175.97 | 205.04 | 230.91 | 251.26 | 387.85 | 271.01 | 337.57 | 389.87 | 436.78 | 582.43 | 320.93 | 401.76 | 463.56 | 518.24 | 694.16 |
| 68 | 192.41 | 227.03 | 252.09 | 272.18 | 413.59 | 280.32 | 349.26 | 404.40 | 452.65 | 604.30 | 333.17 | 413.59 | 477.93 | 535.37 | 716.89 |
| 69 | 208.12 | 246.10 | 277.13 | 298.56 | 436.99 | 295.02 | 366.00 | 423.68 | 474.70 | 634.41 | 346.04 | 430.33 | 499.10 | 558.99 | 745.32 |
| 70 | 222.42 | 273.75 | 303.19 | 330.39 | 468.37 | 310.11 | 389.24 | 449.12 | 502.59 | 673.69 | 361.44 | 453.40 | 523.98 | 586.00 | 784.90 |
| 71 | 239.35 | 295.06 | 336.33 | 369.27 | 505.52 | 332.20 | 416.80 | 480.76 | 538.53 | 722.17 | 383.78 | 480.76 | 555.04 | 623.13 | 831.53 |
| 72 | 258.99 | 316.76 | 362.58 | 402.42 | 543.87 | 358.60 | 446.25 | 515.98 | 579.73 | 772.97 | 408.40 | 508.01 | 589.69 | 661.41 | 884.54 |
| 73 | 278.55 | 341.95 | 389.97 | 434.16 | 585.92 | 384.21 | 478.34 | 553.26 | 622.42 | 829.89 | 432.24 | 541.74 | 626.26 | 703.10 | 939.39 |
| 74 | 301.53 | 369.98 | 421.78 | 468.02 | 632.67 | 410.68 | 514.27 | 593.82 | 665.96 | 889.80 | 458.78 | 575.32 | 664.11 | 745.51 | 997.10 |
| 75 | 323.73 | 398.44 | 457.14 | 506.94 | 684.82 | 437.57 | 547.86 | 635.01 | 715.06 | 953.41 | 483.82 | 606.55 | 704.39 | 791.54 | 1056.58 |
| 76 | 350.06 | 432.02 | 496.91 | 551.55 | 744.51 | 466.17 | 585.71 | 681.33 | 766.71 | 1021.14 | 510.57 | 642.06 | 747.93 | 840.14 | 1120.19 |
| 77 | 387.88 | 480.23 | 552.44 | 614.57 | 829.50 | 508.78 | 641.43 | 747.22 | 842.93 | 1121.67 | 552.44 | 696.84 | 811.02 | 913.45 | 1217.38 |
| 78 | 434.90 | 539.00 | 621.28 | 691.81 | 933.60 | 564.19 | 710.28 | 829.50 | 935.28 | 1245.92 | 606.17 | 764.01 | 891.62 | 1005.80 | 1339.95 |
| 79 | 481.91 | 599.45 | 693.48 | 772.40 | 1039.39 | 616.24 | 780.80 | 913.45 | 1030.99 | 1370.18 | 658.22 | 832.85 | 975.58 | 1099.84 | 1462.53 |
| 80 | 528.93 | 658.22 | 762.33 | 849.64 | 1143.49 | 668.30 | 846.29 | 992.37 | 1119.99 | 1489.40 | 710.28 | 898.34 | 1052.82 | 1190.51 | 1580.07 |
| 81 | 574.27 | 715.31 | 827.82 | 923.53 | 1240.88 | 718.67 | 910.09 | 1064.57 | 1203.94 | 1596.86 | 758.97 | 962.15 | 1126.70 | 1272.79 | 1689.21 |
| 82 | 617.92 | 769.05 | 891.62 | 994.05 | 1336.60 | 765.69 | 967.18 | 1135.10 | 1281.18 | 1700.97 | 807.67 | 1020.92 | 1197.23 | 1351.71 | 1796.68 |
| 83 | 663.26 | 826.14 | 955.43 | 1066.25 | 1433.99 | 814.38 | 1027.63 | 1202.26 | 1358.42 | 1805.08 | 856.36 | 1083.05 | 1267.75 | 1430.63 | 1902.47 |
| 84 | 713.63 | 886.59 | 1025.95 | 1145.17 | 1539.77 | 866.44 | 1091.44 | 1276.15 | 1440.70 | 1915.90 | 910.09 | 1148.53 | 1343.31 | 1514.58 | 2014.97 |
| 85 | 767.37 | 955.43 | 1104.87 | 1232.49 | 1657.31 | 921.85 | 1161.96 | 1358.42 | 1531.38 | 2036.80 | 965.51 | 1220.73 | 1425.59 | 1606.94 | 2137.55 |
| 86 | 827.82 | 1029.31 | 1190.51 | 1328.20 | 1786.60 | 982.30 | 1235.85 | 1444.06 | 1627.09 | 2166.09 | 1025.95 | 1294.62 | 1511.23 | 1702.65 | 2266.84 |
| 87 | 891.62 | 1108.23 | 1282.86 | 1428.95 | 1922.62 | 1046.10 | 1314.77 | 1536.41 | 1727.84 | 2302.10 | 1089.76 | 1373.54 | 1603.58 | 1803.40 | 2402.85 |
| 88 | 958.79 | 1192.19 | 1380.25 | 1538.09 | 2070.38 | 1113.27 | 1398.72 | 1633.80 | 1836.98 | 2449.87 | 1156.93 | 1457.49 | 1700.97 | 1912.54 | 2550.61 |
| 89 | 1032.67 | 1284.54 | 1486.04 | 1657.31 | 2229.90 | 1187.15 | 1491.08 | 1739.59 | 1956.20 | 2609.38 | 1230.81 | 1549.85 | 1806.75 | 2031.76 | 2710.13 |
| 90 | 1113.27 | 1385.29 | 1601.90 | 1786.60 | 2402.85 | 1267.75 | 1591.82 | 1855.45 | 2085.49 | 2782.33 | 1311.41 | 1650.59 | 1922.62 | 2161.05 | 2883.08 |
| 91 | 1200.59 | 1492.76 | 1727.84 | 1925.97 | 2590.91 | 1355.07 | 1699.29 | 1981.39 | 2224.86 | 2970.40 | 1398.72 | 1758.06 | 2048.55 | 2300.42 | 3071.15 |
| 92 | 1291.26 | 1606.94 | 1858.81 | 2073.74 | 2789.05 | 1445.74 | 1813.47 | 2112.36 | 2372.62 | 3168.54 | 1489.40 | 1872.24 | 2179.52 | 2448.19 | 3269.29 |
| 93 | 1390.33 | 1729.51 | 2001.53 | 2231.58 | 3002.30 | 1544.81 | 1936.05 | 2255.09 | 2530.46 | 3381.79 | 1588.47 | 1994.82 | 2322.25 | 2606.03 | 3482.54 |
| 94 | 1497.79 | 1862.17 | 2154.34 | 2402.85 | 3232.34 | 1652.27 | 2068.70 | 2407.89 | 2701.74 | 3611.83 | 1695.93 | 2127.47 | 2475.05 | 2777.30 | 3712.58 |
| 95 | 1613.65 | 2008.25 | 2323.93 | 2590.91 | 3485.89 | 1768.13 | 2214.79 | 2577.48 | 2889.80 | 3865.38 | 1811.79 | 2273.56 | 2644.65 | 2965.36 | 3966.13 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.63 | 34.32 | 37.96 | 41.30 | 61.48 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 30 | 31.90 | 36.08 | 40.24 | 43.59 | 67.17 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 31 | 31.90 | 36.96 | 41.65 | 44.99 | 67.17 | 48.70 | 62.13 | 70.52 | 78.92 | 110.36 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 32 | 31.90 | 38.37 | 43.41 | 46.75 | 67.17 | 48.70 | 62.13 | 70.52 | 78.92 | 113.61 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 33 | 31.90 | 39.25 | 44.81 | 48.69 | 67.17 | 50.54 | 62.13 | 70.52 | 78.92 | 120.10 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 34 | 31.90 | 40.30 | 45.34 | 50.37 | 67.17 | 50.54 | 62.13 | 71.93 | 78.92 | 126.59 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 35 | 31.90 | 40.30 | 45.34 | 50.37 | 67.17 | 53.69 | 63.88 | 71.93 | 78.92 | 129.84 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 36 | 31.90 | 40.30 | 45.34 | 50.37 | 67.17 | 56.85 | 67.08 | 75.05 | 81.72 | 136.81 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 37 | 31.90 | 40.30 | 45.34 | 50.37 | 67.17 | 60.01 | 70.27 | 81.31 | 84.86 | 144.07 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 38 | 31.90 | 40.30 | 45.34 | 50.37 | 67.17 | 60.01 | 73.47 | 84.43 | 88.01 | 151.32 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 39 | 31.90 | 40.30 | 45.34 | 50.37 | 67.17 | 63.44 | 76.66 | 87.56 | 94.29 | 162.21 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 40 | 35.26 | 41.98 | 47.02 | 53.73 | 72.20 | 68.79 | 79.96 | 88.94 | 97.68 | 168.98 | 130.75 | 157.50 | 178.30 | 202.07 | 273.39 |
| 41 | 35.26 | 41.98 | 47.02 | 53.73 | 72.20 | 72.79 | 83.69 | 92.39 | 101.23 | 176.82 | 130.75 | 157.50 | 178.30 | 202.07 | 273.39 |
| 42 | 38.27 | 42.71 | 47.06 | 53.73 | 72.20 | 73.14 | 87.67 | 96.26 | 108.36 | 185.53 | 130.75 | 157.50 | 178.30 | 202.07 | 273.39 |
| 43 | 38.54 | 42.99 | 50.33 | 55.18 | 75.17 | 77.20 | 91.68 | 103.64 | 112.41 | 194.28 | 130.75 | 157.50 | 178.30 | 202.07 | 273.39 |
| 44 | 38.82 | 46.37 | 50.67 | 55.54 | 78.65 | 81.29 | 95.72 | 107.59 | 116.50 | 199.10 | 130.75 | 157.50 | 178.30 | 202.07 | 273.39 |
| 45 | 39.01 | 46.68 | 54.13 | 57.28 | 80.35 | 87.74 | 99.24 | 111.33 | 119.03 | 210.12 | 136.70 | 169.38 | 190.18 | 213.96 | 285.28 |
| 46 | 42.56 | 50.12 | 54.49 | 60.69 | 83.79 | 88.17 | 107.02 | 118.88 | 123.05 | 210.99 | 136.70 | 169.38 | 190.18 | 213.96 | 285.28 |
| 47 | 42.87 | 50.45 | 57.90 | 64.14 | 87.24 | 92.87 | 111.30 | 122.96 | 130.60 | 210.99 | 136.70 | 169.38 | 190.18 | 213.96 | 285.28 |
| 48 | 43.17 | 53.96 | 61.35 | 64.56 | 90.71 | 97.73 | 115.99 | 131.50 | 138.42 | 210.99 | 136.70 | 169.38 | 190.18 | 213.96 | 285.28 |
| 49 | 46.91 | 54.31 | 61.76 | 68.08 | 97.79 | 101.04 | 124.81 | 136.16 | 143.06 | 210.99 | 136.70 | 169.38 | 190.18 | 213.96 | 285.28 |
| 50 | 46.98 | 57.89 | 67.46 | 71.87 | 101.17 | 102.04 | 124.37 | 145.63 | 152.37 | 234.76 | 148.58 | 187.21 | 213.96 | 237.73 | 317.97 |
| 51 | 50.55 | 61.49 | 71.12 | 77.51 | 108.05 | 106.27 | 128.22 | 153.74 | 160.18 | 243.67 | 154.53 | 193.16 | 219.90 | 246.65 | 329.85 |
| 52 | 50.78 | 61.87 | 69.65 | 79.27 | 115.15 | 114.25 | 139.51 | 151.85 | 165.29 | 249.62 | 160.47 | 199.10 | 225.84 | 252.59 | 341.74 |
| 53 | 54.42 | 65.53 | 75.31 | 81.77 | 122.43 | 118.58 | 144.83 | 166.00 | 176.18 | 258.53 | 166.41 | 205.04 | 237.73 | 264.48 | 350.65 |
| 54 | 54.68 | 65.94 | 75.79 | 83.64 | 129.74 | 122.35 | 148.84 | 174.33 | 181.41 | 267.45 | 169.38 | 210.99 | 243.67 | 270.42 | 362.54 |
| 55 | 58.38 | 69.67 | 79.60 | 89.44 | 137.10 | 130.75 | 157.56 | 179.84 | 189.80 | 276.36 | 175.33 | 216.93 | 249.62 | 279.33 | 374.43 |
| 56 | 64.11 | 75.32 | 86.65 | 94.53 | 150.35 | 139.67 | 168.22 | 187.28 | 201.46 | 294.19 | 184.24 | 228.82 | 261.50 | 291.22 | 392.26 |
| 57 | 67.73 | 80.39 | 90.42 | 101.72 | 158.54 | 145.45 | 172.66 | 198.53 | 209.69 | 312.02 | 193.16 | 237.73 | 276.36 | 309.05 | 410.09 |
| 58 | 69.29 | 84.15 | 97.60 | 108.94 | 169.13 | 149.65 | 176.82 | 206.09 | 221.11 | 332.82 | 202.07 | 252.59 | 291.22 | 323.91 | 433.86 |
| 59 | 78.54 | 91.32 | 104.84 | 116.30 | 183.31 | 160.23 | 191.29 | 217.01 | 232.52 | 359.57 | 213.96 | 267.45 | 309.05 | 343.30 | 460.60 |
| 60 | 82.18 | 100.57 | 112.15 | 123.69 | 197.57 | 167.41 | 198.29 | 228.04 | 244.16 | 383.34 | 228.82 | 282.31 | 326.88 | 349.95 | 487.35 |
| 61 | 89.44 | 107.85 | 122.92 | 134.52 | 214.59 | 175.50 | 213.12 | 240.31 | 256.50 | 403.54 | 236.36 | 294.01 | 334.36 | 364.15 | 504.43 |
| 62 | 96.75 | 118.68 | 130.36 | 145.45 | 235.64 | 189.71 | 228.05 | 259.08 | 275.16 | 418.99 | 240.22 | 301.67 | 346.36 | 382.73 | 519.55 |
| 63 | 110.20 | 128.15 | 143.33 | 158.50 | 250.07 | 205.51 | 242.92 | 276.65 | 296.35 | 438.06 | 248.77 | 310.97 | 356.94 | 396.51 | 538.11 |
| 64 | 117.41 | 139.14 | 157.87 | 169.65 | 272.45 | 211.88 | 260.40 | 296.58 | 312.46 | 455.15 | 256.35 | 321.75 | 368.83 | 413.30 | 554.55 |
| 65 | 131.00 | 150.18 | 169.01 | 186.39 | 292.87 | 223.19 | 278.99 | 315.12 | 337.31 | 479.36 | 266.31 | 334.79 | 382.98 | 431.17 | 578.28 |
| 66 | 141.40 | 164.14 | 186.44 | 203.80 | 315.04 | 233.39 | 289.90 | 334.12 | 360.19 | 498.73 | 277.62 | 346.41 | 398.00 | 447.13 | 597.00 |
| 67 | 155.92 | 181.79 | 203.86 | 222.66 | 345.79 | 240.10 | 299.53 | 344.70 | 386.93 | 518.24 | 285.27 | 356.59 | 411.27 | 461.19 | 618.09 |
| 68 | 170.03 | 203.24 | 224.78 | 243.53 | 367.64 | 248.16 | 312.49 | 358.45 | 404.40 | 537.67 | 294.11 | 369.93 | 425.08 | 477.93 | 638.77 |
| 69 | 183.77 | 218.28 | 245.64 | 265.84 | 390.40 | 259.53 | 323.86 | 377.10 | 423.68 | 565.64 | 306.11 | 381.53 | 443.64 | 496.88 | 665.46 |
| 70 | 196.76 | 243.81 | 269.96 | 295.72 | 417.04 | 275.89 | 346.47 | 399.93 | 449.12 | 598.83 | 320.80 | 404.21 | 466.23 | 523.98 | 699.35 |
| 71 | 212.53 | 262.05 | 299.19 | 328.47 | 449.81 | 295.06 | 369.34 | 427.11 | 480.76 | 641.70 | 340.45 | 427.11 | 493.14 | 552.98 | 740.74 |
| 72 | 229.10 | 282.89 | 322.74 | 358.60 | 484.10 | 316.76 | 396.45 | 458.21 | 515.98 | 689.30 | 360.59 | 454.22 | 523.95 | 589.69 | 786.92 |
| 73 | 247.82 | 303.53 | 347.71 | 386.13 | 522.53 | 341.95 | 424.55 | 491.79 | 553.26 | 739.60 | 384.21 | 480.26 | 557.10 | 626.26 | 837.58 |
| 74 | 268.24 | 329.28 | 375.53 | 416.23 | 564.22 | 366.28 | 456.93 | 529.07 | 593.82 | 793.61 | 408.83 | 512.42 | 591.97 | 664.11 | 887.95 |
| 75 | 288.16 | 355.75 | 407.33 | 450.02 | 610.11 | 389.55 | 489.16 | 565.64 | 635.01 | 848.46 | 430.46 | 542.52 | 627.90 | 702.61 | 940.96 |
| 76 | 312.49 | 384.21 | 442.27 | 490.08 | 662.55 | 416.65 | 520.82 | 606.20 | 681.33 | 908.44 | 455.93 | 572.05 | 665.96 | 747.93 | 997.24 |
| 77 | 345.90 | 428.18 | 491.99 | 547.40 | 737.14 | 455.05 | 570.91 | 664.94 | 750.58 | 997.41 | 491.99 | 621.28 | 722.03 | 814.38 | 1083.05 |
| 78 | 386.20 | 480.23 | 554.12 | 616.24 | 829.50 | 500.38 | 633.04 | 738.82 | 832.85 | 1108.23 | 537.32 | 680.05 | 795.91 | 896.66 | 1190.51 |
| 79 | 429.86 | 533.97 | 616.24 | 686.77 | 925.21 | 550.76 | 695.16 | 812.70 | 916.81 | 1219.06 | 586.02 | 742.18 | 866.44 | 978.94 | 1301.33 |
| 80 | 471.84 | 586.02 | 678.37 | 755.61 | 1017.56 | 596.09 | 753.93 | 883.23 | 997.41 | 1324.84 | 633.04 | 799.27 | 936.96 | 1057.86 | 1407.12 |
| 81 | 512.14 | 636.39 | 737.14 | 821.10 | 1104.87 | 641.43 | 809.35 | 948.71 | 1069.61 | 1422.23 | 676.69 | 856.36 | 1004.13 | 1131.74 | 1504.51 |
| 82 | 550.76 | 685.09 | 792.55 | 884.91 | 1188.83 | 681.73 | 861.40 | 1009.16 | 1140.14 | 1512.91 | 720.35 | 910.09 | 1064.57 | 1203.94 | 1598.54 |
| 83 | 591.06 | 735.46 | 851.32 | 948.71 | 1276.15 | 725.39 | 915.13 | 1071.29 | 1208.98 | 1606.94 | 764.01 | 965.51 | 1128.38 | 1272.79 | 1692.57 |
| 84 | 634.71 | 789.20 | 913.45 | 1019.24 | 1370.18 | 770.73 | 972.22 | 1136.78 | 1281.18 | 1704.33 | 809.35 | 1022.60 | 1195.55 | 1348.35 | 1793.32 |
| 85 | 683.41 | 849.64 | 983.98 | 1096.48 | 1475.96 | 821.10 | 1034.35 | 1208.98 | 1361.78 | 1813.47 | 859.72 | 1084.72 | 1269.43 | 1428.95 | 1904.14 |
| 86 | 737.14 | 916.81 | 1059.54 | 1182.11 | 1590.15 | 874.83 | 1101.52 | 1284.54 | 1447.42 | 1927.65 | 913.45 | 1151.89 | 1344.99 | 1514.58 | 2018.33 |
| 87 | 792.55 | 985.66 | 1141.82 | 1272.79 | 1711.04 | 930.24 | 1170.36 | 1366.82 | 1538.09 | 2048.55 | 968.86 | 1220.73 | 1427.27 | 1605.26 | 2139.22 |
| 88 | 853.00 | 1061.22 | 1227.45 | 1370.18 | 1842.02 | 990.69 | 1245.92 | 1452.46 | 1635.48 | 2179.52 | 1029.31 | 1296.30 | 1512.91 | 1702.65 | 2270.20 |
| 89 | 918.49 | 1143.49 | 1323.16 | 1474.28 | 1984.74 | 1056.18 | 1328.20 | 1548.17 | 1739.59 | 2322.25 | 1094.80 | 1378.57 | 1608.62 | 1806.75 | 2412.92 |
| 90 | 990.69 | 1232.49 | 1425.59 | 1590.15 | 2139.22 | 1128.38 | 1417.19 | 1650.59 | 1855.45 | 2476.73 | 1167.00 | 1467.57 | 1711.04 | 1922.62 | 2567.41 |
| 91 | 1067.93 | 1328.20 | 1536.41 | 1714.40 | 2305.46 | 1205.62 | 1512.91 | 1761.42 | 1979.71 | 2642.97 | 1244.24 | 1563.28 | 1821.87 | 2046.87 | 2733.64 |
| 92 | 1150.21 | 1430.63 | 1653.95 | 1845.37 | 2481.77 | 1287.90 | 1615.33 | 1878.96 | 2110.68 | 2819.28 | 1326.52 | 1665.71 | 1939.41 | 2177.84 | 2909.95 |
| 93 | 1237.53 | 1539.77 | 1781.57 | 1986.42 | 2671.51 | 1375.22 | 1724.48 | 2006.57 | 2251.73 | 3009.02 | 1413.84 | 1774.85 | 2067.02 | 2318.89 | 3099.69 |
| 94 | 1333.24 | 1657.31 | 1917.58 | 2139.22 | 2876.37 | 1470.93 | 1842.02 | 2142.58 | 2404.53 | 3213.87 | 1509.55 | 1892.39 | 2203.03 | 2471.69 | 3304.55 |
| 95 | 1437.34 | 1786.60 | 2068.70 | 2305.46 | 3101.37 | 1575.03 | 1971.31 | 2293.71 | 2570.76 | 3438.88 | 1613.65 | 2021.68 | 2354.15 | 2637.93 | 3529.55 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.02 | 31.46 | 33.74 | 37.17 | 56.87 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 30 | 30.22 | 33.08 | 35.77 | 39.23 | 62.13 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 31 | 30.22 | 33.88 | 37.02 | 40.49 | 62.13 | 47.02 | 57.09 | 63.81 | 72.20 | 101.60 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 32 | 30.22 | 35.18 | 38.58 | 42.08 | 62.13 | 47.02 | 57.09 | 63.81 | 72.20 | 104.59 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 33 | 30.22 | 35.98 | 39.83 | 43.82 | 62.13 | 48.79 | 57.09 | 63.81 | 72.20 | 110.57 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 34 | 30.22 | 36.94 | 40.30 | 45.34 | 62.13 | 48.79 | 57.09 | 65.08 | 72.20 | 116.55 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 35 | 30.22 | 36.94 | 40.30 | 45.34 | 62.13 | 51.84 | 58.70 | 65.08 | 72.20 | 119.53 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 36 | 30.22 | 36.94 | 40.30 | 45.34 | 62.13 | 54.89 | 61.64 | 67.91 | 74.77 | 125.95 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 37 | 30.22 | 36.94 | 40.30 | 45.34 | 62.13 | 57.94 | 64.58 | 73.56 | 77.64 | 132.63 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 38 | 30.22 | 36.94 | 40.30 | 45.34 | 62.13 | 57.94 | 67.51 | 76.39 | 80.52 | 139.31 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 39 | 30.22 | 36.94 | 40.30 | 45.34 | 62.13 | 61.25 | 70.45 | 79.22 | 86.27 | 149.33 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 40 | 31.90 | 38.62 | 43.66 | 48.70 | 65.49 | 62.34 | 73.81 | 82.88 | 89.86 | 153.85 | 115.89 | 145.61 | 166.41 | 184.24 | 246.65 |
| 41 | 31.90 | 38.62 | 43.66 | 48.70 | 65.49 | 65.97 | 77.25 | 86.09 | 93.14 | 160.99 | 115.89 | 145.61 | 166.41 | 184.24 | 246.65 |
| 42 | 34.62 | 39.29 | 43.69 | 48.70 | 65.49 | 66.29 | 80.92 | 89.70 | 99.69 | 168.92 | 115.89 | 145.61 | 166.41 | 184.24 | 246.65 |
| 43 | 34.87 | 39.55 | 46.74 | 50.01 | 68.18 | 69.96 | 84.63 | 96.57 | 103.42 | 176.88 | 115.89 | 145.61 | 166.41 | 184.24 | 246.65 |
| 44 | 35.12 | 42.66 | 47.05 | 50.34 | 71.33 | 73.67 | 88.36 | 100.25 | 107.18 | 181.27 | 115.89 | 145.61 | 166.41 | 184.24 | 246.65 |
| 45 | 35.46 | 41.49 | 48.72 | 52.07 | 73.21 | 80.00 | 87.43 | 101.86 | 109.87 | 189.41 | 124.81 | 151.55 | 172.36 | 193.16 | 261.50 |
| 46 | 38.69 | 44.55 | 49.04 | 55.17 | 76.34 | 80.39 | 94.28 | 108.77 | 113.58 | 190.18 | 124.81 | 151.55 | 172.36 | 193.16 | 261.50 |
| 47 | 38.97 | 44.84 | 52.11 | 58.31 | 79.48 | 84.67 | 98.05 | 112.49 | 120.55 | 190.18 | 124.81 | 151.55 | 172.36 | 193.16 | 261.50 |
| 48 | 39.25 | 47.96 | 55.22 | 58.69 | 82.64 | 89.11 | 102.18 | 120.31 | 127.77 | 190.18 | 124.81 | 151.55 | 172.36 | 193.16 | 261.50 |
| 49 | 42.64 | 48.28 | 55.59 | 61.89 | 89.10 | 92.12 | 109.95 | 124.57 | 132.06 | 190.18 | 124.81 | 151.55 | 172.36 | 193.16 | 261.50 |
| 50 | 43.06 | 52.10 | 61.51 | 66.04 | 93.08 | 93.76 | 113.56 | 131.90 | 139.45 | 213.96 | 136.70 | 169.38 | 196.13 | 216.93 | 291.22 |
| 51 | 46.51 | 55.54 | 65.03 | 69.56 | 99.74 | 97.88 | 114.86 | 139.76 | 144.42 | 222.87 | 142.64 | 175.33 | 202.07 | 222.87 | 303.11 |
| 52 | 46.88 | 56.07 | 63.84 | 73.33 | 104.49 | 105.68 | 125.56 | 138.29 | 152.17 | 228.82 | 145.61 | 181.27 | 208.01 | 231.79 | 309.05 |
| 53 | 50.39 | 59.57 | 67.38 | 73.98 | 111.50 | 109.90 | 130.63 | 149.12 | 160.17 | 237.73 | 151.55 | 187.21 | 213.96 | 240.70 | 320.94 |
| 54 | 50.77 | 60.12 | 68.02 | 75.86 | 118.56 | 110.96 | 134.79 | 157.19 | 162.74 | 243.67 | 157.50 | 193.16 | 219.90 | 246.65 | 329.85 |
| 55 | 52.34 | 63.69 | 73.63 | 81.49 | 125.68 | 118.87 | 142.98 | 165.34 | 173.53 | 252.59 | 157.50 | 196.13 | 228.82 | 255.56 | 341.74 |
| 56 | 57.91 | 67.39 | 78.59 | 86.49 | 136.25 | 124.81 | 150.82 | 170.26 | 182.40 | 267.45 | 166.41 | 208.01 | 237.73 | 264.48 | 356.60 |
| 57 | 61.57 | 74.36 | 82.56 | 91.75 | 144.55 | 130.91 | 158.50 | 178.96 | 188.46 | 285.28 | 175.33 | 219.90 | 252.59 | 279.33 | 374.43 |
| 58 | 63.35 | 76.32 | 89.63 | 98.85 | 155.23 | 135.53 | 160.50 | 189.60 | 200.05 | 306.08 | 184.24 | 228.82 | 264.48 | 294.19 | 395.23 |
| 59 | 70.27 | 83.38 | 94.95 | 104.47 | 167.07 | 143.36 | 174.89 | 195.58 | 209.53 | 326.88 | 193.16 | 243.67 | 279.33 | 310.75 | 419.00 |
| 60 | 74.17 | 90.51 | 102.31 | 111.91 | 181.30 | 150.94 | 179.78 | 207.07 | 221.51 | 350.65 | 205.04 | 255.56 | 297.16 | 315.81 | 445.75 |
| 61 | 81.31 | 97.86 | 112.84 | 122.65 | 195.93 | 159.30 | 194.70 | 219.64 | 234.30 | 366.07 | 213.30 | 265.19 | 305.54 | 330.79 | 461.19 |
| 62 | 88.51 | 108.45 | 118.50 | 133.50 | 214.22 | 173.45 | 209.70 | 235.76 | 253.05 | 382.68 | 220.67 | 273.74 | 315.64 | 349.69 | 472.06 |
| 63 | 101.55 | 115.94 | 131.21 | 144.45 | 226.70 | 186.58 | 219.66 | 251.03 | 269.41 | 397.50 | 229.85 | 283.93 | 327.19 | 361.68 | 489.44 |
| 64 | 106.74 | 126.86 | 143.52 | 155.68 | 248.75 | 193.57 | 237.42 | 271.01 | 286.02 | 415.92 | 232.81 | 292.97 | 337.44 | 379.29 | 504.85 |
| 65 | 117.90 | 135.97 | 152.91 | 168.36 | 264.98 | 200.37 | 251.09 | 285.11 | 306.21 | 433.71 | 240.95 | 301.82 | 350.01 | 390.59 | 522.48 |
| 66 | 128.34 | 149.78 | 170.05 | 185.64 | 287.25 | 211.28 | 262.88 | 304.64 | 329.38 | 454.50 | 250.59 | 314.47 | 363.60 | 407.83 | 542.95 |
| 67 | 142.56 | 166.99 | 187.22 | 202.23 | 313.08 | 218.71 | 273.38 | 316.18 | 351.33 | 470.70 | 259.12 | 325.68 | 375.61 | 418.40 | 561.03 |
| 68 | 154.37 | 183.78 | 203.77 | 221.02 | 335.47 | 227.48 | 282.62 | 326.28 | 367.64 | 491.71 | 266.54 | 335.47 | 386.02 | 434.27 | 581.33 |
| 69 | 168.27 | 199.02 | 224.64 | 241.30 | 354.91 | 237.35 | 295.02 | 343.82 | 383.75 | 514.62 | 279.49 | 348.26 | 403.71 | 452.51 | 605.57 |
| 70 | 179.65 | 220.28 | 245.04 | 269.21 | 378.55 | 252.37 | 312.25 | 363.58 | 408.49 | 543.23 | 293.00 | 365.72 | 423.46 | 476.93 | 635.19 |
| 71 | 193.95 | 237.29 | 272.36 | 299.91 | 408.54 | 270.30 | 334.26 | 387.91 | 437.43 | 583.93 | 309.50 | 387.91 | 449.81 | 505.52 | 672.65 |
| 72 | 209.18 | 256.99 | 292.85 | 326.72 | 440.28 | 288.87 | 360.59 | 416.37 | 470.16 | 625.55 | 328.71 | 412.39 | 476.14 | 535.90 | 715.20 |
| 73 | 224.76 | 276.63 | 316.97 | 351.55 | 474.50 | 309.29 | 388.05 | 449.53 | 503.32 | 672.37 | 349.63 | 438.00 | 507.16 | 570.55 | 760.74 |
| 74 | 244.19 | 299.68 | 342.23 | 379.23 | 512.42 | 332.98 | 416.23 | 480.97 | 540.17 | 721.46 | 371.83 | 466.17 | 538.32 | 604.92 | 808.41 |
| 75 | 263.26 | 323.73 | 369.98 | 410.89 | 554.97 | 355.75 | 444.69 | 514.06 | 578.09 | 771.98 | 393.10 | 492.71 | 570.98 | 642.13 | 855.58 |
| 76 | 283.46 | 350.06 | 401.29 | 445.68 | 602.78 | 377.38 | 474.71 | 551.55 | 619.86 | 826.48 | 413.24 | 520.82 | 604.49 | 679.62 | 906.74 |
| 77 | 314.00 | 389.56 | 446.65 | 497.03 | 671.66 | 413.07 | 520.53 | 604.49 | 681.73 | 908.41 | 446.65 | 564.19 | 656.54 | 738.82 | 985.66 |
| 78 | 352.62 | 436.58 | 503.74 | 560.83 | 755.61 | 456.73 | 575.95 | 671.66 | 758.97 | 1009.16 | 490.31 | 619.60 | 723.71 | 816.06 | 1084.72 |
| 79 | 391.24 | 485.27 | 560.83 | 624.64 | 841.25 | 500.38 | 631.36 | 738.82 | 834.53 | 1108.23 | 533.97 | 675.01 | 789.20 | 889.94 | 1183.79 |
| 80 | 428.18 | 533.97 | 617.92 | 688.45 | 925.21 | 542.36 | 686.77 | 804.31 | 908.41 | 1203.94 | 574.27 | 728.75 | 853.00 | 963.83 | 1279.50 |
| 81 | 465.12 | 579.30 | 669.98 | 747.22 | 1005.80 | 582.66 | 737.14 | 863.08 | 973.90 | 1294.62 | 614.57 | 779.12 | 911.77 | 1030.99 | 1370.18 |
| 82 | 500.38 | 622.96 | 722.03 | 804.31 | 1083.05 | 619.60 | 784.16 | 918.49 | 1036.03 | 1378.57 | 653.19 | 827.82 | 970.54 | 1094.80 | 1455.81 |
| 83 | 537.32 | 669.98 | 774.08 | 863.08 | 1161.96 | 659.90 | 834.53 | 973.90 | 1099.84 | 1462.53 | 693.48 | 878.19 | 1027.63 | 1158.61 | 1541.45 |
| 84 | 577.62 | 718.67 | 831.17 | 926.89 | 1247.60 | 701.88 | 884.91 | 1034.35 | 1165.32 | 1551.53 | 737.14 | 930.24 | 1088.08 | 1225.77 | 1632.12 |
| 85 | 621.28 | 774.08 | 894.98 | 997.41 | 1343.31 | 745.54 | 942.00 | 1099.84 | 1239.21 | 1650.59 | 782.48 | 989.01 | 1155.25 | 1299.65 | 1732.87 |
| 86 | 669.98 | 834.53 | 965.51 | 1076.33 | 1447.42 | 794.23 | 1002.45 | 1170.36 | 1318.12 | 1754.70 | 831.17 | 1049.46 | 1225.77 | 1378.57 | 1836.98 |
| 87 | 722.03 | 896.66 | 1037.71 | 1158.61 | 1558.24 | 846.29 | 1064.57 | 1242.56 | 1400.40 | 1865.52 | 883.23 | 1111.59 | 1297.98 | 1460.85 | 1947.80 |
| 88 | 775.76 | 965.51 | 1118.31 | 1245.92 | 1675.78 | 900.02 | 1133.42 | 1323.16 | 1487.72 | 1983.06 | 936.96 | 1180.44 | 1378.57 | 1548.17 | 2065.34 |
| 89 | 836.21 | 1041.07 | 1203.94 | 1341.63 | 1805.08 | 960.47 | 1208.98 | 1408.80 | 1583.43 | 2112.36 | 997.41 | 1256.00 | 1464.21 | 1643.88 | 2194.64 |
| 90 | 901.70 | 1121.67 | 1297.98 | 1447.42 | 1946.12 | 1025.95 | 1289.58 | 1502.83 | 1689.21 | 2253.41 | 1062.90 | 1336.60 | 1558.24 | 1749.66 | 2335.68 |
| 91 | 972.22 | 1208.98 | 1398.72 | 1559.92 | 2098.93 | 1096.48 | 1376.89 | 1603.58 | 1801.72 | 2406.21 | 1133.42 | 1423.91 | 1658.99 | 1862.17 | 2488.49 |
| 92 | 1046.10 | 1301.33 | 1506.19 | 1679.14 | 2258.44 | 1170.36 | 1469.25 | 1711.04 | 1920.94 | 2565.73 | 1207.30 | 1516.26 | 1766.46 | 1981.39 | 2648.00 |
| 93 | 1126.70 | 1400.40 | 1620.37 | 1806.75 | 2431.39 | 1250.96 | 1568.32 | 1825.23 | 2048.55 | 2738.68 | 1287.90 | 1615.33 | 1880.64 | 2109.00 | 2820.96 |
| 94 | 1212.34 | 1507.87 | 1744.63 | 1946.12 | 2617.78 | 1336.60 | 1675.78 | 1949.48 | 2187.92 | 2925.06 | 1373.54 | 1722.80 | 2004.89 | 2248.37 | 3007.34 |
| 95 | 1308.05 | 1627.09 | 1882.32 | 2098.93 | 2822.63 | 1432.31 | 1795.00 | 2087.17 | 2340.72 | 3129.92 | 1469.25 | 1842.02 | 2142.58 | 2401.17 | 3212.19 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.80 | 28.60 | 32.33 | 34.42 | 52.26 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 30 | 26.87 | 30.07 | 34.28 | 36.32 | 57.09 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 31 | 26.87 | 30.80 | 35.48 | 37.50 | 57.09 | 41.98 | 53.73 | 60.45 | 67.17 | 94.60 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 32 | 26.87 | 31.98 | 36.98 | 38.96 | 57.09 | 41.98 | 53.73 | 60.45 | 67.17 | 97.38 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 33 | 26.87 | 32.71 | 38.17 | 40.57 | 57.09 | 43.56 | 53.73 | 60.45 | 67.17 | 102.94 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 34 | 26.87 | 33.58 | 38.62 | 41.98 | 57.09 | 43.56 | 53.73 | 61.65 | 67.17 | 108.51 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 35 | 26.87 | 33.58 | 38.62 | 41.98 | 57.09 | 46.29 | 55.25 | 61.65 | 67.17 | 111.29 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 36 | 26.87 | 33.58 | 38.62 | 41.98 | 57.09 | 49.01 | 58.01 | 64.33 | 69.55 | 117.27 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 37 | 26.87 | 33.58 | 38.62 | 41.98 | 57.09 | 51.73 | 60.78 | 69.69 | 72.22 | 123.49 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 38 | 26.87 | 33.58 | 38.62 | 41.98 | 57.09 | 51.73 | 63.54 | 72.37 | 74.90 | 129.71 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 39 | 26.87 | 33.58 | 38.62 | 41.98 | 57.09 | 54.69 | 66.30 | 75.05 | 80.25 | 139.04 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 40 | 28.55 | 35.26 | 40.30 | 45.34 | 60.45 | 58.04 | 67.66 | 76.81 | 84.00 | 143.76 | 109.95 | 136.70 | 157.50 | 175.33 | 234.76 |
| 41 | 28.55 | 35.26 | 40.30 | 45.34 | 60.45 | 61.42 | 70.81 | 79.79 | 87.06 | 150.43 | 109.95 | 136.70 | 157.50 | 175.33 | 234.76 |
| 42 | 30.98 | 35.88 | 40.33 | 45.34 | 60.45 | 61.71 | 74.18 | 83.14 | 93.19 | 157.84 | 109.95 | 136.70 | 157.50 | 175.33 | 234.76 |
| 43 | 31.20 | 36.11 | 43.14 | 46.56 | 62.94 | 65.14 | 77.57 | 89.51 | 96.67 | 165.28 | 109.95 | 136.70 | 157.50 | 175.33 | 234.76 |
| 44 | 31.42 | 38.95 | 43.43 | 46.87 | 65.85 | 68.59 | 80.99 | 92.92 | 100.19 | 169.38 | 109.95 | 136.70 | 157.50 | 175.33 | 234.76 |
| 45 | 33.69 | 39.76 | 46.91 | 48.60 | 67.85 | 74.84 | 85.07 | 97.12 | 103.01 | 180.53 | 118.87 | 145.61 | 166.41 | 184.24 | 249.62 |
| 46 | 36.76 | 42.69 | 47.22 | 51.49 | 70.75 | 75.20 | 91.73 | 103.71 | 106.48 | 181.27 | 118.87 | 145.61 | 166.41 | 184.24 | 249.62 |
| 47 | 37.02 | 42.98 | 50.18 | 54.42 | 73.67 | 79.21 | 95.40 | 107.26 | 113.02 | 181.27 | 118.87 | 145.61 | 166.41 | 184.24 | 249.62 |
| 48 | 37.29 | 45.96 | 53.17 | 54.78 | 76.60 | 83.36 | 99.42 | 114.71 | 119.79 | 181.27 | 118.87 | 145.61 | 166.41 | 184.24 | 249.62 |
| 49 | 40.51 | 46.27 | 53.53 | 57.76 | 82.58 | 86.18 | 106.98 | 118.77 | 123.80 | 181.27 | 118.87 | 145.61 | 166.41 | 184.24 | 249.62 |
| 50 | 41.11 | 48.24 | 55.56 | 60.21 | 87.01 | 91.01 | 108.15 | 123.65 | 129.12 | 202.07 | 130.75 | 160.47 | 184.24 | 205.04 | 279.33 |
| 51 | 42.47 | 51.57 | 60.96 | 65.58 | 91.43 | 92.28 | 109.52 | 131.38 | 139.17 | 208.01 | 133.72 | 166.41 | 193.16 | 213.96 | 285.28 |
| 52 | 42.97 | 52.20 | 59.97 | 67.38 | 98.09 | 97.11 | 119.98 | 132.87 | 141.68 | 216.93 | 139.67 | 172.36 | 199.10 | 219.90 | 297.16 |
| 53 | 46.36 | 55.60 | 63.42 | 68.14 | 104.94 | 104.12 | 124.95 | 143.50 | 149.49 | 225.84 | 142.64 | 178.30 | 205.04 | 225.84 | 306.08 |
| 54 | 46.87 | 56.24 | 64.13 | 71.97 | 109.61 | 105.27 | 129.18 | 148.61 | 157.40 | 231.79 | 148.58 | 184.24 | 210.99 | 234.76 | 314.99 |
| 55 | 50.32 | 59.71 | 67.66 | 75.53 | 116.54 | 112.92 | 137.14 | 156.64 | 162.69 | 240.70 | 151.55 | 190.18 | 216.93 | 243.67 | 323.91 |
| 56 | 53.77 | 63.43 | 72.54 | 80.45 | 126.85 | 118.87 | 145.02 | 161.74 | 171.51 | 252.59 | 157.50 | 199.10 | 225.84 | 252.59 | 338.77 |
| 57 | 57.47 | 68.33 | 76.66 | 85.77 | 135.22 | 125.09 | 150.01 | 170.57 | 180.49 | 270.42 | 166.41 | 208.01 | 237.73 | 267.45 | 356.60 |
| 58 | 59.39 | 72.41 | 83.65 | 92.80 | 143.64 | 127.06 | 155.06 | 178.61 | 189.53 | 288.25 | 175.33 | 219.90 | 252.59 | 282.31 | 377.40 |
| 59 | 66.14 | 77.42 | 89.01 | 98.56 | 155.47 | 134.93 | 163.96 | 187.54 | 199.30 | 309.05 | 184.24 | 231.79 | 267.45 | 298.91 | 398.20 |
| 60 | 68.15 | 84.48 | 94.44 | 106.02 | 167.35 | 139.96 | 169.20 | 193.97 | 211.44 | 329.85 | 193.16 | 243.67 | 282.31 | 304.43 | 421.97 |
| 61 | 75.21 | 91.87 | 104.78 | 114.74 | 181.94 | 151.20 | 184.18 | 206.72 | 221.97 | 345.89 | 201.77 | 253.66 | 291.13 | 314.11 | 438.13 |
| 62 | 82.34 | 102.31 | 110.60 | 123.53 | 199.94 | 162.61 | 199.21 | 222.81 | 238.31 | 360.33 | 209.49 | 265.36 | 301.67 | 330.41 | 449.71 |
| 63 | 92.91 | 109.84 | 123.14 | 134.42 | 212.68 | 175.76 | 211.91 | 240.79 | 254.71 | 378.57 | 213.62 | 273.11 | 310.97 | 342.93 | 465.10 |
| 64 | 100.33 | 118.68 | 135.32 | 145.70 | 234.54 | 183.11 | 224.66 | 258.23 | 271.60 | 397.61 | 222.35 | 279.89 | 321.75 | 360.98 | 483.93 |
| 65 | 111.35 | 127.85 | 144.86 | 158.33 | 248.71 | 190.22 | 240.95 | 272.61 | 289.46 | 413.42 | 230.80 | 289.14 | 334.79 | 372.84 | 499.65 |
| 66 | 119.64 | 141.57 | 159.80 | 173.53 | 271.03 | 199.00 | 253.05 | 289.90 | 310.42 | 432.39 | 238.31 | 302.18 | 346.41 | 388.17 | 520.84 |
| 67 | 133.65 | 156.42 | 174.74 | 189.97 | 294.39 | 206.82 | 261.50 | 299.53 | 334.71 | 449.30 | 247.23 | 311.42 | 356.59 | 399.38 | 534.88 |
| 68 | 145.42 | 172.97 | 191.17 | 206.70 | 314.79 | 215.99 | 268.83 | 310.19 | 346.96 | 466.44 | 255.05 | 321.68 | 369.93 | 413.59 | 553.75 |
| 69 | 157.20 | 188.32 | 209.95 | 226.99 | 332.73 | 224.04 | 283.93 | 326.08 | 366.00 | 488.01 | 263.97 | 334.95 | 383.75 | 432.55 | 576.73 |
| 70 | 166.82 | 209.59 | 230.51 | 250.85 | 357.16 | 235.26 | 301.55 | 344.33 | 387.10 | 519.70 | 275.89 | 352.88 | 404.21 | 453.40 | 607.39 |
| 71 | 181.57 | 224.91 | 255.86 | 281.54 | 383.78 | 253.79 | 321.88 | 369.34 | 416.80 | 555.04 | 293.00 | 373.47 | 429.18 | 482.82 | 643.77 |
| 72 | 195.24 | 243.05 | 276.92 | 306.80 | 414.38 | 272.93 | 346.64 | 398.44 | 446.25 | 595.67 | 310.78 | 396.45 | 456.21 | 512.00 | 683.32 |
| 73 | 211.32 | 263.18 | 297.76 | 330.42 | 447.60 | 293.92 | 372.68 | 426.47 | 480.26 | 641.63 | 332.34 | 422.63 | 484.10 | 543.66 | 728.08 |
| 74 | 227.54 | 284.88 | 321.88 | 357.03 | 484.67 | 314.48 | 399.58 | 458.78 | 514.27 | 688.16 | 351.48 | 449.53 | 514.27 | 577.17 | 773.26 |
| 75 | 245.47 | 307.72 | 348.64 | 387.77 | 522.95 | 334.41 | 426.90 | 490.94 | 553.19 | 736.40 | 371.76 | 474.93 | 546.08 | 613.67 | 818.23 |
| 76 | 266.39 | 332.98 | 379.09 | 420.07 | 568.63 | 358.60 | 455.93 | 525.94 | 590.83 | 788.91 | 392.75 | 502.03 | 578.88 | 648.89 | 867.46 |
| 77 | 293.85 | 371.09 | 423.14 | 470.16 | 634.71 | 389.56 | 500.38 | 577.62 | 651.51 | 868.12 | 423.14 | 544.04 | 629.68 | 708.60 | 943.68 |
| 78 | 329.11 | 416.43 | 475.20 | 528.93 | 713.63 | 429.86 | 554.12 | 641.43 | 723.71 | 962.15 | 463.44 | 597.77 | 690.13 | 779.12 | 1037.71 |
| 79 | 366.05 | 463.44 | 530.61 | 589.38 | 795.91 | 471.84 | 607.85 | 705.24 | 795.91 | 1059.54 | 503.74 | 651.51 | 755.61 | 849.64 | 1131.74 |
| 80 | 401.31 | 508.78 | 582.66 | 649.83 | 874.83 | 512.14 | 659.90 | 765.69 | 864.76 | 1150.21 | 544.04 | 701.88 | 814.38 | 920.17 | 1222.41 |
| 81 | 434.90 | 552.44 | 633.04 | 705.24 | 950.39 | 549.08 | 708.60 | 822.78 | 928.56 | 1234.17 | 580.98 | 750.58 | 871.47 | 983.98 | 1308.05 |
| 82 | 468.48 | 594.42 | 681.73 | 758.97 | 1022.60 | 584.34 | 753.93 | 874.83 | 987.33 | 1313.09 | 617.92 | 797.59 | 925.21 | 1044.43 | 1388.65 |
| 83 | 503.74 | 638.07 | 732.11 | 814.38 | 1098.16 | 622.96 | 800.95 | 928.56 | 1046.10 | 1393.69 | 656.54 | 844.61 | 980.62 | 1104.87 | 1470.93 |
| 84 | 540.68 | 685.09 | 785.84 | 874.83 | 1178.76 | 661.58 | 849.64 | 985.66 | 1109.91 | 1477.64 | 695.16 | 894.98 | 1037.71 | 1168.68 | 1558.24 |
| 85 | 580.98 | 737.14 | 846.29 | 942.00 | 1269.43 | 701.88 | 903.38 | 1047.78 | 1178.76 | 1571.68 | 737.14 | 950.39 | 1101.52 | 1239.21 | 1652.27 |
| 86 | 626.32 | 794.23 | 911.77 | 1015.88 | 1366.82 | 747.22 | 960.47 | 1113.27 | 1252.64 | 1669.07 | 782.48 | 1007.48 | 1167.00 | 1313.09 | 1749.66 |
| 87 | 675.01 | 856.36 | 980.62 | 1093.12 | 1472.61 | 795.91 | 1022.60 | 1182.11 | 1329.88 | 1774.85 | 831.17 | 1069.61 | 1235.85 | 1390.33 | 1855.45 |
| 88 | 727.07 | 920.17 | 1056.18 | 1175.40 | 1583.43 | 847.97 | 1086.40 | 1257.68 | 1412.16 | 1885.67 | 883.23 | 1133.42 | 1311.41 | 1472.61 | 1966.27 |
| 89 | 782.48 | 992.37 | 1136.78 | 1266.07 | 1706.01 | 903.38 | 1158.61 | 1338.27 | 1502.83 | 2008.25 | 938.64 | 1205.62 | 1392.01 | 1563.28 | 2088.85 |
| 90 | 842.93 | 1069.61 | 1225.77 | 1365.14 | 1840.34 | 963.83 | 1235.85 | 1427.27 | 1601.90 | 2142.58 | 999.09 | 1282.86 | 1481.00 | 1662.35 | 2223.18 |
| 91 | 908.41 | 1151.89 | 1321.48 | 1472.61 | 1983.06 | 1029.31 | 1318.12 | 1522.98 | 1709.36 | 2285.31 | 1064.57 | 1365.14 | 1576.71 | 1769.81 | 2365.91 |
| 92 | 978.94 | 1240.88 | 1422.23 | 1585.11 | 2134.19 | 1099.84 | 1407.12 | 1623.73 | 1821.87 | 2436.43 | 1135.10 | 1454.14 | 1677.46 | 1882.32 | 2517.03 |
| 93 | 1052.82 | 1334.92 | 1531.38 | 1706.01 | 2297.06 | 1173.72 | 1501.15 | 1732.87 | 1942.76 | 2599.31 | 1208.98 | 1548.17 | 1786.60 | 2003.21 | 2679.91 |
| 94 | 1135.10 | 1437.34 | 1648.92 | 1836.98 | 2473.37 | 1256.00 | 1603.58 | 1850.41 | 2073.74 | 2775.62 | 1291.26 | 1650.59 | 1904.14 | 2134.19 | 2856.22 |
| 95 | 1222.41 | 1549.85 | 1778.21 | 1979.71 | 2668.15 | 1343.31 | 1716.08 | 1979.71 | 2216.46 | 2970.40 | 1378.57 | 1763.10 | 2033.44 | 2276.91 | 3051.00 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.63 | 32.89 | 36.55 | 38.55 | 58.41 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 30 | 31.90 | 34.58 | 38.75 | 40.68 | 63.81 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 31 | 31.90 | 35.42 | 40.11 | 41.99 | 63.81 | 48.70 | 60.45 | 67.17 | 73.88 | 105.11 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 32 | 31.90 | 36.77 | 41.80 | 43.64 | 63.81 | 48.70 | 60.45 | 67.17 | 73.88 | 108.20 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 33 | 31.90 | 37.62 | 43.15 | 45.44 | 63.81 | 50.54 | 60.45 | 67.17 | 73.88 | 114.38 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 34 | 31.90 | 38.62 | 43.66 | 47.02 | 63.81 | 50.54 | 60.45 | 68.50 | 73.88 | 120.56 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 35 | 31.90 | 38.62 | 43.66 | 47.02 | 63.81 | 53.69 | 62.16 | 68.50 | 73.88 | 123.66 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 36 | 31.90 | 38.62 | 43.66 | 47.02 | 63.81 | 56.85 | 65.27 | 71.48 | 76.50 | 130.30 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 37 | 31.90 | 38.62 | 43.66 | 47.02 | 63.81 | 60.01 | 68.37 | 77.44 | 79.45 | 137.21 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 38 | 31.90 | 38.62 | 43.66 | 47.02 | 63.81 | 60.01 | 71.48 | 80.41 | 82.39 | 144.12 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 39 | 31.90 | 38.62 | 43.66 | 47.02 | 63.81 | 63.44 | 74.59 | 83.39 | 88.27 | 154.48 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 40 | 33.58 | 40.30 | 45.34 | 52.05 | 68.84 | 64.49 | 77.91 | 84.90 | 95.72 | 161.41 | 121.84 | 151.55 | 172.36 | 196.13 | 261.50 |
| 41 | 33.58 | 40.30 | 45.34 | 52.05 | 68.84 | 68.24 | 81.54 | 88.19 | 99.21 | 168.90 | 121.84 | 151.55 | 172.36 | 196.13 | 261.50 |
| 42 | 36.44 | 41.00 | 45.38 | 52.05 | 68.84 | 68.57 | 85.42 | 91.89 | 106.19 | 177.22 | 121.84 | 151.55 | 172.36 | 196.13 | 261.50 |
| 43 | 36.71 | 41.27 | 48.53 | 53.46 | 71.68 | 72.37 | 89.33 | 98.93 | 110.16 | 185.58 | 121.84 | 151.55 | 172.36 | 196.13 | 261.50 |
| 44 | 36.97 | 44.51 | 48.86 | 53.81 | 74.99 | 76.21 | 93.26 | 102.70 | 114.17 | 190.18 | 121.84 | 151.55 | 172.36 | 196.13 | 261.50 |
| 45 | 37.23 | 44.95 | 52.32 | 55.54 | 76.78 | 82.58 | 94.52 | 106.59 | 116.74 | 201.24 | 130.75 | 160.47 | 184.24 | 205.04 | 273.39 |
| 46 | 40.63 | 48.26 | 52.67 | 58.85 | 80.06 | 82.98 | 101.93 | 113.82 | 120.68 | 202.07 | 130.75 | 160.47 | 184.24 | 205.04 | 273.39 |
| 47 | 40.92 | 48.58 | 55.97 | 62.20 | 83.36 | 87.40 | 106.00 | 117.72 | 128.08 | 202.07 | 130.75 | 160.47 | 184.24 | 205.04 | 273.39 |
| 48 | 41.21 | 51.96 | 59.31 | 62.60 | 86.67 | 91.98 | 110.47 | 125.91 | 135.76 | 202.07 | 130.75 | 160.47 | 184.24 | 205.04 | 273.39 |
| 49 | 44.77 | 52.30 | 59.70 | 66.02 | 93.45 | 95.09 | 118.87 | 130.36 | 140.31 | 202.07 | 130.75 | 160.47 | 184.24 | 205.04 | 273.39 |
| 50 | 45.02 | 54.03 | 63.49 | 69.93 | 97.12 | 99.28 | 116.26 | 137.39 | 144.62 | 222.87 | 145.61 | 175.33 | 205.04 | 228.82 | 303.11 |
| 51 | 48.53 | 59.50 | 67.06 | 73.53 | 103.89 | 103.47 | 122.88 | 145.35 | 152.30 | 231.79 | 148.58 | 184.24 | 208.01 | 237.73 | 314.99 |
| 52 | 48.83 | 59.94 | 67.71 | 75.31 | 110.89 | 111.40 | 133.93 | 149.14 | 157.42 | 240.70 | 151.55 | 190.18 | 216.93 | 240.70 | 326.88 |
| 53 | 52.40 | 61.56 | 71.35 | 77.88 | 118.06 | 115.69 | 136.31 | 157.56 | 168.18 | 249.62 | 157.50 | 193.16 | 225.84 | 249.62 | 338.77 |
| 54 | 52.73 | 62.06 | 71.91 | 79.75 | 125.27 | 116.65 | 140.41 | 162.90 | 173.41 | 258.53 | 163.44 | 199.10 | 231.79 | 258.53 | 347.68 |
| 55 | 56.36 | 67.67 | 75.62 | 85.46 | 132.53 | 124.81 | 151.73 | 171.14 | 181.67 | 264.48 | 169.38 | 208.01 | 237.73 | 267.45 | 359.57 |
| 56 | 62.04 | 71.35 | 82.62 | 90.51 | 143.30 | 133.72 | 159.52 | 178.77 | 193.29 | 279.33 | 178.30 | 216.93 | 249.62 | 276.36 | 374.43 |
| 57 | 63.62 | 76.37 | 84.53 | 95.74 | 151.54 | 136.72 | 164.16 | 187.35 | 196.42 | 297.16 | 184.24 | 225.84 | 261.50 | 291.22 | 392.26 |
| 58 | 65.33 | 80.23 | 93.61 | 104.91 | 164.49 | 141.18 | 168.66 | 197.84 | 210.58 | 320.94 | 190.18 | 240.70 | 279.33 | 312.02 | 419.00 |
| 59 | 74.41 | 87.35 | 98.90 | 110.38 | 176.35 | 151.80 | 183.09 | 203.62 | 219.75 | 344.71 | 205.04 | 255.56 | 291.22 | 325.55 | 439.80 |
| 60 | 78.18 | 94.54 | 106.24 | 117.80 | 190.60 | 159.17 | 187.71 | 214.94 | 231.57 | 371.45 | 216.93 | 267.45 | 309.05 | 332.88 | 466.55 |
| 61 | 85.37 | 101.86 | 118.89 | 128.58 | 205.26 | 167.40 | 202.59 | 232.56 | 246.63 | 386.25 | 224.83 | 276.71 | 322.83 | 347.47 | 481.37 |
| 62 | 92.63 | 112.55 | 124.43 | 139.47 | 223.74 | 181.58 | 217.56 | 246.13 | 262.88 | 399.44 | 229.05 | 287.71 | 329.60 | 366.21 | 494.41 |
| 63 | 105.88 | 122.04 | 137.27 | 152.48 | 238.39 | 197.40 | 232.58 | 263.84 | 284.10 | 419.13 | 237.96 | 297.45 | 343.42 | 380.43 | 513.77 |
| 64 | 113.14 | 133.00 | 151.72 | 163.66 | 262.97 | 206.65 | 247.63 | 283.80 | 300.44 | 439.46 | 248.50 | 308.67 | 353.14 | 397.61 | 533.63 |
| 65 | 124.45 | 144.09 | 160.96 | 176.37 | 278.93 | 210.51 | 266.31 | 300.12 | 320.56 | 456.53 | 253.63 | 319.57 | 365.23 | 408.34 | 550.38 |
| 66 | 134.87 | 157.98 | 178.24 | 193.71 | 301.14 | 221.11 | 280.07 | 319.38 | 343.60 | 476.62 | 265.33 | 331.67 | 380.80 | 425.02 | 569.97 |
| 67 | 149.24 | 173.34 | 195.54 | 214.49 | 329.44 | 230.59 | 285.27 | 330.44 | 372.69 | 494.47 | 273.38 | 339.95 | 392.25 | 442.17 | 589.56 |
| 68 | 163.32 | 192.43 | 214.28 | 231.25 | 351.55 | 238.96 | 296.41 | 344.66 | 383.72 | 514.69 | 282.62 | 351.55 | 406.70 | 454.95 | 608.90 |
| 69 | 177.12 | 209.72 | 235.14 | 253.57 | 370.44 | 250.66 | 312.77 | 359.35 | 403.71 | 539.02 | 295.02 | 366.00 | 423.68 | 474.70 | 632.19 |
| 70 | 188.20 | 233.12 | 257.50 | 281.44 | 397.80 | 263.06 | 331.50 | 380.69 | 427.74 | 573.17 | 305.83 | 384.96 | 444.85 | 498.31 | 667.27 |
| 71 | 204.27 | 251.73 | 286.81 | 314.19 | 429.18 | 282.68 | 354.90 | 410.61 | 458.06 | 612.81 | 328.07 | 410.61 | 472.51 | 530.28 | 705.67 |
| 72 | 221.13 | 268.95 | 308.79 | 342.66 | 462.19 | 306.80 | 378.52 | 438.28 | 494.07 | 657.43 | 348.64 | 432.31 | 502.03 | 563.79 | 751.06 |
| 73 | 236.29 | 290.08 | 332.34 | 368.84 | 497.55 | 326.58 | 405.34 | 470.66 | 528.29 | 705.03 | 366.92 | 459.13 | 534.05 | 597.45 | 797.24 |
| 74 | 257.14 | 314.48 | 358.88 | 397.73 | 538.32 | 349.63 | 436.58 | 505.02 | 566.07 | 756.61 | 390.33 | 488.37 | 564.22 | 634.52 | 847.25 |
| 75 | 275.71 | 337.96 | 387.77 | 430.46 | 581.65 | 371.76 | 464.25 | 538.96 | 606.55 | 809.33 | 412.67 | 514.06 | 597.66 | 672.37 | 898.27 |
| 76 | 297.12 | 367.13 | 421.78 | 469.59 | 633.52 | 396.16 | 498.62 | 578.88 | 652.30 | 869.17 | 433.73 | 546.43 | 635.23 | 715.48 | 952.84 |
| 77 | 329.11 | 408.03 | 470.16 | 522.21 | 705.24 | 431.54 | 545.72 | 636.39 | 716.99 | 953.75 | 468.48 | 592.74 | 690.13 | 775.76 | 1034.35 |
| 78 | 369.41 | 458.41 | 528.93 | 587.70 | 794.23 | 478.55 | 604.49 | 705.24 | 794.23 | 1059.54 | 515.50 | 649.83 | 758.97 | 854.68 | 1140.14 |
| 79 | 409.71 | 508.78 | 589.38 | 656.54 | 883.23 | 523.89 | 663.26 | 775.76 | 876.51 | 1163.64 | 559.15 | 706.92 | 829.50 | 935.28 | 1242.56 |
| 80 | 450.01 | 559.15 | 648.15 | 722.03 | 972.22 | 569.23 | 718.67 | 842.93 | 952.07 | 1266.07 | 604.49 | 764.01 | 894.98 | 1012.52 | 1343.31 |
| 81 | 488.63 | 607.85 | 703.56 | 785.84 | 1054.50 | 611.21 | 774.08 | 905.06 | 1024.28 | 1356.75 | 646.47 | 817.74 | 957.11 | 1083.05 | 1435.66 |
| 82 | 525.57 | 653.19 | 757.29 | 844.61 | 1136.78 | 651.51 | 821.10 | 963.83 | 1088.08 | 1445.74 | 686.77 | 868.12 | 1017.56 | 1148.53 | 1528.02 |
| 83 | 564.19 | 701.88 | 812.70 | 906.74 | 1219.06 | 693.48 | 873.15 | 1022.60 | 1155.25 | 1534.73 | 728.75 | 920.17 | 1078.01 | 1215.70 | 1617.01 |
| 84 | 606.17 | 753.93 | 871.47 | 973.90 | 1308.05 | 735.46 | 928.56 | 1084.72 | 1225.77 | 1627.09 | 772.40 | 977.26 | 1141.82 | 1287.90 | 1712.72 |
| 85 | 651.51 | 812.70 | 938.64 | 1047.78 | 1408.80 | 782.48 | 989.01 | 1153.57 | 1301.33 | 1731.19 | 819.42 | 1037.71 | 1210.66 | 1366.82 | 1816.83 |
| 86 | 703.56 | 874.83 | 1012.52 | 1128.38 | 1517.94 | 834.53 | 1051.14 | 1227.45 | 1381.93 | 1840.34 | 871.47 | 1099.84 | 1284.54 | 1447.42 | 1925.97 |
| 87 | 757.29 | 942.00 | 1089.76 | 1214.02 | 1633.80 | 888.27 | 1118.31 | 1304.69 | 1467.57 | 1956.20 | 925.21 | 1167.00 | 1361.78 | 1533.05 | 2041.83 |
| 88 | 814.38 | 1014.20 | 1173.72 | 1308.05 | 1759.74 | 945.36 | 1190.51 | 1388.65 | 1561.60 | 2082.13 | 982.30 | 1239.21 | 1445.74 | 1627.09 | 2167.77 |
| 89 | 878.19 | 1091.44 | 1262.71 | 1408.80 | 1895.75 | 1009.16 | 1267.75 | 1477.64 | 1662.35 | 2218.14 | 1046.10 | 1316.45 | 1534.73 | 1727.84 | 2303.78 |
| 90 | 947.03 | 1177.08 | 1361.78 | 1517.94 | 2041.83 | 1078.01 | 1353.39 | 1576.71 | 1771.49 | 2364.23 | 1114.95 | 1402.08 | 1633.80 | 1836.98 | 2449.87 |
| 91 | 1020.92 | 1269.43 | 1469.25 | 1637.16 | 2203.03 | 1151.89 | 1445.74 | 1684.18 | 1890.71 | 2525.43 | 1188.83 | 1494.43 | 1741.27 | 1956.20 | 2611.06 |
| 92 | 1098.16 | 1365.14 | 1580.07 | 1763.10 | 2370.95 | 1229.13 | 1541.45 | 1795.00 | 2016.65 | 2693.34 | 1266.07 | 1590.15 | 1852.09 | 2082.13 | 2778.98 |
| 93 | 1182.11 | 1470.93 | 1700.97 | 1897.43 | 2552.29 | 1313.09 | 1647.24 | 1915.90 | 2150.98 | 2874.69 | 1350.03 | 1695.93 | 1972.99 | 2216.46 | 2960.32 |
| 94 | 1272.79 | 1583.43 | 1831.94 | 2041.83 | 2747.07 | 1403.76 | 1759.74 | 2046.87 | 2295.38 | 3069.47 | 1440.70 | 1808.43 | 2103.96 | 2360.87 | 3155.10 |
| 95 | 1371.86 | 1707.69 | 1974.67 | 2203.03 | 2963.68 | 1502.83 | 1884.00 | 2189.60 | 2456.58 | 3286.08 | 1539.77 | 1932.69 | 2246.69 | 2522.07 | 3371.71 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.80 | 28.60 | 32.33 | 35.80 | 52.26 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 30 | 26.87 | 30.07 | 34.28 | 37.78 | 57.09 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 31 | 26.87 | 30.80 | 35.48 | 39.00 | 57.09 | 41.98 | 52.05 | 60.45 | 67.17 | 94.60 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 32 | 26.87 | 31.98 | 36.98 | 40.52 | 57.09 | 41.98 | 52.05 | 60.45 | 67.17 | 97.38 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 33 | 26.87 | 32.71 | 38.17 | 42.19 | 57.09 | 43.56 | 52.05 | 60.45 | 67.17 | 102.94 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 34 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 43.56 | 52.05 | 61.65 | 67.17 | 108.51 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 35 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 46.29 | 53.53 | 61.65 | 67.17 | 111.29 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 36 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 49.01 | 56.20 | 64.33 | 69.55 | 117.27 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 37 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 51.73 | 58.88 | 69.69 | 72.22 | 123.49 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 38 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 51.73 | 61.55 | 72.37 | 74.90 | 129.71 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 39 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 54.69 | 64.23 | 75.05 | 80.25 | 139.04 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 40 | 30.22 | 35.26 | 40.30 | 45.34 | 62.13 | 58.04 | 67.66 | 76.81 | 82.05 | 143.76 | 112.92 | 133.72 | 151.55 | 172.36 | 234.76 |
| 41 | 30.22 | 35.26 | 40.30 | 45.34 | 62.13 | 61.42 | 70.81 | 79.79 | 85.04 | 150.43 | 112.92 | 133.72 | 151.55 | 172.36 | 234.76 |
| 42 | 32.80 | 35.88 | 40.33 | 45.34 | 62.13 | 61.71 | 74.18 | 83.14 | 91.02 | 157.84 | 112.92 | 133.72 | 151.55 | 172.36 | 234.76 |
| 43 | 33.04 | 36.11 | 43.14 | 46.56 | 64.68 | 65.14 | 77.57 | 89.51 | 94.43 | 165.28 | 112.92 | 133.72 | 151.55 | 172.36 | 234.76 |
| 44 | 33.27 | 38.95 | 43.43 | 46.87 | 67.67 | 68.59 | 80.99 | 92.92 | 97.86 | 169.38 | 112.92 | 133.72 | 151.55 | 172.36 | 234.76 |
| 45 | 33.69 | 39.76 | 46.91 | 48.60 | 67.85 | 74.84 | 85.07 | 94.75 | 100.72 | 177.57 | 115.89 | 145.61 | 163.44 | 181.27 | 240.70 |
| 46 | 36.76 | 42.69 | 47.22 | 51.49 | 70.75 | 75.20 | 91.73 | 101.18 | 104.12 | 178.30 | 115.89 | 145.61 | 163.44 | 181.27 | 240.70 |
| 47 | 37.02 | 42.98 | 50.18 | 54.42 | 73.67 | 79.21 | 95.40 | 104.64 | 110.50 | 178.30 | 115.89 | 145.61 | 163.44 | 181.27 | 240.70 |
| 48 | 37.29 | 45.96 | 53.17 | 54.78 | 76.60 | 83.36 | 99.42 | 111.92 | 117.12 | 178.30 | 115.89 | 145.61 | 163.44 | 181.27 | 240.70 |
| 49 | 40.51 | 46.27 | 53.53 | 57.76 | 82.58 | 86.18 | 106.98 | 115.88 | 121.05 | 178.30 | 115.89 | 145.61 | 163.44 | 181.27 | 240.70 |
| 50 | 39.15 | 50.17 | 57.54 | 60.21 | 87.01 | 85.49 | 108.15 | 123.65 | 129.12 | 202.07 | 124.81 | 160.47 | 181.27 | 202.07 | 270.42 |
| 51 | 42.47 | 51.57 | 60.96 | 65.58 | 91.43 | 89.49 | 106.85 | 131.38 | 136.54 | 208.01 | 130.75 | 163.44 | 187.21 | 208.01 | 279.33 |
| 52 | 42.97 | 52.20 | 59.97 | 67.38 | 98.09 | 97.11 | 117.19 | 130.16 | 141.68 | 213.96 | 136.70 | 169.38 | 193.16 | 213.96 | 291.22 |
| 53 | 46.36 | 55.60 | 63.42 | 70.09 | 104.94 | 101.22 | 122.11 | 140.68 | 149.49 | 219.90 | 142.64 | 175.33 | 202.07 | 225.84 | 300.14 |
| 54 | 46.87 | 56.24 | 64.13 | 71.97 | 109.61 | 105.27 | 126.37 | 148.61 | 154.73 | 225.84 | 145.61 | 178.30 | 208.01 | 231.79 | 306.08 |
| 55 | 50.32 | 59.71 | 67.66 | 75.53 | 116.54 | 112.92 | 134.22 | 153.74 | 159.98 | 234.76 | 151.55 | 184.24 | 210.99 | 237.73 | 317.97 |
| 56 | 53.77 | 63.43 | 74.56 | 80.45 | 126.85 | 118.87 | 142.12 | 161.74 | 171.51 | 249.62 | 154.53 | 193.16 | 222.87 | 246.65 | 332.82 |
| 57 | 57.47 | 68.33 | 76.66 | 85.77 | 135.22 | 122.18 | 147.18 | 167.78 | 177.84 | 264.48 | 163.44 | 202.07 | 234.76 | 261.50 | 350.65 |
| 58 | 59.39 | 72.41 | 83.65 | 92.80 | 143.64 | 127.06 | 152.34 | 175.86 | 189.53 | 282.31 | 172.36 | 216.93 | 249.62 | 276.36 | 368.48 |
| 59 | 66.14 | 77.42 | 89.01 | 98.56 | 155.47 | 134.93 | 161.23 | 184.86 | 196.75 | 306.08 | 181.27 | 225.84 | 261.50 | 290.03 | 392.26 |
| 60 | 68.15 | 84.48 | 94.44 | 106.02 | 167.35 | 139.96 | 166.56 | 191.35 | 208.92 | 323.91 | 190.18 | 237.73 | 276.36 | 298.74 | 413.06 |
| 61 | 75.21 | 91.87 | 104.78 | 114.74 | 181.94 | 148.50 | 181.54 | 204.13 | 219.50 | 343.01 | 198.89 | 250.77 | 285.36 | 311.33 | 429.48 |
| 62 | 82.34 | 100.27 | 110.60 | 123.53 | 199.94 | 162.61 | 193.97 | 220.22 | 233.39 | 354.74 | 203.91 | 256.98 | 293.29 | 324.91 | 441.33 |
| 63 | 92.91 | 109.84 | 121.12 | 134.42 | 212.68 | 173.06 | 206.74 | 233.10 | 252.26 | 373.16 | 210.92 | 265.00 | 302.86 | 337.57 | 456.99 |
| 64 | 100.33 | 118.68 | 133.27 | 143.70 | 232.17 | 180.49 | 222.10 | 250.56 | 264.39 | 387.14 | 219.73 | 274.66 | 311.28 | 350.52 | 470.85 |
| 65 | 111.35 | 127.85 | 142.85 | 158.33 | 248.71 | 190.22 | 235.88 | 265.10 | 284.68 | 405.81 | 228.27 | 284.07 | 324.65 | 365.23 | 489.51 |
| 66 | 119.64 | 139.52 | 157.76 | 173.53 | 268.71 | 199.00 | 245.68 | 282.53 | 305.68 | 425.02 | 235.85 | 294.81 | 336.58 | 380.80 | 508.55 |
| 67 | 133.65 | 154.31 | 172.66 | 189.97 | 294.39 | 204.44 | 254.37 | 292.40 | 329.96 | 442.17 | 244.86 | 301.91 | 349.46 | 392.25 | 525.37 |
| 68 | 145.42 | 172.97 | 191.17 | 206.70 | 312.49 | 211.39 | 266.54 | 305.60 | 342.36 | 457.25 | 250.45 | 314.79 | 360.74 | 406.70 | 542.26 |
| 69 | 157.20 | 186.18 | 207.85 | 226.99 | 332.73 | 221.82 | 275.06 | 319.42 | 361.57 | 481.35 | 261.75 | 326.08 | 377.10 | 423.68 | 565.64 |
| 70 | 166.82 | 207.45 | 230.51 | 250.85 | 355.02 | 233.12 | 293.00 | 340.05 | 380.69 | 509.01 | 271.61 | 344.33 | 397.80 | 444.85 | 594.55 |
| 71 | 181.57 | 222.84 | 253.79 | 279.50 | 381.72 | 251.73 | 313.63 | 363.15 | 408.54 | 544.72 | 290.93 | 363.15 | 418.86 | 470.44 | 629.32 |
| 72 | 195.24 | 241.06 | 274.92 | 304.81 | 412.39 | 268.95 | 336.68 | 390.47 | 438.28 | 587.70 | 306.80 | 386.49 | 446.25 | 502.03 | 669.38 |
| 73 | 211.32 | 257.42 | 295.84 | 328.50 | 443.76 | 292.00 | 361.16 | 418.79 | 470.66 | 628.18 | 326.58 | 407.26 | 474.50 | 532.13 | 710.79 |
| 74 | 227.54 | 279.33 | 320.03 | 353.33 | 479.12 | 310.78 | 388.48 | 451.38 | 505.02 | 673.36 | 347.78 | 434.73 | 503.17 | 564.22 | 754.76 |
| 75 | 245.47 | 302.39 | 346.86 | 382.43 | 519.40 | 330.85 | 416.23 | 482.04 | 538.96 | 722.17 | 366.42 | 460.70 | 533.63 | 597.66 | 800.44 |
| 76 | 266.39 | 326.15 | 375.67 | 416.65 | 563.51 | 355.18 | 442.27 | 515.70 | 578.88 | 771.84 | 387.63 | 486.67 | 565.22 | 635.23 | 848.68 |
| 77 | 293.85 | 364.37 | 418.11 | 465.12 | 626.32 | 386.20 | 485.27 | 565.87 | 638.07 | 847.97 | 418.11 | 528.93 | 612.89 | 691.81 | 920.17 |
| 78 | 329.11 | 408.03 | 471.84 | 523.89 | 705.24 | 426.50 | 537.32 | 629.68 | 708.60 | 942.00 | 458.41 | 577.62 | 676.69 | 762.33 | 1012.52 |
| 79 | 366.05 | 453.37 | 523.89 | 584.34 | 785.84 | 468.48 | 591.06 | 690.13 | 779.12 | 1036.03 | 498.70 | 629.68 | 737.14 | 832.85 | 1104.87 |
| 80 | 401.31 | 498.70 | 575.95 | 643.11 | 864.76 | 507.10 | 641.43 | 750.58 | 847.97 | 1126.70 | 539.00 | 680.05 | 795.91 | 900.02 | 1195.55 |
| 81 | 434.90 | 540.68 | 626.32 | 698.52 | 938.64 | 544.04 | 688.45 | 805.99 | 910.09 | 1208.98 | 574.27 | 727.07 | 853.00 | 962.15 | 1277.83 |
| 82 | 468.48 | 582.66 | 673.34 | 752.25 | 1010.84 | 579.30 | 732.11 | 858.04 | 968.86 | 1286.22 | 612.89 | 774.08 | 905.06 | 1024.28 | 1358.42 |
| 83 | 502.06 | 624.64 | 723.71 | 805.99 | 1084.72 | 616.24 | 777.44 | 910.09 | 1027.63 | 1365.14 | 649.83 | 819.42 | 958.79 | 1081.37 | 1439.02 |
| 84 | 539.00 | 671.66 | 775.76 | 866.44 | 1165.32 | 654.86 | 827.82 | 965.51 | 1089.76 | 1449.10 | 686.77 | 869.79 | 1015.88 | 1146.85 | 1524.66 |
| 85 | 580.98 | 722.03 | 836.21 | 931.92 | 1254.32 | 698.52 | 879.87 | 1027.63 | 1156.93 | 1541.45 | 730.43 | 921.85 | 1079.69 | 1214.02 | 1618.69 |
| 86 | 626.32 | 779.12 | 900.02 | 1004.13 | 1351.71 | 743.86 | 936.96 | 1091.44 | 1229.13 | 1638.84 | 775.76 | 978.94 | 1143.49 | 1286.22 | 1716.08 |
| 87 | 673.34 | 837.89 | 970.54 | 1081.37 | 1454.14 | 790.87 | 995.73 | 1161.96 | 1306.37 | 1741.27 | 822.78 | 1037.71 | 1214.02 | 1363.46 | 1818.51 |
| 88 | 725.39 | 901.70 | 1042.75 | 1165.32 | 1564.96 | 842.93 | 1059.54 | 1234.17 | 1390.33 | 1852.09 | 874.83 | 1101.52 | 1286.22 | 1447.42 | 1929.33 |
| 89 | 780.80 | 972.22 | 1125.02 | 1252.64 | 1687.54 | 898.34 | 1130.06 | 1316.45 | 1477.64 | 1974.67 | 930.24 | 1172.04 | 1368.50 | 1534.73 | 2051.91 |
| 90 | 842.93 | 1047.78 | 1212.34 | 1351.71 | 1818.51 | 960.47 | 1205.62 | 1403.76 | 1576.71 | 2105.64 | 992.37 | 1247.60 | 1455.81 | 1633.80 | 2182.88 |
| 91 | 908.41 | 1128.38 | 1306.37 | 1457.49 | 1959.56 | 1025.95 | 1286.22 | 1497.79 | 1682.50 | 2246.69 | 1057.86 | 1328.20 | 1549.85 | 1739.59 | 2323.93 |
| 92 | 977.26 | 1215.70 | 1405.44 | 1568.32 | 2109.00 | 1094.80 | 1373.54 | 1596.86 | 1793.32 | 2396.13 | 1126.70 | 1415.52 | 1648.92 | 1850.41 | 2473.37 |
| 93 | 1051.14 | 1308.05 | 1514.58 | 1689.21 | 2270.20 | 1168.68 | 1465.89 | 1706.01 | 1914.22 | 2557.33 | 1200.59 | 1507.87 | 1758.06 | 1971.31 | 2634.57 |
| 94 | 1133.42 | 1408.80 | 1630.44 | 1818.51 | 2444.83 | 1250.96 | 1566.64 | 1821.87 | 2043.51 | 2731.96 | 1282.86 | 1608.62 | 1873.92 | 2100.60 | 2809.20 |
| 95 | 1222.41 | 1517.94 | 1758.06 | 1959.56 | 2636.25 | 1339.95 | 1675.78 | 1949.48 | 2184.56 | 2923.38 | 1371.86 | 1717.76 | 2001.53 | 2241.65 | 3000.62 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.18 | 27.17 | 28.12 | 31.67 | 47.65 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 30 | 25.19 | 28.57 | 29.81 | 33.42 | 52.05 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 31 | 25.19 | 29.26 | 30.85 | 34.50 | 52.05 | 40.30 | 48.70 | 53.73 | 62.13 | 85.84 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 32 | 25.19 | 30.38 | 32.15 | 35.84 | 52.05 | 40.30 | 48.70 | 53.73 | 62.13 | 88.36 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 33 | 25.19 | 31.08 | 33.19 | 37.33 | 52.05 | 41.82 | 48.70 | 53.73 | 62.13 | 93.41 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 34 | 25.19 | 31.90 | 33.58 | 38.62 | 52.05 | 41.82 | 48.70 | 54.80 | 62.13 | 98.46 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 35 | 25.19 | 31.90 | 33.58 | 38.62 | 52.05 | 44.44 | 50.07 | 54.80 | 62.13 | 100.99 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 36 | 25.19 | 31.90 | 33.58 | 38.62 | 52.05 | 47.05 | 52.58 | 57.18 | 64.33 | 106.41 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 37 | 25.19 | 31.90 | 33.58 | 38.62 | 52.05 | 49.66 | 55.08 | 61.95 | 66.81 | 112.05 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 38 | 25.19 | 31.90 | 33.58 | 38.62 | 52.05 | 49.66 | 57.58 | 64.33 | 69.28 | 117.70 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 39 | 25.19 | 31.90 | 33.58 | 38.62 | 52.05 | 52.50 | 60.09 | 66.71 | 74.23 | 126.16 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 40 | 26.87 | 33.58 | 36.94 | 41.98 | 55.41 | 53.74 | 63.56 | 70.75 | 76.19 | 131.15 | 98.06 | 124.81 | 142.64 | 157.50 | 208.01 |
| 41 | 26.87 | 33.58 | 36.94 | 41.98 | 55.41 | 56.87 | 66.52 | 73.49 | 78.96 | 137.23 | 98.06 | 124.81 | 142.64 | 157.50 | 208.01 |
| 42 | 29.16 | 34.17 | 36.97 | 41.98 | 55.41 | 57.14 | 69.69 | 76.57 | 84.52 | 143.99 | 98.06 | 124.81 | 142.64 | 157.50 | 208.01 |
| 43 | 29.36 | 34.39 | 39.55 | 43.11 | 57.69 | 60.31 | 72.87 | 82.44 | 87.68 | 150.78 | 98.06 | 124.81 | 142.64 | 157.50 | 208.01 |
| 44 | 29.58 | 37.10 | 39.81 | 43.39 | 60.36 | 63.51 | 76.08 | 85.58 | 90.87 | 154.53 | 98.06 | 124.81 | 142.64 | 157.50 | 208.01 |
| 45 | 30.14 | 34.58 | 41.50 | 45.13 | 62.50 | 67.10 | 73.25 | 87.64 | 93.85 | 162.77 | 106.98 | 127.78 | 145.61 | 166.41 | 222.87 |
| 46 | 32.89 | 37.12 | 41.78 | 47.82 | 65.17 | 67.42 | 78.99 | 93.59 | 97.02 | 163.44 | 106.98 | 127.78 | 145.61 | 166.41 | 222.87 |
| 47 | 33.12 | 37.37 | 44.39 | 50.53 | 67.85 | 71.02 | 82.15 | 96.80 | 102.97 | 163.44 | 106.98 | 127.78 | 145.61 | 166.41 | 222.87 |
| 48 | 33.36 | 39.97 | 47.04 | 50.87 | 70.55 | 74.74 | 85.61 | 103.52 | 109.14 | 163.44 | 106.98 | 127.78 | 145.61 | 166.41 | 222.87 |
| 49 | 36.25 | 40.23 | 47.35 | 53.64 | 76.06 | 77.26 | 92.12 | 107.19 | 112.80 | 163.44 | 106.98 | 127.78 | 145.61 | 166.41 | 222.87 |
| 50 | 37.19 | 44.38 | 51.59 | 56.33 | 78.91 | 79.98 | 97.33 | 109.91 | 118.79 | 181.27 | 115.89 | 145.61 | 166.41 | 184.24 | 246.65 |
| 51 | 40.44 | 47.60 | 54.87 | 59.62 | 85.19 | 83.89 | 98.84 | 117.40 | 123.41 | 190.18 | 121.84 | 148.58 | 172.36 | 190.18 | 258.53 |
| 52 | 39.06 | 48.34 | 54.17 | 61.43 | 89.56 | 88.55 | 108.82 | 116.60 | 128.56 | 196.13 | 121.84 | 154.53 | 175.33 | 196.13 | 264.48 |
| 53 | 42.33 | 51.63 | 57.47 | 62.30 | 94.01 | 92.55 | 113.60 | 126.61 | 136.14 | 202.07 | 127.78 | 160.47 | 181.27 | 205.04 | 270.42 |
| 54 | 42.96 | 50.42 | 58.30 | 64.19 | 100.66 | 93.89 | 112.33 | 134.32 | 138.73 | 208.01 | 133.72 | 163.44 | 187.21 | 208.01 | 279.33 |
| 55 | 44.29 | 53.74 | 61.69 | 69.56 | 107.40 | 101.04 | 119.63 | 139.23 | 149.13 | 216.93 | 133.72 | 166.41 | 193.16 | 216.93 | 291.22 |
| 56 | 49.64 | 57.48 | 66.50 | 74.42 | 115.11 | 106.98 | 127.62 | 144.72 | 155.18 | 225.84 | 142.64 | 178.30 | 202.07 | 225.84 | 303.11 |
| 57 | 53.36 | 62.30 | 70.77 | 77.79 | 123.56 | 113.45 | 133.03 | 153.79 | 159.26 | 243.67 | 151.55 | 184.24 | 216.93 | 237.73 | 317.97 |
| 58 | 53.45 | 64.58 | 75.69 | 84.73 | 132.06 | 115.76 | 136.02 | 159.37 | 171.10 | 261.50 | 157.50 | 193.16 | 222.87 | 252.59 | 335.80 |
| 59 | 59.94 | 71.47 | 81.10 | 88.70 | 141.54 | 120.87 | 150.30 | 166.11 | 178.86 | 276.36 | 163.44 | 208.01 | 237.73 | 263.40 | 356.60 |
| 60 | 62.14 | 76.43 | 86.57 | 94.24 | 153.41 | 126.24 | 153.34 | 175.62 | 186.27 | 297.16 | 172.36 | 216.93 | 252.59 | 267.44 | 377.40 |
| 61 | 69.11 | 83.88 | 96.72 | 104.85 | 165.61 | 135.00 | 165.76 | 188.63 | 199.77 | 311.30 | 181.59 | 227.71 | 262.30 | 280.75 | 392.01 |
| 62 | 76.16 | 92.08 | 100.73 | 113.57 | 183.28 | 149.06 | 178.24 | 199.49 | 216.20 | 326.81 | 189.94 | 231.84 | 268.15 | 297.37 | 402.23 |
| 63 | 86.43 | 97.64 | 111.03 | 122.38 | 191.64 | 159.54 | 186.06 | 212.61 | 227.77 | 338.01 | 194.69 | 240.66 | 278.52 | 308.10 | 413.72 |
| 64 | 91.80 | 108.45 | 123.02 | 131.73 | 210.85 | 164.80 | 201.68 | 232.66 | 242.76 | 353.14 | 198.80 | 251.12 | 287.74 | 321.75 | 429.00 |
| 65 | 100.43 | 115.68 | 130.78 | 142.30 | 225.47 | 169.93 | 213.05 | 242.59 | 258.36 | 370.30 | 205.44 | 258.70 | 296.75 | 332.26 | 443.85 |
| 66 | 108.77 | 127.21 | 145.46 | 157.39 | 243.23 | 179.34 | 223.57 | 260.42 | 279.62 | 385.71 | 213.74 | 267.79 | 309.55 | 346.41 | 459.42 |
| 67 | 120.28 | 141.63 | 160.18 | 171.59 | 266.35 | 185.43 | 232.97 | 271.01 | 299.10 | 399.38 | 218.71 | 275.76 | 320.93 | 354.21 | 477.83 |
| 68 | 132.00 | 155.67 | 172.26 | 188.28 | 284.92 | 195.31 | 238.96 | 275.73 | 312.49 | 418.19 | 227.48 | 284.92 | 326.28 | 369.93 | 494.01 |
| 69 | 143.91 | 169.06 | 191.05 | 204.49 | 301.68 | 201.86 | 250.66 | 292.80 | 326.08 | 436.99 | 239.57 | 295.02 | 343.82 | 383.75 | 514.62 |
| 70 | 151.85 | 188.20 | 207.66 | 228.42 | 320.80 | 211.73 | 267.34 | 307.97 | 346.47 | 459.82 | 248.09 | 312.25 | 359.30 | 404.21 | 538.95 |
| 71 | 165.07 | 202.21 | 231.10 | 255.02 | 346.64 | 229.03 | 284.74 | 330.14 | 371.40 | 495.20 | 264.11 | 330.14 | 381.72 | 429.18 | 571.55 |
| 72 | 177.31 | 219.14 | 249.03 | 276.92 | 374.53 | 245.04 | 306.80 | 354.61 | 398.44 | 531.92 | 278.91 | 350.63 | 404.42 | 454.22 | 607.62 |
| 73 | 190.18 | 234.37 | 268.95 | 299.68 | 403.42 | 261.26 | 328.50 | 382.29 | 428.39 | 572.47 | 295.84 | 370.76 | 430.32 | 486.03 | 647.39 |
| 74 | 207.19 | 255.29 | 290.43 | 321.88 | 434.73 | 283.03 | 355.18 | 408.83 | 458.78 | 612.32 | 316.33 | 397.73 | 456.93 | 514.27 | 686.31 |
| 75 | 224.12 | 275.71 | 314.84 | 348.64 | 471.37 | 302.39 | 378.87 | 437.57 | 490.94 | 656.36 | 334.41 | 419.79 | 485.60 | 546.08 | 727.51 |
| 76 | 240.77 | 297.12 | 341.52 | 379.09 | 512.28 | 321.03 | 402.99 | 469.59 | 527.65 | 701.82 | 351.77 | 442.27 | 513.99 | 577.17 | 770.13 |
| 77 | 266.98 | 330.79 | 379.49 | 423.14 | 570.91 | 350.94 | 441.61 | 513.82 | 580.98 | 772.40 | 379.49 | 478.55 | 557.47 | 628.00 | 837.89 |
| 78 | 300.57 | 371.09 | 428.18 | 476.88 | 643.11 | 389.56 | 490.31 | 570.91 | 644.79 | 858.04 | 418.11 | 527.25 | 614.57 | 693.48 | 923.53 |
| 79 | 332.47 | 413.07 | 476.88 | 530.61 | 715.31 | 424.82 | 537.32 | 628.00 | 708.60 | 942.00 | 453.37 | 574.27 | 671.66 | 755.61 | 1005.80 |
| 80 | 364.37 | 453.37 | 525.57 | 586.02 | 785.84 | 461.76 | 582.66 | 683.41 | 772.40 | 1022.60 | 488.63 | 619.60 | 725.39 | 819.42 | 1086.40 |
| 81 | 394.60 | 491.99 | 569.23 | 634.71 | 854.68 | 495.35 | 626.32 | 733.78 | 827.82 | 1099.84 | 522.21 | 661.58 | 774.08 | 876.51 | 1163.64 |
| 82 | 424.82 | 528.93 | 614.57 | 683.41 | 920.17 | 525.57 | 666.62 | 780.80 | 879.87 | 1172.04 | 554.12 | 703.56 | 826.14 | 930.24 | 1237.53 |
| 83 | 456.73 | 569.23 | 658.22 | 733.78 | 987.33 | 560.83 | 708.60 | 827.82 | 935.28 | 1242.56 | 589.38 | 745.54 | 873.15 | 985.66 | 1309.73 |
| 84 | 490.31 | 611.21 | 706.92 | 787.52 | 1061.22 | 596.09 | 752.25 | 879.87 | 990.69 | 1319.80 | 626.32 | 790.87 | 925.21 | 1041.07 | 1388.65 |
| 85 | 528.93 | 658.22 | 760.65 | 847.97 | 1141.82 | 634.71 | 800.95 | 935.28 | 1052.82 | 1403.76 | 666.62 | 841.25 | 982.30 | 1104.87 | 1472.61 |
| 86 | 569.23 | 708.60 | 821.10 | 915.13 | 1230.81 | 675.01 | 851.32 | 995.73 | 1119.99 | 1492.76 | 706.92 | 891.62 | 1042.75 | 1172.04 | 1561.60 |
| 87 | 614.57 | 762.33 | 881.55 | 985.66 | 1324.84 | 720.35 | 905.06 | 1056.18 | 1190.51 | 1586.79 | 752.25 | 945.36 | 1103.19 | 1242.56 | 1655.63 |
| 88 | 659.90 | 821.10 | 950.39 | 1059.54 | 1423.91 | 765.69 | 963.83 | 1125.02 | 1264.39 | 1685.86 | 797.59 | 1004.13 | 1172.04 | 1316.45 | 1754.70 |
| 89 | 710.28 | 884.91 | 1022.60 | 1140.14 | 1534.73 | 816.06 | 1027.63 | 1197.23 | 1344.99 | 1796.68 | 847.97 | 1067.93 | 1244.24 | 1397.04 | 1865.52 |
| 90 | 765.69 | 953.75 | 1103.19 | 1230.81 | 1653.95 | 871.47 | 1096.48 | 1277.83 | 1435.66 | 1915.90 | 903.38 | 1136.78 | 1324.84 | 1487.72 | 1984.74 |
| 91 | 826.14 | 1027.63 | 1188.83 | 1326.52 | 1784.93 | 931.92 | 1170.36 | 1363.46 | 1531.38 | 2046.87 | 963.83 | 1210.66 | 1410.48 | 1583.43 | 2115.72 |
| 92 | 889.94 | 1106.55 | 1279.50 | 1427.27 | 1919.26 | 995.73 | 1249.28 | 1454.14 | 1632.12 | 2181.20 | 1027.63 | 1289.58 | 1501.15 | 1684.18 | 2250.05 |
| 93 | 957.11 | 1190.51 | 1376.89 | 1536.41 | 2067.02 | 1062.90 | 1333.24 | 1551.53 | 1741.27 | 2328.97 | 1094.80 | 1373.54 | 1598.54 | 1793.32 | 2397.81 |
| 94 | 1030.99 | 1281.18 | 1482.68 | 1653.95 | 2224.86 | 1136.78 | 1423.91 | 1657.31 | 1858.81 | 2486.81 | 1168.68 | 1464.21 | 1704.33 | 1910.86 | 2555.65 |
| 95 | 1111.59 | 1383.61 | 1600.22 | 1784.93 | 2399.49 | 1217.38 | 1526.34 | 1774.85 | 1989.78 | 2661.44 | 1249.28 | 1566.64 | 1821.87 | 2041.83 | 2730.28 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.57 | 24.31 | 28.12 | 28.91 | 44.58 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 30 | 23.51 | 25.56 | 29.81 | 30.51 | 48.70 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 31 | 23.51 | 26.18 | 30.85 | 31.50 | 48.70 | 36.94 | 45.34 | 52.05 | 57.09 | 80.58 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 32 | 23.51 | 27.18 | 32.15 | 32.73 | 48.70 | 36.94 | 45.34 | 52.05 | 57.09 | 82.95 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 33 | 23.51 | 27.80 | 33.19 | 34.08 | 48.70 | 38.34 | 45.34 | 52.05 | 57.09 | 87.69 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 34 | 23.51 | 28.55 | 33.58 | 35.26 | 48.70 | 38.34 | 45.34 | 53.09 | 57.09 | 92.43 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 35 | 23.51 | 28.55 | 33.58 | 35.26 | 48.70 | 40.73 | 46.62 | 53.09 | 57.09 | 94.80 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 36 | 23.51 | 28.55 | 33.58 | 35.26 | 48.70 | 43.13 | 48.95 | 55.40 | 59.12 | 99.89 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 37 | 23.51 | 28.55 | 33.58 | 35.26 | 48.70 | 45.53 | 51.28 | 60.01 | 61.39 | 105.19 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 38 | 23.51 | 28.55 | 33.58 | 35.26 | 48.70 | 45.53 | 53.61 | 62.32 | 63.66 | 110.49 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 39 | 23.51 | 28.55 | 33.58 | 35.26 | 48.70 | 48.13 | 55.94 | 64.63 | 68.21 | 118.44 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 40 | 23.51 | 30.22 | 33.58 | 38.62 | 52.05 | 49.44 | 57.41 | 64.69 | 72.28 | 123.58 | 92.12 | 115.89 | 133.72 | 148.58 | 202.07 |
| 41 | 23.51 | 30.22 | 33.58 | 38.62 | 52.05 | 52.32 | 60.08 | 67.19 | 74.91 | 129.32 | 92.12 | 115.89 | 133.72 | 148.58 | 202.07 |
| 42 | 25.51 | 30.75 | 33.61 | 38.62 | 52.05 | 52.57 | 62.94 | 70.01 | 80.18 | 135.69 | 92.12 | 115.89 | 133.72 | 148.58 | 202.07 |
| 43 | 25.69 | 30.96 | 35.95 | 39.66 | 54.20 | 55.49 | 65.82 | 75.37 | 83.18 | 142.08 | 92.12 | 115.89 | 133.72 | 148.58 | 202.07 |
| 44 | 25.88 | 33.39 | 36.19 | 39.92 | 56.70 | 58.43 | 68.72 | 78.25 | 86.21 | 145.61 | 92.12 | 115.89 | 133.72 | 148.58 | 202.07 |
| 45 | 28.37 | 34.58 | 39.69 | 41.66 | 57.14 | 64.52 | 73.25 | 82.91 | 86.98 | 153.89 | 101.04 | 124.81 | 142.64 | 157.50 | 210.99 |
| 46 | 30.95 | 37.12 | 39.96 | 44.14 | 59.58 | 64.83 | 78.99 | 88.53 | 89.92 | 154.53 | 101.04 | 124.81 | 142.64 | 157.50 | 210.99 |
| 47 | 31.18 | 37.37 | 42.46 | 46.65 | 62.04 | 68.28 | 82.15 | 91.56 | 95.44 | 154.53 | 101.04 | 124.81 | 142.64 | 157.50 | 210.99 |
| 48 | 31.40 | 39.97 | 44.99 | 46.95 | 64.50 | 71.86 | 85.61 | 97.93 | 101.15 | 154.53 | 101.04 | 124.81 | 142.64 | 157.50 | 210.99 |
| 49 | 34.11 | 40.23 | 45.29 | 49.51 | 69.54 | 74.29 | 92.12 | 101.39 | 104.54 | 154.53 | 101.04 | 124.81 | 142.64 | 157.50 | 210.99 |
| 50 | 35.23 | 40.52 | 47.62 | 50.50 | 74.87 | 77.22 | 91.93 | 104.42 | 108.46 | 172.36 | 112.92 | 136.70 | 157.50 | 172.36 | 237.73 |
| 51 | 36.40 | 43.64 | 52.84 | 55.65 | 76.88 | 78.30 | 93.49 | 111.81 | 118.16 | 175.33 | 112.92 | 142.64 | 166.41 | 181.27 | 240.70 |
| 52 | 37.11 | 44.47 | 50.30 | 57.47 | 83.17 | 82.83 | 103.24 | 111.18 | 120.69 | 184.24 | 118.87 | 145.61 | 169.38 | 187.21 | 252.59 |
| 53 | 40.31 | 47.66 | 53.51 | 58.41 | 89.63 | 89.66 | 107.92 | 120.99 | 128.13 | 193.16 | 121.84 | 151.55 | 172.36 | 193.16 | 261.50 |
| 54 | 39.06 | 48.48 | 54.42 | 60.30 | 93.95 | 88.20 | 109.52 | 125.75 | 133.39 | 199.10 | 124.81 | 157.50 | 178.30 | 199.10 | 267.45 |
| 55 | 42.27 | 51.75 | 57.71 | 63.60 | 98.26 | 95.09 | 116.71 | 133.43 | 138.28 | 205.04 | 127.78 | 163.44 | 184.24 | 205.04 | 273.39 |
| 56 | 45.50 | 53.52 | 62.47 | 68.38 | 108.06 | 101.04 | 121.82 | 139.04 | 147.01 | 213.96 | 133.72 | 169.38 | 193.16 | 213.96 | 288.25 |
| 57 | 49.26 | 58.28 | 64.87 | 73.80 | 114.24 | 107.63 | 127.37 | 145.41 | 153.95 | 228.82 | 142.64 | 178.30 | 202.07 | 228.82 | 303.11 |
| 58 | 51.47 | 60.66 | 71.70 | 78.68 | 122.79 | 110.12 | 130.58 | 153.88 | 160.57 | 246.65 | 151.55 | 184.24 | 216.93 | 240.70 | 320.94 |
| 59 | 55.80 | 65.51 | 75.17 | 84.76 | 132.26 | 115.25 | 139.37 | 158.07 | 171.20 | 261.50 | 157.50 | 196.13 | 225.84 | 254.52 | 338.77 |
| 60 | 58.13 | 72.41 | 80.67 | 90.31 | 141.79 | 120.75 | 145.41 | 165.13 | 178.71 | 279.33 | 166.41 | 208.01 | 240.70 | 258.91 | 359.57 |
| 61 | 63.01 | 77.89 | 88.66 | 96.93 | 153.95 | 126.90 | 155.23 | 175.71 | 187.44 | 294.01 | 170.06 | 216.18 | 247.89 | 266.85 | 371.84 |
| 62 | 69.99 | 87.99 | 94.80 | 105.60 | 169.00 | 138.22 | 170.38 | 191.72 | 203.91 | 304.46 | 178.77 | 226.25 | 256.98 | 280.85 | 379.88 |
| 63 | 79.95 | 93.57 | 104.97 | 114.36 | 179.96 | 151.43 | 180.90 | 204.93 | 215.53 | 321.78 | 183.88 | 232.55 | 265.00 | 292.02 | 394.79 |
| 64 | 85.39 | 100.26 | 114.82 | 123.75 | 199.00 | 156.95 | 191.47 | 219.88 | 230.74 | 337.44 | 188.34 | 238.04 | 272.05 | 306.05 | 410.68 |
| 65 | 93.88 | 109.59 | 122.73 | 134.28 | 211.52 | 162.32 | 205.44 | 230.09 | 246.40 | 350.01 | 195.30 | 248.56 | 284.07 | 317.04 | 426.10 |
| 66 | 102.24 | 121.05 | 135.22 | 147.30 | 229.33 | 169.52 | 216.20 | 245.68 | 263.03 | 366.06 | 203.91 | 257.96 | 294.81 | 329.21 | 442.22 |
| 67 | 113.60 | 133.17 | 147.70 | 161.38 | 250.00 | 175.92 | 223.46 | 254.37 | 284.86 | 382.74 | 209.20 | 263.88 | 301.91 | 339.95 | 454.06 |
| 68 | 123.05 | 147.03 | 161.76 | 176.00 | 266.54 | 183.82 | 227.48 | 261.94 | 296.41 | 395.21 | 215.99 | 273.43 | 314.79 | 351.55 | 468.74 |
| 69 | 132.84 | 160.50 | 178.46 | 192.22 | 283.93 | 190.77 | 241.78 | 277.28 | 310.55 | 417.02 | 224.04 | 286.15 | 326.08 | 366.00 | 492.44 |
| 70 | 141.15 | 177.51 | 195.20 | 214.14 | 303.69 | 198.90 | 256.64 | 293.00 | 329.36 | 442.71 | 233.12 | 299.42 | 342.19 | 387.10 | 515.42 |
| 71 | 154.75 | 191.89 | 216.65 | 238.70 | 326.01 | 216.65 | 274.43 | 313.63 | 352.83 | 472.51 | 249.67 | 317.76 | 363.15 | 410.61 | 546.79 |
| 72 | 165.35 | 207.19 | 235.08 | 260.98 | 352.62 | 231.10 | 294.85 | 338.67 | 380.51 | 506.02 | 262.97 | 336.68 | 388.48 | 436.29 | 581.72 |
| 73 | 180.58 | 222.84 | 253.58 | 280.47 | 380.37 | 251.66 | 315.05 | 363.08 | 407.26 | 545.58 | 284.32 | 359.24 | 411.10 | 461.05 | 618.58 |
| 74 | 194.24 | 242.34 | 273.79 | 303.38 | 412.53 | 268.24 | 340.38 | 390.33 | 436.58 | 586.42 | 299.68 | 382.93 | 436.58 | 490.22 | 658.56 |
| 75 | 208.11 | 261.48 | 297.05 | 329.07 | 444.69 | 284.60 | 362.87 | 418.01 | 469.59 | 626.12 | 314.84 | 403.78 | 464.25 | 521.17 | 695.49 |
| 76 | 227.11 | 283.46 | 322.74 | 356.89 | 483.25 | 305.66 | 387.63 | 447.39 | 502.03 | 671.09 | 334.69 | 426.90 | 491.79 | 551.55 | 737.68 |
| 77 | 250.19 | 315.68 | 359.34 | 399.64 | 539.00 | 330.79 | 424.82 | 490.31 | 554.12 | 737.14 | 359.34 | 463.44 | 535.65 | 602.81 | 800.95 |
| 78 | 280.42 | 354.30 | 404.67 | 450.01 | 606.17 | 366.05 | 471.84 | 545.72 | 616.24 | 817.74 | 394.60 | 508.78 | 587.70 | 663.26 | 881.55 |
| 79 | 310.64 | 394.60 | 451.69 | 500.38 | 676.69 | 401.31 | 517.18 | 599.45 | 676.69 | 900.02 | 428.18 | 554.12 | 643.11 | 722.03 | 962.15 |
| 80 | 340.87 | 433.22 | 495.35 | 552.44 | 743.86 | 434.90 | 562.51 | 651.51 | 735.46 | 977.26 | 461.76 | 597.77 | 691.81 | 782.48 | 1039.39 |
| 81 | 369.41 | 470.16 | 537.32 | 599.45 | 807.67 | 466.80 | 602.81 | 698.52 | 789.20 | 1049.46 | 493.67 | 638.07 | 740.50 | 836.21 | 1111.59 |
| 82 | 397.96 | 505.42 | 579.30 | 644.79 | 869.79 | 497.03 | 641.43 | 743.86 | 839.57 | 1116.63 | 525.57 | 678.37 | 785.84 | 888.27 | 1180.44 |
| 83 | 428.18 | 542.36 | 622.96 | 691.81 | 933.60 | 528.93 | 680.05 | 789.20 | 888.27 | 1185.47 | 557.47 | 718.67 | 834.53 | 938.64 | 1250.96 |
| 84 | 460.08 | 582.66 | 668.30 | 743.86 | 1002.45 | 562.51 | 722.03 | 837.89 | 943.68 | 1256.00 | 591.06 | 760.65 | 883.23 | 994.05 | 1324.84 |
| 85 | 493.67 | 626.32 | 718.67 | 800.95 | 1079.69 | 596.09 | 767.37 | 889.94 | 1002.45 | 1336.60 | 626.32 | 807.67 | 935.28 | 1052.82 | 1405.44 |
| 86 | 532.29 | 675.01 | 775.76 | 863.08 | 1161.96 | 634.71 | 816.06 | 947.03 | 1064.57 | 1418.87 | 664.94 | 856.36 | 992.37 | 1114.95 | 1487.72 |
| 87 | 574.27 | 728.75 | 832.85 | 928.56 | 1250.96 | 676.69 | 869.79 | 1004.13 | 1130.06 | 1507.87 | 706.92 | 910.09 | 1049.46 | 1180.44 | 1576.71 |
| 88 | 617.92 | 782.48 | 898.34 | 999.09 | 1346.67 | 720.35 | 923.53 | 1069.61 | 1200.59 | 1603.58 | 750.58 | 963.83 | 1114.95 | 1250.96 | 1672.42 |
| 89 | 664.94 | 842.93 | 965.51 | 1076.33 | 1450.78 | 767.37 | 983.98 | 1136.78 | 1277.83 | 1707.69 | 797.59 | 1024.28 | 1182.11 | 1328.20 | 1776.53 |
| 90 | 716.99 | 908.41 | 1042.75 | 1160.29 | 1564.96 | 819.42 | 1049.46 | 1214.02 | 1361.78 | 1821.87 | 849.64 | 1089.76 | 1259.36 | 1412.16 | 1890.71 |
| 91 | 772.40 | 978.94 | 1123.34 | 1250.96 | 1685.86 | 874.83 | 1119.99 | 1294.62 | 1452.46 | 1942.76 | 905.06 | 1160.29 | 1339.95 | 1502.83 | 2011.61 |
| 92 | 832.85 | 1054.50 | 1208.98 | 1346.67 | 1813.47 | 935.28 | 1195.55 | 1380.25 | 1548.17 | 2070.38 | 965.51 | 1235.85 | 1425.59 | 1598.54 | 2139.22 |
| 93 | 894.98 | 1135.10 | 1301.33 | 1450.78 | 1952.84 | 997.41 | 1276.15 | 1472.61 | 1652.27 | 2209.75 | 1027.63 | 1316.45 | 1517.94 | 1702.65 | 2278.59 |
| 94 | 965.51 | 1222.41 | 1402.08 | 1561.60 | 2102.28 | 1067.93 | 1363.46 | 1573.35 | 1763.10 | 2359.19 | 1098.16 | 1403.76 | 1618.69 | 1813.47 | 2428.04 |
| 95 | 1039.39 | 1318.12 | 1511.23 | 1682.50 | 2268.52 | 1141.82 | 1459.17 | 1682.50 | 1884.00 | 2525.43 | 1172.04 | 1499.47 | 1727.84 | 1934.37 | 2594.27 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 30 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 31 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 32 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 33 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 34 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 35 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 36 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 37 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 38 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 39 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 40 | 70.52 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 115.86 | 136.01 | 152.80 | 204.86 |
| 41 | 70.52 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 115.86 | 136.01 | 152.80 | 204.86 |
| 42 | 70.52 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 115.86 | 136.01 | 152.80 | 204.86 |
| 43 | 70.52 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 115.86 | 136.01 | 152.80 | 204.86 |
| 44 | 70.52 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 115.86 | 136.01 | 152.80 | 204.86 |
| 45 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 |
| 46 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 |
| 47 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 |
| 48 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 |
| 49 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 |
| 50 | 83.96 | 104.11 | 120.90 | 137.69 | 183.03 | 110.82 | 137.69 | 159.52 | 181.35 | 240.12 |
| 51 | 87.32 | 109.14 | 125.94 | 142.73 | 189.74 | 114.18 | 142.73 | 166.23 | 188.06 | 250.19 |
| 52 | 88.99 | 112.50 | 130.97 | 147.76 | 194.78 | 117.54 | 147.76 | 171.27 | 194.78 | 256.91 |
| 53 | 92.35 | 115.86 | 134.33 | 152.80 | 203.18 | 120.90 | 152.80 | 176.31 | 201.50 | 266.98 |
| 54 | 94.03 | 119.22 | 139.37 | 157.84 | 208.21 | 124.26 | 156.16 | 183.03 | 208.21 | 273.70 |
| 55 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 | 127.61 | 162.88 | 188.06 | 211.57 | 283.77 |
| 56 | 104.11 | 130.97 | 152.80 | 171.27 | 228.36 | 134.33 | 169.59 | 196.46 | 223.33 | 297.21 |
| 57 | 109.14 | 139.37 | 161.20 | 184.71 | 243.48 | 139.37 | 177.99 | 206.53 | 235.08 | 312.32 |
| 58 | 115.86 | 149.44 | 172.95 | 196.46 | 260.27 | 147.76 | 188.06 | 219.97 | 248.51 | 329.11 |
| 59 | 125.94 | 157.84 | 186.38 | 209.89 | 278.74 | 156.16 | 198.14 | 231.72 | 261.95 | 347.58 |
| 60 | 132.65 | 169.59 | 198.14 | 225.00 | 298.89 | 164.56 | 209.89 | 245.15 | 277.06 | 367.73 |
| 61 | 142.73 | 183.03 | 213.25 | 241.80 | 320.72 | 174.63 | 223.33 | 261.95 | 295.53 | 391.24 |
| 62 | 154.48 | 196.46 | 228.36 | 258.59 | 342.54 | 184.71 | 236.76 | 275.38 | 312.32 | 414.75 |
| 63 | 166.23 | 209.89 | 245.15 | 278.74 | 367.73 | 198.14 | 251.87 | 293.85 | 332.47 | 439.93 |
| 64 | 177.99 | 225.00 | 263.62 | 298.89 | 394.60 | 209.89 | 266.98 | 312.32 | 354.30 | 468.48 |
| 65 | 191.42 | 243.48 | 283.77 | 324.07 | 424.82 | 225.00 | 285.45 | 332.47 | 379.49 | 500.38 |
| 66 | 204.86 | 261.95 | 307.28 | 347.58 | 460.08 | 240.12 | 305.60 | 357.66 | 404.67 | 537.32 |
| 67 | 219.97 | 282.10 | 329.11 | 372.77 | 493.67 | 255.23 | 327.43 | 381.16 | 433.22 | 572.59 |
| 68 | 236.76 | 300.57 | 354.30 | 401.31 | 530.61 | 273.70 | 347.58 | 409.71 | 463.44 | 612.89 |
| 69 | 256.91 | 327.43 | 384.52 | 436.58 | 577.62 | 293.85 | 376.13 | 441.61 | 500.38 | 661.58 |
| 70 | 282.10 | 359.34 | 423.14 | 480.23 | 634.71 | 320.72 | 409.71 | 481.91 | 545.72 | 722.03 |
| 71 | 312.32 | 397.96 | 468.48 | 532.29 | 703.56 | 350.94 | 450.01 | 528.93 | 599.45 | 792.55 |
| 72 | 347.58 | 441.61 | 520.53 | 591.06 | 780.80 | 387.88 | 495.35 | 580.98 | 659.90 | 873.15 |
| 73 | 384.52 | 491.99 | 577.62 | 656.54 | 866.44 | 426.50 | 545.72 | 641.43 | 727.07 | 960.47 |
| 74 | 428.18 | 547.40 | 643.11 | 730.43 | 963.83 | 470.16 | 601.13 | 706.92 | 800.95 | 1059.54 |
| 75 | 473.52 | 606.17 | 713.63 | 811.02 | 1069.61 | 515.50 | 659.90 | 777.44 | 881.55 | 1165.32 |
| 76 | 525.57 | 673.34 | 794.23 | 903.38 | 1192.19 | 567.55 | 727.07 | 856.36 | 972.22 | 1284.54 |
| 77 | 580.98 | 747.22 | 884.91 | 1009.16 | 1326.52 | 621.28 | 799.27 | 945.36 | 1076.33 | 1417.19 |
| 78 | 641.43 | 824.46 | 978.94 | 1118.31 | 1469.25 | 678.37 | 874.83 | 1036.03 | 1183.79 | 1556.56 |
| 79 | 700.20 | 905.06 | 1076.33 | 1229.13 | 1613.65 | 737.14 | 952.07 | 1131.74 | 1291.26 | 1695.93 |
| 80 | 760.65 | 980.62 | 1168.68 | 1334.92 | 1749.66 | 795.91 | 1027.63 | 1222.41 | 1395.37 | 1831.94 |
| 81 | 814.38 | 1051.14 | 1252.64 | 1430.63 | 1877.28 | 851.32 | 1098.16 | 1306.37 | 1492.76 | 1959.56 |
| 82 | 868.12 | 1121.67 | 1333.24 | 1521.30 | 1999.86 | 905.06 | 1168.68 | 1388.65 | 1583.43 | 2082.13 |
| 83 | 921.85 | 1188.83 | 1413.84 | 1613.65 | 2120.75 | 958.79 | 1237.53 | 1470.93 | 1677.46 | 2206.39 |
| 84 | 978.94 | 1262.71 | 1499.47 | 1709.36 | 2250.05 | 1017.56 | 1313.09 | 1558.24 | 1776.53 | 2337.36 |
| 85 | 1042.75 | 1343.31 | 1593.50 | 1816.83 | 2392.77 | 1083.05 | 1393.69 | 1653.95 | 1884.00 | 2481.77 |
| 86 | 1109.91 | 1428.95 | 1694.25 | 1931.01 | 2542.22 | 1150.21 | 1479.32 | 1754.70 | 1998.18 | 2631.21 |
| 87 | 1180.44 | 1519.62 | 1800.04 | 2050.23 | 2700.06 | 1220.73 | 1570.00 | 1860.49 | 2117.40 | 2789.05 |
| 88 | 1256.00 | 1615.33 | 1912.54 | 2177.84 | 2871.33 | 1296.30 | 1665.71 | 1972.99 | 2245.01 | 2960.32 |
| 89 | 1339.95 | 1721.12 | 2036.80 | 2317.21 | 3056.03 | 1380.25 | 1771.49 | 2097.25 | 2384.38 | 3145.03 |
| 90 | 1430.63 | 1836.98 | 2171.13 | 2470.01 | 3259.21 | 1470.93 | 1887.35 | 2231.58 | 2537.18 | 3348.21 |
| 91 | 1526.34 | 1959.56 | 2317.21 | 2632.89 | 3475.82 | 1566.64 | 2009.93 | 2377.66 | 2700.06 | 3564.81 |
| 92 | 1630.44 | 2090.53 | 2470.01 | 2805.84 | 3707.54 | 1670.74 | 2140.90 | 2530.46 | 2873.01 | 3796.54 |
| 93 | 1739.59 | 2231.58 | 2634.57 | 2992.23 | 3954.37 | 1779.89 | 2281.95 | 2695.02 | 3059.39 | 4043.37 |
| 94 | 1860.49 | 2382.70 | 2814.24 | 3193.72 | 4223.04 | 1900.79 | 2433.07 | 2874.69 | 3260.89 | 4312.03 |
| 95 | 1991.46 | 2550.61 | 3009.02 | 3413.69 | 4516.89 | 2031.76 | 2600.99 | 3069.47 | 3480.86 | 4605.88 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 30 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 31 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 32 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 33 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 34 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 35 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 36 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 37 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 38 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 39 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 40 | 63.81 | 78.92 | 90.67 | 102.43 | 137.69 | 82.28 | 104.11 | 120.90 | 136.01 | 181.35 |
| 41 | 63.81 | 78.92 | 90.67 | 102.43 | 137.69 | 82.28 | 104.11 | 120.90 | 136.01 | 181.35 |
| 42 | 63.81 | 78.92 | 90.67 | 102.43 | 137.69 | 82.28 | 104.11 | 120.90 | 136.01 | 181.35 |
| 43 | 63.81 | 78.92 | 90.67 | 102.43 | 137.69 | 82.28 | 104.11 | 120.90 | 136.01 | 181.35 |
| 44 | 63.81 | 78.92 | 90.67 | 102.43 | 137.69 | 82.28 | 104.11 | 120.90 | 136.01 | 181.35 |
| 45 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 | 87.32 | 110.82 | 127.61 | 146.09 | 191.42 |
| 46 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 | 87.32 | 110.82 | 127.61 | 146.09 | 191.42 |
| 47 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 | 87.32 | 110.82 | 127.61 | 146.09 | 191.42 |
| 48 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 | 87.32 | 110.82 | 127.61 | 146.09 | 191.42 |
| 49 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 | 87.32 | 110.82 | 127.61 | 146.09 | 191.42 |
| 50 | 73.88 | 92.35 | 107.46 | 122.58 | 161.20 | 97.39 | 122.58 | 142.73 | 161.20 | 213.25 |
| 51 | 75.56 | 95.71 | 112.50 | 127.61 | 167.91 | 100.75 | 125.94 | 147.76 | 166.23 | 221.65 |
| 52 | 78.92 | 100.75 | 115.86 | 132.65 | 174.63 | 104.11 | 132.65 | 152.80 | 172.95 | 228.36 |
| 53 | 82.28 | 104.11 | 120.90 | 136.01 | 179.67 | 107.46 | 136.01 | 157.84 | 177.99 | 236.76 |
| 54 | 83.96 | 105.79 | 124.26 | 141.05 | 186.38 | 110.82 | 139.37 | 161.20 | 183.03 | 245.15 |
| 55 | 87.32 | 110.82 | 127.61 | 146.09 | 193.10 | 112.50 | 144.41 | 167.91 | 189.74 | 251.87 |
| 56 | 92.35 | 115.86 | 136.01 | 152.80 | 204.86 | 119.22 | 151.12 | 176.31 | 198.14 | 265.30 |
| 57 | 99.07 | 124.26 | 144.41 | 162.88 | 216.61 | 125.94 | 157.84 | 186.38 | 208.21 | 277.06 |
| 58 | 104.11 | 132.65 | 154.48 | 174.63 | 231.72 | 130.97 | 167.91 | 196.46 | 221.65 | 292.17 |
| 59 | 110.82 | 142.73 | 164.56 | 188.06 | 248.51 | 137.69 | 177.99 | 206.53 | 233.40 | 310.64 |
| 60 | 117.54 | 152.80 | 176.31 | 199.82 | 266.98 | 146.09 | 188.06 | 218.29 | 246.83 | 329.11 |
| 61 | 127.61 | 162.88 | 189.74 | 216.61 | 285.45 | 156.16 | 198.14 | 231.72 | 263.62 | 347.58 |
| 62 | 137.69 | 172.95 | 203.18 | 230.04 | 305.60 | 166.23 | 209.89 | 246.83 | 278.74 | 369.41 |
| 63 | 147.76 | 186.38 | 218.29 | 246.83 | 327.43 | 176.31 | 223.33 | 260.27 | 295.53 | 391.24 |
| 64 | 157.84 | 201.50 | 235.08 | 265.30 | 352.62 | 186.38 | 238.44 | 278.74 | 314.00 | 418.11 |
| 65 | 169.59 | 216.61 | 251.87 | 287.13 | 379.49 | 198.14 | 253.55 | 297.21 | 335.83 | 446.65 |
| 66 | 183.03 | 233.40 | 273.70 | 310.64 | 409.71 | 213.25 | 273.70 | 319.04 | 361.02 | 478.55 |
| 67 | 196.46 | 248.51 | 292.17 | 332.47 | 438.26 | 226.68 | 290.49 | 339.19 | 386.20 | 508.78 |
| 68 | 209.89 | 268.66 | 314.00 | 357.66 | 473.52 | 243.48 | 310.64 | 364.37 | 411.39 | 545.72 |
| 69 | 228.36 | 290.49 | 342.54 | 387.88 | 512.14 | 261.95 | 334.15 | 392.92 | 444.97 | 587.70 |
| 70 | 251.87 | 320.72 | 376.13 | 428.18 | 564.19 | 285.45 | 364.37 | 428.18 | 486.95 | 641.43 |
| 71 | 278.74 | 354.30 | 418.11 | 473.52 | 624.64 | 312.32 | 399.64 | 470.16 | 532.29 | 705.24 |
| 72 | 308.96 | 394.60 | 461.76 | 525.57 | 693.48 | 345.90 | 439.93 | 517.18 | 586.02 | 775.76 |
| 73 | 342.54 | 436.58 | 515.50 | 584.34 | 772.40 | 379.49 | 485.27 | 570.91 | 646.47 | 854.68 |
| 74 | 381.16 | 485.27 | 570.91 | 649.83 | 858.04 | 418.11 | 533.97 | 628.00 | 711.96 | 942.00 |
| 75 | 421.46 | 539.00 | 636.39 | 722.03 | 953.75 | 458.41 | 587.70 | 691.81 | 784.16 | 1037.71 |
| 76 | 466.80 | 599.45 | 706.92 | 804.31 | 1061.22 | 503.74 | 646.47 | 762.33 | 864.76 | 1143.49 |
| 77 | 518.85 | 666.62 | 787.52 | 896.66 | 1182.11 | 554.12 | 711.96 | 841.25 | 957.11 | 1261.03 |
| 78 | 570.91 | 735.46 | 871.47 | 995.73 | 1308.05 | 604.49 | 779.12 | 923.53 | 1052.82 | 1385.29 |
| 79 | 624.64 | 804.31 | 957.11 | 1093.12 | 1435.66 | 656.54 | 847.97 | 1005.80 | 1148.53 | 1509.55 |
| 80 | 676.69 | 873.15 | 1039.39 | 1187.15 | 1558.24 | 708.60 | 915.13 | 1088.08 | 1240.88 | 1630.44 |
| 81 | 723.71 | 936.96 | 1114.95 | 1274.47 | 1672.42 | 755.61 | 978.94 | 1163.64 | 1328.20 | 1744.63 |
| 82 | 772.40 | 997.41 | 1187.15 | 1355.07 | 1778.21 | 805.99 | 1039.39 | 1235.85 | 1410.48 | 1853.77 |
| 83 | 821.10 | 1057.86 | 1257.68 | 1435.66 | 1887.35 | 854.68 | 1101.52 | 1309.73 | 1492.76 | 1964.59 |
| 84 | 871.47 | 1123.34 | 1333.24 | 1522.98 | 2003.21 | 906.74 | 1167.00 | 1386.97 | 1581.75 | 2080.45 |
| 85 | 926.89 | 1195.55 | 1418.87 | 1618.69 | 2127.47 | 962.15 | 1240.88 | 1472.61 | 1677.46 | 2208.07 |
| 86 | 987.33 | 1271.11 | 1507.87 | 1717.76 | 2261.80 | 1022.60 | 1316.45 | 1561.60 | 1776.53 | 2342.40 |
| 87 | 1049.46 | 1351.71 | 1601.90 | 1825.23 | 2402.85 | 1084.72 | 1397.04 | 1655.63 | 1884.00 | 2483.45 |
| 88 | 1118.31 | 1437.34 | 1702.65 | 1939.41 | 2553.97 | 1153.57 | 1482.68 | 1756.38 | 1998.18 | 2634.57 |
| 89 | 1192.19 | 1531.38 | 1813.47 | 2061.98 | 2718.53 | 1227.45 | 1576.71 | 1867.20 | 2120.75 | 2799.13 |
| 90 | 1272.79 | 1633.80 | 1932.69 | 2197.99 | 2899.87 | 1308.05 | 1679.14 | 1986.42 | 2256.76 | 2980.47 |
| 91 | 1358.42 | 1742.95 | 2061.98 | 2344.08 | 3092.98 | 1393.69 | 1788.28 | 2115.72 | 2402.85 | 3173.57 |
| 92 | 1450.78 | 1858.81 | 2197.99 | 2496.88 | 3297.83 | 1486.04 | 1904.14 | 2251.73 | 2555.65 | 3378.43 |
| 93 | 1548.17 | 1984.74 | 2345.76 | 2663.12 | 3517.80 | 1583.43 | 2030.08 | 2399.49 | 2721.89 | 3598.40 |
| 94 | 1655.63 | 2120.75 | 2505.28 | 2842.78 | 3756.24 | 1690.89 | 2166.09 | 2559.01 | 2901.55 | 3836.83 |
| 95 | 1771.49 | 2268.52 | 2679.91 | 3039.24 | 4018.18 | 1806.75 | 2313.85 | 2733.64 | 3098.01 | 4098.78 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 30 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 31 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 32 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 33 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 34 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 35 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 36 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 37 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 38 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 39 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 40 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 75.56 | 95.71 | 110.82 | 124.26 | 166.23 |
| 41 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 75.56 | 95.71 | 110.82 | 124.26 | 166.23 |
| 42 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 75.56 | 95.71 | 110.82 | 124.26 | 166.23 |
| 43 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 75.56 | 95.71 | 110.82 | 124.26 | 166.23 |
| 44 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 75.56 | 95.71 | 110.82 | 124.26 | 166.23 |
| 45 | 60.45 | 77.24 | 88.99 | 100.75 | 134.33 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 46 | 60.45 | 77.24 | 88.99 | 100.75 | 134.33 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 47 | 60.45 | 77.24 | 88.99 | 100.75 | 134.33 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 48 | 60.45 | 77.24 | 88.99 | 100.75 | 134.33 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 49 | 60.45 | 77.24 | 88.99 | 100.75 | 134.33 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 50 | 68.84 | 85.64 | 99.07 | 110.82 | 147.76 | 88.99 | 112.50 | 130.97 | 146.09 | 194.78 |
| 51 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 | 92.35 | 115.86 | 134.33 | 152.80 | 201.50 |
| 52 | 70.52 | 90.67 | 104.11 | 119.22 | 157.84 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 53 | 73.88 | 94.03 | 109.14 | 124.26 | 162.88 | 97.39 | 122.58 | 144.41 | 162.88 | 214.93 |
| 54 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 100.75 | 127.61 | 147.76 | 166.23 | 221.65 |
| 55 | 78.92 | 100.75 | 117.54 | 132.65 | 176.31 | 102.43 | 130.97 | 152.80 | 172.95 | 230.04 |
| 56 | 83.96 | 105.79 | 122.58 | 139.37 | 186.38 | 107.46 | 137.69 | 159.52 | 181.35 | 240.12 |
| 57 | 88.99 | 112.50 | 132.65 | 149.44 | 198.14 | 112.50 | 144.41 | 169.59 | 191.42 | 253.55 |
| 58 | 95.71 | 120.90 | 139.37 | 159.52 | 209.89 | 120.90 | 152.80 | 176.31 | 201.50 | 266.98 |
| 59 | 102.43 | 129.29 | 149.44 | 169.59 | 225.00 | 127.61 | 161.20 | 188.06 | 211.57 | 282.10 |
| 60 | 109.14 | 137.69 | 159.52 | 181.35 | 240.12 | 134.33 | 169.59 | 198.14 | 225.00 | 297.21 |
| 61 | 117.54 | 147.76 | 172.95 | 194.78 | 258.59 | 142.73 | 179.67 | 211.57 | 238.44 | 315.68 |
| 62 | 125.94 | 157.84 | 186.38 | 209.89 | 277.06 | 151.12 | 191.42 | 225.00 | 253.55 | 335.83 |
| 63 | 134.33 | 171.27 | 199.82 | 225.00 | 298.89 | 161.20 | 204.86 | 238.44 | 268.66 | 357.66 |
| 64 | 144.41 | 183.03 | 214.93 | 241.80 | 319.04 | 171.27 | 216.61 | 253.55 | 285.45 | 379.49 |
| 65 | 156.16 | 196.46 | 230.04 | 260.27 | 344.22 | 183.03 | 231.72 | 270.34 | 305.60 | 406.35 |
| 66 | 167.91 | 211.57 | 246.83 | 282.10 | 372.77 | 194.78 | 246.83 | 288.81 | 327.43 | 434.90 |
| 67 | 177.99 | 226.68 | 266.98 | 302.25 | 399.64 | 206.53 | 263.62 | 310.64 | 349.26 | 463.44 |
| 68 | 191.42 | 243.48 | 287.13 | 325.75 | 429.86 | 219.97 | 282.10 | 330.79 | 376.13 | 497.03 |
| 69 | 208.21 | 265.30 | 310.64 | 352.62 | 466.80 | 238.44 | 305.60 | 357.66 | 404.67 | 535.65 |
| 70 | 228.36 | 292.17 | 342.54 | 387.88 | 513.82 | 258.59 | 332.47 | 389.56 | 441.61 | 584.34 |
| 71 | 251.87 | 322.39 | 379.49 | 429.86 | 569.23 | 283.77 | 364.37 | 426.50 | 485.27 | 641.43 |
| 72 | 280.42 | 357.66 | 421.46 | 478.55 | 633.04 | 314.00 | 401.31 | 470.16 | 533.97 | 706.92 |
| 73 | 312.32 | 397.96 | 468.48 | 532.29 | 701.88 | 345.90 | 441.61 | 518.85 | 587.70 | 777.44 |
| 74 | 347.58 | 443.29 | 520.53 | 591.06 | 780.80 | 381.16 | 486.95 | 572.59 | 648.15 | 856.36 |
| 75 | 384.52 | 491.99 | 579.30 | 656.54 | 866.44 | 418.11 | 535.65 | 629.68 | 713.63 | 943.68 |
| 76 | 426.50 | 544.04 | 643.11 | 732.11 | 965.51 | 460.08 | 587.70 | 693.48 | 789.20 | 1041.07 |
| 77 | 471.84 | 604.49 | 716.99 | 817.74 | 1074.65 | 503.74 | 646.47 | 765.69 | 871.47 | 1146.85 |
| 78 | 518.85 | 668.30 | 792.55 | 905.06 | 1190.51 | 550.76 | 708.60 | 839.57 | 957.11 | 1259.36 |
| 79 | 567.55 | 732.11 | 871.47 | 995.73 | 1306.37 | 596.09 | 770.73 | 916.81 | 1046.10 | 1373.54 |
| 80 | 614.57 | 794.23 | 945.36 | 1081.37 | 1418.87 | 643.11 | 832.85 | 989.01 | 1130.06 | 1484.36 |
| 81 | 659.90 | 853.00 | 1014.20 | 1158.61 | 1521.30 | 688.45 | 889.94 | 1057.86 | 1208.98 | 1588.47 |
| 82 | 701.88 | 906.74 | 1078.01 | 1232.49 | 1618.69 | 732.11 | 945.36 | 1123.34 | 1282.86 | 1685.86 |
| 83 | 747.22 | 962.15 | 1145.17 | 1306.37 | 1717.76 | 777.44 | 1002.45 | 1190.51 | 1358.42 | 1786.60 |
| 84 | 794.23 | 1022.60 | 1214.02 | 1385.29 | 1821.87 | 824.46 | 1062.90 | 1261.03 | 1439.02 | 1892.39 |
| 85 | 844.61 | 1088.08 | 1291.26 | 1472.61 | 1936.05 | 876.51 | 1130.06 | 1339.95 | 1526.34 | 2008.25 |
| 86 | 900.02 | 1156.93 | 1371.86 | 1563.28 | 2058.63 | 931.92 | 1198.91 | 1420.55 | 1617.01 | 2130.83 |
| 87 | 957.11 | 1229.13 | 1457.49 | 1658.99 | 2186.24 | 989.01 | 1271.11 | 1506.19 | 1712.72 | 2258.44 |
| 88 | 1019.24 | 1308.05 | 1549.85 | 1763.10 | 2325.61 | 1051.14 | 1350.03 | 1598.54 | 1816.83 | 2397.81 |
| 89 | 1084.72 | 1393.69 | 1648.92 | 1875.60 | 2475.05 | 1116.63 | 1435.66 | 1697.61 | 1929.33 | 2547.26 |
| 90 | 1158.61 | 1486.04 | 1758.06 | 1999.86 | 2639.61 | 1190.51 | 1528.02 | 1806.75 | 2053.59 | 2711.81 |
| 91 | 1237.53 | 1586.79 | 1875.60 | 2132.51 | 2814.24 | 1269.43 | 1628.77 | 1924.29 | 2186.24 | 2886.44 |
| 92 | 1321.48 | 1692.57 | 1999.86 | 2271.88 | 3002.30 | 1353.39 | 1734.55 | 2048.55 | 2325.61 | 3074.51 |
| 93 | 1410.48 | 1805.08 | 2134.19 | 2423.00 | 3202.12 | 1442.38 | 1847.05 | 2182.88 | 2476.73 | 3274.32 |
| 94 | 1507.87 | 1929.33 | 2278.59 | 2585.88 | 3418.73 | 1539.77 | 1971.31 | 2327.29 | 2639.61 | 3490.93 |
| 95 | 1613.65 | 2063.66 | 2438.11 | 2765.54 | 3657.17 | 1645.56 | 2105.64 | 2486.81 | 2819.28 | 3729.37 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 30 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 31 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 32 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 33 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 34 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 35 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 36 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 37 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 38 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 39 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 40 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 41 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 42 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 43 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 44 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 45 | 55.41 | 72.20 | 83.96 | 94.03 | 124.26 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 46 | 55.41 | 72.20 | 83.96 | 94.03 | 124.26 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 47 | 55.41 | 72.20 | 83.96 | 94.03 | 124.26 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 48 | 55.41 | 72.20 | 83.96 | 94.03 | 124.26 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 49 | 55.41 | 72.20 | 83.96 | 94.03 | 124.26 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 50 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 82.28 | 107.46 | 122.58 | 139.37 | 184.71 |
| 51 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 85.64 | 110.82 | 127.61 | 142.73 | 191.42 |
| 52 | 67.17 | 85.64 | 100.75 | 112.50 | 149.44 | 87.32 | 114.18 | 132.65 | 147.76 | 198.14 |
| 53 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 90.67 | 117.54 | 136.01 | 152.80 | 204.86 |
| 54 | 72.20 | 92.35 | 105.79 | 120.90 | 159.52 | 94.03 | 120.90 | 139.37 | 157.84 | 211.57 |
| 55 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 |
| 56 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 | 100.75 | 129.29 | 151.12 | 171.27 | 226.68 |
| 57 | 82.28 | 105.79 | 124.26 | 141.05 | 184.71 | 105.79 | 137.69 | 159.52 | 181.35 | 238.44 |
| 58 | 88.99 | 114.18 | 130.97 | 149.44 | 198.14 | 112.50 | 144.41 | 167.91 | 189.74 | 251.87 |
| 59 | 94.03 | 120.90 | 141.05 | 161.20 | 213.25 | 117.54 | 152.80 | 177.99 | 201.50 | 266.98 |
| 60 | 100.75 | 129.29 | 151.12 | 171.27 | 228.36 | 124.26 | 161.20 | 188.06 | 213.25 | 282.10 |
| 61 | 109.14 | 139.37 | 162.88 | 184.71 | 243.48 | 132.65 | 171.27 | 199.82 | 226.68 | 298.89 |
| 62 | 115.86 | 149.44 | 174.63 | 198.14 | 260.27 | 141.05 | 181.35 | 211.57 | 240.12 | 317.36 |
| 63 | 124.26 | 161.20 | 186.38 | 211.57 | 282.10 | 149.44 | 193.10 | 225.00 | 255.23 | 337.51 |
| 64 | 134.33 | 172.95 | 201.50 | 228.36 | 302.25 | 159.52 | 206.53 | 240.12 | 272.02 | 359.34 |
| 65 | 142.73 | 186.38 | 218.29 | 245.15 | 327.43 | 169.59 | 219.97 | 256.91 | 290.49 | 384.52 |
| 66 | 154.48 | 201.50 | 235.08 | 265.30 | 352.62 | 181.35 | 235.08 | 275.38 | 310.64 | 413.07 |
| 67 | 166.23 | 214.93 | 250.19 | 285.45 | 376.13 | 193.10 | 250.19 | 292.17 | 332.47 | 439.93 |
| 68 | 177.99 | 231.72 | 270.34 | 307.28 | 406.35 | 206.53 | 268.66 | 314.00 | 355.98 | 470.16 |
| 69 | 193.10 | 251.87 | 292.17 | 334.15 | 441.61 | 221.65 | 290.49 | 337.51 | 384.52 | 508.78 |
| 70 | 213.25 | 275.38 | 322.39 | 366.05 | 483.59 | 241.80 | 315.68 | 367.73 | 418.11 | 552.44 |
| 71 | 235.08 | 305.60 | 359.34 | 406.35 | 537.32 | 265.30 | 345.90 | 406.35 | 460.08 | 607.85 |
| 72 | 260.27 | 340.87 | 399.64 | 451.69 | 596.09 | 292.17 | 382.84 | 446.65 | 505.42 | 668.30 |
| 73 | 292.17 | 379.49 | 443.29 | 503.74 | 664.94 | 324.07 | 421.46 | 491.99 | 559.15 | 737.14 |
| 74 | 322.39 | 421.46 | 493.67 | 559.15 | 738.82 | 354.30 | 465.12 | 542.36 | 614.57 | 812.70 |
| 75 | 357.66 | 466.80 | 547.40 | 622.96 | 821.10 | 391.24 | 510.46 | 597.77 | 678.37 | 894.98 |
| 76 | 396.28 | 520.53 | 609.53 | 693.48 | 915.13 | 428.18 | 562.51 | 658.22 | 747.22 | 989.01 |
| 77 | 439.93 | 577.62 | 678.37 | 774.08 | 1017.56 | 470.16 | 617.92 | 725.39 | 827.82 | 1089.76 |
| 78 | 485.27 | 636.39 | 752.25 | 859.72 | 1128.38 | 513.82 | 676.69 | 797.59 | 910.09 | 1195.55 |
| 79 | 530.61 | 698.52 | 826.14 | 943.68 | 1239.21 | 559.15 | 737.14 | 869.79 | 994.05 | 1304.69 |
| 80 | 574.27 | 757.29 | 896.66 | 1024.28 | 1343.31 | 602.81 | 794.23 | 938.64 | 1072.97 | 1408.80 |
| 81 | 614.57 | 812.70 | 960.47 | 1096.48 | 1440.70 | 643.11 | 849.64 | 1004.13 | 1145.17 | 1506.19 |
| 82 | 654.86 | 864.76 | 1020.92 | 1167.00 | 1533.05 | 683.41 | 901.70 | 1066.25 | 1217.38 | 1600.22 |
| 83 | 696.84 | 918.49 | 1084.72 | 1237.53 | 1625.41 | 725.39 | 957.11 | 1130.06 | 1287.90 | 1694.25 |
| 84 | 740.50 | 972.22 | 1150.21 | 1309.73 | 1724.48 | 770.73 | 1012.52 | 1195.55 | 1361.78 | 1793.32 |
| 85 | 787.52 | 1034.35 | 1220.73 | 1392.01 | 1831.94 | 817.74 | 1076.33 | 1267.75 | 1445.74 | 1902.47 |
| 86 | 837.89 | 1099.84 | 1296.30 | 1477.64 | 1946.12 | 868.12 | 1141.82 | 1343.31 | 1531.38 | 2016.65 |
| 87 | 891.62 | 1168.68 | 1376.89 | 1568.32 | 2065.34 | 921.85 | 1210.66 | 1423.91 | 1622.05 | 2135.87 |
| 88 | 948.71 | 1242.56 | 1464.21 | 1665.71 | 2196.32 | 978.94 | 1284.54 | 1511.23 | 1719.44 | 2266.84 |
| 89 | 1010.84 | 1321.48 | 1558.24 | 1771.49 | 2335.68 | 1041.07 | 1363.46 | 1605.26 | 1825.23 | 2406.21 |
| 90 | 1078.01 | 1410.48 | 1660.67 | 1887.35 | 2490.16 | 1108.23 | 1452.46 | 1707.69 | 1941.09 | 2560.69 |
| 91 | 1150.21 | 1504.51 | 1769.81 | 2011.61 | 2654.72 | 1180.44 | 1546.49 | 1816.83 | 2065.34 | 2725.24 |
| 92 | 1227.45 | 1603.58 | 1887.35 | 2142.58 | 2831.03 | 1257.68 | 1645.56 | 1934.37 | 2196.32 | 2901.55 |
| 93 | 1311.41 | 1711.04 | 2011.61 | 2283.63 | 3017.41 | 1341.63 | 1753.02 | 2058.63 | 2337.36 | 3087.94 |
| 94 | 1400.40 | 1828.58 | 2147.62 | 2436.43 | 3222.27 | 1430.63 | 1870.56 | 2194.64 | 2490.16 | 3292.79 |
| 95 | 1499.47 | 1956.20 | 2297.06 | 2604.35 | 3445.60 | 1529.70 | 1998.18 | 2344.08 | 2658.08 | 3516.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 30 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 31 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 32 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 33 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 34 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 35 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 36 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 37 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 38 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 39 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 40 | 60.45 | 75.56 | 87.32 | 99.07 | 130.97 | 80.60 | 99.07 | 115.86 | 130.97 | 172.95 |
| 41 | 60.45 | 75.56 | 87.32 | 99.07 | 130.97 | 80.60 | 99.07 | 115.86 | 130.97 | 172.95 |
| 42 | 60.45 | 75.56 | 87.32 | 99.07 | 130.97 | 80.60 | 99.07 | 115.86 | 130.97 | 172.95 |
| 43 | 60.45 | 75.56 | 87.32 | 99.07 | 130.97 | 80.60 | 99.07 | 115.86 | 130.97 | 172.95 |
| 44 | 60.45 | 75.56 | 87.32 | 99.07 | 130.97 | 80.60 | 99.07 | 115.86 | 130.97 | 172.95 |
| 45 | 63.81 | 80.60 | 92.35 | 105.79 | 139.37 | 83.96 | 105.79 | 122.58 | 137.69 | 184.71 |
| 46 | 63.81 | 80.60 | 92.35 | 105.79 | 139.37 | 83.96 | 105.79 | 122.58 | 137.69 | 184.71 |
| 47 | 63.81 | 80.60 | 92.35 | 105.79 | 139.37 | 83.96 | 105.79 | 122.58 | 137.69 | 184.71 |
| 48 | 63.81 | 80.60 | 92.35 | 105.79 | 139.37 | 83.96 | 105.79 | 122.58 | 137.69 | 184.71 |
| 49 | 63.81 | 80.60 | 92.35 | 105.79 | 139.37 | 83.96 | 105.79 | 122.58 | 137.69 | 184.71 |
| 50 | 70.52 | 88.99 | 102.43 | 115.86 | 156.16 | 94.03 | 117.54 | 136.01 | 152.80 | 204.86 |
| 51 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 97.39 | 120.90 | 141.05 | 159.52 | 211.57 |
| 52 | 75.56 | 95.71 | 112.50 | 125.94 | 166.23 | 100.75 | 125.94 | 146.09 | 166.23 | 218.29 |
| 53 | 78.92 | 97.39 | 115.86 | 129.29 | 172.95 | 102.43 | 129.29 | 151.12 | 171.27 | 228.36 |
| 54 | 80.60 | 100.75 | 117.54 | 134.33 | 176.31 | 105.79 | 132.65 | 154.48 | 176.31 | 231.72 |
| 55 | 82.28 | 105.79 | 122.58 | 137.69 | 184.71 | 107.46 | 139.37 | 159.52 | 179.67 | 241.80 |
| 56 | 88.99 | 112.50 | 129.29 | 144.41 | 194.78 | 114.18 | 144.41 | 166.23 | 189.74 | 251.87 |
| 57 | 94.03 | 119.22 | 137.69 | 157.84 | 206.53 | 119.22 | 151.12 | 176.31 | 199.82 | 265.30 |
| 58 | 97.39 | 125.94 | 146.09 | 167.91 | 221.65 | 125.94 | 159.52 | 186.38 | 211.57 | 278.74 |
| 59 | 107.46 | 134.33 | 157.84 | 177.99 | 236.76 | 132.65 | 167.91 | 196.46 | 221.65 | 295.53 |
| 60 | 114.18 | 144.41 | 169.59 | 189.74 | 253.55 | 141.05 | 177.99 | 209.89 | 235.08 | 312.32 |
| 61 | 122.58 | 154.48 | 181.35 | 204.86 | 273.70 | 149.44 | 189.74 | 223.33 | 250.19 | 334.15 |
| 62 | 130.97 | 167.91 | 194.78 | 219.97 | 290.49 | 157.84 | 201.50 | 233.40 | 265.30 | 352.62 |
| 63 | 141.05 | 177.99 | 208.21 | 236.76 | 312.32 | 167.91 | 214.93 | 250.19 | 282.10 | 374.45 |
| 64 | 152.80 | 191.42 | 225.00 | 253.55 | 334.15 | 179.67 | 226.68 | 265.30 | 300.57 | 397.96 |
| 65 | 162.88 | 206.53 | 241.80 | 273.70 | 361.02 | 191.42 | 243.48 | 283.77 | 320.72 | 424.82 |
| 66 | 174.63 | 223.33 | 260.27 | 295.53 | 391.24 | 204.86 | 260.27 | 303.92 | 344.22 | 456.73 |
| 67 | 188.06 | 240.12 | 280.42 | 315.68 | 419.79 | 218.29 | 278.74 | 324.07 | 367.73 | 486.95 |
| 68 | 199.82 | 255.23 | 302.25 | 340.87 | 450.01 | 231.72 | 295.53 | 349.26 | 392.92 | 520.53 |
| 69 | 218.29 | 278.74 | 327.43 | 371.09 | 490.31 | 250.19 | 319.04 | 376.13 | 424.82 | 562.51 |
| 70 | 240.12 | 305.60 | 359.34 | 408.03 | 539.00 | 272.02 | 349.26 | 409.71 | 463.44 | 612.89 |
| 71 | 265.30 | 337.51 | 397.96 | 453.37 | 597.77 | 297.21 | 382.84 | 450.01 | 510.46 | 673.34 |
| 72 | 295.53 | 374.45 | 443.29 | 502.06 | 663.26 | 329.11 | 419.79 | 493.67 | 560.83 | 742.18 |
| 73 | 325.75 | 418.11 | 490.31 | 559.15 | 735.46 | 362.69 | 463.44 | 545.72 | 617.92 | 816.06 |
| 74 | 362.69 | 465.12 | 547.40 | 621.28 | 819.42 | 399.64 | 510.46 | 601.13 | 680.05 | 901.70 |
| 75 | 402.99 | 515.50 | 606.17 | 688.45 | 908.41 | 438.26 | 560.83 | 661.58 | 748.90 | 990.69 |
| 76 | 446.65 | 572.59 | 675.01 | 767.37 | 1014.20 | 481.91 | 617.92 | 728.75 | 826.14 | 1093.12 |
| 77 | 493.67 | 636.39 | 752.25 | 858.04 | 1128.38 | 528.93 | 680.05 | 802.63 | 915.13 | 1205.62 |
| 78 | 544.04 | 701.88 | 831.17 | 950.39 | 1249.28 | 575.95 | 743.86 | 879.87 | 1005.80 | 1323.16 |
| 79 | 596.09 | 770.73 | 915.13 | 1044.43 | 1371.86 | 626.32 | 809.35 | 962.15 | 1098.16 | 1442.38 |
| 80 | 646.47 | 834.53 | 994.05 | 1135.10 | 1486.04 | 676.69 | 874.83 | 1039.39 | 1187.15 | 1556.56 |
| 81 | 691.81 | 893.30 | 1064.57 | 1215.70 | 1595.18 | 723.71 | 933.60 | 1109.91 | 1269.43 | 1665.71 |
| 82 | 737.14 | 953.75 | 1131.74 | 1292.94 | 1699.29 | 769.05 | 992.37 | 1180.44 | 1346.67 | 1769.81 |
| 83 | 784.16 | 1010.84 | 1202.26 | 1371.86 | 1803.40 | 816.06 | 1052.82 | 1250.96 | 1425.59 | 1875.60 |
| 84 | 832.85 | 1072.97 | 1274.47 | 1452.46 | 1912.54 | 866.44 | 1114.95 | 1323.16 | 1509.55 | 1986.42 |
| 85 | 886.59 | 1141.82 | 1353.39 | 1544.81 | 2033.44 | 920.17 | 1183.79 | 1405.44 | 1601.90 | 2110.68 |
| 86 | 943.68 | 1215.70 | 1439.02 | 1642.20 | 2159.37 | 977.26 | 1257.68 | 1491.08 | 1699.29 | 2236.61 |
| 87 | 1004.13 | 1292.94 | 1529.70 | 1742.95 | 2293.71 | 1037.71 | 1334.92 | 1581.75 | 1800.04 | 2370.95 |
| 88 | 1067.93 | 1373.54 | 1625.41 | 1850.41 | 2439.79 | 1101.52 | 1415.52 | 1677.46 | 1907.50 | 2517.03 |
| 89 | 1140.14 | 1464.21 | 1731.19 | 1969.63 | 2597.63 | 1173.72 | 1506.19 | 1783.25 | 2026.72 | 2674.87 |
| 90 | 1215.70 | 1561.60 | 1845.37 | 2098.93 | 2768.90 | 1249.28 | 1603.58 | 1897.43 | 2156.02 | 2846.14 |
| 91 | 1297.98 | 1665.71 | 1969.63 | 2238.29 | 2953.61 | 1331.56 | 1707.69 | 2021.68 | 2295.38 | 3030.85 |
| 92 | 1386.97 | 1778.21 | 2098.93 | 2384.38 | 3150.07 | 1420.55 | 1820.19 | 2150.98 | 2441.47 | 3227.31 |
| 93 | 1479.32 | 1897.43 | 2238.29 | 2543.90 | 3359.96 | 1512.91 | 1939.41 | 2290.35 | 2600.99 | 3437.20 |
| 94 | 1581.75 | 2026.72 | 2391.10 | 2715.17 | 3588.32 | 1615.33 | 2068.70 | 2443.15 | 2772.26 | 3665.56 |
| 95 | 1692.57 | 2169.45 | 2557.33 | 2901.55 | 3838.51 | 1726.16 | 2211.43 | 2609.38 | 2958.64 | 3915.75 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 30 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 31 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 32 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 33 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 34 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 35 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 36 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 37 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 38 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 39 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 40 | 53.73 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 |
| 41 | 53.73 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 |
| 42 | 53.73 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 |
| 43 | 53.73 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 |
| 44 | 53.73 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 |
| 45 | 55.41 | 70.52 | 83.96 | 94.03 | 124.26 | 73.88 | 94.03 | 109.14 | 124.26 | 162.88 |
| 46 | 55.41 | 70.52 | 83.96 | 94.03 | 124.26 | 73.88 | 94.03 | 109.14 | 124.26 | 162.88 |
| 47 | 55.41 | 70.52 | 83.96 | 94.03 | 124.26 | 73.88 | 94.03 | 109.14 | 124.26 | 162.88 |
| 48 | 55.41 | 70.52 | 83.96 | 94.03 | 124.26 | 73.88 | 94.03 | 109.14 | 124.26 | 162.88 |
| 49 | 55.41 | 70.52 | 83.96 | 94.03 | 124.26 | 73.88 | 94.03 | 109.14 | 124.26 | 162.88 |
| 50 | 63.81 | 78.92 | 90.67 | 104.11 | 137.69 | 83.96 | 104.11 | 120.90 | 136.01 | 181.35 |
| 51 | 65.49 | 82.28 | 95.71 | 109.14 | 142.73 | 85.64 | 107.46 | 125.94 | 141.05 | 189.74 |
| 52 | 67.17 | 85.64 | 99.07 | 114.18 | 147.76 | 88.99 | 112.50 | 130.97 | 147.76 | 193.10 |
| 53 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 | 90.67 | 115.86 | 134.33 | 152.80 | 201.50 |
| 54 | 70.52 | 90.67 | 105.79 | 119.22 | 159.52 | 94.03 | 119.22 | 137.69 | 154.48 | 209.89 |
| 55 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 95.71 | 122.58 | 142.73 | 161.20 | 213.25 |
| 56 | 78.92 | 97.39 | 115.86 | 129.29 | 172.95 | 102.43 | 127.61 | 149.44 | 167.91 | 225.00 |
| 57 | 83.96 | 105.79 | 122.58 | 139.37 | 184.71 | 105.79 | 134.33 | 159.52 | 177.99 | 236.76 |
| 58 | 88.99 | 112.50 | 130.97 | 147.76 | 198.14 | 110.82 | 142.73 | 166.23 | 188.06 | 248.51 |
| 59 | 95.71 | 122.58 | 141.05 | 159.52 | 211.57 | 117.54 | 151.12 | 176.31 | 198.14 | 265.30 |
| 60 | 102.43 | 129.29 | 151.12 | 171.27 | 226.68 | 125.94 | 159.52 | 186.38 | 209.89 | 280.42 |
| 61 | 109.14 | 139.37 | 161.20 | 184.71 | 243.48 | 134.33 | 169.59 | 196.46 | 225.00 | 295.53 |
| 62 | 117.54 | 147.76 | 172.95 | 196.46 | 258.59 | 141.05 | 177.99 | 209.89 | 236.76 | 314.00 |
| 63 | 125.94 | 157.84 | 186.38 | 209.89 | 278.74 | 149.44 | 189.74 | 221.65 | 251.87 | 332.47 |
| 64 | 134.33 | 171.27 | 201.50 | 225.00 | 300.57 | 159.52 | 201.50 | 238.44 | 266.98 | 355.98 |
| 65 | 144.41 | 183.03 | 213.25 | 243.48 | 322.39 | 169.59 | 214.93 | 251.87 | 287.13 | 379.49 |
| 66 | 156.16 | 198.14 | 231.72 | 263.62 | 347.58 | 181.35 | 231.72 | 270.34 | 307.28 | 406.35 |
| 67 | 166.23 | 211.57 | 248.51 | 283.77 | 372.77 | 193.10 | 246.83 | 288.81 | 329.11 | 431.54 |
| 68 | 177.99 | 228.36 | 266.98 | 303.92 | 402.99 | 206.53 | 263.62 | 308.96 | 349.26 | 463.44 |
| 69 | 194.78 | 246.83 | 290.49 | 329.11 | 434.90 | 223.33 | 283.77 | 334.15 | 377.81 | 498.70 |
| 70 | 213.25 | 272.02 | 319.04 | 364.37 | 480.23 | 241.80 | 308.96 | 364.37 | 413.07 | 545.72 |
| 71 | 236.76 | 300.57 | 354.30 | 401.31 | 532.29 | 265.30 | 339.19 | 399.64 | 451.69 | 599.45 |
| 72 | 261.95 | 334.15 | 392.92 | 446.65 | 589.38 | 293.85 | 372.77 | 439.93 | 498.70 | 658.22 |
| 73 | 290.49 | 371.09 | 438.26 | 497.03 | 656.54 | 322.39 | 413.07 | 485.27 | 549.08 | 727.07 |
| 74 | 324.07 | 411.39 | 485.27 | 552.44 | 728.75 | 354.30 | 453.37 | 533.97 | 604.49 | 799.27 |
| 75 | 359.34 | 458.41 | 540.68 | 614.57 | 811.02 | 391.24 | 500.38 | 587.70 | 666.62 | 883.23 |
| 76 | 396.28 | 508.78 | 601.13 | 683.41 | 901.70 | 428.18 | 549.08 | 648.15 | 735.46 | 972.22 |
| 77 | 439.93 | 565.87 | 669.98 | 762.33 | 1004.13 | 470.16 | 604.49 | 715.31 | 812.70 | 1071.29 |
| 78 | 485.27 | 626.32 | 740.50 | 846.29 | 1113.27 | 513.82 | 663.26 | 784.16 | 894.98 | 1178.76 |
| 79 | 530.61 | 683.41 | 814.38 | 930.24 | 1220.73 | 557.47 | 720.35 | 854.68 | 977.26 | 1282.86 |
| 80 | 575.95 | 742.18 | 884.91 | 1009.16 | 1323.16 | 602.81 | 777.44 | 925.21 | 1056.18 | 1385.29 |
| 81 | 616.24 | 795.91 | 948.71 | 1083.05 | 1420.55 | 643.11 | 832.85 | 990.69 | 1130.06 | 1482.68 |
| 82 | 656.54 | 847.97 | 1009.16 | 1151.89 | 1512.91 | 685.09 | 883.23 | 1051.14 | 1198.91 | 1576.71 |
| 83 | 698.52 | 900.02 | 1069.61 | 1219.06 | 1603.58 | 727.07 | 936.96 | 1113.27 | 1267.75 | 1669.07 |
| 84 | 740.50 | 953.75 | 1133.42 | 1294.62 | 1702.65 | 770.73 | 990.69 | 1178.76 | 1344.99 | 1769.81 |
| 85 | 789.20 | 1015.88 | 1205.62 | 1376.89 | 1808.43 | 817.74 | 1054.50 | 1252.64 | 1425.59 | 1877.28 |
| 86 | 839.57 | 1079.69 | 1281.18 | 1460.85 | 1922.62 | 868.12 | 1118.31 | 1328.20 | 1509.55 | 1991.46 |
| 87 | 893.30 | 1148.53 | 1361.78 | 1551.53 | 2041.83 | 921.85 | 1187.15 | 1408.80 | 1600.22 | 2110.68 |
| 88 | 952.07 | 1220.73 | 1447.42 | 1648.92 | 2171.13 | 980.62 | 1259.36 | 1494.43 | 1697.61 | 2239.97 |
| 89 | 1014.20 | 1301.33 | 1541.45 | 1753.02 | 2310.50 | 1042.75 | 1339.95 | 1588.47 | 1801.72 | 2379.34 |
| 90 | 1083.05 | 1388.65 | 1642.20 | 1868.88 | 2464.98 | 1111.59 | 1427.27 | 1689.21 | 1917.58 | 2533.82 |
| 91 | 1155.25 | 1481.00 | 1751.34 | 1993.14 | 2629.53 | 1183.79 | 1519.62 | 1798.36 | 2041.83 | 2698.38 |
| 92 | 1234.17 | 1580.07 | 1867.20 | 2122.43 | 2802.48 | 1262.71 | 1618.69 | 1914.22 | 2171.13 | 2871.33 |
| 93 | 1316.45 | 1687.54 | 1993.14 | 2265.16 | 2990.55 | 1344.99 | 1726.16 | 2040.16 | 2313.85 | 3059.39 |
| 94 | 1408.80 | 1801.72 | 2129.15 | 2416.28 | 3192.05 | 1437.34 | 1840.34 | 2176.17 | 2464.98 | 3260.89 |
| 95 | 1506.19 | 1927.65 | 2276.91 | 2584.20 | 3415.37 | 1534.73 | 1966.27 | 2323.93 | 2632.89 | 3484.22 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 30 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 31 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 32 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 33 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 34 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 35 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 36 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 37 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 38 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 39 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 40 | 48.70 | 62.13 | 70.52 | 80.60 | 107.46 | 65.49 | 82.28 | 94.03 | 105.79 | 141.05 |
| 41 | 48.70 | 62.13 | 70.52 | 80.60 | 107.46 | 65.49 | 82.28 | 94.03 | 105.79 | 141.05 |
| 42 | 48.70 | 62.13 | 70.52 | 80.60 | 107.46 | 65.49 | 82.28 | 94.03 | 105.79 | 141.05 |
| 43 | 48.70 | 62.13 | 70.52 | 80.60 | 107.46 | 65.49 | 82.28 | 94.03 | 105.79 | 141.05 |
| 44 | 48.70 | 62.13 | 70.52 | 80.60 | 107.46 | 65.49 | 82.28 | 94.03 | 105.79 | 141.05 |
| 45 | 52.05 | 65.49 | 75.56 | 85.64 | 115.86 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 |
| 46 | 52.05 | 65.49 | 75.56 | 85.64 | 115.86 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 |
| 47 | 52.05 | 65.49 | 75.56 | 85.64 | 115.86 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 |
| 48 | 52.05 | 65.49 | 75.56 | 85.64 | 115.86 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 |
| 49 | 52.05 | 65.49 | 75.56 | 85.64 | 115.86 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 |
| 50 | 58.77 | 72.20 | 83.96 | 94.03 | 125.94 | 75.56 | 95.71 | 110.82 | 124.26 | 166.23 |
| 51 | 60.45 | 73.88 | 87.32 | 99.07 | 129.29 | 78.92 | 99.07 | 114.18 | 130.97 | 171.27 |
| 52 | 60.45 | 77.24 | 88.99 | 100.75 | 134.33 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 53 | 63.81 | 80.60 | 92.35 | 105.79 | 139.37 | 83.96 | 104.11 | 122.58 | 137.69 | 183.03 |
| 54 | 65.49 | 82.28 | 95.71 | 109.14 | 144.41 | 85.64 | 107.46 | 125.94 | 141.05 | 189.74 |
| 55 | 67.17 | 85.64 | 99.07 | 114.18 | 149.44 | 87.32 | 110.82 | 129.29 | 147.76 | 194.78 |
| 56 | 70.52 | 90.67 | 104.11 | 117.54 | 159.52 | 90.67 | 117.54 | 136.01 | 154.48 | 204.86 |
| 57 | 75.56 | 95.71 | 114.18 | 127.61 | 169.59 | 95.71 | 124.26 | 144.41 | 162.88 | 216.61 |
| 58 | 80.60 | 102.43 | 119.22 | 136.01 | 177.99 | 102.43 | 129.29 | 149.44 | 171.27 | 226.68 |
| 59 | 87.32 | 110.82 | 125.94 | 142.73 | 191.42 | 109.14 | 137.69 | 159.52 | 179.67 | 240.12 |
| 60 | 92.35 | 115.86 | 136.01 | 152.80 | 203.18 | 112.50 | 144.41 | 167.91 | 189.74 | 251.87 |
| 61 | 99.07 | 124.26 | 146.09 | 166.23 | 219.97 | 120.90 | 152.80 | 179.67 | 203.18 | 268.66 |
| 62 | 107.46 | 134.33 | 157.84 | 177.99 | 235.08 | 129.29 | 162.88 | 191.42 | 214.93 | 285.45 |
| 63 | 114.18 | 146.09 | 171.27 | 191.42 | 253.55 | 137.69 | 174.63 | 203.18 | 228.36 | 303.92 |
| 64 | 122.58 | 154.48 | 183.03 | 204.86 | 272.02 | 144.41 | 183.03 | 216.61 | 241.80 | 322.39 |
| 65 | 130.97 | 166.23 | 196.46 | 221.65 | 292.17 | 154.48 | 194.78 | 231.72 | 258.59 | 344.22 |
| 66 | 142.73 | 181.35 | 209.89 | 240.12 | 315.68 | 166.23 | 209.89 | 246.83 | 278.74 | 369.41 |
| 67 | 151.12 | 193.10 | 226.68 | 256.91 | 339.19 | 174.63 | 225.00 | 263.62 | 295.53 | 392.92 |
| 68 | 162.88 | 206.53 | 243.48 | 277.06 | 364.37 | 186.38 | 240.12 | 282.10 | 320.72 | 421.46 |
| 69 | 176.31 | 226.68 | 263.62 | 300.57 | 397.96 | 203.18 | 260.27 | 303.92 | 344.22 | 455.05 |
| 70 | 193.10 | 248.51 | 290.49 | 330.79 | 436.58 | 219.97 | 282.10 | 330.79 | 376.13 | 497.03 |
| 71 | 213.25 | 273.70 | 322.39 | 366.05 | 483.59 | 241.80 | 310.64 | 362.69 | 413.07 | 545.72 |
| 72 | 238.44 | 303.92 | 357.66 | 406.35 | 537.32 | 266.98 | 342.54 | 399.64 | 453.37 | 601.13 |
| 73 | 265.30 | 339.19 | 397.96 | 451.69 | 597.77 | 293.85 | 376.13 | 441.61 | 498.70 | 661.58 |
| 74 | 295.53 | 376.13 | 441.61 | 503.74 | 663.26 | 324.07 | 414.75 | 485.27 | 552.44 | 727.07 |
| 75 | 327.43 | 419.79 | 491.99 | 557.47 | 735.46 | 355.98 | 456.73 | 533.97 | 606.17 | 800.95 |
| 76 | 362.69 | 463.44 | 547.40 | 622.96 | 821.10 | 391.24 | 500.38 | 589.38 | 671.66 | 884.91 |
| 77 | 401.31 | 513.82 | 609.53 | 695.16 | 913.45 | 428.18 | 549.08 | 649.83 | 742.18 | 973.90 |
| 78 | 441.61 | 567.55 | 675.01 | 769.05 | 1010.84 | 468.48 | 601.13 | 713.63 | 812.70 | 1069.61 |
| 79 | 481.91 | 621.28 | 742.18 | 846.29 | 1111.59 | 507.10 | 654.86 | 779.12 | 888.27 | 1168.68 |
| 80 | 522.21 | 675.01 | 804.31 | 920.17 | 1205.62 | 545.72 | 706.92 | 841.25 | 960.47 | 1262.71 |
| 81 | 560.83 | 725.39 | 861.40 | 985.66 | 1294.62 | 584.34 | 757.29 | 898.34 | 1027.63 | 1351.71 |
| 82 | 596.09 | 770.73 | 916.81 | 1047.78 | 1376.89 | 622.96 | 802.63 | 955.43 | 1091.44 | 1433.99 |
| 83 | 634.71 | 817.74 | 973.90 | 1109.91 | 1459.17 | 659.90 | 853.00 | 1012.52 | 1153.57 | 1517.94 |
| 84 | 675.01 | 869.79 | 1032.67 | 1178.76 | 1549.85 | 700.20 | 905.06 | 1072.97 | 1224.09 | 1608.62 |
| 85 | 718.67 | 925.21 | 1098.16 | 1250.96 | 1645.56 | 745.54 | 960.47 | 1138.46 | 1297.98 | 1707.69 |
| 86 | 765.69 | 983.98 | 1167.00 | 1328.20 | 1749.66 | 792.55 | 1019.24 | 1207.30 | 1375.22 | 1811.79 |
| 87 | 814.38 | 1044.43 | 1239.21 | 1410.48 | 1857.13 | 841.25 | 1079.69 | 1279.50 | 1457.49 | 1919.26 |
| 88 | 866.44 | 1111.59 | 1318.12 | 1497.79 | 1976.35 | 893.30 | 1146.85 | 1358.42 | 1544.81 | 2038.48 |
| 89 | 921.85 | 1185.47 | 1402.08 | 1593.50 | 2103.96 | 948.71 | 1220.73 | 1442.38 | 1640.52 | 2166.09 |
| 90 | 985.66 | 1262.71 | 1494.43 | 1699.29 | 2243.33 | 1012.52 | 1297.98 | 1534.73 | 1746.31 | 2305.46 |
| 91 | 1052.82 | 1348.35 | 1595.18 | 1811.79 | 2391.10 | 1079.69 | 1383.61 | 1635.48 | 1858.81 | 2453.22 |
| 92 | 1123.34 | 1439.02 | 1700.97 | 1931.01 | 2550.61 | 1150.21 | 1474.28 | 1741.27 | 1978.03 | 2612.74 |
| 93 | 1198.91 | 1534.73 | 1815.15 | 2058.63 | 2721.89 | 1225.77 | 1570.00 | 1855.45 | 2105.64 | 2784.01 |
| 94 | 1282.86 | 1640.52 | 1937.73 | 2197.99 | 2904.91 | 1309.73 | 1675.78 | 1978.03 | 2245.01 | 2967.04 |
| 95 | 1371.86 | 1754.70 | 2073.74 | 2350.80 | 3108.09 | 1398.72 | 1789.96 | 2114.04 | 2397.81 | 3170.22 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 30 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 31 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 32 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 33 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 34 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 35 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 36 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 37 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 38 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 39 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 40 | 45.34 | 57.09 | 67.17 | 73.88 | 100.75 | 60.45 | 77.24 | 88.99 | 99.07 | 134.33 |
| 41 | 45.34 | 57.09 | 67.17 | 73.88 | 100.75 | 60.45 | 77.24 | 88.99 | 99.07 | 134.33 |
| 42 | 45.34 | 57.09 | 67.17 | 73.88 | 100.75 | 60.45 | 77.24 | 88.99 | 99.07 | 134.33 |
| 43 | 45.34 | 57.09 | 67.17 | 73.88 | 100.75 | 60.45 | 77.24 | 88.99 | 99.07 | 134.33 |
| 44 | 45.34 | 57.09 | 67.17 | 73.88 | 100.75 | 60.45 | 77.24 | 88.99 | 99.07 | 134.33 |
| 45 | 47.02 | 62.13 | 70.52 | 80.60 | 105.79 | 63.81 | 82.28 | 94.03 | 105.79 | 141.05 |
| 46 | 47.02 | 62.13 | 70.52 | 80.60 | 105.79 | 63.81 | 82.28 | 94.03 | 105.79 | 141.05 |
| 47 | 47.02 | 62.13 | 70.52 | 80.60 | 105.79 | 63.81 | 82.28 | 94.03 | 105.79 | 141.05 |
| 48 | 47.02 | 62.13 | 70.52 | 80.60 | 105.79 | 63.81 | 82.28 | 94.03 | 105.79 | 141.05 |
| 49 | 47.02 | 62.13 | 70.52 | 80.60 | 105.79 | 63.81 | 82.28 | 94.03 | 105.79 | 141.05 |
| 50 | 53.73 | 68.84 | 78.92 | 87.32 | 117.54 | 70.52 | 92.35 | 104.11 | 117.54 | 156.16 |
| 51 | 53.73 | 70.52 | 82.28 | 90.67 | 122.58 | 72.20 | 94.03 | 109.14 | 120.90 | 162.88 |
| 52 | 57.09 | 72.20 | 85.64 | 95.71 | 127.61 | 73.88 | 97.39 | 112.50 | 125.94 | 169.59 |
| 53 | 58.77 | 75.56 | 87.32 | 99.07 | 130.97 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 54 | 62.13 | 78.92 | 88.99 | 102.43 | 136.01 | 80.60 | 102.43 | 117.54 | 134.33 | 179.67 |
| 55 | 63.81 | 80.60 | 92.35 | 105.79 | 139.37 | 83.96 | 105.79 | 122.58 | 137.69 | 184.71 |
| 56 | 65.49 | 83.96 | 99.07 | 112.50 | 146.09 | 85.64 | 109.14 | 129.29 | 146.09 | 191.42 |
| 57 | 68.84 | 90.67 | 105.79 | 119.22 | 157.84 | 88.99 | 117.54 | 136.01 | 154.48 | 203.18 |
| 58 | 75.56 | 97.39 | 112.50 | 127.61 | 167.91 | 95.71 | 124.26 | 142.73 | 161.20 | 214.93 |
| 59 | 80.60 | 102.43 | 119.22 | 137.69 | 181.35 | 100.75 | 129.29 | 151.12 | 171.27 | 226.68 |
| 60 | 85.64 | 110.82 | 127.61 | 144.41 | 193.10 | 105.79 | 137.69 | 159.52 | 179.67 | 240.12 |
| 61 | 94.03 | 119.22 | 139.37 | 157.84 | 206.53 | 112.50 | 146.09 | 169.59 | 193.10 | 253.55 |
| 62 | 97.39 | 125.94 | 147.76 | 167.91 | 219.97 | 119.22 | 152.80 | 179.67 | 204.86 | 268.66 |
| 63 | 105.79 | 137.69 | 159.52 | 179.67 | 240.12 | 127.61 | 164.56 | 191.42 | 216.61 | 287.13 |
| 64 | 114.18 | 146.09 | 171.27 | 193.10 | 256.91 | 136.01 | 174.63 | 204.86 | 230.04 | 305.60 |
| 65 | 122.58 | 157.84 | 186.38 | 208.21 | 277.06 | 144.41 | 186.38 | 219.97 | 245.15 | 325.75 |
| 66 | 130.97 | 171.27 | 201.50 | 225.00 | 300.57 | 154.48 | 199.82 | 235.08 | 263.62 | 350.94 |
| 67 | 141.05 | 181.35 | 211.57 | 243.48 | 319.04 | 164.56 | 211.57 | 246.83 | 283.77 | 374.45 |
| 68 | 151.12 | 196.46 | 230.04 | 260.27 | 345.90 | 174.63 | 228.36 | 266.98 | 302.25 | 399.64 |
| 69 | 164.56 | 214.93 | 248.51 | 283.77 | 376.13 | 188.06 | 246.83 | 287.13 | 325.75 | 433.22 |
| 70 | 181.35 | 233.40 | 275.38 | 310.64 | 411.39 | 206.53 | 268.66 | 314.00 | 354.30 | 470.16 |
| 71 | 199.82 | 258.59 | 305.60 | 345.90 | 456.73 | 225.00 | 293.85 | 344.22 | 391.24 | 515.50 |
| 72 | 221.65 | 290.49 | 340.87 | 384.52 | 507.10 | 248.51 | 325.75 | 379.49 | 429.86 | 569.23 |
| 73 | 248.51 | 322.39 | 377.81 | 428.18 | 564.19 | 277.06 | 357.66 | 418.11 | 476.88 | 626.32 |
| 74 | 273.70 | 359.34 | 419.79 | 475.20 | 628.00 | 300.57 | 396.28 | 461.76 | 522.21 | 690.13 |
| 75 | 303.92 | 396.28 | 465.12 | 530.61 | 698.52 | 332.47 | 433.22 | 508.78 | 577.62 | 760.65 |
| 76 | 337.51 | 443.29 | 517.18 | 589.38 | 777.44 | 364.37 | 478.55 | 559.15 | 636.39 | 841.25 |
| 77 | 374.45 | 490.31 | 575.95 | 658.22 | 864.76 | 399.64 | 523.89 | 616.24 | 703.56 | 925.21 |
| 78 | 411.39 | 540.68 | 639.75 | 732.11 | 958.79 | 436.58 | 575.95 | 678.37 | 774.08 | 1015.88 |
| 79 | 451.69 | 594.42 | 701.88 | 800.95 | 1052.82 | 475.20 | 626.32 | 738.82 | 844.61 | 1109.91 |
| 80 | 486.95 | 644.79 | 762.33 | 869.79 | 1141.82 | 512.14 | 676.69 | 797.59 | 911.77 | 1197.23 |
| 81 | 522.21 | 690.13 | 816.06 | 933.60 | 1224.09 | 547.40 | 722.03 | 854.68 | 973.90 | 1279.50 |
| 82 | 557.47 | 735.46 | 868.12 | 992.37 | 1304.69 | 580.98 | 767.37 | 906.74 | 1034.35 | 1361.78 |
| 83 | 592.74 | 780.80 | 923.53 | 1052.82 | 1381.93 | 616.24 | 812.70 | 962.15 | 1094.80 | 1440.70 |
| 84 | 628.00 | 826.14 | 977.26 | 1113.27 | 1465.89 | 654.86 | 861.40 | 1015.88 | 1158.61 | 1524.66 |
| 85 | 668.30 | 878.19 | 1037.71 | 1183.79 | 1556.56 | 695.16 | 915.13 | 1078.01 | 1229.13 | 1617.01 |
| 86 | 711.96 | 933.60 | 1101.52 | 1256.00 | 1653.95 | 738.82 | 970.54 | 1141.82 | 1301.33 | 1714.40 |
| 87 | 757.29 | 992.37 | 1170.36 | 1333.24 | 1754.70 | 784.16 | 1029.31 | 1210.66 | 1378.57 | 1815.15 |
| 88 | 805.99 | 1056.18 | 1244.24 | 1415.52 | 1867.20 | 832.85 | 1093.12 | 1284.54 | 1460.85 | 1927.65 |
| 89 | 858.04 | 1123.34 | 1324.84 | 1506.19 | 1984.74 | 884.91 | 1160.29 | 1365.14 | 1551.53 | 2045.19 |
| 90 | 915.13 | 1198.91 | 1412.16 | 1605.26 | 2115.72 | 942.00 | 1235.85 | 1452.46 | 1650.59 | 2176.17 |
| 91 | 977.26 | 1277.83 | 1504.51 | 1709.36 | 2256.76 | 1004.13 | 1314.77 | 1544.81 | 1754.70 | 2317.21 |
| 92 | 1042.75 | 1361.78 | 1603.58 | 1821.87 | 2406.21 | 1069.61 | 1398.72 | 1643.88 | 1867.20 | 2466.66 |
| 93 | 1114.95 | 1454.14 | 1709.36 | 1941.09 | 2564.05 | 1141.82 | 1491.08 | 1749.66 | 1986.42 | 2624.50 |
| 94 | 1190.51 | 1553.20 | 1825.23 | 2070.38 | 2738.68 | 1217.38 | 1590.15 | 1865.52 | 2115.72 | 2799.13 |
| 95 | 1274.47 | 1662.35 | 1952.84 | 2213.11 | 2928.42 | 1301.33 | 1699.29 | 1993.14 | 2258.44 | 2988.87 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 30 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 31 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 32 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 33 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 34 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 35 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 36 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 37 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 38 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 39 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 40 | 58.77 | 73.88 | 83.96 | 95.71 | 125.94 | 80.60 | 100.75 | 114.18 | 129.29 | 172.95 |
| 41 | 58.77 | 73.88 | 83.96 | 95.71 | 125.94 | 80.60 | 100.75 | 114.18 | 129.29 | 172.95 |
| 42 | 58.77 | 73.88 | 83.96 | 95.71 | 125.94 | 80.60 | 100.75 | 114.18 | 129.29 | 172.95 |
| 43 | 58.77 | 73.88 | 83.96 | 95.71 | 125.94 | 80.60 | 100.75 | 114.18 | 129.29 | 172.95 |
| 44 | 58.77 | 73.88 | 83.96 | 95.71 | 125.94 | 80.60 | 100.75 | 114.18 | 129.29 | 172.95 |
| 45 | 63.81 | 78.92 | 88.99 | 100.75 | 134.33 | 87.32 | 105.79 | 122.58 | 136.01 | 183.03 |
| 46 | 63.81 | 78.92 | 88.99 | 100.75 | 134.33 | 87.32 | 105.79 | 122.58 | 136.01 | 183.03 |
| 47 | 63.81 | 78.92 | 88.99 | 100.75 | 134.33 | 87.32 | 105.79 | 122.58 | 136.01 | 183.03 |
| 48 | 63.81 | 78.92 | 88.99 | 100.75 | 134.33 | 87.32 | 105.79 | 122.58 | 136.01 | 183.03 |
| 49 | 63.81 | 78.92 | 88.99 | 100.75 | 134.33 | 87.32 | 105.79 | 122.58 | 136.01 | 183.03 |
| 50 | 70.52 | 85.64 | 99.07 | 110.82 | 149.44 | 95.71 | 117.54 | 136.01 | 151.12 | 203.18 |
| 51 | 72.20 | 90.67 | 102.43 | 114.18 | 154.48 | 99.07 | 122.58 | 139.37 | 156.16 | 209.89 |
| 52 | 75.56 | 94.03 | 107.46 | 119.22 | 159.52 | 100.75 | 125.94 | 144.41 | 161.20 | 216.61 |
| 53 | 77.24 | 95.71 | 110.82 | 124.26 | 164.56 | 104.11 | 129.29 | 149.44 | 166.23 | 223.33 |
| 54 | 82.28 | 99.07 | 114.18 | 127.61 | 171.27 | 109.14 | 132.65 | 154.48 | 171.27 | 231.72 |
| 55 | 83.96 | 102.43 | 117.54 | 130.97 | 176.31 | 112.50 | 137.69 | 157.84 | 176.31 | 238.44 |
| 56 | 88.99 | 107.46 | 124.26 | 139.37 | 186.38 | 117.54 | 144.41 | 166.23 | 184.71 | 248.51 |
| 57 | 94.03 | 115.86 | 132.65 | 147.76 | 198.14 | 122.58 | 151.12 | 174.63 | 194.78 | 261.95 |
| 58 | 99.07 | 122.58 | 141.05 | 157.84 | 213.25 | 127.61 | 159.52 | 184.71 | 206.53 | 277.06 |
| 59 | 105.79 | 132.65 | 151.12 | 169.59 | 228.36 | 136.01 | 169.59 | 194.78 | 218.29 | 292.17 |
| 60 | 112.50 | 141.05 | 162.88 | 183.03 | 245.15 | 142.73 | 179.67 | 206.53 | 231.72 | 310.64 |
| 61 | 122.58 | 151.12 | 176.31 | 196.46 | 263.62 | 152.80 | 189.74 | 219.97 | 245.15 | 329.11 |
| 62 | 132.65 | 164.56 | 188.06 | 211.57 | 283.77 | 162.88 | 203.18 | 233.40 | 261.95 | 350.94 |
| 63 | 144.41 | 176.31 | 203.18 | 228.36 | 305.60 | 174.63 | 216.61 | 250.19 | 280.42 | 374.45 |
| 64 | 154.48 | 191.42 | 219.97 | 246.83 | 330.79 | 186.38 | 231.72 | 266.98 | 298.89 | 401.31 |
| 65 | 164.56 | 206.53 | 236.76 | 265.30 | 355.98 | 198.14 | 248.51 | 285.45 | 319.04 | 428.18 |
| 66 | 177.99 | 223.33 | 255.23 | 287.13 | 382.84 | 213.25 | 265.30 | 305.60 | 342.54 | 458.41 |
| 67 | 191.42 | 238.44 | 275.38 | 308.96 | 411.39 | 226.68 | 283.77 | 327.43 | 366.05 | 490.31 |
| 68 | 204.86 | 255.23 | 295.53 | 330.79 | 441.61 | 243.48 | 302.25 | 349.26 | 391.24 | 523.89 |
| 69 | 223.33 | 277.06 | 320.72 | 359.34 | 480.23 | 261.95 | 325.75 | 377.81 | 423.14 | 564.19 |
| 70 | 243.48 | 305.60 | 352.62 | 394.60 | 528.93 | 283.77 | 355.98 | 411.39 | 460.08 | 616.24 |
| 71 | 270.34 | 339.19 | 391.24 | 438.26 | 587.70 | 312.32 | 391.24 | 451.69 | 507.10 | 676.69 |
| 72 | 302.25 | 376.13 | 434.90 | 488.63 | 651.51 | 344.22 | 428.18 | 497.03 | 557.47 | 745.54 |
| 73 | 335.83 | 418.11 | 483.59 | 544.04 | 725.39 | 377.81 | 473.52 | 547.40 | 614.57 | 821.10 |
| 74 | 372.77 | 466.80 | 539.00 | 604.49 | 807.67 | 416.43 | 522.21 | 602.81 | 676.69 | 905.06 |
| 75 | 413.07 | 517.18 | 599.45 | 675.01 | 900.02 | 456.73 | 572.59 | 664.94 | 747.22 | 997.41 |
| 76 | 458.41 | 575.95 | 669.98 | 753.93 | 1004.13 | 502.06 | 631.36 | 735.46 | 826.14 | 1101.52 |
| 77 | 508.78 | 641.43 | 747.22 | 842.93 | 1121.67 | 552.44 | 696.84 | 811.02 | 913.45 | 1217.38 |
| 78 | 564.19 | 710.28 | 829.50 | 935.28 | 1245.92 | 606.17 | 764.01 | 891.62 | 1005.80 | 1339.95 |
| 79 | 616.24 | 780.80 | 913.45 | 1030.99 | 1370.18 | 658.22 | 832.85 | 975.58 | 1099.84 | 1462.53 |
| 80 | 668.30 | 846.29 | 992.37 | 1119.99 | 1489.40 | 710.28 | 898.34 | 1052.82 | 1190.51 | 1580.07 |
| 81 | 718.67 | 910.09 | 1064.57 | 1203.94 | 1596.86 | 758.97 | 962.15 | 1126.70 | 1272.79 | 1689.21 |
| 82 | 765.69 | 967.18 | 1135.10 | 1281.18 | 1700.97 | 807.67 | 1020.92 | 1197.23 | 1351.71 | 1796.68 |
| 83 | 814.38 | 1027.63 | 1202.26 | 1358.42 | 1805.08 | 856.36 | 1083.05 | 1267.75 | 1430.63 | 1902.47 |
| 84 | 866.44 | 1091.44 | 1276.15 | 1440.70 | 1915.90 | 910.09 | 1148.53 | 1343.31 | 1514.58 | 2014.97 |
| 85 | 921.85 | 1161.96 | 1358.42 | 1531.38 | 2036.80 | 965.51 | 1220.73 | 1425.59 | 1606.94 | 2137.55 |
| 86 | 982.30 | 1235.85 | 1444.06 | 1627.09 | 2166.09 | 1025.95 | 1294.62 | 1511.23 | 1702.65 | 2266.84 |
| 87 | 1046.10 | 1314.77 | 1536.41 | 1727.84 | 2302.10 | 1089.76 | 1373.54 | 1603.58 | 1803.40 | 2402.85 |
| 88 | 1113.27 | 1398.72 | 1633.80 | 1836.98 | 2449.87 | 1156.93 | 1457.49 | 1700.97 | 1912.54 | 2550.61 |
| 89 | 1187.15 | 1491.08 | 1739.59 | 1956.20 | 2609.38 | 1230.81 | 1549.85 | 1806.75 | 2031.76 | 2710.13 |
| 90 | 1267.75 | 1591.82 | 1855.45 | 2085.49 | 2782.33 | 1311.41 | 1650.59 | 1922.62 | 2161.05 | 2883.08 |
| 91 | 1355.07 | 1699.29 | 1981.39 | 2224.86 | 2970.40 | 1398.72 | 1758.06 | 2048.55 | 2300.42 | 3071.15 |
| 92 | 1445.74 | 1813.47 | 2112.36 | 2372.62 | 3168.54 | 1489.40 | 1872.24 | 2179.52 | 2448.19 | 3269.29 |
| 93 | 1544.81 | 1936.05 | 2255.09 | 2530.46 | 3381.79 | 1588.47 | 1994.82 | 2322.25 | 2606.03 | 3482.54 |
| 94 | 1652.27 | 2068.70 | 2407.89 | 2701.74 | 3611.83 | 1695.93 | 2127.47 | 2475.05 | 2777.30 | 3712.58 |
| 95 | 1768.13 | 2214.79 | 2577.48 | 2889.80 | 3865.38 | 1811.79 | 2273.56 | 2644.65 | 2965.36 | 3966.13 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 30 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 31 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 32 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 33 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 34 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 35 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 36 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 37 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 38 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 39 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 40 | 53.73 | 65.49 | 73.88 | 83.96 | 112.50 | 73.88 | 88.99 | 100.75 | 114.18 | 154.48 |
| 41 | 53.73 | 65.49 | 73.88 | 83.96 | 112.50 | 73.88 | 88.99 | 100.75 | 114.18 | 154.48 |
| 42 | 53.73 | 65.49 | 73.88 | 83.96 | 112.50 | 73.88 | 88.99 | 100.75 | 114.18 | 154.48 |
| 43 | 53.73 | 65.49 | 73.88 | 83.96 | 112.50 | 73.88 | 88.99 | 100.75 | 114.18 | 154.48 |
| 44 | 53.73 | 65.49 | 73.88 | 83.96 | 112.50 | 73.88 | 88.99 | 100.75 | 114.18 | 154.48 |
| 45 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 120.90 | 161.20 |
| 46 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 120.90 | 161.20 |
| 47 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 120.90 | 161.20 |
| 48 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 120.90 | 161.20 |
| 49 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 120.90 | 161.20 |
| 50 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 | 83.96 | 105.79 | 120.90 | 134.33 | 179.67 |
| 51 | 63.81 | 80.60 | 92.35 | 102.43 | 137.69 | 87.32 | 109.14 | 124.26 | 139.37 | 186.38 |
| 52 | 67.17 | 83.96 | 94.03 | 105.79 | 141.05 | 90.67 | 112.50 | 127.61 | 142.73 | 193.10 |
| 53 | 68.84 | 85.64 | 99.07 | 110.82 | 146.09 | 94.03 | 115.86 | 134.33 | 149.44 | 198.14 |
| 54 | 72.20 | 88.99 | 102.43 | 114.18 | 151.12 | 95.71 | 119.22 | 137.69 | 152.80 | 204.86 |
| 55 | 73.88 | 90.67 | 104.11 | 117.54 | 156.16 | 99.07 | 122.58 | 141.05 | 157.84 | 211.57 |
| 56 | 78.92 | 97.39 | 110.82 | 124.26 | 166.23 | 104.11 | 129.29 | 147.76 | 164.56 | 221.65 |
| 57 | 83.96 | 102.43 | 119.22 | 132.65 | 176.31 | 109.14 | 134.33 | 156.16 | 174.63 | 231.72 |
| 58 | 88.99 | 109.14 | 125.94 | 141.05 | 188.06 | 114.18 | 142.73 | 164.56 | 183.03 | 245.15 |
| 59 | 95.71 | 117.54 | 136.01 | 152.80 | 203.18 | 120.90 | 151.12 | 174.63 | 194.78 | 260.27 |
| 60 | 102.43 | 125.94 | 146.09 | 162.88 | 216.61 | 129.29 | 159.52 | 184.71 | 206.53 | 275.38 |
| 61 | 109.14 | 136.01 | 156.16 | 174.63 | 235.08 | 137.69 | 171.27 | 194.78 | 219.97 | 293.85 |
| 62 | 117.54 | 146.09 | 167.91 | 188.06 | 251.87 | 144.41 | 181.35 | 208.21 | 233.40 | 312.32 |
| 63 | 127.61 | 157.84 | 181.35 | 203.18 | 272.02 | 154.48 | 193.10 | 221.65 | 248.51 | 334.15 |
| 64 | 136.01 | 171.27 | 194.78 | 218.29 | 292.17 | 164.56 | 206.53 | 236.76 | 265.30 | 355.98 |
| 65 | 147.76 | 184.71 | 211.57 | 236.76 | 317.36 | 176.31 | 221.65 | 253.55 | 285.45 | 382.84 |
| 66 | 159.52 | 198.14 | 228.36 | 255.23 | 340.87 | 189.74 | 236.76 | 272.02 | 305.60 | 408.03 |
| 67 | 169.59 | 211.57 | 243.48 | 273.70 | 366.05 | 201.50 | 251.87 | 290.49 | 325.75 | 436.58 |
| 68 | 181.35 | 228.36 | 261.95 | 295.53 | 392.92 | 214.93 | 270.34 | 310.64 | 349.26 | 466.80 |
| 69 | 196.46 | 245.15 | 285.45 | 320.72 | 428.18 | 231.72 | 288.81 | 335.83 | 376.13 | 503.74 |
| 70 | 216.61 | 272.02 | 314.00 | 352.62 | 470.16 | 251.87 | 317.36 | 366.05 | 411.39 | 549.08 |
| 71 | 240.12 | 300.57 | 347.58 | 391.24 | 522.21 | 277.06 | 347.58 | 401.31 | 450.01 | 602.81 |
| 72 | 266.98 | 334.15 | 386.20 | 434.90 | 580.98 | 303.92 | 382.84 | 441.61 | 497.03 | 663.26 |
| 73 | 298.89 | 371.09 | 429.86 | 483.59 | 646.47 | 335.83 | 419.79 | 486.95 | 547.40 | 732.11 |
| 74 | 332.47 | 414.75 | 480.23 | 539.00 | 720.35 | 371.09 | 465.12 | 537.32 | 602.81 | 805.99 |
| 75 | 367.73 | 461.76 | 533.97 | 599.45 | 800.95 | 406.35 | 512.14 | 592.74 | 663.26 | 888.27 |
| 76 | 409.71 | 512.14 | 596.09 | 669.98 | 893.30 | 448.33 | 562.51 | 654.86 | 735.46 | 980.62 |
| 77 | 455.05 | 570.91 | 664.94 | 750.58 | 997.41 | 491.99 | 621.28 | 722.03 | 814.38 | 1083.05 |
| 78 | 500.38 | 633.04 | 738.82 | 832.85 | 1108.23 | 537.32 | 680.05 | 795.91 | 896.66 | 1190.51 |
| 79 | 550.76 | 695.16 | 812.70 | 916.81 | 1219.06 | 586.02 | 742.18 | 866.44 | 978.94 | 1301.33 |
| 80 | 596.09 | 753.93 | 883.23 | 997.41 | 1324.84 | 633.04 | 799.27 | 936.96 | 1057.86 | 1407.12 |
| 81 | 641.43 | 809.35 | 948.71 | 1069.61 | 1422.23 | 676.69 | 856.36 | 1004.13 | 1131.74 | 1504.51 |
| 82 | 681.73 | 861.40 | 1009.16 | 1140.14 | 1512.91 | 720.35 | 910.09 | 1064.57 | 1203.94 | 1598.54 |
| 83 | 725.39 | 915.13 | 1071.29 | 1208.98 | 1606.94 | 764.01 | 965.51 | 1128.38 | 1272.79 | 1692.57 |
| 84 | 770.73 | 972.22 | 1136.78 | 1281.18 | 1704.33 | 809.35 | 1022.60 | 1195.55 | 1348.35 | 1793.32 |
| 85 | 821.10 | 1034.35 | 1208.98 | 1361.78 | 1813.47 | 859.72 | 1084.72 | 1269.43 | 1428.95 | 1904.14 |
| 86 | 874.83 | 1101.52 | 1284.54 | 1447.42 | 1927.65 | 913.45 | 1151.89 | 1344.99 | 1514.58 | 2018.33 |
| 87 | 930.24 | 1170.36 | 1366.82 | 1538.09 | 2048.55 | 968.86 | 1220.73 | 1427.27 | 1605.26 | 2139.22 |
| 88 | 990.69 | 1245.92 | 1452.46 | 1635.48 | 2179.52 | 1029.31 | 1296.30 | 1512.91 | 1702.65 | 2270.20 |
| 89 | 1056.18 | 1328.20 | 1548.17 | 1739.59 | 2322.25 | 1094.80 | 1378.57 | 1608.62 | 1806.75 | 2412.92 |
| 90 | 1128.38 | 1417.19 | 1650.59 | 1855.45 | 2476.73 | 1167.00 | 1467.57 | 1711.04 | 1922.62 | 2567.41 |
| 91 | 1205.62 | 1512.91 | 1761.42 | 1979.71 | 2642.97 | 1244.24 | 1563.28 | 1821.87 | 2046.87 | 2733.64 |
| 92 | 1287.90 | 1615.33 | 1878.96 | 2110.68 | 2819.28 | 1326.52 | 1665.71 | 1939.41 | 2177.84 | 2909.95 |
| 93 | 1375.22 | 1724.48 | 2006.57 | 2251.73 | 3009.02 | 1413.84 | 1774.85 | 2067.02 | 2318.89 | 3099.69 |
| 94 | 1470.93 | 1842.02 | 2142.58 | 2404.53 | 3213.87 | 1509.55 | 1892.39 | 2203.03 | 2471.69 | 3304.55 |
| 95 | 1575.03 | 1971.31 | 2293.71 | 2570.76 | 3438.88 | 1613.65 | 2021.68 | 2354.15 | 2637.93 | 3529.55 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 30 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 31 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 32 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 33 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 34 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 35 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 36 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 37 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 38 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 39 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 40 | 48.70 | 60.45 | 68.84 | 77.24 | 102.43 | 65.49 | 82.28 | 94.03 | 104.11 | 139.37 |
| 41 | 48.70 | 60.45 | 68.84 | 77.24 | 102.43 | 65.49 | 82.28 | 94.03 | 104.11 | 139.37 |
| 42 | 48.70 | 60.45 | 68.84 | 77.24 | 102.43 | 65.49 | 82.28 | 94.03 | 104.11 | 139.37 |
| 43 | 48.70 | 60.45 | 68.84 | 77.24 | 102.43 | 65.49 | 82.28 | 94.03 | 104.11 | 139.37 |
| 44 | 48.70 | 60.45 | 68.84 | 77.24 | 102.43 | 65.49 | 82.28 | 94.03 | 104.11 | 139.37 |
| 45 | 52.05 | 62.13 | 72.20 | 80.60 | 107.46 | 70.52 | 85.64 | 97.39 | 109.14 | 147.76 |
| 46 | 52.05 | 62.13 | 72.20 | 80.60 | 107.46 | 70.52 | 85.64 | 97.39 | 109.14 | 147.76 |
| 47 | 52.05 | 62.13 | 72.20 | 80.60 | 107.46 | 70.52 | 85.64 | 97.39 | 109.14 | 147.76 |
| 48 | 52.05 | 62.13 | 72.20 | 80.60 | 107.46 | 70.52 | 85.64 | 97.39 | 109.14 | 147.76 |
| 49 | 52.05 | 62.13 | 72.20 | 80.60 | 107.46 | 70.52 | 85.64 | 97.39 | 109.14 | 147.76 |
| 50 | 57.09 | 70.52 | 80.60 | 90.67 | 120.90 | 77.24 | 95.71 | 110.82 | 122.58 | 164.56 |
| 51 | 58.77 | 72.20 | 83.96 | 92.35 | 125.94 | 80.60 | 99.07 | 114.18 | 125.94 | 171.27 |
| 52 | 62.13 | 75.56 | 85.64 | 97.39 | 129.29 | 82.28 | 102.43 | 117.54 | 130.97 | 174.63 |
| 53 | 63.81 | 77.24 | 88.99 | 100.75 | 134.33 | 85.64 | 105.79 | 120.90 | 136.01 | 181.35 |
| 54 | 65.49 | 80.60 | 92.35 | 102.43 | 137.69 | 88.99 | 109.14 | 124.26 | 139.37 | 186.38 |
| 55 | 67.17 | 82.28 | 95.71 | 107.46 | 142.73 | 88.99 | 110.82 | 129.29 | 144.41 | 193.10 |
| 56 | 70.52 | 87.32 | 100.75 | 112.50 | 151.12 | 94.03 | 117.54 | 134.33 | 149.44 | 201.50 |
| 57 | 75.56 | 94.03 | 107.46 | 119.22 | 161.20 | 99.07 | 124.26 | 142.73 | 157.84 | 211.57 |
| 58 | 80.60 | 99.07 | 115.86 | 127.61 | 172.95 | 104.11 | 129.29 | 149.44 | 166.23 | 223.33 |
| 59 | 85.64 | 107.46 | 122.58 | 137.69 | 184.71 | 109.14 | 137.69 | 157.84 | 176.31 | 236.76 |
| 60 | 92.35 | 114.18 | 132.65 | 147.76 | 198.14 | 115.86 | 144.41 | 167.91 | 186.38 | 251.87 |
| 61 | 99.07 | 124.26 | 142.73 | 159.52 | 213.25 | 124.26 | 154.48 | 177.99 | 199.82 | 268.66 |
| 62 | 107.46 | 134.33 | 152.80 | 172.95 | 230.04 | 132.65 | 164.56 | 189.74 | 213.25 | 283.77 |
| 63 | 115.86 | 142.73 | 164.56 | 184.71 | 246.83 | 142.73 | 176.31 | 203.18 | 226.68 | 303.92 |
| 64 | 124.26 | 156.16 | 177.99 | 199.82 | 266.98 | 149.44 | 188.06 | 216.61 | 243.48 | 324.07 |
| 65 | 132.65 | 166.23 | 191.42 | 214.93 | 287.13 | 159.52 | 199.82 | 231.72 | 258.59 | 345.90 |
| 66 | 144.41 | 179.67 | 208.21 | 233.40 | 310.64 | 171.27 | 214.93 | 248.51 | 278.74 | 371.09 |
| 67 | 154.48 | 193.10 | 223.33 | 248.51 | 332.47 | 183.03 | 230.04 | 265.30 | 295.53 | 396.28 |
| 68 | 166.23 | 206.53 | 238.44 | 268.66 | 359.34 | 194.78 | 245.15 | 282.10 | 317.36 | 424.82 |
| 69 | 179.67 | 223.33 | 260.27 | 290.49 | 389.56 | 211.57 | 263.62 | 305.60 | 342.54 | 458.41 |
| 70 | 198.14 | 245.15 | 285.45 | 320.72 | 426.50 | 230.04 | 287.13 | 332.47 | 374.45 | 498.70 |
| 71 | 219.97 | 272.02 | 315.68 | 355.98 | 475.20 | 251.87 | 315.68 | 366.05 | 411.39 | 547.40 |
| 72 | 243.48 | 303.92 | 350.94 | 396.28 | 527.25 | 277.06 | 347.58 | 401.31 | 451.69 | 602.81 |
| 73 | 270.34 | 339.19 | 392.92 | 439.93 | 587.70 | 305.60 | 382.84 | 443.29 | 498.70 | 664.94 |
| 74 | 302.25 | 377.81 | 436.58 | 490.31 | 654.86 | 337.51 | 423.14 | 488.63 | 549.08 | 733.78 |
| 75 | 335.83 | 419.79 | 485.27 | 545.72 | 728.75 | 371.09 | 465.12 | 539.00 | 606.17 | 807.67 |
| 76 | 371.09 | 466.80 | 542.36 | 609.53 | 812.70 | 406.35 | 512.14 | 594.42 | 668.30 | 891.62 |
| 77 | 413.07 | 520.53 | 604.49 | 681.73 | 908.41 | 446.65 | 564.19 | 656.54 | 738.82 | 985.66 |
| 78 | 456.73 | 575.95 | 671.66 | 758.97 | 1009.16 | 490.31 | 619.60 | 723.71 | 816.06 | 1084.72 |
| 79 | 500.38 | 631.36 | 738.82 | 834.53 | 1108.23 | 533.97 | 675.01 | 789.20 | 889.94 | 1183.79 |
| 80 | 542.36 | 686.77 | 804.31 | 908.41 | 1203.94 | 574.27 | 728.75 | 853.00 | 963.83 | 1279.50 |
| 81 | 582.66 | 737.14 | 863.08 | 973.90 | 1294.62 | 614.57 | 779.12 | 911.77 | 1030.99 | 1370.18 |
| 82 | 619.60 | 784.16 | 918.49 | 1036.03 | 1378.57 | 653.19 | 827.82 | 970.54 | 1094.80 | 1455.81 |
| 83 | 659.90 | 834.53 | 973.90 | 1099.84 | 1462.53 | 693.48 | 878.19 | 1027.63 | 1158.61 | 1541.45 |
| 84 | 701.88 | 884.91 | 1034.35 | 1165.32 | 1551.53 | 737.14 | 930.24 | 1088.08 | 1225.77 | 1632.12 |
| 85 | 745.54 | 942.00 | 1099.84 | 1239.21 | 1650.59 | 782.48 | 989.01 | 1155.25 | 1299.65 | 1732.87 |
| 86 | 794.23 | 1002.45 | 1170.36 | 1318.12 | 1754.70 | 831.17 | 1049.46 | 1225.77 | 1378.57 | 1836.98 |
| 87 | 846.29 | 1064.57 | 1242.56 | 1400.40 | 1865.52 | 883.23 | 1111.59 | 1297.98 | 1460.85 | 1947.80 |
| 88 | 900.02 | 1133.42 | 1323.16 | 1487.72 | 1983.06 | 936.96 | 1180.44 | 1378.57 | 1548.17 | 2065.34 |
| 89 | 960.47 | 1208.98 | 1408.80 | 1583.43 | 2112.36 | 997.41 | 1256.00 | 1464.21 | 1643.88 | 2194.64 |
| 90 | 1025.95 | 1289.58 | 1502.83 | 1689.21 | 2253.41 | 1062.90 | 1336.60 | 1558.24 | 1749.66 | 2335.68 |
| 91 | 1096.48 | 1376.89 | 1603.58 | 1801.72 | 2406.21 | 1133.42 | 1423.91 | 1658.99 | 1862.17 | 2488.49 |
| 92 | 1170.36 | 1469.25 | 1711.04 | 1920.94 | 2565.73 | 1207.30 | 1516.26 | 1766.46 | 1981.39 | 2648.00 |
| 93 | 1250.96 | 1568.32 | 1825.23 | 2048.55 | 2738.68 | 1287.90 | 1615.33 | 1880.64 | 2109.00 | 2820.96 |
| 94 | 1336.60 | 1675.78 | 1949.48 | 2187.92 | 2925.06 | 1373.54 | 1722.80 | 2004.89 | 2248.37 | 3007.34 |
| 95 | 1432.31 | 1795.00 | 2087.17 | 2340.72 | 3129.92 | 1469.25 | 1842.02 | 2142.58 | 2401.17 | 3212.19 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 30 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 31 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 32 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 33 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 34 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 35 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 36 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 37 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 38 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 39 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 40 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 |
| 41 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 |
| 42 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 |
| 43 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 |
| 44 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 |
| 45 | 48.70 | 60.45 | 68.84 | 75.56 | 102.43 | 67.17 | 82.28 | 94.03 | 104.11 | 141.05 |
| 46 | 48.70 | 60.45 | 68.84 | 75.56 | 102.43 | 67.17 | 82.28 | 94.03 | 104.11 | 141.05 |
| 47 | 48.70 | 60.45 | 68.84 | 75.56 | 102.43 | 67.17 | 82.28 | 94.03 | 104.11 | 141.05 |
| 48 | 48.70 | 60.45 | 68.84 | 75.56 | 102.43 | 67.17 | 82.28 | 94.03 | 104.11 | 141.05 |
| 49 | 48.70 | 60.45 | 68.84 | 75.56 | 102.43 | 67.17 | 82.28 | 94.03 | 104.11 | 141.05 |
| 50 | 55.41 | 67.17 | 75.56 | 83.96 | 114.18 | 73.88 | 90.67 | 104.11 | 115.86 | 157.84 |
| 51 | 55.41 | 68.84 | 78.92 | 88.99 | 117.54 | 75.56 | 94.03 | 109.14 | 120.90 | 161.20 |
| 52 | 57.09 | 72.20 | 82.28 | 90.67 | 122.58 | 78.92 | 97.39 | 112.50 | 124.26 | 167.91 |
| 53 | 60.45 | 73.88 | 85.64 | 94.03 | 127.61 | 80.60 | 100.75 | 115.86 | 127.61 | 172.95 |
| 54 | 62.13 | 77.24 | 87.32 | 99.07 | 130.97 | 83.96 | 104.11 | 119.22 | 132.65 | 177.99 |
| 55 | 63.81 | 78.92 | 90.67 | 100.75 | 136.01 | 85.64 | 107.46 | 122.58 | 137.69 | 183.03 |
| 56 | 67.17 | 83.96 | 95.71 | 105.79 | 142.73 | 88.99 | 112.50 | 127.61 | 142.73 | 191.42 |
| 57 | 72.20 | 88.99 | 102.43 | 114.18 | 152.80 | 94.03 | 117.54 | 134.33 | 151.12 | 201.50 |
| 58 | 75.56 | 95.71 | 109.14 | 120.90 | 162.88 | 99.07 | 124.26 | 142.73 | 159.52 | 213.25 |
| 59 | 80.60 | 100.75 | 117.54 | 130.97 | 174.63 | 104.11 | 130.97 | 151.12 | 169.59 | 225.00 |
| 60 | 85.64 | 107.46 | 124.26 | 141.05 | 186.38 | 109.14 | 137.69 | 159.52 | 179.67 | 238.44 |
| 61 | 94.03 | 117.54 | 134.33 | 151.12 | 201.50 | 117.54 | 147.76 | 169.59 | 189.74 | 255.23 |
| 62 | 100.75 | 127.61 | 144.41 | 162.88 | 216.61 | 125.94 | 159.52 | 181.35 | 201.50 | 270.34 |
| 63 | 109.14 | 137.69 | 157.84 | 174.63 | 235.08 | 132.65 | 169.59 | 193.10 | 214.93 | 288.81 |
| 64 | 117.54 | 147.76 | 169.59 | 189.74 | 255.23 | 142.73 | 179.67 | 206.53 | 231.72 | 310.64 |
| 65 | 125.94 | 159.52 | 183.03 | 203.18 | 273.70 | 152.80 | 191.42 | 221.65 | 246.83 | 330.79 |
| 66 | 136.01 | 172.95 | 198.14 | 219.97 | 295.53 | 162.88 | 206.53 | 236.76 | 265.30 | 355.98 |
| 67 | 146.09 | 184.71 | 211.57 | 236.76 | 317.36 | 174.63 | 219.97 | 251.87 | 282.10 | 377.81 |
| 68 | 157.84 | 196.46 | 226.68 | 253.55 | 340.87 | 186.38 | 235.08 | 270.34 | 302.25 | 404.67 |
| 69 | 169.59 | 214.93 | 246.83 | 277.06 | 369.41 | 199.82 | 253.55 | 290.49 | 327.43 | 436.58 |
| 70 | 184.71 | 236.76 | 270.34 | 303.92 | 408.03 | 216.61 | 277.06 | 317.36 | 355.98 | 476.88 |
| 71 | 206.53 | 261.95 | 300.57 | 339.19 | 451.69 | 238.44 | 303.92 | 349.26 | 392.92 | 523.89 |
| 72 | 230.04 | 292.17 | 335.83 | 376.13 | 502.06 | 261.95 | 334.15 | 384.52 | 431.54 | 575.95 |
| 73 | 256.91 | 325.75 | 372.77 | 419.79 | 560.83 | 290.49 | 369.41 | 423.14 | 475.20 | 636.39 |
| 74 | 285.45 | 362.69 | 416.43 | 466.80 | 624.64 | 319.04 | 408.03 | 466.80 | 523.89 | 701.88 |
| 75 | 315.68 | 402.99 | 463.44 | 522.21 | 695.16 | 350.94 | 448.33 | 515.50 | 579.30 | 772.40 |
| 76 | 352.62 | 448.33 | 517.18 | 580.98 | 775.76 | 386.20 | 493.67 | 569.23 | 638.07 | 853.00 |
| 77 | 389.56 | 500.38 | 577.62 | 651.51 | 868.12 | 423.14 | 544.04 | 629.68 | 708.60 | 943.68 |
| 78 | 429.86 | 554.12 | 641.43 | 723.71 | 962.15 | 463.44 | 597.77 | 690.13 | 779.12 | 1037.71 |
| 79 | 471.84 | 607.85 | 705.24 | 795.91 | 1059.54 | 503.74 | 651.51 | 755.61 | 849.64 | 1131.74 |
| 80 | 512.14 | 659.90 | 765.69 | 864.76 | 1150.21 | 544.04 | 701.88 | 814.38 | 920.17 | 1222.41 |
| 81 | 549.08 | 708.60 | 822.78 | 928.56 | 1234.17 | 580.98 | 750.58 | 871.47 | 983.98 | 1308.05 |
| 82 | 584.34 | 753.93 | 874.83 | 987.33 | 1313.09 | 617.92 | 797.59 | 925.21 | 1044.43 | 1388.65 |
| 83 | 622.96 | 800.95 | 928.56 | 1046.10 | 1393.69 | 656.54 | 844.61 | 980.62 | 1104.87 | 1470.93 |
| 84 | 661.58 | 849.64 | 985.66 | 1109.91 | 1477.64 | 695.16 | 894.98 | 1037.71 | 1168.68 | 1558.24 |
| 85 | 701.88 | 903.38 | 1047.78 | 1178.76 | 1571.68 | 737.14 | 950.39 | 1101.52 | 1239.21 | 1652.27 |
| 86 | 747.22 | 960.47 | 1113.27 | 1252.64 | 1669.07 | 782.48 | 1007.48 | 1167.00 | 1313.09 | 1749.66 |
| 87 | 795.91 | 1022.60 | 1182.11 | 1329.88 | 1774.85 | 831.17 | 1069.61 | 1235.85 | 1390.33 | 1855.45 |
| 88 | 847.97 | 1086.40 | 1257.68 | 1412.16 | 1885.67 | 883.23 | 1133.42 | 1311.41 | 1472.61 | 1966.27 |
| 89 | 903.38 | 1158.61 | 1338.27 | 1502.83 | 2008.25 | 938.64 | 1205.62 | 1392.01 | 1563.28 | 2088.85 |
| 90 | 963.83 | 1235.85 | 1427.27 | 1601.90 | 2142.58 | 999.09 | 1282.86 | 1481.00 | 1662.35 | 2223.18 |
| 91 | 1029.31 | 1318.12 | 1522.98 | 1709.36 | 2285.31 | 1064.57 | 1365.14 | 1576.71 | 1769.81 | 2365.91 |
| 92 | 1099.84 | 1407.12 | 1623.73 | 1821.87 | 2436.43 | 1135.10 | 1454.14 | 1677.46 | 1882.32 | 2517.03 |
| 93 | 1173.72 | 1501.15 | 1732.87 | 1942.76 | 2599.31 | 1208.98 | 1548.17 | 1786.60 | 2003.21 | 2679.91 |
| 94 | 1256.00 | 1603.58 | 1850.41 | 2073.74 | 2775.62 | 1291.26 | 1650.59 | 1904.14 | 2134.19 | 2856.22 |
| 95 | 1343.31 | 1716.08 | 1979.71 | 2216.46 | 2970.40 | 1378.57 | 1763.10 | 2033.44 | 2276.91 | 3051.00 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 30 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 31 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 32 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 33 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 34 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 35 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 36 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 37 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 38 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 39 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 40 | 50.37 | 63.81 | 70.52 | 82.28 | 107.46 | 68.84 | 85.64 | 97.39 | 110.82 | 147.76 |
| 41 | 50.37 | 63.81 | 70.52 | 82.28 | 107.46 | 68.84 | 85.64 | 97.39 | 110.82 | 147.76 |
| 42 | 50.37 | 63.81 | 70.52 | 82.28 | 107.46 | 68.84 | 85.64 | 97.39 | 110.82 | 147.76 |
| 43 | 50.37 | 63.81 | 70.52 | 82.28 | 107.46 | 68.84 | 85.64 | 97.39 | 110.82 | 147.76 |
| 44 | 50.37 | 63.81 | 70.52 | 82.28 | 107.46 | 68.84 | 85.64 | 97.39 | 110.82 | 147.76 |
| 45 | 53.73 | 67.17 | 75.56 | 85.64 | 114.18 | 73.88 | 90.67 | 104.11 | 115.86 | 154.48 |
| 46 | 53.73 | 67.17 | 75.56 | 85.64 | 114.18 | 73.88 | 90.67 | 104.11 | 115.86 | 154.48 |
| 47 | 53.73 | 67.17 | 75.56 | 85.64 | 114.18 | 73.88 | 90.67 | 104.11 | 115.86 | 154.48 |
| 48 | 53.73 | 67.17 | 75.56 | 85.64 | 114.18 | 73.88 | 90.67 | 104.11 | 115.86 | 154.48 |
| 49 | 53.73 | 67.17 | 75.56 | 85.64 | 114.18 | 73.88 | 90.67 | 104.11 | 115.86 | 154.48 |
| 50 | 60.45 | 72.20 | 83.96 | 94.03 | 125.94 | 82.28 | 99.07 | 115.86 | 129.29 | 171.27 |
| 51 | 62.13 | 77.24 | 87.32 | 97.39 | 130.97 | 83.96 | 104.11 | 117.54 | 134.33 | 177.99 |
| 52 | 65.49 | 80.60 | 92.35 | 100.75 | 136.01 | 85.64 | 107.46 | 122.58 | 136.01 | 184.71 |
| 53 | 67.17 | 80.60 | 94.03 | 105.79 | 141.05 | 88.99 | 109.14 | 127.61 | 141.05 | 191.42 |
| 54 | 68.84 | 83.96 | 95.71 | 109.14 | 146.09 | 92.35 | 112.50 | 130.97 | 146.09 | 196.46 |
| 55 | 70.52 | 87.32 | 99.07 | 112.50 | 149.44 | 95.71 | 117.54 | 134.33 | 151.12 | 203.18 |
| 56 | 75.56 | 92.35 | 105.79 | 119.22 | 157.84 | 100.75 | 122.58 | 141.05 | 156.16 | 211.57 |
| 57 | 78.92 | 97.39 | 112.50 | 124.26 | 167.91 | 104.11 | 127.61 | 147.76 | 164.56 | 221.65 |
| 58 | 83.96 | 104.11 | 120.90 | 134.33 | 181.35 | 107.46 | 136.01 | 157.84 | 176.31 | 236.76 |
| 59 | 90.67 | 112.50 | 127.61 | 144.41 | 194.78 | 115.86 | 144.41 | 164.56 | 184.71 | 248.51 |
| 60 | 97.39 | 119.22 | 137.69 | 154.48 | 209.89 | 122.58 | 151.12 | 174.63 | 196.46 | 263.62 |
| 61 | 104.11 | 129.29 | 151.12 | 167.91 | 225.00 | 130.97 | 161.20 | 188.06 | 209.89 | 280.42 |
| 62 | 112.50 | 139.37 | 159.52 | 179.67 | 240.12 | 137.69 | 172.95 | 198.14 | 223.33 | 297.21 |
| 63 | 122.58 | 151.12 | 172.95 | 194.78 | 260.27 | 147.76 | 184.71 | 213.25 | 238.44 | 319.04 |
| 64 | 132.65 | 162.88 | 186.38 | 209.89 | 282.10 | 159.52 | 198.14 | 226.68 | 255.23 | 342.54 |
| 65 | 139.37 | 176.31 | 201.50 | 225.00 | 302.25 | 167.91 | 211.57 | 241.80 | 270.34 | 364.37 |
| 66 | 151.12 | 191.42 | 218.29 | 243.48 | 325.75 | 181.35 | 226.68 | 260.27 | 290.49 | 389.56 |
| 67 | 162.88 | 201.50 | 233.40 | 263.62 | 349.26 | 193.10 | 240.12 | 277.06 | 312.32 | 416.43 |
| 68 | 174.63 | 216.61 | 251.87 | 280.42 | 376.13 | 206.53 | 256.91 | 297.21 | 332.47 | 444.97 |
| 69 | 189.74 | 236.76 | 272.02 | 305.60 | 408.03 | 223.33 | 277.06 | 320.72 | 359.34 | 478.55 |
| 70 | 206.53 | 260.27 | 298.89 | 335.83 | 450.01 | 240.12 | 302.25 | 349.26 | 391.24 | 523.89 |
| 71 | 230.04 | 288.81 | 334.15 | 372.77 | 498.70 | 266.98 | 334.15 | 384.52 | 431.54 | 574.27 |
| 72 | 258.59 | 319.04 | 369.41 | 416.43 | 554.12 | 293.85 | 364.37 | 423.14 | 475.20 | 633.04 |
| 73 | 285.45 | 354.30 | 411.39 | 461.76 | 616.24 | 320.72 | 401.31 | 466.80 | 522.21 | 696.84 |
| 74 | 317.36 | 396.28 | 458.41 | 513.82 | 686.77 | 354.30 | 443.29 | 512.14 | 575.95 | 769.05 |
| 75 | 350.94 | 438.26 | 508.78 | 572.59 | 764.01 | 389.56 | 485.27 | 564.19 | 634.71 | 847.97 |
| 76 | 389.56 | 490.31 | 569.23 | 641.43 | 854.68 | 426.50 | 537.32 | 624.64 | 703.56 | 936.96 |
| 77 | 431.54 | 545.72 | 636.39 | 716.99 | 953.75 | 468.48 | 592.74 | 690.13 | 775.76 | 1034.35 |
| 78 | 478.55 | 604.49 | 705.24 | 794.23 | 1059.54 | 515.50 | 649.83 | 758.97 | 854.68 | 1140.14 |
| 79 | 523.89 | 663.26 | 775.76 | 876.51 | 1163.64 | 559.15 | 706.92 | 829.50 | 935.28 | 1242.56 |
| 80 | 569.23 | 718.67 | 842.93 | 952.07 | 1266.07 | 604.49 | 764.01 | 894.98 | 1012.52 | 1343.31 |
| 81 | 611.21 | 774.08 | 905.06 | 1024.28 | 1356.75 | 646.47 | 817.74 | 957.11 | 1083.05 | 1435.66 |
| 82 | 651.51 | 821.10 | 963.83 | 1088.08 | 1445.74 | 686.77 | 868.12 | 1017.56 | 1148.53 | 1528.02 |
| 83 | 693.48 | 873.15 | 1022.60 | 1155.25 | 1534.73 | 728.75 | 920.17 | 1078.01 | 1215.70 | 1617.01 |
| 84 | 735.46 | 928.56 | 1084.72 | 1225.77 | 1627.09 | 772.40 | 977.26 | 1141.82 | 1287.90 | 1712.72 |
| 85 | 782.48 | 989.01 | 1153.57 | 1301.33 | 1731.19 | 819.42 | 1037.71 | 1210.66 | 1366.82 | 1816.83 |
| 86 | 834.53 | 1051.14 | 1227.45 | 1381.93 | 1840.34 | 871.47 | 1099.84 | 1284.54 | 1447.42 | 1925.97 |
| 87 | 888.27 | 1118.31 | 1304.69 | 1467.57 | 1956.20 | 925.21 | 1167.00 | 1361.78 | 1533.05 | 2041.83 |
| 88 | 945.36 | 1190.51 | 1388.65 | 1561.60 | 2082.13 | 982.30 | 1239.21 | 1445.74 | 1627.09 | 2167.77 |
| 89 | 1009.16 | 1267.75 | 1477.64 | 1662.35 | 2218.14 | 1046.10 | 1316.45 | 1534.73 | 1727.84 | 2303.78 |
| 90 | 1078.01 | 1353.39 | 1576.71 | 1771.49 | 2364.23 | 1114.95 | 1402.08 | 1633.80 | 1836.98 | 2449.87 |
| 91 | 1151.89 | 1445.74 | 1684.18 | 1890.71 | 2525.43 | 1188.83 | 1494.43 | 1741.27 | 1956.20 | 2611.06 |
| 92 | 1229.13 | 1541.45 | 1795.00 | 2016.65 | 2693.34 | 1266.07 | 1590.15 | 1852.09 | 2082.13 | 2778.98 |
| 93 | 1313.09 | 1647.24 | 1915.90 | 2150.98 | 2874.69 | 1350.03 | 1695.93 | 1972.99 | 2216.46 | 2960.32 |
| 94 | 1403.76 | 1759.74 | 2046.87 | 2295.38 | 3069.47 | 1440.70 | 1808.43 | 2103.96 | 2360.87 | 3155.10 |
| 95 | 1502.83 | 1884.00 | 2189.60 | 2456.58 | 3286.08 | 1539.77 | 1932.69 | 2246.69 | 2522.07 | 3371.71 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 30 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 31 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 32 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 33 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 34 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 35 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 36 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 37 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 38 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 39 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 40 | 45.34 | 55.41 | 63.81 | 70.52 | 95.71 | 63.81 | 75.56 | 85.64 | 97.39 | 132.65 |
| 41 | 45.34 | 55.41 | 63.81 | 70.52 | 95.71 | 63.81 | 75.56 | 85.64 | 97.39 | 132.65 |
| 42 | 45.34 | 55.41 | 63.81 | 70.52 | 95.71 | 63.81 | 75.56 | 85.64 | 97.39 | 132.65 |
| 43 | 45.34 | 55.41 | 63.81 | 70.52 | 95.71 | 63.81 | 75.56 | 85.64 | 97.39 | 132.65 |
| 44 | 45.34 | 55.41 | 63.81 | 70.52 | 95.71 | 63.81 | 75.56 | 85.64 | 97.39 | 132.65 |
| 45 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 102.43 | 136.01 |
| 46 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 102.43 | 136.01 |
| 47 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 102.43 | 136.01 |
| 48 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 102.43 | 136.01 |
| 49 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 102.43 | 136.01 |
| 50 | 52.05 | 67.17 | 75.56 | 83.96 | 114.18 | 70.52 | 90.67 | 102.43 | 114.18 | 152.80 |
| 51 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 73.88 | 92.35 | 105.79 | 117.54 | 157.84 |
| 52 | 57.09 | 70.52 | 80.60 | 90.67 | 120.90 | 77.24 | 95.71 | 109.14 | 120.90 | 164.56 |
| 53 | 58.77 | 72.20 | 83.96 | 94.03 | 124.26 | 80.60 | 99.07 | 114.18 | 127.61 | 169.59 |
| 54 | 62.13 | 75.56 | 87.32 | 97.39 | 127.61 | 82.28 | 100.75 | 117.54 | 130.97 | 172.95 |
| 55 | 63.81 | 77.24 | 88.99 | 99.07 | 132.65 | 85.64 | 104.11 | 119.22 | 134.33 | 179.67 |
| 56 | 67.17 | 82.28 | 95.71 | 105.79 | 141.05 | 87.32 | 109.14 | 125.94 | 139.37 | 188.06 |
| 57 | 70.52 | 87.32 | 100.75 | 112.50 | 149.44 | 92.35 | 114.18 | 132.65 | 147.76 | 198.14 |
| 58 | 75.56 | 94.03 | 107.46 | 120.90 | 159.52 | 97.39 | 122.58 | 141.05 | 156.16 | 208.21 |
| 59 | 80.60 | 99.07 | 115.86 | 129.29 | 172.95 | 102.43 | 127.61 | 147.76 | 164.56 | 221.65 |
| 60 | 85.64 | 105.79 | 122.58 | 139.37 | 183.03 | 107.46 | 134.33 | 156.16 | 176.31 | 233.40 |
| 61 | 92.35 | 115.86 | 132.65 | 149.44 | 199.82 | 115.86 | 146.09 | 166.23 | 188.06 | 250.19 |
| 62 | 100.75 | 124.26 | 142.73 | 159.52 | 213.25 | 122.58 | 154.48 | 176.31 | 198.14 | 265.30 |
| 63 | 107.46 | 134.33 | 152.80 | 172.95 | 231.72 | 130.97 | 164.56 | 188.06 | 211.57 | 283.77 |
| 64 | 115.86 | 146.09 | 164.56 | 184.71 | 248.51 | 141.05 | 176.31 | 199.82 | 225.00 | 302.25 |
| 65 | 125.94 | 156.16 | 177.99 | 199.82 | 268.66 | 151.12 | 188.06 | 214.93 | 241.80 | 324.07 |
| 66 | 136.01 | 167.91 | 193.10 | 216.61 | 290.49 | 161.20 | 201.50 | 230.04 | 260.27 | 347.58 |
| 67 | 144.41 | 179.67 | 206.53 | 233.40 | 312.32 | 172.95 | 213.25 | 246.83 | 277.06 | 371.09 |
| 68 | 154.48 | 194.78 | 223.33 | 250.19 | 334.15 | 183.03 | 230.04 | 263.62 | 297.21 | 396.28 |
| 69 | 167.91 | 208.21 | 241.80 | 273.70 | 364.37 | 198.14 | 246.83 | 285.45 | 320.72 | 428.18 |
| 70 | 183.03 | 230.04 | 266.98 | 298.89 | 399.64 | 213.25 | 270.34 | 312.32 | 349.26 | 466.80 |
| 71 | 204.86 | 255.23 | 295.53 | 332.47 | 443.29 | 236.76 | 295.53 | 340.87 | 382.84 | 512.14 |
| 72 | 226.68 | 283.77 | 329.11 | 369.41 | 495.35 | 258.59 | 325.75 | 376.13 | 423.14 | 564.19 |
| 73 | 255.23 | 315.68 | 366.05 | 411.39 | 549.08 | 285.45 | 355.98 | 414.75 | 465.12 | 621.28 |
| 74 | 282.10 | 352.62 | 409.71 | 458.41 | 611.21 | 315.68 | 394.60 | 456.73 | 512.14 | 685.09 |
| 75 | 312.32 | 392.92 | 455.05 | 508.78 | 681.73 | 345.90 | 434.90 | 503.74 | 564.19 | 755.61 |
| 76 | 349.26 | 434.90 | 507.10 | 569.23 | 758.97 | 381.16 | 478.55 | 555.80 | 624.64 | 834.53 |
| 77 | 386.20 | 485.27 | 565.87 | 638.07 | 847.97 | 418.11 | 528.93 | 612.89 | 691.81 | 920.17 |
| 78 | 426.50 | 537.32 | 629.68 | 708.60 | 942.00 | 458.41 | 577.62 | 676.69 | 762.33 | 1012.52 |
| 79 | 468.48 | 591.06 | 690.13 | 779.12 | 1036.03 | 498.70 | 629.68 | 737.14 | 832.85 | 1104.87 |
| 80 | 507.10 | 641.43 | 750.58 | 847.97 | 1126.70 | 539.00 | 680.05 | 795.91 | 900.02 | 1195.55 |
| 81 | 544.04 | 688.45 | 805.99 | 910.09 | 1208.98 | 574.27 | 727.07 | 853.00 | 962.15 | 1277.83 |
| 82 | 579.30 | 732.11 | 858.04 | 968.86 | 1286.22 | 612.89 | 774.08 | 905.06 | 1024.28 | 1358.42 |
| 83 | 616.24 | 777.44 | 910.09 | 1027.63 | 1365.14 | 649.83 | 819.42 | 958.79 | 1081.37 | 1439.02 |
| 84 | 654.86 | 827.82 | 965.51 | 1089.76 | 1449.10 | 686.77 | 869.79 | 1015.88 | 1146.85 | 1524.66 |
| 85 | 698.52 | 879.87 | 1027.63 | 1156.93 | 1541.45 | 730.43 | 921.85 | 1079.69 | 1214.02 | 1618.69 |
| 86 | 743.86 | 936.96 | 1091.44 | 1229.13 | 1638.84 | 775.76 | 978.94 | 1143.49 | 1286.22 | 1716.08 |
| 87 | 790.87 | 995.73 | 1161.96 | 1306.37 | 1741.27 | 822.78 | 1037.71 | 1214.02 | 1363.46 | 1818.51 |
| 88 | 842.93 | 1059.54 | 1234.17 | 1390.33 | 1852.09 | 874.83 | 1101.52 | 1286.22 | 1447.42 | 1929.33 |
| 89 | 898.34 | 1130.06 | 1316.45 | 1477.64 | 1974.67 | 930.24 | 1172.04 | 1368.50 | 1534.73 | 2051.91 |
| 90 | 960.47 | 1205.62 | 1403.76 | 1576.71 | 2105.64 | 992.37 | 1247.60 | 1455.81 | 1633.80 | 2182.88 |
| 91 | 1025.95 | 1286.22 | 1497.79 | 1682.50 | 2246.69 | 1057.86 | 1328.20 | 1549.85 | 1739.59 | 2323.93 |
| 92 | 1094.80 | 1373.54 | 1596.86 | 1793.32 | 2396.13 | 1126.70 | 1415.52 | 1648.92 | 1850.41 | 2473.37 |
| 93 | 1168.68 | 1465.89 | 1706.01 | 1914.22 | 2557.33 | 1200.59 | 1507.87 | 1758.06 | 1971.31 | 2634.57 |
| 94 | 1250.96 | 1566.64 | 1821.87 | 2043.51 | 2731.96 | 1282.86 | 1608.62 | 1873.92 | 2100.60 | 2809.20 |
| 95 | 1339.95 | 1675.78 | 1949.48 | 2184.56 | 2923.38 | 1371.86 | 1717.76 | 2001.53 | 2241.65 | 3000.62 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 30 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 31 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 32 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 33 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 34 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 35 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 36 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 37 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 38 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 39 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 40 | 41.98 | 52.05 | 58.77 | 65.49 | 87.32 | 55.41 | 70.52 | 80.60 | 88.99 | 117.54 |
| 41 | 41.98 | 52.05 | 58.77 | 65.49 | 87.32 | 55.41 | 70.52 | 80.60 | 88.99 | 117.54 |
| 42 | 41.98 | 52.05 | 58.77 | 65.49 | 87.32 | 55.41 | 70.52 | 80.60 | 88.99 | 117.54 |
| 43 | 41.98 | 52.05 | 58.77 | 65.49 | 87.32 | 55.41 | 70.52 | 80.60 | 88.99 | 117.54 |
| 44 | 41.98 | 52.05 | 58.77 | 65.49 | 87.32 | 55.41 | 70.52 | 80.60 | 88.99 | 117.54 |
| 45 | 43.66 | 52.05 | 62.13 | 68.84 | 92.35 | 60.45 | 72.20 | 82.28 | 94.03 | 125.94 |
| 46 | 43.66 | 52.05 | 62.13 | 68.84 | 92.35 | 60.45 | 72.20 | 82.28 | 94.03 | 125.94 |
| 47 | 43.66 | 52.05 | 62.13 | 68.84 | 92.35 | 60.45 | 72.20 | 82.28 | 94.03 | 125.94 |
| 48 | 43.66 | 52.05 | 62.13 | 68.84 | 92.35 | 60.45 | 72.20 | 82.28 | 94.03 | 125.94 |
| 49 | 43.66 | 52.05 | 62.13 | 68.84 | 92.35 | 60.45 | 72.20 | 82.28 | 94.03 | 125.94 |
| 50 | 48.70 | 60.45 | 67.17 | 77.24 | 102.43 | 65.49 | 82.28 | 94.03 | 104.11 | 139.37 |
| 51 | 50.37 | 62.13 | 70.52 | 78.92 | 107.46 | 68.84 | 83.96 | 97.39 | 107.46 | 146.09 |
| 52 | 52.05 | 65.49 | 72.20 | 82.28 | 110.82 | 68.84 | 87.32 | 99.07 | 110.82 | 149.44 |
| 53 | 53.73 | 67.17 | 75.56 | 85.64 | 114.18 | 72.20 | 90.67 | 102.43 | 115.86 | 152.80 |
| 54 | 55.41 | 67.17 | 78.92 | 87.32 | 117.54 | 75.56 | 92.35 | 105.79 | 117.54 | 157.84 |
| 55 | 57.09 | 68.84 | 80.60 | 92.35 | 122.58 | 75.56 | 94.03 | 109.14 | 122.58 | 164.56 |
| 56 | 60.45 | 73.88 | 85.64 | 95.71 | 127.61 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 |
| 57 | 65.49 | 78.92 | 92.35 | 100.75 | 137.69 | 85.64 | 104.11 | 122.58 | 134.33 | 179.67 |
| 58 | 68.84 | 83.96 | 97.39 | 109.14 | 147.76 | 88.99 | 109.14 | 125.94 | 142.73 | 189.74 |
| 59 | 72.20 | 92.35 | 104.11 | 117.54 | 156.16 | 92.35 | 117.54 | 134.33 | 149.44 | 201.50 |
| 60 | 77.24 | 97.39 | 112.50 | 124.26 | 167.91 | 97.39 | 122.58 | 142.73 | 157.84 | 213.25 |
| 61 | 83.96 | 105.79 | 122.58 | 136.01 | 181.35 | 105.79 | 132.65 | 152.80 | 169.59 | 228.36 |
| 62 | 92.35 | 114.18 | 129.29 | 147.76 | 196.46 | 114.18 | 139.37 | 161.20 | 181.35 | 241.80 |
| 63 | 99.07 | 120.90 | 139.37 | 156.16 | 209.89 | 120.90 | 149.44 | 172.95 | 193.10 | 256.91 |
| 64 | 105.79 | 132.65 | 152.80 | 169.59 | 226.68 | 127.61 | 161.20 | 184.71 | 206.53 | 275.38 |
| 65 | 112.50 | 141.05 | 162.88 | 181.35 | 245.15 | 136.01 | 171.27 | 196.46 | 219.97 | 293.85 |
| 66 | 122.58 | 152.80 | 177.99 | 198.14 | 263.62 | 146.09 | 183.03 | 211.57 | 236.76 | 314.00 |
| 67 | 130.97 | 164.56 | 191.42 | 211.57 | 282.10 | 154.48 | 194.78 | 226.68 | 250.19 | 337.51 |
| 68 | 142.73 | 174.63 | 201.50 | 228.36 | 305.60 | 166.23 | 208.21 | 238.44 | 270.34 | 361.02 |
| 69 | 152.80 | 189.74 | 221.65 | 246.83 | 330.79 | 181.35 | 223.33 | 260.27 | 290.49 | 389.56 |
| 70 | 166.23 | 209.89 | 241.80 | 272.02 | 361.02 | 194.78 | 245.15 | 282.10 | 317.36 | 423.14 |
| 71 | 186.38 | 231.72 | 268.66 | 302.25 | 402.99 | 214.93 | 268.66 | 310.64 | 349.26 | 465.12 |
| 72 | 206.53 | 258.59 | 298.89 | 335.83 | 448.33 | 235.08 | 295.53 | 340.87 | 382.84 | 512.14 |
| 73 | 228.36 | 287.13 | 334.15 | 374.45 | 500.38 | 258.59 | 324.07 | 376.13 | 424.82 | 565.87 |
| 74 | 256.91 | 322.39 | 371.09 | 416.43 | 555.80 | 287.13 | 361.02 | 414.75 | 466.80 | 622.96 |
| 75 | 285.45 | 357.66 | 413.07 | 463.44 | 619.60 | 315.68 | 396.28 | 458.41 | 515.50 | 686.77 |
| 76 | 315.68 | 396.28 | 461.76 | 518.85 | 690.13 | 345.90 | 434.90 | 505.42 | 567.55 | 757.29 |
| 77 | 350.94 | 441.61 | 513.82 | 580.98 | 772.40 | 379.49 | 478.55 | 557.47 | 628.00 | 837.89 |
| 78 | 389.56 | 490.31 | 570.91 | 644.79 | 858.04 | 418.11 | 527.25 | 614.57 | 693.48 | 923.53 |
| 79 | 424.82 | 537.32 | 628.00 | 708.60 | 942.00 | 453.37 | 574.27 | 671.66 | 755.61 | 1005.80 |
| 80 | 461.76 | 582.66 | 683.41 | 772.40 | 1022.60 | 488.63 | 619.60 | 725.39 | 819.42 | 1086.40 |
| 81 | 495.35 | 626.32 | 733.78 | 827.82 | 1099.84 | 522.21 | 661.58 | 774.08 | 876.51 | 1163.64 |
| 82 | 525.57 | 666.62 | 780.80 | 879.87 | 1172.04 | 554.12 | 703.56 | 826.14 | 930.24 | 1237.53 |
| 83 | 560.83 | 708.60 | 827.82 | 935.28 | 1242.56 | 589.38 | 745.54 | 873.15 | 985.66 | 1309.73 |
| 84 | 596.09 | 752.25 | 879.87 | 990.69 | 1319.80 | 626.32 | 790.87 | 925.21 | 1041.07 | 1388.65 |
| 85 | 634.71 | 800.95 | 935.28 | 1052.82 | 1403.76 | 666.62 | 841.25 | 982.30 | 1104.87 | 1472.61 |
| 86 | 675.01 | 851.32 | 995.73 | 1119.99 | 1492.76 | 706.92 | 891.62 | 1042.75 | 1172.04 | 1561.60 |
| 87 | 720.35 | 905.06 | 1056.18 | 1190.51 | 1586.79 | 752.25 | 945.36 | 1103.19 | 1242.56 | 1655.63 |
| 88 | 765.69 | 963.83 | 1125.02 | 1264.39 | 1685.86 | 797.59 | 1004.13 | 1172.04 | 1316.45 | 1754.70 |
| 89 | 816.06 | 1027.63 | 1197.23 | 1344.99 | 1796.68 | 847.97 | 1067.93 | 1244.24 | 1397.04 | 1865.52 |
| 90 | 871.47 | 1096.48 | 1277.83 | 1435.66 | 1915.90 | 903.38 | 1136.78 | 1324.84 | 1487.72 | 1984.74 |
| 91 | 931.92 | 1170.36 | 1363.46 | 1531.38 | 2046.87 | 963.83 | 1210.66 | 1410.48 | 1583.43 | 2115.72 |
| 92 | 995.73 | 1249.28 | 1454.14 | 1632.12 | 2181.20 | 1027.63 | 1289.58 | 1501.15 | 1684.18 | 2250.05 |
| 93 | 1062.90 | 1333.24 | 1551.53 | 1741.27 | 2328.97 | 1094.80 | 1373.54 | 1598.54 | 1793.32 | 2397.81 |
| 94 | 1136.78 | 1423.91 | 1657.31 | 1858.81 | 2486.81 | 1168.68 | 1464.21 | 1704.33 | 1910.86 | 2555.65 |
| 95 | 1217.38 | 1526.34 | 1774.85 | 1989.78 | 2661.44 | 1249.28 | 1566.64 | 1821.87 | 2041.83 | 2730.28 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 30 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 31 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 32 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 33 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 34 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 35 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 36 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 37 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 38 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 39 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 40 | 38.62 | 47.02 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 75.56 | 83.96 | 114.18 |
| 41 | 38.62 | 47.02 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 75.56 | 83.96 | 114.18 |
| 42 | 38.62 | 47.02 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 75.56 | 83.96 | 114.18 |
| 43 | 38.62 | 47.02 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 75.56 | 83.96 | 114.18 |
| 44 | 38.62 | 47.02 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 75.56 | 83.96 | 114.18 |
| 45 | 41.98 | 52.05 | 58.77 | 63.81 | 87.32 | 57.09 | 70.52 | 80.60 | 88.99 | 119.22 |
| 46 | 41.98 | 52.05 | 58.77 | 63.81 | 87.32 | 57.09 | 70.52 | 80.60 | 88.99 | 119.22 |
| 47 | 41.98 | 52.05 | 58.77 | 63.81 | 87.32 | 57.09 | 70.52 | 80.60 | 88.99 | 119.22 |
| 48 | 41.98 | 52.05 | 58.77 | 63.81 | 87.32 | 57.09 | 70.52 | 80.60 | 88.99 | 119.22 |
| 49 | 41.98 | 52.05 | 58.77 | 63.81 | 87.32 | 57.09 | 70.52 | 80.60 | 88.99 | 119.22 |
| 50 | 47.02 | 57.09 | 63.81 | 70.52 | 97.39 | 63.81 | 77.24 | 88.99 | 97.39 | 134.33 |
| 51 | 47.02 | 58.77 | 67.17 | 75.56 | 99.07 | 63.81 | 80.60 | 94.03 | 102.43 | 136.01 |
| 52 | 48.70 | 62.13 | 68.84 | 77.24 | 104.11 | 67.17 | 82.28 | 95.71 | 105.79 | 142.73 |
| 53 | 52.05 | 63.81 | 72.20 | 80.60 | 109.14 | 68.84 | 85.64 | 97.39 | 109.14 | 147.76 |
| 54 | 52.05 | 65.49 | 73.88 | 83.96 | 112.50 | 70.52 | 88.99 | 100.75 | 112.50 | 151.12 |
| 55 | 53.73 | 67.17 | 77.24 | 85.64 | 115.86 | 72.20 | 92.35 | 104.11 | 115.86 | 154.48 |
| 56 | 57.09 | 70.52 | 82.28 | 90.67 | 120.90 | 75.56 | 95.71 | 109.14 | 120.90 | 162.88 |
| 57 | 62.13 | 75.56 | 87.32 | 97.39 | 129.29 | 80.60 | 100.75 | 114.18 | 129.29 | 171.27 |
| 58 | 65.49 | 80.60 | 94.03 | 102.43 | 139.37 | 85.64 | 104.11 | 122.58 | 136.01 | 181.35 |
| 59 | 68.84 | 85.64 | 99.07 | 112.50 | 147.76 | 88.99 | 110.82 | 127.61 | 144.41 | 191.42 |
| 60 | 73.88 | 92.35 | 105.79 | 119.22 | 157.84 | 94.03 | 117.54 | 136.01 | 152.80 | 203.18 |
| 61 | 78.92 | 99.07 | 114.18 | 127.61 | 171.27 | 99.07 | 125.94 | 144.41 | 161.20 | 216.61 |
| 62 | 85.64 | 109.14 | 124.26 | 139.37 | 183.03 | 107.46 | 136.01 | 154.48 | 171.27 | 228.36 |
| 63 | 94.03 | 117.54 | 134.33 | 147.76 | 199.82 | 114.18 | 144.41 | 164.56 | 183.03 | 245.15 |
| 64 | 100.75 | 125.94 | 144.41 | 161.20 | 216.61 | 120.90 | 152.80 | 174.63 | 196.46 | 263.62 |
| 65 | 107.46 | 136.01 | 154.48 | 172.95 | 231.72 | 129.29 | 164.56 | 188.06 | 209.89 | 282.10 |
| 66 | 115.86 | 147.76 | 167.91 | 186.38 | 250.19 | 139.37 | 176.31 | 201.50 | 225.00 | 302.25 |
| 67 | 124.26 | 157.84 | 179.67 | 201.50 | 270.34 | 147.76 | 186.38 | 213.25 | 240.12 | 320.72 |
| 68 | 134.33 | 166.23 | 191.42 | 216.61 | 288.81 | 157.84 | 199.82 | 230.04 | 256.91 | 342.54 |
| 69 | 144.41 | 183.03 | 209.89 | 235.08 | 315.68 | 169.59 | 216.61 | 246.83 | 277.06 | 372.77 |
| 70 | 156.16 | 201.50 | 230.04 | 258.59 | 347.58 | 183.03 | 235.08 | 268.66 | 303.92 | 404.67 |
| 71 | 176.31 | 223.33 | 255.23 | 287.13 | 384.52 | 203.18 | 258.59 | 295.53 | 334.15 | 444.97 |
| 72 | 194.78 | 248.51 | 285.45 | 320.72 | 426.50 | 221.65 | 283.77 | 327.43 | 367.73 | 490.31 |
| 73 | 219.97 | 275.38 | 317.36 | 355.98 | 476.88 | 248.51 | 314.00 | 359.34 | 402.99 | 540.68 |
| 74 | 243.48 | 308.96 | 354.30 | 396.28 | 532.29 | 272.02 | 347.58 | 396.28 | 444.97 | 597.77 |
| 75 | 268.66 | 342.54 | 394.60 | 443.29 | 591.06 | 297.21 | 381.16 | 438.26 | 491.99 | 656.54 |
| 76 | 300.57 | 381.16 | 439.93 | 493.67 | 659.90 | 329.11 | 419.79 | 483.59 | 542.36 | 725.39 |
| 77 | 330.79 | 424.82 | 490.31 | 554.12 | 737.14 | 359.34 | 463.44 | 535.65 | 602.81 | 800.95 |
| 78 | 366.05 | 471.84 | 545.72 | 616.24 | 817.74 | 394.60 | 508.78 | 587.70 | 663.26 | 881.55 |
| 79 | 401.31 | 517.18 | 599.45 | 676.69 | 900.02 | 428.18 | 554.12 | 643.11 | 722.03 | 962.15 |
| 80 | 434.90 | 562.51 | 651.51 | 735.46 | 977.26 | 461.76 | 597.77 | 691.81 | 782.48 | 1039.39 |
| 81 | 466.80 | 602.81 | 698.52 | 789.20 | 1049.46 | 493.67 | 638.07 | 740.50 | 836.21 | 1111.59 |
| 82 | 497.03 | 641.43 | 743.86 | 839.57 | 1116.63 | 525.57 | 678.37 | 785.84 | 888.27 | 1180.44 |
| 83 | 528.93 | 680.05 | 789.20 | 888.27 | 1185.47 | 557.47 | 718.67 | 834.53 | 938.64 | 1250.96 |
| 84 | 562.51 | 722.03 | 837.89 | 943.68 | 1256.00 | 591.06 | 760.65 | 883.23 | 994.05 | 1324.84 |
| 85 | 596.09 | 767.37 | 889.94 | 1002.45 | 1336.60 | 626.32 | 807.67 | 935.28 | 1052.82 | 1405.44 |
| 86 | 634.71 | 816.06 | 947.03 | 1064.57 | 1418.87 | 664.94 | 856.36 | 992.37 | 1114.95 | 1487.72 |
| 87 | 676.69 | 869.79 | 1004.13 | 1130.06 | 1507.87 | 706.92 | 910.09 | 1049.46 | 1180.44 | 1576.71 |
| 88 | 720.35 | 923.53 | 1069.61 | 1200.59 | 1603.58 | 750.58 | 963.83 | 1114.95 | 1250.96 | 1672.42 |
| 89 | 767.37 | 983.98 | 1136.78 | 1277.83 | 1707.69 | 797.59 | 1024.28 | 1182.11 | 1328.20 | 1776.53 |
| 90 | 819.42 | 1049.46 | 1214.02 | 1361.78 | 1821.87 | 849.64 | 1089.76 | 1259.36 | 1412.16 | 1890.71 |
| 91 | 874.83 | 1119.99 | 1294.62 | 1452.46 | 1942.76 | 905.06 | 1160.29 | 1339.95 | 1502.83 | 2011.61 |
| 92 | 935.28 | 1195.55 | 1380.25 | 1548.17 | 2070.38 | 965.51 | 1235.85 | 1425.59 | 1598.54 | 2139.22 |
| 93 | 997.41 | 1276.15 | 1472.61 | 1652.27 | 2209.75 | 1027.63 | 1316.45 | 1517.94 | 1702.65 | 2278.59 |
| 94 | 1067.93 | 1363.46 | 1573.35 | 1763.10 | 2359.19 | 1098.16 | 1403.76 | 1618.69 | 1813.47 | 2428.04 |
| 95 | 1141.82 | 1459.17 | 1682.50 | 1884.00 | 2525.43 | 1172.04 | 1499.47 | 1727.84 | 1934.37 | 2594.27 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 30 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 31 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 46.02 | 57.82 | 68.44 | 77.88 | 105.87 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 32 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 46.02 | 57.82 | 68.44 | 77.88 | 108.98 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 33 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 47.76 | 57.82 | 68.44 | 77.88 | 115.21 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 34 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 47.76 | 57.82 | 69.80 | 77.88 | 121.44 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 35 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 50.74 | 59.45 | 69.80 | 77.88 | 124.55 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 36 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 53.73 | 62.43 | 72.84 | 80.64 | 131.24 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 37 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 56.71 | 65.40 | 78.90 | 83.75 | 138.20 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 38 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 56.71 | 68.37 | 81.94 | 86.85 | 145.16 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 39 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 59.95 | 71.35 | 84.97 | 93.05 | 155.61 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 40 | 31.86 | 38.94 | 44.84 | 50.74 | 68.44 | 63.44 | 76.37 | 86.65 | 94.72 | 163.06 | 116.94 | 144.09 | 169.15 | 190.03 | 254.77 |
| 41 | 31.86 | 38.94 | 44.84 | 50.74 | 68.44 | 67.14 | 79.92 | 90.01 | 98.18 | 170.63 | 116.94 | 144.09 | 169.15 | 190.03 | 254.77 |
| 42 | 34.57 | 39.62 | 44.88 | 50.74 | 68.44 | 67.46 | 83.72 | 93.79 | 105.08 | 179.03 | 116.94 | 144.09 | 169.15 | 190.03 | 254.77 |
| 43 | 34.82 | 39.88 | 48.00 | 52.11 | 71.26 | 71.20 | 87.55 | 100.97 | 109.01 | 187.47 | 116.94 | 144.09 | 169.15 | 190.03 | 254.77 |
| 44 | 35.07 | 43.01 | 48.32 | 52.45 | 74.55 | 74.98 | 91.41 | 104.82 | 112.98 | 192.12 | 116.94 | 144.09 | 169.15 | 190.03 | 254.77 |
| 45 | 34.89 | 42.52 | 51.99 | 56.11 | 76.55 | 79.80 | 92.99 | 108.20 | 119.04 | 203.81 | 121.12 | 154.53 | 179.59 | 202.56 | 269.39 |
| 46 | 38.07 | 45.66 | 52.33 | 59.45 | 79.82 | 80.18 | 100.28 | 115.54 | 123.05 | 204.65 | 121.12 | 154.53 | 179.59 | 202.56 | 269.39 |
| 47 | 38.34 | 45.96 | 55.61 | 62.83 | 83.10 | 84.46 | 104.28 | 119.50 | 130.60 | 204.65 | 121.12 | 154.53 | 179.59 | 202.56 | 269.39 |
| 48 | 38.62 | 49.15 | 58.93 | 63.24 | 86.41 | 88.88 | 108.68 | 127.80 | 138.43 | 204.65 | 121.12 | 154.53 | 179.59 | 202.56 | 269.39 |
| 49 | 41.95 | 49.48 | 59.32 | 66.69 | 93.16 | 91.88 | 116.94 | 132.33 | 143.07 | 204.65 | 121.12 | 154.53 | 179.59 | 202.56 | 269.39 |
| 50 | 44.02 | 52.89 | 62.74 | 69.61 | 96.69 | 96.90 | 117.80 | 139.03 | 148.82 | 227.62 | 137.83 | 171.24 | 198.39 | 225.54 | 298.63 |
| 51 | 46.90 | 57.15 | 67.12 | 74.02 | 103.67 | 102.19 | 122.02 | 147.33 | 156.85 | 235.98 | 142.00 | 177.50 | 206.74 | 233.89 | 311.16 |
| 52 | 46.67 | 57.06 | 66.62 | 76.60 | 109.40 | 106.38 | 131.37 | 148.63 | 162.25 | 242.24 | 146.18 | 183.77 | 213.01 | 242.24 | 319.51 |
| 53 | 49.57 | 61.40 | 69.64 | 77.99 | 116.76 | 111.78 | 137.70 | 158.18 | 170.71 | 252.68 | 150.36 | 190.03 | 219.27 | 250.59 | 332.04 |
| 54 | 49.40 | 61.33 | 71.02 | 80.64 | 122.62 | 111.97 | 140.12 | 166.70 | 176.23 | 258.95 | 154.53 | 194.21 | 227.62 | 258.95 | 340.39 |
| 55 | 52.34 | 65.74 | 75.51 | 83.80 | 130.07 | 121.12 | 151.74 | 175.31 | 184.83 | 269.39 | 158.71 | 202.56 | 233.89 | 263.12 | 352.92 |
| 56 | 58.14 | 69.64 | 80.72 | 90.46 | 141.97 | 129.47 | 158.98 | 181.46 | 195.14 | 284.01 | 167.06 | 210.92 | 244.33 | 277.74 | 369.63 |
| 57 | 60.58 | 74.85 | 84.26 | 96.71 | 150.73 | 132.88 | 165.09 | 188.64 | 205.18 | 302.80 | 173.33 | 221.36 | 256.86 | 292.36 | 388.42 |
| 58 | 62.60 | 78.39 | 92.38 | 104.91 | 161.18 | 136.91 | 170.14 | 198.89 | 216.43 | 323.69 | 183.77 | 233.89 | 273.57 | 309.07 | 409.31 |
| 59 | 71.17 | 85.10 | 98.69 | 109.43 | 172.85 | 148.16 | 180.51 | 208.99 | 224.45 | 346.66 | 194.21 | 246.42 | 288.18 | 324.44 | 432.28 |
| 60 | 73.25 | 93.29 | 105.08 | 117.27 | 186.21 | 152.36 | 187.65 | 217.36 | 237.03 | 371.72 | 204.65 | 261.04 | 304.89 | 329.90 | 457.34 |
| 61 | 79.99 | 99.65 | 116.11 | 127.90 | 201.62 | 161.28 | 201.54 | 230.62 | 249.58 | 386.89 | 210.66 | 269.41 | 316.00 | 343.80 | 471.97 |
| 62 | 86.79 | 109.29 | 120.75 | 137.22 | 219.12 | 175.22 | 215.52 | 247.61 | 265.88 | 400.44 | 215.92 | 276.77 | 321.92 | 359.90 | 484.84 |
| 63 | 98.70 | 115.78 | 133.35 | 148.04 | 229.93 | 188.13 | 227.01 | 262.82 | 285.71 | 416.16 | 224.23 | 285.04 | 332.54 | 372.78 | 497.87 |
| 64 | 105.01 | 125.10 | 145.52 | 158.49 | 251.39 | 194.85 | 240.40 | 282.09 | 300.65 | 431.99 | 229.78 | 292.28 | 341.91 | 387.87 | 512.87 |
| 65 | 116.61 | 135.49 | 154.11 | 173.24 | 267.89 | 203.19 | 258.44 | 297.02 | 324.46 | 450.94 | 238.84 | 303.00 | 352.91 | 402.81 | 531.14 |
| 66 | 125.35 | 148.51 | 171.33 | 188.60 | 291.39 | 210.63 | 269.33 | 315.95 | 344.71 | 473.06 | 246.89 | 314.22 | 367.74 | 416.08 | 552.47 |
| 67 | 139.31 | 166.37 | 188.58 | 208.15 | 318.53 | 218.85 | 280.66 | 327.44 | 370.34 | 491.15 | 253.93 | 325.77 | 379.22 | 431.01 | 569.67 |
| 68 | 152.51 | 183.85 | 208.16 | 227.23 | 340.70 | 227.67 | 289.03 | 340.70 | 385.92 | 510.25 | 263.20 | 334.25 | 393.99 | 445.66 | 589.37 |
| 69 | 164.93 | 200.01 | 228.69 | 248.61 | 361.65 | 238.50 | 303.97 | 356.97 | 405.29 | 536.24 | 272.79 | 349.18 | 409.97 | 464.53 | 614.18 |
| 70 | 177.35 | 222.44 | 251.01 | 276.61 | 387.76 | 252.49 | 321.63 | 378.74 | 429.84 | 568.11 | 287.06 | 366.72 | 431.34 | 488.46 | 646.27 |
| 71 | 189.95 | 239.25 | 278.40 | 308.25 | 417.60 | 269.70 | 343.65 | 404.55 | 459.65 | 607.55 | 303.05 | 388.60 | 456.75 | 517.65 | 684.40 |
| 72 | 205.80 | 257.60 | 299.60 | 336.00 | 449.40 | 289.80 | 368.20 | 434.00 | 492.80 | 651.00 | 323.40 | 413.00 | 484.40 | 550.20 | 728.00 |
| 73 | 221.40 | 278.10 | 322.65 | 361.80 | 483.30 | 309.15 | 395.55 | 464.40 | 527.85 | 696.60 | 342.90 | 438.75 | 515.70 | 584.55 | 772.20 |
| 74 | 239.20 | 300.30 | 348.40 | 390.00 | 522.60 | 331.50 | 423.80 | 497.90 | 565.50 | 746.20 | 364.00 | 465.40 | 547.30 | 620.10 | 820.30 |
| 75 | 257.50 | 323.75 | 376.25 | 421.25 | 563.75 | 352.50 | 451.25 | 531.25 | 603.75 | 796.25 | 383.75 | 491.25 | 578.75 | 656.25 | 867.50 |
| 76 | 278.40 | 350.40 | 408.00 | 457.20 | 612.00 | 375.60 | 481.20 | 567.60 | 645.60 | 852.00 | 405.60 | 519.60 | 612.00 | 694.80 | 918.00 |
| 77 | 306.80 | 388.22 | 453.12 | 509.76 | 679.68 | 408.28 | 525.10 | 621.86 | 709.18 | 932.20 | 436.60 | 561.68 | 664.34 | 756.38 | 995.92 |
| 78 | 343.38 | 434.24 | 508.58 | 573.48 | 763.46 | 450.76 | 579.38 | 687.94 | 785.88 | 1032.50 | 476.72 | 614.78 | 728.06 | 831.90 | 1093.86 |
| 79 | 379.96 | 482.62 | 566.40 | 638.38 | 849.60 | 492.06 | 636.02 | 756.38 | 863.76 | 1133.98 | 518.02 | 669.06 | 795.32 | 907.42 | 1191.80 |
| 80 | 417.72 | 529.82 | 623.04 | 702.10 | 933.38 | 534.54 | 689.12 | 821.28 | 938.10 | 1229.56 | 559.32 | 722.16 | 859.04 | 980.58 | 1287.38 |
| 81 | 453.12 | 574.66 | 676.14 | 762.28 | 1013.62 | 572.30 | 738.68 | 880.28 | 1005.36 | 1319.24 | 598.26 | 771.72 | 918.04 | 1049.02 | 1377.06 |
| 82 | 487.34 | 619.50 | 728.06 | 820.10 | 1091.50 | 610.06 | 788.24 | 936.92 | 1069.08 | 1405.38 | 636.02 | 821.28 | 975.86 | 1112.74 | 1463.20 |
| 83 | 522.74 | 664.34 | 781.16 | 880.28 | 1171.74 | 647.82 | 835.44 | 993.56 | 1133.98 | 1490.34 | 673.78 | 869.66 | 1033.68 | 1178.82 | 1550.52 |
| 84 | 561.68 | 713.90 | 838.98 | 945.18 | 1257.88 | 687.94 | 887.36 | 1053.74 | 1201.24 | 1581.20 | 715.08 | 922.76 | 1095.04 | 1248.44 | 1642.56 |
| 85 | 605.34 | 768.18 | 902.70 | 1017.16 | 1354.64 | 732.78 | 944.00 | 1119.82 | 1276.76 | 1681.50 | 761.10 | 979.40 | 1162.30 | 1323.96 | 1744.04 |
| 86 | 652.54 | 828.36 | 973.50 | 1097.40 | 1459.66 | 779.98 | 1004.18 | 1190.62 | 1357.00 | 1786.52 | 808.30 | 1039.58 | 1233.10 | 1404.20 | 1849.06 |
| 87 | 702.10 | 892.08 | 1047.84 | 1181.18 | 1570.58 | 829.54 | 1067.90 | 1264.96 | 1440.78 | 1897.44 | 857.86 | 1103.30 | 1307.44 | 1487.98 | 1959.98 |
| 88 | 755.20 | 959.34 | 1126.90 | 1270.86 | 1690.94 | 882.64 | 1135.16 | 1344.02 | 1530.46 | 2017.80 | 910.96 | 1170.56 | 1386.50 | 1577.66 | 2080.34 |
| 89 | 814.20 | 1033.68 | 1214.22 | 1368.80 | 1820.74 | 941.64 | 1209.50 | 1431.34 | 1628.40 | 2147.60 | 969.96 | 1244.90 | 1473.82 | 1675.60 | 2210.14 |
| 90 | 877.92 | 1115.10 | 1308.62 | 1476.18 | 1963.52 | 1005.36 | 1290.92 | 1525.74 | 1735.78 | 2290.38 | 1033.68 | 1326.32 | 1568.22 | 1782.98 | 2352.92 |
| 91 | 945.18 | 1201.24 | 1411.28 | 1590.64 | 2115.74 | 1072.62 | 1377.06 | 1628.40 | 1850.24 | 2442.60 | 1100.94 | 1412.46 | 1670.88 | 1897.44 | 2505.14 |
| 92 | 1018.34 | 1293.28 | 1518.66 | 1712.18 | 2278.58 | 1145.78 | 1469.10 | 1735.78 | 1971.78 | 2605.44 | 1174.10 | 1504.50 | 1778.26 | 2018.98 | 2667.98 |
| 93 | 1095.04 | 1392.40 | 1634.30 | 1843.16 | 2452.04 | 1222.48 | 1568.22 | 1851.42 | 2102.76 | 2778.90 | 1250.80 | 1603.62 | 1893.90 | 2149.96 | 2841.44 |
| 94 | 1180.00 | 1498.60 | 1760.56 | 1984.76 | 2640.84 | 1307.44 | 1674.42 | 1977.68 | 2244.36 | 2967.70 | 1335.76 | 1709.82 | 2020.16 | 2291.56 | 3030.24 |
| 95 | 1272.04 | 1616.60 | 1897.44 | 2139.34 | 2847.34 | 1399.48 | 1792.42 | 2114.56 | 2398.94 | 3174.20 | 1427.80 | 1827.82 | 2157.04 | 2446.14 | 3236.74 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 30 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 31 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 41.30 | 51.92 | 60.18 | 68.44 | 94.79 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 32 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 41.30 | 51.92 | 60.18 | 68.44 | 97.58 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 33 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 42.86 | 51.92 | 60.18 | 68.44 | 103.15 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 34 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 42.86 | 51.92 | 61.38 | 68.44 | 108.73 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 35 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 45.54 | 53.39 | 61.38 | 68.44 | 111.52 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 36 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 48.22 | 56.06 | 64.04 | 70.87 | 117.51 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 37 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 50.90 | 58.73 | 69.38 | 73.59 | 123.74 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 38 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 50.90 | 61.40 | 72.05 | 76.32 | 129.97 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 39 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 53.81 | 64.07 | 74.72 | 81.77 | 139.32 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 40 | 28.32 | 35.40 | 40.12 | 44.84 | 60.18 | 57.40 | 67.72 | 76.71 | 83.74 | 145.33 | 102.33 | 129.47 | 150.36 | 169.15 | 225.54 |
| 41 | 28.32 | 35.40 | 40.12 | 44.84 | 60.18 | 60.74 | 70.88 | 79.68 | 86.79 | 152.08 | 102.33 | 129.47 | 150.36 | 169.15 | 225.54 |
| 42 | 30.73 | 36.02 | 40.15 | 44.84 | 60.18 | 61.04 | 74.25 | 83.02 | 92.90 | 159.57 | 102.33 | 129.47 | 150.36 | 169.15 | 225.54 |
| 43 | 30.95 | 36.26 | 42.95 | 46.05 | 62.66 | 64.42 | 77.64 | 89.38 | 96.37 | 167.09 | 102.33 | 129.47 | 150.36 | 169.15 | 225.54 |
| 44 | 31.18 | 39.10 | 43.23 | 46.35 | 65.55 | 67.83 | 81.06 | 92.79 | 99.88 | 171.24 | 102.33 | 129.47 | 150.36 | 169.15 | 225.54 |
| 45 | 31.15 | 38.88 | 45.65 | 50.01 | 67.76 | 70.73 | 83.03 | 96.55 | 106.17 | 180.94 | 108.59 | 137.83 | 158.71 | 181.68 | 238.07 |
| 46 | 33.99 | 41.74 | 45.95 | 52.99 | 70.66 | 71.07 | 89.53 | 103.10 | 109.75 | 181.68 | 108.59 | 137.83 | 158.71 | 181.68 | 238.07 |
| 47 | 34.23 | 42.02 | 48.83 | 56.00 | 73.57 | 74.86 | 93.11 | 106.63 | 116.48 | 181.68 | 108.59 | 137.83 | 158.71 | 181.68 | 238.07 |
| 48 | 34.48 | 44.94 | 51.74 | 56.37 | 76.49 | 78.78 | 97.04 | 114.04 | 123.46 | 181.68 | 108.59 | 137.83 | 158.71 | 181.68 | 238.07 |
| 49 | 37.46 | 45.24 | 52.08 | 59.44 | 82.47 | 81.44 | 104.41 | 118.08 | 127.60 | 181.68 | 108.59 | 137.83 | 158.71 | 181.68 | 238.07 |
| 50 | 38.52 | 47.46 | 55.77 | 61.42 | 85.32 | 85.27 | 104.50 | 123.58 | 132.48 | 200.48 | 121.12 | 152.45 | 177.50 | 200.48 | 265.21 |
| 51 | 41.21 | 50.18 | 59.98 | 65.64 | 91.99 | 88.43 | 107.00 | 131.61 | 140.24 | 208.83 | 125.30 | 156.62 | 183.77 | 206.74 | 275.65 |
| 52 | 41.18 | 51.63 | 58.46 | 68.24 | 97.41 | 94.34 | 117.65 | 131.48 | 145.66 | 217.18 | 129.47 | 164.97 | 190.03 | 215.09 | 284.01 |
| 53 | 43.91 | 54.42 | 62.67 | 68.41 | 102.94 | 99.59 | 123.73 | 142.36 | 151.95 | 223.45 | 133.65 | 169.15 | 196.30 | 221.36 | 294.45 |
| 54 | 43.91 | 54.51 | 62.82 | 71.08 | 110.04 | 99.97 | 124.33 | 148.62 | 157.48 | 231.80 | 137.83 | 173.33 | 200.48 | 227.62 | 304.89 |
| 55 | 46.68 | 58.75 | 67.12 | 75.42 | 115.62 | 108.59 | 135.33 | 154.92 | 165.77 | 240.15 | 139.92 | 179.59 | 208.83 | 235.98 | 313.24 |
| 56 | 50.87 | 61.29 | 72.22 | 80.57 | 127.12 | 114.86 | 140.64 | 161.52 | 174.10 | 254.77 | 148.27 | 187.95 | 219.27 | 246.42 | 329.95 |
| 57 | 54.81 | 66.38 | 75.98 | 85.50 | 134.35 | 120.61 | 147.19 | 168.99 | 180.93 | 269.39 | 156.62 | 196.30 | 231.80 | 258.95 | 344.57 |
| 58 | 55.65 | 70.13 | 82.58 | 93.57 | 143.27 | 123.02 | 151.02 | 177.65 | 192.38 | 288.18 | 162.89 | 208.83 | 244.33 | 275.65 | 363.36 |
| 59 | 62.46 | 76.73 | 87.57 | 98.35 | 154.91 | 130.38 | 163.23 | 184.51 | 201.11 | 309.07 | 171.24 | 221.36 | 256.86 | 289.09 | 386.33 |
| 60 | 64.80 | 83.40 | 94.02 | 104.86 | 166.61 | 135.00 | 169.07 | 193.41 | 210.50 | 332.04 | 181.68 | 233.89 | 271.48 | 293.91 | 409.31 |
| 61 | 71.42 | 88.42 | 103.37 | 113.99 | 178.67 | 144.21 | 179.35 | 205.19 | 223.58 | 344.35 | 188.38 | 239.02 | 279.53 | 306.69 | 419.30 |
| 62 | 78.11 | 96.35 | 108.26 | 121.82 | 195.70 | 156.17 | 189.73 | 220.30 | 236.53 | 357.25 | 194.33 | 245.37 | 288.55 | 321.20 | 431.85 |
| 63 | 88.07 | 102.92 | 117.74 | 131.12 | 205.30 | 167.22 | 201.58 | 234.01 | 253.01 | 370.55 | 199.53 | 252.73 | 294.54 | 331.36 | 442.76 |
| 64 | 93.01 | 112.16 | 129.68 | 140.26 | 224.76 | 172.80 | 215.29 | 251.54 | 266.87 | 386.03 | 204.05 | 261.03 | 305.15 | 343.75 | 457.72 |
| 65 | 102.80 | 119.80 | 137.15 | 153.52 | 238.48 | 180.02 | 229.92 | 263.63 | 287.48 | 402.81 | 210.32 | 269.14 | 315.48 | 356.47 | 474.11 |
| 66 | 111.59 | 132.65 | 152.61 | 168.74 | 258.84 | 188.19 | 239.98 | 281.42 | 308.07 | 421.26 | 219.26 | 281.42 | 328.03 | 371.19 | 492.05 |
| 67 | 123.66 | 147.06 | 168.12 | 185.18 | 282.41 | 195.46 | 247.25 | 290.68 | 330.30 | 436.03 | 225.53 | 289.01 | 337.46 | 384.24 | 506.19 |
| 68 | 135.21 | 164.10 | 184.53 | 201.34 | 303.57 | 201.84 | 258.35 | 301.95 | 343.93 | 455.35 | 234.13 | 298.72 | 350.39 | 395.60 | 524.78 |
| 69 | 146.25 | 177.45 | 203.60 | 221.31 | 321.12 | 212.00 | 269.68 | 318.00 | 360.09 | 475.44 | 243.18 | 310.21 | 364.77 | 413.09 | 545.59 |
| 70 | 157.81 | 198.39 | 223.28 | 246.51 | 344.17 | 225.44 | 287.06 | 336.66 | 383.25 | 504.99 | 255.50 | 326.14 | 383.25 | 435.85 | 574.12 |
| 71 | 169.65 | 213.15 | 247.95 | 273.84 | 371.20 | 240.70 | 305.95 | 361.05 | 408.90 | 539.40 | 269.70 | 345.10 | 406.00 | 459.65 | 609.00 |
| 72 | 183.40 | 229.60 | 266.00 | 298.20 | 399.00 | 257.60 | 329.00 | 385.00 | 438.20 | 578.20 | 288.40 | 366.80 | 431.20 | 488.60 | 646.80 |
| 73 | 197.10 | 247.05 | 287.55 | 321.30 | 430.65 | 275.40 | 351.00 | 414.45 | 469.80 | 621.00 | 305.10 | 390.15 | 459.00 | 519.75 | 687.15 |
| 74 | 213.20 | 266.50 | 309.40 | 347.10 | 464.10 | 295.10 | 375.70 | 442.00 | 503.10 | 664.30 | 323.70 | 413.40 | 486.20 | 551.20 | 729.30 |
| 75 | 228.75 | 287.50 | 335.00 | 375.00 | 502.50 | 313.75 | 401.25 | 473.75 | 537.50 | 710.00 | 341.25 | 437.50 | 515.00 | 583.75 | 772.50 |
| 76 | 247.20 | 312.00 | 362.40 | 406.80 | 544.80 | 333.60 | 428.40 | 505.20 | 574.80 | 758.40 | 360.00 | 462.00 | 544.80 | 618.00 | 817.20 |
| 77 | 273.76 | 345.74 | 403.56 | 453.12 | 605.34 | 364.62 | 468.46 | 553.42 | 630.12 | 830.72 | 389.40 | 500.32 | 591.18 | 672.60 | 886.18 |
| 78 | 305.62 | 387.04 | 453.12 | 509.76 | 679.68 | 401.20 | 516.84 | 612.42 | 699.74 | 919.22 | 424.80 | 547.52 | 649.00 | 739.86 | 973.50 |
| 79 | 338.66 | 429.52 | 503.86 | 567.58 | 756.38 | 438.96 | 565.22 | 672.60 | 768.18 | 1008.90 | 461.38 | 595.90 | 706.82 | 807.12 | 1060.82 |
| 80 | 371.70 | 472.00 | 554.60 | 624.22 | 830.72 | 475.54 | 613.60 | 730.42 | 834.26 | 1095.04 | 497.96 | 643.10 | 764.64 | 872.02 | 1145.78 |
| 81 | 402.38 | 512.12 | 601.80 | 678.50 | 902.70 | 508.58 | 658.44 | 783.52 | 895.62 | 1175.28 | 531.00 | 687.94 | 817.74 | 933.38 | 1226.02 |
| 82 | 434.24 | 551.06 | 647.82 | 730.42 | 971.14 | 542.80 | 700.92 | 834.26 | 952.26 | 1249.62 | 566.40 | 730.42 | 868.48 | 991.20 | 1302.72 |
| 83 | 466.10 | 591.18 | 695.02 | 783.52 | 1043.12 | 577.02 | 743.40 | 883.82 | 1008.90 | 1326.32 | 600.62 | 774.08 | 920.40 | 1049.02 | 1380.60 |
| 84 | 500.32 | 634.84 | 745.76 | 841.34 | 1119.82 | 612.42 | 789.42 | 936.92 | 1070.26 | 1407.74 | 637.20 | 820.10 | 974.68 | 1111.56 | 1462.02 |
| 85 | 538.08 | 684.40 | 803.58 | 906.24 | 1204.78 | 651.36 | 840.16 | 997.10 | 1137.52 | 1495.06 | 676.14 | 872.02 | 1034.86 | 1178.82 | 1551.70 |
| 86 | 580.56 | 737.50 | 866.12 | 975.86 | 1299.18 | 693.84 | 893.26 | 1059.64 | 1207.14 | 1589.46 | 718.62 | 925.12 | 1097.40 | 1248.44 | 1646.10 |
| 87 | 624.22 | 794.14 | 932.20 | 1051.38 | 1398.30 | 737.50 | 949.90 | 1125.72 | 1282.66 | 1688.58 | 762.28 | 981.76 | 1163.48 | 1323.96 | 1745.22 |
| 88 | 672.60 | 854.32 | 1003.00 | 1131.62 | 1504.50 | 785.88 | 1010.08 | 1196.52 | 1362.90 | 1794.78 | 810.66 | 1041.94 | 1234.28 | 1404.20 | 1851.42 |
| 89 | 724.52 | 920.40 | 1080.88 | 1217.76 | 1620.14 | 837.80 | 1076.16 | 1274.40 | 1449.04 | 1910.42 | 862.58 | 1108.02 | 1312.16 | 1490.34 | 1967.06 |
| 90 | 781.16 | 992.38 | 1164.66 | 1313.34 | 1747.58 | 894.44 | 1148.14 | 1358.18 | 1544.62 | 2037.86 | 919.22 | 1180.00 | 1395.94 | 1585.92 | 2094.50 |
| 91 | 841.34 | 1069.08 | 1255.52 | 1416.00 | 1883.28 | 954.62 | 1224.84 | 1449.04 | 1647.28 | 2173.56 | 979.40 | 1256.70 | 1486.80 | 1688.58 | 2230.20 |
| 92 | 906.24 | 1150.50 | 1351.10 | 1523.38 | 2027.24 | 1019.52 | 1306.26 | 1544.62 | 1754.66 | 2317.52 | 1044.30 | 1338.12 | 1582.38 | 1795.96 | 2374.16 |
| 93 | 974.68 | 1239.00 | 1454.94 | 1640.20 | 2181.82 | 1087.96 | 1394.76 | 1648.46 | 1871.48 | 2472.10 | 1112.74 | 1426.62 | 1686.22 | 1912.78 | 2528.74 |
| 94 | 1050.20 | 1334.58 | 1567.04 | 1766.46 | 2349.38 | 1163.48 | 1490.34 | 1760.56 | 1997.74 | 2639.66 | 1188.26 | 1522.20 | 1798.32 | 2039.04 | 2696.30 |
| 95 | 1131.62 | 1438.42 | 1689.76 | 1904.52 | 2533.46 | 1244.90 | 1594.18 | 1883.28 | 2135.80 | 2823.74 | 1269.68 | 1626.04 | 1921.04 | 2177.10 | 2880.38 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 30 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 31 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 37.76 | 48.38 | 55.46 | 62.54 | 86.17 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 32 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 37.76 | 48.38 | 55.46 | 62.54 | 88.71 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 33 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 39.19 | 48.38 | 55.46 | 62.54 | 93.78 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 34 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 39.19 | 48.38 | 56.56 | 62.54 | 98.85 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 35 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 41.64 | 49.75 | 56.56 | 62.54 | 101.38 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 36 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 44.09 | 52.24 | 59.02 | 64.76 | 106.83 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 37 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 46.53 | 54.72 | 63.94 | 67.25 | 112.49 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 38 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 46.53 | 57.21 | 66.40 | 69.74 | 118.16 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 39 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 49.19 | 59.70 | 68.86 | 74.72 | 126.66 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 40 | 25.96 | 31.86 | 36.58 | 41.30 | 55.46 | 51.36 | 61.96 | 71.03 | 76.88 | 132.93 | 93.97 | 119.03 | 137.83 | 154.53 | 206.74 |
| 41 | 25.96 | 31.86 | 36.58 | 41.30 | 55.46 | 54.35 | 64.84 | 73.78 | 79.68 | 139.10 | 93.97 | 119.03 | 137.83 | 154.53 | 206.74 |
| 42 | 28.17 | 32.42 | 36.61 | 41.30 | 55.46 | 54.61 | 67.93 | 76.87 | 85.28 | 145.95 | 93.97 | 119.03 | 137.83 | 154.53 | 206.74 |
| 43 | 28.37 | 32.63 | 39.16 | 42.41 | 57.74 | 57.64 | 71.03 | 82.76 | 88.48 | 152.83 | 93.97 | 119.03 | 137.83 | 154.53 | 206.74 |
| 44 | 28.58 | 35.19 | 39.42 | 42.69 | 60.41 | 60.69 | 74.16 | 85.92 | 91.69 | 156.62 | 93.97 | 119.03 | 137.83 | 154.53 | 206.74 |
| 45 | 28.66 | 35.23 | 41.84 | 45.13 | 62.74 | 65.29 | 76.38 | 88.22 | 96.52 | 166.38 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 46 | 31.27 | 37.83 | 42.12 | 47.82 | 65.42 | 65.60 | 82.37 | 94.21 | 99.77 | 167.06 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 47 | 31.49 | 38.08 | 44.76 | 50.54 | 68.12 | 69.10 | 85.66 | 97.44 | 105.89 | 167.06 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 48 | 31.72 | 40.73 | 47.43 | 50.87 | 70.83 | 72.72 | 89.28 | 104.21 | 112.24 | 167.06 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 49 | 34.46 | 41.00 | 47.74 | 53.64 | 76.36 | 75.18 | 96.06 | 107.90 | 116.00 | 167.06 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 50 | 35.77 | 43.39 | 51.59 | 55.96 | 78.21 | 79.46 | 96.90 | 113.93 | 119.78 | 183.77 | 110.68 | 139.92 | 162.89 | 181.68 | 242.24 |
| 51 | 38.37 | 46.00 | 54.27 | 60.06 | 83.23 | 82.54 | 97.61 | 119.83 | 127.32 | 190.03 | 114.86 | 144.09 | 167.06 | 190.03 | 250.59 |
| 52 | 37.06 | 46.20 | 53.02 | 61.28 | 88.42 | 84.30 | 105.88 | 118.15 | 130.91 | 196.30 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 53 | 39.66 | 48.84 | 57.10 | 62.94 | 93.72 | 89.43 | 111.76 | 128.52 | 138.82 | 202.56 | 121.12 | 152.45 | 179.59 | 202.56 | 267.30 |
| 54 | 39.80 | 50.43 | 57.36 | 64.24 | 99.04 | 89.98 | 114.46 | 134.56 | 142.48 | 210.92 | 125.30 | 158.71 | 183.77 | 206.74 | 275.65 |
| 55 | 42.44 | 53.15 | 61.53 | 68.44 | 105.98 | 98.15 | 123.03 | 142.69 | 150.53 | 219.27 | 127.39 | 162.89 | 190.03 | 215.09 | 286.10 |
| 56 | 46.51 | 55.72 | 65.14 | 73.50 | 115.56 | 104.41 | 128.41 | 145.57 | 158.79 | 231.80 | 133.65 | 171.24 | 198.39 | 225.54 | 298.63 |
| 57 | 49.04 | 60.73 | 69.07 | 78.49 | 122.88 | 108.35 | 133.27 | 155.24 | 166.01 | 246.42 | 139.92 | 179.59 | 210.92 | 238.07 | 315.33 |
| 58 | 51.47 | 63.26 | 74.18 | 85.06 | 130.25 | 113.10 | 137.64 | 160.27 | 175.73 | 261.04 | 150.36 | 190.03 | 219.27 | 250.59 | 332.04 |
| 59 | 58.10 | 69.75 | 79.23 | 88.65 | 140.23 | 120.50 | 147.87 | 167.57 | 181.36 | 279.83 | 158.71 | 200.48 | 233.89 | 262.05 | 350.83 |
| 60 | 60.57 | 74.91 | 84.34 | 95.20 | 150.27 | 125.36 | 152.35 | 174.99 | 191.04 | 298.63 | 167.06 | 210.92 | 246.42 | 267.92 | 369.63 |
| 61 | 65.71 | 80.00 | 93.46 | 102.87 | 162.28 | 132.82 | 162.71 | 187.03 | 201.05 | 311.94 | 172.18 | 216.74 | 255.23 | 277.39 | 380.82 |
| 62 | 70.88 | 87.72 | 98.55 | 110.62 | 177.30 | 142.84 | 173.15 | 202.09 | 215.81 | 323.88 | 176.66 | 223.77 | 263.03 | 292.18 | 392.59 |
| 63 | 80.48 | 94.34 | 107.81 | 119.84 | 187.23 | 152.02 | 185.24 | 214.21 | 230.63 | 338.25 | 182.42 | 231.83 | 269.84 | 301.24 | 404.75 |
| 64 | 85.51 | 102.09 | 118.15 | 127.64 | 203.11 | 158.09 | 195.55 | 229.98 | 243.23 | 349.27 | 187.50 | 237.13 | 277.58 | 312.50 | 415.44 |
| 65 | 95.13 | 109.82 | 125.84 | 139.44 | 217.25 | 165.76 | 208.54 | 240.78 | 260.58 | 365.38 | 194.28 | 245.97 | 286.96 | 324.39 | 431.33 |
| 66 | 102.42 | 119.67 | 138.22 | 153.15 | 236.05 | 172.65 | 217.54 | 253.79 | 279.76 | 383.28 | 200.27 | 253.79 | 296.95 | 336.66 | 447.16 |
| 67 | 112.70 | 133.69 | 153.50 | 167.96 | 257.78 | 177.08 | 225.53 | 265.62 | 300.27 | 397.60 | 205.48 | 262.28 | 309.06 | 347.48 | 461.08 |
| 68 | 122.63 | 148.90 | 168.30 | 184.08 | 276.12 | 184.08 | 234.13 | 276.12 | 313.25 | 413.37 | 211.53 | 271.27 | 318.10 | 361.70 | 477.95 |
| 69 | 133.81 | 162.42 | 184.42 | 201.19 | 293.06 | 193.29 | 246.29 | 288.38 | 327.35 | 433.35 | 221.35 | 283.71 | 332.03 | 375.68 | 497.27 |
| 70 | 142.78 | 180.35 | 202.85 | 223.58 | 314.11 | 204.40 | 261.51 | 306.60 | 347.18 | 459.90 | 231.45 | 297.58 | 348.68 | 395.27 | 523.02 |
| 71 | 153.70 | 194.30 | 224.75 | 249.47 | 337.85 | 217.50 | 278.40 | 327.70 | 371.20 | 491.55 | 245.05 | 314.65 | 368.30 | 419.05 | 553.90 |
| 72 | 166.60 | 208.60 | 242.20 | 271.60 | 364.00 | 233.80 | 298.20 | 351.40 | 399.00 | 527.80 | 261.80 | 334.60 | 392.00 | 445.20 | 589.40 |
| 73 | 179.55 | 225.45 | 261.90 | 292.95 | 391.50 | 251.10 | 319.95 | 376.65 | 427.95 | 564.30 | 278.10 | 355.05 | 417.15 | 472.50 | 625.05 |
| 74 | 193.70 | 243.10 | 282.10 | 315.90 | 422.50 | 269.10 | 343.20 | 403.00 | 457.60 | 604.50 | 295.10 | 377.00 | 443.30 | 501.80 | 663.00 |
| 75 | 208.75 | 262.50 | 305.00 | 341.25 | 456.25 | 286.25 | 366.25 | 431.25 | 488.75 | 645.00 | 311.25 | 398.75 | 468.75 | 531.25 | 702.50 |
| 76 | 225.60 | 283.20 | 330.00 | 370.80 | 495.60 | 304.80 | 388.80 | 459.60 | 523.20 | 690.00 | 328.80 | 420.00 | 495.60 | 564.00 | 744.00 |
| 77 | 248.98 | 313.88 | 366.98 | 413.00 | 549.88 | 331.58 | 424.80 | 503.86 | 574.66 | 755.20 | 354.00 | 454.30 | 538.08 | 612.42 | 805.94 |
| 78 | 278.48 | 351.64 | 411.82 | 463.74 | 618.32 | 364.62 | 469.64 | 556.96 | 636.02 | 836.62 | 387.04 | 497.96 | 590.00 | 672.60 | 885.00 |
| 79 | 307.98 | 390.58 | 459.02 | 516.84 | 687.94 | 398.84 | 514.48 | 612.42 | 699.74 | 918.04 | 418.90 | 541.62 | 644.28 | 735.14 | 965.24 |
| 80 | 337.48 | 429.52 | 503.86 | 568.76 | 756.38 | 431.88 | 558.14 | 664.34 | 759.92 | 997.10 | 451.94 | 585.28 | 695.02 | 794.14 | 1043.12 |
| 81 | 366.98 | 466.10 | 547.52 | 617.14 | 821.28 | 463.74 | 599.44 | 712.72 | 814.20 | 1069.08 | 483.80 | 625.40 | 743.40 | 849.60 | 1116.28 |
| 82 | 394.12 | 501.50 | 588.82 | 664.34 | 883.82 | 493.24 | 637.20 | 757.56 | 866.12 | 1137.52 | 514.48 | 664.34 | 789.42 | 901.52 | 1184.72 |
| 83 | 423.62 | 538.08 | 632.48 | 712.72 | 948.72 | 525.10 | 676.14 | 804.76 | 918.04 | 1207.14 | 546.34 | 704.46 | 836.62 | 954.62 | 1255.52 |
| 84 | 455.48 | 578.20 | 678.50 | 765.82 | 1018.34 | 558.14 | 718.62 | 853.14 | 973.50 | 1280.30 | 579.38 | 746.94 | 886.18 | 1011.26 | 1329.86 |
| 85 | 489.70 | 623.04 | 731.60 | 824.82 | 1096.22 | 593.54 | 764.64 | 907.42 | 1034.86 | 1360.54 | 615.96 | 794.14 | 941.64 | 1072.62 | 1411.28 |
| 86 | 528.64 | 671.42 | 788.24 | 888.54 | 1182.36 | 632.48 | 813.02 | 964.06 | 1098.58 | 1446.68 | 654.90 | 842.52 | 998.28 | 1136.34 | 1497.42 |
| 87 | 568.76 | 722.16 | 848.42 | 955.80 | 1272.04 | 672.60 | 863.76 | 1024.24 | 1165.84 | 1536.36 | 695.02 | 893.26 | 1058.46 | 1203.60 | 1587.10 |
| 88 | 612.42 | 777.62 | 913.32 | 1028.96 | 1369.98 | 716.26 | 919.22 | 1089.14 | 1239.00 | 1634.30 | 738.68 | 948.72 | 1123.36 | 1276.76 | 1685.04 |
| 89 | 658.44 | 837.80 | 982.94 | 1108.02 | 1475.00 | 762.28 | 979.40 | 1158.76 | 1318.06 | 1739.32 | 784.70 | 1008.90 | 1192.98 | 1355.82 | 1790.06 |
| 90 | 710.36 | 902.70 | 1059.64 | 1195.34 | 1590.64 | 814.20 | 1044.30 | 1235.46 | 1405.38 | 1854.96 | 836.62 | 1073.80 | 1269.68 | 1443.14 | 1905.70 |
| 91 | 765.82 | 973.50 | 1142.24 | 1288.56 | 1713.36 | 869.66 | 1115.10 | 1318.06 | 1498.60 | 1977.68 | 892.08 | 1144.60 | 1352.28 | 1536.36 | 2028.42 |
| 92 | 824.82 | 1047.84 | 1229.56 | 1386.50 | 1845.52 | 928.66 | 1189.44 | 1405.38 | 1596.54 | 2109.84 | 951.08 | 1218.94 | 1439.60 | 1634.30 | 2160.58 |
| 93 | 887.36 | 1126.90 | 1323.96 | 1492.70 | 1985.94 | 991.20 | 1268.50 | 1499.78 | 1702.74 | 2250.26 | 1013.62 | 1298.00 | 1534.00 | 1740.50 | 2301.00 |
| 94 | 955.80 | 1214.22 | 1425.44 | 1607.16 | 2138.16 | 1059.64 | 1355.82 | 1601.26 | 1817.20 | 2402.48 | 1082.06 | 1385.32 | 1635.48 | 1854.96 | 2453.22 |
| 95 | 1030.14 | 1308.62 | 1537.54 | 1733.42 | 2305.72 | 1133.98 | 1450.22 | 1713.36 | 1943.46 | 2570.04 | 1156.40 | 1479.72 | 1747.58 | 1981.22 | 2620.78 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 30 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 31 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 35.40 | 44.84 | 51.92 | 57.82 | 81.25 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 32 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 35.40 | 44.84 | 51.92 | 57.82 | 83.64 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 33 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 36.74 | 44.84 | 51.92 | 57.82 | 88.42 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 34 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 36.74 | 44.84 | 52.95 | 57.82 | 93.20 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 35 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 39.03 | 46.11 | 52.95 | 57.82 | 95.59 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 36 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 41.33 | 48.41 | 55.25 | 59.87 | 100.72 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 37 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 43.63 | 50.72 | 59.86 | 62.17 | 106.06 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 38 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 43.63 | 53.02 | 62.16 | 64.48 | 111.41 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 39 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 46.12 | 55.33 | 64.46 | 69.08 | 119.42 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 40 | 23.60 | 29.50 | 34.22 | 37.76 | 50.74 | 48.34 | 57.63 | 66.77 | 71.39 | 124.07 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 41 | 23.60 | 29.50 | 34.22 | 37.76 | 50.74 | 51.15 | 60.32 | 69.35 | 73.99 | 129.82 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 42 | 25.61 | 30.01 | 34.25 | 37.76 | 50.74 | 51.40 | 63.19 | 72.26 | 79.19 | 136.22 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 43 | 25.79 | 30.21 | 36.63 | 38.78 | 52.83 | 54.25 | 66.08 | 77.80 | 82.16 | 142.64 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 44 | 25.98 | 32.59 | 36.88 | 39.03 | 55.27 | 57.12 | 68.99 | 80.76 | 85.14 | 146.18 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 45 | 26.17 | 32.80 | 39.31 | 41.47 | 57.72 | 59.85 | 71.40 | 83.23 | 90.08 | 153.90 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 46 | 28.55 | 35.22 | 39.57 | 43.94 | 60.19 | 60.14 | 77.00 | 88.88 | 93.12 | 154.53 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 47 | 28.76 | 35.45 | 42.05 | 46.44 | 62.67 | 63.34 | 80.08 | 91.92 | 98.83 | 154.53 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 48 | 28.96 | 37.92 | 44.55 | 46.74 | 65.16 | 66.66 | 83.45 | 98.31 | 104.75 | 154.53 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 49 | 31.46 | 38.17 | 44.85 | 49.29 | 70.25 | 68.91 | 89.80 | 101.79 | 108.27 | 154.53 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 50 | 31.64 | 40.68 | 47.41 | 51.87 | 72.52 | 71.71 | 91.20 | 106.21 | 112.52 | 173.33 | 102.33 | 133.65 | 152.45 | 173.33 | 229.71 |
| 51 | 34.11 | 43.21 | 49.98 | 54.47 | 77.39 | 74.68 | 93.86 | 111.97 | 118.10 | 179.59 | 106.50 | 137.83 | 158.71 | 177.50 | 238.07 |
| 52 | 34.31 | 43.48 | 50.30 | 57.10 | 82.42 | 80.29 | 100.00 | 114.33 | 123.53 | 185.86 | 108.59 | 142.00 | 164.97 | 183.77 | 246.42 |
| 53 | 36.83 | 46.05 | 52.92 | 57.46 | 87.57 | 83.33 | 105.77 | 120.61 | 129.44 | 192.12 | 112.77 | 146.18 | 169.15 | 190.03 | 254.77 |
| 54 | 37.05 | 46.34 | 53.26 | 60.14 | 92.75 | 85.98 | 108.54 | 126.53 | 134.98 | 198.39 | 116.94 | 150.36 | 173.33 | 196.30 | 263.12 |
| 55 | 39.61 | 48.96 | 55.93 | 62.85 | 97.95 | 91.88 | 114.83 | 132.50 | 141.00 | 204.65 | 121.12 | 154.53 | 179.59 | 202.56 | 269.39 |
| 56 | 42.15 | 51.54 | 60.89 | 67.84 | 105.65 | 96.06 | 120.25 | 137.59 | 149.23 | 215.09 | 125.30 | 160.80 | 187.95 | 213.01 | 281.92 |
| 57 | 44.71 | 56.49 | 63.54 | 72.89 | 113.05 | 100.17 | 125.31 | 145.41 | 156.68 | 229.71 | 131.56 | 171.24 | 198.39 | 225.54 | 296.54 |
| 58 | 47.30 | 59.13 | 68.58 | 77.97 | 120.48 | 105.16 | 130.00 | 150.62 | 164.63 | 246.42 | 139.92 | 179.59 | 208.83 | 235.98 | 313.24 |
| 59 | 52.29 | 64.17 | 73.67 | 83.11 | 130.45 | 110.62 | 138.27 | 158.15 | 172.38 | 265.21 | 146.18 | 190.03 | 221.36 | 249.57 | 332.04 |
| 60 | 54.94 | 69.26 | 78.81 | 88.30 | 140.47 | 115.72 | 143.06 | 165.78 | 180.42 | 284.01 | 154.53 | 200.48 | 233.89 | 253.92 | 350.83 |
| 61 | 59.99 | 74.38 | 86.38 | 95.92 | 150.80 | 123.33 | 153.46 | 176.14 | 190.65 | 293.71 | 160.02 | 206.61 | 241.05 | 263.71 | 360.56 |
| 62 | 65.10 | 81.97 | 91.61 | 103.62 | 163.92 | 131.41 | 163.94 | 189.35 | 203.72 | 304.25 | 164.89 | 212.00 | 247.33 | 276.70 | 370.99 |
| 63 | 72.89 | 87.19 | 99.30 | 111.38 | 174.09 | 140.62 | 174.34 | 199.81 | 216.86 | 319.24 | 169.12 | 218.53 | 254.63 | 286.17 | 381.95 |
| 64 | 78.01 | 94.90 | 109.50 | 119.22 | 189.79 | 147.06 | 184.79 | 215.61 | 229.71 | 330.88 | 174.63 | 226.10 | 262.87 | 297.80 | 393.38 |
| 65 | 85.92 | 102.68 | 117.35 | 129.58 | 202.55 | 151.50 | 197.84 | 228.48 | 245.45 | 347.56 | 180.02 | 233.49 | 272.70 | 308.35 | 408.16 |
| 66 | 93.25 | 112.46 | 129.58 | 141.80 | 219.77 | 158.84 | 207.18 | 241.71 | 263.11 | 362.56 | 186.46 | 241.71 | 283.14 | 319.40 | 424.71 |
| 67 | 103.31 | 124.78 | 141.80 | 156.47 | 239.72 | 165.39 | 213.84 | 248.92 | 283.59 | 374.21 | 192.12 | 248.92 | 290.68 | 330.78 | 437.70 |
| 68 | 113.20 | 139.79 | 156.49 | 171.14 | 256.74 | 171.16 | 222.83 | 259.97 | 295.49 | 390.76 | 198.61 | 258.35 | 301.95 | 342.32 | 452.12 |
| 69 | 122.92 | 151.89 | 171.15 | 188.25 | 272.79 | 179.27 | 233.82 | 271.24 | 310.21 | 409.97 | 205.77 | 269.68 | 313.32 | 356.97 | 472.32 |
| 70 | 132.26 | 168.33 | 188.25 | 207.81 | 291.57 | 190.87 | 246.48 | 288.56 | 327.64 | 432.85 | 216.42 | 282.55 | 329.14 | 374.23 | 494.47 |
| 71 | 142.10 | 181.25 | 210.25 | 232.26 | 314.65 | 203.00 | 263.90 | 310.30 | 350.90 | 464.00 | 229.10 | 298.70 | 350.90 | 397.30 | 524.90 |
| 72 | 152.60 | 196.00 | 226.80 | 253.40 | 338.80 | 217.00 | 284.20 | 333.20 | 376.60 | 497.00 | 243.60 | 319.20 | 372.40 | 421.40 | 557.20 |
| 73 | 166.05 | 211.95 | 244.35 | 274.05 | 365.85 | 234.90 | 305.10 | 356.40 | 405.00 | 534.60 | 260.55 | 338.85 | 395.55 | 449.55 | 592.65 |
| 74 | 178.10 | 228.80 | 263.90 | 295.10 | 395.20 | 249.60 | 326.30 | 382.20 | 432.90 | 572.00 | 274.30 | 360.10 | 419.90 | 475.80 | 629.20 |
| 75 | 192.50 | 246.25 | 285.00 | 320.00 | 427.50 | 266.25 | 347.50 | 407.50 | 463.75 | 611.25 | 291.25 | 380.00 | 445.00 | 505.00 | 666.25 |
| 76 | 207.60 | 267.60 | 309.60 | 346.80 | 464.40 | 283.20 | 372.00 | 435.60 | 495.60 | 654.00 | 306.00 | 402.00 | 470.40 | 534.00 | 706.80 |
| 77 | 230.10 | 296.18 | 343.38 | 387.04 | 515.66 | 309.16 | 405.92 | 476.72 | 543.98 | 715.08 | 330.40 | 434.24 | 509.76 | 581.74 | 765.82 |
| 78 | 257.24 | 331.58 | 387.04 | 435.42 | 579.38 | 341.02 | 447.22 | 528.64 | 604.16 | 792.96 | 361.08 | 475.54 | 560.50 | 639.56 | 840.16 |
| 79 | 285.56 | 369.34 | 430.70 | 484.98 | 645.46 | 372.88 | 490.88 | 580.56 | 663.16 | 870.84 | 392.94 | 518.02 | 611.24 | 698.56 | 916.86 |
| 80 | 312.70 | 404.74 | 473.18 | 533.36 | 709.18 | 403.56 | 532.18 | 630.12 | 719.80 | 944.00 | 423.62 | 558.14 | 659.62 | 754.02 | 990.02 |
| 81 | 338.66 | 440.14 | 513.30 | 578.20 | 770.54 | 431.88 | 571.12 | 674.96 | 770.54 | 1012.44 | 451.94 | 597.08 | 705.64 | 804.76 | 1058.46 |
| 82 | 364.62 | 473.18 | 552.24 | 623.04 | 829.54 | 460.20 | 607.70 | 717.44 | 820.10 | 1077.34 | 480.26 | 633.66 | 749.30 | 855.50 | 1124.54 |
| 83 | 391.76 | 508.58 | 593.54 | 669.06 | 889.72 | 489.70 | 645.46 | 762.28 | 869.66 | 1142.24 | 509.76 | 672.60 | 794.14 | 905.06 | 1190.62 |
| 84 | 421.26 | 545.16 | 637.20 | 717.44 | 955.80 | 520.38 | 683.22 | 808.30 | 920.40 | 1211.86 | 541.62 | 711.54 | 840.16 | 956.98 | 1260.24 |
| 85 | 453.12 | 587.64 | 685.58 | 772.90 | 1028.96 | 553.42 | 726.88 | 857.86 | 978.22 | 1287.38 | 574.66 | 756.38 | 890.90 | 1015.98 | 1336.94 |
| 86 | 488.52 | 633.66 | 738.68 | 833.08 | 1109.20 | 588.82 | 772.90 | 910.96 | 1038.40 | 1367.62 | 610.06 | 802.40 | 944.00 | 1076.16 | 1417.18 |
| 87 | 526.28 | 682.04 | 795.32 | 896.80 | 1192.98 | 626.58 | 821.28 | 967.60 | 1102.12 | 1451.40 | 647.82 | 850.78 | 1000.64 | 1139.88 | 1500.96 |
| 88 | 566.40 | 733.96 | 856.68 | 965.24 | 1285.02 | 666.70 | 873.20 | 1028.96 | 1170.56 | 1543.44 | 687.94 | 902.70 | 1062.00 | 1208.32 | 1593.00 |
| 89 | 610.06 | 789.42 | 922.76 | 1039.58 | 1382.96 | 710.36 | 928.66 | 1095.04 | 1244.90 | 1641.38 | 731.60 | 958.16 | 1128.08 | 1282.66 | 1690.94 |
| 90 | 657.26 | 851.96 | 994.74 | 1121.00 | 1491.52 | 757.56 | 991.20 | 1167.02 | 1326.32 | 1749.94 | 778.80 | 1020.70 | 1200.06 | 1364.08 | 1799.50 |
| 91 | 708.00 | 918.04 | 1071.44 | 1208.32 | 1607.16 | 808.30 | 1057.28 | 1243.72 | 1413.64 | 1865.58 | 829.54 | 1086.78 | 1276.76 | 1451.40 | 1915.14 |
| 92 | 762.28 | 987.66 | 1154.04 | 1300.36 | 1731.06 | 862.58 | 1126.90 | 1326.32 | 1505.68 | 1989.48 | 883.82 | 1156.40 | 1359.36 | 1543.44 | 2039.04 |
| 93 | 821.28 | 1063.18 | 1241.36 | 1399.48 | 1862.04 | 921.58 | 1202.42 | 1413.64 | 1604.80 | 2120.46 | 942.82 | 1231.92 | 1446.68 | 1642.56 | 2170.02 |
| 94 | 883.82 | 1145.78 | 1336.94 | 1506.86 | 2006.00 | 984.12 | 1285.02 | 1509.22 | 1712.18 | 2264.42 | 1005.36 | 1314.52 | 1542.26 | 1749.94 | 2313.98 |
| 95 | 953.44 | 1235.46 | 1441.96 | 1624.86 | 2162.94 | 1053.74 | 1374.70 | 1614.24 | 1830.18 | 2421.36 | 1074.98 | 1404.20 | 1647.28 | 1867.94 | 2470.92 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 30 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 31 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 38.94 | 48.38 | 59.00 | 66.08 | 89.87 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 32 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 38.94 | 48.38 | 59.00 | 66.08 | 92.51 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 33 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 40.41 | 48.38 | 59.00 | 66.08 | 97.80 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 34 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 40.41 | 48.38 | 60.17 | 66.08 | 103.08 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 35 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 42.94 | 49.75 | 60.17 | 66.08 | 105.73 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 36 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 45.46 | 52.24 | 62.79 | 68.43 | 111.40 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 37 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 47.99 | 54.72 | 68.02 | 71.06 | 117.31 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 38 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 47.99 | 57.21 | 70.64 | 73.69 | 123.22 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 39 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 50.73 | 59.70 | 73.25 | 78.95 | 132.08 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 40 | 27.14 | 33.04 | 37.76 | 43.66 | 57.82 | 54.38 | 64.84 | 73.87 | 81.00 | 138.24 | 100.24 | 123.21 | 144.09 | 162.89 | 215.09 |
| 41 | 27.14 | 33.04 | 37.76 | 43.66 | 57.82 | 57.55 | 67.86 | 76.73 | 83.95 | 144.66 | 100.24 | 123.21 | 144.09 | 162.89 | 215.09 |
| 42 | 29.45 | 33.62 | 37.79 | 43.66 | 57.82 | 57.83 | 71.09 | 79.95 | 89.85 | 151.79 | 100.24 | 123.21 | 144.09 | 162.89 | 215.09 |
| 43 | 29.66 | 33.84 | 40.42 | 44.84 | 60.20 | 61.03 | 74.34 | 86.07 | 93.22 | 158.94 | 100.24 | 123.21 | 144.09 | 162.89 | 215.09 |
| 44 | 29.88 | 36.50 | 40.69 | 45.13 | 62.98 | 64.26 | 77.61 | 89.35 | 96.60 | 162.89 | 100.24 | 123.21 | 144.09 | 162.89 | 215.09 |
| 45 | 29.90 | 36.45 | 44.38 | 47.57 | 65.25 | 68.92 | 79.71 | 91.55 | 101.34 | 172.62 | 104.41 | 131.56 | 152.45 | 171.24 | 229.71 |
| 46 | 32.63 | 39.13 | 44.67 | 50.40 | 68.04 | 69.25 | 85.95 | 97.76 | 104.76 | 173.33 | 104.41 | 131.56 | 152.45 | 171.24 | 229.71 |
| 47 | 32.86 | 39.39 | 47.47 | 53.27 | 70.84 | 72.94 | 89.39 | 101.11 | 111.19 | 173.33 | 104.41 | 131.56 | 152.45 | 171.24 | 229.71 |
| 48 | 33.10 | 42.13 | 50.30 | 53.62 | 73.66 | 76.76 | 93.16 | 108.14 | 117.85 | 173.33 | 104.41 | 131.56 | 152.45 | 171.24 | 229.71 |
| 49 | 35.96 | 42.41 | 50.64 | 56.54 | 79.41 | 79.36 | 100.24 | 111.97 | 121.80 | 173.33 | 104.41 | 131.56 | 152.45 | 171.24 | 229.71 |
| 50 | 37.14 | 44.75 | 52.98 | 58.69 | 82.47 | 81.40 | 100.70 | 117.79 | 125.22 | 194.21 | 116.94 | 146.18 | 169.15 | 190.03 | 254.77 |
| 51 | 39.79 | 48.78 | 57.12 | 62.85 | 87.61 | 86.47 | 103.25 | 125.72 | 132.86 | 200.48 | 121.12 | 150.36 | 175.42 | 198.39 | 263.12 |
| 52 | 39.81 | 48.91 | 57.10 | 65.46 | 92.91 | 90.33 | 111.76 | 127.67 | 138.28 | 206.74 | 125.30 | 156.62 | 181.68 | 206.74 | 271.48 |
| 53 | 42.49 | 51.63 | 59.89 | 65.67 | 99.86 | 95.52 | 115.75 | 136.43 | 144.45 | 215.09 | 127.39 | 160.80 | 187.95 | 213.01 | 284.01 |
| 54 | 42.54 | 51.79 | 60.09 | 68.34 | 103.75 | 95.97 | 118.41 | 140.59 | 149.98 | 219.27 | 131.56 | 164.97 | 192.12 | 219.27 | 288.18 |
| 55 | 43.85 | 55.95 | 64.32 | 71.23 | 110.80 | 102.33 | 129.18 | 148.81 | 156.25 | 229.71 | 133.65 | 173.33 | 198.39 | 223.45 | 300.71 |
| 56 | 49.41 | 59.89 | 67.97 | 76.33 | 120.51 | 110.68 | 136.56 | 153.55 | 164.53 | 242.24 | 142.00 | 179.59 | 206.74 | 235.98 | 313.24 |
| 57 | 51.92 | 63.56 | 71.83 | 82.70 | 127.79 | 114.48 | 141.22 | 161.13 | 175.34 | 256.86 | 148.27 | 187.95 | 219.27 | 248.51 | 329.95 |
| 58 | 52.86 | 66.01 | 78.38 | 89.32 | 136.76 | 115.08 | 143.38 | 168.00 | 184.98 | 275.65 | 156.62 | 198.39 | 231.80 | 263.12 | 346.66 |
| 59 | 61.00 | 72.54 | 83.40 | 92.81 | 146.76 | 126.43 | 153.63 | 176.98 | 190.34 | 294.45 | 164.97 | 208.83 | 244.33 | 274.53 | 367.54 |
| 60 | 63.39 | 79.16 | 89.87 | 99.34 | 158.44 | 131.14 | 159.78 | 186.04 | 199.88 | 315.33 | 175.42 | 221.36 | 261.04 | 279.91 | 388.42 |
| 61 | 68.56 | 84.21 | 99.12 | 108.43 | 172.11 | 138.51 | 170.11 | 196.11 | 211.45 | 330.17 | 180.28 | 228.89 | 269.41 | 291.06 | 403.10 |
| 62 | 73.77 | 93.47 | 102.71 | 116.22 | 185.67 | 148.55 | 184.20 | 211.20 | 226.17 | 339.59 | 184.52 | 235.55 | 272.85 | 305.72 | 412.22 |
| 63 | 83.51 | 98.63 | 113.49 | 125.48 | 195.44 | 159.62 | 192.50 | 223.21 | 242.68 | 353.45 | 190.03 | 243.23 | 283.14 | 316.30 | 423.76 |
| 64 | 90.01 | 106.41 | 123.91 | 134.65 | 213.10 | 167.28 | 204.52 | 240.76 | 255.05 | 365.81 | 196.69 | 248.16 | 290.44 | 329.05 | 435.66 |
| 65 | 99.73 | 115.52 | 131.49 | 146.48 | 227.05 | 172.89 | 219.23 | 253.08 | 274.03 | 383.21 | 203.19 | 258.44 | 301.22 | 340.43 | 450.94 |
| 66 | 107.01 | 126.88 | 145.41 | 160.24 | 247.44 | 179.55 | 229.62 | 267.60 | 293.08 | 402.27 | 210.63 | 267.60 | 312.49 | 353.93 | 469.60 |
| 67 | 118.97 | 141.12 | 160.81 | 176.57 | 270.91 | 187.11 | 238.90 | 278.99 | 313.62 | 417.65 | 217.18 | 277.32 | 322.42 | 365.86 | 484.47 |
| 68 | 128.92 | 156.50 | 177.15 | 192.71 | 289.03 | 192.15 | 245.44 | 290.65 | 327.79 | 432.74 | 222.83 | 284.19 | 335.86 | 377.84 | 500.56 |
| 69 | 140.03 | 169.93 | 194.75 | 211.25 | 307.09 | 202.65 | 258.77 | 303.97 | 344.50 | 455.18 | 232.27 | 296.18 | 349.18 | 394.38 | 522.21 |
| 70 | 150.29 | 189.37 | 213.06 | 235.04 | 329.14 | 214.92 | 273.54 | 321.63 | 365.21 | 482.44 | 243.48 | 312.61 | 366.72 | 414.81 | 548.57 |
| 71 | 160.95 | 203.00 | 236.35 | 262.37 | 355.25 | 229.10 | 291.45 | 343.65 | 391.50 | 516.20 | 256.65 | 330.60 | 388.60 | 440.80 | 581.45 |
| 72 | 175.00 | 218.40 | 254.80 | 285.60 | 382.20 | 246.40 | 312.20 | 369.60 | 418.60 | 553.00 | 274.40 | 350.00 | 411.60 | 467.60 | 618.80 |
| 73 | 187.65 | 236.25 | 274.05 | 307.80 | 410.40 | 261.90 | 336.15 | 394.20 | 449.55 | 591.30 | 291.60 | 372.60 | 438.75 | 496.80 | 656.10 |
| 74 | 202.80 | 254.80 | 296.40 | 331.50 | 444.60 | 280.80 | 360.10 | 423.80 | 481.00 | 634.40 | 309.40 | 395.20 | 465.40 | 526.50 | 698.10 |
| 75 | 218.75 | 275.00 | 320.00 | 357.50 | 478.75 | 300.00 | 383.75 | 451.25 | 512.50 | 676.25 | 326.25 | 417.50 | 492.50 | 557.50 | 737.50 |
| 76 | 236.40 | 297.60 | 346.80 | 388.80 | 520.80 | 319.20 | 409.20 | 482.40 | 548.40 | 724.80 | 344.40 | 441.60 | 520.80 | 590.40 | 781.20 |
| 77 | 260.78 | 330.40 | 384.68 | 433.06 | 578.20 | 346.92 | 447.22 | 528.64 | 602.98 | 792.96 | 371.70 | 477.90 | 564.04 | 643.10 | 847.24 |
| 78 | 291.46 | 369.34 | 431.88 | 487.34 | 649.00 | 382.32 | 493.24 | 584.10 | 667.88 | 877.92 | 404.74 | 522.74 | 618.32 | 706.82 | 929.84 |
| 79 | 323.32 | 410.64 | 481.44 | 542.80 | 722.16 | 418.90 | 541.62 | 643.10 | 733.96 | 964.06 | 440.14 | 568.76 | 676.14 | 771.72 | 1013.62 |
| 80 | 355.18 | 450.76 | 529.82 | 597.08 | 792.96 | 454.30 | 586.46 | 698.56 | 797.68 | 1044.30 | 475.54 | 614.78 | 730.42 | 834.26 | 1093.86 |
| 81 | 384.68 | 488.52 | 574.66 | 647.82 | 861.40 | 486.16 | 627.76 | 748.12 | 854.32 | 1121.00 | 508.58 | 656.08 | 779.98 | 892.08 | 1170.56 |
| 82 | 414.18 | 526.28 | 618.32 | 697.38 | 927.48 | 518.02 | 670.24 | 795.32 | 908.60 | 1194.16 | 540.44 | 697.38 | 829.54 | 946.36 | 1243.72 |
| 83 | 444.86 | 565.22 | 664.34 | 748.12 | 995.92 | 551.06 | 710.36 | 844.88 | 964.06 | 1267.32 | 573.48 | 739.86 | 879.10 | 1001.82 | 1318.06 |
| 84 | 477.90 | 606.52 | 712.72 | 803.58 | 1069.08 | 585.28 | 754.02 | 895.62 | 1020.70 | 1344.02 | 608.88 | 783.52 | 929.84 | 1060.82 | 1395.94 |
| 85 | 514.48 | 652.54 | 767.00 | 864.94 | 1151.68 | 623.04 | 802.40 | 951.08 | 1085.60 | 1428.98 | 646.64 | 831.90 | 987.66 | 1125.72 | 1483.26 |
| 86 | 554.60 | 704.46 | 827.18 | 933.38 | 1240.18 | 663.16 | 854.32 | 1011.26 | 1154.04 | 1517.48 | 686.76 | 883.82 | 1047.84 | 1194.16 | 1571.76 |
| 87 | 597.08 | 758.74 | 890.90 | 1004.18 | 1334.58 | 705.64 | 908.60 | 1074.98 | 1224.84 | 1611.88 | 729.24 | 938.10 | 1111.56 | 1264.96 | 1666.16 |
| 88 | 641.92 | 815.38 | 958.16 | 1079.70 | 1437.24 | 750.48 | 965.24 | 1142.24 | 1300.36 | 1714.54 | 774.08 | 994.74 | 1178.82 | 1340.48 | 1768.82 |
| 89 | 692.66 | 879.10 | 1032.50 | 1163.48 | 1548.16 | 801.22 | 1028.96 | 1216.58 | 1384.14 | 1825.46 | 824.82 | 1058.46 | 1253.16 | 1424.26 | 1879.74 |
| 90 | 745.76 | 947.54 | 1112.74 | 1254.34 | 1668.52 | 854.32 | 1097.40 | 1296.82 | 1475.00 | 1945.82 | 877.92 | 1126.90 | 1333.40 | 1515.12 | 2000.10 |
| 91 | 803.58 | 1020.70 | 1200.06 | 1352.28 | 1798.32 | 912.14 | 1170.56 | 1384.14 | 1572.94 | 2075.62 | 935.74 | 1200.06 | 1420.72 | 1613.06 | 2129.90 |
| 92 | 866.12 | 1099.76 | 1290.92 | 1454.94 | 1936.38 | 974.68 | 1249.62 | 1475.00 | 1675.60 | 2213.68 | 998.28 | 1279.12 | 1511.58 | 1715.72 | 2267.96 |
| 93 | 931.02 | 1183.54 | 1388.86 | 1567.04 | 2083.88 | 1039.58 | 1333.40 | 1572.94 | 1787.70 | 2361.18 | 1063.18 | 1362.90 | 1609.52 | 1827.82 | 2415.46 |
| 94 | 1003.00 | 1274.40 | 1496.24 | 1687.40 | 2244.36 | 1111.56 | 1424.26 | 1680.32 | 1908.06 | 2521.66 | 1135.16 | 1453.76 | 1716.90 | 1948.18 | 2575.94 |
| 95 | 1080.88 | 1374.70 | 1613.06 | 1818.38 | 2420.18 | 1189.44 | 1524.56 | 1797.14 | 2039.04 | 2697.48 | 1213.04 | 1554.06 | 1833.72 | 2079.16 | 2751.76 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 30 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 31 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 35.40 | 44.84 | 50.74 | 59.00 | 81.25 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 32 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 35.40 | 44.84 | 50.74 | 59.00 | 83.64 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 33 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 36.74 | 44.84 | 50.74 | 59.00 | 88.42 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 34 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 36.74 | 44.84 | 51.75 | 59.00 | 93.20 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 35 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 39.03 | 46.11 | 51.75 | 59.00 | 95.59 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 36 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 41.33 | 48.41 | 54.00 | 61.09 | 100.72 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 37 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 43.63 | 50.72 | 58.50 | 63.44 | 106.06 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 38 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 43.63 | 53.02 | 60.75 | 65.79 | 111.41 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 39 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 46.12 | 55.33 | 63.00 | 70.49 | 119.42 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 40 | 23.60 | 30.68 | 34.22 | 37.76 | 50.74 | 48.34 | 57.63 | 65.35 | 71.39 | 122.29 | 85.62 | 110.68 | 127.39 | 144.09 | 190.03 |
| 41 | 23.60 | 30.68 | 34.22 | 37.76 | 50.74 | 51.15 | 60.32 | 67.88 | 73.99 | 127.97 | 85.62 | 110.68 | 127.39 | 144.09 | 190.03 |
| 42 | 25.61 | 31.22 | 34.25 | 37.76 | 50.74 | 51.40 | 63.19 | 70.72 | 79.19 | 134.27 | 85.62 | 110.68 | 127.39 | 144.09 | 190.03 |
| 43 | 25.79 | 31.42 | 36.63 | 38.78 | 52.83 | 54.25 | 66.08 | 76.14 | 82.16 | 140.60 | 85.62 | 110.68 | 127.39 | 144.09 | 190.03 |
| 44 | 25.98 | 33.89 | 36.88 | 39.03 | 55.27 | 57.12 | 68.99 | 79.04 | 85.14 | 144.09 | 85.62 | 110.68 | 127.39 | 144.09 | 190.03 |
| 45 | 26.17 | 32.80 | 39.31 | 42.69 | 57.72 | 59.85 | 69.74 | 83.23 | 90.08 | 153.90 | 91.88 | 116.94 | 135.74 | 154.53 | 202.56 |
| 46 | 28.55 | 35.22 | 39.57 | 45.23 | 60.19 | 60.14 | 75.21 | 88.88 | 93.12 | 154.53 | 91.88 | 116.94 | 135.74 | 154.53 | 202.56 |
| 47 | 28.76 | 35.45 | 42.05 | 47.81 | 62.67 | 63.34 | 78.21 | 91.92 | 98.83 | 154.53 | 91.88 | 116.94 | 135.74 | 154.53 | 202.56 |
| 48 | 28.96 | 37.92 | 44.55 | 48.12 | 65.16 | 66.66 | 81.51 | 98.31 | 104.75 | 154.53 | 91.88 | 116.94 | 135.74 | 154.53 | 202.56 |
| 49 | 31.46 | 38.17 | 44.85 | 50.74 | 70.25 | 68.91 | 87.71 | 101.79 | 108.27 | 154.53 | 91.88 | 116.94 | 135.74 | 154.53 | 202.56 |
| 50 | 33.01 | 40.68 | 47.41 | 51.87 | 72.52 | 73.64 | 89.30 | 104.27 | 112.52 | 171.24 | 104.41 | 129.47 | 150.36 | 169.15 | 225.54 |
| 51 | 35.53 | 43.21 | 51.41 | 55.87 | 78.85 | 76.64 | 91.98 | 111.97 | 119.94 | 177.50 | 106.50 | 133.65 | 156.62 | 175.42 | 235.98 |
| 52 | 35.69 | 43.48 | 50.30 | 58.49 | 82.42 | 80.29 | 100.00 | 112.43 | 125.38 | 183.77 | 110.68 | 139.92 | 162.89 | 183.77 | 240.15 |
| 53 | 36.83 | 46.05 | 52.92 | 58.83 | 87.57 | 83.33 | 105.77 | 120.61 | 129.44 | 190.03 | 112.77 | 144.09 | 167.06 | 190.03 | 250.59 |
| 54 | 37.05 | 46.34 | 53.26 | 60.14 | 94.32 | 83.98 | 106.57 | 126.53 | 133.11 | 198.39 | 116.94 | 148.27 | 171.24 | 192.12 | 261.04 |
| 55 | 39.61 | 50.36 | 57.33 | 64.25 | 97.95 | 91.88 | 114.83 | 132.50 | 141.00 | 204.65 | 119.03 | 152.45 | 177.50 | 200.48 | 265.21 |
| 56 | 43.60 | 51.54 | 60.89 | 67.84 | 107.31 | 98.15 | 118.22 | 137.59 | 147.31 | 215.09 | 127.39 | 158.71 | 185.86 | 208.83 | 279.83 |
| 57 | 46.15 | 56.49 | 64.92 | 72.89 | 114.69 | 102.21 | 125.31 | 143.45 | 154.82 | 229.71 | 131.56 | 167.06 | 198.39 | 221.36 | 294.45 |
| 58 | 47.30 | 59.13 | 69.98 | 79.39 | 122.11 | 105.16 | 128.08 | 150.62 | 162.78 | 246.42 | 137.83 | 177.50 | 206.74 | 233.89 | 309.07 |
| 59 | 53.74 | 65.57 | 75.06 | 83.11 | 132.08 | 112.60 | 140.19 | 158.15 | 170.58 | 263.12 | 146.18 | 187.95 | 219.27 | 245.41 | 329.95 |
| 60 | 56.35 | 70.67 | 80.19 | 89.68 | 142.11 | 117.64 | 143.06 | 165.78 | 180.42 | 281.92 | 156.62 | 198.39 | 231.80 | 249.92 | 348.74 |
| 61 | 61.42 | 75.79 | 87.79 | 97.31 | 152.44 | 123.33 | 153.46 | 174.32 | 190.65 | 293.71 | 162.05 | 204.59 | 237.00 | 261.76 | 356.51 |
| 62 | 66.54 | 81.97 | 91.61 | 103.62 | 165.60 | 133.32 | 162.10 | 187.53 | 202.00 | 302.29 | 164.89 | 208.07 | 245.37 | 272.83 | 367.07 |
| 63 | 74.40 | 87.19 | 100.72 | 111.38 | 174.09 | 142.52 | 170.71 | 199.81 | 215.14 | 315.44 | 169.12 | 214.73 | 250.83 | 282.41 | 376.25 |
| 64 | 79.51 | 94.90 | 110.94 | 119.22 | 191.46 | 147.06 | 182.99 | 215.61 | 226.34 | 329.05 | 174.63 | 220.59 | 261.03 | 292.28 | 389.71 |
| 65 | 87.45 | 101.26 | 115.94 | 130.99 | 202.55 | 153.28 | 194.28 | 223.21 | 243.77 | 342.21 | 180.02 | 228.14 | 267.35 | 304.78 | 402.81 |
| 66 | 94.78 | 112.46 | 129.58 | 143.22 | 219.77 | 160.56 | 203.72 | 238.25 | 261.44 | 357.38 | 186.46 | 238.25 | 277.96 | 315.95 | 417.81 |
| 67 | 104.88 | 124.78 | 143.26 | 157.91 | 239.72 | 165.39 | 210.49 | 247.25 | 281.92 | 370.87 | 192.12 | 245.58 | 287.34 | 327.44 | 429.34 |
| 68 | 114.77 | 139.79 | 156.49 | 171.14 | 258.35 | 171.16 | 219.60 | 256.74 | 292.26 | 387.53 | 198.61 | 253.51 | 297.11 | 335.86 | 445.66 |
| 69 | 124.47 | 150.38 | 172.62 | 188.25 | 272.79 | 180.82 | 229.15 | 269.68 | 305.53 | 403.74 | 207.32 | 263.44 | 310.21 | 350.74 | 462.97 |
| 70 | 133.76 | 168.33 | 189.71 | 209.25 | 293.07 | 190.87 | 243.48 | 285.56 | 326.14 | 429.84 | 216.42 | 276.54 | 326.14 | 369.72 | 488.46 |
| 71 | 143.55 | 181.25 | 210.25 | 232.26 | 316.10 | 204.45 | 259.55 | 305.95 | 346.55 | 459.65 | 229.10 | 292.90 | 345.10 | 390.05 | 517.65 |
| 72 | 155.40 | 194.60 | 226.80 | 253.40 | 338.80 | 218.40 | 278.60 | 327.60 | 372.40 | 491.40 | 245.00 | 310.80 | 366.80 | 415.80 | 548.80 |
| 73 | 167.40 | 210.60 | 244.35 | 272.70 | 365.85 | 233.55 | 298.35 | 352.35 | 399.60 | 527.85 | 259.20 | 332.10 | 390.15 | 441.45 | 584.55 |
| 74 | 180.70 | 226.20 | 262.60 | 295.10 | 393.90 | 250.90 | 318.50 | 375.70 | 427.70 | 564.20 | 274.30 | 351.00 | 413.40 | 468.00 | 618.80 |
| 75 | 195.00 | 245.00 | 285.00 | 318.75 | 427.50 | 267.50 | 341.25 | 402.50 | 457.50 | 603.75 | 291.25 | 372.50 | 437.50 | 496.25 | 657.50 |
| 76 | 210.00 | 265.20 | 308.40 | 345.60 | 463.20 | 283.20 | 363.60 | 429.60 | 488.40 | 644.40 | 306.00 | 392.40 | 463.20 | 525.60 | 694.80 |
| 77 | 232.46 | 293.82 | 343.38 | 384.68 | 514.48 | 309.16 | 397.66 | 470.82 | 535.72 | 705.64 | 330.40 | 424.80 | 502.68 | 571.12 | 752.84 |
| 78 | 259.60 | 329.22 | 384.68 | 433.06 | 578.20 | 341.02 | 440.14 | 520.38 | 594.72 | 782.34 | 361.08 | 466.10 | 551.06 | 628.94 | 828.36 |
| 79 | 287.92 | 364.62 | 428.34 | 482.62 | 643.10 | 372.88 | 480.26 | 572.30 | 653.72 | 857.86 | 391.76 | 506.22 | 600.62 | 686.76 | 901.52 |
| 80 | 316.24 | 401.20 | 472.00 | 531.00 | 705.64 | 404.74 | 521.56 | 621.86 | 709.18 | 929.84 | 423.62 | 546.34 | 650.18 | 742.22 | 973.50 |
| 81 | 342.20 | 435.42 | 512.12 | 577.02 | 767.00 | 433.06 | 559.32 | 666.70 | 761.10 | 998.28 | 451.94 | 585.28 | 696.20 | 794.14 | 1041.94 |
| 82 | 369.34 | 468.46 | 551.06 | 620.68 | 826.00 | 461.38 | 595.90 | 709.18 | 809.48 | 1063.18 | 481.44 | 620.68 | 738.68 | 842.52 | 1108.02 |
| 83 | 396.48 | 502.68 | 591.18 | 665.52 | 886.18 | 490.88 | 632.48 | 751.66 | 856.68 | 1126.90 | 510.94 | 658.44 | 782.34 | 890.90 | 1172.92 |
| 84 | 424.80 | 539.26 | 633.66 | 715.08 | 952.26 | 520.38 | 670.24 | 796.50 | 909.78 | 1196.52 | 541.62 | 696.20 | 828.36 | 945.18 | 1243.72 |
| 85 | 457.84 | 581.74 | 683.22 | 770.54 | 1024.24 | 554.60 | 713.90 | 847.24 | 967.60 | 1270.86 | 574.66 | 741.04 | 880.28 | 1001.82 | 1319.24 |
| 86 | 493.24 | 626.58 | 736.32 | 829.54 | 1104.48 | 590.00 | 758.74 | 900.34 | 1026.60 | 1351.10 | 610.06 | 785.88 | 933.38 | 1060.82 | 1399.48 |
| 87 | 531.00 | 674.96 | 792.96 | 893.26 | 1188.26 | 627.76 | 807.12 | 956.98 | 1090.32 | 1434.88 | 647.82 | 834.26 | 990.02 | 1124.54 | 1483.26 |
| 88 | 572.30 | 725.70 | 853.14 | 961.70 | 1279.12 | 669.06 | 857.86 | 1017.16 | 1158.76 | 1525.74 | 689.12 | 885.00 | 1050.20 | 1192.98 | 1574.12 |
| 89 | 615.96 | 782.34 | 919.22 | 1034.86 | 1377.06 | 712.72 | 914.50 | 1083.24 | 1231.92 | 1623.68 | 732.78 | 941.64 | 1116.28 | 1266.14 | 1672.06 |
| 90 | 664.34 | 843.70 | 990.02 | 1116.28 | 1485.62 | 761.10 | 975.86 | 1154.04 | 1313.34 | 1732.24 | 781.16 | 1003.00 | 1187.08 | 1347.56 | 1780.62 |
| 91 | 715.08 | 908.60 | 1066.72 | 1203.60 | 1601.26 | 811.84 | 1040.76 | 1230.74 | 1400.66 | 1847.88 | 831.90 | 1067.90 | 1263.78 | 1434.88 | 1896.26 |
| 92 | 770.54 | 978.22 | 1148.14 | 1294.46 | 1722.80 | 867.30 | 1110.38 | 1312.16 | 1491.52 | 1969.42 | 887.36 | 1137.52 | 1345.20 | 1525.74 | 2017.80 |
| 93 | 828.36 | 1053.74 | 1236.64 | 1394.76 | 1854.96 | 925.12 | 1185.90 | 1400.66 | 1591.82 | 2101.58 | 945.18 | 1213.04 | 1433.70 | 1626.04 | 2149.96 |
| 94 | 893.26 | 1133.98 | 1332.22 | 1500.96 | 1996.56 | 990.02 | 1266.14 | 1496.24 | 1698.02 | 2243.18 | 1010.08 | 1293.28 | 1529.28 | 1732.24 | 2291.56 |
| 95 | 961.70 | 1222.48 | 1436.06 | 1618.96 | 2153.50 | 1058.46 | 1354.64 | 1600.08 | 1816.02 | 2400.12 | 1078.52 | 1381.78 | 1633.12 | 1850.24 | 2448.50 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 30 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 31 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 31.86 | 41.30 | 47.20 | 53.10 | 72.63 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 32 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 31.86 | 41.30 | 47.20 | 53.10 | 74.77 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 33 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 33.06 | 41.30 | 47.20 | 53.10 | 79.04 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 34 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 33.06 | 41.30 | 48.14 | 53.10 | 83.31 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 35 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 35.13 | 42.47 | 48.14 | 53.10 | 85.45 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 36 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 37.20 | 44.59 | 50.23 | 54.98 | 90.04 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 37 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 39.26 | 46.71 | 54.42 | 57.10 | 94.81 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 38 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 39.26 | 48.84 | 56.51 | 59.21 | 99.59 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 39 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 41.51 | 50.96 | 58.60 | 63.44 | 106.75 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 40 | 22.42 | 27.14 | 30.68 | 35.40 | 47.20 | 43.81 | 53.31 | 59.66 | 65.89 | 113.43 | 81.44 | 102.33 | 116.94 | 131.56 | 175.42 |
| 41 | 22.42 | 27.14 | 30.68 | 35.40 | 47.20 | 46.36 | 55.80 | 61.97 | 68.30 | 118.70 | 81.44 | 102.33 | 116.94 | 131.56 | 175.42 |
| 42 | 24.33 | 27.61 | 30.71 | 35.40 | 47.20 | 46.58 | 58.45 | 64.57 | 73.10 | 124.54 | 81.44 | 102.33 | 116.94 | 131.56 | 175.42 |
| 43 | 24.51 | 27.80 | 32.84 | 36.36 | 49.14 | 49.16 | 61.12 | 69.52 | 75.84 | 130.41 | 81.44 | 102.33 | 116.94 | 131.56 | 175.42 |
| 44 | 24.68 | 29.98 | 33.06 | 36.59 | 51.41 | 51.77 | 63.82 | 72.17 | 78.59 | 133.65 | 81.44 | 102.33 | 116.94 | 131.56 | 175.42 |
| 45 | 24.92 | 30.37 | 35.50 | 37.81 | 53.96 | 56.22 | 64.76 | 74.91 | 82.04 | 143.50 | 85.62 | 106.50 | 123.21 | 139.92 | 187.95 |
| 46 | 27.19 | 32.61 | 35.74 | 40.06 | 56.26 | 56.49 | 69.84 | 79.99 | 84.81 | 144.09 | 85.62 | 106.50 | 123.21 | 139.92 | 187.95 |
| 47 | 27.39 | 32.83 | 37.98 | 42.34 | 58.58 | 59.50 | 72.63 | 82.73 | 90.01 | 144.09 | 85.62 | 106.50 | 123.21 | 139.92 | 187.95 |
| 48 | 27.58 | 35.11 | 40.24 | 42.62 | 60.91 | 62.62 | 75.69 | 88.48 | 95.40 | 144.09 | 85.62 | 106.50 | 123.21 | 139.92 | 187.95 |
| 49 | 29.97 | 35.34 | 40.51 | 44.94 | 65.67 | 64.74 | 81.44 | 91.61 | 98.60 | 144.09 | 85.62 | 106.50 | 123.21 | 139.92 | 187.95 |
| 50 | 30.26 | 36.61 | 43.22 | 47.77 | 66.83 | 67.83 | 81.70 | 96.55 | 101.63 | 156.62 | 93.97 | 119.03 | 137.83 | 154.53 | 206.74 |
| 51 | 32.68 | 39.03 | 45.70 | 51.68 | 70.09 | 70.75 | 82.60 | 102.15 | 108.87 | 160.80 | 98.15 | 123.21 | 142.00 | 162.89 | 213.01 |
| 52 | 31.57 | 39.40 | 44.86 | 51.53 | 74.93 | 72.26 | 90.19 | 101.00 | 110.63 | 167.06 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 53 | 33.99 | 41.86 | 48.75 | 53.36 | 79.89 | 77.23 | 95.79 | 108.75 | 118.18 | 173.33 | 104.41 | 129.47 | 152.45 | 171.24 | 227.62 |
| 54 | 34.31 | 42.25 | 49.17 | 54.67 | 84.89 | 77.98 | 96.70 | 114.48 | 121.86 | 179.59 | 106.50 | 133.65 | 156.62 | 175.42 | 235.98 |
| 55 | 36.78 | 44.76 | 51.74 | 58.66 | 89.92 | 83.53 | 104.58 | 120.27 | 129.57 | 185.86 | 108.59 | 137.83 | 160.80 | 183.77 | 242.24 |
| 56 | 39.24 | 47.36 | 55.23 | 62.19 | 99.05 | 87.71 | 110.06 | 123.64 | 133.92 | 198.39 | 112.77 | 146.18 | 169.15 | 192.12 | 254.77 |
| 57 | 41.83 | 52.26 | 59.40 | 67.28 | 104.86 | 91.99 | 113.38 | 133.62 | 141.76 | 210.92 | 119.03 | 154.53 | 179.59 | 202.56 | 269.39 |
| 58 | 43.13 | 53.63 | 62.99 | 72.30 | 110.71 | 95.24 | 116.61 | 137.10 | 149.84 | 221.36 | 127.39 | 160.80 | 185.86 | 213.01 | 281.92 |
| 59 | 49.38 | 59.99 | 66.72 | 74.80 | 119.04 | 102.72 | 126.74 | 141.21 | 152.63 | 238.07 | 135.74 | 171.24 | 198.39 | 222.53 | 298.63 |
| 60 | 50.71 | 63.61 | 71.90 | 80.02 | 127.41 | 106.07 | 128.20 | 149.20 | 160.97 | 252.68 | 139.92 | 179.59 | 208.83 | 225.93 | 313.24 |
| 61 | 55.71 | 67.37 | 79.30 | 87.58 | 137.69 | 111.95 | 136.82 | 157.98 | 171.58 | 265.36 | 145.84 | 184.33 | 216.74 | 236.37 | 324.10 |
| 62 | 60.76 | 74.78 | 83.28 | 93.81 | 150.54 | 121.89 | 147.36 | 171.14 | 183.01 | 274.81 | 151.15 | 190.40 | 223.77 | 247.67 | 333.70 |
| 63 | 68.33 | 80.05 | 92.21 | 101.51 | 159.31 | 129.22 | 158.00 | 183.61 | 196.21 | 286.94 | 155.82 | 197.63 | 229.93 | 256.05 | 343.95 |
| 64 | 72.01 | 86.28 | 100.86 | 108.00 | 173.15 | 134.19 | 165.05 | 195.84 | 206.07 | 297.80 | 158.09 | 200.37 | 237.13 | 264.71 | 352.94 |
| 65 | 79.78 | 92.70 | 107.46 | 118.31 | 184.58 | 139.02 | 176.45 | 205.63 | 221.91 | 310.13 | 163.98 | 206.75 | 245.97 | 274.48 | 365.38 |
| 66 | 87.13 | 102.37 | 118.06 | 130.46 | 200.23 | 146.75 | 186.46 | 215.81 | 238.13 | 324.58 | 170.92 | 215.81 | 253.79 | 286.60 | 379.83 |
| 67 | 95.49 | 114.38 | 130.11 | 142.12 | 218.37 | 150.35 | 192.12 | 225.53 | 255.23 | 337.46 | 173.74 | 223.86 | 262.28 | 294.02 | 390.92 |
| 68 | 103.77 | 126.11 | 143.20 | 156.76 | 234.13 | 156.63 | 198.61 | 234.13 | 266.43 | 350.39 | 179.23 | 230.90 | 271.27 | 308.41 | 405.29 |
| 69 | 113.58 | 138.35 | 156.39 | 171.01 | 249.41 | 163.68 | 210.44 | 244.74 | 279.03 | 369.44 | 188.62 | 241.62 | 282.15 | 319.56 | 422.44 |
| 70 | 121.74 | 153.30 | 172.20 | 190.61 | 267.52 | 172.84 | 222.44 | 260.01 | 296.08 | 390.76 | 196.89 | 252.49 | 296.08 | 336.66 | 444.87 |
| 71 | 130.50 | 165.30 | 191.40 | 212.19 | 287.10 | 184.15 | 236.35 | 278.40 | 316.10 | 417.60 | 208.80 | 268.25 | 313.20 | 356.70 | 471.25 |
| 72 | 141.40 | 177.80 | 205.80 | 231.00 | 309.40 | 198.80 | 253.40 | 298.20 | 338.80 | 448.00 | 222.60 | 285.60 | 333.20 | 378.00 | 501.20 |
| 73 | 152.55 | 191.70 | 222.75 | 248.40 | 333.45 | 213.30 | 272.70 | 319.95 | 363.15 | 480.60 | 236.25 | 302.40 | 355.05 | 400.95 | 531.90 |
| 74 | 165.10 | 206.70 | 239.20 | 269.10 | 358.80 | 228.80 | 291.20 | 341.90 | 390.00 | 513.50 | 250.90 | 321.10 | 375.70 | 427.70 | 562.90 |
| 75 | 177.50 | 223.75 | 258.75 | 290.00 | 387.50 | 243.75 | 312.50 | 366.25 | 415.00 | 547.50 | 265.00 | 340.00 | 397.50 | 451.25 | 596.25 |
| 76 | 192.00 | 241.20 | 280.80 | 315.60 | 421.20 | 259.20 | 331.20 | 391.20 | 445.20 | 586.80 | 279.60 | 357.60 | 421.20 | 480.00 | 632.40 |
| 77 | 211.22 | 266.68 | 311.52 | 351.64 | 467.28 | 282.02 | 361.08 | 428.34 | 488.52 | 641.92 | 300.90 | 385.86 | 456.66 | 521.56 | 684.40 |
| 78 | 237.18 | 298.54 | 350.46 | 394.12 | 525.10 | 310.34 | 398.84 | 474.36 | 540.44 | 710.36 | 329.22 | 422.44 | 501.50 | 571.12 | 751.66 |
| 79 | 261.96 | 331.58 | 390.58 | 438.96 | 585.28 | 338.66 | 436.60 | 521.56 | 594.72 | 781.16 | 356.36 | 460.20 | 547.52 | 624.22 | 821.28 |
| 80 | 286.74 | 364.62 | 428.34 | 483.80 | 643.10 | 366.98 | 474.36 | 565.22 | 646.64 | 847.24 | 383.50 | 496.78 | 591.18 | 674.96 | 887.36 |
| 81 | 311.52 | 396.48 | 464.92 | 525.10 | 698.56 | 394.12 | 509.76 | 605.34 | 692.66 | 909.78 | 410.64 | 532.18 | 631.30 | 722.16 | 949.90 |
| 82 | 335.12 | 425.98 | 500.32 | 565.22 | 751.66 | 418.90 | 541.62 | 644.28 | 736.32 | 967.60 | 437.78 | 564.04 | 671.42 | 767.00 | 1007.72 |
| 83 | 359.90 | 457.84 | 538.08 | 605.34 | 805.94 | 446.04 | 574.66 | 684.40 | 779.98 | 1025.42 | 463.74 | 599.44 | 711.54 | 810.66 | 1066.72 |
| 84 | 387.04 | 492.06 | 577.02 | 651.36 | 866.12 | 474.36 | 611.24 | 725.70 | 828.36 | 1089.14 | 492.06 | 636.02 | 754.02 | 860.22 | 1130.44 |
| 85 | 416.54 | 529.82 | 621.86 | 700.92 | 932.20 | 505.04 | 650.18 | 771.72 | 879.10 | 1156.40 | 523.92 | 674.96 | 800.04 | 912.14 | 1200.06 |
| 86 | 449.58 | 571.12 | 670.24 | 755.20 | 1005.36 | 538.08 | 691.48 | 820.10 | 933.38 | 1229.56 | 556.96 | 716.26 | 848.42 | 966.42 | 1273.22 |
| 87 | 483.80 | 613.60 | 720.98 | 813.02 | 1080.88 | 572.30 | 733.96 | 870.84 | 991.20 | 1305.08 | 591.18 | 758.74 | 899.16 | 1024.24 | 1348.74 |
| 88 | 520.38 | 660.80 | 776.44 | 874.38 | 1164.66 | 608.88 | 781.16 | 926.30 | 1052.56 | 1388.86 | 627.76 | 805.94 | 954.62 | 1085.60 | 1432.52 |
| 89 | 559.32 | 712.72 | 835.44 | 941.64 | 1254.34 | 647.82 | 833.08 | 985.30 | 1119.82 | 1478.54 | 666.70 | 857.86 | 1013.62 | 1152.86 | 1522.20 |
| 90 | 604.16 | 767.00 | 900.34 | 1015.98 | 1352.28 | 692.66 | 887.36 | 1050.20 | 1194.16 | 1576.48 | 711.54 | 912.14 | 1078.52 | 1227.20 | 1620.14 |
| 91 | 651.36 | 827.18 | 971.14 | 1095.04 | 1456.12 | 739.86 | 947.54 | 1121.00 | 1273.22 | 1680.32 | 758.74 | 972.32 | 1149.32 | 1306.26 | 1723.98 |
| 92 | 700.92 | 890.90 | 1045.48 | 1178.82 | 1568.22 | 789.42 | 1011.26 | 1195.34 | 1357.00 | 1792.42 | 808.30 | 1036.04 | 1223.66 | 1390.04 | 1836.08 |
| 93 | 754.02 | 958.16 | 1125.72 | 1268.50 | 1688.58 | 842.52 | 1078.52 | 1275.58 | 1446.68 | 1912.78 | 861.40 | 1103.30 | 1303.90 | 1479.72 | 1956.44 |
| 94 | 813.02 | 1032.50 | 1211.86 | 1366.44 | 1817.20 | 901.52 | 1152.86 | 1361.72 | 1544.62 | 2041.40 | 920.40 | 1177.64 | 1390.04 | 1577.66 | 2085.06 |
| 95 | 875.56 | 1112.74 | 1307.44 | 1473.82 | 1959.98 | 964.06 | 1233.10 | 1457.30 | 1652.00 | 2184.18 | 982.94 | 1257.88 | 1485.62 | 1685.04 | 2227.84 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 30 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 31 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 29.50 | 37.76 | 43.66 | 49.56 | 68.94 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 32 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 29.50 | 37.76 | 43.66 | 49.56 | 70.97 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 33 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 30.61 | 37.76 | 43.66 | 49.56 | 75.02 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 34 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 30.61 | 37.76 | 44.53 | 49.56 | 79.08 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 35 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 32.53 | 38.83 | 44.53 | 49.56 | 81.10 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 36 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 34.44 | 40.77 | 46.46 | 51.32 | 85.46 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 37 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 36.36 | 42.71 | 50.34 | 53.29 | 89.99 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 38 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 36.36 | 44.65 | 52.27 | 55.27 | 94.53 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 39 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 38.43 | 46.59 | 54.21 | 59.21 | 101.32 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 40 | 20.06 | 24.78 | 29.50 | 31.86 | 43.66 | 40.79 | 48.99 | 56.82 | 60.40 | 106.34 | 75.18 | 96.06 | 110.68 | 123.21 | 167.06 |
| 41 | 20.06 | 24.78 | 29.50 | 31.86 | 43.66 | 43.16 | 51.27 | 59.02 | 62.60 | 111.28 | 75.18 | 96.06 | 110.68 | 123.21 | 167.06 |
| 42 | 21.77 | 25.21 | 29.53 | 31.86 | 43.66 | 43.37 | 53.71 | 61.50 | 67.01 | 116.76 | 75.18 | 96.06 | 110.68 | 123.21 | 167.06 |
| 43 | 21.93 | 25.38 | 31.58 | 32.72 | 45.46 | 45.77 | 56.17 | 66.21 | 69.52 | 122.26 | 75.18 | 96.06 | 110.68 | 123.21 | 167.06 |
| 44 | 22.08 | 27.37 | 31.79 | 32.93 | 47.56 | 48.20 | 58.64 | 68.73 | 72.04 | 125.30 | 75.18 | 96.06 | 110.68 | 123.21 | 167.06 |
| 45 | 22.43 | 27.94 | 32.97 | 35.37 | 48.94 | 50.78 | 61.44 | 69.91 | 77.21 | 131.02 | 79.36 | 102.33 | 116.94 | 131.56 | 175.42 |
| 46 | 24.47 | 30.00 | 33.19 | 37.48 | 51.03 | 51.02 | 66.26 | 74.66 | 79.82 | 131.56 | 79.36 | 102.33 | 116.94 | 131.56 | 175.42 |
| 47 | 24.65 | 30.20 | 35.26 | 39.61 | 53.13 | 53.74 | 68.90 | 77.21 | 84.72 | 131.56 | 79.36 | 102.33 | 116.94 | 131.56 | 175.42 |
| 48 | 24.82 | 32.30 | 37.37 | 39.87 | 55.24 | 56.56 | 71.81 | 82.58 | 89.79 | 131.56 | 79.36 | 102.33 | 116.94 | 131.56 | 175.42 |
| 49 | 26.97 | 32.51 | 37.62 | 42.04 | 59.56 | 58.47 | 77.27 | 85.50 | 92.80 | 131.56 | 79.36 | 102.33 | 116.94 | 131.56 | 175.42 |
| 50 | 27.51 | 35.26 | 40.44 | 43.68 | 61.14 | 62.02 | 77.90 | 90.76 | 94.37 | 146.18 | 87.71 | 114.86 | 129.47 | 146.18 | 194.21 |
| 51 | 28.42 | 36.24 | 42.84 | 46.09 | 65.71 | 62.89 | 78.84 | 96.25 | 99.65 | 152.45 | 89.80 | 116.94 | 135.74 | 150.36 | 202.56 |
| 52 | 28.82 | 36.68 | 42.14 | 48.74 | 70.43 | 68.25 | 84.31 | 97.18 | 105.09 | 158.71 | 91.88 | 121.12 | 139.92 | 156.62 | 210.92 |
| 53 | 31.16 | 39.07 | 44.57 | 49.25 | 73.74 | 71.13 | 89.81 | 102.82 | 110.68 | 162.89 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 54 | 31.56 | 39.52 | 45.07 | 50.57 | 78.60 | 73.98 | 92.75 | 106.44 | 114.36 | 169.15 | 100.24 | 127.39 | 146.18 | 167.06 | 223.45 |
| 55 | 33.95 | 41.96 | 47.54 | 53.08 | 83.50 | 79.36 | 98.42 | 112.11 | 120.04 | 173.33 | 104.41 | 131.56 | 152.45 | 171.24 | 229.71 |
| 56 | 36.33 | 43.18 | 52.40 | 57.95 | 89.15 | 81.44 | 101.91 | 117.65 | 128.18 | 181.68 | 106.50 | 135.74 | 160.80 | 181.68 | 238.07 |
| 57 | 37.50 | 48.02 | 53.87 | 61.67 | 96.66 | 83.82 | 107.41 | 123.80 | 132.44 | 196.30 | 110.68 | 146.18 | 169.15 | 192.12 | 252.68 |
| 58 | 40.34 | 50.88 | 58.79 | 66.63 | 102.57 | 89.29 | 110.88 | 129.38 | 140.59 | 208.83 | 119.03 | 154.53 | 177.50 | 200.48 | 267.30 |
| 59 | 45.03 | 54.41 | 62.55 | 70.65 | 110.88 | 94.82 | 117.14 | 133.68 | 147.24 | 225.54 | 125.30 | 160.80 | 187.95 | 212.14 | 281.92 |
| 60 | 46.49 | 59.37 | 66.37 | 74.50 | 119.24 | 98.36 | 122.62 | 139.99 | 152.12 | 240.15 | 131.56 | 171.24 | 198.39 | 213.93 | 298.63 |
| 61 | 51.42 | 63.16 | 73.63 | 82.02 | 127.86 | 106.26 | 131.28 | 150.72 | 162.92 | 249.15 | 135.72 | 176.23 | 204.59 | 224.64 | 305.87 |
| 62 | 54.97 | 69.02 | 77.73 | 88.21 | 138.83 | 110.46 | 138.15 | 160.22 | 172.65 | 257.14 | 139.37 | 178.63 | 210.03 | 236.06 | 314.07 |
| 63 | 62.26 | 74.33 | 85.12 | 94.46 | 147.81 | 119.72 | 148.92 | 171.01 | 184.16 | 271.74 | 144.42 | 186.23 | 216.63 | 242.87 | 324.94 |
| 64 | 66.01 | 80.52 | 93.65 | 100.99 | 161.49 | 125.00 | 156.08 | 183.27 | 194.24 | 281.25 | 148.90 | 191.18 | 224.27 | 251.84 | 334.56 |
| 65 | 73.65 | 87.00 | 100.39 | 109.86 | 171.51 | 130.11 | 167.54 | 195.09 | 208.46 | 294.09 | 153.28 | 197.84 | 233.49 | 260.22 | 345.78 |
| 66 | 79.49 | 95.16 | 110.86 | 120.53 | 187.21 | 134.67 | 176.10 | 207.18 | 223.14 | 309.04 | 158.84 | 205.45 | 241.71 | 271.06 | 360.83 |
| 67 | 87.66 | 105.47 | 119.87 | 133.50 | 203.60 | 140.33 | 180.42 | 210.49 | 241.89 | 317.41 | 163.72 | 210.49 | 245.58 | 282.33 | 372.54 |
| 68 | 95.91 | 118.52 | 132.86 | 145.25 | 217.99 | 145.32 | 188.92 | 221.22 | 250.28 | 332.63 | 167.93 | 219.60 | 256.74 | 290.65 | 384.30 |
| 69 | 104.25 | 129.33 | 146.06 | 159.51 | 232.27 | 152.76 | 199.53 | 230.71 | 263.44 | 349.18 | 174.59 | 229.15 | 266.56 | 302.41 | 402.18 |
| 70 | 112.72 | 142.78 | 160.53 | 176.28 | 247.99 | 162.32 | 208.91 | 246.48 | 278.04 | 368.22 | 184.86 | 240.47 | 281.05 | 317.12 | 420.82 |
| 71 | 120.35 | 153.70 | 178.35 | 197.85 | 266.80 | 172.55 | 223.30 | 263.90 | 298.70 | 394.40 | 194.30 | 253.75 | 297.25 | 337.85 | 445.15 |
| 72 | 130.20 | 166.60 | 193.20 | 215.60 | 288.40 | 184.80 | 242.20 | 284.20 | 320.60 | 422.80 | 207.20 | 271.60 | 316.40 | 358.40 | 474.60 |
| 73 | 141.75 | 179.55 | 207.90 | 233.55 | 310.50 | 199.80 | 259.20 | 303.75 | 344.25 | 453.60 | 222.75 | 287.55 | 336.15 | 383.40 | 503.55 |
| 74 | 150.80 | 195.00 | 224.90 | 250.90 | 335.40 | 211.90 | 278.20 | 325.00 | 367.90 | 486.20 | 232.70 | 306.80 | 357.50 | 404.30 | 534.30 |
| 75 | 163.75 | 208.75 | 242.50 | 272.50 | 363.75 | 226.25 | 295.00 | 346.25 | 395.00 | 520.00 | 247.50 | 322.50 | 378.75 | 430.00 | 566.25 |
| 76 | 176.40 | 228.00 | 262.80 | 295.20 | 394.80 | 241.20 | 316.80 | 369.60 | 421.20 | 555.60 | 260.40 | 342.00 | 399.60 | 454.80 | 601.20 |
| 77 | 195.88 | 251.34 | 291.46 | 329.22 | 437.78 | 263.14 | 344.56 | 404.74 | 462.56 | 607.70 | 280.84 | 368.16 | 433.06 | 494.42 | 650.18 |
| 78 | 218.30 | 282.02 | 329.22 | 370.52 | 492.06 | 289.10 | 379.96 | 449.58 | 514.48 | 673.78 | 306.80 | 404.74 | 476.72 | 543.98 | 713.90 |
| 79 | 243.08 | 313.88 | 365.80 | 411.82 | 548.70 | 317.42 | 417.72 | 493.24 | 562.86 | 739.86 | 333.94 | 440.14 | 519.20 | 593.54 | 779.98 |
| 80 | 265.50 | 344.56 | 402.38 | 453.12 | 602.98 | 342.20 | 453.12 | 535.72 | 611.24 | 802.40 | 359.90 | 475.54 | 560.50 | 640.74 | 841.34 |
| 81 | 287.92 | 374.06 | 436.60 | 492.06 | 654.90 | 366.98 | 484.98 | 573.48 | 656.08 | 860.22 | 384.68 | 507.40 | 600.62 | 684.40 | 899.16 |
| 82 | 310.34 | 402.38 | 469.64 | 529.82 | 705.64 | 391.76 | 516.84 | 610.06 | 697.38 | 916.86 | 408.28 | 539.26 | 637.20 | 726.88 | 956.98 |
| 83 | 332.76 | 431.88 | 505.04 | 568.76 | 756.38 | 416.54 | 548.70 | 649.00 | 739.86 | 971.14 | 433.06 | 571.12 | 676.14 | 769.36 | 1012.44 |
| 84 | 357.54 | 463.74 | 541.62 | 610.06 | 813.02 | 441.32 | 580.56 | 686.76 | 782.34 | 1030.14 | 460.20 | 605.34 | 713.90 | 814.20 | 1071.44 |
| 85 | 384.68 | 499.14 | 582.92 | 657.26 | 874.38 | 469.64 | 617.14 | 729.24 | 831.90 | 1093.86 | 488.52 | 643.10 | 757.56 | 863.76 | 1136.34 |
| 86 | 415.36 | 538.08 | 627.76 | 708.00 | 942.82 | 500.32 | 656.08 | 774.08 | 882.64 | 1162.30 | 519.20 | 682.04 | 802.40 | 914.50 | 1204.78 |
| 87 | 447.22 | 579.38 | 676.14 | 762.28 | 1013.62 | 532.18 | 697.38 | 822.46 | 936.92 | 1233.10 | 551.06 | 723.34 | 850.78 | 968.78 | 1275.58 |
| 88 | 481.44 | 624.22 | 728.06 | 820.10 | 1092.68 | 566.40 | 742.22 | 874.38 | 994.74 | 1312.16 | 585.28 | 768.18 | 902.70 | 1026.60 | 1354.64 |
| 89 | 518.02 | 671.42 | 784.70 | 883.82 | 1175.28 | 602.98 | 789.42 | 931.02 | 1058.46 | 1394.76 | 621.86 | 815.38 | 959.34 | 1090.32 | 1437.24 |
| 90 | 558.14 | 724.52 | 846.06 | 953.44 | 1267.32 | 643.10 | 842.52 | 992.38 | 1128.08 | 1486.80 | 661.98 | 868.48 | 1020.70 | 1159.94 | 1529.28 |
| 91 | 601.80 | 779.98 | 910.96 | 1026.60 | 1366.44 | 686.76 | 897.98 | 1057.28 | 1201.24 | 1585.92 | 705.64 | 923.94 | 1085.60 | 1233.10 | 1628.40 |
| 92 | 647.82 | 838.98 | 980.58 | 1105.66 | 1471.46 | 732.78 | 956.98 | 1126.90 | 1280.30 | 1690.94 | 751.66 | 982.94 | 1155.22 | 1312.16 | 1733.42 |
| 93 | 698.56 | 903.88 | 1054.92 | 1189.44 | 1582.38 | 783.52 | 1021.88 | 1201.24 | 1364.08 | 1801.86 | 802.40 | 1047.84 | 1229.56 | 1395.94 | 1844.34 |
| 94 | 751.66 | 973.50 | 1136.34 | 1280.30 | 1705.10 | 836.62 | 1091.50 | 1282.66 | 1454.94 | 1924.58 | 855.50 | 1117.46 | 1310.98 | 1486.80 | 1967.06 |
| 95 | 810.66 | 1050.20 | 1226.02 | 1380.60 | 1838.44 | 895.62 | 1168.20 | 1372.34 | 1555.24 | 2057.92 | 914.50 | 1194.16 | 1400.66 | 1587.10 | 2100.40 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 30 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 31 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 40.12 | 49.56 | 55.46 | 61.36 | 87.40 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 32 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 40.12 | 49.56 | 55.46 | 61.36 | 89.98 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 33 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 41.64 | 49.56 | 55.46 | 61.36 | 95.12 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 34 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 41.64 | 49.56 | 56.56 | 61.36 | 100.26 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 35 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 44.24 | 50.96 | 56.56 | 61.36 | 102.83 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 36 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 46.84 | 53.51 | 59.02 | 63.54 | 108.35 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 37 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 49.44 | 56.06 | 63.94 | 65.98 | 114.10 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 38 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 49.44 | 58.61 | 66.40 | 68.43 | 119.85 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 39 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 52.27 | 61.15 | 68.86 | 73.31 | 128.47 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 40 | 27.14 | 33.04 | 37.76 | 42.48 | 56.64 | 52.87 | 63.40 | 71.03 | 78.25 | 132.93 | 100.24 | 125.30 | 142.00 | 160.80 | 215.09 |
| 41 | 27.14 | 33.04 | 37.76 | 42.48 | 56.64 | 55.95 | 66.35 | 73.78 | 81.10 | 139.10 | 100.24 | 125.30 | 142.00 | 160.80 | 215.09 |
| 42 | 29.45 | 33.62 | 37.79 | 42.48 | 56.64 | 56.22 | 69.51 | 76.87 | 86.81 | 145.95 | 100.24 | 125.30 | 142.00 | 160.80 | 215.09 |
| 43 | 29.66 | 33.84 | 40.42 | 43.63 | 58.97 | 59.34 | 72.69 | 82.76 | 90.06 | 152.83 | 100.24 | 125.30 | 142.00 | 160.80 | 215.09 |
| 44 | 29.88 | 36.50 | 40.69 | 43.91 | 61.70 | 62.48 | 75.89 | 85.92 | 93.33 | 156.62 | 100.24 | 125.30 | 142.00 | 160.80 | 215.09 |
| 45 | 31.15 | 36.45 | 43.11 | 46.35 | 64.00 | 68.92 | 78.05 | 88.22 | 96.52 | 166.38 | 108.59 | 131.56 | 152.45 | 169.15 | 227.62 |
| 46 | 33.99 | 39.13 | 43.40 | 49.11 | 66.73 | 69.25 | 84.16 | 94.21 | 99.77 | 167.06 | 108.59 | 131.56 | 152.45 | 169.15 | 227.62 |
| 47 | 34.23 | 39.39 | 46.11 | 51.90 | 69.48 | 72.94 | 87.52 | 97.44 | 105.89 | 167.06 | 108.59 | 131.56 | 152.45 | 169.15 | 227.62 |
| 48 | 34.48 | 42.13 | 48.86 | 52.24 | 72.24 | 76.76 | 91.22 | 104.21 | 112.24 | 167.06 | 108.59 | 131.56 | 152.45 | 169.15 | 227.62 |
| 49 | 37.46 | 42.41 | 49.19 | 55.09 | 77.88 | 79.36 | 98.15 | 107.90 | 116.00 | 167.06 | 108.59 | 131.56 | 152.45 | 169.15 | 227.62 |
| 50 | 37.14 | 44.75 | 52.98 | 57.33 | 81.05 | 81.40 | 96.90 | 113.93 | 119.78 | 185.86 | 119.03 | 146.18 | 169.15 | 187.95 | 252.68 |
| 51 | 39.79 | 48.78 | 55.69 | 60.06 | 86.15 | 84.50 | 101.37 | 119.83 | 125.48 | 192.12 | 123.21 | 152.45 | 173.33 | 194.21 | 261.04 |
| 52 | 39.81 | 48.91 | 55.74 | 62.67 | 91.41 | 90.33 | 109.80 | 121.96 | 130.91 | 198.39 | 125.30 | 156.62 | 179.59 | 200.48 | 269.39 |
| 53 | 42.49 | 51.63 | 58.50 | 64.30 | 96.79 | 93.49 | 113.75 | 130.50 | 138.82 | 204.65 | 129.47 | 160.80 | 185.86 | 206.74 | 277.74 |
| 54 | 43.91 | 51.79 | 60.09 | 65.61 | 103.75 | 97.97 | 116.43 | 136.57 | 142.48 | 213.01 | 135.74 | 164.97 | 192.12 | 213.01 | 288.18 |
| 55 | 46.68 | 55.95 | 62.93 | 69.84 | 109.19 | 104.41 | 125.08 | 142.69 | 148.62 | 219.27 | 139.92 | 171.24 | 196.30 | 219.27 | 296.54 |
| 56 | 50.87 | 58.50 | 67.97 | 74.91 | 118.86 | 110.68 | 130.45 | 147.56 | 158.79 | 231.80 | 146.18 | 179.59 | 206.74 | 229.71 | 309.07 |
| 57 | 53.36 | 63.56 | 70.45 | 79.89 | 126.15 | 114.48 | 137.24 | 155.24 | 164.15 | 246.42 | 152.45 | 187.95 | 217.18 | 242.24 | 325.77 |
| 58 | 54.25 | 66.01 | 76.98 | 86.48 | 135.13 | 117.07 | 139.55 | 162.20 | 173.88 | 265.21 | 158.71 | 198.39 | 229.71 | 256.86 | 344.57 |
| 59 | 61.00 | 72.54 | 82.01 | 91.42 | 145.13 | 124.45 | 151.71 | 169.45 | 181.36 | 284.01 | 169.15 | 210.92 | 242.24 | 270.37 | 363.36 |
| 60 | 63.39 | 79.16 | 88.49 | 97.96 | 156.81 | 129.22 | 156.07 | 178.67 | 192.81 | 304.89 | 177.50 | 223.45 | 256.86 | 275.92 | 386.33 |
| 61 | 69.99 | 84.21 | 97.71 | 105.65 | 168.84 | 138.51 | 166.41 | 190.67 | 202.78 | 318.02 | 184.33 | 228.89 | 265.36 | 285.20 | 397.02 |
| 62 | 76.67 | 93.47 | 102.71 | 114.82 | 185.67 | 150.46 | 180.52 | 203.92 | 217.54 | 331.74 | 190.40 | 237.52 | 272.85 | 301.85 | 410.25 |
| 63 | 88.07 | 100.06 | 113.49 | 125.48 | 197.09 | 163.42 | 190.68 | 217.81 | 234.07 | 345.85 | 197.63 | 245.13 | 283.14 | 314.42 | 423.76 |
| 64 | 93.01 | 109.28 | 125.35 | 134.65 | 216.43 | 169.12 | 204.52 | 235.37 | 248.29 | 362.13 | 204.05 | 253.68 | 292.28 | 327.21 | 439.34 |
| 65 | 102.80 | 118.37 | 132.91 | 146.48 | 230.32 | 174.67 | 219.23 | 247.81 | 265.62 | 377.86 | 210.32 | 263.79 | 303.00 | 338.65 | 454.50 |
| 66 | 111.59 | 129.77 | 146.85 | 160.24 | 249.07 | 183.01 | 229.62 | 262.42 | 284.76 | 393.64 | 219.26 | 272.78 | 314.22 | 352.20 | 471.33 |
| 67 | 123.66 | 144.09 | 162.27 | 176.57 | 272.56 | 190.45 | 237.22 | 273.98 | 306.95 | 409.30 | 225.53 | 282.33 | 325.77 | 364.19 | 487.81 |
| 68 | 135.21 | 159.54 | 177.15 | 191.27 | 290.65 | 196.99 | 245.44 | 284.19 | 318.10 | 424.67 | 234.13 | 290.65 | 335.86 | 376.23 | 503.79 |
| 69 | 146.25 | 172.94 | 194.75 | 209.81 | 307.09 | 207.32 | 257.21 | 297.74 | 333.59 | 445.82 | 243.18 | 302.41 | 350.74 | 392.82 | 523.77 |
| 70 | 156.31 | 192.38 | 213.06 | 232.18 | 329.14 | 217.93 | 273.54 | 315.62 | 353.19 | 473.43 | 254.00 | 318.62 | 368.22 | 411.81 | 551.58 |
| 71 | 168.20 | 207.35 | 236.35 | 259.50 | 355.25 | 233.45 | 292.90 | 337.85 | 378.45 | 507.50 | 269.70 | 337.85 | 390.05 | 437.90 | 584.35 |
| 72 | 182.00 | 222.60 | 254.80 | 282.80 | 382.20 | 252.00 | 313.60 | 362.60 | 407.40 | 543.20 | 287.00 | 357.00 | 414.40 | 464.80 | 621.60 |
| 73 | 195.75 | 240.30 | 274.05 | 305.10 | 411.75 | 270.00 | 336.15 | 388.80 | 437.40 | 583.20 | 303.75 | 380.70 | 440.10 | 494.10 | 660.15 |
| 74 | 211.90 | 260.00 | 296.40 | 328.90 | 444.60 | 288.60 | 361.40 | 417.30 | 468.00 | 625.30 | 322.40 | 404.30 | 466.70 | 523.90 | 700.70 |
| 75 | 227.50 | 280.00 | 321.25 | 356.25 | 481.25 | 307.50 | 385.00 | 446.25 | 502.50 | 670.00 | 340.00 | 426.25 | 495.00 | 556.25 | 742.50 |
| 76 | 246.00 | 303.60 | 349.20 | 387.60 | 523.20 | 327.60 | 411.60 | 478.80 | 538.80 | 717.60 | 358.80 | 451.20 | 525.60 | 590.40 | 787.20 |
| 77 | 272.58 | 337.48 | 388.22 | 431.88 | 582.92 | 357.54 | 450.76 | 525.10 | 592.36 | 788.24 | 388.22 | 489.70 | 569.94 | 641.92 | 855.50 |
| 78 | 305.62 | 378.78 | 436.60 | 486.16 | 656.08 | 396.48 | 499.14 | 582.92 | 657.26 | 875.56 | 425.98 | 536.90 | 626.58 | 706.82 | 941.64 |
| 79 | 338.66 | 421.26 | 487.34 | 542.80 | 730.42 | 433.06 | 548.70 | 641.92 | 724.52 | 962.88 | 462.56 | 585.28 | 685.58 | 772.90 | 1027.78 |
| 80 | 371.70 | 462.56 | 535.72 | 597.08 | 803.58 | 469.64 | 594.72 | 697.38 | 787.06 | 1046.66 | 499.14 | 631.30 | 739.86 | 836.62 | 1110.38 |
| 81 | 403.56 | 502.68 | 581.74 | 649.00 | 872.02 | 505.04 | 639.56 | 748.12 | 846.06 | 1122.18 | 533.36 | 676.14 | 791.78 | 894.44 | 1187.08 |
| 82 | 434.24 | 540.44 | 626.58 | 698.56 | 939.28 | 538.08 | 679.68 | 797.68 | 900.34 | 1195.34 | 567.58 | 717.44 | 841.34 | 949.90 | 1262.60 |
| 83 | 466.10 | 580.56 | 671.42 | 749.30 | 1007.72 | 572.30 | 722.16 | 844.88 | 954.62 | 1268.50 | 601.80 | 761.10 | 890.90 | 1005.36 | 1336.94 |
| 84 | 501.50 | 623.04 | 720.98 | 804.76 | 1082.06 | 608.88 | 767.00 | 896.80 | 1012.44 | 1346.38 | 639.56 | 807.12 | 944.00 | 1064.36 | 1416.00 |
| 85 | 539.26 | 671.42 | 776.44 | 866.12 | 1164.66 | 647.82 | 816.56 | 954.62 | 1076.16 | 1431.34 | 678.50 | 857.86 | 1001.82 | 1129.26 | 1502.14 |
| 86 | 581.74 | 723.34 | 836.62 | 933.38 | 1255.52 | 690.30 | 868.48 | 1014.80 | 1143.42 | 1522.20 | 720.98 | 909.78 | 1062.00 | 1196.52 | 1593.00 |
| 87 | 626.58 | 778.80 | 901.52 | 1004.18 | 1351.10 | 735.14 | 923.94 | 1079.70 | 1214.22 | 1617.78 | 765.82 | 965.24 | 1126.90 | 1267.32 | 1688.58 |
| 88 | 673.78 | 837.80 | 969.96 | 1080.88 | 1454.94 | 782.34 | 982.94 | 1148.14 | 1290.92 | 1721.62 | 813.02 | 1024.24 | 1195.34 | 1344.02 | 1792.42 |
| 89 | 725.70 | 902.70 | 1044.30 | 1164.66 | 1567.04 | 834.26 | 1047.84 | 1222.48 | 1374.70 | 1833.72 | 864.94 | 1089.14 | 1269.68 | 1427.80 | 1904.52 |
| 90 | 782.34 | 973.50 | 1125.72 | 1255.52 | 1688.58 | 890.90 | 1118.64 | 1303.90 | 1465.56 | 1955.26 | 921.58 | 1159.94 | 1351.10 | 1518.66 | 2026.06 |
| 91 | 843.70 | 1049.02 | 1214.22 | 1353.46 | 1820.74 | 952.26 | 1194.16 | 1392.40 | 1563.50 | 2087.42 | 982.94 | 1235.46 | 1439.60 | 1616.60 | 2158.22 |
| 92 | 907.42 | 1129.26 | 1306.26 | 1457.30 | 1959.98 | 1015.98 | 1274.40 | 1484.44 | 1667.34 | 2226.66 | 1046.66 | 1315.70 | 1531.64 | 1720.44 | 2297.46 |
| 93 | 977.04 | 1215.40 | 1406.56 | 1568.22 | 2109.84 | 1085.60 | 1360.54 | 1584.74 | 1778.26 | 2376.52 | 1116.28 | 1401.84 | 1631.94 | 1831.36 | 2447.32 |
| 94 | 1052.56 | 1308.62 | 1513.94 | 1688.58 | 2271.50 | 1161.12 | 1453.76 | 1692.12 | 1898.62 | 2538.18 | 1191.80 | 1495.06 | 1739.32 | 1951.72 | 2608.98 |
| 95 | 1133.98 | 1411.28 | 1633.12 | 1820.74 | 2449.68 | 1242.54 | 1556.42 | 1811.30 | 2030.78 | 2716.36 | 1273.22 | 1597.72 | 1858.50 | 2083.88 | 2787.16 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 30 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 31 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 34.22 | 43.66 | 49.56 | 55.46 | 77.56 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 32 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 34.22 | 43.66 | 49.56 | 55.46 | 79.84 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 33 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 35.51 | 43.66 | 49.56 | 55.46 | 84.40 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 34 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 35.51 | 43.66 | 50.55 | 55.46 | 88.96 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 35 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 37.73 | 44.89 | 50.55 | 55.46 | 91.24 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 36 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 39.95 | 47.14 | 52.74 | 57.43 | 96.14 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 37 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 42.17 | 49.38 | 57.14 | 59.64 | 101.24 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 38 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 42.17 | 51.63 | 59.34 | 61.85 | 106.34 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 39 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 44.58 | 53.87 | 61.53 | 66.26 | 113.99 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 40 | 24.78 | 29.50 | 33.04 | 37.76 | 50.74 | 48.34 | 56.19 | 62.50 | 68.64 | 118.75 | 91.88 | 110.68 | 125.30 | 142.00 | 192.12 |
| 41 | 24.78 | 29.50 | 33.04 | 37.76 | 50.74 | 51.15 | 58.81 | 64.93 | 71.14 | 124.26 | 91.88 | 110.68 | 125.30 | 142.00 | 192.12 |
| 42 | 26.89 | 30.01 | 33.07 | 37.76 | 50.74 | 51.40 | 61.61 | 67.65 | 76.15 | 130.38 | 91.88 | 110.68 | 125.30 | 142.00 | 192.12 |
| 43 | 27.08 | 30.21 | 35.37 | 38.78 | 52.83 | 54.25 | 64.43 | 72.83 | 79.00 | 136.53 | 91.88 | 110.68 | 125.30 | 142.00 | 192.12 |
| 44 | 27.28 | 32.59 | 35.61 | 39.03 | 55.27 | 57.12 | 67.27 | 75.61 | 81.87 | 139.92 | 91.88 | 110.68 | 125.30 | 142.00 | 192.12 |
| 45 | 27.41 | 32.80 | 38.04 | 40.25 | 56.47 | 61.66 | 69.74 | 78.24 | 83.65 | 147.66 | 96.06 | 119.03 | 133.65 | 150.36 | 200.48 |
| 46 | 29.91 | 35.22 | 38.29 | 42.65 | 58.88 | 61.96 | 75.21 | 83.54 | 86.47 | 148.27 | 96.06 | 119.03 | 133.65 | 150.36 | 200.48 |
| 47 | 30.12 | 35.45 | 40.69 | 45.07 | 61.31 | 65.26 | 78.21 | 86.41 | 91.78 | 148.27 | 96.06 | 119.03 | 133.65 | 150.36 | 200.48 |
| 48 | 30.34 | 37.92 | 43.12 | 45.37 | 63.74 | 68.68 | 81.51 | 92.41 | 97.27 | 148.27 | 96.06 | 119.03 | 133.65 | 150.36 | 200.48 |
| 49 | 32.96 | 38.17 | 43.40 | 47.84 | 68.72 | 71.00 | 87.71 | 95.68 | 100.53 | 148.27 | 96.06 | 119.03 | 133.65 | 150.36 | 200.48 |
| 50 | 33.01 | 40.68 | 47.41 | 50.50 | 71.10 | 71.71 | 87.40 | 102.34 | 107.07 | 164.97 | 104.41 | 131.56 | 150.36 | 167.06 | 223.45 |
| 51 | 35.53 | 43.21 | 49.98 | 54.47 | 75.93 | 74.68 | 90.11 | 108.04 | 112.56 | 171.24 | 108.59 | 135.74 | 154.53 | 173.33 | 231.80 |
| 52 | 35.69 | 43.48 | 48.94 | 55.71 | 80.92 | 80.29 | 98.04 | 106.71 | 116.16 | 175.42 | 112.77 | 139.92 | 158.71 | 177.50 | 240.15 |
| 53 | 38.24 | 46.05 | 52.92 | 57.46 | 86.04 | 83.33 | 101.78 | 116.66 | 123.81 | 181.68 | 116.94 | 144.09 | 167.06 | 185.86 | 246.42 |
| 54 | 38.42 | 46.34 | 53.26 | 58.77 | 91.18 | 85.98 | 104.59 | 122.51 | 127.48 | 187.95 | 119.03 | 148.27 | 171.24 | 190.03 | 254.77 |
| 55 | 41.02 | 48.96 | 55.93 | 62.85 | 96.35 | 91.88 | 110.73 | 126.38 | 133.38 | 194.21 | 123.21 | 152.45 | 175.42 | 196.30 | 263.12 |
| 56 | 45.05 | 52.93 | 60.89 | 66.43 | 105.65 | 98.15 | 118.22 | 131.61 | 141.57 | 206.74 | 129.47 | 160.80 | 183.77 | 204.65 | 275.65 |
| 57 | 47.60 | 56.49 | 63.54 | 71.48 | 111.41 | 102.21 | 121.33 | 139.52 | 147.36 | 219.27 | 135.74 | 167.06 | 194.21 | 217.18 | 288.18 |
| 58 | 48.69 | 59.13 | 68.58 | 76.56 | 118.85 | 105.16 | 124.26 | 144.83 | 155.38 | 233.89 | 142.00 | 177.50 | 204.65 | 227.62 | 304.89 |
| 59 | 55.19 | 64.17 | 73.67 | 81.73 | 128.82 | 112.60 | 134.43 | 152.50 | 163.40 | 252.68 | 150.36 | 187.95 | 217.18 | 241.25 | 323.69 |
| 60 | 57.75 | 70.67 | 78.81 | 86.92 | 138.84 | 117.64 | 139.34 | 160.25 | 171.58 | 269.39 | 160.80 | 198.39 | 229.71 | 245.93 | 342.48 |
| 61 | 62.85 | 75.79 | 86.38 | 94.53 | 150.80 | 123.33 | 149.77 | 168.88 | 180.25 | 283.59 | 166.10 | 206.61 | 234.97 | 255.90 | 354.48 |
| 62 | 67.99 | 83.40 | 91.61 | 102.22 | 165.60 | 133.32 | 160.26 | 182.07 | 193.37 | 294.44 | 168.81 | 212.00 | 243.40 | 268.96 | 365.11 |
| 63 | 77.44 | 90.05 | 100.72 | 111.38 | 175.73 | 144.42 | 170.71 | 194.41 | 208.26 | 307.84 | 174.82 | 218.53 | 250.83 | 278.64 | 378.15 |
| 64 | 82.51 | 97.78 | 110.94 | 119.22 | 191.46 | 148.90 | 182.99 | 208.42 | 219.58 | 319.85 | 180.15 | 226.10 | 259.19 | 290.44 | 389.71 |
| 65 | 92.06 | 105.54 | 118.77 | 130.99 | 205.81 | 156.85 | 196.06 | 221.45 | 237.04 | 336.87 | 187.15 | 235.27 | 269.14 | 303.00 | 406.38 |
| 66 | 99.36 | 115.35 | 131.02 | 143.22 | 221.39 | 164.02 | 203.72 | 234.80 | 253.12 | 350.48 | 195.09 | 243.43 | 279.69 | 314.22 | 419.53 |
| 67 | 109.57 | 127.75 | 143.26 | 156.47 | 243.00 | 168.73 | 210.49 | 242.24 | 271.91 | 364.19 | 200.47 | 250.59 | 289.01 | 324.10 | 434.35 |
| 68 | 119.49 | 142.83 | 157.96 | 171.14 | 258.35 | 174.39 | 219.60 | 251.89 | 284.19 | 377.84 | 206.68 | 259.97 | 298.72 | 335.86 | 448.89 |
| 69 | 129.14 | 153.39 | 172.62 | 186.82 | 274.35 | 182.38 | 227.59 | 265.00 | 297.74 | 397.50 | 215.12 | 268.12 | 311.77 | 349.18 | 467.65 |
| 70 | 138.27 | 171.34 | 189.71 | 207.81 | 293.07 | 193.88 | 243.48 | 281.05 | 315.62 | 420.82 | 225.44 | 284.06 | 327.64 | 368.22 | 491.46 |
| 71 | 149.35 | 184.15 | 210.25 | 230.83 | 316.10 | 207.35 | 259.55 | 300.15 | 337.85 | 450.95 | 239.25 | 300.15 | 346.55 | 388.60 | 520.55 |
| 72 | 161.00 | 198.80 | 226.80 | 252.00 | 340.20 | 222.60 | 278.60 | 322.00 | 362.60 | 484.40 | 253.40 | 319.20 | 368.20 | 414.40 | 553.00 |
| 73 | 174.15 | 213.30 | 244.35 | 271.35 | 367.20 | 240.30 | 298.35 | 345.60 | 388.80 | 519.75 | 270.00 | 337.50 | 391.50 | 440.10 | 588.60 |
| 74 | 188.50 | 231.40 | 263.90 | 292.50 | 396.50 | 257.40 | 321.10 | 371.80 | 417.30 | 557.70 | 287.30 | 360.10 | 416.00 | 466.70 | 624.00 |
| 75 | 202.50 | 250.00 | 286.25 | 316.25 | 428.75 | 273.75 | 343.75 | 397.50 | 446.25 | 596.25 | 302.50 | 381.25 | 441.25 | 493.75 | 661.25 |
| 76 | 219.60 | 270.00 | 310.80 | 344.40 | 465.60 | 292.80 | 366.00 | 426.00 | 478.80 | 638.40 | 320.40 | 402.00 | 468.00 | 525.60 | 700.80 |
| 77 | 243.08 | 300.90 | 345.74 | 384.68 | 518.02 | 319.78 | 401.20 | 467.28 | 527.46 | 700.92 | 345.74 | 436.60 | 507.40 | 572.30 | 761.10 |
| 78 | 271.40 | 337.48 | 389.40 | 433.06 | 582.92 | 351.64 | 444.86 | 519.20 | 585.28 | 778.80 | 377.60 | 477.90 | 559.32 | 630.12 | 836.62 |
| 79 | 302.08 | 375.24 | 433.06 | 482.62 | 650.18 | 387.04 | 488.52 | 571.12 | 644.28 | 856.68 | 411.82 | 521.56 | 608.88 | 687.94 | 914.50 |
| 80 | 331.58 | 411.82 | 476.72 | 531.00 | 715.08 | 418.90 | 529.82 | 620.68 | 700.92 | 931.02 | 444.86 | 561.68 | 658.44 | 743.40 | 988.84 |
| 81 | 359.90 | 447.22 | 518.02 | 577.02 | 776.44 | 450.76 | 568.76 | 666.70 | 751.66 | 999.46 | 475.54 | 601.80 | 705.64 | 795.32 | 1057.28 |
| 82 | 387.04 | 481.44 | 556.96 | 621.86 | 835.44 | 479.08 | 605.34 | 709.18 | 801.22 | 1063.18 | 506.22 | 639.56 | 748.12 | 846.06 | 1123.36 |
| 83 | 415.36 | 516.84 | 598.26 | 666.70 | 896.80 | 509.76 | 643.10 | 752.84 | 849.60 | 1129.26 | 536.90 | 678.50 | 792.96 | 894.44 | 1189.44 |
| 84 | 446.04 | 554.60 | 641.92 | 716.26 | 962.88 | 541.62 | 683.22 | 798.86 | 900.34 | 1197.70 | 568.76 | 718.62 | 840.16 | 947.54 | 1260.24 |
| 85 | 480.26 | 597.08 | 691.48 | 770.54 | 1037.22 | 577.02 | 726.88 | 849.60 | 956.98 | 1274.40 | 604.16 | 762.28 | 892.08 | 1004.18 | 1338.12 |
| 86 | 518.02 | 644.28 | 744.58 | 830.72 | 1117.46 | 614.78 | 774.08 | 902.70 | 1017.16 | 1354.64 | 641.92 | 809.48 | 945.18 | 1064.36 | 1418.36 |
| 87 | 556.96 | 692.66 | 802.40 | 894.44 | 1202.42 | 653.72 | 822.46 | 960.52 | 1080.88 | 1439.60 | 680.86 | 857.86 | 1003.00 | 1128.08 | 1503.32 |
| 88 | 599.44 | 745.76 | 862.58 | 962.88 | 1294.46 | 696.20 | 875.56 | 1020.70 | 1149.32 | 1531.64 | 723.34 | 910.96 | 1063.18 | 1196.52 | 1595.36 |
| 89 | 645.46 | 803.58 | 929.84 | 1036.04 | 1394.76 | 742.22 | 933.38 | 1087.96 | 1222.48 | 1631.94 | 769.36 | 968.78 | 1130.44 | 1269.68 | 1695.66 |
| 90 | 696.20 | 866.12 | 1001.82 | 1117.46 | 1503.32 | 792.96 | 995.92 | 1159.94 | 1303.90 | 1740.50 | 820.10 | 1031.32 | 1202.42 | 1351.10 | 1804.22 |
| 91 | 750.48 | 933.38 | 1079.70 | 1204.78 | 1620.14 | 847.24 | 1063.18 | 1237.82 | 1391.22 | 1857.32 | 874.38 | 1098.58 | 1280.30 | 1438.42 | 1921.04 |
| 92 | 808.30 | 1005.36 | 1162.30 | 1296.82 | 1744.04 | 905.06 | 1135.16 | 1320.42 | 1483.26 | 1981.22 | 932.20 | 1170.56 | 1362.90 | 1530.46 | 2044.94 |
| 93 | 869.66 | 1082.06 | 1251.98 | 1395.94 | 1877.38 | 966.42 | 1211.86 | 1410.10 | 1582.38 | 2114.56 | 993.56 | 1247.26 | 1452.58 | 1629.58 | 2178.28 |
| 94 | 936.92 | 1164.66 | 1347.56 | 1503.32 | 2021.34 | 1033.68 | 1294.46 | 1505.68 | 1689.76 | 2258.52 | 1060.82 | 1329.86 | 1548.16 | 1736.96 | 2322.24 |
| 95 | 1010.08 | 1255.52 | 1453.76 | 1620.14 | 2179.46 | 1106.84 | 1385.32 | 1611.88 | 1806.58 | 2416.64 | 1133.98 | 1420.72 | 1654.36 | 1853.78 | 2480.36 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 30 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 31 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 33.04 | 40.12 | 44.84 | 50.74 | 71.40 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 32 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 33.04 | 40.12 | 44.84 | 50.74 | 73.50 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 33 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 34.29 | 40.12 | 44.84 | 50.74 | 77.70 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 34 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 34.29 | 40.12 | 45.73 | 50.74 | 81.90 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 35 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 36.43 | 41.25 | 45.73 | 50.74 | 84.00 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 36 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 38.57 | 43.32 | 47.72 | 52.54 | 88.51 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 37 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 40.72 | 45.38 | 51.70 | 54.56 | 93.21 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 38 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 40.72 | 47.44 | 53.68 | 56.58 | 97.90 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 39 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 43.04 | 49.51 | 55.67 | 60.62 | 104.94 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 40 | 22.42 | 27.14 | 30.68 | 34.22 | 46.02 | 43.81 | 51.87 | 58.24 | 63.15 | 108.11 | 81.44 | 102.33 | 116.94 | 129.47 | 173.33 |
| 41 | 22.42 | 27.14 | 30.68 | 34.22 | 46.02 | 46.36 | 54.29 | 60.50 | 65.45 | 113.13 | 81.44 | 102.33 | 116.94 | 129.47 | 173.33 |
| 42 | 24.33 | 27.61 | 30.71 | 34.22 | 46.02 | 46.58 | 56.87 | 63.04 | 70.06 | 118.70 | 81.44 | 102.33 | 116.94 | 129.47 | 173.33 |
| 43 | 24.51 | 27.80 | 32.84 | 35.14 | 47.91 | 49.16 | 59.47 | 67.87 | 72.68 | 124.30 | 81.44 | 102.33 | 116.94 | 129.47 | 173.33 |
| 44 | 24.68 | 29.98 | 33.06 | 35.37 | 50.13 | 51.77 | 62.09 | 70.45 | 75.32 | 127.39 | 81.44 | 102.33 | 116.94 | 129.47 | 173.33 |
| 45 | 24.92 | 29.16 | 34.23 | 36.59 | 51.45 | 56.22 | 61.44 | 71.58 | 77.21 | 133.10 | 87.71 | 106.50 | 121.12 | 135.74 | 183.77 |
| 46 | 27.19 | 31.31 | 34.46 | 38.77 | 53.65 | 56.49 | 66.26 | 76.43 | 79.82 | 133.65 | 87.71 | 106.50 | 121.12 | 135.74 | 183.77 |
| 47 | 27.39 | 31.51 | 36.62 | 40.98 | 55.86 | 59.50 | 68.90 | 79.05 | 84.72 | 133.65 | 87.71 | 106.50 | 121.12 | 135.74 | 183.77 |
| 48 | 27.58 | 33.71 | 38.80 | 41.24 | 58.08 | 62.62 | 71.81 | 84.55 | 89.79 | 133.65 | 87.71 | 106.50 | 121.12 | 135.74 | 183.77 |
| 49 | 29.97 | 33.93 | 39.06 | 43.49 | 62.61 | 64.74 | 77.27 | 87.54 | 92.80 | 133.65 | 87.71 | 106.50 | 121.12 | 135.74 | 183.77 |
| 50 | 30.26 | 36.61 | 43.22 | 46.41 | 65.41 | 65.89 | 79.80 | 92.69 | 98.00 | 150.36 | 96.06 | 119.03 | 137.83 | 152.45 | 204.65 |
| 51 | 32.68 | 39.03 | 45.70 | 48.88 | 70.09 | 68.78 | 80.72 | 98.22 | 101.49 | 156.62 | 100.24 | 123.21 | 142.00 | 156.62 | 213.01 |
| 52 | 32.94 | 39.40 | 44.86 | 51.53 | 73.43 | 74.27 | 88.23 | 97.18 | 106.94 | 160.80 | 102.33 | 127.39 | 146.18 | 162.89 | 217.18 |
| 53 | 35.41 | 41.86 | 47.35 | 51.99 | 78.35 | 77.23 | 91.80 | 104.79 | 112.56 | 167.06 | 106.50 | 131.56 | 150.36 | 169.15 | 225.54 |
| 54 | 35.68 | 42.25 | 47.80 | 53.31 | 83.32 | 77.98 | 94.73 | 110.46 | 114.36 | 171.24 | 110.68 | 135.74 | 154.53 | 173.33 | 231.80 |
| 55 | 36.78 | 44.76 | 51.74 | 57.27 | 88.32 | 83.53 | 100.47 | 116.19 | 121.95 | 177.50 | 110.68 | 137.83 | 160.80 | 179.59 | 240.15 |
| 56 | 40.69 | 47.36 | 55.23 | 60.78 | 95.75 | 87.71 | 105.99 | 119.65 | 128.18 | 187.95 | 116.94 | 146.18 | 167.06 | 185.86 | 250.59 |
| 57 | 43.27 | 52.26 | 58.02 | 64.48 | 101.58 | 91.99 | 111.39 | 125.76 | 132.44 | 200.48 | 123.21 | 154.53 | 177.50 | 196.30 | 263.12 |
| 58 | 44.52 | 53.63 | 62.99 | 69.47 | 109.08 | 95.24 | 112.79 | 133.24 | 140.59 | 215.09 | 129.47 | 160.80 | 185.86 | 206.74 | 277.74 |
| 59 | 49.38 | 58.59 | 66.72 | 73.42 | 117.41 | 100.75 | 122.90 | 137.44 | 147.24 | 229.71 | 135.74 | 171.24 | 196.30 | 218.38 | 294.45 |
| 60 | 52.12 | 63.61 | 71.90 | 78.64 | 127.41 | 106.07 | 126.34 | 145.52 | 155.66 | 246.42 | 144.09 | 179.59 | 208.83 | 221.93 | 313.24 |
| 61 | 57.14 | 68.77 | 79.30 | 86.19 | 137.69 | 111.95 | 136.82 | 154.35 | 164.65 | 257.25 | 149.90 | 186.36 | 214.71 | 232.46 | 324.10 |
| 62 | 62.20 | 76.21 | 83.28 | 93.81 | 150.54 | 121.89 | 147.36 | 165.68 | 177.83 | 268.92 | 155.07 | 192.37 | 221.81 | 245.74 | 331.74 |
| 63 | 71.37 | 81.48 | 92.21 | 101.51 | 159.31 | 131.12 | 154.36 | 176.41 | 189.32 | 279.34 | 161.52 | 199.53 | 229.93 | 254.17 | 343.95 |
| 64 | 75.01 | 89.15 | 100.86 | 109.40 | 174.81 | 136.03 | 166.85 | 190.45 | 201.00 | 292.28 | 163.60 | 205.88 | 237.13 | 266.55 | 354.78 |
| 65 | 82.85 | 95.55 | 107.46 | 118.31 | 186.21 | 140.81 | 176.45 | 200.36 | 215.19 | 304.78 | 169.32 | 212.10 | 245.97 | 274.48 | 367.17 |
| 66 | 90.19 | 105.25 | 119.50 | 130.46 | 201.86 | 148.48 | 184.73 | 214.08 | 231.47 | 319.40 | 176.10 | 220.99 | 255.52 | 286.60 | 381.55 |
| 67 | 100.18 | 117.35 | 131.57 | 142.12 | 220.01 | 153.69 | 192.12 | 222.19 | 246.89 | 330.78 | 182.09 | 228.87 | 263.95 | 294.02 | 394.26 |
| 68 | 108.48 | 129.15 | 143.20 | 155.32 | 235.75 | 159.86 | 198.61 | 229.29 | 258.35 | 345.55 | 187.31 | 235.75 | 271.27 | 305.18 | 408.52 |
| 69 | 118.25 | 139.86 | 157.87 | 169.57 | 249.41 | 166.79 | 207.32 | 241.62 | 269.68 | 361.65 | 196.41 | 244.74 | 283.71 | 318.00 | 425.56 |
| 70 | 126.25 | 154.80 | 172.20 | 189.18 | 266.02 | 177.35 | 219.43 | 255.50 | 287.06 | 381.75 | 205.90 | 257.00 | 297.58 | 335.16 | 446.37 |
| 71 | 136.30 | 166.75 | 191.40 | 210.76 | 287.10 | 189.95 | 234.90 | 272.60 | 307.40 | 410.35 | 217.50 | 272.60 | 316.10 | 355.25 | 472.70 |
| 72 | 147.00 | 180.60 | 205.80 | 229.60 | 309.40 | 203.00 | 253.40 | 292.60 | 330.40 | 439.60 | 231.00 | 289.80 | 334.60 | 376.60 | 502.60 |
| 73 | 157.95 | 194.40 | 222.75 | 247.05 | 333.45 | 217.35 | 272.70 | 315.90 | 353.70 | 472.50 | 245.70 | 307.80 | 356.40 | 400.95 | 534.60 |
| 74 | 171.60 | 210.60 | 240.50 | 266.50 | 360.10 | 234.00 | 292.50 | 338.00 | 379.60 | 507.00 | 261.30 | 327.60 | 378.30 | 425.10 | 568.10 |
| 75 | 185.00 | 227.50 | 260.00 | 288.75 | 390.00 | 250.00 | 312.50 | 361.25 | 406.25 | 542.50 | 276.25 | 346.25 | 401.25 | 451.25 | 601.25 |
| 76 | 199.20 | 246.00 | 282.00 | 313.20 | 423.60 | 265.20 | 333.60 | 387.60 | 435.60 | 580.80 | 290.40 | 366.00 | 424.80 | 477.60 | 637.20 |
| 77 | 220.66 | 273.76 | 313.88 | 349.28 | 472.00 | 290.28 | 365.80 | 424.80 | 479.08 | 638.38 | 313.88 | 396.48 | 461.38 | 519.20 | 692.66 |
| 78 | 247.80 | 306.80 | 354.00 | 394.12 | 531.00 | 320.96 | 404.74 | 472.00 | 533.36 | 709.18 | 344.56 | 435.42 | 508.58 | 573.48 | 762.28 |
| 79 | 274.94 | 341.02 | 394.12 | 438.96 | 591.18 | 351.64 | 443.68 | 519.20 | 586.46 | 778.80 | 375.24 | 474.36 | 554.60 | 625.40 | 831.90 |
| 80 | 300.90 | 375.24 | 434.24 | 483.80 | 650.18 | 381.14 | 482.62 | 565.22 | 638.38 | 846.06 | 403.56 | 512.12 | 599.44 | 677.32 | 899.16 |
| 81 | 326.86 | 407.10 | 470.82 | 525.10 | 706.82 | 409.46 | 518.02 | 606.52 | 684.40 | 909.78 | 431.88 | 547.52 | 640.74 | 724.52 | 962.88 |
| 82 | 351.64 | 437.78 | 507.40 | 565.22 | 761.10 | 435.42 | 551.06 | 645.46 | 728.06 | 968.78 | 459.02 | 581.74 | 682.04 | 769.36 | 1023.06 |
| 83 | 377.60 | 470.82 | 543.98 | 606.52 | 816.56 | 463.74 | 586.46 | 684.40 | 772.90 | 1027.78 | 487.34 | 617.14 | 722.16 | 814.20 | 1083.24 |
| 84 | 405.92 | 505.04 | 584.10 | 651.36 | 876.74 | 493.24 | 621.86 | 726.88 | 818.92 | 1090.32 | 518.02 | 653.72 | 764.64 | 861.40 | 1146.96 |
| 85 | 436.60 | 543.98 | 628.94 | 700.92 | 944.00 | 523.92 | 661.98 | 772.90 | 870.84 | 1159.94 | 549.88 | 695.02 | 811.84 | 913.32 | 1217.76 |
| 86 | 470.82 | 586.46 | 678.50 | 756.38 | 1017.16 | 558.14 | 704.46 | 822.46 | 926.30 | 1233.10 | 584.10 | 737.50 | 861.40 | 968.78 | 1290.92 |
| 87 | 507.40 | 630.12 | 729.24 | 814.20 | 1095.04 | 594.72 | 748.12 | 873.20 | 984.12 | 1310.98 | 620.68 | 781.16 | 912.14 | 1026.60 | 1368.80 |
| 88 | 545.16 | 678.50 | 785.88 | 875.56 | 1177.64 | 632.48 | 796.50 | 929.84 | 1045.48 | 1393.58 | 658.44 | 829.54 | 968.78 | 1087.96 | 1451.40 |
| 89 | 587.64 | 731.60 | 846.06 | 942.82 | 1268.50 | 674.96 | 849.60 | 990.02 | 1112.74 | 1484.44 | 700.92 | 882.64 | 1028.96 | 1155.22 | 1542.26 |
| 90 | 633.66 | 788.24 | 912.14 | 1017.16 | 1367.62 | 720.98 | 906.24 | 1056.10 | 1187.08 | 1583.56 | 746.94 | 939.28 | 1095.04 | 1229.56 | 1641.38 |
| 91 | 683.22 | 849.60 | 982.94 | 1096.22 | 1475.00 | 770.54 | 967.60 | 1126.90 | 1266.14 | 1690.94 | 796.50 | 1000.64 | 1165.84 | 1308.62 | 1748.76 |
| 92 | 735.14 | 914.50 | 1058.46 | 1180.00 | 1587.10 | 822.46 | 1032.50 | 1202.42 | 1349.92 | 1803.04 | 848.42 | 1065.54 | 1241.36 | 1392.40 | 1860.86 |
| 93 | 791.78 | 984.12 | 1138.70 | 1269.68 | 1708.64 | 879.10 | 1102.12 | 1282.66 | 1439.60 | 1924.58 | 905.06 | 1135.16 | 1321.60 | 1482.08 | 1982.40 |
| 94 | 851.96 | 1059.64 | 1226.02 | 1367.62 | 1839.62 | 939.28 | 1177.64 | 1369.98 | 1537.54 | 2055.56 | 965.24 | 1210.68 | 1408.92 | 1580.02 | 2113.38 |
| 95 | 919.22 | 1143.42 | 1322.78 | 1475.00 | 1983.58 | 1006.54 | 1261.42 | 1466.74 | 1644.92 | 2199.52 | 1032.50 | 1294.46 | 1505.68 | 1687.40 | 2257.34 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 30 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 31 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 29.50 | 37.76 | 42.48 | 47.20 | 66.48 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 32 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 29.50 | 37.76 | 42.48 | 47.20 | 68.43 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 33 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 30.61 | 37.76 | 42.48 | 47.20 | 72.34 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 34 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 30.61 | 37.76 | 43.32 | 47.20 | 76.25 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 35 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 32.53 | 38.83 | 43.32 | 47.20 | 78.21 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 36 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 34.44 | 40.77 | 45.21 | 48.88 | 82.41 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 37 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 36.36 | 42.71 | 48.98 | 50.76 | 86.78 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 38 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 36.36 | 44.65 | 50.86 | 52.63 | 91.15 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 39 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 38.43 | 46.59 | 52.74 | 56.39 | 97.71 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 40 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 40.79 | 47.55 | 53.98 | 59.03 | 101.02 | 77.27 | 96.06 | 110.68 | 123.21 | 164.97 |
| 41 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 43.16 | 49.76 | 56.07 | 61.18 | 105.71 | 77.27 | 96.06 | 110.68 | 123.21 | 164.97 |
| 42 | 21.77 | 25.21 | 28.34 | 31.86 | 42.48 | 43.37 | 52.13 | 58.42 | 65.49 | 110.92 | 77.27 | 96.06 | 110.68 | 123.21 | 164.97 |
| 43 | 21.93 | 25.38 | 30.32 | 32.72 | 44.23 | 45.77 | 54.51 | 62.90 | 67.94 | 116.15 | 77.27 | 96.06 | 110.68 | 123.21 | 164.97 |
| 44 | 22.08 | 27.37 | 30.52 | 32.93 | 46.27 | 48.20 | 56.92 | 65.30 | 70.41 | 119.03 | 77.27 | 96.06 | 110.68 | 123.21 | 164.97 |
| 45 | 23.67 | 27.94 | 32.97 | 34.15 | 47.68 | 52.59 | 59.78 | 68.25 | 72.39 | 126.86 | 83.53 | 102.33 | 116.94 | 129.47 | 175.42 |
| 46 | 25.83 | 30.00 | 33.19 | 36.19 | 49.72 | 52.85 | 64.46 | 72.88 | 74.83 | 127.39 | 83.53 | 102.33 | 116.94 | 129.47 | 175.42 |
| 47 | 26.02 | 30.20 | 35.26 | 38.24 | 51.77 | 55.66 | 67.04 | 75.38 | 79.42 | 127.39 | 83.53 | 102.33 | 116.94 | 129.47 | 175.42 |
| 48 | 26.20 | 32.30 | 37.37 | 38.50 | 53.83 | 58.58 | 69.87 | 80.61 | 84.18 | 127.39 | 83.53 | 102.33 | 116.94 | 129.47 | 175.42 |
| 49 | 28.47 | 32.51 | 37.62 | 40.59 | 58.03 | 60.56 | 75.18 | 83.47 | 87.00 | 127.39 | 83.53 | 102.33 | 116.94 | 129.47 | 175.42 |
| 50 | 28.89 | 33.90 | 39.04 | 42.31 | 61.14 | 63.95 | 76.00 | 86.90 | 90.74 | 142.00 | 91.88 | 112.77 | 129.47 | 144.09 | 196.30 |
| 51 | 29.84 | 36.24 | 42.84 | 46.09 | 64.25 | 64.85 | 76.96 | 92.32 | 97.80 | 146.18 | 93.97 | 116.94 | 135.74 | 150.36 | 200.48 |
| 52 | 30.20 | 36.68 | 42.14 | 47.35 | 68.93 | 68.25 | 84.31 | 93.37 | 99.56 | 152.45 | 98.15 | 121.12 | 139.92 | 154.53 | 208.83 |
| 53 | 32.58 | 39.07 | 44.57 | 47.89 | 73.74 | 73.17 | 87.81 | 100.84 | 105.05 | 158.71 | 100.24 | 125.30 | 144.09 | 158.71 | 215.09 |
| 54 | 32.94 | 39.52 | 45.07 | 50.57 | 77.03 | 73.98 | 90.78 | 104.44 | 110.61 | 162.89 | 104.41 | 129.47 | 148.27 | 164.97 | 221.36 |
| 55 | 35.37 | 41.96 | 47.54 | 53.08 | 81.89 | 79.36 | 96.37 | 110.08 | 114.33 | 169.15 | 106.50 | 133.65 | 152.45 | 171.24 | 227.62 |
| 56 | 37.79 | 44.57 | 50.98 | 56.54 | 89.15 | 83.53 | 101.91 | 113.66 | 120.53 | 177.50 | 110.68 | 139.92 | 158.71 | 177.50 | 238.07 |
| 57 | 40.38 | 48.02 | 53.87 | 60.27 | 95.03 | 87.90 | 105.42 | 119.87 | 126.84 | 190.03 | 116.94 | 146.18 | 167.06 | 187.95 | 250.59 |
| 58 | 41.73 | 50.88 | 58.79 | 65.21 | 100.94 | 89.29 | 108.97 | 125.52 | 133.19 | 202.56 | 123.21 | 154.53 | 177.50 | 198.39 | 265.21 |
| 59 | 46.48 | 54.41 | 62.55 | 69.26 | 109.25 | 94.82 | 115.22 | 131.79 | 140.06 | 217.18 | 129.47 | 162.89 | 187.95 | 210.06 | 279.83 |
| 60 | 47.89 | 59.37 | 66.37 | 74.50 | 117.61 | 98.36 | 118.91 | 136.31 | 148.59 | 231.80 | 135.74 | 171.24 | 198.39 | 213.93 | 296.54 |
| 61 | 52.85 | 64.56 | 73.63 | 80.63 | 127.86 | 106.26 | 129.43 | 145.27 | 155.99 | 243.07 | 141.79 | 178.25 | 204.59 | 220.74 | 307.89 |
| 62 | 57.86 | 71.90 | 77.73 | 86.81 | 140.51 | 114.27 | 140.00 | 156.58 | 167.47 | 253.22 | 147.22 | 186.48 | 212.00 | 232.19 | 316.03 |
| 63 | 65.29 | 77.19 | 86.54 | 94.46 | 149.46 | 123.52 | 148.92 | 169.21 | 179.00 | 266.04 | 150.12 | 191.93 | 218.53 | 240.99 | 326.84 |
| 64 | 70.51 | 83.40 | 95.10 | 102.39 | 164.82 | 128.68 | 157.88 | 181.47 | 190.86 | 279.41 | 156.25 | 196.69 | 226.10 | 253.68 | 340.08 |
| 65 | 78.25 | 89.85 | 101.80 | 111.27 | 174.78 | 133.68 | 169.32 | 191.57 | 203.42 | 290.53 | 162.20 | 203.19 | 235.27 | 262.01 | 351.13 |
| 66 | 84.08 | 99.49 | 112.30 | 121.95 | 190.46 | 139.84 | 177.83 | 203.72 | 218.15 | 303.86 | 167.47 | 212.36 | 243.43 | 272.78 | 366.01 |
| 67 | 93.92 | 109.93 | 122.80 | 133.50 | 206.88 | 145.34 | 183.77 | 210.49 | 235.21 | 315.74 | 173.74 | 218.85 | 250.59 | 280.66 | 375.88 |
| 68 | 102.20 | 121.55 | 134.34 | 145.25 | 221.22 | 151.78 | 188.92 | 217.99 | 243.82 | 327.79 | 179.23 | 226.06 | 259.97 | 290.65 | 389.15 |
| 69 | 110.47 | 132.34 | 147.54 | 159.51 | 233.82 | 157.44 | 199.53 | 229.15 | 257.21 | 342.94 | 185.50 | 235.38 | 269.68 | 303.97 | 405.29 |
| 70 | 117.23 | 147.29 | 161.99 | 176.28 | 250.99 | 165.32 | 211.91 | 241.97 | 272.03 | 365.21 | 193.88 | 247.99 | 284.06 | 318.62 | 426.84 |
| 71 | 127.60 | 158.05 | 179.80 | 197.85 | 269.70 | 178.35 | 226.20 | 259.55 | 292.90 | 390.05 | 205.90 | 262.45 | 301.60 | 339.30 | 452.40 |
| 72 | 137.20 | 170.80 | 194.60 | 215.60 | 291.20 | 191.80 | 243.60 | 280.00 | 313.60 | 418.60 | 218.40 | 278.60 | 320.60 | 359.80 | 480.20 |
| 73 | 148.50 | 184.95 | 209.25 | 232.20 | 314.55 | 206.55 | 261.90 | 299.70 | 337.50 | 450.90 | 233.55 | 297.00 | 340.20 | 382.05 | 511.65 |
| 74 | 159.90 | 200.20 | 226.20 | 250.90 | 340.60 | 221.00 | 280.80 | 322.40 | 361.40 | 483.60 | 247.00 | 315.90 | 361.40 | 405.60 | 543.40 |
| 75 | 172.50 | 216.25 | 245.00 | 272.50 | 367.50 | 235.00 | 300.00 | 345.00 | 388.75 | 517.50 | 261.25 | 333.75 | 383.75 | 431.25 | 575.00 |
| 76 | 187.20 | 234.00 | 266.40 | 295.20 | 399.60 | 252.00 | 320.40 | 369.60 | 415.20 | 554.40 | 276.00 | 352.80 | 406.80 | 456.00 | 609.60 |
| 77 | 206.50 | 260.78 | 297.36 | 330.40 | 446.04 | 273.76 | 351.64 | 405.92 | 457.84 | 610.06 | 297.36 | 382.32 | 442.50 | 497.96 | 663.16 |
| 78 | 231.28 | 292.64 | 333.94 | 371.70 | 501.50 | 302.08 | 389.40 | 450.76 | 508.58 | 676.14 | 325.68 | 420.08 | 484.98 | 547.52 | 729.24 |
| 79 | 257.24 | 325.68 | 372.88 | 414.18 | 559.32 | 331.58 | 427.16 | 495.60 | 559.32 | 744.58 | 354.00 | 457.84 | 531.00 | 597.08 | 795.32 |
| 80 | 282.02 | 357.54 | 409.46 | 456.66 | 614.78 | 359.90 | 463.74 | 538.08 | 607.70 | 808.30 | 382.32 | 493.24 | 572.30 | 646.64 | 859.04 |
| 81 | 305.62 | 388.22 | 444.86 | 495.60 | 667.88 | 385.86 | 497.96 | 578.20 | 652.54 | 867.30 | 408.28 | 527.46 | 612.42 | 691.48 | 919.22 |
| 82 | 329.22 | 417.72 | 479.08 | 533.36 | 718.62 | 410.64 | 529.82 | 614.78 | 693.84 | 922.76 | 434.24 | 560.50 | 650.18 | 733.96 | 975.86 |
| 83 | 354.00 | 448.40 | 514.48 | 572.30 | 771.72 | 437.78 | 562.86 | 652.54 | 735.14 | 979.40 | 461.38 | 593.54 | 689.12 | 776.44 | 1033.68 |
| 84 | 379.96 | 481.44 | 552.24 | 614.78 | 828.36 | 464.92 | 597.08 | 692.66 | 779.98 | 1038.40 | 488.52 | 628.94 | 729.24 | 821.28 | 1095.04 |
| 85 | 408.28 | 518.02 | 594.72 | 661.98 | 892.08 | 493.24 | 634.84 | 736.32 | 828.36 | 1104.48 | 518.02 | 667.88 | 774.08 | 870.84 | 1161.12 |
| 86 | 440.14 | 558.14 | 640.74 | 713.90 | 960.52 | 525.10 | 674.96 | 782.34 | 880.28 | 1172.92 | 549.88 | 708.00 | 820.10 | 922.76 | 1229.56 |
| 87 | 474.36 | 601.80 | 689.12 | 768.18 | 1034.86 | 559.32 | 718.62 | 830.72 | 934.56 | 1247.26 | 584.10 | 751.66 | 868.48 | 977.04 | 1303.90 |
| 88 | 510.94 | 646.64 | 742.22 | 826.00 | 1112.74 | 595.90 | 763.46 | 883.82 | 992.38 | 1325.14 | 620.68 | 796.50 | 921.58 | 1034.86 | 1381.78 |
| 89 | 549.88 | 697.38 | 798.86 | 889.72 | 1198.88 | 634.84 | 814.20 | 940.46 | 1056.10 | 1411.28 | 659.62 | 847.24 | 978.22 | 1098.58 | 1467.92 |
| 90 | 592.36 | 751.66 | 861.40 | 959.34 | 1293.28 | 677.32 | 868.48 | 1003.00 | 1125.72 | 1505.68 | 702.10 | 901.52 | 1040.76 | 1168.20 | 1562.32 |
| 91 | 638.38 | 809.48 | 928.66 | 1034.86 | 1393.58 | 723.34 | 926.30 | 1070.26 | 1201.24 | 1605.98 | 748.12 | 959.34 | 1108.02 | 1243.72 | 1662.62 |
| 92 | 687.94 | 872.02 | 999.46 | 1113.92 | 1499.78 | 772.90 | 988.84 | 1141.06 | 1280.30 | 1712.18 | 797.68 | 1021.88 | 1178.82 | 1322.78 | 1768.82 |
| 93 | 739.86 | 938.10 | 1076.16 | 1198.88 | 1614.24 | 824.82 | 1054.92 | 1217.76 | 1365.26 | 1826.64 | 849.60 | 1087.96 | 1255.52 | 1407.74 | 1883.28 |
| 94 | 797.68 | 1010.08 | 1158.76 | 1290.92 | 1738.14 | 882.64 | 1126.90 | 1300.36 | 1457.30 | 1950.54 | 907.42 | 1159.94 | 1338.12 | 1499.78 | 2007.18 |
| 95 | 859.04 | 1089.14 | 1249.62 | 1391.22 | 1875.02 | 944.00 | 1205.96 | 1391.22 | 1557.60 | 2087.42 | 968.78 | 1239.00 | 1428.98 | 1600.08 | 2144.06 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 30 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 31 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 34.22 | 42.48 | 47.20 | 51.92 | 73.86 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 32 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 34.22 | 42.48 | 47.20 | 51.92 | 76.04 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 33 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 35.51 | 42.48 | 47.20 | 51.92 | 80.38 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 34 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 35.51 | 42.48 | 48.14 | 51.92 | 84.73 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 35 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 37.73 | 43.68 | 48.14 | 51.92 | 86.90 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 36 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 39.95 | 45.87 | 50.23 | 53.76 | 91.57 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 37 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 42.17 | 48.05 | 54.42 | 55.83 | 96.42 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 38 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 42.17 | 50.23 | 56.51 | 57.90 | 101.28 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 39 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 44.58 | 52.42 | 58.60 | 62.03 | 108.56 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 40 | 23.60 | 28.32 | 31.86 | 36.58 | 48.38 | 45.32 | 54.75 | 59.66 | 67.27 | 113.43 | 85.62 | 106.50 | 121.12 | 137.83 | 183.77 |
| 41 | 23.60 | 28.32 | 31.86 | 36.58 | 48.38 | 47.95 | 57.30 | 61.97 | 69.72 | 118.70 | 85.62 | 106.50 | 121.12 | 137.83 | 183.77 |
| 42 | 25.61 | 28.81 | 31.89 | 36.58 | 48.38 | 48.19 | 60.03 | 64.57 | 74.62 | 124.54 | 85.62 | 106.50 | 121.12 | 137.83 | 183.77 |
| 43 | 25.79 | 29.00 | 34.11 | 37.57 | 50.37 | 50.86 | 62.77 | 69.52 | 77.42 | 130.41 | 85.62 | 106.50 | 121.12 | 137.83 | 183.77 |
| 44 | 25.98 | 31.28 | 34.33 | 37.81 | 52.70 | 53.55 | 65.54 | 72.17 | 80.23 | 133.65 | 85.62 | 106.50 | 121.12 | 137.83 | 183.77 |
| 45 | 26.17 | 31.59 | 36.77 | 39.03 | 53.96 | 58.03 | 66.42 | 74.91 | 82.04 | 141.42 | 91.88 | 112.77 | 129.47 | 144.09 | 192.12 |
| 46 | 28.55 | 33.92 | 37.02 | 41.36 | 56.26 | 58.31 | 71.63 | 79.99 | 84.81 | 142.00 | 91.88 | 112.77 | 129.47 | 144.09 | 192.12 |
| 47 | 28.76 | 34.14 | 39.33 | 43.71 | 58.58 | 61.42 | 74.49 | 82.73 | 90.01 | 142.00 | 91.88 | 112.77 | 129.47 | 144.09 | 192.12 |
| 48 | 28.96 | 36.51 | 41.68 | 43.99 | 60.91 | 64.64 | 77.63 | 88.48 | 95.40 | 142.00 | 91.88 | 112.77 | 129.47 | 144.09 | 192.12 |
| 49 | 31.46 | 36.76 | 41.96 | 46.39 | 65.67 | 66.83 | 83.53 | 91.61 | 98.60 | 142.00 | 91.88 | 112.77 | 129.47 | 144.09 | 192.12 |
| 50 | 31.64 | 37.97 | 44.62 | 49.14 | 68.25 | 69.77 | 81.70 | 96.55 | 101.63 | 156.62 | 102.33 | 123.21 | 144.09 | 160.80 | 213.01 |
| 51 | 34.11 | 41.82 | 47.13 | 51.68 | 73.01 | 72.71 | 86.35 | 102.15 | 107.03 | 162.89 | 104.41 | 129.47 | 146.18 | 167.06 | 221.36 |
| 52 | 34.31 | 42.12 | 47.58 | 52.92 | 77.93 | 78.28 | 94.12 | 104.81 | 110.63 | 169.15 | 106.50 | 133.65 | 152.45 | 169.15 | 229.71 |
| 53 | 36.83 | 43.26 | 50.14 | 54.73 | 82.96 | 81.30 | 95.79 | 110.73 | 118.18 | 175.42 | 110.68 | 135.74 | 158.71 | 175.42 | 238.07 |
| 54 | 37.05 | 43.61 | 50.53 | 56.04 | 88.03 | 81.98 | 98.67 | 114.48 | 121.86 | 181.68 | 114.86 | 139.92 | 162.89 | 181.68 | 244.33 |
| 55 | 39.61 | 47.56 | 53.14 | 60.06 | 93.14 | 87.71 | 106.63 | 120.27 | 127.66 | 185.86 | 119.03 | 146.18 | 167.06 | 187.95 | 252.68 |
| 56 | 43.60 | 50.14 | 58.06 | 63.60 | 100.70 | 93.97 | 112.10 | 125.63 | 135.83 | 196.30 | 125.30 | 152.45 | 175.42 | 194.21 | 263.12 |
| 57 | 44.71 | 53.67 | 59.40 | 67.28 | 106.49 | 96.08 | 115.37 | 131.66 | 138.03 | 208.83 | 129.47 | 158.71 | 183.77 | 204.65 | 275.65 |
| 58 | 45.91 | 56.38 | 65.78 | 73.72 | 115.60 | 99.21 | 118.53 | 139.03 | 147.99 | 225.54 | 133.65 | 169.15 | 196.30 | 219.27 | 294.45 |
| 59 | 52.29 | 61.38 | 69.50 | 77.57 | 123.93 | 106.67 | 128.66 | 143.09 | 154.42 | 242.24 | 144.09 | 179.59 | 204.65 | 228.77 | 309.07 |
| 60 | 54.94 | 66.43 | 74.66 | 82.78 | 133.94 | 111.86 | 131.91 | 151.04 | 162.74 | 261.04 | 152.45 | 187.95 | 217.18 | 233.93 | 327.86 |
| 61 | 59.99 | 71.58 | 83.55 | 90.36 | 144.25 | 117.64 | 142.37 | 163.43 | 173.32 | 271.43 | 158.00 | 194.46 | 226.87 | 244.18 | 338.28 |
| 62 | 65.10 | 79.09 | 87.44 | 98.01 | 157.23 | 127.60 | 152.89 | 172.96 | 184.73 | 280.70 | 160.96 | 202.18 | 231.63 | 257.35 | 347.44 |
| 63 | 74.40 | 85.77 | 96.47 | 107.15 | 167.52 | 138.72 | 163.44 | 185.41 | 199.65 | 294.54 | 167.22 | 209.03 | 241.33 | 267.35 | 361.05 |
| 64 | 79.51 | 93.47 | 106.62 | 115.01 | 184.80 | 145.22 | 174.02 | 199.44 | 211.13 | 308.83 | 174.63 | 216.91 | 248.16 | 279.41 | 375.00 |
| 65 | 87.45 | 101.26 | 113.11 | 123.94 | 196.01 | 147.94 | 187.15 | 210.90 | 225.27 | 320.83 | 178.24 | 224.58 | 256.66 | 286.96 | 386.77 |
| 66 | 94.78 | 111.02 | 125.26 | 136.13 | 211.63 | 155.38 | 196.82 | 224.44 | 241.46 | 334.94 | 186.46 | 233.07 | 267.60 | 298.68 | 400.54 |
| 67 | 104.88 | 121.81 | 137.42 | 150.73 | 231.51 | 162.05 | 200.47 | 232.21 | 261.91 | 347.48 | 192.12 | 238.90 | 275.65 | 310.73 | 414.31 |
| 68 | 114.77 | 135.23 | 150.58 | 162.51 | 247.05 | 167.93 | 208.30 | 242.21 | 269.66 | 361.70 | 198.61 | 247.05 | 285.80 | 319.71 | 427.90 |
| 69 | 124.47 | 147.38 | 165.24 | 178.19 | 260.32 | 176.15 | 219.79 | 252.53 | 283.71 | 378.79 | 207.32 | 257.21 | 297.74 | 333.59 | 444.27 |
| 70 | 132.26 | 163.82 | 180.96 | 197.78 | 279.55 | 184.86 | 232.96 | 267.52 | 300.59 | 402.79 | 214.92 | 270.53 | 312.61 | 350.19 | 468.92 |
| 71 | 143.55 | 176.90 | 201.55 | 220.79 | 301.60 | 198.65 | 249.40 | 288.55 | 321.90 | 430.65 | 230.55 | 288.55 | 332.05 | 372.65 | 495.90 |
| 72 | 155.40 | 189.00 | 217.00 | 240.80 | 324.80 | 215.60 | 266.00 | 308.00 | 347.20 | 462.00 | 245.00 | 303.80 | 352.80 | 396.20 | 527.80 |
| 73 | 166.05 | 203.85 | 233.55 | 259.20 | 349.65 | 229.50 | 284.85 | 330.75 | 371.25 | 495.45 | 257.85 | 322.65 | 375.30 | 419.85 | 560.25 |
| 74 | 180.70 | 221.00 | 252.20 | 279.50 | 378.30 | 245.70 | 306.80 | 354.90 | 397.80 | 531.70 | 274.30 | 343.20 | 396.50 | 445.90 | 595.40 |
| 75 | 193.75 | 237.50 | 272.50 | 302.50 | 408.75 | 261.25 | 326.25 | 378.75 | 426.25 | 568.75 | 290.00 | 361.25 | 420.00 | 472.50 | 631.25 |
| 76 | 208.80 | 258.00 | 296.40 | 330.00 | 445.20 | 278.40 | 350.40 | 406.80 | 458.40 | 610.80 | 304.80 | 384.00 | 446.40 | 502.80 | 669.60 |
| 77 | 231.28 | 286.74 | 330.40 | 366.98 | 495.60 | 303.26 | 383.50 | 447.22 | 503.86 | 670.24 | 329.22 | 416.54 | 484.98 | 545.16 | 726.88 |
| 78 | 259.60 | 322.14 | 371.70 | 413.00 | 558.14 | 336.30 | 424.80 | 495.60 | 558.14 | 744.58 | 362.26 | 456.66 | 533.36 | 600.62 | 801.22 |
| 79 | 287.92 | 357.54 | 414.18 | 461.38 | 620.68 | 368.16 | 466.10 | 545.16 | 615.96 | 817.74 | 392.94 | 496.78 | 582.92 | 657.26 | 873.20 |
| 80 | 316.24 | 392.94 | 455.48 | 507.40 | 683.22 | 400.02 | 505.04 | 592.36 | 669.06 | 889.72 | 424.80 | 536.90 | 628.94 | 711.54 | 944.00 |
| 81 | 343.38 | 427.16 | 494.42 | 552.24 | 741.04 | 429.52 | 543.98 | 636.02 | 719.80 | 953.44 | 454.30 | 574.66 | 672.60 | 761.10 | 1008.90 |
| 82 | 369.34 | 459.02 | 532.18 | 593.54 | 798.86 | 457.84 | 577.02 | 677.32 | 764.64 | 1015.98 | 482.62 | 610.06 | 715.08 | 807.12 | 1073.80 |
| 83 | 396.48 | 493.24 | 571.12 | 637.20 | 856.68 | 487.34 | 613.60 | 718.62 | 811.84 | 1078.52 | 512.12 | 646.64 | 757.56 | 854.32 | 1136.34 |
| 84 | 425.98 | 529.82 | 612.42 | 684.40 | 919.22 | 516.84 | 652.54 | 762.28 | 861.40 | 1143.42 | 542.80 | 686.76 | 802.40 | 905.06 | 1203.60 |
| 85 | 457.84 | 571.12 | 659.62 | 736.32 | 990.02 | 549.88 | 695.02 | 810.66 | 914.50 | 1216.58 | 575.84 | 729.24 | 850.78 | 960.52 | 1276.76 |
| 86 | 494.42 | 614.78 | 711.54 | 792.96 | 1066.72 | 586.46 | 738.68 | 862.58 | 971.14 | 1293.28 | 612.42 | 772.90 | 902.70 | 1017.16 | 1353.46 |
| 87 | 532.18 | 661.98 | 765.82 | 853.14 | 1148.14 | 624.22 | 785.88 | 916.86 | 1031.32 | 1374.70 | 650.18 | 820.10 | 956.98 | 1077.34 | 1434.88 |
| 88 | 572.30 | 712.72 | 824.82 | 919.22 | 1236.64 | 664.34 | 836.62 | 975.86 | 1097.40 | 1463.20 | 690.30 | 870.84 | 1015.98 | 1143.42 | 1523.38 |
| 89 | 617.14 | 767.00 | 887.36 | 990.02 | 1332.22 | 709.18 | 890.90 | 1038.40 | 1168.20 | 1558.78 | 735.14 | 925.12 | 1078.52 | 1214.22 | 1618.96 |
| 90 | 665.52 | 827.18 | 956.98 | 1066.72 | 1434.88 | 757.56 | 951.08 | 1108.02 | 1244.90 | 1661.44 | 783.52 | 985.30 | 1148.14 | 1290.92 | 1721.62 |
| 91 | 717.44 | 892.08 | 1032.50 | 1150.50 | 1548.16 | 809.48 | 1015.98 | 1183.54 | 1328.68 | 1774.72 | 835.44 | 1050.20 | 1223.66 | 1374.70 | 1834.90 |
| 92 | 771.72 | 959.34 | 1110.38 | 1239.00 | 1666.16 | 863.76 | 1083.24 | 1261.42 | 1417.18 | 1892.72 | 889.72 | 1117.46 | 1301.54 | 1463.20 | 1952.90 |
| 93 | 830.72 | 1033.68 | 1195.34 | 1333.40 | 1793.60 | 922.76 | 1157.58 | 1346.38 | 1511.58 | 2020.16 | 948.72 | 1191.80 | 1386.50 | 1557.60 | 2080.34 |
| 94 | 894.44 | 1112.74 | 1287.38 | 1434.88 | 1930.48 | 986.48 | 1236.64 | 1438.42 | 1613.06 | 2157.04 | 1012.44 | 1270.86 | 1478.54 | 1659.08 | 2217.22 |
| 95 | 964.06 | 1200.06 | 1387.68 | 1548.16 | 2082.70 | 1056.10 | 1323.96 | 1538.72 | 1726.34 | 2309.26 | 1082.06 | 1358.18 | 1578.84 | 1772.36 | 2369.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 30 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 31 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 29.50 | 36.58 | 42.48 | 47.20 | 66.48 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 32 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 29.50 | 36.58 | 42.48 | 47.20 | 68.43 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 33 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 30.61 | 36.58 | 42.48 | 47.20 | 72.34 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 34 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 30.61 | 36.58 | 43.32 | 47.20 | 76.25 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 35 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 32.53 | 37.61 | 43.32 | 47.20 | 78.21 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 36 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 34.44 | 39.50 | 45.21 | 48.88 | 82.41 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 37 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 36.36 | 41.38 | 48.98 | 50.76 | 86.78 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 38 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 36.36 | 43.26 | 50.86 | 52.63 | 91.15 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 39 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 38.43 | 45.14 | 52.74 | 56.39 | 97.71 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 40 | 21.24 | 24.78 | 28.32 | 31.86 | 43.66 | 40.79 | 47.55 | 53.98 | 57.66 | 101.02 | 79.36 | 93.97 | 106.50 | 121.12 | 164.97 |
| 41 | 21.24 | 24.78 | 28.32 | 31.86 | 43.66 | 43.16 | 49.76 | 56.07 | 59.76 | 105.71 | 79.36 | 93.97 | 106.50 | 121.12 | 164.97 |
| 42 | 23.05 | 25.21 | 28.34 | 31.86 | 43.66 | 43.37 | 52.13 | 58.42 | 63.96 | 110.92 | 79.36 | 93.97 | 106.50 | 121.12 | 164.97 |
| 43 | 23.22 | 25.38 | 30.32 | 32.72 | 45.46 | 45.77 | 54.51 | 62.90 | 66.36 | 116.15 | 79.36 | 93.97 | 106.50 | 121.12 | 164.97 |
| 44 | 23.38 | 27.37 | 30.52 | 32.93 | 47.56 | 48.20 | 56.92 | 65.30 | 68.77 | 119.03 | 79.36 | 93.97 | 106.50 | 121.12 | 164.97 |
| 45 | 23.67 | 27.94 | 32.97 | 34.15 | 47.68 | 52.59 | 59.78 | 66.58 | 70.78 | 124.78 | 81.44 | 102.33 | 114.86 | 127.39 | 169.15 |
| 46 | 25.83 | 30.00 | 33.19 | 36.19 | 49.72 | 52.85 | 64.46 | 71.10 | 73.17 | 125.30 | 81.44 | 102.33 | 114.86 | 127.39 | 169.15 |
| 47 | 26.02 | 30.20 | 35.26 | 38.24 | 51.77 | 55.66 | 67.04 | 73.54 | 77.66 | 125.30 | 81.44 | 102.33 | 114.86 | 127.39 | 169.15 |
| 48 | 26.20 | 32.30 | 37.37 | 38.50 | 53.83 | 58.58 | 69.87 | 78.65 | 82.31 | 125.30 | 81.44 | 102.33 | 114.86 | 127.39 | 169.15 |
| 49 | 28.47 | 32.51 | 37.62 | 40.59 | 58.03 | 60.56 | 75.18 | 81.43 | 85.07 | 125.30 | 81.44 | 102.33 | 114.86 | 127.39 | 169.15 |
| 50 | 27.51 | 35.26 | 40.44 | 42.31 | 61.14 | 60.08 | 76.00 | 86.90 | 90.74 | 142.00 | 87.71 | 112.77 | 127.39 | 142.00 | 190.03 |
| 51 | 29.84 | 36.24 | 42.84 | 46.09 | 64.25 | 62.89 | 75.09 | 92.32 | 95.96 | 146.18 | 91.88 | 114.86 | 131.56 | 146.18 | 196.30 |
| 52 | 30.20 | 36.68 | 42.14 | 47.35 | 68.93 | 68.25 | 82.35 | 91.47 | 99.56 | 150.36 | 96.06 | 119.03 | 135.74 | 150.36 | 204.65 |
| 53 | 32.58 | 39.07 | 44.57 | 49.25 | 73.74 | 71.13 | 85.81 | 98.86 | 105.05 | 154.53 | 100.24 | 123.21 | 142.00 | 158.71 | 210.92 |
| 54 | 32.94 | 39.52 | 45.07 | 50.57 | 77.03 | 73.98 | 88.81 | 104.44 | 108.74 | 158.71 | 102.33 | 125.30 | 146.18 | 162.89 | 215.09 |
| 55 | 35.37 | 41.96 | 47.54 | 53.08 | 81.89 | 79.36 | 94.32 | 108.04 | 112.42 | 164.97 | 106.50 | 129.47 | 148.27 | 167.06 | 223.45 |
| 56 | 37.79 | 44.57 | 52.40 | 56.54 | 89.15 | 83.53 | 99.87 | 113.66 | 120.53 | 175.42 | 108.59 | 135.74 | 156.62 | 173.33 | 233.89 |
| 57 | 40.38 | 48.02 | 53.87 | 60.27 | 95.03 | 85.86 | 103.43 | 117.90 | 124.97 | 185.86 | 114.86 | 142.00 | 164.97 | 183.77 | 246.42 |
| 58 | 41.73 | 50.88 | 58.79 | 65.21 | 100.94 | 89.29 | 107.05 | 123.58 | 133.19 | 198.39 | 121.12 | 152.45 | 175.42 | 194.21 | 258.95 |
| 59 | 46.48 | 54.41 | 62.55 | 69.26 | 109.25 | 94.82 | 113.30 | 129.91 | 138.26 | 215.09 | 127.39 | 158.71 | 183.77 | 203.82 | 275.65 |
| 60 | 47.89 | 59.37 | 66.37 | 74.50 | 117.61 | 98.36 | 117.05 | 134.47 | 146.82 | 227.62 | 133.65 | 167.06 | 194.21 | 209.94 | 290.27 |
| 61 | 52.85 | 64.56 | 73.63 | 80.63 | 127.86 | 104.36 | 127.58 | 143.45 | 154.25 | 241.05 | 139.77 | 176.23 | 200.54 | 218.78 | 301.82 |
| 62 | 57.86 | 70.46 | 77.73 | 86.81 | 140.51 | 114.27 | 136.31 | 154.76 | 164.02 | 249.29 | 143.29 | 180.59 | 206.11 | 228.32 | 310.14 |
| 63 | 65.29 | 77.19 | 85.12 | 94.46 | 149.46 | 121.62 | 145.28 | 163.81 | 177.28 | 262.24 | 148.22 | 186.23 | 212.83 | 237.22 | 321.14 |
| 64 | 70.51 | 83.40 | 93.65 | 100.99 | 163.16 | 126.84 | 156.08 | 176.08 | 185.80 | 272.06 | 154.41 | 193.02 | 218.75 | 246.33 | 330.88 |
| 65 | 78.25 | 89.85 | 100.39 | 111.27 | 174.78 | 133.68 | 165.76 | 186.30 | 200.06 | 285.18 | 160.41 | 199.62 | 228.14 | 256.66 | 344.00 |
| 66 | 84.08 | 98.05 | 110.86 | 121.95 | 188.84 | 139.84 | 172.65 | 198.55 | 214.82 | 298.68 | 165.74 | 207.18 | 236.53 | 267.60 | 357.38 |
| 67 | 93.92 | 108.44 | 121.34 | 133.50 | 206.88 | 143.67 | 178.75 | 205.48 | 231.88 | 310.73 | 172.07 | 212.17 | 245.58 | 275.65 | 369.20 |
| 68 | 102.20 | 121.55 | 134.34 | 145.25 | 219.60 | 148.55 | 187.31 | 214.76 | 240.59 | 321.33 | 176.00 | 221.22 | 253.51 | 285.80 | 381.07 |
| 69 | 110.47 | 130.83 | 146.06 | 159.51 | 233.82 | 155.88 | 193.29 | 224.47 | 254.09 | 338.27 | 183.94 | 229.15 | 265.00 | 297.74 | 397.50 |
| 70 | 117.23 | 145.79 | 161.99 | 176.28 | 249.49 | 163.82 | 205.90 | 238.97 | 267.52 | 357.70 | 190.87 | 241.97 | 279.55 | 312.61 | 417.82 |
| 71 | 127.60 | 156.60 | 178.35 | 196.42 | 268.25 | 176.90 | 220.40 | 255.20 | 287.10 | 382.80 | 204.45 | 255.20 | 294.35 | 330.60 | 442.25 |
| 72 | 137.20 | 169.40 | 193.20 | 214.20 | 289.80 | 189.00 | 236.60 | 274.40 | 308.00 | 413.00 | 215.60 | 271.60 | 313.60 | 352.80 | 470.40 |
| 73 | 148.50 | 180.90 | 207.90 | 230.85 | 311.85 | 205.20 | 253.80 | 294.30 | 330.75 | 441.45 | 229.50 | 286.20 | 333.45 | 373.95 | 499.50 |
| 74 | 159.90 | 196.30 | 224.90 | 248.30 | 336.70 | 218.40 | 273.00 | 317.20 | 354.90 | 473.20 | 244.40 | 305.50 | 353.60 | 396.50 | 530.40 |
| 75 | 172.50 | 212.50 | 243.75 | 268.75 | 365.00 | 232.50 | 292.50 | 338.75 | 378.75 | 507.50 | 257.50 | 323.75 | 375.00 | 420.00 | 562.50 |
| 76 | 187.20 | 229.20 | 264.00 | 292.80 | 396.00 | 249.60 | 310.80 | 362.40 | 406.80 | 542.40 | 272.40 | 342.00 | 397.20 | 446.40 | 596.40 |
| 77 | 206.50 | 256.06 | 293.82 | 326.86 | 440.14 | 271.40 | 341.02 | 397.66 | 448.40 | 595.90 | 293.82 | 371.70 | 430.70 | 486.16 | 646.64 |
| 78 | 231.28 | 286.74 | 331.58 | 368.16 | 495.60 | 299.72 | 377.60 | 442.50 | 497.96 | 661.98 | 322.14 | 405.92 | 475.54 | 535.72 | 711.54 |
| 79 | 257.24 | 318.60 | 368.16 | 410.64 | 552.24 | 329.22 | 415.36 | 484.98 | 547.52 | 728.06 | 350.46 | 442.50 | 518.02 | 585.28 | 776.44 |
| 80 | 282.02 | 350.46 | 404.74 | 451.94 | 607.70 | 356.36 | 450.76 | 527.46 | 595.90 | 791.78 | 378.78 | 477.90 | 559.32 | 632.48 | 840.16 |
| 81 | 305.62 | 379.96 | 440.14 | 490.88 | 659.62 | 382.32 | 483.80 | 566.40 | 639.56 | 849.60 | 403.56 | 510.94 | 599.44 | 676.14 | 897.98 |
| 82 | 329.22 | 409.46 | 473.18 | 528.64 | 710.36 | 407.10 | 514.48 | 602.98 | 680.86 | 903.88 | 430.70 | 543.98 | 636.02 | 719.80 | 954.62 |
| 83 | 352.82 | 438.96 | 508.58 | 566.40 | 762.28 | 433.06 | 546.34 | 639.56 | 722.16 | 959.34 | 456.66 | 575.84 | 673.78 | 759.92 | 1011.26 |
| 84 | 378.78 | 472.00 | 545.16 | 608.88 | 818.92 | 460.20 | 581.74 | 678.50 | 765.82 | 1018.34 | 482.62 | 611.24 | 713.90 | 805.94 | 1071.44 |
| 85 | 408.28 | 507.40 | 587.64 | 654.90 | 881.46 | 490.88 | 618.32 | 722.16 | 813.02 | 1083.24 | 513.30 | 647.82 | 758.74 | 853.14 | 1137.52 |
| 86 | 440.14 | 547.52 | 632.48 | 705.64 | 949.90 | 522.74 | 658.44 | 767.00 | 863.76 | 1151.68 | 545.16 | 687.94 | 803.58 | 903.88 | 1205.96 |
| 87 | 473.18 | 588.82 | 682.04 | 759.92 | 1021.88 | 555.78 | 699.74 | 816.56 | 918.04 | 1223.66 | 578.20 | 729.24 | 853.14 | 958.16 | 1277.94 |
| 88 | 509.76 | 633.66 | 732.78 | 818.92 | 1099.76 | 592.36 | 744.58 | 867.30 | 977.04 | 1301.54 | 614.78 | 774.08 | 903.88 | 1017.16 | 1355.82 |
| 89 | 548.70 | 683.22 | 790.60 | 880.28 | 1185.90 | 631.30 | 794.14 | 925.12 | 1038.40 | 1387.68 | 653.72 | 823.64 | 961.70 | 1078.52 | 1441.96 |
| 90 | 592.36 | 736.32 | 851.96 | 949.90 | 1277.94 | 674.96 | 847.24 | 986.48 | 1108.02 | 1479.72 | 697.38 | 876.74 | 1023.06 | 1148.14 | 1534.00 |
| 91 | 638.38 | 792.96 | 918.04 | 1024.24 | 1377.06 | 720.98 | 903.88 | 1052.56 | 1182.36 | 1578.84 | 743.40 | 933.38 | 1089.14 | 1222.48 | 1633.12 |
| 92 | 686.76 | 854.32 | 987.66 | 1102.12 | 1482.08 | 769.36 | 965.24 | 1122.18 | 1260.24 | 1683.86 | 791.78 | 994.74 | 1158.76 | 1300.36 | 1738.14 |
| 93 | 738.68 | 919.22 | 1064.36 | 1187.08 | 1595.36 | 821.28 | 1030.14 | 1198.88 | 1345.20 | 1797.14 | 843.70 | 1059.64 | 1235.46 | 1385.32 | 1851.42 |
| 94 | 796.50 | 990.02 | 1145.78 | 1277.94 | 1718.08 | 879.10 | 1100.94 | 1280.30 | 1436.06 | 1919.86 | 901.52 | 1130.44 | 1316.88 | 1476.18 | 1974.14 |
| 95 | 859.04 | 1066.72 | 1235.46 | 1377.06 | 1852.60 | 941.64 | 1177.64 | 1369.98 | 1535.18 | 2054.38 | 964.06 | 1207.14 | 1406.56 | 1575.30 | 2108.66 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 30 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 31 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 28.32 | 34.22 | 37.76 | 43.66 | 60.32 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 32 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 28.32 | 34.22 | 37.76 | 43.66 | 62.10 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 33 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 29.39 | 34.22 | 37.76 | 43.66 | 65.64 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 34 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 29.39 | 34.22 | 38.51 | 43.66 | 69.19 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 35 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 31.23 | 35.19 | 38.51 | 43.66 | 70.97 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 36 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 33.06 | 36.95 | 40.19 | 45.21 | 74.78 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 37 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 34.90 | 38.71 | 43.53 | 46.95 | 78.74 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 38 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 34.90 | 40.47 | 45.21 | 48.69 | 82.71 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 39 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 36.90 | 42.23 | 46.88 | 52.16 | 88.66 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 40 | 18.88 | 23.60 | 25.96 | 29.50 | 38.94 | 37.76 | 44.67 | 49.72 | 53.54 | 92.16 | 68.91 | 87.71 | 100.24 | 110.68 | 146.18 |
| 41 | 18.88 | 23.60 | 25.96 | 29.50 | 38.94 | 39.96 | 46.75 | 51.64 | 55.49 | 96.44 | 68.91 | 87.71 | 100.24 | 110.68 | 146.18 |
| 42 | 20.49 | 24.01 | 25.98 | 29.50 | 38.94 | 40.16 | 48.97 | 53.81 | 59.39 | 101.19 | 68.91 | 87.71 | 100.24 | 110.68 | 146.18 |
| 43 | 20.64 | 24.17 | 27.79 | 30.30 | 40.54 | 42.38 | 51.21 | 57.93 | 61.62 | 105.96 | 68.91 | 87.71 | 100.24 | 110.68 | 146.18 |
| 44 | 20.78 | 26.07 | 27.98 | 30.49 | 42.42 | 44.63 | 53.47 | 60.14 | 63.86 | 108.59 | 68.91 | 87.71 | 100.24 | 110.68 | 146.18 |
| 45 | 21.18 | 24.30 | 29.16 | 31.71 | 43.92 | 47.15 | 51.48 | 61.59 | 65.95 | 114.39 | 75.18 | 89.80 | 102.33 | 116.94 | 156.62 |
| 46 | 23.11 | 26.09 | 29.36 | 33.60 | 45.80 | 47.38 | 55.51 | 65.77 | 68.18 | 114.86 | 75.18 | 89.80 | 102.33 | 116.94 | 156.62 |
| 47 | 23.28 | 26.26 | 31.19 | 35.51 | 47.68 | 49.91 | 57.73 | 68.02 | 72.36 | 114.86 | 75.18 | 89.80 | 102.33 | 116.94 | 156.62 |
| 48 | 23.44 | 28.09 | 33.06 | 35.75 | 49.58 | 52.52 | 60.16 | 72.75 | 76.70 | 114.86 | 75.18 | 89.80 | 102.33 | 116.94 | 156.62 |
| 49 | 25.47 | 28.27 | 33.28 | 37.69 | 53.45 | 54.30 | 64.74 | 75.32 | 79.27 | 114.86 | 75.18 | 89.80 | 102.33 | 116.94 | 156.62 |
| 50 | 26.14 | 31.19 | 36.25 | 39.58 | 55.46 | 56.20 | 68.40 | 77.24 | 83.48 | 127.39 | 81.44 | 102.33 | 116.94 | 129.47 | 173.33 |
| 51 | 28.42 | 33.45 | 38.56 | 41.90 | 59.87 | 58.96 | 69.46 | 82.50 | 86.73 | 133.65 | 85.62 | 104.41 | 121.12 | 133.65 | 181.68 |
| 52 | 27.45 | 33.97 | 38.07 | 43.17 | 62.94 | 62.22 | 76.47 | 81.94 | 90.34 | 137.83 | 85.62 | 108.59 | 123.21 | 137.83 | 185.86 |
| 53 | 29.74 | 36.28 | 40.39 | 43.78 | 66.06 | 65.04 | 79.83 | 88.98 | 95.67 | 142.00 | 89.80 | 112.77 | 127.39 | 144.09 | 190.03 |
| 54 | 30.19 | 35.43 | 40.97 | 45.11 | 70.74 | 65.98 | 78.94 | 94.39 | 97.49 | 146.18 | 93.97 | 114.86 | 131.56 | 146.18 | 196.30 |
| 55 | 31.12 | 37.77 | 43.35 | 48.89 | 75.47 | 71.00 | 84.07 | 97.85 | 104.80 | 152.45 | 93.97 | 116.94 | 135.74 | 152.45 | 204.65 |
| 56 | 34.88 | 40.39 | 46.73 | 52.30 | 80.89 | 75.18 | 89.68 | 101.70 | 109.05 | 158.71 | 100.24 | 125.30 | 142.00 | 158.71 | 213.01 |
| 57 | 37.50 | 43.78 | 49.73 | 54.66 | 86.83 | 79.73 | 93.49 | 108.08 | 111.92 | 171.24 | 106.50 | 129.47 | 152.45 | 167.06 | 223.45 |
| 58 | 37.56 | 45.38 | 53.19 | 59.54 | 92.80 | 81.35 | 95.58 | 112.00 | 120.24 | 183.77 | 110.68 | 135.74 | 156.62 | 177.50 | 235.98 |
| 59 | 42.12 | 50.22 | 56.99 | 62.33 | 99.47 | 84.94 | 105.62 | 116.73 | 125.69 | 194.21 | 114.86 | 146.18 | 167.06 | 185.10 | 250.59 |
| 60 | 43.67 | 53.71 | 60.84 | 66.22 | 107.81 | 88.72 | 107.76 | 123.41 | 130.90 | 208.83 | 121.12 | 152.45 | 177.50 | 187.94 | 265.21 |
| 61 | 48.57 | 58.95 | 67.97 | 73.68 | 116.38 | 94.87 | 116.49 | 132.56 | 140.39 | 218.77 | 127.61 | 160.02 | 184.33 | 197.30 | 275.48 |
| 62 | 53.52 | 64.71 | 70.79 | 79.81 | 128.80 | 104.75 | 125.26 | 140.19 | 151.93 | 229.66 | 133.48 | 162.92 | 188.44 | 208.98 | 282.66 |
| 63 | 60.74 | 68.61 | 78.02 | 86.00 | 134.68 | 112.12 | 130.75 | 149.41 | 160.06 | 237.53 | 136.82 | 169.12 | 195.73 | 216.51 | 290.74 |
| 64 | 64.51 | 76.21 | 86.45 | 92.57 | 148.17 | 115.81 | 141.73 | 163.50 | 170.60 | 248.16 | 139.71 | 176.47 | 202.21 | 226.10 | 301.47 |
| 65 | 70.58 | 81.29 | 91.90 | 100.00 | 158.44 | 119.42 | 149.72 | 170.48 | 181.56 | 260.22 | 144.37 | 181.80 | 208.54 | 233.49 | 311.91 |
| 66 | 76.43 | 89.39 | 102.22 | 110.61 | 170.93 | 126.03 | 157.11 | 183.01 | 196.50 | 271.06 | 150.20 | 188.19 | 217.54 | 243.43 | 322.85 |
| 67 | 84.53 | 99.53 | 112.56 | 120.58 | 187.18 | 130.31 | 163.72 | 190.45 | 210.19 | 280.66 | 153.69 | 193.79 | 225.53 | 248.92 | 335.79 |
| 68 | 92.76 | 109.40 | 121.05 | 132.31 | 200.22 | 137.25 | 167.93 | 193.77 | 219.60 | 293.88 | 159.86 | 200.22 | 229.29 | 259.97 | 347.16 |
| 69 | 101.13 | 118.80 | 134.26 | 143.71 | 212.00 | 141.85 | 176.15 | 205.77 | 229.15 | 307.09 | 168.35 | 207.32 | 241.62 | 269.68 | 361.65 |
| 70 | 106.71 | 132.26 | 145.93 | 160.52 | 225.44 | 148.79 | 187.87 | 216.42 | 243.48 | 323.13 | 174.34 | 219.43 | 252.49 | 284.06 | 378.74 |
| 71 | 116.00 | 142.10 | 162.40 | 179.21 | 243.60 | 160.95 | 200.10 | 232.00 | 261.00 | 348.00 | 185.60 | 232.00 | 268.25 | 301.60 | 401.65 |
| 72 | 124.60 | 154.00 | 175.00 | 194.60 | 263.20 | 172.20 | 215.60 | 249.20 | 280.00 | 373.80 | 196.00 | 246.40 | 284.20 | 319.20 | 427.00 |
| 73 | 133.65 | 164.70 | 189.00 | 210.60 | 283.50 | 183.60 | 230.85 | 268.65 | 301.05 | 402.30 | 207.90 | 260.55 | 302.40 | 341.55 | 454.95 |
| 74 | 145.60 | 179.40 | 204.10 | 226.20 | 305.50 | 198.90 | 249.60 | 287.30 | 322.40 | 430.30 | 222.30 | 279.50 | 321.10 | 361.40 | 482.30 |
| 75 | 157.50 | 193.75 | 221.25 | 245.00 | 331.25 | 212.50 | 266.25 | 307.50 | 345.00 | 461.25 | 235.00 | 295.00 | 341.25 | 383.75 | 511.25 |
| 76 | 169.20 | 208.80 | 240.00 | 266.40 | 360.00 | 225.60 | 283.20 | 330.00 | 370.80 | 493.20 | 247.20 | 310.80 | 361.20 | 405.60 | 541.20 |
| 77 | 187.62 | 232.46 | 266.68 | 297.36 | 401.20 | 246.62 | 310.34 | 361.08 | 408.28 | 542.80 | 266.68 | 336.30 | 391.76 | 441.32 | 588.82 |
| 78 | 211.22 | 260.78 | 300.90 | 335.12 | 451.94 | 273.76 | 344.56 | 401.20 | 453.12 | 602.98 | 293.82 | 370.52 | 431.88 | 487.34 | 649.00 |
| 79 | 233.64 | 290.28 | 335.12 | 372.88 | 502.68 | 298.54 | 377.60 | 441.32 | 497.96 | 661.98 | 318.60 | 403.56 | 472.00 | 531.00 | 706.82 |
| 80 | 256.06 | 318.60 | 369.34 | 411.82 | 552.24 | 324.50 | 409.46 | 480.26 | 542.80 | 718.62 | 343.38 | 435.42 | 509.76 | 575.84 | 763.46 |
| 81 | 277.30 | 345.74 | 400.02 | 446.04 | 600.62 | 348.10 | 440.14 | 515.66 | 581.74 | 772.90 | 366.98 | 464.92 | 543.98 | 615.96 | 817.74 |
| 82 | 298.54 | 371.70 | 431.88 | 480.26 | 646.64 | 369.34 | 468.46 | 548.70 | 618.32 | 823.64 | 389.40 | 494.42 | 580.56 | 653.72 | 869.66 |
| 83 | 320.96 | 400.02 | 462.56 | 515.66 | 693.84 | 394.12 | 497.96 | 581.74 | 657.26 | 873.20 | 414.18 | 523.92 | 613.60 | 692.66 | 920.40 |
| 84 | 344.56 | 429.52 | 496.78 | 553.42 | 745.76 | 418.90 | 528.64 | 618.32 | 696.20 | 927.48 | 440.14 | 555.78 | 650.18 | 731.60 | 975.86 |
| 85 | 371.70 | 462.56 | 534.54 | 595.90 | 802.40 | 446.04 | 562.86 | 657.26 | 739.86 | 986.48 | 468.46 | 591.18 | 690.30 | 776.44 | 1034.86 |
| 86 | 400.02 | 497.96 | 577.02 | 643.10 | 864.94 | 474.36 | 598.26 | 699.74 | 787.06 | 1049.02 | 496.78 | 626.58 | 732.78 | 823.64 | 1097.40 |
| 87 | 431.88 | 535.72 | 619.50 | 692.66 | 931.02 | 506.22 | 636.02 | 742.22 | 836.62 | 1115.10 | 528.64 | 664.34 | 775.26 | 873.20 | 1163.48 |
| 88 | 463.74 | 577.02 | 667.88 | 744.58 | 1000.64 | 538.08 | 677.32 | 790.60 | 888.54 | 1184.72 | 560.50 | 705.64 | 823.64 | 925.12 | 1233.10 |
| 89 | 499.14 | 621.86 | 718.62 | 801.22 | 1078.52 | 573.48 | 722.16 | 841.34 | 945.18 | 1262.60 | 595.90 | 750.48 | 874.38 | 981.76 | 1310.98 |
| 90 | 538.08 | 670.24 | 775.26 | 864.94 | 1162.30 | 612.42 | 770.54 | 897.98 | 1008.90 | 1346.38 | 634.84 | 798.86 | 931.02 | 1045.48 | 1394.76 |
| 91 | 580.56 | 722.16 | 835.44 | 932.20 | 1254.34 | 654.90 | 822.46 | 958.16 | 1076.16 | 1438.42 | 677.32 | 850.78 | 991.20 | 1112.74 | 1486.80 |
| 92 | 625.40 | 777.62 | 899.16 | 1003.00 | 1348.74 | 699.74 | 877.92 | 1021.88 | 1146.96 | 1532.82 | 722.16 | 906.24 | 1054.92 | 1183.54 | 1581.20 |
| 93 | 672.60 | 836.62 | 967.60 | 1079.70 | 1452.58 | 746.94 | 936.92 | 1090.32 | 1223.66 | 1636.66 | 769.36 | 965.24 | 1123.36 | 1260.24 | 1685.04 |
| 94 | 724.52 | 900.34 | 1041.94 | 1162.30 | 1563.50 | 798.86 | 1000.64 | 1164.66 | 1306.26 | 1747.58 | 821.28 | 1028.96 | 1197.70 | 1342.84 | 1795.96 |
| 95 | 781.16 | 972.32 | 1124.54 | 1254.34 | 1686.22 | 855.50 | 1072.62 | 1247.26 | 1398.30 | 1870.30 | 877.92 | 1100.94 | 1280.30 | 1434.88 | 1918.68 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 30 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 31 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 25.96 | 31.86 | 36.58 | 40.12 | 56.63 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 32 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 25.96 | 31.86 | 36.58 | 40.12 | 58.29 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 33 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 26.94 | 31.86 | 36.58 | 40.12 | 61.62 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 34 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 26.94 | 31.86 | 37.31 | 40.12 | 64.96 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 35 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 28.62 | 32.76 | 37.31 | 40.12 | 66.62 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 36 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 30.31 | 34.40 | 38.93 | 41.54 | 70.20 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 37 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 31.99 | 36.04 | 42.17 | 43.14 | 73.92 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 38 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 31.99 | 37.67 | 43.80 | 44.74 | 77.65 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 39 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 33.82 | 39.31 | 45.42 | 47.94 | 83.23 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 40 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 34.74 | 40.34 | 45.46 | 50.79 | 86.85 | 64.74 | 81.44 | 93.97 | 104.41 | 142.00 |
| 41 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 36.77 | 42.22 | 47.22 | 52.64 | 90.88 | 64.74 | 81.44 | 93.97 | 104.41 | 142.00 |
| 42 | 17.93 | 21.61 | 23.62 | 27.14 | 36.58 | 36.94 | 44.23 | 49.20 | 56.35 | 95.35 | 64.74 | 81.44 | 93.97 | 104.41 | 142.00 |
| 43 | 18.06 | 21.75 | 25.26 | 27.87 | 38.09 | 38.99 | 46.25 | 52.97 | 58.46 | 99.85 | 64.74 | 81.44 | 93.97 | 104.41 | 142.00 |
| 44 | 18.19 | 23.46 | 25.43 | 28.06 | 39.85 | 41.06 | 48.29 | 54.99 | 60.58 | 102.33 | 64.74 | 81.44 | 93.97 | 104.41 | 142.00 |
| 45 | 19.94 | 24.30 | 27.89 | 29.27 | 40.16 | 45.34 | 51.48 | 58.26 | 61.13 | 108.15 | 71.00 | 87.71 | 100.24 | 110.68 | 148.27 |
| 46 | 21.75 | 26.09 | 28.08 | 31.02 | 41.87 | 45.56 | 55.51 | 62.21 | 63.19 | 108.59 | 71.00 | 87.71 | 100.24 | 110.68 | 148.27 |
| 47 | 21.91 | 26.26 | 29.84 | 32.78 | 43.60 | 47.99 | 57.73 | 64.34 | 67.07 | 108.59 | 71.00 | 87.71 | 100.24 | 110.68 | 148.27 |
| 48 | 22.07 | 28.09 | 31.62 | 33.00 | 45.33 | 50.50 | 60.16 | 68.82 | 71.08 | 108.59 | 71.00 | 87.71 | 100.24 | 110.68 | 148.27 |
| 49 | 23.97 | 28.27 | 31.83 | 34.79 | 48.87 | 52.21 | 64.74 | 71.25 | 73.47 | 108.59 | 71.00 | 87.71 | 100.24 | 110.68 | 148.27 |
| 50 | 24.76 | 28.48 | 33.46 | 35.49 | 52.61 | 54.26 | 64.60 | 73.38 | 76.22 | 121.12 | 79.36 | 96.06 | 110.68 | 121.12 | 167.06 |
| 51 | 25.58 | 30.66 | 37.13 | 39.11 | 54.03 | 55.03 | 65.70 | 78.57 | 83.04 | 123.21 | 79.36 | 100.24 | 116.94 | 127.39 | 169.15 |
| 52 | 26.08 | 31.25 | 35.35 | 40.39 | 58.44 | 58.21 | 72.55 | 78.13 | 84.81 | 129.47 | 83.53 | 102.33 | 119.03 | 131.56 | 177.50 |
| 53 | 28.33 | 33.49 | 37.60 | 41.04 | 62.99 | 63.00 | 75.84 | 85.02 | 90.05 | 135.74 | 85.62 | 106.50 | 121.12 | 135.74 | 183.77 |
| 54 | 27.45 | 34.07 | 38.24 | 42.37 | 66.02 | 61.98 | 76.96 | 88.37 | 93.74 | 139.92 | 87.71 | 110.68 | 125.30 | 139.92 | 187.95 |
| 55 | 29.71 | 36.37 | 40.55 | 44.70 | 69.05 | 66.83 | 82.02 | 93.77 | 97.18 | 144.09 | 89.80 | 114.86 | 129.47 | 144.09 | 192.12 |
| 56 | 31.97 | 37.61 | 43.90 | 48.06 | 75.94 | 71.00 | 85.61 | 97.71 | 103.31 | 150.36 | 93.97 | 119.03 | 135.74 | 150.36 | 202.56 |
| 57 | 34.62 | 40.96 | 45.59 | 51.86 | 80.28 | 75.64 | 89.51 | 102.18 | 108.19 | 160.80 | 100.24 | 125.30 | 142.00 | 160.80 | 213.01 |
| 58 | 36.17 | 42.63 | 50.39 | 55.29 | 86.29 | 77.38 | 91.76 | 108.14 | 112.84 | 173.33 | 106.50 | 129.47 | 152.45 | 169.15 | 225.54 |
| 59 | 39.22 | 46.04 | 52.82 | 59.56 | 92.95 | 80.99 | 97.94 | 111.08 | 120.31 | 183.77 | 110.68 | 137.83 | 158.71 | 178.86 | 238.07 |
| 60 | 40.85 | 50.89 | 56.69 | 63.47 | 99.64 | 84.86 | 102.19 | 116.05 | 125.59 | 196.30 | 116.94 | 146.18 | 169.15 | 181.94 | 252.68 |
| 61 | 44.28 | 54.74 | 62.31 | 68.12 | 108.19 | 89.18 | 109.09 | 123.48 | 131.72 | 206.61 | 119.51 | 151.92 | 174.20 | 187.53 | 261.30 |
| 62 | 49.18 | 61.83 | 66.62 | 74.21 | 118.76 | 97.13 | 119.73 | 134.73 | 143.30 | 213.96 | 125.63 | 159.00 | 180.59 | 197.37 | 266.96 |
| 63 | 56.18 | 65.75 | 73.77 | 80.36 | 126.46 | 106.41 | 127.12 | 144.01 | 151.46 | 226.13 | 129.22 | 163.42 | 186.23 | 205.22 | 277.44 |
| 64 | 60.01 | 70.46 | 80.69 | 86.96 | 139.85 | 110.29 | 134.55 | 154.52 | 162.15 | 237.13 | 132.35 | 167.28 | 191.18 | 215.07 | 288.60 |
| 65 | 65.97 | 77.01 | 86.25 | 94.37 | 148.64 | 114.07 | 144.37 | 161.69 | 173.16 | 245.97 | 137.24 | 174.67 | 199.62 | 222.80 | 299.44 |
| 66 | 71.85 | 85.07 | 95.02 | 103.52 | 161.16 | 119.13 | 151.93 | 172.65 | 184.84 | 257.25 | 143.30 | 181.28 | 207.18 | 231.35 | 310.77 |
| 67 | 79.83 | 93.59 | 103.79 | 113.41 | 175.68 | 123.62 | 157.04 | 178.75 | 200.18 | 268.97 | 147.01 | 185.44 | 212.17 | 238.90 | 319.08 |
| 68 | 86.47 | 103.32 | 113.67 | 123.68 | 187.31 | 129.18 | 159.86 | 184.08 | 208.30 | 277.73 | 151.78 | 192.15 | 221.22 | 247.05 | 329.40 |
| 69 | 93.35 | 112.79 | 125.41 | 135.08 | 199.53 | 134.06 | 169.91 | 194.85 | 218.24 | 293.06 | 157.44 | 201.09 | 229.15 | 257.21 | 346.06 |
| 70 | 99.19 | 124.74 | 137.18 | 150.49 | 213.42 | 139.77 | 180.35 | 205.90 | 231.45 | 311.11 | 163.82 | 210.41 | 240.47 | 272.03 | 362.21 |
| 71 | 108.75 | 134.85 | 152.25 | 167.74 | 229.10 | 152.25 | 192.85 | 220.40 | 247.95 | 332.05 | 175.45 | 223.30 | 255.20 | 288.55 | 384.25 |
| 72 | 116.20 | 145.60 | 165.20 | 183.40 | 247.80 | 162.40 | 207.20 | 238.00 | 267.40 | 355.60 | 184.80 | 236.60 | 273.00 | 306.60 | 408.80 |
| 73 | 126.90 | 156.60 | 178.20 | 197.10 | 267.30 | 176.85 | 221.40 | 255.15 | 286.20 | 383.40 | 199.80 | 252.45 | 288.90 | 324.00 | 434.70 |
| 74 | 136.50 | 170.30 | 192.40 | 213.20 | 289.90 | 188.50 | 239.20 | 274.30 | 306.80 | 412.10 | 210.60 | 269.10 | 306.80 | 344.50 | 462.80 |
| 75 | 146.25 | 183.75 | 208.75 | 231.25 | 312.50 | 200.00 | 255.00 | 293.75 | 330.00 | 440.00 | 221.25 | 283.75 | 326.25 | 366.25 | 488.75 |
| 76 | 159.60 | 199.20 | 226.80 | 250.80 | 339.60 | 214.80 | 272.40 | 314.40 | 352.80 | 471.60 | 235.20 | 300.00 | 345.60 | 387.60 | 518.40 |
| 77 | 175.82 | 221.84 | 252.52 | 280.84 | 378.78 | 232.46 | 298.54 | 344.56 | 389.40 | 518.02 | 252.52 | 325.68 | 376.42 | 423.62 | 562.86 |
| 78 | 197.06 | 248.98 | 284.38 | 316.24 | 425.98 | 257.24 | 331.58 | 383.50 | 433.06 | 574.66 | 277.30 | 357.54 | 413.00 | 466.10 | 619.50 |
| 79 | 218.30 | 277.30 | 317.42 | 351.64 | 475.54 | 282.02 | 363.44 | 421.26 | 475.54 | 632.48 | 300.90 | 389.40 | 451.94 | 507.40 | 676.14 |
| 80 | 239.54 | 304.44 | 348.10 | 388.22 | 522.74 | 305.62 | 395.30 | 457.84 | 516.84 | 686.76 | 324.50 | 420.08 | 486.16 | 549.88 | 730.42 |
| 81 | 259.60 | 330.40 | 377.60 | 421.26 | 567.58 | 328.04 | 423.62 | 490.88 | 554.60 | 737.50 | 346.92 | 448.40 | 520.38 | 587.64 | 781.16 |
| 82 | 279.66 | 355.18 | 407.10 | 453.12 | 611.24 | 349.28 | 450.76 | 522.74 | 590.00 | 784.70 | 369.34 | 476.72 | 552.24 | 624.22 | 829.54 |
| 83 | 300.90 | 381.14 | 437.78 | 486.16 | 656.08 | 371.70 | 477.90 | 554.60 | 624.22 | 833.08 | 391.76 | 505.04 | 586.46 | 659.62 | 879.10 |
| 84 | 323.32 | 409.46 | 469.64 | 522.74 | 704.46 | 395.30 | 507.40 | 588.82 | 663.16 | 882.64 | 415.36 | 534.54 | 620.68 | 698.56 | 931.02 |
| 85 | 346.92 | 440.14 | 505.04 | 562.86 | 758.74 | 418.90 | 539.26 | 625.40 | 704.46 | 939.28 | 440.14 | 567.58 | 657.26 | 739.86 | 987.66 |
| 86 | 374.06 | 474.36 | 545.16 | 606.52 | 816.56 | 446.04 | 573.48 | 665.52 | 748.12 | 997.10 | 467.28 | 601.80 | 697.38 | 783.52 | 1045.48 |
| 87 | 403.56 | 512.12 | 585.28 | 652.54 | 879.10 | 475.54 | 611.24 | 705.64 | 794.14 | 1059.64 | 496.78 | 639.56 | 737.50 | 829.54 | 1108.02 |
| 88 | 434.24 | 549.88 | 631.30 | 702.10 | 946.36 | 506.22 | 649.00 | 751.66 | 843.70 | 1126.90 | 527.46 | 677.32 | 783.52 | 879.10 | 1175.28 |
| 89 | 467.28 | 592.36 | 678.50 | 756.38 | 1019.52 | 539.26 | 691.48 | 798.86 | 897.98 | 1200.06 | 560.50 | 719.80 | 830.72 | 933.38 | 1248.44 |
| 90 | 503.86 | 638.38 | 732.78 | 815.38 | 1099.76 | 575.84 | 737.50 | 853.14 | 956.98 | 1280.30 | 597.08 | 765.82 | 885.00 | 992.38 | 1328.68 |
| 91 | 542.80 | 687.94 | 789.42 | 879.10 | 1184.72 | 614.78 | 787.06 | 909.78 | 1020.70 | 1365.26 | 636.02 | 815.38 | 941.64 | 1056.10 | 1413.64 |
| 92 | 585.28 | 741.04 | 849.60 | 946.36 | 1274.40 | 657.26 | 840.16 | 969.96 | 1087.96 | 1454.94 | 678.50 | 868.48 | 1001.82 | 1123.36 | 1503.32 |
| 93 | 628.94 | 797.68 | 914.50 | 1019.52 | 1372.34 | 700.92 | 896.80 | 1034.86 | 1161.12 | 1552.88 | 722.16 | 925.12 | 1066.72 | 1196.52 | 1601.26 |
| 94 | 678.50 | 859.04 | 985.30 | 1097.40 | 1477.36 | 750.48 | 958.16 | 1105.66 | 1239.00 | 1657.90 | 771.72 | 986.48 | 1137.52 | 1274.40 | 1706.28 |
| 95 | 730.42 | 926.30 | 1062.00 | 1182.36 | 1594.18 | 802.40 | 1025.42 | 1182.36 | 1323.96 | 1774.72 | 823.64 | 1053.74 | 1214.22 | 1359.36 | 1823.10 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 30 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 31 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 32 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 33 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 34 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 35 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 36 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 37 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 38 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 39 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 40 | 49.56 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 81.42 | 95.58 | 107.38 | 143.96 |
| 41 | 49.56 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 81.42 | 95.58 | 107.38 | 143.96 |
| 42 | 49.56 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 81.42 | 95.58 | 107.38 | 143.96 |
| 43 | 49.56 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 81.42 | 95.58 | 107.38 | 143.96 |
| 44 | 49.56 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 81.42 | 95.58 | 107.38 | 143.96 |
| 45 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 |
| 46 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 |
| 47 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 |
| 48 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 |
| 49 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 |
| 50 | 59.00 | 73.16 | 84.96 | 96.76 | 128.62 | 77.88 | 96.76 | 112.10 | 127.44 | 168.74 |
| 51 | 61.36 | 76.70 | 88.50 | 100.30 | 133.34 | 80.24 | 100.30 | 116.82 | 132.16 | 175.82 |
| 52 | 62.54 | 79.06 | 92.04 | 103.84 | 136.88 | 82.60 | 103.84 | 120.36 | 136.88 | 180.54 |
| 53 | 64.90 | 81.42 | 94.40 | 107.38 | 142.78 | 84.96 | 107.38 | 123.90 | 141.60 | 187.62 |
| 54 | 66.08 | 83.78 | 97.94 | 110.92 | 146.32 | 87.32 | 109.74 | 128.62 | 146.32 | 192.34 |
| 55 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 | 89.68 | 114.46 | 132.16 | 148.68 | 199.42 |
| 56 | 73.16 | 92.04 | 107.38 | 120.36 | 160.48 | 94.40 | 119.18 | 138.06 | 156.94 | 208.86 |
| 57 | 76.70 | 97.94 | 113.28 | 129.80 | 171.10 | 97.94 | 125.08 | 145.14 | 165.20 | 219.48 |
| 58 | 81.42 | 105.02 | 121.54 | 138.06 | 182.90 | 103.84 | 132.16 | 154.58 | 174.64 | 231.28 |
| 59 | 88.50 | 110.92 | 130.98 | 147.50 | 195.88 | 109.74 | 139.24 | 162.84 | 184.08 | 244.26 |
| 60 | 93.22 | 119.18 | 139.24 | 158.12 | 210.04 | 115.64 | 147.50 | 172.28 | 194.70 | 258.42 |
| 61 | 100.30 | 128.62 | 149.86 | 169.92 | 225.38 | 122.72 | 156.94 | 184.08 | 207.68 | 274.94 |
| 62 | 108.56 | 138.06 | 160.48 | 181.72 | 240.72 | 129.80 | 166.38 | 193.52 | 219.48 | 291.46 |
| 63 | 116.82 | 147.50 | 172.28 | 195.88 | 258.42 | 139.24 | 177.00 | 206.50 | 233.64 | 309.16 |
| 64 | 125.08 | 158.12 | 185.26 | 210.04 | 277.30 | 147.50 | 187.62 | 219.48 | 248.98 | 329.22 |
| 65 | 134.52 | 171.10 | 199.42 | 227.74 | 298.54 | 158.12 | 200.60 | 233.64 | 266.68 | 351.64 |
| 66 | 143.96 | 184.08 | 215.94 | 244.26 | 323.32 | 168.74 | 214.76 | 251.34 | 284.38 | 377.60 |
| 67 | 154.58 | 198.24 | 231.28 | 261.96 | 346.92 | 179.36 | 230.10 | 267.86 | 304.44 | 402.38 |
| 68 | 166.38 | 211.22 | 248.98 | 282.02 | 372.88 | 192.34 | 244.26 | 287.92 | 325.68 | 430.70 |
| 69 | 180.54 | 230.10 | 270.22 | 306.80 | 405.92 | 206.50 | 264.32 | 310.34 | 351.64 | 464.92 |
| 70 | 198.24 | 252.52 | 297.36 | 337.48 | 446.04 | 225.38 | 287.92 | 338.66 | 383.50 | 507.40 |
| 71 | 219.48 | 279.66 | 329.22 | 374.06 | 494.42 | 246.62 | 316.24 | 371.70 | 421.26 | 556.96 |
| 72 | 244.26 | 310.34 | 365.80 | 415.36 | 548.70 | 272.58 | 348.10 | 408.28 | 463.74 | 613.60 |
| 73 | 270.22 | 345.74 | 405.92 | 461.38 | 608.88 | 299.72 | 383.50 | 450.76 | 510.94 | 674.96 |
| 74 | 300.90 | 384.68 | 451.94 | 513.30 | 677.32 | 330.40 | 422.44 | 496.78 | 562.86 | 744.58 |
| 75 | 332.76 | 425.98 | 501.50 | 569.94 | 751.66 | 362.26 | 463.74 | 546.34 | 619.50 | 818.92 |
| 76 | 369.34 | 473.18 | 558.14 | 634.84 | 837.80 | 398.84 | 510.94 | 601.80 | 683.22 | 902.70 |
| 77 | 408.28 | 525.10 | 621.86 | 709.18 | 932.20 | 436.60 | 561.68 | 664.34 | 756.38 | 995.92 |
| 78 | 450.76 | 579.38 | 687.94 | 785.88 | 1032.50 | 476.72 | 614.78 | 728.06 | 831.90 | 1093.86 |
| 79 | 492.06 | 636.02 | 756.38 | 863.76 | 1133.98 | 518.02 | 669.06 | 795.32 | 907.42 | 1191.80 |
| 80 | 534.54 | 689.12 | 821.28 | 938.10 | 1229.56 | 559.32 | 722.16 | 859.04 | 980.58 | 1287.38 |
| 81 | 572.30 | 738.68 | 880.28 | 1005.36 | 1319.24 | 598.26 | 771.72 | 918.04 | 1049.02 | 1377.06 |
| 82 | 610.06 | 788.24 | 936.92 | 1069.08 | 1405.38 | 636.02 | 821.28 | 975.86 | 1112.74 | 1463.20 |
| 83 | 647.82 | 835.44 | 993.56 | 1133.98 | 1490.34 | 673.78 | 869.66 | 1033.68 | 1178.82 | 1550.52 |
| 84 | 687.94 | 887.36 | 1053.74 | 1201.24 | 1581.20 | 715.08 | 922.76 | 1095.04 | 1248.44 | 1642.56 |
| 85 | 732.78 | 944.00 | 1119.82 | 1276.76 | 1681.50 | 761.10 | 979.40 | 1162.30 | 1323.96 | 1744.04 |
| 86 | 779.98 | 1004.18 | 1190.62 | 1357.00 | 1786.52 | 808.30 | 1039.58 | 1233.10 | 1404.20 | 1849.06 |
| 87 | 829.54 | 1067.90 | 1264.96 | 1440.78 | 1897.44 | 857.86 | 1103.30 | 1307.44 | 1487.98 | 1959.98 |
| 88 | 882.64 | 1135.16 | 1344.02 | 1530.46 | 2017.80 | 910.96 | 1170.56 | 1386.50 | 1577.66 | 2080.34 |
| 89 | 941.64 | 1209.50 | 1431.34 | 1628.40 | 2147.60 | 969.96 | 1244.90 | 1473.82 | 1675.60 | 2210.14 |
| 90 | 1005.36 | 1290.92 | 1525.74 | 1735.78 | 2290.38 | 1033.68 | 1326.32 | 1568.22 | 1782.98 | 2352.92 |
| 91 | 1072.62 | 1377.06 | 1628.40 | 1850.24 | 2442.60 | 1100.94 | 1412.46 | 1670.88 | 1897.44 | 2505.14 |
| 92 | 1145.78 | 1469.10 | 1735.78 | 1971.78 | 2605.44 | 1174.10 | 1504.50 | 1778.26 | 2018.98 | 2667.98 |
| 93 | 1222.48 | 1568.22 | 1851.42 | 2102.76 | 2778.90 | 1250.80 | 1603.62 | 1893.90 | 2149.96 | 2841.44 |
| 94 | 1307.44 | 1674.42 | 1977.68 | 2244.36 | 2967.70 | 1335.76 | 1709.82 | 2020.16 | 2291.56 | 3030.24 |
| 95 | 1399.48 | 1792.42 | 2114.56 | 2398.94 | 3174.20 | 1427.80 | 1827.82 | 2157.04 | 2446.14 | 3236.74 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 30 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 31 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 32 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 33 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 34 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 35 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 36 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 37 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 38 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 39 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 40 | 44.84 | 55.46 | 63.72 | 71.98 | 96.76 | 57.82 | 73.16 | 84.96 | 95.58 | 127.44 |
| 41 | 44.84 | 55.46 | 63.72 | 71.98 | 96.76 | 57.82 | 73.16 | 84.96 | 95.58 | 127.44 |
| 42 | 44.84 | 55.46 | 63.72 | 71.98 | 96.76 | 57.82 | 73.16 | 84.96 | 95.58 | 127.44 |
| 43 | 44.84 | 55.46 | 63.72 | 71.98 | 96.76 | 57.82 | 73.16 | 84.96 | 95.58 | 127.44 |
| 44 | 44.84 | 55.46 | 63.72 | 71.98 | 96.76 | 57.82 | 73.16 | 84.96 | 95.58 | 127.44 |
| 45 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 | 61.36 | 77.88 | 89.68 | 102.66 | 134.52 |
| 46 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 | 61.36 | 77.88 | 89.68 | 102.66 | 134.52 |
| 47 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 | 61.36 | 77.88 | 89.68 | 102.66 | 134.52 |
| 48 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 | 61.36 | 77.88 | 89.68 | 102.66 | 134.52 |
| 49 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 | 61.36 | 77.88 | 89.68 | 102.66 | 134.52 |
| 50 | 51.92 | 64.90 | 75.52 | 86.14 | 113.28 | 68.44 | 86.14 | 100.30 | 113.28 | 149.86 |
| 51 | 53.10 | 67.26 | 79.06 | 89.68 | 118.00 | 70.80 | 88.50 | 103.84 | 116.82 | 155.76 |
| 52 | 55.46 | 70.80 | 81.42 | 93.22 | 122.72 | 73.16 | 93.22 | 107.38 | 121.54 | 160.48 |
| 53 | 57.82 | 73.16 | 84.96 | 95.58 | 126.26 | 75.52 | 95.58 | 110.92 | 125.08 | 166.38 |
| 54 | 59.00 | 74.34 | 87.32 | 99.12 | 130.98 | 77.88 | 97.94 | 113.28 | 128.62 | 172.28 |
| 55 | 61.36 | 77.88 | 89.68 | 102.66 | 135.70 | 79.06 | 101.48 | 118.00 | 133.34 | 177.00 |
| 56 | 64.90 | 81.42 | 95.58 | 107.38 | 143.96 | 83.78 | 106.20 | 123.90 | 139.24 | 186.44 |
| 57 | 69.62 | 87.32 | 101.48 | 114.46 | 152.22 | 88.50 | 110.92 | 130.98 | 146.32 | 194.70 |
| 58 | 73.16 | 93.22 | 108.56 | 122.72 | 162.84 | 92.04 | 118.00 | 138.06 | 155.76 | 205.32 |
| 59 | 77.88 | 100.30 | 115.64 | 132.16 | 174.64 | 96.76 | 125.08 | 145.14 | 164.02 | 218.30 |
| 60 | 82.60 | 107.38 | 123.90 | 140.42 | 187.62 | 102.66 | 132.16 | 153.40 | 173.46 | 231.28 |
| 61 | 89.68 | 114.46 | 133.34 | 152.22 | 200.60 | 109.74 | 139.24 | 162.84 | 185.26 | 244.26 |
| 62 | 96.76 | 121.54 | 142.78 | 161.66 | 214.76 | 116.82 | 147.50 | 173.46 | 195.88 | 259.60 |
| 63 | 103.84 | 130.98 | 153.40 | 173.46 | 230.10 | 123.90 | 156.94 | 182.90 | 207.68 | 274.94 |
| 64 | 110.92 | 141.60 | 165.20 | 186.44 | 247.80 | 130.98 | 167.56 | 195.88 | 220.66 | 293.82 |
| 65 | 119.18 | 152.22 | 177.00 | 201.78 | 266.68 | 139.24 | 178.18 | 208.86 | 236.00 | 313.88 |
| 66 | 128.62 | 164.02 | 192.34 | 218.30 | 287.92 | 149.86 | 192.34 | 224.20 | 253.70 | 336.30 |
| 67 | 138.06 | 174.64 | 205.32 | 233.64 | 307.98 | 159.30 | 204.14 | 238.36 | 271.40 | 357.54 |
| 68 | 147.50 | 188.80 | 220.66 | 251.34 | 332.76 | 171.10 | 218.30 | 256.06 | 289.10 | 383.50 |
| 69 | 160.48 | 204.14 | 240.72 | 272.58 | 359.90 | 184.08 | 234.82 | 276.12 | 312.70 | 413.00 |
| 70 | 177.00 | 225.38 | 264.32 | 300.90 | 396.48 | 200.60 | 256.06 | 300.90 | 342.20 | 450.76 |
| 71 | 195.88 | 248.98 | 293.82 | 332.76 | 438.96 | 219.48 | 280.84 | 330.40 | 374.06 | 495.60 |
| 72 | 217.12 | 277.30 | 324.50 | 369.34 | 487.34 | 243.08 | 309.16 | 363.44 | 411.82 | 545.16 |
| 73 | 240.72 | 306.80 | 362.26 | 410.64 | 542.80 | 266.68 | 341.02 | 401.20 | 454.30 | 600.62 |
| 74 | 267.86 | 341.02 | 401.20 | 456.66 | 602.98 | 293.82 | 375.24 | 441.32 | 500.32 | 661.98 |
| 75 | 296.18 | 378.78 | 447.22 | 507.40 | 670.24 | 322.14 | 413.00 | 486.16 | 551.06 | 729.24 |
| 76 | 328.04 | 421.26 | 496.78 | 565.22 | 745.76 | 354.00 | 454.30 | 535.72 | 607.70 | 803.58 |
| 77 | 364.62 | 468.46 | 553.42 | 630.12 | 830.72 | 389.40 | 500.32 | 591.18 | 672.60 | 886.18 |
| 78 | 401.20 | 516.84 | 612.42 | 699.74 | 919.22 | 424.80 | 547.52 | 649.00 | 739.86 | 973.50 |
| 79 | 438.96 | 565.22 | 672.60 | 768.18 | 1008.90 | 461.38 | 595.90 | 706.82 | 807.12 | 1060.82 |
| 80 | 475.54 | 613.60 | 730.42 | 834.26 | 1095.04 | 497.96 | 643.10 | 764.64 | 872.02 | 1145.78 |
| 81 | 508.58 | 658.44 | 783.52 | 895.62 | 1175.28 | 531.00 | 687.94 | 817.74 | 933.38 | 1226.02 |
| 82 | 542.80 | 700.92 | 834.26 | 952.26 | 1249.62 | 566.40 | 730.42 | 868.48 | 991.20 | 1302.72 |
| 83 | 577.02 | 743.40 | 883.82 | 1008.90 | 1326.32 | 600.62 | 774.08 | 920.40 | 1049.02 | 1380.60 |
| 84 | 612.42 | 789.42 | 936.92 | 1070.26 | 1407.74 | 637.20 | 820.10 | 974.68 | 1111.56 | 1462.02 |
| 85 | 651.36 | 840.16 | 997.10 | 1137.52 | 1495.06 | 676.14 | 872.02 | 1034.86 | 1178.82 | 1551.70 |
| 86 | 693.84 | 893.26 | 1059.64 | 1207.14 | 1589.46 | 718.62 | 925.12 | 1097.40 | 1248.44 | 1646.10 |
| 87 | 737.50 | 949.90 | 1125.72 | 1282.66 | 1688.58 | 762.28 | 981.76 | 1163.48 | 1323.96 | 1745.22 |
| 88 | 785.88 | 1010.08 | 1196.52 | 1362.90 | 1794.78 | 810.66 | 1041.94 | 1234.28 | 1404.20 | 1851.42 |
| 89 | 837.80 | 1076.16 | 1274.40 | 1449.04 | 1910.42 | 862.58 | 1108.02 | 1312.16 | 1490.34 | 1967.06 |
| 90 | 894.44 | 1148.14 | 1358.18 | 1544.62 | 2037.86 | 919.22 | 1180.00 | 1395.94 | 1585.92 | 2094.50 |
| 91 | 954.62 | 1224.84 | 1449.04 | 1647.28 | 2173.56 | 979.40 | 1256.70 | 1486.80 | 1688.58 | 2230.20 |
| 92 | 1019.52 | 1306.26 | 1544.62 | 1754.66 | 2317.52 | 1044.30 | 1338.12 | 1582.38 | 1795.96 | 2374.16 |
| 93 | 1087.96 | 1394.76 | 1648.46 | 1871.48 | 2472.10 | 1112.74 | 1426.62 | 1686.22 | 1912.78 | 2528.74 |
| 94 | 1163.48 | 1490.34 | 1760.56 | 1997.74 | 2639.66 | 1188.26 | 1522.20 | 1798.32 | 2039.04 | 2696.30 |
| 95 | 1244.90 | 1594.18 | 1883.28 | 2135.80 | 2823.74 | 1269.68 | 1626.04 | 1921.04 | 2177.10 | 2880.38 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 30 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 31 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 32 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 33 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 34 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 35 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 36 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 37 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 38 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 39 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 40 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 53.10 | 67.26 | 77.88 | 87.32 | 116.82 |
| 41 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 53.10 | 67.26 | 77.88 | 87.32 | 116.82 |
| 42 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 53.10 | 67.26 | 77.88 | 87.32 | 116.82 |
| 43 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 53.10 | 67.26 | 77.88 | 87.32 | 116.82 |
| 44 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 53.10 | 67.26 | 77.88 | 87.32 | 116.82 |
| 45 | 42.48 | 54.28 | 62.54 | 70.80 | 94.40 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 46 | 42.48 | 54.28 | 62.54 | 70.80 | 94.40 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 47 | 42.48 | 54.28 | 62.54 | 70.80 | 94.40 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 48 | 42.48 | 54.28 | 62.54 | 70.80 | 94.40 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 49 | 42.48 | 54.28 | 62.54 | 70.80 | 94.40 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 50 | 48.38 | 60.18 | 69.62 | 77.88 | 103.84 | 62.54 | 79.06 | 92.04 | 102.66 | 136.88 |
| 51 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 | 64.90 | 81.42 | 94.40 | 107.38 | 141.60 |
| 52 | 49.56 | 63.72 | 73.16 | 83.78 | 110.92 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 53 | 51.92 | 66.08 | 76.70 | 87.32 | 114.46 | 68.44 | 86.14 | 101.48 | 114.46 | 151.04 |
| 54 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 70.80 | 89.68 | 103.84 | 116.82 | 155.76 |
| 55 | 55.46 | 70.80 | 82.60 | 93.22 | 123.90 | 71.98 | 92.04 | 107.38 | 121.54 | 161.66 |
| 56 | 59.00 | 74.34 | 86.14 | 97.94 | 130.98 | 75.52 | 96.76 | 112.10 | 127.44 | 168.74 |
| 57 | 62.54 | 79.06 | 93.22 | 105.02 | 139.24 | 79.06 | 101.48 | 119.18 | 134.52 | 178.18 |
| 58 | 67.26 | 84.96 | 97.94 | 112.10 | 147.50 | 84.96 | 107.38 | 123.90 | 141.60 | 187.62 |
| 59 | 71.98 | 90.86 | 105.02 | 119.18 | 158.12 | 89.68 | 113.28 | 132.16 | 148.68 | 198.24 |
| 60 | 76.70 | 96.76 | 112.10 | 127.44 | 168.74 | 94.40 | 119.18 | 139.24 | 158.12 | 208.86 |
| 61 | 82.60 | 103.84 | 121.54 | 136.88 | 181.72 | 100.30 | 126.26 | 148.68 | 167.56 | 221.84 |
| 62 | 88.50 | 110.92 | 130.98 | 147.50 | 194.70 | 106.20 | 134.52 | 158.12 | 178.18 | 236.00 |
| 63 | 94.40 | 120.36 | 140.42 | 158.12 | 210.04 | 113.28 | 143.96 | 167.56 | 188.80 | 251.34 |
| 64 | 101.48 | 128.62 | 151.04 | 169.92 | 224.20 | 120.36 | 152.22 | 178.18 | 200.60 | 266.68 |
| 65 | 109.74 | 138.06 | 161.66 | 182.90 | 241.90 | 128.62 | 162.84 | 189.98 | 214.76 | 285.56 |
| 66 | 118.00 | 148.68 | 173.46 | 198.24 | 261.96 | 136.88 | 173.46 | 202.96 | 230.10 | 305.62 |
| 67 | 125.08 | 159.30 | 187.62 | 212.40 | 280.84 | 145.14 | 185.26 | 218.30 | 245.44 | 325.68 |
| 68 | 134.52 | 171.10 | 201.78 | 228.92 | 302.08 | 154.58 | 198.24 | 232.46 | 264.32 | 349.28 |
| 69 | 146.32 | 186.44 | 218.30 | 247.80 | 328.04 | 167.56 | 214.76 | 251.34 | 284.38 | 376.42 |
| 70 | 160.48 | 205.32 | 240.72 | 272.58 | 361.08 | 181.72 | 233.64 | 273.76 | 310.34 | 410.64 |
| 71 | 177.00 | 226.56 | 266.68 | 302.08 | 400.02 | 199.42 | 256.06 | 299.72 | 341.02 | 450.76 |
| 72 | 197.06 | 251.34 | 296.18 | 336.30 | 444.86 | 220.66 | 282.02 | 330.40 | 375.24 | 496.78 |
| 73 | 219.48 | 279.66 | 329.22 | 374.06 | 493.24 | 243.08 | 310.34 | 364.62 | 413.00 | 546.34 |
| 74 | 244.26 | 311.52 | 365.80 | 415.36 | 548.70 | 267.86 | 342.20 | 402.38 | 455.48 | 601.80 |
| 75 | 270.22 | 345.74 | 407.10 | 461.38 | 608.88 | 293.82 | 376.42 | 442.50 | 501.50 | 663.16 |
| 76 | 299.72 | 382.32 | 451.94 | 514.48 | 678.50 | 323.32 | 413.00 | 487.34 | 554.60 | 731.60 |
| 77 | 331.58 | 424.80 | 503.86 | 574.66 | 755.20 | 354.00 | 454.30 | 538.08 | 612.42 | 805.94 |
| 78 | 364.62 | 469.64 | 556.96 | 636.02 | 836.62 | 387.04 | 497.96 | 590.00 | 672.60 | 885.00 |
| 79 | 398.84 | 514.48 | 612.42 | 699.74 | 918.04 | 418.90 | 541.62 | 644.28 | 735.14 | 965.24 |
| 80 | 431.88 | 558.14 | 664.34 | 759.92 | 997.10 | 451.94 | 585.28 | 695.02 | 794.14 | 1043.12 |
| 81 | 463.74 | 599.44 | 712.72 | 814.20 | 1069.08 | 483.80 | 625.40 | 743.40 | 849.60 | 1116.28 |
| 82 | 493.24 | 637.20 | 757.56 | 866.12 | 1137.52 | 514.48 | 664.34 | 789.42 | 901.52 | 1184.72 |
| 83 | 525.10 | 676.14 | 804.76 | 918.04 | 1207.14 | 546.34 | 704.46 | 836.62 | 954.62 | 1255.52 |
| 84 | 558.14 | 718.62 | 853.14 | 973.50 | 1280.30 | 579.38 | 746.94 | 886.18 | 1011.26 | 1329.86 |
| 85 | 593.54 | 764.64 | 907.42 | 1034.86 | 1360.54 | 615.96 | 794.14 | 941.64 | 1072.62 | 1411.28 |
| 86 | 632.48 | 813.02 | 964.06 | 1098.58 | 1446.68 | 654.90 | 842.52 | 998.28 | 1136.34 | 1497.42 |
| 87 | 672.60 | 863.76 | 1024.24 | 1165.84 | 1536.36 | 695.02 | 893.26 | 1058.46 | 1203.60 | 1587.10 |
| 88 | 716.26 | 919.22 | 1089.14 | 1239.00 | 1634.30 | 738.68 | 948.72 | 1123.36 | 1276.76 | 1685.04 |
| 89 | 762.28 | 979.40 | 1158.76 | 1318.06 | 1739.32 | 784.70 | 1008.90 | 1192.98 | 1355.82 | 1790.06 |
| 90 | 814.20 | 1044.30 | 1235.46 | 1405.38 | 1854.96 | 836.62 | 1073.80 | 1269.68 | 1443.14 | 1905.70 |
| 91 | 869.66 | 1115.10 | 1318.06 | 1498.60 | 1977.68 | 892.08 | 1144.60 | 1352.28 | 1536.36 | 2028.42 |
| 92 | 928.66 | 1189.44 | 1405.38 | 1596.54 | 2109.84 | 951.08 | 1218.94 | 1439.60 | 1634.30 | 2160.58 |
| 93 | 991.20 | 1268.50 | 1499.78 | 1702.74 | 2250.26 | 1013.62 | 1298.00 | 1534.00 | 1740.50 | 2301.00 |
| 94 | 1059.64 | 1355.82 | 1601.26 | 1817.20 | 2402.48 | 1082.06 | 1385.32 | 1635.48 | 1854.96 | 2453.22 |
| 95 | 1133.98 | 1450.22 | 1713.36 | 1943.46 | 2570.04 | 1156.40 | 1479.72 | 1747.58 | 1981.22 | 2620.78 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 30 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 31 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 32 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 33 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 34 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 35 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 36 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 37 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 38 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 39 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 40 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 41 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 42 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 43 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 44 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 45 | 38.94 | 50.74 | 59.00 | 66.08 | 87.32 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 46 | 38.94 | 50.74 | 59.00 | 66.08 | 87.32 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 47 | 38.94 | 50.74 | 59.00 | 66.08 | 87.32 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 48 | 38.94 | 50.74 | 59.00 | 66.08 | 87.32 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 49 | 38.94 | 50.74 | 59.00 | 66.08 | 87.32 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 50 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 57.82 | 75.52 | 86.14 | 97.94 | 129.80 |
| 51 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 60.18 | 77.88 | 89.68 | 100.30 | 134.52 |
| 52 | 47.20 | 60.18 | 70.80 | 79.06 | 105.02 | 61.36 | 80.24 | 93.22 | 103.84 | 139.24 |
| 53 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 63.72 | 82.60 | 95.58 | 107.38 | 143.96 |
| 54 | 50.74 | 64.90 | 74.34 | 84.96 | 112.10 | 66.08 | 84.96 | 97.94 | 110.92 | 148.68 |
| 55 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 |
| 56 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 | 70.80 | 90.86 | 106.20 | 120.36 | 159.30 |
| 57 | 57.82 | 74.34 | 87.32 | 99.12 | 129.80 | 74.34 | 96.76 | 112.10 | 127.44 | 167.56 |
| 58 | 62.54 | 80.24 | 92.04 | 105.02 | 139.24 | 79.06 | 101.48 | 118.00 | 133.34 | 177.00 |
| 59 | 66.08 | 84.96 | 99.12 | 113.28 | 149.86 | 82.60 | 107.38 | 125.08 | 141.60 | 187.62 |
| 60 | 70.80 | 90.86 | 106.20 | 120.36 | 160.48 | 87.32 | 113.28 | 132.16 | 149.86 | 198.24 |
| 61 | 76.70 | 97.94 | 114.46 | 129.80 | 171.10 | 93.22 | 120.36 | 140.42 | 159.30 | 210.04 |
| 62 | 81.42 | 105.02 | 122.72 | 139.24 | 182.90 | 99.12 | 127.44 | 148.68 | 168.74 | 223.02 |
| 63 | 87.32 | 113.28 | 130.98 | 148.68 | 198.24 | 105.02 | 135.70 | 158.12 | 179.36 | 237.18 |
| 64 | 94.40 | 121.54 | 141.60 | 160.48 | 212.40 | 112.10 | 145.14 | 168.74 | 191.16 | 252.52 |
| 65 | 100.30 | 130.98 | 153.40 | 172.28 | 230.10 | 119.18 | 154.58 | 180.54 | 204.14 | 270.22 |
| 66 | 108.56 | 141.60 | 165.20 | 186.44 | 247.80 | 127.44 | 165.20 | 193.52 | 218.30 | 290.28 |
| 67 | 116.82 | 151.04 | 175.82 | 200.60 | 264.32 | 135.70 | 175.82 | 205.32 | 233.64 | 309.16 |
| 68 | 125.08 | 162.84 | 189.98 | 215.94 | 285.56 | 145.14 | 188.80 | 220.66 | 250.16 | 330.40 |
| 69 | 135.70 | 177.00 | 205.32 | 234.82 | 310.34 | 155.76 | 204.14 | 237.18 | 270.22 | 357.54 |
| 70 | 149.86 | 193.52 | 226.56 | 257.24 | 339.84 | 169.92 | 221.84 | 258.42 | 293.82 | 388.22 |
| 71 | 165.20 | 214.76 | 252.52 | 285.56 | 377.60 | 186.44 | 243.08 | 285.56 | 323.32 | 427.16 |
| 72 | 182.90 | 239.54 | 280.84 | 317.42 | 418.90 | 205.32 | 269.04 | 313.88 | 355.18 | 469.64 |
| 73 | 205.32 | 266.68 | 311.52 | 354.00 | 467.28 | 227.74 | 296.18 | 345.74 | 392.94 | 518.02 |
| 74 | 226.56 | 296.18 | 346.92 | 392.94 | 519.20 | 248.98 | 326.86 | 381.14 | 431.88 | 571.12 |
| 75 | 251.34 | 328.04 | 384.68 | 437.78 | 577.02 | 274.94 | 358.72 | 420.08 | 476.72 | 628.94 |
| 76 | 278.48 | 365.80 | 428.34 | 487.34 | 643.10 | 300.90 | 395.30 | 462.56 | 525.10 | 695.02 |
| 77 | 309.16 | 405.92 | 476.72 | 543.98 | 715.08 | 330.40 | 434.24 | 509.76 | 581.74 | 765.82 |
| 78 | 341.02 | 447.22 | 528.64 | 604.16 | 792.96 | 361.08 | 475.54 | 560.50 | 639.56 | 840.16 |
| 79 | 372.88 | 490.88 | 580.56 | 663.16 | 870.84 | 392.94 | 518.02 | 611.24 | 698.56 | 916.86 |
| 80 | 403.56 | 532.18 | 630.12 | 719.80 | 944.00 | 423.62 | 558.14 | 659.62 | 754.02 | 990.02 |
| 81 | 431.88 | 571.12 | 674.96 | 770.54 | 1012.44 | 451.94 | 597.08 | 705.64 | 804.76 | 1058.46 |
| 82 | 460.20 | 607.70 | 717.44 | 820.10 | 1077.34 | 480.26 | 633.66 | 749.30 | 855.50 | 1124.54 |
| 83 | 489.70 | 645.46 | 762.28 | 869.66 | 1142.24 | 509.76 | 672.60 | 794.14 | 905.06 | 1190.62 |
| 84 | 520.38 | 683.22 | 808.30 | 920.40 | 1211.86 | 541.62 | 711.54 | 840.16 | 956.98 | 1260.24 |
| 85 | 553.42 | 726.88 | 857.86 | 978.22 | 1287.38 | 574.66 | 756.38 | 890.90 | 1015.98 | 1336.94 |
| 86 | 588.82 | 772.90 | 910.96 | 1038.40 | 1367.62 | 610.06 | 802.40 | 944.00 | 1076.16 | 1417.18 |
| 87 | 626.58 | 821.28 | 967.60 | 1102.12 | 1451.40 | 647.82 | 850.78 | 1000.64 | 1139.88 | 1500.96 |
| 88 | 666.70 | 873.20 | 1028.96 | 1170.56 | 1543.44 | 687.94 | 902.70 | 1062.00 | 1208.32 | 1593.00 |
| 89 | 710.36 | 928.66 | 1095.04 | 1244.90 | 1641.38 | 731.60 | 958.16 | 1128.08 | 1282.66 | 1690.94 |
| 90 | 757.56 | 991.20 | 1167.02 | 1326.32 | 1749.94 | 778.80 | 1020.70 | 1200.06 | 1364.08 | 1799.50 |
| 91 | 808.30 | 1057.28 | 1243.72 | 1413.64 | 1865.58 | 829.54 | 1086.78 | 1276.76 | 1451.40 | 1915.14 |
| 92 | 862.58 | 1126.90 | 1326.32 | 1505.68 | 1989.48 | 883.82 | 1156.40 | 1359.36 | 1543.44 | 2039.04 |
| 93 | 921.58 | 1202.42 | 1413.64 | 1604.80 | 2120.46 | 942.82 | 1231.92 | 1446.68 | 1642.56 | 2170.02 |
| 94 | 984.12 | 1285.02 | 1509.22 | 1712.18 | 2264.42 | 1005.36 | 1314.52 | 1542.26 | 1749.94 | 2313.98 |
| 95 | 1053.74 | 1374.70 | 1614.24 | 1830.18 | 2421.36 | 1074.98 | 1404.20 | 1647.28 | 1867.94 | 2470.92 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 30 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 31 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 32 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 33 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 34 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 35 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 36 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 37 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 38 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 39 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 40 | 42.48 | 53.10 | 61.36 | 69.62 | 92.04 | 56.64 | 69.62 | 81.42 | 92.04 | 121.54 |
| 41 | 42.48 | 53.10 | 61.36 | 69.62 | 92.04 | 56.64 | 69.62 | 81.42 | 92.04 | 121.54 |
| 42 | 42.48 | 53.10 | 61.36 | 69.62 | 92.04 | 56.64 | 69.62 | 81.42 | 92.04 | 121.54 |
| 43 | 42.48 | 53.10 | 61.36 | 69.62 | 92.04 | 56.64 | 69.62 | 81.42 | 92.04 | 121.54 |
| 44 | 42.48 | 53.10 | 61.36 | 69.62 | 92.04 | 56.64 | 69.62 | 81.42 | 92.04 | 121.54 |
| 45 | 44.84 | 56.64 | 64.90 | 74.34 | 97.94 | 59.00 | 74.34 | 86.14 | 96.76 | 129.80 |
| 46 | 44.84 | 56.64 | 64.90 | 74.34 | 97.94 | 59.00 | 74.34 | 86.14 | 96.76 | 129.80 |
| 47 | 44.84 | 56.64 | 64.90 | 74.34 | 97.94 | 59.00 | 74.34 | 86.14 | 96.76 | 129.80 |
| 48 | 44.84 | 56.64 | 64.90 | 74.34 | 97.94 | 59.00 | 74.34 | 86.14 | 96.76 | 129.80 |
| 49 | 44.84 | 56.64 | 64.90 | 74.34 | 97.94 | 59.00 | 74.34 | 86.14 | 96.76 | 129.80 |
| 50 | 49.56 | 62.54 | 71.98 | 81.42 | 109.74 | 66.08 | 82.60 | 95.58 | 107.38 | 143.96 |
| 51 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 68.44 | 84.96 | 99.12 | 112.10 | 148.68 |
| 52 | 53.10 | 67.26 | 79.06 | 88.50 | 116.82 | 70.80 | 88.50 | 102.66 | 116.82 | 153.40 |
| 53 | 55.46 | 68.44 | 81.42 | 90.86 | 121.54 | 71.98 | 90.86 | 106.20 | 120.36 | 160.48 |
| 54 | 56.64 | 70.80 | 82.60 | 94.40 | 123.90 | 74.34 | 93.22 | 108.56 | 123.90 | 162.84 |
| 55 | 57.82 | 74.34 | 86.14 | 96.76 | 129.80 | 75.52 | 97.94 | 112.10 | 126.26 | 169.92 |
| 56 | 62.54 | 79.06 | 90.86 | 101.48 | 136.88 | 80.24 | 101.48 | 116.82 | 133.34 | 177.00 |
| 57 | 66.08 | 83.78 | 96.76 | 110.92 | 145.14 | 83.78 | 106.20 | 123.90 | 140.42 | 186.44 |
| 58 | 68.44 | 88.50 | 102.66 | 118.00 | 155.76 | 88.50 | 112.10 | 130.98 | 148.68 | 195.88 |
| 59 | 75.52 | 94.40 | 110.92 | 125.08 | 166.38 | 93.22 | 118.00 | 138.06 | 155.76 | 207.68 |
| 60 | 80.24 | 101.48 | 119.18 | 133.34 | 178.18 | 99.12 | 125.08 | 147.50 | 165.20 | 219.48 |
| 61 | 86.14 | 108.56 | 127.44 | 143.96 | 192.34 | 105.02 | 133.34 | 156.94 | 175.82 | 234.82 |
| 62 | 92.04 | 118.00 | 136.88 | 154.58 | 204.14 | 110.92 | 141.60 | 164.02 | 186.44 | 247.80 |
| 63 | 99.12 | 125.08 | 146.32 | 166.38 | 219.48 | 118.00 | 151.04 | 175.82 | 198.24 | 263.14 |
| 64 | 107.38 | 134.52 | 158.12 | 178.18 | 234.82 | 126.26 | 159.30 | 186.44 | 211.22 | 279.66 |
| 65 | 114.46 | 145.14 | 169.92 | 192.34 | 253.70 | 134.52 | 171.10 | 199.42 | 225.38 | 298.54 |
| 66 | 122.72 | 156.94 | 182.90 | 207.68 | 274.94 | 143.96 | 182.90 | 213.58 | 241.90 | 320.96 |
| 67 | 132.16 | 168.74 | 197.06 | 221.84 | 295.00 | 153.40 | 195.88 | 227.74 | 258.42 | 342.20 |
| 68 | 140.42 | 179.36 | 212.40 | 239.54 | 316.24 | 162.84 | 207.68 | 245.44 | 276.12 | 365.80 |
| 69 | 153.40 | 195.88 | 230.10 | 260.78 | 344.56 | 175.82 | 224.20 | 264.32 | 298.54 | 395.30 |
| 70 | 168.74 | 214.76 | 252.52 | 286.74 | 378.78 | 191.16 | 245.44 | 287.92 | 325.68 | 430.70 |
| 71 | 186.44 | 237.18 | 279.66 | 318.60 | 420.08 | 208.86 | 269.04 | 316.24 | 358.72 | 473.18 |
| 72 | 207.68 | 263.14 | 311.52 | 352.82 | 466.10 | 231.28 | 295.00 | 346.92 | 394.12 | 521.56 |
| 73 | 228.92 | 293.82 | 344.56 | 392.94 | 516.84 | 254.88 | 325.68 | 383.50 | 434.24 | 573.48 |
| 74 | 254.88 | 326.86 | 384.68 | 436.60 | 575.84 | 280.84 | 358.72 | 422.44 | 477.90 | 633.66 |
| 75 | 283.20 | 362.26 | 425.98 | 483.80 | 638.38 | 307.98 | 394.12 | 464.92 | 526.28 | 696.20 |
| 76 | 313.88 | 402.38 | 474.36 | 539.26 | 712.72 | 338.66 | 434.24 | 512.12 | 580.56 | 768.18 |
| 77 | 346.92 | 447.22 | 528.64 | 602.98 | 792.96 | 371.70 | 477.90 | 564.04 | 643.10 | 847.24 |
| 78 | 382.32 | 493.24 | 584.10 | 667.88 | 877.92 | 404.74 | 522.74 | 618.32 | 706.82 | 929.84 |
| 79 | 418.90 | 541.62 | 643.10 | 733.96 | 964.06 | 440.14 | 568.76 | 676.14 | 771.72 | 1013.62 |
| 80 | 454.30 | 586.46 | 698.56 | 797.68 | 1044.30 | 475.54 | 614.78 | 730.42 | 834.26 | 1093.86 |
| 81 | 486.16 | 627.76 | 748.12 | 854.32 | 1121.00 | 508.58 | 656.08 | 779.98 | 892.08 | 1170.56 |
| 82 | 518.02 | 670.24 | 795.32 | 908.60 | 1194.16 | 540.44 | 697.38 | 829.54 | 946.36 | 1243.72 |
| 83 | 551.06 | 710.36 | 844.88 | 964.06 | 1267.32 | 573.48 | 739.86 | 879.10 | 1001.82 | 1318.06 |
| 84 | 585.28 | 754.02 | 895.62 | 1020.70 | 1344.02 | 608.88 | 783.52 | 929.84 | 1060.82 | 1395.94 |
| 85 | 623.04 | 802.40 | 951.08 | 1085.60 | 1428.98 | 646.64 | 831.90 | 987.66 | 1125.72 | 1483.26 |
| 86 | 663.16 | 854.32 | 1011.26 | 1154.04 | 1517.48 | 686.76 | 883.82 | 1047.84 | 1194.16 | 1571.76 |
| 87 | 705.64 | 908.60 | 1074.98 | 1224.84 | 1611.88 | 729.24 | 938.10 | 1111.56 | 1264.96 | 1666.16 |
| 88 | 750.48 | 965.24 | 1142.24 | 1300.36 | 1714.54 | 774.08 | 994.74 | 1178.82 | 1340.48 | 1768.82 |
| 89 | 801.22 | 1028.96 | 1216.58 | 1384.14 | 1825.46 | 824.82 | 1058.46 | 1253.16 | 1424.26 | 1879.74 |
| 90 | 854.32 | 1097.40 | 1296.82 | 1475.00 | 1945.82 | 877.92 | 1126.90 | 1333.40 | 1515.12 | 2000.10 |
| 91 | 912.14 | 1170.56 | 1384.14 | 1572.94 | 2075.62 | 935.74 | 1200.06 | 1420.72 | 1613.06 | 2129.90 |
| 92 | 974.68 | 1249.62 | 1475.00 | 1675.60 | 2213.68 | 998.28 | 1279.12 | 1511.58 | 1715.72 | 2267.96 |
| 93 | 1039.58 | 1333.40 | 1572.94 | 1787.70 | 2361.18 | 1063.18 | 1362.90 | 1609.52 | 1827.82 | 2415.46 |
| 94 | 1111.56 | 1424.26 | 1680.32 | 1908.06 | 2521.66 | 1135.16 | 1453.76 | 1716.90 | 1948.18 | 2575.94 |
| 95 | 1189.44 | 1524.56 | 1797.14 | 2039.04 | 2697.48 | 1213.04 | 1554.06 | 1833.72 | 2079.16 | 2751.76 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 30 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 31 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 32 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 33 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 34 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 35 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 36 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 37 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 38 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 39 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 40 | 37.76 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 |
| 41 | 37.76 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 |
| 42 | 37.76 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 |
| 43 | 37.76 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 |
| 44 | 37.76 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 |
| 45 | 38.94 | 49.56 | 59.00 | 66.08 | 87.32 | 51.92 | 66.08 | 76.70 | 87.32 | 114.46 |
| 46 | 38.94 | 49.56 | 59.00 | 66.08 | 87.32 | 51.92 | 66.08 | 76.70 | 87.32 | 114.46 |
| 47 | 38.94 | 49.56 | 59.00 | 66.08 | 87.32 | 51.92 | 66.08 | 76.70 | 87.32 | 114.46 |
| 48 | 38.94 | 49.56 | 59.00 | 66.08 | 87.32 | 51.92 | 66.08 | 76.70 | 87.32 | 114.46 |
| 49 | 38.94 | 49.56 | 59.00 | 66.08 | 87.32 | 51.92 | 66.08 | 76.70 | 87.32 | 114.46 |
| 50 | 44.84 | 55.46 | 63.72 | 73.16 | 96.76 | 59.00 | 73.16 | 84.96 | 95.58 | 127.44 |
| 51 | 46.02 | 57.82 | 67.26 | 76.70 | 100.30 | 60.18 | 75.52 | 88.50 | 99.12 | 133.34 |
| 52 | 47.20 | 60.18 | 69.62 | 80.24 | 103.84 | 62.54 | 79.06 | 92.04 | 103.84 | 135.70 |
| 53 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 | 63.72 | 81.42 | 94.40 | 107.38 | 141.60 |
| 54 | 49.56 | 63.72 | 74.34 | 83.78 | 112.10 | 66.08 | 83.78 | 96.76 | 108.56 | 147.50 |
| 55 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 67.26 | 86.14 | 100.30 | 113.28 | 149.86 |
| 56 | 55.46 | 68.44 | 81.42 | 90.86 | 121.54 | 71.98 | 89.68 | 105.02 | 118.00 | 158.12 |
| 57 | 59.00 | 74.34 | 86.14 | 97.94 | 129.80 | 74.34 | 94.40 | 112.10 | 125.08 | 166.38 |
| 58 | 62.54 | 79.06 | 92.04 | 103.84 | 139.24 | 77.88 | 100.30 | 116.82 | 132.16 | 174.64 |
| 59 | 67.26 | 86.14 | 99.12 | 112.10 | 148.68 | 82.60 | 106.20 | 123.90 | 139.24 | 186.44 |
| 60 | 71.98 | 90.86 | 106.20 | 120.36 | 159.30 | 88.50 | 112.10 | 130.98 | 147.50 | 197.06 |
| 61 | 76.70 | 97.94 | 113.28 | 129.80 | 171.10 | 94.40 | 119.18 | 138.06 | 158.12 | 207.68 |
| 62 | 82.60 | 103.84 | 121.54 | 138.06 | 181.72 | 99.12 | 125.08 | 147.50 | 166.38 | 220.66 |
| 63 | 88.50 | 110.92 | 130.98 | 147.50 | 195.88 | 105.02 | 133.34 | 155.76 | 177.00 | 233.64 |
| 64 | 94.40 | 120.36 | 141.60 | 158.12 | 211.22 | 112.10 | 141.60 | 167.56 | 187.62 | 250.16 |
| 65 | 101.48 | 128.62 | 149.86 | 171.10 | 226.56 | 119.18 | 151.04 | 177.00 | 201.78 | 266.68 |
| 66 | 109.74 | 139.24 | 162.84 | 185.26 | 244.26 | 127.44 | 162.84 | 189.98 | 215.94 | 285.56 |
| 67 | 116.82 | 148.68 | 174.64 | 199.42 | 261.96 | 135.70 | 173.46 | 202.96 | 231.28 | 303.26 |
| 68 | 125.08 | 160.48 | 187.62 | 213.58 | 283.20 | 145.14 | 185.26 | 217.12 | 245.44 | 325.68 |
| 69 | 136.88 | 173.46 | 204.14 | 231.28 | 305.62 | 156.94 | 199.42 | 234.82 | 265.50 | 350.46 |
| 70 | 149.86 | 191.16 | 224.20 | 256.06 | 337.48 | 169.92 | 217.12 | 256.06 | 290.28 | 383.50 |
| 71 | 166.38 | 211.22 | 248.98 | 282.02 | 374.06 | 186.44 | 238.36 | 280.84 | 317.42 | 421.26 |
| 72 | 184.08 | 234.82 | 276.12 | 313.88 | 414.18 | 206.50 | 261.96 | 309.16 | 350.46 | 462.56 |
| 73 | 204.14 | 260.78 | 307.98 | 349.28 | 461.38 | 226.56 | 290.28 | 341.02 | 385.86 | 510.94 |
| 74 | 227.74 | 289.10 | 341.02 | 388.22 | 512.12 | 248.98 | 318.60 | 375.24 | 424.80 | 561.68 |
| 75 | 252.52 | 322.14 | 379.96 | 431.88 | 569.94 | 274.94 | 351.64 | 413.00 | 468.46 | 620.68 |
| 76 | 278.48 | 357.54 | 422.44 | 480.26 | 633.66 | 300.90 | 385.86 | 455.48 | 516.84 | 683.22 |
| 77 | 309.16 | 397.66 | 470.82 | 535.72 | 705.64 | 330.40 | 424.80 | 502.68 | 571.12 | 752.84 |
| 78 | 341.02 | 440.14 | 520.38 | 594.72 | 782.34 | 361.08 | 466.10 | 551.06 | 628.94 | 828.36 |
| 79 | 372.88 | 480.26 | 572.30 | 653.72 | 857.86 | 391.76 | 506.22 | 600.62 | 686.76 | 901.52 |
| 80 | 404.74 | 521.56 | 621.86 | 709.18 | 929.84 | 423.62 | 546.34 | 650.18 | 742.22 | 973.50 |
| 81 | 433.06 | 559.32 | 666.70 | 761.10 | 998.28 | 451.94 | 585.28 | 696.20 | 794.14 | 1041.94 |
| 82 | 461.38 | 595.90 | 709.18 | 809.48 | 1063.18 | 481.44 | 620.68 | 738.68 | 842.52 | 1108.02 |
| 83 | 490.88 | 632.48 | 751.66 | 856.68 | 1126.90 | 510.94 | 658.44 | 782.34 | 890.90 | 1172.92 |
| 84 | 520.38 | 670.24 | 796.50 | 909.78 | 1196.52 | 541.62 | 696.20 | 828.36 | 945.18 | 1243.72 |
| 85 | 554.60 | 713.90 | 847.24 | 967.60 | 1270.86 | 574.66 | 741.04 | 880.28 | 1001.82 | 1319.24 |
| 86 | 590.00 | 758.74 | 900.34 | 1026.60 | 1351.10 | 610.06 | 785.88 | 933.38 | 1060.82 | 1399.48 |
| 87 | 627.76 | 807.12 | 956.98 | 1090.32 | 1434.88 | 647.82 | 834.26 | 990.02 | 1124.54 | 1483.26 |
| 88 | 669.06 | 857.86 | 1017.16 | 1158.76 | 1525.74 | 689.12 | 885.00 | 1050.20 | 1192.98 | 1574.12 |
| 89 | 712.72 | 914.50 | 1083.24 | 1231.92 | 1623.68 | 732.78 | 941.64 | 1116.28 | 1266.14 | 1672.06 |
| 90 | 761.10 | 975.86 | 1154.04 | 1313.34 | 1732.24 | 781.16 | 1003.00 | 1187.08 | 1347.56 | 1780.62 |
| 91 | 811.84 | 1040.76 | 1230.74 | 1400.66 | 1847.88 | 831.90 | 1067.90 | 1263.78 | 1434.88 | 1896.26 |
| 92 | 867.30 | 1110.38 | 1312.16 | 1491.52 | 1969.42 | 887.36 | 1137.52 | 1345.20 | 1525.74 | 2017.80 |
| 93 | 925.12 | 1185.90 | 1400.66 | 1591.82 | 2101.58 | 945.18 | 1213.04 | 1433.70 | 1626.04 | 2149.96 |
| 94 | 990.02 | 1266.14 | 1496.24 | 1698.02 | 2243.18 | 1010.08 | 1293.28 | 1529.28 | 1732.24 | 2291.56 |
| 95 | 1058.46 | 1354.64 | 1600.08 | 1816.02 | 2400.12 | 1078.52 | 1381.78 | 1633.12 | 1850.24 | 2448.50 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 30 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 31 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 32 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 33 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 34 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 35 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 36 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 37 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 38 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 39 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 40 | 34.22 | 43.66 | 49.56 | 56.64 | 75.52 | 46.02 | 57.82 | 66.08 | 74.34 | 99.12 |
| 41 | 34.22 | 43.66 | 49.56 | 56.64 | 75.52 | 46.02 | 57.82 | 66.08 | 74.34 | 99.12 |
| 42 | 34.22 | 43.66 | 49.56 | 56.64 | 75.52 | 46.02 | 57.82 | 66.08 | 74.34 | 99.12 |
| 43 | 34.22 | 43.66 | 49.56 | 56.64 | 75.52 | 46.02 | 57.82 | 66.08 | 74.34 | 99.12 |
| 44 | 34.22 | 43.66 | 49.56 | 56.64 | 75.52 | 46.02 | 57.82 | 66.08 | 74.34 | 99.12 |
| 45 | 36.58 | 46.02 | 53.10 | 60.18 | 81.42 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 |
| 46 | 36.58 | 46.02 | 53.10 | 60.18 | 81.42 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 |
| 47 | 36.58 | 46.02 | 53.10 | 60.18 | 81.42 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 |
| 48 | 36.58 | 46.02 | 53.10 | 60.18 | 81.42 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 |
| 49 | 36.58 | 46.02 | 53.10 | 60.18 | 81.42 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 |
| 50 | 41.30 | 50.74 | 59.00 | 66.08 | 88.50 | 53.10 | 67.26 | 77.88 | 87.32 | 116.82 |
| 51 | 42.48 | 51.92 | 61.36 | 69.62 | 90.86 | 55.46 | 69.62 | 80.24 | 92.04 | 120.36 |
| 52 | 42.48 | 54.28 | 62.54 | 70.80 | 94.40 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 53 | 44.84 | 56.64 | 64.90 | 74.34 | 97.94 | 59.00 | 73.16 | 86.14 | 96.76 | 128.62 |
| 54 | 46.02 | 57.82 | 67.26 | 76.70 | 101.48 | 60.18 | 75.52 | 88.50 | 99.12 | 133.34 |
| 55 | 47.20 | 60.18 | 69.62 | 80.24 | 105.02 | 61.36 | 77.88 | 90.86 | 103.84 | 136.88 |
| 56 | 49.56 | 63.72 | 73.16 | 82.60 | 112.10 | 63.72 | 82.60 | 95.58 | 108.56 | 143.96 |
| 57 | 53.10 | 67.26 | 80.24 | 89.68 | 119.18 | 67.26 | 87.32 | 101.48 | 114.46 | 152.22 |
| 58 | 56.64 | 71.98 | 83.78 | 95.58 | 125.08 | 71.98 | 90.86 | 105.02 | 120.36 | 159.30 |
| 59 | 61.36 | 77.88 | 88.50 | 100.30 | 134.52 | 76.70 | 96.76 | 112.10 | 126.26 | 168.74 |
| 60 | 64.90 | 81.42 | 95.58 | 107.38 | 142.78 | 79.06 | 101.48 | 118.00 | 133.34 | 177.00 |
| 61 | 69.62 | 87.32 | 102.66 | 116.82 | 154.58 | 84.96 | 107.38 | 126.26 | 142.78 | 188.80 |
| 62 | 75.52 | 94.40 | 110.92 | 125.08 | 165.20 | 90.86 | 114.46 | 134.52 | 151.04 | 200.60 |
| 63 | 80.24 | 102.66 | 120.36 | 134.52 | 178.18 | 96.76 | 122.72 | 142.78 | 160.48 | 213.58 |
| 64 | 86.14 | 108.56 | 128.62 | 143.96 | 191.16 | 101.48 | 128.62 | 152.22 | 169.92 | 226.56 |
| 65 | 92.04 | 116.82 | 138.06 | 155.76 | 205.32 | 108.56 | 136.88 | 162.84 | 181.72 | 241.90 |
| 66 | 100.30 | 127.44 | 147.50 | 168.74 | 221.84 | 116.82 | 147.50 | 173.46 | 195.88 | 259.60 |
| 67 | 106.20 | 135.70 | 159.30 | 180.54 | 238.36 | 122.72 | 158.12 | 185.26 | 207.68 | 276.12 |
| 68 | 114.46 | 145.14 | 171.10 | 194.70 | 256.06 | 130.98 | 168.74 | 198.24 | 225.38 | 296.18 |
| 69 | 123.90 | 159.30 | 185.26 | 211.22 | 279.66 | 142.78 | 182.90 | 213.58 | 241.90 | 319.78 |
| 70 | 135.70 | 174.64 | 204.14 | 232.46 | 306.80 | 154.58 | 198.24 | 232.46 | 264.32 | 349.28 |
| 71 | 149.86 | 192.34 | 226.56 | 257.24 | 339.84 | 169.92 | 218.30 | 254.88 | 290.28 | 383.50 |
| 72 | 167.56 | 213.58 | 251.34 | 285.56 | 377.60 | 187.62 | 240.72 | 280.84 | 318.60 | 422.44 |
| 73 | 186.44 | 238.36 | 279.66 | 317.42 | 420.08 | 206.50 | 264.32 | 310.34 | 350.46 | 464.92 |
| 74 | 207.68 | 264.32 | 310.34 | 354.00 | 466.10 | 227.74 | 291.46 | 341.02 | 388.22 | 510.94 |
| 75 | 230.10 | 295.00 | 345.74 | 391.76 | 516.84 | 250.16 | 320.96 | 375.24 | 425.98 | 562.86 |
| 76 | 254.88 | 325.68 | 384.68 | 437.78 | 577.02 | 274.94 | 351.64 | 414.18 | 472.00 | 621.86 |
| 77 | 282.02 | 361.08 | 428.34 | 488.52 | 641.92 | 300.90 | 385.86 | 456.66 | 521.56 | 684.40 |
| 78 | 310.34 | 398.84 | 474.36 | 540.44 | 710.36 | 329.22 | 422.44 | 501.50 | 571.12 | 751.66 |
| 79 | 338.66 | 436.60 | 521.56 | 594.72 | 781.16 | 356.36 | 460.20 | 547.52 | 624.22 | 821.28 |
| 80 | 366.98 | 474.36 | 565.22 | 646.64 | 847.24 | 383.50 | 496.78 | 591.18 | 674.96 | 887.36 |
| 81 | 394.12 | 509.76 | 605.34 | 692.66 | 909.78 | 410.64 | 532.18 | 631.30 | 722.16 | 949.90 |
| 82 | 418.90 | 541.62 | 644.28 | 736.32 | 967.60 | 437.78 | 564.04 | 671.42 | 767.00 | 1007.72 |
| 83 | 446.04 | 574.66 | 684.40 | 779.98 | 1025.42 | 463.74 | 599.44 | 711.54 | 810.66 | 1066.72 |
| 84 | 474.36 | 611.24 | 725.70 | 828.36 | 1089.14 | 492.06 | 636.02 | 754.02 | 860.22 | 1130.44 |
| 85 | 505.04 | 650.18 | 771.72 | 879.10 | 1156.40 | 523.92 | 674.96 | 800.04 | 912.14 | 1200.06 |
| 86 | 538.08 | 691.48 | 820.10 | 933.38 | 1229.56 | 556.96 | 716.26 | 848.42 | 966.42 | 1273.22 |
| 87 | 572.30 | 733.96 | 870.84 | 991.20 | 1305.08 | 591.18 | 758.74 | 899.16 | 1024.24 | 1348.74 |
| 88 | 608.88 | 781.16 | 926.30 | 1052.56 | 1388.86 | 627.76 | 805.94 | 954.62 | 1085.60 | 1432.52 |
| 89 | 647.82 | 833.08 | 985.30 | 1119.82 | 1478.54 | 666.70 | 857.86 | 1013.62 | 1152.86 | 1522.20 |
| 90 | 692.66 | 887.36 | 1050.20 | 1194.16 | 1576.48 | 711.54 | 912.14 | 1078.52 | 1227.20 | 1620.14 |
| 91 | 739.86 | 947.54 | 1121.00 | 1273.22 | 1680.32 | 758.74 | 972.32 | 1149.32 | 1306.26 | 1723.98 |
| 92 | 789.42 | 1011.26 | 1195.34 | 1357.00 | 1792.42 | 808.30 | 1036.04 | 1223.66 | 1390.04 | 1836.08 |
| 93 | 842.52 | 1078.52 | 1275.58 | 1446.68 | 1912.78 | 861.40 | 1103.30 | 1303.90 | 1479.72 | 1956.44 |
| 94 | 901.52 | 1152.86 | 1361.72 | 1544.62 | 2041.40 | 920.40 | 1177.64 | 1390.04 | 1577.66 | 2085.06 |
| 95 | 964.06 | 1233.10 | 1457.30 | 1652.00 | 2184.18 | 982.94 | 1257.88 | 1485.62 | 1685.04 | 2227.84 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 30 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 31 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 32 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 33 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 34 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 35 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 36 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 37 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 38 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 39 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 40 | 31.86 | 40.12 | 47.20 | 51.92 | 70.80 | 42.48 | 54.28 | 62.54 | 69.62 | 94.40 |
| 41 | 31.86 | 40.12 | 47.20 | 51.92 | 70.80 | 42.48 | 54.28 | 62.54 | 69.62 | 94.40 |
| 42 | 31.86 | 40.12 | 47.20 | 51.92 | 70.80 | 42.48 | 54.28 | 62.54 | 69.62 | 94.40 |
| 43 | 31.86 | 40.12 | 47.20 | 51.92 | 70.80 | 42.48 | 54.28 | 62.54 | 69.62 | 94.40 |
| 44 | 31.86 | 40.12 | 47.20 | 51.92 | 70.80 | 42.48 | 54.28 | 62.54 | 69.62 | 94.40 |
| 45 | 33.04 | 43.66 | 49.56 | 56.64 | 74.34 | 44.84 | 57.82 | 66.08 | 74.34 | 99.12 |
| 46 | 33.04 | 43.66 | 49.56 | 56.64 | 74.34 | 44.84 | 57.82 | 66.08 | 74.34 | 99.12 |
| 47 | 33.04 | 43.66 | 49.56 | 56.64 | 74.34 | 44.84 | 57.82 | 66.08 | 74.34 | 99.12 |
| 48 | 33.04 | 43.66 | 49.56 | 56.64 | 74.34 | 44.84 | 57.82 | 66.08 | 74.34 | 99.12 |
| 49 | 33.04 | 43.66 | 49.56 | 56.64 | 74.34 | 44.84 | 57.82 | 66.08 | 74.34 | 99.12 |
| 50 | 37.76 | 48.38 | 55.46 | 61.36 | 82.60 | 49.56 | 64.90 | 73.16 | 82.60 | 109.74 |
| 51 | 37.76 | 49.56 | 57.82 | 63.72 | 86.14 | 50.74 | 66.08 | 76.70 | 84.96 | 114.46 |
| 52 | 40.12 | 50.74 | 60.18 | 67.26 | 89.68 | 51.92 | 68.44 | 79.06 | 88.50 | 119.18 |
| 53 | 41.30 | 53.10 | 61.36 | 69.62 | 92.04 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 54 | 43.66 | 55.46 | 62.54 | 71.98 | 95.58 | 56.64 | 71.98 | 82.60 | 94.40 | 126.26 |
| 55 | 44.84 | 56.64 | 64.90 | 74.34 | 97.94 | 59.00 | 74.34 | 86.14 | 96.76 | 129.80 |
| 56 | 46.02 | 59.00 | 69.62 | 79.06 | 102.66 | 60.18 | 76.70 | 90.86 | 102.66 | 134.52 |
| 57 | 48.38 | 63.72 | 74.34 | 83.78 | 110.92 | 62.54 | 82.60 | 95.58 | 108.56 | 142.78 |
| 58 | 53.10 | 68.44 | 79.06 | 89.68 | 118.00 | 67.26 | 87.32 | 100.30 | 113.28 | 151.04 |
| 59 | 56.64 | 71.98 | 83.78 | 96.76 | 127.44 | 70.80 | 90.86 | 106.20 | 120.36 | 159.30 |
| 60 | 60.18 | 77.88 | 89.68 | 101.48 | 135.70 | 74.34 | 96.76 | 112.10 | 126.26 | 168.74 |
| 61 | 66.08 | 83.78 | 97.94 | 110.92 | 145.14 | 79.06 | 102.66 | 119.18 | 135.70 | 178.18 |
| 62 | 68.44 | 88.50 | 103.84 | 118.00 | 154.58 | 83.78 | 107.38 | 126.26 | 143.96 | 188.80 |
| 63 | 74.34 | 96.76 | 112.10 | 126.26 | 168.74 | 89.68 | 115.64 | 134.52 | 152.22 | 201.78 |
| 64 | 80.24 | 102.66 | 120.36 | 135.70 | 180.54 | 95.58 | 122.72 | 143.96 | 161.66 | 214.76 |
| 65 | 86.14 | 110.92 | 130.98 | 146.32 | 194.70 | 101.48 | 130.98 | 154.58 | 172.28 | 228.92 |
| 66 | 92.04 | 120.36 | 141.60 | 158.12 | 211.22 | 108.56 | 140.42 | 165.20 | 185.26 | 246.62 |
| 67 | 99.12 | 127.44 | 148.68 | 171.10 | 224.20 | 115.64 | 148.68 | 173.46 | 199.42 | 263.14 |
| 68 | 106.20 | 138.06 | 161.66 | 182.90 | 243.08 | 122.72 | 160.48 | 187.62 | 212.40 | 280.84 |
| 69 | 115.64 | 151.04 | 174.64 | 199.42 | 264.32 | 132.16 | 173.46 | 201.78 | 228.92 | 304.44 |
| 70 | 127.44 | 164.02 | 193.52 | 218.30 | 289.10 | 145.14 | 188.80 | 220.66 | 248.98 | 330.40 |
| 71 | 140.42 | 181.72 | 214.76 | 243.08 | 320.96 | 158.12 | 206.50 | 241.90 | 274.94 | 362.26 |
| 72 | 155.76 | 204.14 | 239.54 | 270.22 | 356.36 | 174.64 | 228.92 | 266.68 | 302.08 | 400.02 |
| 73 | 174.64 | 226.56 | 265.50 | 300.90 | 396.48 | 194.70 | 251.34 | 293.82 | 335.12 | 440.14 |
| 74 | 192.34 | 252.52 | 295.00 | 333.94 | 441.32 | 211.22 | 278.48 | 324.50 | 366.98 | 484.98 |
| 75 | 213.58 | 278.48 | 326.86 | 372.88 | 490.88 | 233.64 | 304.44 | 357.54 | 405.92 | 534.54 |
| 76 | 237.18 | 311.52 | 363.44 | 414.18 | 546.34 | 256.06 | 336.30 | 392.94 | 447.22 | 591.18 |
| 77 | 263.14 | 344.56 | 404.74 | 462.56 | 607.70 | 280.84 | 368.16 | 433.06 | 494.42 | 650.18 |
| 78 | 289.10 | 379.96 | 449.58 | 514.48 | 673.78 | 306.80 | 404.74 | 476.72 | 543.98 | 713.90 |
| 79 | 317.42 | 417.72 | 493.24 | 562.86 | 739.86 | 333.94 | 440.14 | 519.20 | 593.54 | 779.98 |
| 80 | 342.20 | 453.12 | 535.72 | 611.24 | 802.40 | 359.90 | 475.54 | 560.50 | 640.74 | 841.34 |
| 81 | 366.98 | 484.98 | 573.48 | 656.08 | 860.22 | 384.68 | 507.40 | 600.62 | 684.40 | 899.16 |
| 82 | 391.76 | 516.84 | 610.06 | 697.38 | 916.86 | 408.28 | 539.26 | 637.20 | 726.88 | 956.98 |
| 83 | 416.54 | 548.70 | 649.00 | 739.86 | 971.14 | 433.06 | 571.12 | 676.14 | 769.36 | 1012.44 |
| 84 | 441.32 | 580.56 | 686.76 | 782.34 | 1030.14 | 460.20 | 605.34 | 713.90 | 814.20 | 1071.44 |
| 85 | 469.64 | 617.14 | 729.24 | 831.90 | 1093.86 | 488.52 | 643.10 | 757.56 | 863.76 | 1136.34 |
| 86 | 500.32 | 656.08 | 774.08 | 882.64 | 1162.30 | 519.20 | 682.04 | 802.40 | 914.50 | 1204.78 |
| 87 | 532.18 | 697.38 | 822.46 | 936.92 | 1233.10 | 551.06 | 723.34 | 850.78 | 968.78 | 1275.58 |
| 88 | 566.40 | 742.22 | 874.38 | 994.74 | 1312.16 | 585.28 | 768.18 | 902.70 | 1026.60 | 1354.64 |
| 89 | 602.98 | 789.42 | 931.02 | 1058.46 | 1394.76 | 621.86 | 815.38 | 959.34 | 1090.32 | 1437.24 |
| 90 | 643.10 | 842.52 | 992.38 | 1128.08 | 1486.80 | 661.98 | 868.48 | 1020.70 | 1159.94 | 1529.28 |
| 91 | 686.76 | 897.98 | 1057.28 | 1201.24 | 1585.92 | 705.64 | 923.94 | 1085.60 | 1233.10 | 1628.40 |
| 92 | 732.78 | 956.98 | 1126.90 | 1280.30 | 1690.94 | 751.66 | 982.94 | 1155.22 | 1312.16 | 1733.42 |
| 93 | 783.52 | 1021.88 | 1201.24 | 1364.08 | 1801.86 | 802.40 | 1047.84 | 1229.56 | 1395.94 | 1844.34 |
| 94 | 836.62 | 1091.50 | 1282.66 | 1454.94 | 1924.58 | 855.50 | 1117.46 | 1310.98 | 1486.80 | 1967.06 |
| 95 | 895.62 | 1168.20 | 1372.34 | 1555.24 | 2057.92 | 914.50 | 1194.16 | 1400.66 | 1587.10 | 2100.40 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 30 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 31 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 32 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 33 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 34 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 35 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 36 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 37 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 38 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 39 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 40 | 41.30 | 51.92 | 59.00 | 67.26 | 88.50 | 56.64 | 70.80 | 80.24 | 90.86 | 121.54 |
| 41 | 41.30 | 51.92 | 59.00 | 67.26 | 88.50 | 56.64 | 70.80 | 80.24 | 90.86 | 121.54 |
| 42 | 41.30 | 51.92 | 59.00 | 67.26 | 88.50 | 56.64 | 70.80 | 80.24 | 90.86 | 121.54 |
| 43 | 41.30 | 51.92 | 59.00 | 67.26 | 88.50 | 56.64 | 70.80 | 80.24 | 90.86 | 121.54 |
| 44 | 41.30 | 51.92 | 59.00 | 67.26 | 88.50 | 56.64 | 70.80 | 80.24 | 90.86 | 121.54 |
| 45 | 44.84 | 55.46 | 62.54 | 70.80 | 94.40 | 61.36 | 74.34 | 86.14 | 95.58 | 128.62 |
| 46 | 44.84 | 55.46 | 62.54 | 70.80 | 94.40 | 61.36 | 74.34 | 86.14 | 95.58 | 128.62 |
| 47 | 44.84 | 55.46 | 62.54 | 70.80 | 94.40 | 61.36 | 74.34 | 86.14 | 95.58 | 128.62 |
| 48 | 44.84 | 55.46 | 62.54 | 70.80 | 94.40 | 61.36 | 74.34 | 86.14 | 95.58 | 128.62 |
| 49 | 44.84 | 55.46 | 62.54 | 70.80 | 94.40 | 61.36 | 74.34 | 86.14 | 95.58 | 128.62 |
| 50 | 49.56 | 60.18 | 69.62 | 77.88 | 105.02 | 67.26 | 82.60 | 95.58 | 106.20 | 142.78 |
| 51 | 50.74 | 63.72 | 71.98 | 80.24 | 108.56 | 69.62 | 86.14 | 97.94 | 109.74 | 147.50 |
| 52 | 53.10 | 66.08 | 75.52 | 83.78 | 112.10 | 70.80 | 88.50 | 101.48 | 113.28 | 152.22 |
| 53 | 54.28 | 67.26 | 77.88 | 87.32 | 115.64 | 73.16 | 90.86 | 105.02 | 116.82 | 156.94 |
| 54 | 57.82 | 69.62 | 80.24 | 89.68 | 120.36 | 76.70 | 93.22 | 108.56 | 120.36 | 162.84 |
| 55 | 59.00 | 71.98 | 82.60 | 92.04 | 123.90 | 79.06 | 96.76 | 110.92 | 123.90 | 167.56 |
| 56 | 62.54 | 75.52 | 87.32 | 97.94 | 130.98 | 82.60 | 101.48 | 116.82 | 129.80 | 174.64 |
| 57 | 66.08 | 81.42 | 93.22 | 103.84 | 139.24 | 86.14 | 106.20 | 122.72 | 136.88 | 184.08 |
| 58 | 69.62 | 86.14 | 99.12 | 110.92 | 149.86 | 89.68 | 112.10 | 129.80 | 145.14 | 194.70 |
| 59 | 74.34 | 93.22 | 106.20 | 119.18 | 160.48 | 95.58 | 119.18 | 136.88 | 153.40 | 205.32 |
| 60 | 79.06 | 99.12 | 114.46 | 128.62 | 172.28 | 100.30 | 126.26 | 145.14 | 162.84 | 218.30 |
| 61 | 86.14 | 106.20 | 123.90 | 138.06 | 185.26 | 107.38 | 133.34 | 154.58 | 172.28 | 231.28 |
| 62 | 93.22 | 115.64 | 132.16 | 148.68 | 199.42 | 114.46 | 142.78 | 164.02 | 184.08 | 246.62 |
| 63 | 101.48 | 123.90 | 142.78 | 160.48 | 214.76 | 122.72 | 152.22 | 175.82 | 197.06 | 263.14 |
| 64 | 108.56 | 134.52 | 154.58 | 173.46 | 232.46 | 130.98 | 162.84 | 187.62 | 210.04 | 282.02 |
| 65 | 115.64 | 145.14 | 166.38 | 186.44 | 250.16 | 139.24 | 174.64 | 200.60 | 224.20 | 300.90 |
| 66 | 125.08 | 156.94 | 179.36 | 201.78 | 269.04 | 149.86 | 186.44 | 214.76 | 240.72 | 322.14 |
| 67 | 134.52 | 167.56 | 193.52 | 217.12 | 289.10 | 159.30 | 199.42 | 230.10 | 257.24 | 344.56 |
| 68 | 143.96 | 179.36 | 207.68 | 232.46 | 310.34 | 171.10 | 212.40 | 245.44 | 274.94 | 368.16 |
| 69 | 156.94 | 194.70 | 225.38 | 252.52 | 337.48 | 184.08 | 228.92 | 265.50 | 297.36 | 396.48 |
| 70 | 171.10 | 214.76 | 247.80 | 277.30 | 371.70 | 199.42 | 250.16 | 289.10 | 323.32 | 433.06 |
| 71 | 189.98 | 238.36 | 274.94 | 307.98 | 413.00 | 219.48 | 274.94 | 317.42 | 356.36 | 475.54 |
| 72 | 212.40 | 264.32 | 305.62 | 343.38 | 457.84 | 241.90 | 300.90 | 349.28 | 391.76 | 523.92 |
| 73 | 236.00 | 293.82 | 339.84 | 382.32 | 509.76 | 265.50 | 332.76 | 384.68 | 431.88 | 577.02 |
| 74 | 261.96 | 328.04 | 378.78 | 424.80 | 567.58 | 292.64 | 366.98 | 423.62 | 475.54 | 636.02 |
| 75 | 290.28 | 363.44 | 421.26 | 474.36 | 632.48 | 320.96 | 402.38 | 467.28 | 525.10 | 700.92 |
| 76 | 322.14 | 404.74 | 470.82 | 529.82 | 705.64 | 352.82 | 443.68 | 516.84 | 580.56 | 774.08 |
| 77 | 357.54 | 450.76 | 525.10 | 592.36 | 788.24 | 388.22 | 489.70 | 569.94 | 641.92 | 855.50 |
| 78 | 396.48 | 499.14 | 582.92 | 657.26 | 875.56 | 425.98 | 536.90 | 626.58 | 706.82 | 941.64 |
| 79 | 433.06 | 548.70 | 641.92 | 724.52 | 962.88 | 462.56 | 585.28 | 685.58 | 772.90 | 1027.78 |
| 80 | 469.64 | 594.72 | 697.38 | 787.06 | 1046.66 | 499.14 | 631.30 | 739.86 | 836.62 | 1110.38 |
| 81 | 505.04 | 639.56 | 748.12 | 846.06 | 1122.18 | 533.36 | 676.14 | 791.78 | 894.44 | 1187.08 |
| 82 | 538.08 | 679.68 | 797.68 | 900.34 | 1195.34 | 567.58 | 717.44 | 841.34 | 949.90 | 1262.60 |
| 83 | 572.30 | 722.16 | 844.88 | 954.62 | 1268.50 | 601.80 | 761.10 | 890.90 | 1005.36 | 1336.94 |
| 84 | 608.88 | 767.00 | 896.80 | 1012.44 | 1346.38 | 639.56 | 807.12 | 944.00 | 1064.36 | 1416.00 |
| 85 | 647.82 | 816.56 | 954.62 | 1076.16 | 1431.34 | 678.50 | 857.86 | 1001.82 | 1129.26 | 1502.14 |
| 86 | 690.30 | 868.48 | 1014.80 | 1143.42 | 1522.20 | 720.98 | 909.78 | 1062.00 | 1196.52 | 1593.00 |
| 87 | 735.14 | 923.94 | 1079.70 | 1214.22 | 1617.78 | 765.82 | 965.24 | 1126.90 | 1267.32 | 1688.58 |
| 88 | 782.34 | 982.94 | 1148.14 | 1290.92 | 1721.62 | 813.02 | 1024.24 | 1195.34 | 1344.02 | 1792.42 |
| 89 | 834.26 | 1047.84 | 1222.48 | 1374.70 | 1833.72 | 864.94 | 1089.14 | 1269.68 | 1427.80 | 1904.52 |
| 90 | 890.90 | 1118.64 | 1303.90 | 1465.56 | 1955.26 | 921.58 | 1159.94 | 1351.10 | 1518.66 | 2026.06 |
| 91 | 952.26 | 1194.16 | 1392.40 | 1563.50 | 2087.42 | 982.94 | 1235.46 | 1439.60 | 1616.60 | 2158.22 |
| 92 | 1015.98 | 1274.40 | 1484.44 | 1667.34 | 2226.66 | 1046.66 | 1315.70 | 1531.64 | 1720.44 | 2297.46 |
| 93 | 1085.60 | 1360.54 | 1584.74 | 1778.26 | 2376.52 | 1116.28 | 1401.84 | 1631.94 | 1831.36 | 2447.32 |
| 94 | 1161.12 | 1453.76 | 1692.12 | 1898.62 | 2538.18 | 1191.80 | 1495.06 | 1739.32 | 1951.72 | 2608.98 |
| 95 | 1242.54 | 1556.42 | 1811.30 | 2030.78 | 2716.36 | 1273.22 | 1597.72 | 1858.50 | 2083.88 | 2787.16 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 30 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 31 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 32 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 33 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 34 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 35 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 36 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 37 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 38 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 39 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 40 | 37.76 | 46.02 | 51.92 | 59.00 | 79.06 | 51.92 | 62.54 | 70.80 | 80.24 | 108.56 |
| 41 | 37.76 | 46.02 | 51.92 | 59.00 | 79.06 | 51.92 | 62.54 | 70.80 | 80.24 | 108.56 |
| 42 | 37.76 | 46.02 | 51.92 | 59.00 | 79.06 | 51.92 | 62.54 | 70.80 | 80.24 | 108.56 |
| 43 | 37.76 | 46.02 | 51.92 | 59.00 | 79.06 | 51.92 | 62.54 | 70.80 | 80.24 | 108.56 |
| 44 | 37.76 | 46.02 | 51.92 | 59.00 | 79.06 | 51.92 | 62.54 | 70.80 | 80.24 | 108.56 |
| 45 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 84.96 | 113.28 |
| 46 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 84.96 | 113.28 |
| 47 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 84.96 | 113.28 |
| 48 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 84.96 | 113.28 |
| 49 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 84.96 | 113.28 |
| 50 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 | 59.00 | 74.34 | 84.96 | 94.40 | 126.26 |
| 51 | 44.84 | 56.64 | 64.90 | 71.98 | 96.76 | 61.36 | 76.70 | 87.32 | 97.94 | 130.98 |
| 52 | 47.20 | 59.00 | 66.08 | 74.34 | 99.12 | 63.72 | 79.06 | 89.68 | 100.30 | 135.70 |
| 53 | 48.38 | 60.18 | 69.62 | 77.88 | 102.66 | 66.08 | 81.42 | 94.40 | 105.02 | 139.24 |
| 54 | 50.74 | 62.54 | 71.98 | 80.24 | 106.20 | 67.26 | 83.78 | 96.76 | 107.38 | 143.96 |
| 55 | 51.92 | 63.72 | 73.16 | 82.60 | 109.74 | 69.62 | 86.14 | 99.12 | 110.92 | 148.68 |
| 56 | 55.46 | 68.44 | 77.88 | 87.32 | 116.82 | 73.16 | 90.86 | 103.84 | 115.64 | 155.76 |
| 57 | 59.00 | 71.98 | 83.78 | 93.22 | 123.90 | 76.70 | 94.40 | 109.74 | 122.72 | 162.84 |
| 58 | 62.54 | 76.70 | 88.50 | 99.12 | 132.16 | 80.24 | 100.30 | 115.64 | 128.62 | 172.28 |
| 59 | 67.26 | 82.60 | 95.58 | 107.38 | 142.78 | 84.96 | 106.20 | 122.72 | 136.88 | 182.90 |
| 60 | 71.98 | 88.50 | 102.66 | 114.46 | 152.22 | 90.86 | 112.10 | 129.80 | 145.14 | 193.52 |
| 61 | 76.70 | 95.58 | 109.74 | 122.72 | 165.20 | 96.76 | 120.36 | 136.88 | 154.58 | 206.50 |
| 62 | 82.60 | 102.66 | 118.00 | 132.16 | 177.00 | 101.48 | 127.44 | 146.32 | 164.02 | 219.48 |
| 63 | 89.68 | 110.92 | 127.44 | 142.78 | 191.16 | 108.56 | 135.70 | 155.76 | 174.64 | 234.82 |
| 64 | 95.58 | 120.36 | 136.88 | 153.40 | 205.32 | 115.64 | 145.14 | 166.38 | 186.44 | 250.16 |
| 65 | 103.84 | 129.80 | 148.68 | 166.38 | 223.02 | 123.90 | 155.76 | 178.18 | 200.60 | 269.04 |
| 66 | 112.10 | 139.24 | 160.48 | 179.36 | 239.54 | 133.34 | 166.38 | 191.16 | 214.76 | 286.74 |
| 67 | 119.18 | 148.68 | 171.10 | 192.34 | 257.24 | 141.60 | 177.00 | 204.14 | 228.92 | 306.80 |
| 68 | 127.44 | 160.48 | 184.08 | 207.68 | 276.12 | 151.04 | 189.98 | 218.30 | 245.44 | 328.04 |
| 69 | 138.06 | 172.28 | 200.60 | 225.38 | 300.90 | 162.84 | 202.96 | 236.00 | 264.32 | 354.00 |
| 70 | 152.22 | 191.16 | 220.66 | 247.80 | 330.40 | 177.00 | 223.02 | 257.24 | 289.10 | 385.86 |
| 71 | 168.74 | 211.22 | 244.26 | 274.94 | 366.98 | 194.70 | 244.26 | 282.02 | 316.24 | 423.62 |
| 72 | 187.62 | 234.82 | 271.40 | 305.62 | 408.28 | 213.58 | 269.04 | 310.34 | 349.28 | 466.10 |
| 73 | 210.04 | 260.78 | 302.08 | 339.84 | 454.30 | 236.00 | 295.00 | 342.20 | 384.68 | 514.48 |
| 74 | 233.64 | 291.46 | 337.48 | 378.78 | 506.22 | 260.78 | 326.86 | 377.60 | 423.62 | 566.40 |
| 75 | 258.42 | 324.50 | 375.24 | 421.26 | 562.86 | 285.56 | 359.90 | 416.54 | 466.10 | 624.22 |
| 76 | 287.92 | 359.90 | 418.90 | 470.82 | 627.76 | 315.06 | 395.30 | 460.20 | 516.84 | 689.12 |
| 77 | 319.78 | 401.20 | 467.28 | 527.46 | 700.92 | 345.74 | 436.60 | 507.40 | 572.30 | 761.10 |
| 78 | 351.64 | 444.86 | 519.20 | 585.28 | 778.80 | 377.60 | 477.90 | 559.32 | 630.12 | 836.62 |
| 79 | 387.04 | 488.52 | 571.12 | 644.28 | 856.68 | 411.82 | 521.56 | 608.88 | 687.94 | 914.50 |
| 80 | 418.90 | 529.82 | 620.68 | 700.92 | 931.02 | 444.86 | 561.68 | 658.44 | 743.40 | 988.84 |
| 81 | 450.76 | 568.76 | 666.70 | 751.66 | 999.46 | 475.54 | 601.80 | 705.64 | 795.32 | 1057.28 |
| 82 | 479.08 | 605.34 | 709.18 | 801.22 | 1063.18 | 506.22 | 639.56 | 748.12 | 846.06 | 1123.36 |
| 83 | 509.76 | 643.10 | 752.84 | 849.60 | 1129.26 | 536.90 | 678.50 | 792.96 | 894.44 | 1189.44 |
| 84 | 541.62 | 683.22 | 798.86 | 900.34 | 1197.70 | 568.76 | 718.62 | 840.16 | 947.54 | 1260.24 |
| 85 | 577.02 | 726.88 | 849.60 | 956.98 | 1274.40 | 604.16 | 762.28 | 892.08 | 1004.18 | 1338.12 |
| 86 | 614.78 | 774.08 | 902.70 | 1017.16 | 1354.64 | 641.92 | 809.48 | 945.18 | 1064.36 | 1418.36 |
| 87 | 653.72 | 822.46 | 960.52 | 1080.88 | 1439.60 | 680.86 | 857.86 | 1003.00 | 1128.08 | 1503.32 |
| 88 | 696.20 | 875.56 | 1020.70 | 1149.32 | 1531.64 | 723.34 | 910.96 | 1063.18 | 1196.52 | 1595.36 |
| 89 | 742.22 | 933.38 | 1087.96 | 1222.48 | 1631.94 | 769.36 | 968.78 | 1130.44 | 1269.68 | 1695.66 |
| 90 | 792.96 | 995.92 | 1159.94 | 1303.90 | 1740.50 | 820.10 | 1031.32 | 1202.42 | 1351.10 | 1804.22 |
| 91 | 847.24 | 1063.18 | 1237.82 | 1391.22 | 1857.32 | 874.38 | 1098.58 | 1280.30 | 1438.42 | 1921.04 |
| 92 | 905.06 | 1135.16 | 1320.42 | 1483.26 | 1981.22 | 932.20 | 1170.56 | 1362.90 | 1530.46 | 2044.94 |
| 93 | 966.42 | 1211.86 | 1410.10 | 1582.38 | 2114.56 | 993.56 | 1247.26 | 1452.58 | 1629.58 | 2178.28 |
| 94 | 1033.68 | 1294.46 | 1505.68 | 1689.76 | 2258.52 | 1060.82 | 1329.86 | 1548.16 | 1736.96 | 2322.24 |
| 95 | 1106.84 | 1385.32 | 1611.88 | 1806.58 | 2416.64 | 1133.98 | 1420.72 | 1654.36 | 1853.78 | 2480.36 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 30 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 31 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 32 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 33 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 34 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 35 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 36 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 37 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 38 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 39 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 40 | 34.22 | 42.48 | 48.38 | 54.28 | 71.98 | 46.02 | 57.82 | 66.08 | 73.16 | 97.94 |
| 41 | 34.22 | 42.48 | 48.38 | 54.28 | 71.98 | 46.02 | 57.82 | 66.08 | 73.16 | 97.94 |
| 42 | 34.22 | 42.48 | 48.38 | 54.28 | 71.98 | 46.02 | 57.82 | 66.08 | 73.16 | 97.94 |
| 43 | 34.22 | 42.48 | 48.38 | 54.28 | 71.98 | 46.02 | 57.82 | 66.08 | 73.16 | 97.94 |
| 44 | 34.22 | 42.48 | 48.38 | 54.28 | 71.98 | 46.02 | 57.82 | 66.08 | 73.16 | 97.94 |
| 45 | 36.58 | 43.66 | 50.74 | 56.64 | 75.52 | 49.56 | 60.18 | 68.44 | 76.70 | 103.84 |
| 46 | 36.58 | 43.66 | 50.74 | 56.64 | 75.52 | 49.56 | 60.18 | 68.44 | 76.70 | 103.84 |
| 47 | 36.58 | 43.66 | 50.74 | 56.64 | 75.52 | 49.56 | 60.18 | 68.44 | 76.70 | 103.84 |
| 48 | 36.58 | 43.66 | 50.74 | 56.64 | 75.52 | 49.56 | 60.18 | 68.44 | 76.70 | 103.84 |
| 49 | 36.58 | 43.66 | 50.74 | 56.64 | 75.52 | 49.56 | 60.18 | 68.44 | 76.70 | 103.84 |
| 50 | 40.12 | 49.56 | 56.64 | 63.72 | 84.96 | 54.28 | 67.26 | 77.88 | 86.14 | 115.64 |
| 51 | 41.30 | 50.74 | 59.00 | 64.90 | 88.50 | 56.64 | 69.62 | 80.24 | 88.50 | 120.36 |
| 52 | 43.66 | 53.10 | 60.18 | 68.44 | 90.86 | 57.82 | 71.98 | 82.60 | 92.04 | 122.72 |
| 53 | 44.84 | 54.28 | 62.54 | 70.80 | 94.40 | 60.18 | 74.34 | 84.96 | 95.58 | 127.44 |
| 54 | 46.02 | 56.64 | 64.90 | 71.98 | 96.76 | 62.54 | 76.70 | 87.32 | 97.94 | 130.98 |
| 55 | 47.20 | 57.82 | 67.26 | 75.52 | 100.30 | 62.54 | 77.88 | 90.86 | 101.48 | 135.70 |
| 56 | 49.56 | 61.36 | 70.80 | 79.06 | 106.20 | 66.08 | 82.60 | 94.40 | 105.02 | 141.60 |
| 57 | 53.10 | 66.08 | 75.52 | 83.78 | 113.28 | 69.62 | 87.32 | 100.30 | 110.92 | 148.68 |
| 58 | 56.64 | 69.62 | 81.42 | 89.68 | 121.54 | 73.16 | 90.86 | 105.02 | 116.82 | 156.94 |
| 59 | 60.18 | 75.52 | 86.14 | 96.76 | 129.80 | 76.70 | 96.76 | 110.92 | 123.90 | 166.38 |
| 60 | 64.90 | 80.24 | 93.22 | 103.84 | 139.24 | 81.42 | 101.48 | 118.00 | 130.98 | 177.00 |
| 61 | 69.62 | 87.32 | 100.30 | 112.10 | 149.86 | 87.32 | 108.56 | 125.08 | 140.42 | 188.80 |
| 62 | 75.52 | 94.40 | 107.38 | 121.54 | 161.66 | 93.22 | 115.64 | 133.34 | 149.86 | 199.42 |
| 63 | 81.42 | 100.30 | 115.64 | 129.80 | 173.46 | 100.30 | 123.90 | 142.78 | 159.30 | 213.58 |
| 64 | 87.32 | 109.74 | 125.08 | 140.42 | 187.62 | 105.02 | 132.16 | 152.22 | 171.10 | 227.74 |
| 65 | 93.22 | 116.82 | 134.52 | 151.04 | 201.78 | 112.10 | 140.42 | 162.84 | 181.72 | 243.08 |
| 66 | 101.48 | 126.26 | 146.32 | 164.02 | 218.30 | 120.36 | 151.04 | 174.64 | 195.88 | 260.78 |
| 67 | 108.56 | 135.70 | 156.94 | 174.64 | 233.64 | 128.62 | 161.66 | 186.44 | 207.68 | 278.48 |
| 68 | 116.82 | 145.14 | 167.56 | 188.80 | 252.52 | 136.88 | 172.28 | 198.24 | 223.02 | 298.54 |
| 69 | 126.26 | 156.94 | 182.90 | 204.14 | 273.76 | 148.68 | 185.26 | 214.76 | 240.72 | 322.14 |
| 70 | 139.24 | 172.28 | 200.60 | 225.38 | 299.72 | 161.66 | 201.78 | 233.64 | 263.14 | 350.46 |
| 71 | 154.58 | 191.16 | 221.84 | 250.16 | 333.94 | 177.00 | 221.84 | 257.24 | 289.10 | 384.68 |
| 72 | 171.10 | 213.58 | 246.62 | 278.48 | 370.52 | 194.70 | 244.26 | 282.02 | 317.42 | 423.62 |
| 73 | 189.98 | 238.36 | 276.12 | 309.16 | 413.00 | 214.76 | 269.04 | 311.52 | 350.46 | 467.28 |
| 74 | 212.40 | 265.50 | 306.80 | 344.56 | 460.20 | 237.18 | 297.36 | 343.38 | 385.86 | 515.66 |
| 75 | 236.00 | 295.00 | 341.02 | 383.50 | 512.12 | 260.78 | 326.86 | 378.78 | 425.98 | 567.58 |
| 76 | 260.78 | 328.04 | 381.14 | 428.34 | 571.12 | 285.56 | 359.90 | 417.72 | 469.64 | 626.58 |
| 77 | 290.28 | 365.80 | 424.80 | 479.08 | 638.38 | 313.88 | 396.48 | 461.38 | 519.20 | 692.66 |
| 78 | 320.96 | 404.74 | 472.00 | 533.36 | 709.18 | 344.56 | 435.42 | 508.58 | 573.48 | 762.28 |
| 79 | 351.64 | 443.68 | 519.20 | 586.46 | 778.80 | 375.24 | 474.36 | 554.60 | 625.40 | 831.90 |
| 80 | 381.14 | 482.62 | 565.22 | 638.38 | 846.06 | 403.56 | 512.12 | 599.44 | 677.32 | 899.16 |
| 81 | 409.46 | 518.02 | 606.52 | 684.40 | 909.78 | 431.88 | 547.52 | 640.74 | 724.52 | 962.88 |
| 82 | 435.42 | 551.06 | 645.46 | 728.06 | 968.78 | 459.02 | 581.74 | 682.04 | 769.36 | 1023.06 |
| 83 | 463.74 | 586.46 | 684.40 | 772.90 | 1027.78 | 487.34 | 617.14 | 722.16 | 814.20 | 1083.24 |
| 84 | 493.24 | 621.86 | 726.88 | 818.92 | 1090.32 | 518.02 | 653.72 | 764.64 | 861.40 | 1146.96 |
| 85 | 523.92 | 661.98 | 772.90 | 870.84 | 1159.94 | 549.88 | 695.02 | 811.84 | 913.32 | 1217.76 |
| 86 | 558.14 | 704.46 | 822.46 | 926.30 | 1233.10 | 584.10 | 737.50 | 861.40 | 968.78 | 1290.92 |
| 87 | 594.72 | 748.12 | 873.20 | 984.12 | 1310.98 | 620.68 | 781.16 | 912.14 | 1026.60 | 1368.80 |
| 88 | 632.48 | 796.50 | 929.84 | 1045.48 | 1393.58 | 658.44 | 829.54 | 968.78 | 1087.96 | 1451.40 |
| 89 | 674.96 | 849.60 | 990.02 | 1112.74 | 1484.44 | 700.92 | 882.64 | 1028.96 | 1155.22 | 1542.26 |
| 90 | 720.98 | 906.24 | 1056.10 | 1187.08 | 1583.56 | 746.94 | 939.28 | 1095.04 | 1229.56 | 1641.38 |
| 91 | 770.54 | 967.60 | 1126.90 | 1266.14 | 1690.94 | 796.50 | 1000.64 | 1165.84 | 1308.62 | 1748.76 |
| 92 | 822.46 | 1032.50 | 1202.42 | 1349.92 | 1803.04 | 848.42 | 1065.54 | 1241.36 | 1392.40 | 1860.86 |
| 93 | 879.10 | 1102.12 | 1282.66 | 1439.60 | 1924.58 | 905.06 | 1135.16 | 1321.60 | 1482.08 | 1982.40 |
| 94 | 939.28 | 1177.64 | 1369.98 | 1537.54 | 2055.56 | 965.24 | 1210.68 | 1408.92 | 1580.02 | 2113.38 |
| 95 | 1006.54 | 1261.42 | 1466.74 | 1644.92 | 2199.52 | 1032.50 | 1294.46 | 1505.68 | 1687.40 | 2257.34 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 30 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 31 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 32 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 33 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 34 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 35 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 36 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 37 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 38 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 39 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 40 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 |
| 41 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 |
| 42 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 |
| 43 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 |
| 44 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 |
| 45 | 34.22 | 42.48 | 48.38 | 53.10 | 71.98 | 47.20 | 57.82 | 66.08 | 73.16 | 99.12 |
| 46 | 34.22 | 42.48 | 48.38 | 53.10 | 71.98 | 47.20 | 57.82 | 66.08 | 73.16 | 99.12 |
| 47 | 34.22 | 42.48 | 48.38 | 53.10 | 71.98 | 47.20 | 57.82 | 66.08 | 73.16 | 99.12 |
| 48 | 34.22 | 42.48 | 48.38 | 53.10 | 71.98 | 47.20 | 57.82 | 66.08 | 73.16 | 99.12 |
| 49 | 34.22 | 42.48 | 48.38 | 53.10 | 71.98 | 47.20 | 57.82 | 66.08 | 73.16 | 99.12 |
| 50 | 38.94 | 47.20 | 53.10 | 59.00 | 80.24 | 51.92 | 63.72 | 73.16 | 81.42 | 110.92 |
| 51 | 38.94 | 48.38 | 55.46 | 62.54 | 82.60 | 53.10 | 66.08 | 76.70 | 84.96 | 113.28 |
| 52 | 40.12 | 50.74 | 57.82 | 63.72 | 86.14 | 55.46 | 68.44 | 79.06 | 87.32 | 118.00 |
| 53 | 42.48 | 51.92 | 60.18 | 66.08 | 89.68 | 56.64 | 70.80 | 81.42 | 89.68 | 121.54 |
| 54 | 43.66 | 54.28 | 61.36 | 69.62 | 92.04 | 59.00 | 73.16 | 83.78 | 93.22 | 125.08 |
| 55 | 44.84 | 55.46 | 63.72 | 70.80 | 95.58 | 60.18 | 75.52 | 86.14 | 96.76 | 128.62 |
| 56 | 47.20 | 59.00 | 67.26 | 74.34 | 100.30 | 62.54 | 79.06 | 89.68 | 100.30 | 134.52 |
| 57 | 50.74 | 62.54 | 71.98 | 80.24 | 107.38 | 66.08 | 82.60 | 94.40 | 106.20 | 141.60 |
| 58 | 53.10 | 67.26 | 76.70 | 84.96 | 114.46 | 69.62 | 87.32 | 100.30 | 112.10 | 149.86 |
| 59 | 56.64 | 70.80 | 82.60 | 92.04 | 122.72 | 73.16 | 92.04 | 106.20 | 119.18 | 158.12 |
| 60 | 60.18 | 75.52 | 87.32 | 99.12 | 130.98 | 76.70 | 96.76 | 112.10 | 126.26 | 167.56 |
| 61 | 66.08 | 82.60 | 94.40 | 106.20 | 141.60 | 82.60 | 103.84 | 119.18 | 133.34 | 179.36 |
| 62 | 70.80 | 89.68 | 101.48 | 114.46 | 152.22 | 88.50 | 112.10 | 127.44 | 141.60 | 189.98 |
| 63 | 76.70 | 96.76 | 110.92 | 122.72 | 165.20 | 93.22 | 119.18 | 135.70 | 151.04 | 202.96 |
| 64 | 82.60 | 103.84 | 119.18 | 133.34 | 179.36 | 100.30 | 126.26 | 145.14 | 162.84 | 218.30 |
| 65 | 88.50 | 112.10 | 128.62 | 142.78 | 192.34 | 107.38 | 134.52 | 155.76 | 173.46 | 232.46 |
| 66 | 95.58 | 121.54 | 139.24 | 154.58 | 207.68 | 114.46 | 145.14 | 166.38 | 186.44 | 250.16 |
| 67 | 102.66 | 129.80 | 148.68 | 166.38 | 223.02 | 122.72 | 154.58 | 177.00 | 198.24 | 265.50 |
| 68 | 110.92 | 138.06 | 159.30 | 178.18 | 239.54 | 130.98 | 165.20 | 189.98 | 212.40 | 284.38 |
| 69 | 119.18 | 151.04 | 173.46 | 194.70 | 259.60 | 140.42 | 178.18 | 204.14 | 230.10 | 306.80 |
| 70 | 129.80 | 166.38 | 189.98 | 213.58 | 286.74 | 152.22 | 194.70 | 223.02 | 250.16 | 335.12 |
| 71 | 145.14 | 184.08 | 211.22 | 238.36 | 317.42 | 167.56 | 213.58 | 245.44 | 276.12 | 368.16 |
| 72 | 161.66 | 205.32 | 236.00 | 264.32 | 352.82 | 184.08 | 234.82 | 270.22 | 303.26 | 404.74 |
| 73 | 180.54 | 228.92 | 261.96 | 295.00 | 394.12 | 204.14 | 259.60 | 297.36 | 333.94 | 447.22 |
| 74 | 200.60 | 254.88 | 292.64 | 328.04 | 438.96 | 224.20 | 286.74 | 328.04 | 368.16 | 493.24 |
| 75 | 221.84 | 283.20 | 325.68 | 366.98 | 488.52 | 246.62 | 315.06 | 362.26 | 407.10 | 542.80 |
| 76 | 247.80 | 315.06 | 363.44 | 408.28 | 545.16 | 271.40 | 346.92 | 400.02 | 448.40 | 599.44 |
| 77 | 273.76 | 351.64 | 405.92 | 457.84 | 610.06 | 297.36 | 382.32 | 442.50 | 497.96 | 663.16 |
| 78 | 302.08 | 389.40 | 450.76 | 508.58 | 676.14 | 325.68 | 420.08 | 484.98 | 547.52 | 729.24 |
| 79 | 331.58 | 427.16 | 495.60 | 559.32 | 744.58 | 354.00 | 457.84 | 531.00 | 597.08 | 795.32 |
| 80 | 359.90 | 463.74 | 538.08 | 607.70 | 808.30 | 382.32 | 493.24 | 572.30 | 646.64 | 859.04 |
| 81 | 385.86 | 497.96 | 578.20 | 652.54 | 867.30 | 408.28 | 527.46 | 612.42 | 691.48 | 919.22 |
| 82 | 410.64 | 529.82 | 614.78 | 693.84 | 922.76 | 434.24 | 560.50 | 650.18 | 733.96 | 975.86 |
| 83 | 437.78 | 562.86 | 652.54 | 735.14 | 979.40 | 461.38 | 593.54 | 689.12 | 776.44 | 1033.68 |
| 84 | 464.92 | 597.08 | 692.66 | 779.98 | 1038.40 | 488.52 | 628.94 | 729.24 | 821.28 | 1095.04 |
| 85 | 493.24 | 634.84 | 736.32 | 828.36 | 1104.48 | 518.02 | 667.88 | 774.08 | 870.84 | 1161.12 |
| 86 | 525.10 | 674.96 | 782.34 | 880.28 | 1172.92 | 549.88 | 708.00 | 820.10 | 922.76 | 1229.56 |
| 87 | 559.32 | 718.62 | 830.72 | 934.56 | 1247.26 | 584.10 | 751.66 | 868.48 | 977.04 | 1303.90 |
| 88 | 595.90 | 763.46 | 883.82 | 992.38 | 1325.14 | 620.68 | 796.50 | 921.58 | 1034.86 | 1381.78 |
| 89 | 634.84 | 814.20 | 940.46 | 1056.10 | 1411.28 | 659.62 | 847.24 | 978.22 | 1098.58 | 1467.92 |
| 90 | 677.32 | 868.48 | 1003.00 | 1125.72 | 1505.68 | 702.10 | 901.52 | 1040.76 | 1168.20 | 1562.32 |
| 91 | 723.34 | 926.30 | 1070.26 | 1201.24 | 1605.98 | 748.12 | 959.34 | 1108.02 | 1243.72 | 1662.62 |
| 92 | 772.90 | 988.84 | 1141.06 | 1280.30 | 1712.18 | 797.68 | 1021.88 | 1178.82 | 1322.78 | 1768.82 |
| 93 | 824.82 | 1054.92 | 1217.76 | 1365.26 | 1826.64 | 849.60 | 1087.96 | 1255.52 | 1407.74 | 1883.28 |
| 94 | 882.64 | 1126.90 | 1300.36 | 1457.30 | 1950.54 | 907.42 | 1159.94 | 1338.12 | 1499.78 | 2007.18 |
| 95 | 944.00 | 1205.96 | 1391.22 | 1557.60 | 2087.42 | 968.78 | 1239.00 | 1428.98 | 1600.08 | 2144.06 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 30 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 31 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 32 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 33 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 34 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 35 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 36 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 37 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 38 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 39 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 40 | 35.40 | 44.84 | 49.56 | 57.82 | 75.52 | 48.38 | 60.18 | 68.44 | 77.88 | 103.84 |
| 41 | 35.40 | 44.84 | 49.56 | 57.82 | 75.52 | 48.38 | 60.18 | 68.44 | 77.88 | 103.84 |
| 42 | 35.40 | 44.84 | 49.56 | 57.82 | 75.52 | 48.38 | 60.18 | 68.44 | 77.88 | 103.84 |
| 43 | 35.40 | 44.84 | 49.56 | 57.82 | 75.52 | 48.38 | 60.18 | 68.44 | 77.88 | 103.84 |
| 44 | 35.40 | 44.84 | 49.56 | 57.82 | 75.52 | 48.38 | 60.18 | 68.44 | 77.88 | 103.84 |
| 45 | 37.76 | 47.20 | 53.10 | 60.18 | 80.24 | 51.92 | 63.72 | 73.16 | 81.42 | 108.56 |
| 46 | 37.76 | 47.20 | 53.10 | 60.18 | 80.24 | 51.92 | 63.72 | 73.16 | 81.42 | 108.56 |
| 47 | 37.76 | 47.20 | 53.10 | 60.18 | 80.24 | 51.92 | 63.72 | 73.16 | 81.42 | 108.56 |
| 48 | 37.76 | 47.20 | 53.10 | 60.18 | 80.24 | 51.92 | 63.72 | 73.16 | 81.42 | 108.56 |
| 49 | 37.76 | 47.20 | 53.10 | 60.18 | 80.24 | 51.92 | 63.72 | 73.16 | 81.42 | 108.56 |
| 50 | 42.48 | 50.74 | 59.00 | 66.08 | 88.50 | 57.82 | 69.62 | 81.42 | 90.86 | 120.36 |
| 51 | 43.66 | 54.28 | 61.36 | 68.44 | 92.04 | 59.00 | 73.16 | 82.60 | 94.40 | 125.08 |
| 52 | 46.02 | 56.64 | 64.90 | 70.80 | 95.58 | 60.18 | 75.52 | 86.14 | 95.58 | 129.80 |
| 53 | 47.20 | 56.64 | 66.08 | 74.34 | 99.12 | 62.54 | 76.70 | 89.68 | 99.12 | 134.52 |
| 54 | 48.38 | 59.00 | 67.26 | 76.70 | 102.66 | 64.90 | 79.06 | 92.04 | 102.66 | 138.06 |
| 55 | 49.56 | 61.36 | 69.62 | 79.06 | 105.02 | 67.26 | 82.60 | 94.40 | 106.20 | 142.78 |
| 56 | 53.10 | 64.90 | 74.34 | 83.78 | 110.92 | 70.80 | 86.14 | 99.12 | 109.74 | 148.68 |
| 57 | 55.46 | 68.44 | 79.06 | 87.32 | 118.00 | 73.16 | 89.68 | 103.84 | 115.64 | 155.76 |
| 58 | 59.00 | 73.16 | 84.96 | 94.40 | 127.44 | 75.52 | 95.58 | 110.92 | 123.90 | 166.38 |
| 59 | 63.72 | 79.06 | 89.68 | 101.48 | 136.88 | 81.42 | 101.48 | 115.64 | 129.80 | 174.64 |
| 60 | 68.44 | 83.78 | 96.76 | 108.56 | 147.50 | 86.14 | 106.20 | 122.72 | 138.06 | 185.26 |
| 61 | 73.16 | 90.86 | 106.20 | 118.00 | 158.12 | 92.04 | 113.28 | 132.16 | 147.50 | 197.06 |
| 62 | 79.06 | 97.94 | 112.10 | 126.26 | 168.74 | 96.76 | 121.54 | 139.24 | 156.94 | 208.86 |
| 63 | 86.14 | 106.20 | 121.54 | 136.88 | 182.90 | 103.84 | 129.80 | 149.86 | 167.56 | 224.20 |
| 64 | 93.22 | 114.46 | 130.98 | 147.50 | 198.24 | 112.10 | 139.24 | 159.30 | 179.36 | 240.72 |
| 65 | 97.94 | 123.90 | 141.60 | 158.12 | 212.40 | 118.00 | 148.68 | 169.92 | 189.98 | 256.06 |
| 66 | 106.20 | 134.52 | 153.40 | 171.10 | 228.92 | 127.44 | 159.30 | 182.90 | 204.14 | 273.76 |
| 67 | 114.46 | 141.60 | 164.02 | 185.26 | 245.44 | 135.70 | 168.74 | 194.70 | 219.48 | 292.64 |
| 68 | 122.72 | 152.22 | 177.00 | 197.06 | 264.32 | 145.14 | 180.54 | 208.86 | 233.64 | 312.70 |
| 69 | 133.34 | 166.38 | 191.16 | 214.76 | 286.74 | 156.94 | 194.70 | 225.38 | 252.52 | 336.30 |
| 70 | 145.14 | 182.90 | 210.04 | 236.00 | 316.24 | 168.74 | 212.40 | 245.44 | 274.94 | 368.16 |
| 71 | 161.66 | 202.96 | 234.82 | 261.96 | 350.46 | 187.62 | 234.82 | 270.22 | 303.26 | 403.56 |
| 72 | 181.72 | 224.20 | 259.60 | 292.64 | 389.40 | 206.50 | 256.06 | 297.36 | 333.94 | 444.86 |
| 73 | 200.60 | 248.98 | 289.10 | 324.50 | 433.06 | 225.38 | 282.02 | 328.04 | 366.98 | 489.70 |
| 74 | 223.02 | 278.48 | 322.14 | 361.08 | 482.62 | 248.98 | 311.52 | 359.90 | 404.74 | 540.44 |
| 75 | 246.62 | 307.98 | 357.54 | 402.38 | 536.90 | 273.76 | 341.02 | 396.48 | 446.04 | 595.90 |
| 76 | 273.76 | 344.56 | 400.02 | 450.76 | 600.62 | 299.72 | 377.60 | 438.96 | 494.42 | 658.44 |
| 77 | 303.26 | 383.50 | 447.22 | 503.86 | 670.24 | 329.22 | 416.54 | 484.98 | 545.16 | 726.88 |
| 78 | 336.30 | 424.80 | 495.60 | 558.14 | 744.58 | 362.26 | 456.66 | 533.36 | 600.62 | 801.22 |
| 79 | 368.16 | 466.10 | 545.16 | 615.96 | 817.74 | 392.94 | 496.78 | 582.92 | 657.26 | 873.20 |
| 80 | 400.02 | 505.04 | 592.36 | 669.06 | 889.72 | 424.80 | 536.90 | 628.94 | 711.54 | 944.00 |
| 81 | 429.52 | 543.98 | 636.02 | 719.80 | 953.44 | 454.30 | 574.66 | 672.60 | 761.10 | 1008.90 |
| 82 | 457.84 | 577.02 | 677.32 | 764.64 | 1015.98 | 482.62 | 610.06 | 715.08 | 807.12 | 1073.80 |
| 83 | 487.34 | 613.60 | 718.62 | 811.84 | 1078.52 | 512.12 | 646.64 | 757.56 | 854.32 | 1136.34 |
| 84 | 516.84 | 652.54 | 762.28 | 861.40 | 1143.42 | 542.80 | 686.76 | 802.40 | 905.06 | 1203.60 |
| 85 | 549.88 | 695.02 | 810.66 | 914.50 | 1216.58 | 575.84 | 729.24 | 850.78 | 960.52 | 1276.76 |
| 86 | 586.46 | 738.68 | 862.58 | 971.14 | 1293.28 | 612.42 | 772.90 | 902.70 | 1017.16 | 1353.46 |
| 87 | 624.22 | 785.88 | 916.86 | 1031.32 | 1374.70 | 650.18 | 820.10 | 956.98 | 1077.34 | 1434.88 |
| 88 | 664.34 | 836.62 | 975.86 | 1097.40 | 1463.20 | 690.30 | 870.84 | 1015.98 | 1143.42 | 1523.38 |
| 89 | 709.18 | 890.90 | 1038.40 | 1168.20 | 1558.78 | 735.14 | 925.12 | 1078.52 | 1214.22 | 1618.96 |
| 90 | 757.56 | 951.08 | 1108.02 | 1244.90 | 1661.44 | 783.52 | 985.30 | 1148.14 | 1290.92 | 1721.62 |
| 91 | 809.48 | 1015.98 | 1183.54 | 1328.68 | 1774.72 | 835.44 | 1050.20 | 1223.66 | 1374.70 | 1834.90 |
| 92 | 863.76 | 1083.24 | 1261.42 | 1417.18 | 1892.72 | 889.72 | 1117.46 | 1301.54 | 1463.20 | 1952.90 |
| 93 | 922.76 | 1157.58 | 1346.38 | 1511.58 | 2020.16 | 948.72 | 1191.80 | 1386.50 | 1557.60 | 2080.34 |
| 94 | 986.48 | 1236.64 | 1438.42 | 1613.06 | 2157.04 | 1012.44 | 1270.86 | 1478.54 | 1659.08 | 2217.22 |
| 95 | 1056.10 | 1323.96 | 1538.72 | 1726.34 | 2309.26 | 1082.06 | 1358.18 | 1578.84 | 1772.36 | 2369.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 30 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 31 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 32 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 33 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 34 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 35 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 36 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 37 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 38 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 39 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 40 | 31.86 | 38.94 | 44.84 | 49.56 | 67.26 | 44.84 | 53.10 | 60.18 | 68.44 | 93.22 |
| 41 | 31.86 | 38.94 | 44.84 | 49.56 | 67.26 | 44.84 | 53.10 | 60.18 | 68.44 | 93.22 |
| 42 | 31.86 | 38.94 | 44.84 | 49.56 | 67.26 | 44.84 | 53.10 | 60.18 | 68.44 | 93.22 |
| 43 | 31.86 | 38.94 | 44.84 | 49.56 | 67.26 | 44.84 | 53.10 | 60.18 | 68.44 | 93.22 |
| 44 | 31.86 | 38.94 | 44.84 | 49.56 | 67.26 | 44.84 | 53.10 | 60.18 | 68.44 | 93.22 |
| 45 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 71.98 | 95.58 |
| 46 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 71.98 | 95.58 |
| 47 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 71.98 | 95.58 |
| 48 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 71.98 | 95.58 |
| 49 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 71.98 | 95.58 |
| 50 | 36.58 | 47.20 | 53.10 | 59.00 | 80.24 | 49.56 | 63.72 | 71.98 | 80.24 | 107.38 |
| 51 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 51.92 | 64.90 | 74.34 | 82.60 | 110.92 |
| 52 | 40.12 | 49.56 | 56.64 | 63.72 | 84.96 | 54.28 | 67.26 | 76.70 | 84.96 | 115.64 |
| 53 | 41.30 | 50.74 | 59.00 | 66.08 | 87.32 | 56.64 | 69.62 | 80.24 | 89.68 | 119.18 |
| 54 | 43.66 | 53.10 | 61.36 | 68.44 | 89.68 | 57.82 | 70.80 | 82.60 | 92.04 | 121.54 |
| 55 | 44.84 | 54.28 | 62.54 | 69.62 | 93.22 | 60.18 | 73.16 | 83.78 | 94.40 | 126.26 |
| 56 | 47.20 | 57.82 | 67.26 | 74.34 | 99.12 | 61.36 | 76.70 | 88.50 | 97.94 | 132.16 |
| 57 | 49.56 | 61.36 | 70.80 | 79.06 | 105.02 | 64.90 | 80.24 | 93.22 | 103.84 | 139.24 |
| 58 | 53.10 | 66.08 | 75.52 | 84.96 | 112.10 | 68.44 | 86.14 | 99.12 | 109.74 | 146.32 |
| 59 | 56.64 | 69.62 | 81.42 | 90.86 | 121.54 | 71.98 | 89.68 | 103.84 | 115.64 | 155.76 |
| 60 | 60.18 | 74.34 | 86.14 | 97.94 | 128.62 | 75.52 | 94.40 | 109.74 | 123.90 | 164.02 |
| 61 | 64.90 | 81.42 | 93.22 | 105.02 | 140.42 | 81.42 | 102.66 | 116.82 | 132.16 | 175.82 |
| 62 | 70.80 | 87.32 | 100.30 | 112.10 | 149.86 | 86.14 | 108.56 | 123.90 | 139.24 | 186.44 |
| 63 | 75.52 | 94.40 | 107.38 | 121.54 | 162.84 | 92.04 | 115.64 | 132.16 | 148.68 | 199.42 |
| 64 | 81.42 | 102.66 | 115.64 | 129.80 | 174.64 | 99.12 | 123.90 | 140.42 | 158.12 | 212.40 |
| 65 | 88.50 | 109.74 | 125.08 | 140.42 | 188.80 | 106.20 | 132.16 | 151.04 | 169.92 | 227.74 |
| 66 | 95.58 | 118.00 | 135.70 | 152.22 | 204.14 | 113.28 | 141.60 | 161.66 | 182.90 | 244.26 |
| 67 | 101.48 | 126.26 | 145.14 | 164.02 | 219.48 | 121.54 | 149.86 | 173.46 | 194.70 | 260.78 |
| 68 | 108.56 | 136.88 | 156.94 | 175.82 | 234.82 | 128.62 | 161.66 | 185.26 | 208.86 | 278.48 |
| 69 | 118.00 | 146.32 | 169.92 | 192.34 | 256.06 | 139.24 | 173.46 | 200.60 | 225.38 | 300.90 |
| 70 | 128.62 | 161.66 | 187.62 | 210.04 | 280.84 | 149.86 | 189.98 | 219.48 | 245.44 | 328.04 |
| 71 | 143.96 | 179.36 | 207.68 | 233.64 | 311.52 | 166.38 | 207.68 | 239.54 | 269.04 | 359.90 |
| 72 | 159.30 | 199.42 | 231.28 | 259.60 | 348.10 | 181.72 | 228.92 | 264.32 | 297.36 | 396.48 |
| 73 | 179.36 | 221.84 | 257.24 | 289.10 | 385.86 | 200.60 | 250.16 | 291.46 | 326.86 | 436.60 |
| 74 | 198.24 | 247.80 | 287.92 | 322.14 | 429.52 | 221.84 | 277.30 | 320.96 | 359.90 | 481.44 |
| 75 | 219.48 | 276.12 | 319.78 | 357.54 | 479.08 | 243.08 | 305.62 | 354.00 | 396.48 | 531.00 |
| 76 | 245.44 | 305.62 | 356.36 | 400.02 | 533.36 | 267.86 | 336.30 | 390.58 | 438.96 | 586.46 |
| 77 | 271.40 | 341.02 | 397.66 | 448.40 | 595.90 | 293.82 | 371.70 | 430.70 | 486.16 | 646.64 |
| 78 | 299.72 | 377.60 | 442.50 | 497.96 | 661.98 | 322.14 | 405.92 | 475.54 | 535.72 | 711.54 |
| 79 | 329.22 | 415.36 | 484.98 | 547.52 | 728.06 | 350.46 | 442.50 | 518.02 | 585.28 | 776.44 |
| 80 | 356.36 | 450.76 | 527.46 | 595.90 | 791.78 | 378.78 | 477.90 | 559.32 | 632.48 | 840.16 |
| 81 | 382.32 | 483.80 | 566.40 | 639.56 | 849.60 | 403.56 | 510.94 | 599.44 | 676.14 | 897.98 |
| 82 | 407.10 | 514.48 | 602.98 | 680.86 | 903.88 | 430.70 | 543.98 | 636.02 | 719.80 | 954.62 |
| 83 | 433.06 | 546.34 | 639.56 | 722.16 | 959.34 | 456.66 | 575.84 | 673.78 | 759.92 | 1011.26 |
| 84 | 460.20 | 581.74 | 678.50 | 765.82 | 1018.34 | 482.62 | 611.24 | 713.90 | 805.94 | 1071.44 |
| 85 | 490.88 | 618.32 | 722.16 | 813.02 | 1083.24 | 513.30 | 647.82 | 758.74 | 853.14 | 1137.52 |
| 86 | 522.74 | 658.44 | 767.00 | 863.76 | 1151.68 | 545.16 | 687.94 | 803.58 | 903.88 | 1205.96 |
| 87 | 555.78 | 699.74 | 816.56 | 918.04 | 1223.66 | 578.20 | 729.24 | 853.14 | 958.16 | 1277.94 |
| 88 | 592.36 | 744.58 | 867.30 | 977.04 | 1301.54 | 614.78 | 774.08 | 903.88 | 1017.16 | 1355.82 |
| 89 | 631.30 | 794.14 | 925.12 | 1038.40 | 1387.68 | 653.72 | 823.64 | 961.70 | 1078.52 | 1441.96 |
| 90 | 674.96 | 847.24 | 986.48 | 1108.02 | 1479.72 | 697.38 | 876.74 | 1023.06 | 1148.14 | 1534.00 |
| 91 | 720.98 | 903.88 | 1052.56 | 1182.36 | 1578.84 | 743.40 | 933.38 | 1089.14 | 1222.48 | 1633.12 |
| 92 | 769.36 | 965.24 | 1122.18 | 1260.24 | 1683.86 | 791.78 | 994.74 | 1158.76 | 1300.36 | 1738.14 |
| 93 | 821.28 | 1030.14 | 1198.88 | 1345.20 | 1797.14 | 843.70 | 1059.64 | 1235.46 | 1385.32 | 1851.42 |
| 94 | 879.10 | 1100.94 | 1280.30 | 1436.06 | 1919.86 | 901.52 | 1130.44 | 1316.88 | 1476.18 | 1974.14 |
| 95 | 941.64 | 1177.64 | 1369.98 | 1535.18 | 2054.38 | 964.06 | 1207.14 | 1406.56 | 1575.30 | 2108.66 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 30 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 31 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 32 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 33 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 34 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 35 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 36 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 37 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 38 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 39 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 40 | 29.50 | 36.58 | 41.30 | 46.02 | 61.36 | 38.94 | 49.56 | 56.64 | 62.54 | 82.60 |
| 41 | 29.50 | 36.58 | 41.30 | 46.02 | 61.36 | 38.94 | 49.56 | 56.64 | 62.54 | 82.60 |
| 42 | 29.50 | 36.58 | 41.30 | 46.02 | 61.36 | 38.94 | 49.56 | 56.64 | 62.54 | 82.60 |
| 43 | 29.50 | 36.58 | 41.30 | 46.02 | 61.36 | 38.94 | 49.56 | 56.64 | 62.54 | 82.60 |
| 44 | 29.50 | 36.58 | 41.30 | 46.02 | 61.36 | 38.94 | 49.56 | 56.64 | 62.54 | 82.60 |
| 45 | 30.68 | 36.58 | 43.66 | 48.38 | 64.90 | 42.48 | 50.74 | 57.82 | 66.08 | 88.50 |
| 46 | 30.68 | 36.58 | 43.66 | 48.38 | 64.90 | 42.48 | 50.74 | 57.82 | 66.08 | 88.50 |
| 47 | 30.68 | 36.58 | 43.66 | 48.38 | 64.90 | 42.48 | 50.74 | 57.82 | 66.08 | 88.50 |
| 48 | 30.68 | 36.58 | 43.66 | 48.38 | 64.90 | 42.48 | 50.74 | 57.82 | 66.08 | 88.50 |
| 49 | 30.68 | 36.58 | 43.66 | 48.38 | 64.90 | 42.48 | 50.74 | 57.82 | 66.08 | 88.50 |
| 50 | 34.22 | 42.48 | 47.20 | 54.28 | 71.98 | 46.02 | 57.82 | 66.08 | 73.16 | 97.94 |
| 51 | 35.40 | 43.66 | 49.56 | 55.46 | 75.52 | 48.38 | 59.00 | 68.44 | 75.52 | 102.66 |
| 52 | 36.58 | 46.02 | 50.74 | 57.82 | 77.88 | 48.38 | 61.36 | 69.62 | 77.88 | 105.02 |
| 53 | 37.76 | 47.20 | 53.10 | 60.18 | 80.24 | 50.74 | 63.72 | 71.98 | 81.42 | 107.38 |
| 54 | 38.94 | 47.20 | 55.46 | 61.36 | 82.60 | 53.10 | 64.90 | 74.34 | 82.60 | 110.92 |
| 55 | 40.12 | 48.38 | 56.64 | 64.90 | 86.14 | 53.10 | 66.08 | 76.70 | 86.14 | 115.64 |
| 56 | 42.48 | 51.92 | 60.18 | 67.26 | 89.68 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 |
| 57 | 46.02 | 55.46 | 64.90 | 70.80 | 96.76 | 60.18 | 73.16 | 86.14 | 94.40 | 126.26 |
| 58 | 48.38 | 59.00 | 68.44 | 76.70 | 103.84 | 62.54 | 76.70 | 88.50 | 100.30 | 133.34 |
| 59 | 50.74 | 64.90 | 73.16 | 82.60 | 109.74 | 64.90 | 82.60 | 94.40 | 105.02 | 141.60 |
| 60 | 54.28 | 68.44 | 79.06 | 87.32 | 118.00 | 68.44 | 86.14 | 100.30 | 110.92 | 149.86 |
| 61 | 59.00 | 74.34 | 86.14 | 95.58 | 127.44 | 74.34 | 93.22 | 107.38 | 119.18 | 160.48 |
| 62 | 64.90 | 80.24 | 90.86 | 103.84 | 138.06 | 80.24 | 97.94 | 113.28 | 127.44 | 169.92 |
| 63 | 69.62 | 84.96 | 97.94 | 109.74 | 147.50 | 84.96 | 105.02 | 121.54 | 135.70 | 180.54 |
| 64 | 74.34 | 93.22 | 107.38 | 119.18 | 159.30 | 89.68 | 113.28 | 129.80 | 145.14 | 193.52 |
| 65 | 79.06 | 99.12 | 114.46 | 127.44 | 172.28 | 95.58 | 120.36 | 138.06 | 154.58 | 206.50 |
| 66 | 86.14 | 107.38 | 125.08 | 139.24 | 185.26 | 102.66 | 128.62 | 148.68 | 166.38 | 220.66 |
| 67 | 92.04 | 115.64 | 134.52 | 148.68 | 198.24 | 108.56 | 136.88 | 159.30 | 175.82 | 237.18 |
| 68 | 100.30 | 122.72 | 141.60 | 160.48 | 214.76 | 116.82 | 146.32 | 167.56 | 189.98 | 253.70 |
| 69 | 107.38 | 133.34 | 155.76 | 173.46 | 232.46 | 127.44 | 156.94 | 182.90 | 204.14 | 273.76 |
| 70 | 116.82 | 147.50 | 169.92 | 191.16 | 253.70 | 136.88 | 172.28 | 198.24 | 223.02 | 297.36 |
| 71 | 130.98 | 162.84 | 188.80 | 212.40 | 283.20 | 151.04 | 188.80 | 218.30 | 245.44 | 326.86 |
| 72 | 145.14 | 181.72 | 210.04 | 236.00 | 315.06 | 165.20 | 207.68 | 239.54 | 269.04 | 359.90 |
| 73 | 160.48 | 201.78 | 234.82 | 263.14 | 351.64 | 181.72 | 227.74 | 264.32 | 298.54 | 397.66 |
| 74 | 180.54 | 226.56 | 260.78 | 292.64 | 390.58 | 201.78 | 253.70 | 291.46 | 328.04 | 437.78 |
| 75 | 200.60 | 251.34 | 290.28 | 325.68 | 435.42 | 221.84 | 278.48 | 322.14 | 362.26 | 482.62 |
| 76 | 221.84 | 278.48 | 324.50 | 364.62 | 484.98 | 243.08 | 305.62 | 355.18 | 398.84 | 532.18 |
| 77 | 246.62 | 310.34 | 361.08 | 408.28 | 542.80 | 266.68 | 336.30 | 391.76 | 441.32 | 588.82 |
| 78 | 273.76 | 344.56 | 401.20 | 453.12 | 602.98 | 293.82 | 370.52 | 431.88 | 487.34 | 649.00 |
| 79 | 298.54 | 377.60 | 441.32 | 497.96 | 661.98 | 318.60 | 403.56 | 472.00 | 531.00 | 706.82 |
| 80 | 324.50 | 409.46 | 480.26 | 542.80 | 718.62 | 343.38 | 435.42 | 509.76 | 575.84 | 763.46 |
| 81 | 348.10 | 440.14 | 515.66 | 581.74 | 772.90 | 366.98 | 464.92 | 543.98 | 615.96 | 817.74 |
| 82 | 369.34 | 468.46 | 548.70 | 618.32 | 823.64 | 389.40 | 494.42 | 580.56 | 653.72 | 869.66 |
| 83 | 394.12 | 497.96 | 581.74 | 657.26 | 873.20 | 414.18 | 523.92 | 613.60 | 692.66 | 920.40 |
| 84 | 418.90 | 528.64 | 618.32 | 696.20 | 927.48 | 440.14 | 555.78 | 650.18 | 731.60 | 975.86 |
| 85 | 446.04 | 562.86 | 657.26 | 739.86 | 986.48 | 468.46 | 591.18 | 690.30 | 776.44 | 1034.86 |
| 86 | 474.36 | 598.26 | 699.74 | 787.06 | 1049.02 | 496.78 | 626.58 | 732.78 | 823.64 | 1097.40 |
| 87 | 506.22 | 636.02 | 742.22 | 836.62 | 1115.10 | 528.64 | 664.34 | 775.26 | 873.20 | 1163.48 |
| 88 | 538.08 | 677.32 | 790.60 | 888.54 | 1184.72 | 560.50 | 705.64 | 823.64 | 925.12 | 1233.10 |
| 89 | 573.48 | 722.16 | 841.34 | 945.18 | 1262.60 | 595.90 | 750.48 | 874.38 | 981.76 | 1310.98 |
| 90 | 612.42 | 770.54 | 897.98 | 1008.90 | 1346.38 | 634.84 | 798.86 | 931.02 | 1045.48 | 1394.76 |
| 91 | 654.90 | 822.46 | 958.16 | 1076.16 | 1438.42 | 677.32 | 850.78 | 991.20 | 1112.74 | 1486.80 |
| 92 | 699.74 | 877.92 | 1021.88 | 1146.96 | 1532.82 | 722.16 | 906.24 | 1054.92 | 1183.54 | 1581.20 |
| 93 | 746.94 | 936.92 | 1090.32 | 1223.66 | 1636.66 | 769.36 | 965.24 | 1123.36 | 1260.24 | 1685.04 |
| 94 | 798.86 | 1000.64 | 1164.66 | 1306.26 | 1747.58 | 821.28 | 1028.96 | 1197.70 | 1342.84 | 1795.96 |
| 95 | 855.50 | 1072.62 | 1247.26 | 1398.30 | 1870.30 | 877.92 | 1100.94 | 1280.30 | 1434.88 | 1918.68 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 30 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 31 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 32 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 33 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 34 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 35 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 36 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 37 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 38 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 39 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 40 | 27.14 | 33.04 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 53.10 | 59.00 | 80.24 |
| 41 | 27.14 | 33.04 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 53.10 | 59.00 | 80.24 |
| 42 | 27.14 | 33.04 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 53.10 | 59.00 | 80.24 |
| 43 | 27.14 | 33.04 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 53.10 | 59.00 | 80.24 |
| 44 | 27.14 | 33.04 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 53.10 | 59.00 | 80.24 |
| 45 | 29.50 | 36.58 | 41.30 | 44.84 | 61.36 | 40.12 | 49.56 | 56.64 | 62.54 | 83.78 |
| 46 | 29.50 | 36.58 | 41.30 | 44.84 | 61.36 | 40.12 | 49.56 | 56.64 | 62.54 | 83.78 |
| 47 | 29.50 | 36.58 | 41.30 | 44.84 | 61.36 | 40.12 | 49.56 | 56.64 | 62.54 | 83.78 |
| 48 | 29.50 | 36.58 | 41.30 | 44.84 | 61.36 | 40.12 | 49.56 | 56.64 | 62.54 | 83.78 |
| 49 | 29.50 | 36.58 | 41.30 | 44.84 | 61.36 | 40.12 | 49.56 | 56.64 | 62.54 | 83.78 |
| 50 | 33.04 | 40.12 | 44.84 | 49.56 | 68.44 | 44.84 | 54.28 | 62.54 | 68.44 | 94.40 |
| 51 | 33.04 | 41.30 | 47.20 | 53.10 | 69.62 | 44.84 | 56.64 | 66.08 | 71.98 | 95.58 |
| 52 | 34.22 | 43.66 | 48.38 | 54.28 | 73.16 | 47.20 | 57.82 | 67.26 | 74.34 | 100.30 |
| 53 | 36.58 | 44.84 | 50.74 | 56.64 | 76.70 | 48.38 | 60.18 | 68.44 | 76.70 | 103.84 |
| 54 | 36.58 | 46.02 | 51.92 | 59.00 | 79.06 | 49.56 | 62.54 | 70.80 | 79.06 | 106.20 |
| 55 | 37.76 | 47.20 | 54.28 | 60.18 | 81.42 | 50.74 | 64.90 | 73.16 | 81.42 | 108.56 |
| 56 | 40.12 | 49.56 | 57.82 | 63.72 | 84.96 | 53.10 | 67.26 | 76.70 | 84.96 | 114.46 |
| 57 | 43.66 | 53.10 | 61.36 | 68.44 | 90.86 | 56.64 | 70.80 | 80.24 | 90.86 | 120.36 |
| 58 | 46.02 | 56.64 | 66.08 | 71.98 | 97.94 | 60.18 | 73.16 | 86.14 | 95.58 | 127.44 |
| 59 | 48.38 | 60.18 | 69.62 | 79.06 | 103.84 | 62.54 | 77.88 | 89.68 | 101.48 | 134.52 |
| 60 | 51.92 | 64.90 | 74.34 | 83.78 | 110.92 | 66.08 | 82.60 | 95.58 | 107.38 | 142.78 |
| 61 | 55.46 | 69.62 | 80.24 | 89.68 | 120.36 | 69.62 | 88.50 | 101.48 | 113.28 | 152.22 |
| 62 | 60.18 | 76.70 | 87.32 | 97.94 | 128.62 | 75.52 | 95.58 | 108.56 | 120.36 | 160.48 |
| 63 | 66.08 | 82.60 | 94.40 | 103.84 | 140.42 | 80.24 | 101.48 | 115.64 | 128.62 | 172.28 |
| 64 | 70.80 | 88.50 | 101.48 | 113.28 | 152.22 | 84.96 | 107.38 | 122.72 | 138.06 | 185.26 |
| 65 | 75.52 | 95.58 | 108.56 | 121.54 | 162.84 | 90.86 | 115.64 | 132.16 | 147.50 | 198.24 |
| 66 | 81.42 | 103.84 | 118.00 | 130.98 | 175.82 | 97.94 | 123.90 | 141.60 | 158.12 | 212.40 |
| 67 | 87.32 | 110.92 | 126.26 | 141.60 | 189.98 | 103.84 | 130.98 | 149.86 | 168.74 | 225.38 |
| 68 | 94.40 | 116.82 | 134.52 | 152.22 | 202.96 | 110.92 | 140.42 | 161.66 | 180.54 | 240.72 |
| 69 | 101.48 | 128.62 | 147.50 | 165.20 | 221.84 | 119.18 | 152.22 | 173.46 | 194.70 | 261.96 |
| 70 | 109.74 | 141.60 | 161.66 | 181.72 | 244.26 | 128.62 | 165.20 | 188.80 | 213.58 | 284.38 |
| 71 | 123.90 | 156.94 | 179.36 | 201.78 | 270.22 | 142.78 | 181.72 | 207.68 | 234.82 | 312.70 |
| 72 | 136.88 | 174.64 | 200.60 | 225.38 | 299.72 | 155.76 | 199.42 | 230.10 | 258.42 | 344.56 |
| 73 | 154.58 | 193.52 | 223.02 | 250.16 | 335.12 | 174.64 | 220.66 | 252.52 | 283.20 | 379.96 |
| 74 | 171.10 | 217.12 | 248.98 | 278.48 | 374.06 | 191.16 | 244.26 | 278.48 | 312.70 | 420.08 |
| 75 | 188.80 | 240.72 | 277.30 | 311.52 | 415.36 | 208.86 | 267.86 | 307.98 | 345.74 | 461.38 |
| 76 | 211.22 | 267.86 | 309.16 | 346.92 | 463.74 | 231.28 | 295.00 | 339.84 | 381.14 | 509.76 |
| 77 | 232.46 | 298.54 | 344.56 | 389.40 | 518.02 | 252.52 | 325.68 | 376.42 | 423.62 | 562.86 |
| 78 | 257.24 | 331.58 | 383.50 | 433.06 | 574.66 | 277.30 | 357.54 | 413.00 | 466.10 | 619.50 |
| 79 | 282.02 | 363.44 | 421.26 | 475.54 | 632.48 | 300.90 | 389.40 | 451.94 | 507.40 | 676.14 |
| 80 | 305.62 | 395.30 | 457.84 | 516.84 | 686.76 | 324.50 | 420.08 | 486.16 | 549.88 | 730.42 |
| 81 | 328.04 | 423.62 | 490.88 | 554.60 | 737.50 | 346.92 | 448.40 | 520.38 | 587.64 | 781.16 |
| 82 | 349.28 | 450.76 | 522.74 | 590.00 | 784.70 | 369.34 | 476.72 | 552.24 | 624.22 | 829.54 |
| 83 | 371.70 | 477.90 | 554.60 | 624.22 | 833.08 | 391.76 | 505.04 | 586.46 | 659.62 | 879.10 |
| 84 | 395.30 | 507.40 | 588.82 | 663.16 | 882.64 | 415.36 | 534.54 | 620.68 | 698.56 | 931.02 |
| 85 | 418.90 | 539.26 | 625.40 | 704.46 | 939.28 | 440.14 | 567.58 | 657.26 | 739.86 | 987.66 |
| 86 | 446.04 | 573.48 | 665.52 | 748.12 | 997.10 | 467.28 | 601.80 | 697.38 | 783.52 | 1045.48 |
| 87 | 475.54 | 611.24 | 705.64 | 794.14 | 1059.64 | 496.78 | 639.56 | 737.50 | 829.54 | 1108.02 |
| 88 | 506.22 | 649.00 | 751.66 | 843.70 | 1126.90 | 527.46 | 677.32 | 783.52 | 879.10 | 1175.28 |
| 89 | 539.26 | 691.48 | 798.86 | 897.98 | 1200.06 | 560.50 | 719.80 | 830.72 | 933.38 | 1248.44 |
| 90 | 575.84 | 737.50 | 853.14 | 956.98 | 1280.30 | 597.08 | 765.82 | 885.00 | 992.38 | 1328.68 |
| 91 | 614.78 | 787.06 | 909.78 | 1020.70 | 1365.26 | 636.02 | 815.38 | 941.64 | 1056.10 | 1413.64 |
| 92 | 657.26 | 840.16 | 969.96 | 1087.96 | 1454.94 | 678.50 | 868.48 | 1001.82 | 1123.36 | 1503.32 |
| 93 | 700.92 | 896.80 | 1034.86 | 1161.12 | 1552.88 | 722.16 | 925.12 | 1066.72 | 1196.52 | 1601.26 |
| 94 | 750.48 | 958.16 | 1105.66 | 1239.00 | 1657.90 | 771.72 | 986.48 | 1137.52 | 1274.40 | 1706.28 |
| 95 | 802.40 | 1025.42 | 1182.36 | 1323.96 | 1774.72 | 823.64 | 1053.74 | 1214.22 | 1359.36 | 1823.10 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix D

**6060-6073 (Including 4062-NY & 4063-NY)**

**Shared Cost Percentages**

| Age | Base | | | | | Simple Inflation | | | | | Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | | | | | | | | | | 9.9% | | | | | 11.2% |
| 30 | | | | | | | | | | | | 17.6% | | | 9.9% |
| 31 | | | | | | | 10.4% | | | | | | | | 8.6% |
| 32 | | | | | | | | | | 7.7% | | | | | |
| 33 | | | | | | | 21.5% | | | | | 22.7% | | | |
| 34 | | | | 23.8% | | | 10.8% | | | 12.8% | | | | | 13.6% |
| 35 | | | | | | | 16.6% | | | 6.5% | | | 10.9% | | 11.6% |
| 36 | | | | | 18.9% | | 12.9% | | 9.8% | | | 12.2% | | 11.8% | 14.1% |
| 37 | | | | | | | 10.9% | | 10.3% | 12.8% | | 10.7% | | | 11.3% |
| 38 | | | | | 12.0% | | | | | 8.4% | | 12.6% | 22.7% | 14.8% | 13.6% |
| 39 | | | | | 16.9% | | 13.6% | 14.6% | | 13.1% | | 11.8% | 11.7% | 13.8% | 11.1% |
| 40 | 23.8% | | | 18.9% | 14.7% | | 11.7% | | | 9.4% | | | | 9.2% | 11.3% |
| 41 | | 23.8% | | 18.9% | 17.0% | | 15.4% | 11.2% | | 14.8% | 15.7% | 14.1% | 13.5% | 12.7% | 10.9% |
| 42 | 21.6% | | | | 23.8% | | 8.9% | | 11.8% | 13.3% | 13.5% | 15.6% | 10.6% | 11.2% | 11.3% |
| 43 | | 23.8% | | | 18.2% | 23.8% | 13.3% | | 13.1% | 14.1% | 15.5% | 12.9% | 14.5% | 11.8% | 11.4% |
| 44 | | | | 21.7% | 18.7% | | 15.0% | | 11.1% | 17.1% | 12.6% | 14.3% | 13.0% | 13.1% | 12.3% |
| 45 | | 23.2% | 23.8% | 23.8% | 17.6% | | 15.6% | 15.3% | 16.6% | 15.2% | 23.8% | 14.1% | 11.8% | 13.6% | 12.2% |
| 46 | | 23.8% | | 18.8% | 23.8% | | 14.7% | | 16.5% | 15.4% | | 13.7% | 14.1% | 12.0% | 12.2% |
| 47 | | 23.8% | | 23.8% | 20.0% | | 17.4% | 18.6% | 20.9% | 15.6% | 16.1% | 15.6% | 14.0% | 12.8% | 12.0% |
| 48 | | | 20.8% | 20.4% | 17.6% | | 21.7% | 15.0% | 17.5% | 13.3% | 15.7% | 15.0% | 13.1% | 14.3% | 12.6% |
| 49 | 23.8% | 23.8% | | 23.2% | 21.2% | 23.6% | 17.9% | 19.7% | 17.7% | 16.0% | 20.1% | 15.0% | 13.3% | 14.1% | 12.3% |
| 50 | 15.2% | 16.2% | 18.5% | 15.1% | 11.1% | 14.4% | 10.6% | 11.2% | 10.7% | 10.3% | 12.5% | 12.0% | 10.2% | 10.8% | 9.6% |
| 51 | 23.2% | 21.7% | 16.1% | 18.6% | 11.4% | 9.7% | 12.5% | 11.8% | 10.6% | 11.6% | 12.8% | 11.6% | 10.8% | 9.9% | 10.1% |
| 52 | 19.4% | 17.9% | 19.2% | 14.7% | 13.6% | 14.8% | 13.2% | 12.1% | 11.4% | 11.5% | 17.2% | 13.0% | 10.9% | 10.6% | 10.0% |
| 53 | 21.4% | 17.7% | 19.2% | 20.7% | 16.3% | 14.3% | 14.7% | 14.5% | 11.8% | 11.9% | 14.2% | 13.3% | 11.8% | 11.2% | 10.8% |
| 54 | 23.8% | 19.0% | 17.1% | 15.1% | 16.6% | 15.8% | 15.8% | 15.1% | 12.7% | 12.2% | 14.7% | 13.2% | 11.8% | 11.7% | 10.6% |
| 55 | 13.9% | 11.9% | 12.4% | 10.0% | 11.6% | 9.5% | 10.3% | 10.0% | 8.3% | 8.7% | 11.8% | 10.4% | 8.8% | 9.3% | 8.6% |
| 56 | 16.1% | 12.7% | 13.3% | 11.8% | 12.4% | 12.9% | 10.4% | 10.6% | 9.2% | 8.8% | 12.4% | 10.5% | 9.4% | 9.4% | 8.6% |
| 57 | 17.7% | 13.5% | 13.6% | 11.9% | 12.8% | 11.8% | 11.9% | 11.3% | 10.0% | 9.3% | 12.1% | 11.3% | 10.1% | 10.0% | 9.0% |
| 58 | 18.3% | 14.3% | 13.8% | 13.3% | 14.8% | 12.0% | 11.9% | 12.0% | 10.4% | 10.0% | 12.7% | 11.5% | 10.4% | 10.5% | 9.7% |
| 59 | 19.7% | 16.1% | 14.3% | 14.4% | 14.2% | 12.9% | 12.3% | 11.7% | 12.0% | 10.7% | 14.0% | 12.4% | 11.3% | 11.6% | 10.2% |
| 60 | 11.1% | 9.8% | 9.3% | 8.6% | 9.6% | 8.8% | 7.9% | 7.4% | 6.9% | 7.4% | 9.7% | 8.5% | 8.4% | 8.0% | 7.5% |
| 61 | 14.1% | 11.0% | 9.8% | 9.2% | 11.2% | 9.1% | 8.8% | 7.9% | 7.9% | 7.7% | 10.6% | 9.2% | 8.5% | 8.4% | 8.1% |
| 62 | 13.8% | 11.2% | 11.3% | 10.4% | 11.3% | 10.8% | 9.1% | 8.8% | 8.3% | 8.1% | 12.0% | 9.4% | 9.0% | 9.0% | 8.0% |
| 63 | 16.8% | 12.8% | 12.1% | 11.0% | 11.0% | 11.0% | 10.3% | 9.4% | 9.3% | 9.2% | 12.3% | 9.9% | 9.2% | 9.1% | 8.6% |
| 64 | 16.2% | 14.1% | 13.3% | 11.7% | 13.3% | 12.1% | 10.9% | 10.4% | 9.8% | 9.0% | 12.1% | 10.3% | 9.9% | 9.8% | 8.8% |
| 65 | 9.8% | 8.1% | 7.8% | 7.8% | 8.6% | 7.5% | 6.9% | 6.2% | 6.0% | 6.1% | 7.1% | 7.1% | 6.7% | 6.5% | 6.5% |
| 66 | 11.2% | 9.0% | 8.5% | 8.6% | 9.3% | 8.4% | 7.8% | 6.7% | 6.7% | 6.7% | 7.4% | 7.2% | 6.4% | 7.0% | 6.7% |
| 67 | 13.5% | 10.4% | 8.9% | 9.2% | 9.5% | 8.6% | 7.9% | 7.3% | 7.2% | 6.4% | 8.1% | 7.6% | 7.5% | 7.4% | 6.9% |
| 68 | 13.4% | 11.7% | 11.5% | 10.1% | 10.0% | 9.0% | 8.2% | 7.7% | 7.5% | 7.0% | 8.9% | 7.4% | 7.6% | 7.0% | 7.8% |
| 69 | 13.6% | 12.7% | 11.0% | 10.5% | 11.7% | 9.1% | 9.0% | 7.9% | 7.6% | 7.7% | 8.3% | 8.2% | 7.7% | 7.6% | 8.0% |
| 70 | 10.5% | 9.0% | 8.6% | 7.3% | 8.3% | 6.7% | 6.4% | 6.2% | 5.9% | 6.0% | 7.5% | 5.7% | 6.0% | 5.9% | 6.8% |
| 71 | 11.0% | 9.6% | 9.3% | 9.2% | 9.3% | 7.7% | 7.5% | 6.7% | 6.6% | 6.4% | 7.4% | 6.8% | 6.2% | 5.7% | 6.6% |
| 72 | 11.9% | 10.7% | 10.3% | 8.7% | 9.7% | 7.9% | 6.8% | 7.5% | 6.9% | 6.7% | 8.2% | 6.5% | 9.8% | 7.2% | 4.9% |
| 73 | 13.7% | 11.4% | 11.8% | 10.8% | 10.0% | 7.9% | 7.6% | 7.7% | 7.2% | 5.5% | 7.4% | 8.7% | 6.9% | 8.6% | 9.4% |
| 74 | 14.2% | 12.2% | 11.4% | 12.6% | 10.1% | 10.1% | 8.3% | 8.4% | 7.7% | 13.4% | | 9.3% | 8.2% | 10.7% | |
| 75 | 12.0% | 10.8% | 11.4% | 11.0% | 7.9% | 7.4% | 7.6% | 5.2% | 6.8% | 8.1% | | 4.4% | 4.8% | | |
| 76 | 13.3% | 12.0% | 11.7% | | 7.4% | 7.9% | 7.6% | 5.9% | 5.2% | 6.7% | 12.0% | 11.1% | | 7.6% | |
| 77 | 15.1% | 12.2% | 9.6% | 8.7% | 10.6% | 8.0% | 6.8% | 7.4% | 6.6% | | 8.2% | 7.8% | | | |
| 78 | 16.2% | 10.9% | 13.0% | 11.0% | | 7.4% | 6.2% | | | | 12.9% | 14.5% | 8.7% | 7.6% | |
| 79 | 13.0% | 13.1% | 15.5% | 15.0% | | | | | | 6.9% | | | 6.7% | | |
| 80 | 12.0% | 9.0% | | | | | | | | | | | | | |
| 81 | | 11.7% | | | | | 5.6% | | | | | | | | |
| 82 | 14.5% | 6.8% | | | | 10.6% | | | | | | | | | |
| 83 | | | | | | | | | | | | | | | |
| 84 | 15.3% | | | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | | | | |
| 87 | | | | | | | | | | | | | | | |
| 88 | | | | | | | | | | | | | | | |
| 89 | | | | | | | | | | | | | | | |
| 90 | | | | | | | | | | | | | | | |
| 91 | | | | | | | | | | | | | | | |
| 92 | | | | | | | | | | | | | | | |
| 93 | | | | | | | | | | | | | | | |
| 94 | | | | | | | | | | | | | | | |
| 95 | | | | | | | | | | | | | | | |

* Certain cells are blank because there are no nationwide polcies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

## Appendix D

**6060-6073 (Including 4062-NY & 4063-NY)**
**Shared Cost Percentages**

### Note on premium calculation for a policyholder who elects the Shared Cost option:

To calculate the premium after election of the Shared Cost option, the premium rate schedules in Appendix C should be used. Since the Shared Cost option reduces the daily benefit, an additional factor is required to calculate the premium appropriately, as shown below:

$$\text{Premium after electing Shared Cost option} = \frac{\text{(Premium Rate Schedule per \$10 daily benefit: Appendix C)} * \text{(New Daily Benefit/10)}}{\text{(1 – Shared Cost Percentage)}}$$

A similar formula can be used for GPO policies with multiple layers of coverage:

$$\text{Premium after electing Shared Cost option} = \frac{[\ \text{(Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendix C)} * \text{(New Base Daily Benefit/10)} + \text{(Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendix C)} * \text{(New Layer 1 Daily Benefit/10)} + \ \ldots\ ]}{\text{(1 – Shared Cost Percentage)}}$$

# Appendix B1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 49.98 | 54.35 | 61.86 | 67.46 | 101.45 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 30 | 52.05 | 57.13 | 65.58 | 71.19 | 110.82 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 31 | 52.05 | 58.53 | 67.87 | 73.49 | 110.82 | 78.92 | 99.07 | 115.86 | 129.29 | 180.43 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 32 | 52.05 | 60.76 | 70.74 | 76.36 | 110.82 | 78.92 | 99.07 | 115.86 | 129.29 | 185.74 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 33 | 52.05 | 62.15 | 73.03 | 79.52 | 110.82 | 81.90 | 99.07 | 115.86 | 129.29 | 196.35 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 34 | 52.05 | 63.81 | 73.88 | 82.28 | 110.82 | 81.90 | 99.07 | 118.16 | 129.29 | 206.97 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 35 | 52.05 | 63.81 | 73.88 | 82.28 | 110.82 | 87.02 | 101.87 | 118.16 | 129.29 | 212.28 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 36 | 52.05 | 63.81 | 73.88 | 82.28 | 110.82 | 92.14 | 106.96 | 123.30 | 133.88 | 223.68 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 37 | 52.05 | 63.81 | 73.88 | 82.28 | 110.82 | 97.26 | 112.06 | 133.58 | 139.03 | 235.54 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 38 | 52.05 | 63.81 | 73.88 | 82.28 | 110.82 | 97.26 | 117.15 | 138.71 | 144.18 | 247.40 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 39 | 52.05 | 63.81 | 73.88 | 82.28 | 110.82 | 102.82 | 122.24 | 143.85 | 154.48 | 265.20 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 40 | 53.73 | 68.84 | 78.92 | 87.32 | 117.54 | 105.33 | 129.17 | 147.57 | 160.19 | 274.91 | 196.13 | 252.59 | 291.22 | 326.88 | 436.83 |
| 41 | 53.73 | 68.84 | 78.92 | 87.32 | 117.54 | 111.46 | 135.19 | 153.28 | 166.03 | 287.66 | 196.13 | 252.59 | 291.22 | 326.88 | 436.83 |
| 42 | 58.31 | 70.05 | 78.99 | 87.32 | 117.54 | 112.00 | 141.62 | 159.71 | 177.71 | 301.83 | 196.13 | 252.59 | 291.22 | 326.88 | 436.83 |
| 43 | 58.73 | 70.51 | 84.48 | 89.67 | 122.38 | 118.21 | 148.10 | 171.95 | 184.35 | 316.07 | 196.13 | 252.59 | 291.22 | 326.88 | 436.83 |
| 44 | 59.15 | 76.05 | 85.05 | 90.26 | 128.03 | 124.47 | 154.62 | 178.50 | 191.05 | 323.91 | 196.13 | 252.59 | 291.22 | 326.88 | 436.83 |
| 45 | 60.28 | 74.34 | 90.21 | 97.20 | 132.14 | 134.20 | 155.95 | 184.76 | 201.43 | 340.34 | 208.01 | 264.48 | 309.05 | 350.65 | 463.58 |
| 46 | 65.78 | 79.82 | 90.82 | 102.99 | 137.78 | 134.84 | 168.18 | 197.30 | 208.24 | 341.74 | 208.01 | 264.48 | 309.05 | 350.65 | 463.58 |
| 47 | 66.25 | 80.35 | 96.50 | 108.84 | 143.46 | 142.03 | 174.90 | 204.05 | 221.01 | 341.74 | 208.01 | 264.48 | 309.05 | 350.65 | 463.58 |
| 48 | 66.72 | 85.93 | 102.26 | 109.56 | 149.16 | 149.47 | 182.27 | 218.24 | 234.25 | 341.74 | 208.01 | 264.48 | 309.05 | 350.65 | 463.58 |
| 49 | 72.49 | 86.50 | 102.94 | 115.53 | 160.81 | 154.53 | 196.13 | 225.96 | 242.10 | 341.74 | 208.01 | 264.48 | 309.05 | 350.65 | 463.58 |
| 50 | 74.38 | 92.62 | 109.13 | 120.43 | 167.94 | 159.95 | 200.08 | 236.31 | 250.50 | 383.34 | 231.79 | 297.16 | 344.71 | 389.28 | 517.07 |
| 51 | 78.87 | 97.19 | 115.83 | 127.19 | 178.70 | 167.79 | 203.01 | 248.78 | 262.58 | 398.20 | 237.73 | 300.14 | 350.65 | 398.20 | 528.95 |
| 52 | 80.08 | 98.60 | 114.14 | 130.80 | 189.79 | 177.09 | 220.42 | 249.47 | 270.24 | 410.09 | 243.67 | 309.05 | 359.57 | 407.11 | 540.84 |
| 53 | 84.65 | 105.25 | 120.90 | 132.39 | 201.13 | 185.10 | 230.03 | 267.30 | 285.63 | 424.94 | 249.62 | 317.97 | 368.48 | 416.03 | 552.72 |
| 54 | 83.97 | 106.66 | 122.44 | 138.10 | 212.51 | 187.79 | 235.89 | 280.08 | 296.13 | 436.83 | 252.59 | 323.91 | 377.40 | 427.92 | 567.58 |
| 55 | 90.58 | 111.46 | 129.34 | 145.09 | 223.93 | 202.07 | 250.94 | 292.97 | 309.11 | 451.69 | 261.50 | 329.85 | 386.31 | 433.86 | 579.47 |
| 56 | 99.27 | 118.92 | 139.04 | 156.88 | 244.31 | 213.96 | 266.83 | 300.79 | 329.41 | 475.46 | 273.39 | 344.71 | 401.17 | 457.63 | 606.21 |
| 57 | 104.67 | 128.63 | 145.46 | 165.55 | 258.79 | 223.99 | 274.55 | 318.77 | 339.75 | 505.18 | 285.28 | 362.54 | 424.94 | 478.43 | 635.93 |
| 58 | 108.88 | 135.03 | 159.34 | 181.57 | 278.02 | 231.53 | 282.92 | 335.23 | 363.26 | 543.81 | 303.11 | 383.34 | 448.72 | 508.15 | 674.56 |
| 59 | 121.94 | 146.90 | 170.11 | 189.23 | 299.33 | 247.37 | 303.33 | 348.29 | 375.61 | 582.44 | 320.94 | 407.11 | 475.46 | 535.67 | 713.19 |
| 60 | 126.28 | 158.90 | 181.01 | 202.22 | 320.76 | 257.97 | 314.61 | 364.34 | 397.70 | 621.07 | 338.77 | 430.89 | 505.18 | 546.27 | 757.77 |
| 61 | 136.19 | 169.76 | 199.49 | 219.58 | 345.22 | 270.01 | 336.78 | 387.60 | 419.27 | 645.67 | 345.89 | 446.78 | 521.72 | 569.85 | 781.14 |
| 62 | 148.21 | 186.21 | 207.38 | 235.11 | 376.08 | 289.98 | 359.11 | 414.53 | 444.68 | 670.38 | 360.33 | 460.89 | 536.31 | 600.25 | 807.25 |
| 63 | 166.38 | 197.30 | 226.09 | 252.79 | 392.63 | 310.97 | 377.30 | 438.03 | 475.14 | 694.94 | 370.46 | 473.21 | 554.33 | 621.56 | 830.15 |
| 64 | 177.19 | 212.80 | 248.09 | 269.45 | 428.81 | 321.75 | 400.81 | 470.44 | 499.94 | 721.97 | 381.91 | 489.16 | 572.87 | 648.72 | 860.61 |
| 65 | 194.31 | 229.33 | 263.57 | 292.62 | 455.58 | 332.26 | 428.64 | 495.19 | 535.87 | 753.28 | 393.13 | 507.26 | 593.49 | 672.12 | 892.78 |
| 66 | 211.01 | 250.31 | 290.92 | 320.84 | 491.10 | 348.86 | 447.13 | 525.75 | 573.45 | 783.71 | 410.28 | 525.75 | 616.65 | 697.73 | 923.75 |
| 67 | 231.66 | 276.91 | 318.28 | 351.35 | 535.04 | 358.97 | 458.81 | 542.01 | 614.82 | 813.02 | 420.77 | 537.26 | 634.73 | 720.31 | 950.90 |
| 68 | 252.81 | 309.19 | 348.72 | 382.69 | 572.14 | 374.53 | 480.23 | 562.94 | 641.07 | 845.57 | 431.97 | 556.05 | 654.85 | 742.17 | 981.13 |
| 69 | 274.54 | 335.98 | 384.20 | 419.21 | 607.79 | 390.40 | 503.53 | 592.26 | 672.12 | 887.28 | 450.30 | 578.95 | 683.21 | 774.16 | 1022.59 |
| 70 | 295.14 | 374.27 | 423.63 | 467.03 | 654.44 | 414.91 | 534.67 | 630.91 | 716.46 | 945.30 | 474.79 | 609.53 | 718.60 | 816.98 | 1077.90 |
| 71 | 319.82 | 406.48 | 472.51 | 526.37 | 709.79 | 445.68 | 575.67 | 676.78 | 771.69 | 1017.23 | 505.52 | 652.02 | 765.50 | 872.80 | 1151.35 |
| 72 | 348.64 | 440.28 | 513.99 | 577.74 | 770.98 | 482.11 | 619.57 | 731.14 | 832.74 | 1097.70 | 541.88 | 697.27 | 820.79 | 934.34 | 1233.17 |
| 73 | 378.45 | 480.26 | 559.03 | 628.18 | 837.58 | 520.60 | 670.45 | 789.55 | 899.05 | 1185.29 | 580.16 | 747.29 | 879.84 | 1000.87 | 1319.76 |
| 74 | 412.53 | 521.67 | 608.62 | 682.61 | 912.00 | 560.52 | 721.46 | 852.80 | 967.50 | 1278.28 | 619.72 | 799.16 | 941.60 | 1069.24 | 1413.32 |
| 75 | 446.47 | 567.42 | 663.47 | 745.30 | 996.10 | 599.44 | 775.54 | 917.84 | 1044.13 | 1376.75 | 658.14 | 850.24 | 1006.77 | 1143.74 | 1510.16 |
| 76 | 486.67 | 619.86 | 725.73 | 817.94 | 1089.45 | 643.77 | 833.31 | 988.70 | 1127.02 | 1483.90 | 700.12 | 906.74 | 1074.08 | 1224.35 | 1611.97 |
| 77 | 542.36 | 693.48 | 814.38 | 918.49 | 1222.41 | 706.92 | 918.49 | 1091.44 | 1247.60 | 1638.84 | 762.33 | 990.69 | 1175.40 | 1343.31 | 1764.78 |
| 78 | 609.53 | 782.48 | 923.53 | 1042.75 | 1385.29 | 784.16 | 1020.92 | 1220.73 | 1395.37 | 1830.26 | 837.89 | 1093.12 | 1304.69 | 1491.08 | 1956.20 |
| 79 | 680.05 | 873.15 | 1032.67 | 1168.68 | 1549.85 | 863.08 | 1125.02 | 1346.67 | 1543.13 | 2021.68 | 915.13 | 1195.55 | 1430.63 | 1638.84 | 2145.94 |
| 80 | 747.22 | 962.15 | 1140.14 | 1289.58 | 1709.36 | 936.96 | 1225.77 | 1469.25 | 1682.50 | 2203.03 | 990.69 | 1294.62 | 1551.53 | 1776.53 | 2327.29 |
| 81 | 811.02 | 1046.10 | 1237.53 | 1400.40 | 1857.13 | 1007.48 | 1318.12 | 1576.71 | 1806.75 | 2365.91 | 1059.54 | 1388.65 | 1660.67 | 1902.47 | 2491.84 |
| 82 | 874.83 | 1126.70 | 1333.24 | 1509.55 | 1999.86 | 1074.65 | 1403.76 | 1680.82 | 1924.29 | 2520.39 | 1130.06 | 1477.64 | 1766.46 | 2023.36 | 2649.68 |
| 83 | 938.64 | 1208.98 | 1430.63 | 1618.69 | 2145.94 | 1143.49 | 1491.08 | 1783.25 | 2041.83 | 2676.55 | 1198.91 | 1564.96 | 1872.24 | 2142.58 | 2809.20 |
| 84 | 1007.48 | 1296.30 | 1534.73 | 1736.23 | 2302.10 | 1214.02 | 1583.43 | 1892.39 | 2164.41 | 2839.43 | 1271.11 | 1658.99 | 1983.06 | 2266.84 | 2973.76 |
| 85 | 1084.72 | 1395.37 | 1652.27 | 1868.88 | 2478.41 | 1292.94 | 1684.18 | 2013.29 | 2300.42 | 3020.77 | 1351.71 | 1761.42 | 2105.64 | 2406.21 | 3158.46 |
| 86 | 1168.68 | 1504.51 | 1779.89 | 2014.97 | 2671.51 | 1376.89 | 1793.32 | 2140.90 | 2446.51 | 3213.87 | 1435.66 | 1870.56 | 2233.26 | 2552.29 | 3351.56 |
| 87 | 1257.68 | 1618.69 | 1917.58 | 2167.77 | 2874.69 | 1465.89 | 1907.50 | 2278.59 | 2599.31 | 3417.05 | 1524.66 | 1984.74 | 2370.95 | 2705.09 | 3554.74 |
| 88 | 1353.39 | 1742.95 | 2063.66 | 2334.00 | 3094.66 | 1561.60 | 2031.76 | 2424.68 | 2765.54 | 3637.02 | 1620.37 | 2109.00 | 2517.03 | 2871.33 | 3774.71 |
| 89 | 1457.49 | 1877.28 | 2221.50 | 2513.67 | 3333.09 | 1665.71 | 2166.09 | 2582.52 | 2945.21 | 3875.46 | 1724.48 | 2243.33 | 2674.87 | 3051.00 | 4013.14 |
| 90 | 1571.68 | 2023.36 | 2396.13 | 2710.13 | 3593.36 | 1779.89 | 2312.18 | 2757.15 | 3141.67 | 4135.72 | 1838.66 | 2389.42 | 2849.50 | 3247.46 | 4273.41 |
| 91 | 1694.25 | 2181.20 | 2582.52 | 2921.70 | 3872.10 | 1902.47 | 2470.01 | 2943.53 | 3353.24 | 4414.46 | 1961.24 | 2547.26 | 3035.89 | 3459.03 | 4552.15 |
| 92 | 1823.55 | 2347.44 | 2778.98 | 3143.35 | 4169.30 | 2031.76 | 2636.25 | 3139.99 | 3574.89 | 4711.67 | 2090.53 | 2713.49 | 3232.34 | 3680.67 | 4849.36 |
| 93 | 1962.91 | 2527.11 | 2990.55 | 3383.47 | 4486.66 | 2171.13 | 2815.92 | 3351.56 | 3815.01 | 5029.02 | 2229.90 | 2893.16 | 3443.92 | 3920.79 | 5166.71 |
| 94 | 2114.04 | 2721.89 | 3222.27 | 3643.73 | 4832.56 | 2322.25 | 3010.70 | 3583.28 | 4075.27 | 5374.93 | 2381.02 | 3087.94 | 3675.64 | 4181.06 | 5512.62 |
| 95 | 2278.59 | 2935.14 | 3474.14 | 3929.19 | 5210.37 | 2486.81 | 3223.95 | 3835.16 | 4360.73 | 5752.73 | 2545.58 | 3301.19 | 3927.51 | 4466.51 | 5890.42 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 43.53 | 48.63 | 54.83 | 60.58 | 90.69 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 30 | 45.34 | 51.12 | 58.13 | 63.93 | 99.07 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 31 | 45.34 | 52.37 | 60.16 | 65.99 | 99.07 | 68.84 | 88.99 | 102.43 | 115.86 | 161.16 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 32 | 45.34 | 54.36 | 62.70 | 68.57 | 99.07 | 68.84 | 88.99 | 102.43 | 115.86 | 165.90 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 33 | 45.34 | 55.61 | 64.73 | 71.40 | 99.07 | 71.45 | 88.99 | 102.43 | 115.86 | 175.38 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 34 | 45.34 | 57.09 | 65.49 | 73.88 | 99.07 | 71.45 | 88.99 | 104.46 | 115.86 | 184.86 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 35 | 45.34 | 57.09 | 65.49 | 73.88 | 99.07 | 75.91 | 91.51 | 104.46 | 115.86 | 189.60 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 36 | 45.34 | 57.09 | 65.49 | 73.88 | 99.07 | 80.38 | 96.09 | 109.01 | 119.97 | 199.79 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 37 | 45.34 | 57.09 | 65.49 | 73.88 | 99.07 | 84.84 | 100.66 | 118.09 | 124.59 | 210.39 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 38 | 45.34 | 57.09 | 65.49 | 73.88 | 99.07 | 84.84 | 105.24 | 122.63 | 129.20 | 220.98 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 39 | 45.34 | 57.09 | 65.49 | 73.88 | 99.07 | 89.69 | 109.81 | 127.17 | 138.43 | 236.88 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 40 | 48.70 | 60.45 | 70.52 | 78.92 | 105.79 | 94.58 | 114.82 | 131.39 | 144.56 | 247.16 | 175.33 | 222.87 | 261.50 | 294.19 | 392.26 |
| 41 | 48.70 | 60.45 | 70.52 | 78.92 | 105.79 | 100.09 | 120.17 | 136.48 | 149.83 | 258.63 | 175.33 | 222.87 | 261.50 | 294.19 | 392.26 |
| 42 | 52.84 | 61.50 | 70.58 | 78.92 | 105.79 | 100.57 | 125.88 | 142.21 | 160.37 | 271.37 | 175.33 | 222.87 | 261.50 | 294.19 | 392.26 |
| 43 | 53.22 | 61.91 | 75.50 | 81.05 | 110.14 | 106.15 | 131.64 | 153.10 | 166.37 | 284.17 | 175.33 | 222.87 | 261.50 | 294.19 | 392.26 |
| 44 | 53.61 | 66.77 | 76.00 | 81.58 | 115.23 | 111.77 | 137.44 | 158.94 | 172.41 | 291.22 | 175.33 | 222.87 | 261.50 | 294.19 | 392.26 |
| 45 | 54.97 | 65.69 | 79.39 | 85.05 | 117.85 | 121.29 | 139.41 | 163.44 | 176.25 | 304.83 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 46 | 59.97 | 70.54 | 79.92 | 90.11 | 122.89 | 121.88 | 150.34 | 174.53 | 182.21 | 306.08 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 47 | 60.40 | 71.00 | 84.92 | 95.24 | 127.95 | 128.37 | 156.35 | 180.51 | 193.38 | 306.08 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 48 | 60.84 | 75.94 | 89.99 | 95.86 | 133.04 | 135.10 | 162.94 | 193.06 | 204.97 | 306.08 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 49 | 66.09 | 76.44 | 90.59 | 101.09 | 143.43 | 139.67 | 175.33 | 199.89 | 211.84 | 306.08 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 50 | 66.55 | 81.05 | 97.22 | 106.83 | 149.73 | 143.40 | 175.74 | 208.83 | 222.09 | 341.74 | 208.01 | 261.50 | 306.08 | 344.71 | 460.60 |
| 51 | 70.78 | 87.27 | 103.64 | 113.28 | 157.92 | 151.01 | 181.64 | 220.83 | 233.70 | 350.65 | 210.99 | 270.42 | 314.99 | 353.62 | 469.52 |
| 52 | 70.31 | 88.94 | 102.53 | 116.92 | 168.46 | 157.10 | 198.10 | 222.35 | 241.38 | 365.51 | 216.93 | 276.36 | 320.94 | 362.54 | 481.41 |
| 53 | 74.58 | 93.33 | 107.02 | 118.76 | 179.27 | 164.85 | 204.47 | 236.35 | 253.60 | 377.40 | 219.90 | 282.31 | 326.88 | 371.45 | 493.29 |
| 54 | 76.16 | 95.03 | 108.83 | 122.54 | 187.91 | 167.87 | 210.62 | 248.64 | 261.45 | 386.31 | 225.84 | 288.25 | 335.80 | 380.37 | 502.21 |
| 55 | 80.52 | 99.52 | 115.41 | 129.19 | 198.80 | 181.27 | 224.68 | 261.06 | 273.86 | 401.17 | 231.79 | 294.19 | 341.74 | 386.31 | 514.09 |
| 56 | 86.86 | 105.05 | 124.94 | 138.78 | 216.12 | 190.18 | 234.93 | 269.57 | 291.30 | 421.97 | 240.70 | 306.08 | 359.57 | 404.14 | 537.87 |
| 57 | 92.36 | 114.56 | 129.74 | 147.60 | 230.81 | 197.81 | 246.25 | 282.42 | 302.59 | 451.69 | 252.59 | 323.91 | 377.40 | 427.92 | 567.58 |
| 58 | 97.00 | 119.37 | 141.41 | 161.39 | 247.90 | 206.12 | 250.27 | 296.76 | 323.77 | 484.38 | 267.45 | 341.74 | 398.20 | 451.69 | 600.27 |
| 59 | 107.48 | 131.02 | 150.33 | 169.52 | 266.84 | 219.26 | 270.54 | 310.79 | 337.28 | 517.07 | 282.31 | 362.54 | 421.97 | 476.48 | 635.93 |
| 60 | 112.25 | 142.81 | 161.33 | 180.62 | 285.90 | 227.78 | 280.24 | 325.02 | 354.91 | 552.72 | 300.14 | 386.31 | 448.72 | 486.52 | 674.56 |
| 61 | 121.96 | 151.78 | 177.32 | 195.84 | 307.90 | 240.30 | 299.94 | 343.67 | 372.41 | 576.49 | 311.30 | 397.78 | 464.07 | 508.69 | 697.55 |
| 62 | 131.74 | 165.75 | 185.66 | 209.21 | 333.23 | 257.46 | 319.79 | 370.49 | 395.54 | 594.96 | 318.43 | 410.61 | 480.44 | 534.17 | 717.87 |
| 63 | 146.93 | 174.93 | 201.87 | 224.70 | 350.57 | 273.11 | 335.95 | 391.92 | 423.70 | 619.23 | 327.19 | 421.83 | 494.84 | 554.58 | 740.91 |
| 64 | 157.97 | 190.30 | 219.38 | 239.51 | 381.42 | 287.74 | 357.41 | 416.75 | 444.66 | 643.49 | 340.06 | 436.84 | 510.09 | 575.48 | 763.82 |
| 65 | 174.66 | 202.94 | 233.39 | 260.55 | 404.44 | 299.28 | 380.45 | 440.17 | 476.06 | 669.58 | 352.55 | 451.46 | 530.09 | 596.03 | 791.33 |
| 66 | 187.08 | 223.64 | 258.14 | 284.52 | 437.82 | 309.55 | 398.00 | 466.79 | 509.47 | 700.18 | 363.60 | 469.24 | 547.86 | 619.11 | 823.02 |
| 67 | 207.15 | 247.32 | 282.91 | 312.54 | 476.63 | 320.93 | 411.27 | 482.58 | 548.35 | 722.69 | 375.61 | 480.21 | 563.41 | 639.48 | 846.30 |
| 68 | 223.73 | 274.59 | 310.91 | 339.72 | 510.10 | 330.87 | 425.08 | 500.91 | 569.84 | 753.66 | 383.72 | 494.01 | 583.62 | 659.45 | 873.14 |
| 69 | 243.54 | 297.46 | 342.21 | 374.22 | 541.24 | 348.26 | 445.86 | 527.93 | 598.92 | 789.68 | 399.28 | 514.62 | 607.79 | 689.86 | 909.47 |
| 70 | 263.06 | 331.50 | 377.95 | 416.05 | 581.72 | 369.99 | 474.79 | 562.47 | 637.33 | 840.50 | 421.32 | 541.09 | 641.61 | 727.15 | 960.27 |
| 71 | 284.74 | 361.09 | 420.92 | 469.24 | 631.39 | 396.16 | 511.71 | 602.50 | 687.10 | 903.75 | 449.81 | 579.80 | 682.97 | 775.82 | 1023.42 |
| 72 | 308.79 | 392.46 | 458.21 | 513.99 | 687.31 | 428.32 | 551.84 | 651.45 | 741.10 | 978.17 | 480.12 | 619.57 | 731.14 | 830.75 | 1097.70 |
| 73 | 336.18 | 426.47 | 497.55 | 559.03 | 745.37 | 462.97 | 595.53 | 703.10 | 799.16 | 1054.66 | 514.84 | 664.68 | 783.79 | 891.37 | 1175.68 |
| 74 | 366.28 | 464.32 | 542.02 | 608.62 | 812.11 | 499.47 | 641.92 | 758.46 | 862.05 | 1137.69 | 551.27 | 710.36 | 839.85 | 952.70 | 1257.93 |
| 75 | 398.44 | 505.17 | 590.55 | 663.47 | 885.82 | 535.40 | 690.16 | 816.45 | 928.51 | 1225.56 | 586.99 | 757.75 | 894.71 | 1017.45 | 1342.96 |
| 76 | 433.73 | 551.55 | 647.18 | 727.44 | 969.92 | 573.75 | 741.10 | 881.12 | 1002.36 | 1319.97 | 623.27 | 807.69 | 957.96 | 1089.45 | 1434.38 |
| 77 | 481.91 | 616.24 | 725.39 | 817.74 | 1088.08 | 628.00 | 816.06 | 972.22 | 1109.91 | 1459.17 | 676.69 | 879.87 | 1047.78 | 1195.55 | 1571.68 |
| 78 | 542.36 | 696.84 | 821.10 | 928.56 | 1232.49 | 696.84 | 910.09 | 1084.72 | 1242.56 | 1628.77 | 745.54 | 972.22 | 1160.29 | 1326.52 | 1739.59 |
| 79 | 604.49 | 777.44 | 920.17 | 1039.39 | 1378.57 | 767.37 | 1002.45 | 1200.59 | 1373.54 | 1798.36 | 814.38 | 1064.57 | 1274.47 | 1457.49 | 1909.18 |
| 80 | 664.94 | 856.36 | 1014.20 | 1146.85 | 1521.30 | 834.53 | 1089.76 | 1306.37 | 1496.11 | 1959.56 | 881.55 | 1151.89 | 1380.25 | 1581.75 | 2070.38 |
| 81 | 722.03 | 930.24 | 1101.52 | 1247.60 | 1652.27 | 896.66 | 1172.04 | 1403.76 | 1608.62 | 2105.64 | 943.68 | 1234.17 | 1479.32 | 1694.25 | 2218.14 |
| 82 | 777.44 | 1002.45 | 1187.15 | 1343.31 | 1779.89 | 955.43 | 1249.28 | 1496.11 | 1712.72 | 2243.33 | 1004.13 | 1314.77 | 1573.35 | 1801.72 | 2359.19 |
| 83 | 834.53 | 1074.65 | 1272.79 | 1440.70 | 1909.18 | 1015.88 | 1326.52 | 1586.79 | 1816.83 | 2381.02 | 1066.25 | 1392.01 | 1665.71 | 1905.82 | 2498.56 |
| 84 | 896.66 | 1153.57 | 1365.14 | 1544.81 | 2048.55 | 1081.37 | 1408.80 | 1684.18 | 1925.97 | 2527.11 | 1131.74 | 1475.96 | 1763.10 | 2016.65 | 2646.32 |
| 85 | 965.51 | 1242.56 | 1470.93 | 1664.03 | 2204.71 | 1151.89 | 1499.47 | 1793.32 | 2048.55 | 2686.62 | 1202.26 | 1568.32 | 1873.92 | 2140.90 | 2809.20 |
| 86 | 1039.39 | 1338.27 | 1585.11 | 1793.32 | 2377.66 | 1225.77 | 1595.18 | 1907.50 | 2177.84 | 2859.58 | 1276.15 | 1664.03 | 1988.10 | 2270.20 | 2982.15 |
| 87 | 1119.99 | 1440.70 | 1706.01 | 1929.33 | 2559.01 | 1306.37 | 1697.61 | 2028.40 | 2313.85 | 3040.92 | 1356.75 | 1766.46 | 2109.00 | 2406.21 | 3163.50 |
| 88 | 1203.94 | 1551.53 | 1835.30 | 2077.10 | 2753.79 | 1390.33 | 1808.43 | 2157.69 | 2461.62 | 3235.70 | 1440.70 | 1877.28 | 2238.29 | 2553.97 | 3358.28 |
| 89 | 1297.98 | 1670.74 | 1978.03 | 2236.61 | 2965.36 | 1484.36 | 1927.65 | 2300.42 | 2621.14 | 3447.27 | 1534.73 | 1996.50 | 2381.02 | 2713.49 | 3569.85 |
| 90 | 1398.72 | 1801.72 | 2132.51 | 2411.25 | 3198.76 | 1585.11 | 2058.63 | 2454.90 | 2795.77 | 3680.67 | 1635.48 | 2127.47 | 2535.50 | 2888.12 | 3803.25 |
| 91 | 1507.87 | 1941.09 | 2298.74 | 2599.31 | 3447.27 | 1694.25 | 2197.99 | 2621.14 | 2983.83 | 3929.19 | 1744.63 | 2266.84 | 2701.74 | 3076.18 | 4051.76 |
| 92 | 1623.73 | 2090.53 | 2473.37 | 2799.13 | 3710.90 | 1810.11 | 2347.44 | 2795.77 | 3183.65 | 4192.81 | 1860.49 | 2416.28 | 2876.37 | 3276.00 | 4315.39 |
| 93 | 1746.31 | 2250.05 | 2661.44 | 3012.38 | 3992.99 | 1932.69 | 2506.96 | 2983.83 | 3396.90 | 4474.91 | 1983.06 | 2575.80 | 3064.43 | 3489.25 | 4597.49 |
| 94 | 1880.64 | 2423.00 | 2867.97 | 3244.10 | 4300.28 | 2067.02 | 2679.91 | 3190.37 | 3628.62 | 4782.19 | 2117.40 | 2748.75 | 3270.96 | 3720.97 | 4904.77 |
| 95 | 2028.40 | 2611.06 | 3091.30 | 3497.65 | 4637.78 | 2214.79 | 2867.97 | 3413.69 | 3882.17 | 5119.70 | 2265.16 | 2936.82 | 3494.29 | 3974.52 | 5242.28 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.30 | 44.34 | 50.61 | 55.07 | 83.00 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 30 | 41.98 | 46.61 | 53.66 | 58.12 | 90.67 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 31 | 41.98 | 47.75 | 55.53 | 59.99 | 90.67 | 63.81 | 80.60 | 94.03 | 105.79 | 147.15 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 32 | 41.98 | 49.57 | 57.87 | 62.34 | 90.67 | 63.81 | 80.60 | 94.03 | 105.79 | 151.48 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 33 | 41.98 | 50.70 | 59.75 | 64.91 | 90.67 | 66.22 | 80.60 | 94.03 | 105.79 | 160.13 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 34 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 66.22 | 80.60 | 95.90 | 105.79 | 168.79 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 35 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 70.36 | 82.88 | 95.90 | 105.79 | 173.12 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 36 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 74.50 | 87.02 | 100.07 | 109.54 | 182.42 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 37 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 78.63 | 91.17 | 108.41 | 113.75 | 192.09 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 38 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 78.63 | 95.31 | 112.58 | 117.97 | 201.77 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 39 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 83.13 | 99.45 | 116.75 | 126.39 | 216.28 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 40 | 43.66 | 55.41 | 63.81 | 70.52 | 95.71 | 85.98 | 104.57 | 119.26 | 128.93 | 224.47 | 160.47 | 205.04 | 237.73 | 264.48 | 353.62 |
| 41 | 43.66 | 55.41 | 63.81 | 70.52 | 95.71 | 90.99 | 109.44 | 123.88 | 133.63 | 234.88 | 160.47 | 205.04 | 237.73 | 264.48 | 353.62 |
| 42 | 47.38 | 56.38 | 63.86 | 70.52 | 95.71 | 91.43 | 114.64 | 129.08 | 143.03 | 246.45 | 160.47 | 205.04 | 237.73 | 264.48 | 353.62 |
| 43 | 47.72 | 56.75 | 68.31 | 72.43 | 99.65 | 96.50 | 119.89 | 138.97 | 148.38 | 258.07 | 160.47 | 205.04 | 237.73 | 264.48 | 353.62 |
| 44 | 48.06 | 61.21 | 68.76 | 72.90 | 104.25 | 101.61 | 125.17 | 144.27 | 153.77 | 264.48 | 160.47 | 205.04 | 237.73 | 264.48 | 353.62 |
| 45 | 49.65 | 60.51 | 72.17 | 78.11 | 107.14 | 110.97 | 127.60 | 146.86 | 162.52 | 278.19 | 169.38 | 216.93 | 249.62 | 282.31 | 374.43 |
| 46 | 54.17 | 64.97 | 72.65 | 82.76 | 111.72 | 111.50 | 137.60 | 156.83 | 168.01 | 279.33 | 169.38 | 216.93 | 249.62 | 282.31 | 374.43 |
| 47 | 54.56 | 65.40 | 77.20 | 87.46 | 116.32 | 117.45 | 143.10 | 162.20 | 178.31 | 279.33 | 169.38 | 216.93 | 249.62 | 282.31 | 374.43 |
| 48 | 54.95 | 69.94 | 81.81 | 88.04 | 120.94 | 123.60 | 149.13 | 173.47 | 188.99 | 279.33 | 169.38 | 216.93 | 249.62 | 282.31 | 374.43 |
| 49 | 59.70 | 70.41 | 82.35 | 92.83 | 130.39 | 127.78 | 160.47 | 179.61 | 195.33 | 279.33 | 169.38 | 216.93 | 249.62 | 282.31 | 374.43 |
| 50 | 60.68 | 75.26 | 89.29 | 97.12 | 135.57 | 129.62 | 162.22 | 192.35 | 201.43 | 309.05 | 190.18 | 240.70 | 279.33 | 314.99 | 419.00 |
| 51 | 64.71 | 79.34 | 93.48 | 103.35 | 143.37 | 137.03 | 165.62 | 201.26 | 212.69 | 317.97 | 193.16 | 243.67 | 285.28 | 320.94 | 427.92 |
| 52 | 64.46 | 79.27 | 92.86 | 107.02 | 153.54 | 142.82 | 175.78 | 200.66 | 220.39 | 332.82 | 196.13 | 249.62 | 291.22 | 329.85 | 439.80 |
| 53 | 68.53 | 85.39 | 97.11 | 107.08 | 161.78 | 150.39 | 187.43 | 213.84 | 229.57 | 341.74 | 202.07 | 255.56 | 297.16 | 335.80 | 445.75 |
| 54 | 68.35 | 85.33 | 99.11 | 110.87 | 172.25 | 150.80 | 190.96 | 225.78 | 237.43 | 353.62 | 205.04 | 261.50 | 306.08 | 344.71 | 457.63 |
| 55 | 72.47 | 91.56 | 105.46 | 117.26 | 180.52 | 163.44 | 204.25 | 237.86 | 249.45 | 362.54 | 208.01 | 267.45 | 312.02 | 353.62 | 466.55 |
| 56 | 80.66 | 95.14 | 112.85 | 126.71 | 197.33 | 175.33 | 214.63 | 244.04 | 266.80 | 386.31 | 219.90 | 279.33 | 326.88 | 368.48 | 490.32 |
| 57 | 84.15 | 104.51 | 117.94 | 133.63 | 209.83 | 180.36 | 223.60 | 257.26 | 276.05 | 410.09 | 228.82 | 294.19 | 344.71 | 386.31 | 514.09 |
| 58 | 87.10 | 109.59 | 129.46 | 147.27 | 224.73 | 186.35 | 231.23 | 272.03 | 294.82 | 439.80 | 243.67 | 312.02 | 365.51 | 413.06 | 543.81 |
| 59 | 99.21 | 119.11 | 138.46 | 153.75 | 241.32 | 199.58 | 245.94 | 283.99 | 306.62 | 469.52 | 258.53 | 329.85 | 386.31 | 435.05 | 576.50 |
| 60 | 102.23 | 128.73 | 147.56 | 164.92 | 260.33 | 208.57 | 253.81 | 296.19 | 322.19 | 505.18 | 273.39 | 347.68 | 410.09 | 443.84 | 615.13 |
| 61 | 111.79 | 137.80 | 161.20 | 178.04 | 279.91 | 221.40 | 273.63 | 312.66 | 340.35 | 524.61 | 282.48 | 360.31 | 423.72 | 461.44 | 634.14 |
| 62 | 119.39 | 151.42 | 167.88 | 191.28 | 304.67 | 233.07 | 290.96 | 334.22 | 361.15 | 544.68 | 290.50 | 374.30 | 435.75 | 487.36 | 653.62 |
| 63 | 133.97 | 160.69 | 183.70 | 204.64 | 317.85 | 248.77 | 307.52 | 356.06 | 384.52 | 562.45 | 300.15 | 383.98 | 448.87 | 503.67 | 673.31 |
| 64 | 143.03 | 171.88 | 200.93 | 217.55 | 345.89 | 261.58 | 324.22 | 380.95 | 403.80 | 583.33 | 308.67 | 394.99 | 465.62 | 523.17 | 695.81 |
| 65 | 157.20 | 184.68 | 213.27 | 236.50 | 369.58 | 271.38 | 344.94 | 400.15 | 433.00 | 611.25 | 319.57 | 410.88 | 481.90 | 542.77 | 722.85 |
| 66 | 169.67 | 203.12 | 235.61 | 258.28 | 398.44 | 282.53 | 361.15 | 425.02 | 462.08 | 636.31 | 331.67 | 425.02 | 498.73 | 562.60 | 749.32 |
| 67 | 187.11 | 224.07 | 257.95 | 283.94 | 434.57 | 290.03 | 373.23 | 439.79 | 498.50 | 658.50 | 339.95 | 435.04 | 513.49 | 582.43 | 770.23 |
| 68 | 203.59 | 248.65 | 281.50 | 309.02 | 464.14 | 301.00 | 386.02 | 454.95 | 519.29 | 684.72 | 349.26 | 448.06 | 528.48 | 602.01 | 795.02 |
| 69 | 221.40 | 271.78 | 310.72 | 339.46 | 492.44 | 314.99 | 405.93 | 479.13 | 543.46 | 718.70 | 363.79 | 468.04 | 552.33 | 625.54 | 827.39 |
| 70 | 239.53 | 303.69 | 342.64 | 379.34 | 530.39 | 337.91 | 434.15 | 509.01 | 581.72 | 765.65 | 384.96 | 494.04 | 581.72 | 662.99 | 874.72 |
| 71 | 259.98 | 328.07 | 383.78 | 426.40 | 575.67 | 363.15 | 464.25 | 548.85 | 625.20 | 823.28 | 410.61 | 526.15 | 621.07 | 705.67 | 932.63 |
| 72 | 280.90 | 356.60 | 416.37 | 468.17 | 625.55 | 388.48 | 502.03 | 593.68 | 673.36 | 890.51 | 438.28 | 563.79 | 665.39 | 757.04 | 1000.08 |
| 73 | 307.37 | 388.05 | 453.37 | 509.08 | 678.13 | 422.63 | 541.74 | 641.63 | 728.08 | 958.60 | 470.66 | 605.13 | 714.63 | 810.68 | 1068.10 |
| 74 | 332.98 | 421.78 | 492.07 | 553.12 | 739.96 | 453.23 | 584.57 | 690.01 | 784.36 | 1035.94 | 501.32 | 645.62 | 762.16 | 867.60 | 1145.09 |
| 75 | 362.87 | 460.70 | 537.18 | 604.78 | 805.77 | 487.38 | 629.68 | 743.52 | 846.69 | 1113.50 | 533.63 | 690.16 | 814.67 | 926.73 | 1222.00 |
| 76 | 394.46 | 502.03 | 589.12 | 662.55 | 882.83 | 522.53 | 674.50 | 802.57 | 913.57 | 1202.15 | 566.92 | 734.27 | 870.88 | 992.12 | 1306.31 |
| 77 | 438.26 | 560.83 | 659.90 | 743.86 | 990.69 | 570.91 | 742.18 | 884.91 | 1010.84 | 1328.20 | 616.24 | 800.95 | 953.75 | 1088.08 | 1430.63 |
| 78 | 493.67 | 634.71 | 747.22 | 844.61 | 1121.67 | 634.71 | 827.82 | 987.33 | 1130.06 | 1482.68 | 678.37 | 884.91 | 1054.50 | 1207.30 | 1583.43 |
| 79 | 550.76 | 708.60 | 836.21 | 945.36 | 1254.32 | 698.52 | 913.45 | 1091.44 | 1249.28 | 1635.48 | 742.18 | 968.86 | 1158.61 | 1324.84 | 1736.23 |
| 80 | 606.17 | 779.12 | 923.53 | 1044.43 | 1383.61 | 760.65 | 992.37 | 1188.83 | 1361.78 | 1783.25 | 802.63 | 1049.46 | 1257.68 | 1439.02 | 1884.00 |
| 81 | 658.22 | 846.29 | 1002.45 | 1135.10 | 1504.51 | 816.06 | 1066.25 | 1277.83 | 1464.21 | 1915.90 | 859.72 | 1123.34 | 1344.99 | 1541.45 | 2020.01 |
| 82 | 708.60 | 911.77 | 1079.69 | 1222.41 | 1620.37 | 871.47 | 1136.78 | 1361.78 | 1558.24 | 2041.83 | 915.13 | 1195.55 | 1430.63 | 1638.84 | 2147.62 |
| 83 | 758.97 | 978.94 | 1158.61 | 1311.41 | 1737.91 | 923.53 | 1207.30 | 1444.06 | 1653.95 | 2167.77 | 968.86 | 1267.75 | 1516.26 | 1736.23 | 2275.23 |
| 84 | 816.06 | 1049.46 | 1242.56 | 1405.44 | 1863.85 | 983.98 | 1281.18 | 1533.05 | 1751.34 | 2298.74 | 1029.31 | 1343.31 | 1605.26 | 1835.30 | 2407.89 |
| 85 | 878.19 | 1130.06 | 1338.27 | 1512.91 | 2006.57 | 1047.78 | 1365.14 | 1630.44 | 1862.17 | 2446.51 | 1094.80 | 1427.27 | 1704.33 | 1947.80 | 2557.33 |
| 86 | 947.03 | 1219.06 | 1442.38 | 1632.12 | 2162.73 | 1116.63 | 1454.14 | 1734.55 | 1981.39 | 2602.67 | 1163.64 | 1516.26 | 1808.43 | 2067.02 | 2713.49 |
| 87 | 1019.24 | 1311.41 | 1553.20 | 1756.38 | 2328.97 | 1188.83 | 1546.49 | 1845.37 | 2105.64 | 2768.90 | 1235.85 | 1608.62 | 1919.26 | 2191.28 | 2879.73 |
| 88 | 1096.48 | 1412.16 | 1670.74 | 1890.71 | 2506.96 | 1266.07 | 1647.24 | 1962.91 | 2239.97 | 2946.89 | 1313.09 | 1709.36 | 2036.80 | 2325.61 | 3057.71 |
| 89 | 1180.44 | 1519.62 | 1800.04 | 2035.12 | 2698.38 | 1350.03 | 1754.70 | 2092.21 | 2384.38 | 3138.31 | 1397.04 | 1816.83 | 2166.09 | 2470.01 | 3249.14 |
| 90 | 1272.79 | 1638.84 | 1939.41 | 2194.64 | 2909.95 | 1442.38 | 1873.92 | 2231.58 | 2543.90 | 3349.88 | 1489.40 | 1936.05 | 2305.46 | 2629.53 | 3460.71 |
| 91 | 1371.86 | 1766.46 | 2090.53 | 2365.91 | 3136.63 | 1541.45 | 2001.53 | 2382.70 | 2715.17 | 3576.57 | 1588.47 | 2063.66 | 2456.58 | 2800.81 | 3687.39 |
| 92 | 1477.64 | 1902.47 | 2251.73 | 2547.26 | 3376.75 | 1647.24 | 2137.55 | 2543.90 | 2896.52 | 3816.69 | 1694.25 | 2199.67 | 2617.78 | 2982.15 | 3927.51 |
| 93 | 1590.15 | 2046.87 | 2423.00 | 2740.36 | 3633.66 | 1759.74 | 2281.95 | 2715.17 | 3089.62 | 4073.59 | 1806.75 | 2344.08 | 2789.05 | 3175.25 | 4184.42 |
| 94 | 1712.72 | 2204.71 | 2609.38 | 2951.93 | 3914.08 | 1882.32 | 2439.79 | 2901.55 | 3301.19 | 4354.01 | 1929.33 | 2501.92 | 2975.44 | 3386.83 | 4464.83 |
| 95 | 1845.37 | 2377.66 | 2812.56 | 3181.97 | 4219.68 | 2014.97 | 2612.74 | 3104.73 | 3531.23 | 4659.61 | 2061.98 | 2674.87 | 3178.61 | 3616.87 | 4770.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.47 | 40.05 | 46.39 | 50.94 | 75.32 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 30 | 36.94 | 42.10 | 49.19 | 53.76 | 82.28 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 31 | 36.94 | 43.13 | 50.90 | 55.49 | 82.28 | 57.09 | 73.88 | 85.64 | 97.39 | 133.14 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 32 | 36.94 | 44.77 | 53.05 | 57.66 | 82.28 | 57.09 | 73.88 | 85.64 | 97.39 | 137.05 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 33 | 36.94 | 45.80 | 54.77 | 60.05 | 82.28 | 59.25 | 73.88 | 85.64 | 97.39 | 144.88 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 34 | 36.94 | 47.02 | 55.41 | 62.13 | 82.28 | 59.25 | 73.88 | 87.34 | 97.39 | 152.71 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 35 | 36.94 | 47.02 | 55.41 | 62.13 | 82.28 | 62.95 | 75.97 | 87.34 | 97.39 | 156.63 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 36 | 36.94 | 47.02 | 55.41 | 62.13 | 82.28 | 66.65 | 79.77 | 91.14 | 100.85 | 165.04 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 37 | 36.94 | 47.02 | 55.41 | 62.13 | 82.28 | 70.36 | 83.57 | 98.73 | 104.73 | 173.80 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 38 | 36.94 | 47.02 | 55.41 | 62.13 | 82.28 | 70.36 | 87.37 | 102.53 | 108.60 | 182.55 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 39 | 36.94 | 47.02 | 55.41 | 62.13 | 82.28 | 74.38 | 91.17 | 106.33 | 116.36 | 195.68 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 40 | 40.30 | 50.37 | 58.77 | 65.49 | 87.32 | 79.53 | 96.37 | 109.16 | 119.16 | 204.29 | 145.61 | 187.21 | 216.93 | 246.65 | 326.88 |
| 41 | 40.30 | 50.37 | 58.77 | 65.49 | 87.32 | 84.16 | 100.86 | 113.39 | 123.51 | 213.77 | 145.61 | 187.21 | 216.93 | 246.65 | 326.88 |
| 42 | 43.73 | 51.25 | 58.82 | 65.49 | 87.32 | 84.57 | 105.65 | 118.14 | 132.20 | 224.30 | 145.61 | 187.21 | 216.93 | 246.65 | 326.88 |
| 43 | 44.05 | 51.59 | 62.91 | 67.25 | 90.91 | 89.26 | 110.48 | 127.19 | 137.14 | 234.87 | 145.61 | 187.21 | 216.93 | 246.65 | 326.88 |
| 44 | 44.36 | 55.64 | 63.33 | 67.69 | 95.11 | 93.99 | 115.35 | 132.04 | 142.12 | 240.70 | 145.61 | 187.21 | 216.93 | 246.65 | 326.88 |
| 45 | 44.33 | 55.32 | 66.76 | 71.16 | 98.21 | 98.07 | 115.78 | 137.39 | 148.79 | 254.51 | 154.53 | 199.10 | 231.79 | 258.53 | 344.71 |
| 46 | 48.37 | 59.40 | 67.20 | 75.40 | 102.41 | 98.54 | 124.86 | 146.71 | 153.81 | 255.56 | 154.53 | 199.10 | 231.79 | 258.53 | 344.71 |
| 47 | 48.71 | 59.79 | 71.41 | 79.69 | 106.62 | 103.79 | 129.85 | 151.73 | 163.25 | 255.56 | 154.53 | 199.10 | 231.79 | 258.53 | 344.71 |
| 48 | 49.06 | 63.95 | 75.67 | 80.21 | 110.86 | 109.23 | 135.32 | 162.28 | 173.02 | 255.56 | 154.53 | 199.10 | 231.79 | 258.53 | 344.71 |
| 49 | 53.30 | 64.37 | 76.17 | 84.58 | 119.52 | 112.92 | 145.61 | 168.02 | 178.83 | 255.56 | 154.53 | 199.10 | 231.79 | 258.53 | 344.71 |
| 50 | 54.81 | 69.47 | 81.35 | 89.35 | 125.45 | 118.58 | 148.71 | 175.86 | 185.94 | 285.28 | 172.36 | 222.87 | 255.56 | 288.25 | 386.31 |
| 51 | 58.64 | 73.39 | 87.38 | 95.40 | 132.98 | 123.04 | 152.26 | 187.28 | 196.94 | 294.19 | 175.33 | 225.84 | 264.48 | 297.16 | 395.23 |
| 52 | 58.60 | 73.47 | 85.12 | 97.11 | 140.74 | 131.39 | 164.62 | 184.39 | 202.02 | 306.08 | 178.30 | 231.79 | 267.45 | 303.11 | 404.14 |
| 53 | 62.48 | 77.44 | 89.19 | 99.29 | 148.66 | 135.93 | 170.39 | 196.95 | 213.56 | 314.99 | 184.24 | 234.76 | 273.39 | 312.02 | 413.06 |
| 54 | 62.49 | 79.51 | 91.34 | 103.09 | 156.59 | 139.42 | 176.92 | 208.63 | 221.43 | 323.91 | 187.21 | 243.67 | 282.31 | 317.97 | 419.00 |
| 55 | 66.43 | 83.60 | 95.51 | 107.33 | 166.81 | 148.58 | 186.74 | 217.55 | 230.47 | 335.80 | 190.18 | 246.65 | 285.28 | 323.91 | 430.89 |
| 56 | 72.39 | 89.19 | 104.79 | 116.66 | 180.89 | 157.50 | 200.13 | 227.01 | 245.02 | 353.62 | 199.10 | 258.53 | 303.11 | 341.74 | 451.69 |
| 57 | 75.94 | 96.47 | 108.11 | 123.66 | 193.51 | 162.90 | 206.62 | 234.89 | 254.81 | 377.40 | 208.01 | 273.39 | 314.99 | 359.57 | 475.46 |
| 58 | 79.18 | 99.80 | 117.51 | 135.17 | 206.19 | 169.41 | 209.47 | 247.30 | 271.13 | 404.14 | 219.90 | 285.28 | 332.82 | 380.37 | 502.21 |
| 59 | 88.87 | 109.19 | 126.59 | 141.92 | 222.76 | 179.91 | 226.81 | 259.88 | 281.07 | 433.86 | 234.76 | 303.11 | 356.60 | 399.53 | 531.92 |
| 60 | 92.21 | 118.67 | 135.76 | 151.17 | 239.41 | 186.62 | 235.30 | 272.60 | 297.02 | 463.58 | 246.65 | 320.94 | 377.40 | 406.85 | 564.61 |
| 61 | 101.63 | 127.82 | 149.11 | 164.19 | 256.58 | 199.80 | 252.58 | 289.41 | 313.22 | 481.37 | 256.54 | 334.36 | 392.01 | 425.30 | 582.25 |
| 62 | 109.10 | 139.15 | 154.06 | 175.34 | 280.87 | 214.10 | 267.36 | 308.31 | 331.67 | 499.99 | 265.36 | 343.57 | 399.44 | 448.81 | 603.34 |
| 63 | 123.16 | 148.49 | 169.57 | 188.59 | 294.48 | 229.85 | 284.26 | 327.88 | 355.13 | 519.18 | 273.11 | 356.94 | 413.72 | 466.17 | 621.93 |
| 64 | 130.22 | 159.60 | 184.53 | 201.59 | 319.83 | 238.04 | 301.25 | 350.27 | 374.95 | 538.86 | 282.51 | 366.22 | 429.00 | 486.54 | 643.49 |
| 65 | 144.10 | 170.47 | 197.17 | 220.47 | 339.36 | 246.02 | 319.57 | 370.14 | 404.29 | 563.06 | 291.67 | 377.91 | 446.39 | 507.26 | 667.05 |
| 66 | 154.45 | 186.71 | 217.17 | 240.12 | 368.32 | 255.51 | 334.12 | 393.08 | 428.91 | 587.17 | 299.73 | 393.08 | 461.87 | 523.29 | 692.81 |
| 67 | 171.52 | 207.16 | 237.15 | 261.47 | 399.53 | 266.25 | 344.70 | 404.13 | 458.15 | 606.20 | 309.04 | 404.13 | 473.07 | 537.26 | 710.80 |
| 68 | 185.69 | 231.35 | 260.49 | 286.51 | 427.38 | 273.43 | 358.45 | 420.49 | 480.23 | 631.88 | 319.38 | 418.19 | 489.42 | 556.05 | 732.98 |
| 69 | 201.48 | 250.38 | 285.53 | 314.92 | 454.73 | 288.37 | 374.88 | 441.42 | 503.53 | 665.46 | 330.51 | 432.55 | 507.97 | 581.17 | 765.28 |
| 70 | 216.01 | 280.17 | 315.65 | 350.78 | 489.76 | 303.69 | 399.93 | 470.51 | 536.81 | 707.91 | 348.61 | 457.68 | 536.81 | 613.80 | 808.42 |
| 71 | 235.22 | 305.38 | 354.90 | 393.75 | 532.34 | 328.07 | 433.30 | 507.58 | 577.74 | 763.44 | 371.40 | 489.01 | 575.67 | 654.08 | 862.48 |
| 72 | 256.99 | 330.71 | 384.49 | 432.31 | 577.74 | 356.60 | 466.17 | 547.86 | 623.56 | 822.78 | 398.44 | 523.95 | 615.59 | 699.26 | 924.38 |
| 73 | 278.55 | 361.16 | 418.79 | 470.66 | 628.18 | 382.29 | 505.24 | 591.68 | 674.29 | 889.45 | 426.47 | 562.87 | 660.84 | 751.13 | 991.26 |
| 74 | 303.38 | 392.18 | 456.93 | 512.42 | 684.46 | 412.53 | 543.87 | 640.07 | 727.01 | 960.10 | 456.93 | 601.22 | 708.51 | 804.71 | 1061.84 |
| 75 | 330.85 | 428.68 | 498.05 | 560.31 | 747.08 | 444.69 | 585.21 | 688.38 | 784.43 | 1033.45 | 487.38 | 642.13 | 755.97 | 860.92 | 1133.06 |
| 76 | 360.30 | 467.88 | 544.72 | 614.74 | 817.94 | 476.42 | 630.10 | 742.81 | 848.68 | 1115.06 | 517.40 | 684.75 | 807.69 | 922.10 | 1210.69 |
| 77 | 401.31 | 522.21 | 611.21 | 690.13 | 918.49 | 523.89 | 691.81 | 821.10 | 938.64 | 1232.49 | 564.19 | 747.22 | 883.23 | 1010.84 | 1328.20 |
| 78 | 451.69 | 589.38 | 693.48 | 782.48 | 1039.39 | 580.98 | 770.73 | 916.81 | 1047.78 | 1375.22 | 621.28 | 824.46 | 980.62 | 1119.99 | 1469.25 |
| 79 | 502.06 | 658.22 | 775.76 | 876.51 | 1163.64 | 638.07 | 849.64 | 1012.52 | 1158.61 | 1519.62 | 676.69 | 901.70 | 1074.65 | 1230.81 | 1613.65 |
| 80 | 552.44 | 725.39 | 854.68 | 967.18 | 1282.86 | 693.48 | 925.21 | 1103.19 | 1262.71 | 1653.95 | 732.11 | 977.26 | 1165.32 | 1334.92 | 1747.98 |
| 81 | 599.45 | 789.20 | 928.56 | 1051.14 | 1393.69 | 745.54 | 995.73 | 1183.79 | 1356.75 | 1776.53 | 784.16 | 1049.46 | 1247.60 | 1430.63 | 1872.24 |
| 82 | 646.47 | 849.64 | 1000.77 | 1131.74 | 1501.15 | 795.91 | 1059.54 | 1262.71 | 1445.74 | 1894.07 | 836.21 | 1114.95 | 1328.20 | 1519.62 | 1991.46 |
| 83 | 693.48 | 910.09 | 1072.97 | 1214.02 | 1610.30 | 844.61 | 1125.02 | 1339.95 | 1533.05 | 2009.93 | 886.59 | 1180.44 | 1405.44 | 1608.62 | 2110.68 |
| 84 | 743.86 | 977.26 | 1151.89 | 1303.01 | 1727.84 | 896.66 | 1193.87 | 1422.23 | 1625.41 | 2132.51 | 940.32 | 1252.64 | 1489.40 | 1702.65 | 2234.94 |
| 85 | 800.95 | 1052.82 | 1239.21 | 1402.08 | 1858.81 | 955.43 | 1272.79 | 1511.23 | 1727.84 | 2266.84 | 999.09 | 1329.88 | 1580.07 | 1806.75 | 2370.95 |
| 86 | 863.08 | 1133.42 | 1336.60 | 1511.23 | 2004.89 | 1017.56 | 1353.39 | 1608.62 | 1836.98 | 2412.92 | 1061.22 | 1410.48 | 1677.46 | 1915.90 | 2517.03 |
| 87 | 928.56 | 1220.73 | 1439.02 | 1627.09 | 2157.69 | 1083.05 | 1440.70 | 1711.04 | 1952.84 | 2565.73 | 1126.70 | 1497.79 | 1779.89 | 2031.76 | 2669.83 |
| 88 | 1000.77 | 1314.77 | 1548.17 | 1751.34 | 2322.25 | 1155.25 | 1534.73 | 1820.19 | 2077.10 | 2730.28 | 1198.91 | 1591.82 | 1889.03 | 2156.02 | 2834.39 |
| 89 | 1076.33 | 1415.52 | 1667.39 | 1885.67 | 2500.24 | 1230.81 | 1635.48 | 1939.41 | 2211.43 | 2908.27 | 1274.47 | 1692.57 | 2008.25 | 2290.35 | 3012.38 |
| 90 | 1161.96 | 1526.34 | 1798.36 | 2033.44 | 2696.70 | 1316.45 | 1746.31 | 2070.38 | 2359.19 | 3104.73 | 1360.10 | 1803.40 | 2139.22 | 2438.11 | 3208.84 |
| 91 | 1250.96 | 1643.88 | 1937.73 | 2192.96 | 2906.59 | 1405.44 | 1863.85 | 2209.75 | 2518.71 | 3314.62 | 1449.10 | 1920.94 | 2278.59 | 2597.63 | 3418.73 |
| 92 | 1346.67 | 1769.81 | 2085.49 | 2359.19 | 3128.24 | 1501.15 | 1989.78 | 2357.51 | 2684.94 | 3536.27 | 1544.81 | 2046.87 | 2426.36 | 2763.86 | 3640.38 |
| 93 | 1450.78 | 1905.82 | 2245.01 | 2540.54 | 3366.68 | 1605.26 | 2125.79 | 2517.03 | 2866.29 | 3774.71 | 1648.92 | 2182.88 | 2585.88 | 2945.21 | 3878.81 |
| 94 | 1561.60 | 2051.91 | 2417.96 | 2735.32 | 3625.26 | 1716.08 | 2271.88 | 2689.98 | 3061.07 | 4033.29 | 1759.74 | 2328.97 | 2758.83 | 3139.99 | 4137.40 |
| 95 | 1684.18 | 2213.11 | 2606.03 | 2948.57 | 3909.04 | 1838.66 | 2433.07 | 2878.05 | 3274.32 | 4317.07 | 1882.32 | 2490.16 | 2946.89 | 3353.24 | 4421.18 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.92 | 45.77 | 52.02 | 57.82 | 86.08 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 30 | 43.66 | 48.11 | 55.15 | 61.02 | 94.03 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 31 | 43.66 | 49.29 | 57.07 | 62.99 | 94.03 | 67.17 | 83.96 | 97.39 | 110.82 | 152.41 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 32 | 43.66 | 51.16 | 59.48 | 65.45 | 94.03 | 67.17 | 83.96 | 97.39 | 110.82 | 156.89 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 33 | 43.66 | 52.34 | 61.41 | 68.16 | 94.03 | 69.70 | 83.96 | 97.39 | 110.82 | 165.85 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 34 | 43.66 | 53.73 | 62.13 | 70.52 | 94.03 | 69.70 | 83.96 | 99.33 | 110.82 | 174.82 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 35 | 43.66 | 53.73 | 62.13 | 70.52 | 94.03 | 74.06 | 86.33 | 99.33 | 110.82 | 179.30 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 36 | 43.66 | 53.73 | 62.13 | 70.52 | 94.03 | 78.42 | 90.65 | 103.64 | 114.76 | 188.93 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 37 | 43.66 | 53.73 | 62.13 | 70.52 | 94.03 | 82.77 | 94.96 | 112.28 | 119.17 | 198.95 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 38 | 43.66 | 53.73 | 62.13 | 70.52 | 94.03 | 82.77 | 99.28 | 116.60 | 123.58 | 208.97 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 39 | 43.66 | 53.73 | 62.13 | 70.52 | 94.03 | 87.50 | 103.60 | 120.92 | 132.41 | 224.00 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 40 | 45.34 | 58.77 | 67.17 | 73.88 | 100.75 | 88.13 | 110.72 | 125.33 | 136.75 | 234.55 | 166.41 | 213.96 | 246.65 | 276.36 | 371.45 |
| 41 | 45.34 | 58.77 | 67.17 | 73.88 | 100.75 | 93.26 | 115.88 | 130.18 | 141.73 | 245.44 | 166.41 | 213.96 | 246.65 | 276.36 | 371.45 |
| 42 | 49.20 | 59.79 | 67.22 | 73.88 | 100.75 | 93.71 | 121.39 | 135.65 | 151.70 | 257.53 | 166.41 | 213.96 | 246.65 | 276.36 | 371.45 |
| 43 | 49.55 | 60.19 | 71.90 | 75.88 | 104.89 | 98.91 | 126.94 | 146.04 | 157.38 | 269.67 | 166.41 | 213.96 | 246.65 | 276.36 | 371.45 |
| 44 | 49.91 | 64.92 | 72.38 | 76.37 | 109.74 | 104.15 | 132.53 | 151.60 | 163.09 | 276.36 | 166.41 | 213.96 | 246.65 | 276.36 | 371.45 |
| 45 | 51.42 | 63.96 | 77.58 | 83.31 | 112.50 | 113.55 | 134.69 | 158.70 | 171.68 | 290.03 | 178.30 | 225.84 | 264.48 | 300.14 | 395.23 |
| 46 | 56.10 | 68.68 | 78.10 | 88.27 | 117.30 | 114.10 | 145.24 | 169.47 | 177.47 | 291.22 | 178.30 | 225.84 | 264.48 | 300.14 | 395.23 |
| 47 | 56.51 | 69.13 | 82.99 | 93.30 | 122.13 | 120.18 | 151.05 | 175.28 | 188.36 | 291.22 | 178.30 | 225.84 | 264.48 | 300.14 | 395.23 |
| 48 | 56.91 | 73.94 | 87.94 | 93.91 | 126.99 | 126.48 | 157.42 | 187.46 | 199.64 | 291.22 | 178.30 | 225.84 | 264.48 | 300.14 | 395.23 |
| 49 | 61.83 | 74.43 | 88.53 | 99.02 | 136.91 | 130.75 | 169.38 | 194.09 | 206.34 | 291.22 | 178.30 | 225.84 | 264.48 | 300.14 | 395.23 |
| 50 | 62.64 | 79.12 | 93.25 | 102.95 | 143.66 | 135.13 | 170.34 | 200.59 | 214.35 | 326.88 | 196.13 | 252.59 | 294.19 | 332.82 | 439.80 |
| 51 | 66.73 | 83.30 | 97.54 | 107.32 | 151.68 | 142.62 | 173.63 | 209.65 | 223.20 | 338.77 | 202.07 | 255.56 | 297.16 | 338.77 | 448.72 |
| 52 | 68.36 | 83.14 | 96.73 | 110.98 | 162.07 | 151.38 | 186.94 | 211.51 | 228.26 | 350.65 | 208.01 | 261.50 | 306.08 | 344.71 | 460.60 |
| 53 | 72.56 | 89.36 | 103.06 | 112.92 | 170.53 | 159.07 | 195.95 | 227.90 | 242.92 | 359.57 | 213.96 | 270.42 | 314.99 | 353.62 | 469.52 |
| 54 | 72.25 | 91.15 | 104.95 | 116.70 | 181.19 | 162.18 | 202.19 | 240.07 | 250.77 | 371.45 | 216.93 | 276.36 | 320.94 | 362.54 | 484.38 |
| 55 | 76.49 | 95.54 | 109.44 | 123.23 | 189.66 | 172.36 | 215.92 | 249.46 | 263.01 | 383.34 | 222.87 | 282.31 | 326.88 | 368.48 | 490.32 |
| 56 | 84.79 | 101.09 | 118.89 | 132.75 | 206.73 | 181.27 | 226.23 | 255.39 | 280.41 | 404.14 | 231.79 | 294.19 | 341.74 | 389.28 | 514.09 |
| 57 | 88.25 | 108.53 | 123.84 | 141.61 | 219.15 | 189.09 | 232.09 | 271.24 | 289.32 | 427.92 | 240.70 | 306.08 | 362.54 | 407.11 | 540.84 |
| 58 | 93.04 | 115.46 | 135.44 | 155.34 | 236.31 | 197.65 | 242.11 | 285.77 | 310.61 | 463.58 | 258.53 | 326.88 | 380.37 | 433.86 | 573.53 |
| 59 | 103.34 | 125.07 | 144.40 | 161.63 | 255.24 | 210.83 | 256.87 | 294.71 | 319.40 | 496.26 | 273.39 | 347.68 | 404.14 | 455.76 | 606.21 |
| 60 | 106.24 | 134.76 | 153.46 | 172.77 | 274.27 | 216.81 | 267.03 | 309.30 | 337.29 | 528.95 | 285.28 | 365.51 | 427.92 | 466.60 | 644.85 |
| 61 | 115.86 | 143.80 | 169.26 | 185.95 | 293.90 | 229.50 | 286.79 | 328.17 | 355.15 | 550.55 | 294.01 | 380.48 | 443.90 | 483.67 | 665.85 |
| 62 | 125.57 | 157.56 | 175.78 | 199.25 | 318.95 | 246.62 | 304.06 | 352.35 | 378.34 | 569.82 | 304.46 | 391.06 | 455.30 | 509.39 | 684.35 |
| 63 | 140.45 | 166.79 | 191.78 | 214.67 | 334.21 | 262.29 | 320.44 | 371.43 | 404.11 | 592.19 | 313.67 | 400.20 | 470.51 | 527.79 | 705.76 |
| 64 | 151.57 | 180.07 | 211.18 | 229.53 | 364.84 | 274.66 | 339.54 | 401.41 | 425.43 | 614.72 | 326.98 | 415.92 | 486.54 | 551.94 | 732.43 |
| 65 | 165.93 | 194.83 | 223.33 | 248.52 | 388.17 | 284.07 | 365.23 | 420.16 | 454.53 | 641.68 | 337.33 | 431.17 | 504.72 | 570.67 | 760.89 |
| 66 | 178.38 | 213.38 | 247.90 | 272.41 | 416.97 | 294.81 | 380.80 | 447.13 | 488.15 | 665.79 | 348.86 | 447.13 | 525.75 | 592.08 | 783.71 |
| 67 | 196.02 | 234.64 | 270.43 | 298.24 | 455.60 | 304.29 | 389.87 | 461.19 | 522.24 | 691.78 | 356.59 | 456.43 | 539.64 | 610.95 | 808.27 |
| 68 | 214.78 | 263.78 | 296.20 | 325.39 | 487.12 | 319.38 | 409.00 | 477.93 | 544.56 | 719.19 | 367.64 | 473.33 | 556.05 | 631.88 | 834.08 |
| 69 | 232.47 | 284.62 | 327.52 | 355.82 | 516.84 | 330.51 | 428.11 | 503.53 | 570.08 | 754.19 | 381.53 | 490.22 | 581.17 | 656.59 | 869.54 |
| 70 | 250.23 | 318.66 | 359.26 | 397.69 | 556.06 | 352.88 | 455.54 | 534.67 | 609.53 | 804.15 | 402.07 | 519.70 | 609.53 | 695.07 | 915.36 |
| 71 | 272.36 | 344.58 | 402.35 | 446.80 | 602.50 | 379.66 | 489.01 | 575.67 | 656.15 | 864.54 | 431.24 | 552.98 | 652.02 | 740.74 | 978.03 |
| 72 | 296.84 | 374.53 | 436.29 | 492.07 | 655.43 | 410.39 | 527.93 | 621.57 | 709.22 | 932.35 | 460.20 | 593.68 | 697.27 | 794.89 | 1047.90 |
| 73 | 320.82 | 409.18 | 474.50 | 534.05 | 712.71 | 441.84 | 570.55 | 670.45 | 764.58 | 1008.55 | 491.79 | 635.87 | 747.29 | 851.03 | 1121.89 |
| 74 | 351.48 | 443.98 | 517.97 | 580.87 | 775.11 | 477.27 | 614.17 | 725.16 | 823.21 | 1085.89 | 527.22 | 680.76 | 801.01 | 910.15 | 1200.59 |
| 75 | 378.87 | 482.04 | 563.86 | 633.24 | 846.69 | 508.72 | 658.14 | 780.87 | 887.60 | 1170.42 | 558.53 | 722.17 | 855.58 | 971.20 | 1284.26 |
| 76 | 413.24 | 527.65 | 616.44 | 694.99 | 925.52 | 546.43 | 708.65 | 840.14 | 957.96 | 1260.21 | 594.24 | 771.84 | 911.86 | 1039.93 | 1369.50 |
| 77 | 461.76 | 589.38 | 691.81 | 780.80 | 1039.39 | 601.13 | 780.80 | 926.89 | 1061.22 | 1393.69 | 648.15 | 841.25 | 999.09 | 1141.82 | 1501.15 |
| 78 | 518.85 | 664.94 | 785.84 | 886.59 | 1177.08 | 666.62 | 868.12 | 1037.71 | 1187.15 | 1554.88 | 713.63 | 928.56 | 1109.91 | 1267.75 | 1662.35 |
| 79 | 577.62 | 742.18 | 878.19 | 994.05 | 1318.12 | 733.78 | 957.11 | 1145.17 | 1313.09 | 1719.44 | 777.44 | 1015.88 | 1215.70 | 1393.69 | 1825.23 |
| 80 | 634.71 | 817.74 | 968.86 | 1096.48 | 1452.46 | 795.91 | 1041.07 | 1249.28 | 1430.63 | 1872.24 | 841.25 | 1099.84 | 1318.12 | 1511.23 | 1978.03 |
| 81 | 690.13 | 889.94 | 1051.14 | 1190.51 | 1578.39 | 856.36 | 1121.67 | 1339.95 | 1536.41 | 2011.61 | 901.70 | 1180.44 | 1410.48 | 1617.01 | 2117.40 |
| 82 | 743.86 | 957.11 | 1133.42 | 1282.86 | 1699.29 | 913.45 | 1192.19 | 1428.95 | 1635.48 | 2142.58 | 960.47 | 1256.00 | 1501.15 | 1719.44 | 2251.73 |
| 83 | 797.59 | 1027.63 | 1215.70 | 1375.22 | 1823.55 | 972.22 | 1267.75 | 1516.26 | 1734.55 | 2275.23 | 1019.24 | 1329.88 | 1591.82 | 1820.19 | 2387.74 |
| 84 | 856.36 | 1101.52 | 1304.69 | 1475.96 | 1956.20 | 1032.67 | 1344.99 | 1608.62 | 1840.34 | 2412.92 | 1079.69 | 1410.48 | 1685.86 | 1927.65 | 2527.11 |
| 85 | 921.85 | 1185.47 | 1403.76 | 1588.47 | 2107.32 | 1098.16 | 1430.63 | 1711.04 | 1954.52 | 2569.08 | 1148.53 | 1496.11 | 1789.96 | 2045.19 | 2684.94 |
| 86 | 994.05 | 1279.50 | 1512.91 | 1712.72 | 2270.20 | 1170.36 | 1524.66 | 1820.19 | 2078.78 | 2731.96 | 1220.73 | 1590.15 | 1899.11 | 2169.45 | 2847.82 |
| 87 | 1069.61 | 1375.22 | 1630.44 | 1842.02 | 2443.15 | 1245.92 | 1620.37 | 1937.73 | 2208.07 | 2904.91 | 1296.30 | 1685.86 | 2016.65 | 2298.74 | 3020.77 |
| 88 | 1150.21 | 1481.00 | 1754.70 | 1984.74 | 2631.21 | 1326.52 | 1726.16 | 2061.98 | 2350.80 | 3092.98 | 1376.89 | 1791.64 | 2140.90 | 2441.47 | 3208.84 |
| 89 | 1239.21 | 1595.18 | 1889.03 | 2135.87 | 2832.71 | 1415.52 | 1840.34 | 2196.32 | 2501.92 | 3294.47 | 1465.89 | 1905.82 | 2275.23 | 2592.59 | 3410.33 |
| 90 | 1336.60 | 1719.44 | 2036.80 | 2303.78 | 3054.36 | 1512.91 | 1964.59 | 2344.08 | 2669.83 | 3516.12 | 1563.28 | 2030.08 | 2423.00 | 2760.51 | 3631.98 |
| 91 | 1440.70 | 1853.77 | 2194.64 | 2483.45 | 3291.11 | 1617.01 | 2098.93 | 2501.92 | 2849.50 | 3752.88 | 1667.39 | 2164.41 | 2580.84 | 2940.17 | 3868.74 |
| 92 | 1549.85 | 1994.82 | 2362.55 | 2671.51 | 3544.66 | 1726.16 | 2239.97 | 2669.83 | 3037.56 | 4006.43 | 1776.53 | 2305.46 | 2748.75 | 3128.24 | 4122.29 |
| 93 | 1669.07 | 2147.62 | 2542.22 | 2876.37 | 3813.33 | 1845.37 | 2392.77 | 2849.50 | 3242.42 | 4275.09 | 1895.75 | 2458.26 | 2928.42 | 3333.09 | 4390.95 |
| 94 | 1796.68 | 2313.85 | 2738.68 | 3098.01 | 4107.18 | 1972.99 | 2559.01 | 3045.96 | 3464.07 | 4568.94 | 2023.36 | 2624.50 | 3124.88 | 3554.74 | 4684.80 |
| 95 | 1936.05 | 2495.20 | 2953.61 | 3339.81 | 4429.57 | 2112.36 | 2740.36 | 3260.89 | 3705.86 | 4891.33 | 2162.73 | 2805.84 | 3339.81 | 3796.54 | 5007.20 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.08 | 41.48 | 46.39 | 50.94 | 76.86 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 30 | 38.62 | 43.60 | 49.19 | 53.76 | 83.96 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 31 | 38.62 | 44.67 | 50.90 | 55.49 | 83.96 | 58.77 | 75.56 | 87.32 | 97.39 | 136.64 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 32 | 38.62 | 46.37 | 53.05 | 57.66 | 83.96 | 58.77 | 75.56 | 87.32 | 97.39 | 140.66 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 33 | 38.62 | 47.43 | 54.77 | 60.05 | 83.96 | 60.99 | 75.56 | 87.32 | 97.39 | 148.70 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 34 | 38.62 | 48.70 | 55.41 | 62.13 | 83.96 | 60.99 | 75.56 | 89.05 | 97.39 | 156.73 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 35 | 38.62 | 48.70 | 55.41 | 62.13 | 83.96 | 64.80 | 77.70 | 89.05 | 97.39 | 160.75 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 36 | 38.62 | 48.70 | 55.41 | 62.13 | 83.96 | 68.61 | 81.58 | 92.92 | 100.85 | 169.39 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 37 | 38.62 | 48.70 | 55.41 | 62.13 | 83.96 | 72.43 | 85.47 | 100.67 | 104.73 | 178.37 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 38 | 38.62 | 48.70 | 55.41 | 62.13 | 83.96 | 72.43 | 89.35 | 104.54 | 108.60 | 187.35 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 39 | 38.62 | 48.70 | 55.41 | 62.13 | 83.96 | 76.57 | 93.24 | 108.41 | 116.36 | 200.83 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 40 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 81.68 | 98.42 | 113.20 | 123.07 | 211.85 | 151.55 | 190.18 | 222.87 | 249.62 | 335.80 |
| 41 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 86.44 | 103.00 | 117.59 | 127.56 | 221.69 | 151.55 | 190.18 | 222.87 | 249.62 | 335.80 |
| 42 | 45.56 | 52.96 | 60.50 | 67.17 | 90.67 | 86.86 | 107.90 | 122.52 | 136.53 | 232.61 | 151.55 | 190.18 | 222.87 | 249.62 | 335.80 |
| 43 | 45.88 | 53.31 | 64.71 | 68.98 | 94.41 | 91.67 | 112.83 | 131.91 | 141.64 | 243.57 | 151.55 | 190.18 | 222.87 | 249.62 | 335.80 |
| 44 | 46.21 | 57.50 | 65.14 | 69.43 | 98.77 | 96.53 | 117.81 | 136.93 | 146.78 | 249.62 | 151.55 | 190.18 | 222.87 | 249.62 | 335.80 |
| 45 | 46.10 | 55.32 | 66.76 | 72.90 | 100.00 | 103.23 | 118.15 | 137.39 | 151.08 | 257.47 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 46 | 50.30 | 59.40 | 67.20 | 77.24 | 104.27 | 103.73 | 127.41 | 146.71 | 156.18 | 258.53 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 47 | 50.66 | 59.79 | 71.41 | 81.63 | 108.56 | 109.25 | 132.50 | 151.73 | 165.76 | 258.53 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 48 | 51.02 | 63.95 | 75.67 | 82.17 | 112.88 | 114.98 | 138.09 | 162.28 | 175.69 | 258.53 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 49 | 55.43 | 64.37 | 76.17 | 86.64 | 121.70 | 118.87 | 148.58 | 168.02 | 181.58 | 258.53 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 50 | 56.77 | 69.47 | 83.33 | 91.29 | 127.48 | 121.34 | 151.41 | 178.61 | 188.52 | 291.22 | 178.30 | 222.87 | 261.50 | 294.19 | 392.26 |
| 51 | 60.67 | 73.39 | 87.38 | 95.40 | 135.06 | 128.64 | 152.26 | 187.28 | 196.94 | 300.14 | 181.27 | 228.82 | 267.45 | 300.14 | 401.17 |
| 52 | 60.55 | 75.40 | 87.06 | 99.09 | 142.88 | 134.25 | 167.41 | 189.81 | 204.65 | 309.05 | 184.24 | 234.76 | 273.39 | 309.05 | 410.09 |
| 53 | 62.48 | 79.43 | 91.17 | 101.24 | 153.04 | 138.82 | 173.23 | 202.58 | 216.23 | 320.94 | 184.24 | 240.70 | 279.33 | 314.99 | 419.00 |
| 54 | 64.44 | 81.45 | 93.28 | 105.03 | 158.83 | 142.26 | 179.73 | 211.49 | 224.10 | 326.88 | 190.18 | 246.65 | 285.28 | 323.91 | 424.94 |
| 55 | 68.44 | 85.59 | 97.50 | 109.31 | 169.09 | 154.53 | 192.58 | 220.45 | 233.18 | 341.74 | 196.13 | 252.59 | 288.25 | 326.88 | 436.83 |
| 56 | 74.45 | 89.19 | 106.80 | 118.67 | 183.23 | 163.44 | 200.13 | 229.85 | 247.74 | 359.57 | 205.04 | 261.50 | 306.08 | 344.71 | 457.63 |
| 57 | 77.99 | 96.47 | 110.08 | 125.66 | 195.84 | 168.72 | 209.45 | 240.48 | 257.47 | 383.34 | 213.96 | 273.39 | 320.94 | 365.51 | 481.41 |
| 58 | 83.14 | 101.76 | 119.50 | 137.18 | 210.83 | 175.06 | 212.19 | 250.05 | 276.39 | 413.06 | 228.82 | 291.22 | 338.77 | 383.34 | 511.12 |
| 59 | 90.94 | 111.17 | 128.57 | 143.89 | 227.40 | 185.53 | 229.55 | 265.24 | 286.18 | 439.80 | 240.70 | 309.05 | 359.57 | 405.45 | 540.84 |
| 60 | 94.21 | 120.68 | 137.72 | 153.14 | 244.06 | 192.11 | 237.94 | 277.84 | 299.54 | 472.49 | 252.59 | 326.88 | 383.34 | 412.54 | 573.53 |
| 61 | 103.66 | 129.82 | 151.13 | 166.17 | 261.25 | 205.20 | 255.22 | 291.99 | 315.69 | 490.02 | 265.19 | 340.13 | 394.90 | 430.86 | 593.78 |
| 62 | 111.16 | 141.19 | 158.01 | 177.33 | 283.25 | 216.81 | 272.61 | 316.08 | 336.58 | 505.58 | 270.95 | 349.16 | 407.82 | 454.32 | 608.93 |
| 63 | 125.32 | 148.49 | 171.59 | 190.60 | 299.15 | 232.55 | 284.26 | 333.00 | 360.03 | 527.29 | 278.52 | 359.64 | 421.83 | 471.52 | 630.05 |
| 64 | 134.49 | 161.65 | 186.58 | 203.58 | 324.57 | 245.89 | 303.80 | 355.39 | 377.36 | 546.71 | 290.36 | 371.45 | 434.23 | 489.16 | 648.72 |
| 65 | 148.46 | 172.50 | 199.19 | 222.47 | 344.01 | 253.63 | 322.11 | 375.15 | 406.69 | 570.67 | 299.28 | 382.98 | 448.93 | 507.26 | 672.12 |
| 66 | 158.80 | 190.81 | 219.22 | 242.14 | 372.96 | 262.88 | 339.04 | 395.54 | 433.65 | 597.00 | 309.55 | 400.45 | 464.33 | 525.75 | 700.18 |
| 67 | 175.97 | 209.27 | 241.31 | 265.56 | 404.20 | 273.38 | 349.46 | 411.27 | 465.27 | 613.33 | 318.55 | 406.51 | 480.21 | 544.39 | 717.93 |
| 68 | 190.17 | 233.51 | 264.69 | 288.56 | 434.27 | 280.32 | 360.74 | 427.38 | 484.82 | 641.07 | 326.28 | 420.49 | 496.31 | 560.65 | 742.17 |
| 69 | 208.12 | 252.52 | 291.83 | 319.01 | 459.17 | 297.24 | 379.31 | 450.30 | 510.19 | 669.90 | 341.60 | 436.99 | 516.84 | 587.83 | 771.94 |
| 70 | 224.56 | 282.31 | 321.88 | 352.82 | 494.04 | 316.53 | 404.21 | 479.07 | 541.09 | 714.32 | 359.30 | 459.82 | 545.37 | 618.08 | 814.84 |
| 71 | 241.41 | 307.44 | 356.96 | 399.87 | 536.47 | 336.33 | 435.37 | 511.71 | 585.99 | 767.57 | 381.72 | 493.14 | 579.80 | 660.27 | 870.73 |
| 72 | 262.97 | 332.70 | 390.47 | 436.29 | 583.71 | 364.57 | 468.17 | 553.83 | 629.54 | 830.75 | 408.40 | 525.94 | 621.57 | 705.24 | 932.35 |
| 73 | 286.24 | 363.08 | 422.63 | 474.50 | 633.95 | 393.82 | 507.16 | 597.45 | 678.13 | 897.13 | 438.00 | 564.79 | 666.60 | 756.89 | 998.95 |
| 74 | 310.78 | 394.03 | 460.63 | 517.97 | 690.01 | 423.63 | 545.72 | 643.77 | 732.56 | 967.50 | 468.02 | 603.07 | 714.06 | 810.26 | 1069.24 |
| 75 | 337.96 | 428.68 | 501.61 | 563.86 | 752.41 | 453.58 | 585.21 | 693.71 | 789.77 | 1040.57 | 498.05 | 643.91 | 759.53 | 864.47 | 1140.18 |
| 76 | 368.84 | 469.59 | 549.85 | 618.15 | 824.77 | 488.37 | 630.10 | 747.93 | 852.09 | 1121.89 | 529.36 | 688.16 | 814.53 | 925.52 | 1219.23 |
| 77 | 409.71 | 523.89 | 616.24 | 695.16 | 925.21 | 533.97 | 693.48 | 826.14 | 943.68 | 1240.88 | 575.95 | 747.22 | 889.94 | 1015.88 | 1336.60 |
| 78 | 461.76 | 592.74 | 698.52 | 789.20 | 1047.78 | 592.74 | 774.08 | 921.85 | 1056.18 | 1385.29 | 634.71 | 826.14 | 987.33 | 1126.70 | 1479.32 |
| 79 | 513.82 | 661.58 | 782.48 | 883.23 | 1172.04 | 651.51 | 853.00 | 1020.92 | 1167.00 | 1529.70 | 691.81 | 905.06 | 1083.05 | 1239.21 | 1623.73 |
| 80 | 565.87 | 728.75 | 861.40 | 975.58 | 1292.94 | 710.28 | 926.89 | 1109.91 | 1272.79 | 1665.71 | 750.58 | 980.62 | 1172.04 | 1344.99 | 1759.74 |
| 81 | 614.57 | 790.87 | 936.96 | 1061.22 | 1403.76 | 762.33 | 995.73 | 1193.87 | 1368.50 | 1789.96 | 802.63 | 1049.46 | 1257.68 | 1440.70 | 1884.00 |
| 82 | 661.58 | 851.32 | 1009.16 | 1141.82 | 1512.91 | 812.70 | 1061.22 | 1271.11 | 1455.81 | 1907.50 | 854.68 | 1116.63 | 1338.27 | 1531.38 | 2004.89 |
| 83 | 708.60 | 913.45 | 1081.37 | 1224.09 | 1622.05 | 863.08 | 1128.38 | 1348.35 | 1543.13 | 2023.36 | 905.06 | 1183.79 | 1415.52 | 1618.69 | 2122.43 |
| 84 | 762.33 | 980.62 | 1160.29 | 1313.09 | 1741.27 | 920.17 | 1197.23 | 1432.31 | 1637.16 | 2147.62 | 962.15 | 1254.32 | 1497.79 | 1714.40 | 2250.05 |
| 85 | 821.10 | 1056.18 | 1250.96 | 1413.84 | 1873.92 | 978.94 | 1274.47 | 1524.66 | 1741.27 | 2283.63 | 1022.60 | 1333.24 | 1593.50 | 1818.51 | 2387.74 |
| 86 | 883.23 | 1136.78 | 1346.67 | 1524.66 | 2021.68 | 1041.07 | 1355.07 | 1620.37 | 1852.09 | 2431.39 | 1084.72 | 1413.84 | 1689.21 | 1929.33 | 2535.50 |
| 87 | 952.07 | 1224.09 | 1450.78 | 1640.52 | 2174.49 | 1109.91 | 1442.38 | 1724.48 | 1967.95 | 2584.20 | 1153.57 | 1501.15 | 1793.32 | 2045.19 | 2688.30 |
| 88 | 1022.60 | 1318.12 | 1559.92 | 1764.78 | 2340.72 | 1180.44 | 1536.41 | 1833.62 | 2092.21 | 2750.43 | 1224.09 | 1595.18 | 1902.47 | 2169.45 | 2854.54 |
| 89 | 1103.19 | 1420.55 | 1680.82 | 1900.79 | 2520.39 | 1261.03 | 1638.84 | 1954.52 | 2228.22 | 2930.10 | 1304.69 | 1697.61 | 2023.36 | 2305.46 | 3034.21 |
| 90 | 1188.83 | 1531.38 | 1813.47 | 2050.23 | 2718.53 | 1346.67 | 1749.66 | 2087.17 | 2377.66 | 3128.24 | 1390.33 | 1808.43 | 2156.02 | 2454.90 | 3232.34 |
| 91 | 1281.18 | 1650.59 | 1954.52 | 2209.75 | 2930.10 | 1439.02 | 1868.88 | 2228.22 | 2537.18 | 3339.81 | 1482.68 | 1927.65 | 2297.06 | 2614.42 | 3443.92 |
| 92 | 1380.25 | 1776.53 | 2102.28 | 2379.34 | 3155.10 | 1538.09 | 1994.82 | 2375.98 | 2706.77 | 3564.81 | 1581.75 | 2053.59 | 2444.83 | 2784.01 | 3668.92 |
| 93 | 1484.36 | 1912.54 | 2261.80 | 2560.69 | 3393.54 | 1642.20 | 2130.83 | 2535.50 | 2888.12 | 3803.25 | 1685.86 | 2189.60 | 2604.35 | 2965.36 | 3907.36 |
| 94 | 1598.54 | 2060.30 | 2438.11 | 2757.15 | 3655.49 | 1756.38 | 2278.59 | 2711.81 | 3084.58 | 4065.20 | 1800.04 | 2337.36 | 2780.66 | 3161.82 | 4169.30 |
| 95 | 1724.48 | 2219.82 | 2627.85 | 2973.76 | 3942.62 | 1882.32 | 2438.11 | 2901.55 | 3301.19 | 4352.33 | 1925.97 | 2496.88 | 2970.40 | 3378.43 | 4456.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 37.18 | 43.58 | 46.81 | 70.71 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 30 | 35.26 | 39.09 | 46.20 | 49.40 | 77.24 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 31 | 35.26 | 40.05 | 47.82 | 50.99 | 77.24 | 53.73 | 67.17 | 80.60 | 90.67 | 126.13 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 32 | 35.26 | 41.57 | 49.84 | 52.99 | 77.24 | 53.73 | 67.17 | 80.60 | 90.67 | 129.84 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 33 | 35.26 | 42.52 | 51.45 | 55.18 | 77.24 | 55.76 | 67.17 | 80.60 | 90.67 | 137.26 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 34 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 55.76 | 67.17 | 82.20 | 90.67 | 144.68 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 35 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 59.25 | 69.06 | 82.20 | 90.67 | 148.39 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 36 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 62.73 | 72.52 | 85.77 | 93.89 | 156.36 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 37 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 66.22 | 75.97 | 92.92 | 97.50 | 164.65 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 38 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 66.22 | 79.42 | 96.50 | 101.11 | 172.94 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 39 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 70.00 | 82.88 | 100.07 | 108.34 | 185.38 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 40 | 36.94 | 47.02 | 53.73 | 60.45 | 80.60 | 73.08 | 88.17 | 101.07 | 109.40 | 189.16 | 136.70 | 175.33 | 202.07 | 225.84 | 300.14 |
| 41 | 36.94 | 47.02 | 53.73 | 60.45 | 80.60 | 77.34 | 92.27 | 104.99 | 113.38 | 197.93 | 136.70 | 175.33 | 202.07 | 225.84 | 300.14 |
| 42 | 40.09 | 47.84 | 53.78 | 60.45 | 80.60 | 77.71 | 96.66 | 109.39 | 121.36 | 207.68 | 136.70 | 175.33 | 202.07 | 225.84 | 300.14 |
| 43 | 40.38 | 48.15 | 57.52 | 62.08 | 83.92 | 82.02 | 101.08 | 117.77 | 125.90 | 217.48 | 136.70 | 175.33 | 202.07 | 225.84 | 300.14 |
| 44 | 40.67 | 51.93 | 57.90 | 62.49 | 87.79 | 86.37 | 105.54 | 122.26 | 130.48 | 222.87 | 136.70 | 175.33 | 202.07 | 225.84 | 300.14 |
| 45 | 42.55 | 51.86 | 61.35 | 65.96 | 91.07 | 95.49 | 108.70 | 125.54 | 137.34 | 236.76 | 145.61 | 184.24 | 210.99 | 240.70 | 317.97 |
| 46 | 46.43 | 55.69 | 61.75 | 69.88 | 94.96 | 95.95 | 117.21 | 134.06 | 141.98 | 237.73 | 145.61 | 184.24 | 210.99 | 240.70 | 317.97 |
| 47 | 46.76 | 56.06 | 65.62 | 73.86 | 98.87 | 101.06 | 121.90 | 138.65 | 150.69 | 237.73 | 145.61 | 184.24 | 210.99 | 240.70 | 317.97 |
| 48 | 47.10 | 59.95 | 69.53 | 74.34 | 102.80 | 106.36 | 127.04 | 148.29 | 159.71 | 237.73 | 145.61 | 184.24 | 210.99 | 240.70 | 317.97 |
| 49 | 51.17 | 60.35 | 70.00 | 78.39 | 110.83 | 109.95 | 136.70 | 153.54 | 165.07 | 237.73 | 145.61 | 184.24 | 210.99 | 240.70 | 317.97 |
| 50 | 50.89 | 63.68 | 75.40 | 83.52 | 115.34 | 110.31 | 137.89 | 162.12 | 173.03 | 261.50 | 160.47 | 205.04 | 237.73 | 270.42 | 356.60 |
| 51 | 54.60 | 67.44 | 79.25 | 87.45 | 122.59 | 114.66 | 141.58 | 170.51 | 181.18 | 270.42 | 163.44 | 208.01 | 243.67 | 273.39 | 365.51 |
| 52 | 54.69 | 67.67 | 79.32 | 91.16 | 130.08 | 119.97 | 150.67 | 170.83 | 188.90 | 282.31 | 166.41 | 213.96 | 249.62 | 279.33 | 374.43 |
| 53 | 58.45 | 73.47 | 83.24 | 91.50 | 137.73 | 127.25 | 161.87 | 182.89 | 194.87 | 291.22 | 172.36 | 219.90 | 252.59 | 285.28 | 380.37 |
| 54 | 58.58 | 71.76 | 83.57 | 93.36 | 145.40 | 128.04 | 160.07 | 191.48 | 200.09 | 300.14 | 175.33 | 219.90 | 258.53 | 291.22 | 386.31 |
| 55 | 62.40 | 77.63 | 89.54 | 99.38 | 153.10 | 139.67 | 172.15 | 203.05 | 211.49 | 309.05 | 178.30 | 225.84 | 264.48 | 300.14 | 395.23 |
| 56 | 68.25 | 81.26 | 96.73 | 108.61 | 166.79 | 148.58 | 182.72 | 209.98 | 228.68 | 326.88 | 187.21 | 237.73 | 279.33 | 314.99 | 416.03 |
| 57 | 71.83 | 88.43 | 100.25 | 113.69 | 179.52 | 154.18 | 189.64 | 218.11 | 233.58 | 350.65 | 196.13 | 249.62 | 294.19 | 329.85 | 439.80 |
| 58 | 73.25 | 93.93 | 109.55 | 125.08 | 189.98 | 158.12 | 198.58 | 230.82 | 250.07 | 371.45 | 205.04 | 267.45 | 309.05 | 350.65 | 460.60 |
| 59 | 84.74 | 101.24 | 118.68 | 130.10 | 204.19 | 171.47 | 210.42 | 243.81 | 260.63 | 398.20 | 219.90 | 279.33 | 329.85 | 369.94 | 490.32 |
| 60 | 86.19 | 110.63 | 125.92 | 139.39 | 220.81 | 175.64 | 216.79 | 251.63 | 271.85 | 427.92 | 231.79 | 297.16 | 350.65 | 375.56 | 523.01 |
| 61 | 95.53 | 117.83 | 137.02 | 152.32 | 237.92 | 189.00 | 234.17 | 266.15 | 291.02 | 446.78 | 242.13 | 308.42 | 360.31 | 394.72 | 539.02 |
| 62 | 100.86 | 128.92 | 142.21 | 163.38 | 259.45 | 197.84 | 246.40 | 282.40 | 307.10 | 463.68 | 245.81 | 318.43 | 368.71 | 415.77 | 555.86 |
| 63 | 114.52 | 136.28 | 155.44 | 174.55 | 271.10 | 213.62 | 261.01 | 302.26 | 328.19 | 478.62 | 256.89 | 327.19 | 381.27 | 428.66 | 573.26 |
| 64 | 121.68 | 145.28 | 170.18 | 185.62 | 293.77 | 222.35 | 275.72 | 322.15 | 343.71 | 494.39 | 261.58 | 334.83 | 394.99 | 444.69 | 591.18 |
| 65 | 133.18 | 156.27 | 181.08 | 202.43 | 313.79 | 228.27 | 294.21 | 340.13 | 368.41 | 517.41 | 268.85 | 347.47 | 408.34 | 461.61 | 613.79 |
| 66 | 143.57 | 172.35 | 200.78 | 219.94 | 338.21 | 238.31 | 307.10 | 361.15 | 393.36 | 540.49 | 280.07 | 361.15 | 425.02 | 479.07 | 636.31 |
| 67 | 158.15 | 190.25 | 218.43 | 241.04 | 369.15 | 244.86 | 316.18 | 373.23 | 422.54 | 558.66 | 287.65 | 368.47 | 435.04 | 494.47 | 653.75 |
| 68 | 172.27 | 211.89 | 239.48 | 261.95 | 395.21 | 255.05 | 328.58 | 386.02 | 441.16 | 583.62 | 296.41 | 381.42 | 450.36 | 510.10 | 675.53 |
| 69 | 188.19 | 231.12 | 264.53 | 288.34 | 419.24 | 268.40 | 346.04 | 408.15 | 461.39 | 612.23 | 308.33 | 397.06 | 470.26 | 532.37 | 703.17 |
| 70 | 203.18 | 258.78 | 290.73 | 322.23 | 451.26 | 286.58 | 369.99 | 432.01 | 494.04 | 652.30 | 327.22 | 421.32 | 494.04 | 562.47 | 744.26 |
| 71 | 220.78 | 278.55 | 326.01 | 363.15 | 489.01 | 309.50 | 394.10 | 466.32 | 532.34 | 699.48 | 348.71 | 447.75 | 528.22 | 600.43 | 792.33 |
| 72 | 239.06 | 302.81 | 354.61 | 398.44 | 531.92 | 330.71 | 426.33 | 506.02 | 573.75 | 757.04 | 372.54 | 478.13 | 565.78 | 643.48 | 850.67 |
| 73 | 261.26 | 330.42 | 386.13 | 432.24 | 576.32 | 359.24 | 461.05 | 545.58 | 618.58 | 814.53 | 399.58 | 514.84 | 608.97 | 687.74 | 908.66 |
| 74 | 283.03 | 358.88 | 418.08 | 469.87 | 628.97 | 384.78 | 497.62 | 586.42 | 665.96 | 880.55 | 425.48 | 549.42 | 647.47 | 738.11 | 973.05 |
| 75 | 307.72 | 391.33 | 457.14 | 514.06 | 684.82 | 414.45 | 535.40 | 633.24 | 720.39 | 946.30 | 453.58 | 586.99 | 693.71 | 787.99 | 1038.79 |
| 76 | 334.69 | 426.90 | 500.33 | 563.51 | 749.64 | 443.98 | 573.75 | 681.33 | 776.96 | 1021.14 | 481.54 | 624.98 | 739.39 | 843.55 | 1109.94 |
| 77 | 372.77 | 476.88 | 560.83 | 633.04 | 842.93 | 485.27 | 631.36 | 752.25 | 859.72 | 1130.06 | 523.89 | 681.73 | 811.02 | 925.21 | 1217.38 |
| 78 | 419.79 | 539.00 | 634.71 | 718.67 | 953.75 | 539.00 | 703.56 | 839.57 | 962.15 | 1261.03 | 577.62 | 752.25 | 896.66 | 1027.63 | 1346.67 |
| 79 | 468.48 | 602.81 | 710.28 | 804.31 | 1066.25 | 594.42 | 777.44 | 926.89 | 1062.90 | 1390.33 | 631.36 | 824.46 | 983.98 | 1126.70 | 1475.96 |
| 80 | 515.50 | 661.58 | 785.84 | 888.27 | 1175.40 | 646.47 | 842.93 | 1010.84 | 1158.61 | 1514.58 | 681.73 | 891.62 | 1069.61 | 1224.09 | 1600.22 |
| 81 | 559.15 | 718.67 | 851.32 | 965.51 | 1279.50 | 693.48 | 905.06 | 1084.72 | 1245.92 | 1628.77 | 730.43 | 953.75 | 1141.82 | 1311.41 | 1717.76 |
| 82 | 602.81 | 775.76 | 918.49 | 1039.39 | 1376.89 | 740.50 | 967.18 | 1158.61 | 1324.84 | 1734.55 | 779.12 | 1017.56 | 1217.38 | 1393.69 | 1825.23 |
| 83 | 644.79 | 832.85 | 985.66 | 1114.95 | 1477.64 | 784.16 | 1027.63 | 1229.13 | 1405.44 | 1843.70 | 822.78 | 1078.01 | 1289.58 | 1475.96 | 1934.37 |
| 84 | 693.48 | 891.62 | 1056.18 | 1193.87 | 1585.11 | 836.21 | 1088.08 | 1303.01 | 1487.72 | 1954.52 | 874.83 | 1141.82 | 1365.14 | 1559.92 | 2046.87 |
| 85 | 747.22 | 960.47 | 1136.78 | 1286.22 | 1706.01 | 891.62 | 1160.29 | 1385.29 | 1583.43 | 2080.45 | 931.92 | 1212.34 | 1447.42 | 1655.63 | 2174.49 |
| 86 | 804.31 | 1036.03 | 1225.77 | 1386.97 | 1838.66 | 948.71 | 1235.85 | 1474.28 | 1684.18 | 2213.11 | 989.01 | 1287.90 | 1536.41 | 1756.38 | 2307.14 |
| 87 | 866.44 | 1114.95 | 1319.80 | 1492.76 | 1979.71 | 1010.84 | 1314.77 | 1568.32 | 1789.96 | 2354.15 | 1051.14 | 1366.82 | 1630.44 | 1862.17 | 2448.19 |
| 88 | 931.92 | 1200.59 | 1420.55 | 1606.94 | 2130.83 | 1076.33 | 1400.40 | 1669.07 | 1904.14 | 2505.28 | 1116.63 | 1452.46 | 1731.19 | 1976.35 | 2599.31 |
| 89 | 1004.13 | 1291.26 | 1529.70 | 1729.51 | 2293.71 | 1148.53 | 1491.08 | 1778.21 | 2026.72 | 2668.15 | 1188.83 | 1543.13 | 1840.34 | 2098.93 | 2762.19 |
| 90 | 1081.37 | 1393.69 | 1648.92 | 1865.52 | 2473.37 | 1225.77 | 1593.50 | 1897.43 | 2162.73 | 2847.82 | 1266.07 | 1645.56 | 1959.56 | 2234.94 | 2941.85 |
| 91 | 1165.32 | 1501.15 | 1776.53 | 2011.61 | 2666.47 | 1309.73 | 1700.97 | 2025.04 | 2308.82 | 3040.92 | 1350.03 | 1753.02 | 2087.17 | 2381.02 | 3134.95 |
| 92 | 1256.00 | 1617.01 | 1914.22 | 2164.41 | 2869.65 | 1400.40 | 1816.83 | 2162.73 | 2461.62 | 3244.10 | 1440.70 | 1868.88 | 2224.86 | 2533.82 | 3338.13 |
| 93 | 1351.71 | 1739.59 | 2060.30 | 2328.97 | 3087.94 | 1496.11 | 1939.41 | 2308.82 | 2626.17 | 3462.39 | 1536.41 | 1991.46 | 2370.95 | 2698.38 | 3556.42 |
| 94 | 1455.81 | 1873.92 | 2218.14 | 2508.64 | 3326.38 | 1600.22 | 2073.74 | 2466.66 | 2805.84 | 3700.82 | 1640.52 | 2125.79 | 2528.78 | 2878.05 | 3794.86 |
| 95 | 1568.32 | 2021.68 | 2391.10 | 2705.09 | 3586.64 | 1712.72 | 2221.50 | 2639.61 | 3002.30 | 3961.09 | 1753.02 | 2273.56 | 2701.74 | 3074.51 | 4055.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.63 | 34.32 | 39.36 | 42.68 | 64.56 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 30 | 31.90 | 36.08 | 41.73 | 45.04 | 70.52 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 31 | 31.90 | 36.96 | 43.19 | 46.49 | 70.52 | 48.70 | 63.81 | 72.20 | 82.28 | 113.87 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 32 | 31.90 | 38.37 | 45.01 | 48.31 | 70.52 | 48.70 | 63.81 | 72.20 | 82.28 | 117.22 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 33 | 31.90 | 39.25 | 46.47 | 50.31 | 70.52 | 50.54 | 63.81 | 72.20 | 82.28 | 123.91 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 34 | 31.90 | 40.30 | 47.02 | 52.05 | 70.52 | 50.54 | 63.81 | 73.64 | 82.28 | 130.61 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 35 | 31.90 | 40.30 | 47.02 | 52.05 | 70.52 | 53.69 | 65.61 | 73.64 | 82.28 | 133.96 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 36 | 31.90 | 40.30 | 47.02 | 52.05 | 70.52 | 56.85 | 68.89 | 76.84 | 85.20 | 141.16 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 37 | 31.90 | 40.30 | 47.02 | 52.05 | 70.52 | 60.01 | 72.17 | 83.24 | 88.47 | 148.64 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 38 | 31.90 | 40.30 | 47.02 | 52.05 | 70.52 | 60.01 | 75.45 | 86.45 | 91.75 | 156.13 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 39 | 31.90 | 40.30 | 47.02 | 52.05 | 70.52 | 63.44 | 78.73 | 89.65 | 98.31 | 167.36 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 40 | 33.58 | 43.66 | 50.37 | 55.41 | 73.88 | 66.64 | 82.01 | 92.99 | 101.58 | 174.02 | 121.84 | 160.47 | 184.24 | 208.01 | 276.36 |
| 41 | 33.58 | 43.66 | 50.37 | 55.41 | 73.88 | 70.51 | 85.84 | 96.59 | 105.28 | 182.10 | 121.84 | 160.47 | 184.24 | 208.01 | 276.36 |
| 42 | 36.44 | 44.42 | 50.42 | 55.41 | 73.88 | 70.86 | 89.92 | 100.64 | 112.69 | 191.07 | 121.84 | 160.47 | 184.24 | 208.01 | 276.36 |
| 43 | 36.71 | 44.71 | 53.93 | 56.91 | 76.92 | 74.79 | 94.03 | 108.35 | 116.91 | 200.08 | 121.84 | 160.47 | 184.24 | 208.01 | 276.36 |
| 44 | 36.97 | 48.22 | 54.29 | 57.28 | 80.48 | 78.75 | 98.17 | 112.48 | 121.16 | 205.04 | 121.84 | 160.47 | 184.24 | 208.01 | 276.36 |
| 45 | 37.23 | 46.68 | 55.93 | 60.75 | 83.93 | 82.58 | 96.88 | 116.07 | 125.90 | 216.04 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 46 | 40.63 | 50.12 | 56.31 | 64.37 | 87.51 | 82.98 | 104.47 | 123.94 | 130.15 | 216.93 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 47 | 40.92 | 50.45 | 59.83 | 68.03 | 91.12 | 87.40 | 108.65 | 128.19 | 138.13 | 216.93 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 48 | 41.21 | 53.96 | 63.40 | 68.47 | 94.74 | 91.98 | 113.23 | 137.10 | 146.40 | 216.93 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 49 | 44.77 | 54.31 | 63.82 | 72.20 | 102.14 | 95.09 | 121.84 | 141.95 | 151.31 | 216.93 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 50 | 46.98 | 59.82 | 69.44 | 75.75 | 107.24 | 102.04 | 127.08 | 151.13 | 157.53 | 243.67 | 148.58 | 190.18 | 216.93 | 243.67 | 329.85 |
| 51 | 50.55 | 61.49 | 75.19 | 81.48 | 112.20 | 106.27 | 128.22 | 159.33 | 168.05 | 249.62 | 151.55 | 190.18 | 225.84 | 252.59 | 335.80 |
| 52 | 50.78 | 61.87 | 71.58 | 83.23 | 119.42 | 114.25 | 139.51 | 154.56 | 173.16 | 258.53 | 154.53 | 196.13 | 225.84 | 258.53 | 344.71 |
| 53 | 52.40 | 65.53 | 75.31 | 83.72 | 126.80 | 115.69 | 144.83 | 166.00 | 181.52 | 267.45 | 154.53 | 199.10 | 231.79 | 264.48 | 350.65 |
| 54 | 52.73 | 67.88 | 77.74 | 87.53 | 134.22 | 116.65 | 151.64 | 177.19 | 189.41 | 276.36 | 157.50 | 208.01 | 240.70 | 270.42 | 356.60 |
| 55 | 56.36 | 71.66 | 81.59 | 91.43 | 141.67 | 124.81 | 160.48 | 185.65 | 195.22 | 285.28 | 160.47 | 210.99 | 243.67 | 276.36 | 365.51 |
| 56 | 62.04 | 75.32 | 88.66 | 98.55 | 152.70 | 133.72 | 168.22 | 192.96 | 206.90 | 300.14 | 169.38 | 219.90 | 258.53 | 288.25 | 383.34 |
| 57 | 63.62 | 82.40 | 92.39 | 105.71 | 165.53 | 136.72 | 175.49 | 201.33 | 217.65 | 320.94 | 175.33 | 231.79 | 267.45 | 306.08 | 404.14 |
| 58 | 67.31 | 84.15 | 99.59 | 114.99 | 176.08 | 144.00 | 176.82 | 208.83 | 231.64 | 344.71 | 187.21 | 240.70 | 282.31 | 323.91 | 427.92 |
| 59 | 76.47 | 93.30 | 106.81 | 120.24 | 190.27 | 154.61 | 194.02 | 219.69 | 237.63 | 371.45 | 202.07 | 258.53 | 303.11 | 340.34 | 454.66 |
| 60 | 78.18 | 100.57 | 114.11 | 127.61 | 204.54 | 159.17 | 198.29 | 230.66 | 249.19 | 395.23 | 208.01 | 273.39 | 317.97 | 347.11 | 481.41 |
| 61 | 87.40 | 107.85 | 126.95 | 140.45 | 219.26 | 170.10 | 213.12 | 245.48 | 266.36 | 409.31 | 219.07 | 282.48 | 334.36 | 364.15 | 495.78 |
| 62 | 92.63 | 118.68 | 130.36 | 149.44 | 238.02 | 181.58 | 228.05 | 261.67 | 282.53 | 424.57 | 226.25 | 293.29 | 337.98 | 382.73 | 511.17 |
| 63 | 103.72 | 126.11 | 143.33 | 160.50 | 250.07 | 194.69 | 240.33 | 276.65 | 301.25 | 440.76 | 229.85 | 302.86 | 351.53 | 396.51 | 527.29 |
| 64 | 111.01 | 135.05 | 157.87 | 171.65 | 272.45 | 204.03 | 255.29 | 299.14 | 319.67 | 457.77 | 240.66 | 311.28 | 366.22 | 413.30 | 546.71 |
| 65 | 122.26 | 144.09 | 166.99 | 188.40 | 288.22 | 207.98 | 271.38 | 315.12 | 344.49 | 476.82 | 246.02 | 322.11 | 377.91 | 431.17 | 565.60 |
| 66 | 130.52 | 157.98 | 184.39 | 203.80 | 312.73 | 216.20 | 282.53 | 334.12 | 364.93 | 498.73 | 253.05 | 334.12 | 393.08 | 444.68 | 589.63 |
| 67 | 144.79 | 175.45 | 201.78 | 222.66 | 338.78 | 225.84 | 292.40 | 344.70 | 389.31 | 513.49 | 261.50 | 342.32 | 401.76 | 456.43 | 603.82 |
| 68 | 158.85 | 196.76 | 220.58 | 243.53 | 363.04 | 234.37 | 305.60 | 356.15 | 409.00 | 537.67 | 273.43 | 356.15 | 415.89 | 473.33 | 622.69 |
| 69 | 170.48 | 211.86 | 243.54 | 267.89 | 385.97 | 244.00 | 317.20 | 377.10 | 428.11 | 565.64 | 279.49 | 366.00 | 432.55 | 494.66 | 649.94 |
| 70 | 183.93 | 237.39 | 267.89 | 297.76 | 417.04 | 258.78 | 340.05 | 399.93 | 455.54 | 603.11 | 295.14 | 387.10 | 455.54 | 521.84 | 688.66 |
| 71 | 200.14 | 259.98 | 301.25 | 334.59 | 451.87 | 278.55 | 369.34 | 431.24 | 491.08 | 647.89 | 315.69 | 416.80 | 489.01 | 555.04 | 732.49 |
| 72 | 219.14 | 280.90 | 326.72 | 366.56 | 492.07 | 304.81 | 396.45 | 466.17 | 529.93 | 701.25 | 338.67 | 444.26 | 523.95 | 593.68 | 786.92 |
| 73 | 236.29 | 307.37 | 355.39 | 399.58 | 534.05 | 324.66 | 430.32 | 503.32 | 572.47 | 756.89 | 361.16 | 478.34 | 560.95 | 637.79 | 843.34 |
| 74 | 257.14 | 332.98 | 388.48 | 434.73 | 582.72 | 349.63 | 462.48 | 543.87 | 617.87 | 817.66 | 388.48 | 510.57 | 603.07 | 682.61 | 902.75 |
| 75 | 281.04 | 364.64 | 423.34 | 476.71 | 635.01 | 377.10 | 498.05 | 585.21 | 667.03 | 878.70 | 414.45 | 546.08 | 642.13 | 732.85 | 962.30 |
| 76 | 305.66 | 397.87 | 462.76 | 522.53 | 694.99 | 404.70 | 536.19 | 631.81 | 720.61 | 947.72 | 438.85 | 582.29 | 686.46 | 783.79 | 1029.68 |
| 77 | 340.87 | 443.29 | 518.85 | 586.02 | 780.80 | 444.97 | 587.70 | 696.84 | 797.59 | 1047.78 | 478.55 | 634.71 | 750.58 | 858.04 | 1128.38 |
| 78 | 384.52 | 500.38 | 589.38 | 664.94 | 883.23 | 493.67 | 654.86 | 779.12 | 889.94 | 1168.68 | 528.93 | 700.20 | 832.85 | 952.07 | 1249.28 |
| 79 | 426.50 | 559.15 | 659.90 | 745.54 | 989.01 | 542.36 | 722.03 | 861.40 | 985.66 | 1291.26 | 574.27 | 765.69 | 913.45 | 1046.10 | 1371.86 |
| 80 | 470.16 | 616.24 | 727.07 | 822.78 | 1089.76 | 589.38 | 785.84 | 938.64 | 1074.65 | 1405.44 | 622.96 | 831.17 | 990.69 | 1135.10 | 1484.36 |
| 81 | 508.78 | 671.66 | 789.20 | 893.30 | 1185.47 | 633.04 | 847.97 | 1005.80 | 1153.57 | 1511.23 | 666.62 | 893.30 | 1061.22 | 1215.70 | 1591.82 |
| 82 | 549.08 | 722.03 | 851.32 | 962.15 | 1276.15 | 676.69 | 900.02 | 1074.65 | 1229.13 | 1610.30 | 710.28 | 947.03 | 1130.06 | 1291.26 | 1692.57 |
| 83 | 589.38 | 774.08 | 911.77 | 1032.67 | 1368.50 | 718.67 | 957.11 | 1138.46 | 1304.69 | 1707.69 | 753.93 | 1004.13 | 1193.87 | 1368.50 | 1793.32 |
| 84 | 633.04 | 831.17 | 978.94 | 1108.23 | 1469.25 | 762.33 | 1015.88 | 1208.98 | 1381.93 | 1813.47 | 799.27 | 1064.57 | 1266.07 | 1447.42 | 1900.79 |
| 85 | 680.05 | 894.98 | 1052.82 | 1192.19 | 1580.07 | 811.02 | 1081.37 | 1284.54 | 1469.25 | 1927.65 | 847.97 | 1130.06 | 1343.31 | 1536.41 | 2014.97 |
| 86 | 733.78 | 963.83 | 1136.78 | 1284.54 | 1704.33 | 864.76 | 1150.21 | 1368.50 | 1561.60 | 2051.91 | 901.70 | 1198.91 | 1427.27 | 1628.77 | 2139.22 |
| 87 | 789.20 | 1037.71 | 1222.41 | 1383.61 | 1833.62 | 920.17 | 1224.09 | 1454.14 | 1660.67 | 2181.20 | 957.11 | 1272.79 | 1512.91 | 1727.84 | 2268.52 |
| 88 | 851.32 | 1118.31 | 1316.45 | 1489.40 | 1974.67 | 982.30 | 1304.69 | 1548.17 | 1766.46 | 2322.25 | 1019.24 | 1353.39 | 1606.94 | 1833.62 | 2409.57 |
| 89 | 915.13 | 1203.94 | 1417.19 | 1603.58 | 2125.79 | 1046.10 | 1390.33 | 1648.92 | 1880.64 | 2473.37 | 1083.05 | 1439.02 | 1707.69 | 1947.80 | 2560.69 |
| 90 | 987.33 | 1297.98 | 1528.02 | 1727.84 | 2292.03 | 1118.31 | 1484.36 | 1759.74 | 2004.89 | 2639.61 | 1155.25 | 1533.05 | 1818.51 | 2072.06 | 2726.92 |
| 91 | 1062.90 | 1397.04 | 1647.24 | 1863.85 | 2470.01 | 1193.87 | 1583.43 | 1878.96 | 2140.90 | 2817.60 | 1230.81 | 1632.12 | 1937.73 | 2208.07 | 2904.91 |
| 92 | 1145.17 | 1504.51 | 1773.17 | 2004.89 | 2659.76 | 1276.15 | 1690.89 | 2004.89 | 2281.95 | 3007.34 | 1313.09 | 1739.59 | 2063.66 | 2349.12 | 3094.66 |
| 93 | 1232.49 | 1620.37 | 1907.50 | 2159.37 | 2861.25 | 1363.46 | 1806.75 | 2139.22 | 2436.43 | 3208.84 | 1400.40 | 1855.45 | 2197.99 | 2503.60 | 3296.15 |
| 94 | 1328.20 | 1744.63 | 2055.27 | 2325.61 | 3081.22 | 1459.17 | 1931.01 | 2286.99 | 2602.67 | 3428.80 | 1496.11 | 1979.71 | 2345.76 | 2669.83 | 3516.12 |
| 95 | 1432.31 | 1880.64 | 2214.79 | 2506.96 | 3323.02 | 1563.28 | 2067.02 | 2446.51 | 2784.01 | 3670.60 | 1600.22 | 2115.72 | 2505.28 | 2851.18 | 3757.92 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 45.14 | 50.06 | 56.23 | 60.58 | 92.23 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 30 | 47.02 | 52.62 | 59.62 | 63.93 | 100.75 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 31 | 47.02 | 53.91 | 61.70 | 65.99 | 100.75 | 72.20 | 90.67 | 104.11 | 115.86 | 162.92 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 32 | 47.02 | 55.96 | 64.31 | 68.57 | 100.75 | 72.20 | 90.67 | 104.11 | 115.86 | 167.71 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 33 | 47.02 | 57.24 | 66.39 | 71.40 | 100.75 | 74.93 | 90.67 | 104.11 | 115.86 | 177.29 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 34 | 47.02 | 58.77 | 67.17 | 73.88 | 100.75 | 74.93 | 90.67 | 106.18 | 115.86 | 186.87 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 35 | 47.02 | 58.77 | 67.17 | 73.88 | 100.75 | 79.61 | 93.24 | 106.18 | 115.86 | 191.67 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 36 | 47.02 | 58.77 | 67.17 | 73.88 | 100.75 | 84.30 | 97.90 | 110.79 | 119.97 | 201.96 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 37 | 47.02 | 58.77 | 67.17 | 73.88 | 100.75 | 88.98 | 102.56 | 120.03 | 124.59 | 212.67 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 38 | 47.02 | 58.77 | 67.17 | 73.88 | 100.75 | 88.98 | 107.22 | 124.64 | 129.20 | 223.38 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 39 | 47.02 | 58.77 | 67.17 | 73.88 | 100.75 | 94.07 | 111.88 | 129.26 | 138.43 | 239.45 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 40 | 50.37 | 62.13 | 72.20 | 78.92 | 107.46 | 98.88 | 116.87 | 135.44 | 144.56 | 252.21 | 184.24 | 228.82 | 264.48 | 294.19 | 398.20 |
| 41 | 50.37 | 62.13 | 72.20 | 78.92 | 107.46 | 104.63 | 122.32 | 140.68 | 149.83 | 263.91 | 184.24 | 228.82 | 264.48 | 294.19 | 398.20 |
| 42 | 54.67 | 63.21 | 72.26 | 78.92 | 107.46 | 105.14 | 128.13 | 146.58 | 160.37 | 276.91 | 184.24 | 228.82 | 264.48 | 294.19 | 398.20 |
| 43 | 55.06 | 63.63 | 77.29 | 81.05 | 111.89 | 110.97 | 133.99 | 157.82 | 166.37 | 289.97 | 184.24 | 228.82 | 264.48 | 294.19 | 398.20 |
| 44 | 55.45 | 68.63 | 77.81 | 81.58 | 117.06 | 116.85 | 139.90 | 163.83 | 172.41 | 297.16 | 184.24 | 228.82 | 264.48 | 294.19 | 398.20 |
| 45 | 56.74 | 67.42 | 81.19 | 86.79 | 121.42 | 126.46 | 141.78 | 165.81 | 178.54 | 313.70 | 193.16 | 240.70 | 279.33 | 312.02 | 421.97 |
| 46 | 61.91 | 72.39 | 81.73 | 91.95 | 126.61 | 127.06 | 152.89 | 177.06 | 184.57 | 314.99 | 193.16 | 240.70 | 279.33 | 312.02 | 421.97 |
| 47 | 62.35 | 72.87 | 86.85 | 97.18 | 131.83 | 133.84 | 159.00 | 183.13 | 195.89 | 314.99 | 193.16 | 240.70 | 279.33 | 312.02 | 421.97 |
| 48 | 62.80 | 77.94 | 92.03 | 97.82 | 137.07 | 140.85 | 165.70 | 195.85 | 207.63 | 314.99 | 193.16 | 240.70 | 279.33 | 312.02 | 421.97 |
| 49 | 68.23 | 78.45 | 92.65 | 103.15 | 147.77 | 145.61 | 178.30 | 202.78 | 214.59 | 314.99 | 193.16 | 240.70 | 279.33 | 312.02 | 421.97 |
| 50 | 68.51 | 84.91 | 99.21 | 108.77 | 151.76 | 148.92 | 183.85 | 214.33 | 227.26 | 347.68 | 213.96 | 270.42 | 312.02 | 350.65 | 466.55 |
| 51 | 74.82 | 89.25 | 105.67 | 115.27 | 162.07 | 156.60 | 186.99 | 226.42 | 238.95 | 359.57 | 222.87 | 276.36 | 317.97 | 356.60 | 478.43 |
| 52 | 74.22 | 90.87 | 104.47 | 118.91 | 170.60 | 165.67 | 200.89 | 227.78 | 246.63 | 371.45 | 225.84 | 282.31 | 326.88 | 365.51 | 487.35 |
| 53 | 78.61 | 95.32 | 109.00 | 120.71 | 181.46 | 170.64 | 210.15 | 241.97 | 258.94 | 383.34 | 231.79 | 288.25 | 332.82 | 374.43 | 502.21 |
| 54 | 78.11 | 96.97 | 110.78 | 124.48 | 192.38 | 173.56 | 216.23 | 254.36 | 266.78 | 395.23 | 234.76 | 297.16 | 341.74 | 383.34 | 514.09 |
| 55 | 84.55 | 103.50 | 117.40 | 131.18 | 203.37 | 190.18 | 233.43 | 263.96 | 279.28 | 410.09 | 243.67 | 306.08 | 350.65 | 392.26 | 525.98 |
| 56 | 91.00 | 109.01 | 126.95 | 140.79 | 220.82 | 199.10 | 243.63 | 275.25 | 296.74 | 430.89 | 252.59 | 317.97 | 368.48 | 410.09 | 549.75 |
| 57 | 96.46 | 118.58 | 131.70 | 149.59 | 235.47 | 206.54 | 254.74 | 288.02 | 307.90 | 460.60 | 264.48 | 335.80 | 386.31 | 433.86 | 579.47 |
| 58 | 100.96 | 123.28 | 145.40 | 163.41 | 252.53 | 214.59 | 258.43 | 305.01 | 326.40 | 493.29 | 279.33 | 353.62 | 410.09 | 457.63 | 612.16 |
| 59 | 113.68 | 134.99 | 154.29 | 171.49 | 271.49 | 230.51 | 278.73 | 318.82 | 339.84 | 528.95 | 297.16 | 374.43 | 433.86 | 485.36 | 650.79 |
| 60 | 118.27 | 146.83 | 165.27 | 182.59 | 290.54 | 238.76 | 288.18 | 332.89 | 357.43 | 564.61 | 314.99 | 398.20 | 460.60 | 495.05 | 689.42 |
| 61 | 128.06 | 155.78 | 181.35 | 197.82 | 312.56 | 251.10 | 307.84 | 351.42 | 377.34 | 588.02 | 325.72 | 409.31 | 475.60 | 514.25 | 711.96 |
| 62 | 137.92 | 169.84 | 187.63 | 211.20 | 340.37 | 271.01 | 327.65 | 375.67 | 400.46 | 608.93 | 335.19 | 421.78 | 488.82 | 542.43 | 734.63 |
| 63 | 153.41 | 179.00 | 203.89 | 226.71 | 355.24 | 286.63 | 343.70 | 397.04 | 428.60 | 630.05 | 343.42 | 432.65 | 502.96 | 559.94 | 754.43 |
| 64 | 162.24 | 194.39 | 223.48 | 241.50 | 386.16 | 295.59 | 367.62 | 426.97 | 449.46 | 653.96 | 353.14 | 449.92 | 520.55 | 583.33 | 779.52 |
| 65 | 179.03 | 209.03 | 237.41 | 262.55 | 411.42 | 306.89 | 393.13 | 447.67 | 480.85 | 684.80 | 365.23 | 466.68 | 540.23 | 606.18 | 809.08 |
| 66 | 193.60 | 227.74 | 262.24 | 286.53 | 444.77 | 321.84 | 407.83 | 474.16 | 514.21 | 712.47 | 378.34 | 481.53 | 560.15 | 628.94 | 840.22 |
| 67 | 216.06 | 253.66 | 289.15 | 314.58 | 485.98 | 335.19 | 423.15 | 494.47 | 553.10 | 739.33 | 392.25 | 494.47 | 577.67 | 648.99 | 865.32 |
| 68 | 234.92 | 283.24 | 317.21 | 343.81 | 521.59 | 346.96 | 441.16 | 512.39 | 579.03 | 772.04 | 404.40 | 512.39 | 597.41 | 670.94 | 896.12 |
| 69 | 254.62 | 308.16 | 350.61 | 380.36 | 554.55 | 363.79 | 461.39 | 541.24 | 610.01 | 811.86 | 419.24 | 532.37 | 623.32 | 703.17 | 933.87 |
| 70 | 275.89 | 344.33 | 388.33 | 424.20 | 598.83 | 389.24 | 491.90 | 577.45 | 650.16 | 866.17 | 442.71 | 562.47 | 658.72 | 742.12 | 988.07 |
| 71 | 299.19 | 375.53 | 433.30 | 477.40 | 649.96 | 416.80 | 532.34 | 621.07 | 699.48 | 930.57 | 472.51 | 602.50 | 703.60 | 792.33 | 1054.37 |
| 72 | 326.72 | 408.40 | 470.16 | 525.94 | 707.23 | 452.23 | 573.75 | 669.38 | 757.04 | 1006.06 | 508.01 | 645.47 | 753.05 | 850.67 | 1131.57 |
| 73 | 355.39 | 443.76 | 512.92 | 570.55 | 768.42 | 487.95 | 620.50 | 726.16 | 816.45 | 1087.31 | 543.66 | 691.58 | 808.76 | 910.58 | 1212.18 |
| 74 | 386.63 | 482.82 | 558.67 | 621.57 | 838.00 | 525.37 | 667.81 | 782.51 | 882.40 | 1174.69 | 580.87 | 739.96 | 865.75 | 974.90 | 1298.63 |
| 75 | 419.79 | 526.51 | 610.11 | 679.48 | 914.28 | 563.86 | 718.62 | 843.13 | 951.63 | 1264.69 | 619.01 | 789.77 | 924.95 | 1044.13 | 1387.43 |
| 76 | 457.64 | 577.17 | 669.38 | 746.22 | 1002.36 | 606.20 | 776.96 | 911.86 | 1029.68 | 1366.08 | 659.13 | 845.26 | 990.41 | 1118.48 | 1485.61 |
| 77 | 510.46 | 646.47 | 752.25 | 841.25 | 1128.38 | 666.62 | 856.36 | 1009.16 | 1143.49 | 1514.58 | 716.99 | 923.53 | 1088.08 | 1230.81 | 1630.44 |
| 78 | 575.95 | 730.43 | 853.00 | 955.43 | 1279.50 | 740.50 | 955.43 | 1128.38 | 1281.18 | 1692.57 | 790.87 | 1020.92 | 1205.62 | 1368.50 | 1810.11 |
| 79 | 643.11 | 817.74 | 955.43 | 1071.29 | 1433.99 | 816.06 | 1054.50 | 1247.60 | 1417.19 | 1872.24 | 866.44 | 1119.99 | 1324.84 | 1504.51 | 1988.10 |
| 80 | 706.92 | 900.02 | 1054.50 | 1183.79 | 1583.43 | 888.27 | 1146.85 | 1360.10 | 1546.49 | 2043.51 | 938.64 | 1214.02 | 1439.02 | 1635.48 | 2159.37 |
| 81 | 769.05 | 978.94 | 1146.85 | 1287.90 | 1721.12 | 955.43 | 1234.17 | 1462.53 | 1662.35 | 2196.32 | 1005.80 | 1301.33 | 1541.45 | 1753.02 | 2313.85 |
| 82 | 827.82 | 1054.50 | 1235.85 | 1385.29 | 1852.09 | 1019.24 | 1316.45 | 1559.92 | 1769.81 | 2337.36 | 1071.29 | 1383.61 | 1640.52 | 1860.49 | 2458.26 |
| 83 | 888.27 | 1130.06 | 1324.84 | 1486.04 | 1988.10 | 1083.05 | 1395.37 | 1653.95 | 1877.28 | 2481.77 | 1135.10 | 1465.89 | 1736.23 | 1969.63 | 2606.03 |
| 84 | 953.75 | 1214.02 | 1422.23 | 1595.18 | 2132.51 | 1150.21 | 1484.36 | 1756.38 | 1991.46 | 2632.89 | 1205.62 | 1554.88 | 1840.34 | 2085.49 | 2758.83 |
| 85 | 1025.95 | 1306.37 | 1529.70 | 1716.08 | 2295.38 | 1224.09 | 1578.39 | 1867.20 | 2115.72 | 2800.81 | 1279.50 | 1650.59 | 1952.84 | 2213.11 | 2928.42 |
| 86 | 1106.55 | 1407.12 | 1648.92 | 1850.41 | 2473.37 | 1304.69 | 1679.14 | 1986.42 | 2250.05 | 2978.79 | 1360.10 | 1751.34 | 2072.06 | 2347.44 | 3106.41 |
| 87 | 1190.51 | 1514.58 | 1774.85 | 1991.46 | 2663.12 | 1388.65 | 1786.60 | 2112.36 | 2391.10 | 3168.54 | 1444.06 | 1858.81 | 2197.99 | 2488.49 | 3296.15 |
| 88 | 1281.18 | 1630.44 | 1910.86 | 2144.26 | 2866.29 | 1479.32 | 1902.47 | 2248.37 | 2543.90 | 3371.71 | 1534.73 | 1974.67 | 2334.00 | 2641.29 | 3499.33 |
| 89 | 1380.25 | 1756.38 | 2056.95 | 2308.82 | 3086.26 | 1578.39 | 2028.40 | 2394.45 | 2708.45 | 3591.68 | 1633.80 | 2100.60 | 2480.09 | 2805.84 | 3719.30 |
| 90 | 1487.72 | 1894.07 | 2218.14 | 2488.49 | 3328.06 | 1685.86 | 2166.09 | 2555.65 | 2888.12 | 3833.48 | 1741.27 | 2238.29 | 2641.29 | 2985.51 | 3961.09 |
| 91 | 1603.58 | 2041.83 | 2391.10 | 2683.27 | 3586.64 | 1801.72 | 2313.85 | 2728.60 | 3082.90 | 4092.06 | 1857.13 | 2386.06 | 2814.24 | 3180.29 | 4219.68 |
| 92 | 1726.16 | 2197.99 | 2574.12 | 2888.12 | 3860.34 | 1924.29 | 2470.01 | 2911.63 | 3287.76 | 4365.76 | 1979.71 | 2542.22 | 2997.26 | 3385.15 | 4493.38 |
| 93 | 1857.13 | 2364.23 | 2770.58 | 3108.09 | 4155.87 | 2055.27 | 2636.25 | 3108.09 | 3507.72 | 4661.29 | 2110.68 | 2708.45 | 3193.72 | 3605.11 | 4788.91 |
| 94 | 1999.86 | 2547.26 | 2983.83 | 3346.53 | 4474.91 | 2197.99 | 2819.28 | 3321.34 | 3746.16 | 4980.33 | 2253.41 | 2891.48 | 3406.98 | 3843.55 | 5107.94 |
| 95 | 2157.69 | 2745.39 | 3217.23 | 3608.47 | 4825.85 | 2355.83 | 3017.41 | 3554.74 | 4008.11 | 5331.27 | 2411.25 | 3089.62 | 3640.38 | 4105.50 | 5458.88 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.30 | 44.34 | 50.61 | 55.07 | 81.47 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 30 | 41.98 | 46.61 | 53.66 | 58.12 | 88.99 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 31 | 41.98 | 47.75 | 55.53 | 59.99 | 88.99 | 63.81 | 80.60 | 94.03 | 105.79 | 145.40 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 32 | 41.98 | 49.57 | 57.87 | 62.34 | 88.99 | 63.81 | 80.60 | 94.03 | 105.79 | 149.67 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 33 | 41.98 | 50.70 | 59.75 | 64.91 | 88.99 | 66.22 | 80.60 | 94.03 | 105.79 | 158.23 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 34 | 41.98 | 52.05 | 60.45 | 67.17 | 88.99 | 66.22 | 80.60 | 95.90 | 105.79 | 166.78 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 35 | 41.98 | 52.05 | 60.45 | 67.17 | 88.99 | 70.36 | 82.88 | 95.90 | 105.79 | 171.06 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 36 | 41.98 | 52.05 | 60.45 | 67.17 | 88.99 | 74.50 | 87.02 | 100.07 | 109.54 | 180.24 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 37 | 41.98 | 52.05 | 60.45 | 67.17 | 88.99 | 78.63 | 91.17 | 108.41 | 113.75 | 189.80 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 38 | 41.98 | 52.05 | 60.45 | 67.17 | 88.99 | 78.63 | 95.31 | 112.58 | 117.97 | 199.36 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 39 | 41.98 | 52.05 | 60.45 | 67.17 | 88.99 | 83.13 | 99.45 | 116.75 | 126.39 | 213.70 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 40 | 45.34 | 55.41 | 63.81 | 70.52 | 95.71 | 88.13 | 104.57 | 119.26 | 128.93 | 224.47 | 163.44 | 205.04 | 234.76 | 264.48 | 353.62 |
| 41 | 45.34 | 55.41 | 63.81 | 70.52 | 95.71 | 93.26 | 109.44 | 123.88 | 133.63 | 234.88 | 163.44 | 205.04 | 234.76 | 264.48 | 353.62 |
| 42 | 49.20 | 56.38 | 63.86 | 70.52 | 95.71 | 93.71 | 114.64 | 129.08 | 143.03 | 246.45 | 163.44 | 205.04 | 234.76 | 264.48 | 353.62 |
| 43 | 49.55 | 56.75 | 68.31 | 72.43 | 99.65 | 98.91 | 119.89 | 138.97 | 148.38 | 258.07 | 163.44 | 205.04 | 234.76 | 264.48 | 353.62 |
| 44 | 49.91 | 61.21 | 68.76 | 72.90 | 104.25 | 104.15 | 125.17 | 144.27 | 153.77 | 264.48 | 163.44 | 205.04 | 234.76 | 264.48 | 353.62 |
| 45 | 49.65 | 60.51 | 72.17 | 78.11 | 107.14 | 110.97 | 127.60 | 146.86 | 160.23 | 275.23 | 172.36 | 216.93 | 249.62 | 279.33 | 374.43 |
| 46 | 54.17 | 64.97 | 72.65 | 82.76 | 111.72 | 111.50 | 137.60 | 156.83 | 165.64 | 276.36 | 172.36 | 216.93 | 249.62 | 279.33 | 374.43 |
| 47 | 54.56 | 65.40 | 77.20 | 87.46 | 116.32 | 117.45 | 143.10 | 162.20 | 175.80 | 276.36 | 172.36 | 216.93 | 249.62 | 279.33 | 374.43 |
| 48 | 54.95 | 69.94 | 81.81 | 88.04 | 120.94 | 123.60 | 149.13 | 173.47 | 186.33 | 276.36 | 172.36 | 216.93 | 249.62 | 279.33 | 374.43 |
| 49 | 59.70 | 70.41 | 82.35 | 92.83 | 130.39 | 127.78 | 160.47 | 179.61 | 192.58 | 276.36 | 172.36 | 216.93 | 249.62 | 279.33 | 374.43 |
| 50 | 60.68 | 75.26 | 89.29 | 95.18 | 135.57 | 132.37 | 162.22 | 192.35 | 198.85 | 309.05 | 190.18 | 240.70 | 279.33 | 309.05 | 416.03 |
| 51 | 66.73 | 79.34 | 93.48 | 101.36 | 143.37 | 139.82 | 165.62 | 201.26 | 210.07 | 317.97 | 196.13 | 243.67 | 282.31 | 317.97 | 424.94 |
| 52 | 66.41 | 81.20 | 92.86 | 105.03 | 153.54 | 148.53 | 181.36 | 200.66 | 217.77 | 332.82 | 202.07 | 252.59 | 291.22 | 326.88 | 436.83 |
| 53 | 70.54 | 85.39 | 97.11 | 107.08 | 161.78 | 153.28 | 187.43 | 213.84 | 229.57 | 341.74 | 205.04 | 258.53 | 297.16 | 332.82 | 445.75 |
| 54 | 70.30 | 87.27 | 99.11 | 110.87 | 170.01 | 156.49 | 193.77 | 225.78 | 237.43 | 350.65 | 210.99 | 264.48 | 306.08 | 341.74 | 454.66 |
| 55 | 74.48 | 91.56 | 105.46 | 117.26 | 180.52 | 166.41 | 207.17 | 237.86 | 249.45 | 362.54 | 213.96 | 270.42 | 312.02 | 350.65 | 469.52 |
| 56 | 80.66 | 97.12 | 112.85 | 124.70 | 197.33 | 175.33 | 217.53 | 244.04 | 264.07 | 386.31 | 222.87 | 282.31 | 326.88 | 365.51 | 490.32 |
| 57 | 86.20 | 104.51 | 117.94 | 133.63 | 209.83 | 183.27 | 223.60 | 257.26 | 273.39 | 410.09 | 234.76 | 297.16 | 344.71 | 386.31 | 517.07 |
| 58 | 89.08 | 109.59 | 129.46 | 145.25 | 224.73 | 189.18 | 231.23 | 272.03 | 292.18 | 439.80 | 249.62 | 312.02 | 365.51 | 407.11 | 546.78 |
| 59 | 101.27 | 121.10 | 138.46 | 151.78 | 241.32 | 205.21 | 251.41 | 283.99 | 301.51 | 469.52 | 264.48 | 335.80 | 386.31 | 429.13 | 576.50 |
| 60 | 104.23 | 130.74 | 147.56 | 162.95 | 260.33 | 211.32 | 259.09 | 296.19 | 319.67 | 505.18 | 279.33 | 353.62 | 410.09 | 441.00 | 615.13 |
| 61 | 113.83 | 137.80 | 161.20 | 176.06 | 279.91 | 224.10 | 273.63 | 312.66 | 335.42 | 524.61 | 288.24 | 363.19 | 423.72 | 458.66 | 634.14 |
| 62 | 121.45 | 151.42 | 167.88 | 187.29 | 302.29 | 238.49 | 293.58 | 334.22 | 356.23 | 541.89 | 296.09 | 374.30 | 435.75 | 481.85 | 650.83 |
| 63 | 136.13 | 160.69 | 181.68 | 200.63 | 315.51 | 254.18 | 307.52 | 353.50 | 379.62 | 559.74 | 305.56 | 386.68 | 448.87 | 498.32 | 670.61 |
| 64 | 145.16 | 171.88 | 198.88 | 215.56 | 343.52 | 264.20 | 324.22 | 378.40 | 401.39 | 580.71 | 316.51 | 397.61 | 463.00 | 520.55 | 693.19 |
| 65 | 159.38 | 184.68 | 211.26 | 234.49 | 364.93 | 273.92 | 347.47 | 397.65 | 430.61 | 606.18 | 324.65 | 410.88 | 479.36 | 540.23 | 717.77 |
| 66 | 174.03 | 203.12 | 233.56 | 256.27 | 396.12 | 289.90 | 363.60 | 422.57 | 459.71 | 633.85 | 339.04 | 427.48 | 498.73 | 560.15 | 746.86 |
| 67 | 191.56 | 226.18 | 255.87 | 279.86 | 432.24 | 297.16 | 375.61 | 437.42 | 493.76 | 658.50 | 347.08 | 439.79 | 513.49 | 577.67 | 770.23 |
| 68 | 208.07 | 252.97 | 281.50 | 306.97 | 464.14 | 307.90 | 392.91 | 454.95 | 514.69 | 687.02 | 358.45 | 457.25 | 530.78 | 597.41 | 797.31 |
| 69 | 228.05 | 273.92 | 310.72 | 337.41 | 492.44 | 326.08 | 410.37 | 481.35 | 541.24 | 720.92 | 374.88 | 474.70 | 554.55 | 623.32 | 829.61 |
| 70 | 245.95 | 307.97 | 344.72 | 377.30 | 532.53 | 346.47 | 440.57 | 513.28 | 579.58 | 769.93 | 395.66 | 502.59 | 586.00 | 660.85 | 879.00 |
| 71 | 266.17 | 334.26 | 385.85 | 426.40 | 577.74 | 371.40 | 472.51 | 552.98 | 625.20 | 827.40 | 420.92 | 536.47 | 625.20 | 705.67 | 938.82 |
| 72 | 290.86 | 362.58 | 418.36 | 468.17 | 629.54 | 402.42 | 510.00 | 595.67 | 675.36 | 896.49 | 452.23 | 573.75 | 669.38 | 757.04 | 1006.06 |
| 73 | 315.05 | 395.74 | 455.29 | 507.16 | 683.89 | 434.16 | 553.26 | 643.55 | 726.16 | 968.21 | 482.18 | 616.66 | 718.47 | 808.76 | 1077.71 |
| 74 | 344.08 | 431.03 | 497.62 | 553.12 | 745.51 | 468.02 | 595.67 | 697.41 | 784.36 | 1045.19 | 517.97 | 660.41 | 771.41 | 867.60 | 1156.19 |
| 75 | 373.54 | 469.59 | 542.52 | 604.78 | 812.89 | 501.61 | 642.13 | 750.63 | 846.69 | 1124.17 | 551.41 | 704.39 | 823.56 | 928.51 | 1234.45 |
| 76 | 408.12 | 512.28 | 594.24 | 664.26 | 893.07 | 539.60 | 689.87 | 809.40 | 916.98 | 1215.81 | 587.41 | 749.64 | 881.12 | 995.53 | 1321.68 |
| 77 | 455.05 | 574.27 | 669.98 | 748.90 | 1004.13 | 592.74 | 760.65 | 898.34 | 1017.56 | 1346.67 | 639.75 | 821.10 | 968.86 | 1096.48 | 1450.78 |
| 78 | 512.14 | 649.83 | 758.97 | 849.64 | 1138.46 | 658.22 | 849.64 | 1004.13 | 1138.46 | 1506.19 | 703.56 | 908.41 | 1072.97 | 1217.38 | 1610.30 |
| 79 | 572.59 | 727.07 | 851.32 | 953.75 | 1276.15 | 727.07 | 938.64 | 1111.59 | 1261.03 | 1667.39 | 772.40 | 995.73 | 1180.44 | 1339.95 | 1769.81 |
| 80 | 629.68 | 800.95 | 938.64 | 1052.82 | 1408.80 | 790.87 | 1020.92 | 1210.66 | 1375.22 | 1816.83 | 834.53 | 1079.69 | 1279.50 | 1454.14 | 1920.94 |
| 81 | 683.41 | 871.47 | 1020.92 | 1145.17 | 1531.38 | 849.64 | 1098.16 | 1303.01 | 1479.32 | 1954.52 | 894.98 | 1158.61 | 1373.54 | 1558.24 | 2058.63 |
| 82 | 737.14 | 938.64 | 1099.84 | 1234.17 | 1648.92 | 906.74 | 1172.04 | 1388.65 | 1576.71 | 2082.13 | 953.75 | 1232.49 | 1459.17 | 1657.31 | 2189.60 |
| 83 | 790.87 | 1005.80 | 1178.76 | 1323.16 | 1768.13 | 963.83 | 1242.56 | 1472.61 | 1670.74 | 2208.07 | 1010.84 | 1304.69 | 1544.81 | 1754.70 | 2318.89 |
| 84 | 847.97 | 1079.69 | 1264.39 | 1418.87 | 1897.43 | 1022.60 | 1319.80 | 1561.60 | 1771.49 | 2342.40 | 1071.29 | 1383.61 | 1635.48 | 1855.45 | 2454.90 |
| 85 | 913.45 | 1161.96 | 1361.78 | 1528.02 | 2041.83 | 1089.76 | 1403.76 | 1662.35 | 1884.00 | 2491.84 | 1140.14 | 1469.25 | 1737.91 | 1969.63 | 2606.03 |
| 86 | 983.98 | 1252.64 | 1467.57 | 1647.24 | 2201.35 | 1160.29 | 1494.43 | 1768.13 | 2003.21 | 2651.36 | 1210.66 | 1559.92 | 1843.70 | 2088.85 | 2765.54 |
| 87 | 1059.54 | 1348.35 | 1580.07 | 1773.17 | 2369.27 | 1235.85 | 1590.15 | 1880.64 | 2129.15 | 2819.28 | 1286.22 | 1655.63 | 1956.20 | 2214.79 | 2933.46 |
| 88 | 1140.14 | 1450.78 | 1700.97 | 1907.50 | 2550.61 | 1316.45 | 1692.57 | 2001.53 | 2263.48 | 3000.62 | 1366.82 | 1758.06 | 2077.10 | 2349.12 | 3114.80 |
| 89 | 1227.45 | 1563.28 | 1831.94 | 2055.27 | 2747.07 | 1403.76 | 1805.08 | 2132.51 | 2411.25 | 3197.08 | 1454.14 | 1870.56 | 2208.07 | 2496.88 | 3311.26 |
| 90 | 1323.16 | 1685.86 | 1974.67 | 2214.79 | 2962.00 | 1499.47 | 1927.65 | 2275.23 | 2570.76 | 3412.01 | 1549.85 | 1993.14 | 2350.80 | 2656.40 | 3526.19 |
| 91 | 1427.27 | 1816.83 | 2127.47 | 2387.74 | 3192.05 | 1603.58 | 2058.63 | 2428.04 | 2743.71 | 3642.05 | 1653.95 | 2124.11 | 2503.60 | 2829.35 | 3756.24 |
| 92 | 1536.41 | 1956.20 | 2290.35 | 2570.76 | 3435.52 | 1712.72 | 2197.99 | 2590.91 | 2926.74 | 3885.53 | 1763.10 | 2263.48 | 2666.47 | 3012.38 | 3999.71 |
| 93 | 1653.95 | 2103.96 | 2464.98 | 2765.54 | 3697.47 | 1830.26 | 2345.76 | 2765.54 | 3121.52 | 4147.48 | 1880.64 | 2411.25 | 2841.10 | 3207.16 | 4261.66 |
| 94 | 1779.89 | 2266.84 | 2654.72 | 2978.79 | 3982.92 | 1956.20 | 2508.64 | 2955.29 | 3334.77 | 4432.93 | 2006.57 | 2574.12 | 3030.85 | 3420.41 | 4547.11 |
| 95 | 1919.26 | 2443.15 | 2862.93 | 3212.19 | 4295.24 | 2095.57 | 2684.94 | 3163.50 | 3568.17 | 4745.25 | 2145.94 | 2750.43 | 3239.06 | 3653.81 | 4859.43 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.08 | 40.05 | 44.99 | 49.56 | 75.32 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 30 | 38.62 | 42.10 | 47.70 | 52.31 | 82.28 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 31 | 38.62 | 43.13 | 49.36 | 53.99 | 82.28 | 58.77 | 72.20 | 83.96 | 94.03 | 133.14 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 32 | 38.62 | 44.77 | 51.44 | 56.10 | 82.28 | 58.77 | 72.20 | 83.96 | 94.03 | 137.05 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 33 | 38.62 | 45.80 | 53.11 | 58.42 | 82.28 | 60.99 | 72.20 | 83.96 | 94.03 | 144.88 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 34 | 38.62 | 47.02 | 53.73 | 60.45 | 82.28 | 60.99 | 72.20 | 85.63 | 94.03 | 152.71 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 35 | 38.62 | 47.02 | 53.73 | 60.45 | 82.28 | 64.80 | 74.24 | 85.63 | 94.03 | 156.63 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 36 | 38.62 | 47.02 | 53.73 | 60.45 | 82.28 | 68.61 | 77.96 | 89.35 | 97.37 | 165.04 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 37 | 38.62 | 47.02 | 53.73 | 60.45 | 82.28 | 72.43 | 81.67 | 96.79 | 101.11 | 173.80 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 38 | 38.62 | 47.02 | 53.73 | 60.45 | 82.28 | 72.43 | 85.38 | 100.52 | 104.86 | 182.55 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 39 | 38.62 | 47.02 | 53.73 | 60.45 | 82.28 | 76.57 | 89.09 | 104.24 | 112.35 | 195.68 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 40 | 40.30 | 50.37 | 57.09 | 63.81 | 87.32 | 79.53 | 94.32 | 107.14 | 117.21 | 204.29 | 148.58 | 184.24 | 213.96 | 237.73 | 320.94 |
| 41 | 40.30 | 50.37 | 57.09 | 63.81 | 87.32 | 84.16 | 98.71 | 111.29 | 121.48 | 213.77 | 148.58 | 184.24 | 213.96 | 237.73 | 320.94 |
| 42 | 43.73 | 51.25 | 57.14 | 63.81 | 87.32 | 84.57 | 103.40 | 115.95 | 130.03 | 224.30 | 148.58 | 184.24 | 213.96 | 237.73 | 320.94 |
| 43 | 44.05 | 51.59 | 61.12 | 65.53 | 90.91 | 89.26 | 108.13 | 124.84 | 134.89 | 234.87 | 148.58 | 184.24 | 213.96 | 237.73 | 320.94 |
| 44 | 44.36 | 55.64 | 61.52 | 65.96 | 95.11 | 93.99 | 112.90 | 129.60 | 139.79 | 240.70 | 148.58 | 184.24 | 213.96 | 237.73 | 320.94 |
| 45 | 46.10 | 55.32 | 64.95 | 71.16 | 98.21 | 103.23 | 115.78 | 132.65 | 146.50 | 251.56 | 157.50 | 196.13 | 225.84 | 255.56 | 341.74 |
| 46 | 50.30 | 59.40 | 65.39 | 75.40 | 102.41 | 103.73 | 124.86 | 141.65 | 151.44 | 252.59 | 157.50 | 196.13 | 225.84 | 255.56 | 341.74 |
| 47 | 50.66 | 59.79 | 69.48 | 79.69 | 106.62 | 109.25 | 129.85 | 146.50 | 160.73 | 252.59 | 157.50 | 196.13 | 225.84 | 255.56 | 341.74 |
| 48 | 51.02 | 63.95 | 73.63 | 80.21 | 110.86 | 114.98 | 135.32 | 156.68 | 170.36 | 252.59 | 157.50 | 196.13 | 225.84 | 255.56 | 341.74 |
| 49 | 55.43 | 64.37 | 74.12 | 84.58 | 119.52 | 118.87 | 145.61 | 162.23 | 176.08 | 252.59 | 157.50 | 196.13 | 225.84 | 255.56 | 341.74 |
| 50 | 56.77 | 67.54 | 81.35 | 87.41 | 123.43 | 121.34 | 146.00 | 175.86 | 183.36 | 282.31 | 175.33 | 216.93 | 252.59 | 282.31 | 377.40 |
| 51 | 60.67 | 73.39 | 85.35 | 93.41 | 130.90 | 128.64 | 152.26 | 181.69 | 191.69 | 291.22 | 178.30 | 225.84 | 258.53 | 291.22 | 386.31 |
| 52 | 60.55 | 73.47 | 83.19 | 95.12 | 138.61 | 134.25 | 164.62 | 181.68 | 196.78 | 300.14 | 184.24 | 228.82 | 264.48 | 294.19 | 395.23 |
| 53 | 64.50 | 77.44 | 89.19 | 97.34 | 146.48 | 141.71 | 170.39 | 196.95 | 208.22 | 309.05 | 187.21 | 234.76 | 270.42 | 303.11 | 404.14 |
| 54 | 64.44 | 79.51 | 89.40 | 101.14 | 156.59 | 142.26 | 176.92 | 205.77 | 216.09 | 320.94 | 193.16 | 240.70 | 276.36 | 312.02 | 416.03 |
| 55 | 68.44 | 83.60 | 95.51 | 105.34 | 164.52 | 154.53 | 186.74 | 214.65 | 225.05 | 329.85 | 196.13 | 246.65 | 285.28 | 317.97 | 427.92 |
| 56 | 74.45 | 87.21 | 102.77 | 114.65 | 178.54 | 160.47 | 197.23 | 224.17 | 239.57 | 347.68 | 205.04 | 255.56 | 297.16 | 332.82 | 445.75 |
| 57 | 77.99 | 96.47 | 108.11 | 121.67 | 191.17 | 165.81 | 206.62 | 234.89 | 249.50 | 374.43 | 213.96 | 270.42 | 314.99 | 350.65 | 469.52 |
| 58 | 81.16 | 99.80 | 117.51 | 131.13 | 203.88 | 172.24 | 209.47 | 247.30 | 263.23 | 398.20 | 225.84 | 285.28 | 332.82 | 371.45 | 496.26 |
| 59 | 90.94 | 109.19 | 124.62 | 137.98 | 220.44 | 185.53 | 226.81 | 257.20 | 273.40 | 427.92 | 240.70 | 303.11 | 350.65 | 390.65 | 525.98 |
| 60 | 94.21 | 118.67 | 133.79 | 147.25 | 237.08 | 192.11 | 235.30 | 269.98 | 289.47 | 457.63 | 252.59 | 320.94 | 374.43 | 398.32 | 558.67 |
| 61 | 103.66 | 125.82 | 147.10 | 160.24 | 254.25 | 205.20 | 249.95 | 286.82 | 305.82 | 475.60 | 262.30 | 331.48 | 386.25 | 416.96 | 576.49 |
| 62 | 111.16 | 137.10 | 152.08 | 171.35 | 276.11 | 216.81 | 264.74 | 303.13 | 324.30 | 494.41 | 270.95 | 340.78 | 396.64 | 437.80 | 594.96 |
| 63 | 125.32 | 146.45 | 165.53 | 182.57 | 287.46 | 232.55 | 281.68 | 322.76 | 345.33 | 508.36 | 278.52 | 351.53 | 408.31 | 452.77 | 611.12 |
| 64 | 132.36 | 157.56 | 180.43 | 195.60 | 312.72 | 240.66 | 296.14 | 345.16 | 365.34 | 528.40 | 287.74 | 363.60 | 421.15 | 473.46 | 630.41 |
| 65 | 146.28 | 168.44 | 191.14 | 212.45 | 332.39 | 251.09 | 314.50 | 362.64 | 389.94 | 550.38 | 296.75 | 375.37 | 436.24 | 489.51 | 654.37 |
| 66 | 156.62 | 184.66 | 213.07 | 232.05 | 359.06 | 260.42 | 329.21 | 385.71 | 417.06 | 574.89 | 307.10 | 390.63 | 454.50 | 508.55 | 678.07 |
| 67 | 173.74 | 207.16 | 232.99 | 255.34 | 392.52 | 271.01 | 344.70 | 399.38 | 448.65 | 599.07 | 316.18 | 401.76 | 465.94 | 525.37 | 698.91 |
| 68 | 190.17 | 229.19 | 256.29 | 278.32 | 422.78 | 282.62 | 356.15 | 415.89 | 468.74 | 624.98 | 326.28 | 413.59 | 482.52 | 544.56 | 726.08 |
| 69 | 205.91 | 250.38 | 283.43 | 308.78 | 448.08 | 295.02 | 374.88 | 436.99 | 494.66 | 656.59 | 339.39 | 432.55 | 505.75 | 570.08 | 756.41 |
| 70 | 222.42 | 280.17 | 313.57 | 344.66 | 485.48 | 314.39 | 399.93 | 466.23 | 528.26 | 701.49 | 357.16 | 457.68 | 532.53 | 603.11 | 799.87 |
| 71 | 243.48 | 303.31 | 350.77 | 387.63 | 526.15 | 338.39 | 429.18 | 503.46 | 567.42 | 753.12 | 383.78 | 486.95 | 569.48 | 641.70 | 854.23 |
| 72 | 262.97 | 330.71 | 382.50 | 424.34 | 571.76 | 364.57 | 466.17 | 543.87 | 611.61 | 814.81 | 410.39 | 523.95 | 611.61 | 687.31 | 914.42 |
| 73 | 288.16 | 359.24 | 414.95 | 462.97 | 622.42 | 395.74 | 501.39 | 587.84 | 662.76 | 879.84 | 439.92 | 560.95 | 655.08 | 737.68 | 981.66 |
| 74 | 312.63 | 392.18 | 451.38 | 503.17 | 678.91 | 425.48 | 542.02 | 632.67 | 714.06 | 950.85 | 469.87 | 601.22 | 699.26 | 789.91 | 1052.59 |
| 75 | 339.74 | 426.90 | 494.49 | 549.63 | 739.96 | 457.14 | 583.43 | 683.04 | 770.20 | 1024.56 | 501.61 | 640.35 | 750.63 | 844.91 | 1122.39 |
| 76 | 370.55 | 466.17 | 541.31 | 604.49 | 812.82 | 490.08 | 626.69 | 737.68 | 833.31 | 1106.52 | 532.77 | 683.04 | 802.57 | 906.74 | 1203.86 |
| 77 | 414.75 | 523.89 | 609.53 | 681.73 | 913.45 | 540.68 | 693.48 | 817.74 | 926.89 | 1225.77 | 582.66 | 748.90 | 881.55 | 997.41 | 1319.80 |
| 78 | 466.80 | 591.06 | 691.81 | 774.08 | 1036.03 | 601.13 | 772.40 | 915.13 | 1037.71 | 1370.18 | 641.43 | 826.14 | 977.26 | 1108.23 | 1465.89 |
| 79 | 520.53 | 661.58 | 774.08 | 868.12 | 1161.96 | 661.58 | 853.00 | 1010.84 | 1148.53 | 1517.94 | 701.88 | 906.74 | 1072.97 | 1219.06 | 1611.97 |
| 80 | 572.59 | 728.75 | 854.68 | 958.79 | 1281.18 | 718.67 | 928.56 | 1103.19 | 1252.64 | 1653.95 | 758.97 | 982.30 | 1165.32 | 1324.84 | 1747.98 |
| 81 | 622.96 | 792.55 | 928.56 | 1042.75 | 1393.69 | 774.08 | 999.09 | 1185.47 | 1346.67 | 1778.21 | 814.38 | 1052.82 | 1249.28 | 1418.87 | 1873.92 |
| 82 | 669.98 | 853.00 | 1000.77 | 1123.34 | 1501.15 | 824.46 | 1064.57 | 1262.71 | 1433.99 | 1894.07 | 866.44 | 1119.99 | 1328.20 | 1507.87 | 1993.14 |
| 83 | 718.67 | 915.13 | 1072.97 | 1203.94 | 1610.30 | 876.51 | 1130.06 | 1339.95 | 1519.62 | 2009.93 | 918.49 | 1187.15 | 1407.12 | 1596.86 | 2110.68 |
| 84 | 772.40 | 982.30 | 1151.89 | 1291.26 | 1726.16 | 931.92 | 1200.59 | 1422.23 | 1611.97 | 2130.83 | 975.58 | 1257.68 | 1491.08 | 1689.21 | 2233.26 |
| 85 | 831.17 | 1057.86 | 1239.21 | 1390.33 | 1858.81 | 992.37 | 1277.83 | 1511.23 | 1714.40 | 2268.52 | 1037.71 | 1336.60 | 1581.75 | 1791.64 | 2372.62 |
| 86 | 894.98 | 1140.14 | 1334.92 | 1497.79 | 2003.21 | 1056.18 | 1360.10 | 1606.94 | 1821.87 | 2412.92 | 1101.52 | 1418.87 | 1677.46 | 1899.11 | 2517.03 |
| 87 | 963.83 | 1227.45 | 1437.34 | 1613.65 | 2156.02 | 1125.02 | 1447.42 | 1709.36 | 1937.73 | 2565.73 | 1170.36 | 1506.19 | 1779.89 | 2014.97 | 2669.83 |
| 88 | 1037.71 | 1321.48 | 1548.17 | 1736.23 | 2320.57 | 1198.91 | 1541.45 | 1820.19 | 2060.30 | 2730.28 | 1244.24 | 1600.22 | 1890.71 | 2137.55 | 2834.39 |
| 89 | 1116.63 | 1422.23 | 1665.71 | 1868.88 | 2500.24 | 1277.83 | 1642.20 | 1937.73 | 2192.96 | 2909.95 | 1323.16 | 1700.97 | 2008.25 | 2270.20 | 3014.06 |
| 90 | 1205.62 | 1533.05 | 1796.68 | 2014.97 | 2695.02 | 1366.82 | 1753.02 | 2068.70 | 2339.04 | 3104.73 | 1412.16 | 1811.79 | 2139.22 | 2416.28 | 3208.84 |
| 91 | 1297.98 | 1653.95 | 1936.05 | 2172.81 | 2904.91 | 1459.17 | 1873.92 | 2208.07 | 2496.88 | 3314.62 | 1504.51 | 1932.69 | 2278.59 | 2574.12 | 3418.73 |
| 92 | 1397.04 | 1779.89 | 2083.81 | 2339.04 | 3126.56 | 1558.24 | 1999.86 | 2355.83 | 2663.12 | 3536.27 | 1603.58 | 2058.63 | 2426.36 | 2740.36 | 3640.38 |
| 93 | 1504.51 | 1915.90 | 2243.33 | 2517.03 | 3365.00 | 1665.71 | 2135.87 | 2515.35 | 2841.10 | 3774.71 | 1711.04 | 2194.64 | 2585.88 | 2918.35 | 3878.81 |
| 94 | 1620.37 | 2061.98 | 2416.28 | 2710.13 | 3623.58 | 1781.57 | 2281.95 | 2688.30 | 3034.21 | 4033.29 | 1826.90 | 2340.72 | 2758.83 | 3111.45 | 4137.40 |
| 95 | 1746.31 | 2223.18 | 2606.03 | 2923.38 | 3907.36 | 1907.50 | 2443.15 | 2878.05 | 3247.46 | 4317.07 | 1952.84 | 2501.92 | 2948.57 | 3324.70 | 4421.18 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 37.18 | 42.18 | 45.43 | 69.17 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 30 | 35.26 | 39.09 | 44.71 | 47.95 | 75.56 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 31 | 35.26 | 40.05 | 46.28 | 49.49 | 75.56 | 53.73 | 67.17 | 78.92 | 87.32 | 122.62 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 32 | 35.26 | 41.57 | 48.23 | 51.43 | 75.56 | 53.73 | 67.17 | 78.92 | 87.32 | 126.23 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 33 | 35.26 | 42.52 | 49.79 | 53.55 | 75.56 | 55.76 | 67.17 | 78.92 | 87.32 | 133.44 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 34 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 55.76 | 67.17 | 80.49 | 87.32 | 140.66 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 35 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 59.25 | 69.06 | 80.49 | 87.32 | 144.26 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 36 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 62.73 | 72.52 | 83.99 | 90.41 | 152.01 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 37 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 66.22 | 75.97 | 90.99 | 93.89 | 160.08 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 38 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 66.22 | 79.42 | 94.49 | 97.37 | 168.14 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 39 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 70.00 | 82.88 | 97.99 | 104.32 | 180.23 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 40 | 36.94 | 47.02 | 53.73 | 58.77 | 80.60 | 73.08 | 88.17 | 101.07 | 107.44 | 189.16 | 133.72 | 172.36 | 199.10 | 219.90 | 297.16 |
| 41 | 36.94 | 47.02 | 53.73 | 58.77 | 80.60 | 77.34 | 92.27 | 104.99 | 111.36 | 197.93 | 133.72 | 172.36 | 199.10 | 219.90 | 297.16 |
| 42 | 40.09 | 47.84 | 53.78 | 58.77 | 80.60 | 77.71 | 96.66 | 109.39 | 119.19 | 207.68 | 133.72 | 172.36 | 199.10 | 219.90 | 297.16 |
| 43 | 40.38 | 48.15 | 57.52 | 60.36 | 83.92 | 82.02 | 101.08 | 117.77 | 123.65 | 217.48 | 133.72 | 172.36 | 199.10 | 219.90 | 297.16 |
| 44 | 40.67 | 51.93 | 57.90 | 60.75 | 87.79 | 86.37 | 105.54 | 122.26 | 128.15 | 222.87 | 133.72 | 172.36 | 199.10 | 219.90 | 297.16 |
| 45 | 42.55 | 51.86 | 61.35 | 64.22 | 91.07 | 92.91 | 108.70 | 125.54 | 132.76 | 233.80 | 145.61 | 184.24 | 210.99 | 234.76 | 314.99 |
| 46 | 46.43 | 55.69 | 61.75 | 68.04 | 94.96 | 93.35 | 117.21 | 134.06 | 137.25 | 234.76 | 145.61 | 184.24 | 210.99 | 234.76 | 314.99 |
| 47 | 46.76 | 56.06 | 65.62 | 71.92 | 98.87 | 98.33 | 121.90 | 138.65 | 145.66 | 234.76 | 145.61 | 184.24 | 210.99 | 234.76 | 314.99 |
| 48 | 47.10 | 59.95 | 69.53 | 72.39 | 102.80 | 103.48 | 127.04 | 148.29 | 154.39 | 234.76 | 145.61 | 184.24 | 210.99 | 234.76 | 314.99 |
| 49 | 51.17 | 60.35 | 70.00 | 76.33 | 110.83 | 106.98 | 136.70 | 153.54 | 159.57 | 234.76 | 145.61 | 184.24 | 210.99 | 234.76 | 314.99 |
| 50 | 50.89 | 63.68 | 73.41 | 81.58 | 113.31 | 110.31 | 137.89 | 159.37 | 170.44 | 258.53 | 157.50 | 202.07 | 231.79 | 261.50 | 347.68 |
| 51 | 54.60 | 67.44 | 79.25 | 85.46 | 120.52 | 114.66 | 141.58 | 170.51 | 178.56 | 267.45 | 163.44 | 208.01 | 240.70 | 267.45 | 356.60 |
| 52 | 54.69 | 67.67 | 77.38 | 89.18 | 127.95 | 122.82 | 150.67 | 168.12 | 183.66 | 276.36 | 166.41 | 210.99 | 243.67 | 276.36 | 365.51 |
| 53 | 58.45 | 71.49 | 83.24 | 89.56 | 135.55 | 127.25 | 159.03 | 182.89 | 192.20 | 285.28 | 172.36 | 216.93 | 252.59 | 279.33 | 374.43 |
| 54 | 58.58 | 73.70 | 83.57 | 93.36 | 143.17 | 130.88 | 162.88 | 191.48 | 200.09 | 294.19 | 175.33 | 225.84 | 258.53 | 288.25 | 383.34 |
| 55 | 62.40 | 77.63 | 87.55 | 97.39 | 150.81 | 139.67 | 175.07 | 197.25 | 208.78 | 303.11 | 178.30 | 228.82 | 261.50 | 294.19 | 392.26 |
| 56 | 68.25 | 81.26 | 94.71 | 104.59 | 166.79 | 148.58 | 182.72 | 207.15 | 220.52 | 323.91 | 187.21 | 237.73 | 276.36 | 306.08 | 413.06 |
| 57 | 71.83 | 88.43 | 98.29 | 111.69 | 177.19 | 154.18 | 189.64 | 215.31 | 230.92 | 344.71 | 196.13 | 249.62 | 288.25 | 323.91 | 436.83 |
| 58 | 75.22 | 91.97 | 107.55 | 121.04 | 187.66 | 160.94 | 193.14 | 228.07 | 244.80 | 368.48 | 208.01 | 264.48 | 306.08 | 341.74 | 457.63 |
| 59 | 82.67 | 101.24 | 114.73 | 128.12 | 204.19 | 168.66 | 210.42 | 235.77 | 255.52 | 398.20 | 216.93 | 282.31 | 323.91 | 364.02 | 487.35 |
| 60 | 86.19 | 110.63 | 121.98 | 137.43 | 218.49 | 175.64 | 219.44 | 246.39 | 269.33 | 424.94 | 231.79 | 300.14 | 341.74 | 372.71 | 517.07 |
| 61 | 93.50 | 117.83 | 135.01 | 148.37 | 235.59 | 186.30 | 234.17 | 263.57 | 283.63 | 441.01 | 239.24 | 308.42 | 354.54 | 386.38 | 536.14 |
| 62 | 100.86 | 126.87 | 140.23 | 157.41 | 254.68 | 197.84 | 246.40 | 282.40 | 299.73 | 455.30 | 245.81 | 315.64 | 365.92 | 404.76 | 550.27 |
| 63 | 114.52 | 136.28 | 153.42 | 170.53 | 266.43 | 213.62 | 261.01 | 297.14 | 320.84 | 473.21 | 254.18 | 329.90 | 378.57 | 423.30 | 567.85 |
| 64 | 121.68 | 145.28 | 168.13 | 181.63 | 289.03 | 222.35 | 275.72 | 319.59 | 338.90 | 489.16 | 264.20 | 337.44 | 392.37 | 439.46 | 585.94 |
| 65 | 133.18 | 156.27 | 179.07 | 196.41 | 309.14 | 228.27 | 294.21 | 337.63 | 361.23 | 512.33 | 271.38 | 350.01 | 408.34 | 454.00 | 608.71 |
| 66 | 143.57 | 172.35 | 196.68 | 215.91 | 333.58 | 238.31 | 307.10 | 356.23 | 388.62 | 535.58 | 280.07 | 363.60 | 420.11 | 474.16 | 631.39 |
| 67 | 160.38 | 192.36 | 216.35 | 236.96 | 364.48 | 249.61 | 320.93 | 370.85 | 417.79 | 556.28 | 290.03 | 375.61 | 432.66 | 487.34 | 651.37 |
| 68 | 174.51 | 214.05 | 237.38 | 259.90 | 390.61 | 257.35 | 333.17 | 386.02 | 436.57 | 579.03 | 298.71 | 388.32 | 448.06 | 507.80 | 673.24 |
| 69 | 188.19 | 233.26 | 262.43 | 286.29 | 417.02 | 268.40 | 350.48 | 405.93 | 459.17 | 610.01 | 310.55 | 403.71 | 468.04 | 527.93 | 703.17 |
| 70 | 205.31 | 260.92 | 290.73 | 318.15 | 449.12 | 288.72 | 372.13 | 434.15 | 487.62 | 650.16 | 329.36 | 425.60 | 496.18 | 558.20 | 742.12 |
| 71 | 222.84 | 282.68 | 326.01 | 359.07 | 489.01 | 311.57 | 400.29 | 468.38 | 526.15 | 701.54 | 350.77 | 453.94 | 530.28 | 596.31 | 794.39 |
| 72 | 243.05 | 308.79 | 354.61 | 396.45 | 531.92 | 336.68 | 434.30 | 506.02 | 571.76 | 757.04 | 376.53 | 488.09 | 567.78 | 641.49 | 852.66 |
| 73 | 263.18 | 336.18 | 386.13 | 430.32 | 580.16 | 361.16 | 470.66 | 545.58 | 616.66 | 820.29 | 403.42 | 524.45 | 608.97 | 687.74 | 914.42 |
| 74 | 286.73 | 366.28 | 421.78 | 469.87 | 630.82 | 390.33 | 506.87 | 590.12 | 665.96 | 884.25 | 431.03 | 562.37 | 653.01 | 738.11 | 978.60 |
| 75 | 313.06 | 400.22 | 460.70 | 512.28 | 690.16 | 419.79 | 546.08 | 636.79 | 718.62 | 955.19 | 460.70 | 601.22 | 699.05 | 787.99 | 1047.68 |
| 76 | 341.52 | 437.15 | 503.74 | 563.51 | 756.47 | 452.51 | 589.12 | 686.46 | 776.96 | 1031.39 | 490.08 | 640.35 | 747.93 | 845.26 | 1121.89 |
| 77 | 379.49 | 490.31 | 567.55 | 634.71 | 851.32 | 495.35 | 649.83 | 762.33 | 863.08 | 1143.49 | 533.97 | 701.88 | 821.10 | 930.24 | 1232.49 |
| 78 | 428.18 | 554.12 | 643.11 | 720.35 | 965.51 | 550.76 | 725.39 | 851.32 | 965.51 | 1277.83 | 589.38 | 775.76 | 910.09 | 1032.67 | 1366.82 |
| 79 | 478.55 | 619.60 | 720.35 | 807.67 | 1081.37 | 607.85 | 799.27 | 942.00 | 1069.61 | 1413.84 | 644.79 | 849.64 | 1000.77 | 1135.10 | 1501.15 |
| 80 | 525.57 | 683.41 | 795.91 | 891.62 | 1193.87 | 659.90 | 871.47 | 1027.63 | 1165.32 | 1541.45 | 698.52 | 921.85 | 1086.40 | 1232.49 | 1630.44 |
| 81 | 570.91 | 742.18 | 864.76 | 970.54 | 1296.30 | 710.28 | 936.96 | 1104.87 | 1254.32 | 1655.63 | 747.22 | 987.33 | 1163.64 | 1321.48 | 1744.63 |
| 82 | 616.24 | 799.27 | 930.24 | 1044.43 | 1397.04 | 758.97 | 999.09 | 1175.40 | 1334.92 | 1764.78 | 797.59 | 1051.14 | 1235.85 | 1403.76 | 1857.13 |
| 83 | 659.90 | 858.04 | 999.09 | 1119.99 | 1497.79 | 804.31 | 1061.22 | 1247.60 | 1415.52 | 1872.24 | 844.61 | 1114.95 | 1311.41 | 1486.04 | 1966.27 |
| 84 | 708.60 | 920.17 | 1071.29 | 1202.26 | 1606.94 | 854.68 | 1125.02 | 1323.16 | 1501.15 | 1984.74 | 896.66 | 1180.44 | 1386.97 | 1573.35 | 2082.13 |
| 85 | 762.33 | 990.69 | 1153.57 | 1292.94 | 1729.51 | 910.09 | 1197.23 | 1408.80 | 1595.18 | 2112.36 | 952.07 | 1254.32 | 1472.61 | 1669.07 | 2209.75 |
| 86 | 822.78 | 1067.93 | 1242.56 | 1393.69 | 1863.85 | 970.54 | 1274.47 | 1497.79 | 1695.93 | 2246.69 | 1012.52 | 1331.56 | 1561.60 | 1769.81 | 2344.08 |
| 87 | 884.91 | 1148.53 | 1338.27 | 1501.15 | 2006.57 | 1032.67 | 1355.07 | 1593.50 | 1803.40 | 2389.42 | 1074.65 | 1412.16 | 1657.31 | 1877.28 | 2486.81 |
| 88 | 952.07 | 1235.85 | 1440.70 | 1615.33 | 2159.37 | 1099.84 | 1442.38 | 1695.93 | 1917.58 | 2542.22 | 1141.82 | 1499.47 | 1759.74 | 1991.46 | 2639.61 |
| 89 | 1025.95 | 1331.56 | 1551.53 | 1739.59 | 2325.61 | 1173.72 | 1538.09 | 1806.75 | 2041.83 | 2708.45 | 1215.70 | 1595.18 | 1870.56 | 2115.72 | 2805.84 |
| 90 | 1106.55 | 1435.66 | 1672.42 | 1875.60 | 2508.64 | 1254.32 | 1642.20 | 1927.65 | 2177.84 | 2891.48 | 1296.30 | 1699.29 | 1991.46 | 2251.73 | 2988.87 |
| 91 | 1192.19 | 1548.17 | 1801.72 | 2021.68 | 2703.42 | 1339.95 | 1754.70 | 2056.95 | 2323.93 | 3086.26 | 1381.93 | 1811.79 | 2120.75 | 2397.81 | 3183.65 |
| 92 | 1282.86 | 1665.71 | 1939.41 | 2176.17 | 2909.95 | 1430.63 | 1872.24 | 2194.64 | 2478.41 | 3292.79 | 1472.61 | 1929.33 | 2258.44 | 2552.29 | 3390.18 |
| 93 | 1381.93 | 1793.32 | 2088.85 | 2342.40 | 3131.60 | 1529.70 | 1999.86 | 2344.08 | 2644.65 | 3514.44 | 1571.68 | 2056.95 | 2407.89 | 2718.53 | 3611.83 |
| 94 | 1487.72 | 1931.01 | 2248.37 | 2522.07 | 3373.39 | 1635.48 | 2137.55 | 2503.60 | 2824.31 | 3756.24 | 1677.46 | 2194.64 | 2567.41 | 2898.20 | 3853.63 |
| 95 | 1603.58 | 2082.13 | 2424.68 | 2720.21 | 3637.02 | 1751.34 | 2288.67 | 2679.91 | 3022.45 | 4019.86 | 1793.32 | 2345.76 | 2743.71 | 3096.33 | 4117.25 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.69 | 42.91 | 47.80 | 50.94 | 78.39 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 30 | 40.30 | 45.11 | 50.68 | 53.76 | 85.64 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 31 | 40.30 | 46.21 | 52.45 | 55.49 | 85.64 | 62.13 | 77.24 | 88.99 | 97.39 | 138.39 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 32 | 40.30 | 47.97 | 54.66 | 57.66 | 85.64 | 62.13 | 77.24 | 88.99 | 97.39 | 142.46 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 33 | 40.30 | 49.07 | 56.43 | 60.05 | 85.64 | 64.48 | 77.24 | 88.99 | 97.39 | 150.60 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 34 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 64.48 | 77.24 | 90.76 | 97.39 | 158.74 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 35 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 68.51 | 79.42 | 90.76 | 97.39 | 162.81 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 36 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 72.54 | 83.40 | 94.71 | 100.85 | 171.56 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 37 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 76.57 | 87.37 | 102.60 | 104.73 | 180.66 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 38 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 76.57 | 91.34 | 106.55 | 108.60 | 189.76 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 39 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 80.94 | 95.31 | 110.49 | 116.36 | 203.40 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 40 | 43.66 | 52.05 | 62.13 | 67.17 | 90.67 | 85.98 | 98.42 | 115.22 | 123.07 | 214.38 | 157.50 | 193.16 | 225.84 | 249.62 | 338.77 |
| 41 | 43.66 | 52.05 | 62.13 | 67.17 | 90.67 | 90.99 | 103.00 | 119.68 | 127.56 | 224.33 | 157.50 | 193.16 | 225.84 | 249.62 | 338.77 |
| 42 | 47.38 | 52.96 | 62.18 | 67.17 | 90.67 | 91.43 | 107.90 | 124.71 | 136.53 | 235.37 | 157.50 | 193.16 | 225.84 | 249.62 | 338.77 |
| 43 | 47.72 | 53.31 | 66.51 | 68.98 | 94.41 | 96.50 | 112.83 | 134.26 | 141.64 | 246.47 | 157.50 | 193.16 | 225.84 | 249.62 | 338.77 |
| 44 | 48.06 | 57.50 | 66.95 | 69.43 | 98.77 | 101.61 | 117.81 | 139.38 | 146.78 | 252.59 | 157.50 | 193.16 | 225.84 | 249.62 | 338.77 |
| 45 | 47.87 | 57.05 | 68.56 | 74.64 | 103.57 | 105.81 | 120.51 | 139.75 | 153.36 | 266.35 | 163.44 | 205.04 | 237.73 | 267.45 | 359.57 |
| 46 | 52.23 | 61.25 | 69.02 | 79.08 | 107.99 | 106.32 | 129.96 | 149.24 | 158.54 | 267.45 | 163.44 | 205.04 | 237.73 | 267.45 | 359.57 |
| 47 | 52.61 | 61.66 | 73.34 | 83.58 | 112.44 | 111.99 | 135.15 | 154.35 | 168.27 | 267.45 | 163.44 | 205.04 | 237.73 | 267.45 | 359.57 |
| 48 | 52.99 | 65.95 | 77.72 | 84.12 | 116.91 | 117.85 | 140.85 | 165.08 | 178.35 | 267.45 | 163.44 | 205.04 | 237.73 | 267.45 | 359.57 |
| 49 | 57.57 | 66.38 | 78.23 | 88.71 | 126.04 | 121.84 | 151.55 | 170.92 | 184.33 | 267.45 | 163.44 | 205.04 | 237.73 | 267.45 | 359.57 |
| 50 | 58.72 | 71.40 | 85.32 | 93.23 | 129.50 | 126.86 | 154.11 | 184.10 | 193.69 | 297.16 | 181.27 | 228.82 | 267.45 | 300.14 | 398.20 |
| 51 | 62.69 | 75.37 | 89.41 | 97.38 | 137.14 | 131.43 | 157.60 | 192.87 | 202.19 | 306.08 | 187.21 | 234.76 | 270.42 | 303.11 | 407.11 |
| 52 | 62.50 | 77.34 | 88.99 | 101.07 | 145.01 | 139.96 | 170.20 | 195.24 | 209.89 | 314.99 | 190.18 | 240.70 | 279.33 | 312.02 | 413.06 |
| 53 | 66.51 | 81.42 | 93.15 | 103.19 | 155.22 | 144.61 | 178.91 | 205.40 | 221.57 | 326.88 | 196.13 | 246.65 | 282.31 | 317.97 | 427.92 |
| 54 | 66.39 | 83.39 | 93.28 | 105.03 | 163.30 | 147.95 | 185.34 | 214.34 | 226.76 | 335.80 | 199.10 | 255.56 | 288.25 | 323.91 | 436.83 |
| 55 | 72.47 | 87.58 | 99.49 | 111.30 | 173.66 | 163.44 | 198.41 | 223.35 | 235.90 | 350.65 | 208.01 | 258.53 | 297.16 | 332.82 | 448.72 |
| 56 | 76.52 | 93.16 | 108.82 | 120.68 | 187.93 | 169.38 | 208.83 | 235.52 | 253.19 | 365.51 | 213.96 | 270.42 | 314.99 | 350.65 | 466.55 |
| 57 | 82.10 | 100.49 | 112.05 | 127.65 | 200.50 | 174.54 | 215.11 | 246.07 | 262.78 | 392.26 | 225.84 | 285.28 | 329.85 | 368.48 | 493.29 |
| 58 | 85.12 | 105.67 | 123.49 | 139.20 | 215.46 | 180.71 | 220.35 | 258.29 | 279.02 | 419.00 | 237.73 | 303.11 | 347.68 | 389.28 | 520.04 |
| 59 | 97.14 | 115.14 | 130.55 | 145.87 | 229.72 | 196.77 | 237.74 | 270.60 | 288.74 | 448.72 | 252.59 | 317.97 | 368.48 | 411.37 | 552.72 |
| 60 | 100.23 | 124.71 | 139.69 | 155.10 | 246.38 | 203.08 | 245.88 | 283.09 | 304.57 | 478.43 | 267.45 | 335.80 | 389.28 | 418.23 | 585.41 |
| 61 | 109.76 | 131.81 | 155.16 | 168.15 | 265.91 | 216.00 | 260.48 | 299.74 | 320.62 | 501.55 | 279.60 | 345.89 | 406.43 | 436.42 | 605.31 |
| 62 | 117.33 | 145.29 | 159.98 | 179.32 | 290.39 | 230.36 | 280.47 | 321.26 | 339.04 | 519.55 | 284.91 | 360.33 | 416.20 | 459.82 | 625.69 |
| 63 | 129.64 | 152.56 | 173.61 | 192.60 | 301.49 | 243.37 | 292.02 | 338.13 | 364.93 | 535.40 | 292.04 | 367.75 | 427.24 | 476.88 | 640.86 |
| 64 | 138.76 | 165.74 | 190.68 | 205.58 | 329.30 | 251.12 | 314.01 | 363.06 | 382.16 | 557.17 | 300.82 | 381.91 | 444.69 | 497.01 | 664.42 |
| 65 | 152.83 | 178.59 | 201.20 | 222.47 | 348.66 | 261.24 | 334.79 | 380.15 | 409.08 | 578.28 | 309.43 | 398.20 | 459.07 | 514.87 | 687.34 |
| 66 | 165.32 | 192.86 | 223.32 | 244.16 | 377.59 | 275.16 | 346.41 | 402.91 | 438.38 | 604.37 | 321.84 | 407.83 | 476.62 | 535.58 | 714.92 |
| 67 | 182.65 | 215.61 | 245.47 | 267.60 | 413.55 | 282.89 | 358.97 | 420.77 | 470.02 | 629.97 | 332.82 | 420.77 | 489.71 | 551.52 | 736.95 |
| 68 | 199.12 | 240.00 | 268.90 | 292.65 | 443.46 | 294.11 | 374.53 | 434.27 | 491.71 | 657.15 | 342.36 | 434.27 | 507.80 | 569.84 | 762.85 |
| 69 | 216.98 | 261.08 | 298.13 | 323.10 | 472.48 | 310.55 | 390.40 | 459.17 | 519.06 | 692.08 | 357.13 | 452.51 | 530.15 | 596.70 | 794.12 |
| 70 | 235.26 | 293.00 | 330.19 | 360.98 | 509.01 | 331.50 | 419.18 | 491.90 | 553.92 | 735.71 | 376.41 | 479.07 | 560.34 | 630.91 | 840.50 |
| 71 | 253.79 | 319.82 | 369.34 | 406.00 | 552.98 | 352.83 | 453.94 | 528.22 | 594.24 | 792.33 | 400.29 | 513.77 | 598.37 | 674.72 | 897.56 |
| 72 | 276.92 | 346.64 | 400.43 | 446.25 | 601.64 | 384.49 | 488.09 | 569.77 | 643.48 | 856.65 | 430.32 | 547.86 | 641.49 | 723.17 | 962.23 |
| 73 | 301.60 | 376.53 | 436.08 | 484.10 | 653.16 | 414.95 | 526.37 | 616.66 | 693.50 | 924.03 | 461.05 | 587.84 | 687.74 | 772.26 | 1029.68 |
| 74 | 329.28 | 410.68 | 475.42 | 529.07 | 712.21 | 447.68 | 567.92 | 665.96 | 751.06 | 998.95 | 493.92 | 628.97 | 736.26 | 828.76 | 1104.39 |
| 75 | 357.53 | 448.25 | 519.40 | 578.09 | 777.31 | 480.26 | 611.89 | 716.84 | 809.33 | 1074.37 | 526.51 | 672.37 | 786.21 | 887.60 | 1179.31 |
| 76 | 389.33 | 490.08 | 568.63 | 633.52 | 852.09 | 515.70 | 659.13 | 775.25 | 874.29 | 1161.17 | 560.09 | 717.19 | 841.85 | 949.43 | 1263.62 |
| 77 | 433.22 | 549.08 | 639.75 | 715.31 | 958.79 | 565.87 | 727.07 | 858.04 | 972.22 | 1287.90 | 609.53 | 784.16 | 925.21 | 1046.10 | 1385.29 |
| 78 | 490.31 | 621.28 | 725.39 | 812.70 | 1088.08 | 629.68 | 812.70 | 958.79 | 1089.76 | 1439.02 | 673.34 | 868.12 | 1025.95 | 1163.64 | 1539.77 |
| 79 | 547.40 | 695.16 | 812.70 | 910.09 | 1219.06 | 695.16 | 896.66 | 1061.22 | 1203.94 | 1591.82 | 737.14 | 952.07 | 1126.70 | 1277.83 | 1690.89 |
| 80 | 601.13 | 765.69 | 896.66 | 1005.80 | 1346.67 | 755.61 | 975.58 | 1156.93 | 1314.77 | 1737.91 | 797.59 | 1032.67 | 1224.09 | 1390.33 | 1836.98 |
| 81 | 653.19 | 832.85 | 975.58 | 1094.80 | 1462.53 | 811.02 | 1049.46 | 1244.24 | 1413.84 | 1867.20 | 854.68 | 1106.55 | 1311.41 | 1489.40 | 1966.27 |
| 82 | 703.56 | 896.66 | 1051.14 | 1177.08 | 1575.03 | 866.44 | 1119.99 | 1326.52 | 1504.51 | 1988.10 | 910.09 | 1177.08 | 1395.37 | 1581.75 | 2090.53 |
| 83 | 755.61 | 960.47 | 1126.70 | 1262.71 | 1689.21 | 921.85 | 1185.47 | 1407.12 | 1595.18 | 2109.00 | 965.51 | 1245.92 | 1475.96 | 1674.10 | 2214.79 |
| 84 | 811.02 | 1032.67 | 1208.98 | 1356.75 | 1813.47 | 977.26 | 1262.71 | 1492.76 | 1694.25 | 2238.29 | 1025.95 | 1323.16 | 1564.96 | 1773.17 | 2345.76 |
| 85 | 871.47 | 1109.91 | 1299.65 | 1459.17 | 1951.16 | 1039.39 | 1341.63 | 1586.79 | 1798.36 | 2381.02 | 1086.40 | 1402.08 | 1658.99 | 1882.32 | 2488.49 |
| 86 | 940.32 | 1195.55 | 1402.08 | 1573.35 | 2102.28 | 1108.23 | 1427.27 | 1689.21 | 1912.54 | 2532.14 | 1155.25 | 1487.72 | 1761.42 | 1996.50 | 2639.61 |
| 87 | 1012.52 | 1287.90 | 1507.87 | 1692.57 | 2263.48 | 1180.44 | 1519.62 | 1795.00 | 2031.76 | 2693.34 | 1227.45 | 1580.07 | 1867.20 | 2115.72 | 2800.81 |
| 88 | 1089.76 | 1385.29 | 1623.73 | 1821.87 | 2436.43 | 1257.68 | 1617.01 | 1910.86 | 2161.05 | 2866.29 | 1304.69 | 1677.46 | 1983.06 | 2245.01 | 2973.76 |
| 89 | 1173.72 | 1492.76 | 1747.98 | 1962.91 | 2622.82 | 1341.63 | 1724.48 | 2035.12 | 2302.10 | 3052.68 | 1388.65 | 1784.93 | 2107.32 | 2386.06 | 3160.14 |
| 90 | 1264.39 | 1610.30 | 1885.67 | 2115.72 | 2829.35 | 1432.31 | 1842.02 | 2172.81 | 2454.90 | 3259.21 | 1479.32 | 1902.47 | 2245.01 | 2538.86 | 3366.68 |
| 91 | 1363.46 | 1736.23 | 2031.76 | 2280.27 | 3049.32 | 1531.38 | 1967.95 | 2318.89 | 2619.46 | 3479.18 | 1578.39 | 2028.40 | 2391.10 | 2703.42 | 3586.64 |
| 92 | 1467.57 | 1868.88 | 2187.92 | 2454.90 | 3281.04 | 1635.48 | 2100.60 | 2475.05 | 2794.09 | 3710.90 | 1682.50 | 2161.05 | 2547.26 | 2878.05 | 3818.36 |
| 93 | 1578.39 | 2009.93 | 2355.83 | 2641.29 | 3532.91 | 1746.31 | 2241.65 | 2642.97 | 2980.47 | 3962.77 | 1793.32 | 2302.10 | 2715.17 | 3064.43 | 4070.24 |
| 94 | 1699.29 | 2164.41 | 2535.50 | 2844.46 | 3803.25 | 1867.20 | 2396.13 | 2822.63 | 3183.65 | 4233.11 | 1914.22 | 2456.58 | 2894.84 | 3267.61 | 4340.58 |
| 95 | 1833.62 | 2334.00 | 2735.32 | 3067.79 | 4102.14 | 2001.53 | 2565.73 | 3022.45 | 3406.98 | 4532.00 | 2048.55 | 2626.17 | 3094.66 | 3490.93 | 4639.46 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 37.18 | 43.58 | 46.81 | 69.17 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 30 | 35.26 | 39.09 | 46.20 | 49.40 | 75.56 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 31 | 35.26 | 40.05 | 47.82 | 50.99 | 75.56 | 53.73 | 67.17 | 80.60 | 90.67 | 124.38 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 32 | 35.26 | 41.57 | 49.84 | 52.99 | 75.56 | 53.73 | 67.17 | 80.60 | 90.67 | 128.03 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 33 | 35.26 | 42.52 | 51.45 | 55.18 | 75.56 | 55.76 | 67.17 | 80.60 | 90.67 | 135.35 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 34 | 35.26 | 43.66 | 52.05 | 57.09 | 75.56 | 55.76 | 67.17 | 82.20 | 90.67 | 142.67 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 35 | 35.26 | 43.66 | 52.05 | 57.09 | 75.56 | 59.25 | 69.06 | 82.20 | 90.67 | 146.33 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 36 | 35.26 | 43.66 | 52.05 | 57.09 | 75.56 | 62.73 | 72.52 | 85.77 | 93.89 | 154.19 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 37 | 35.26 | 43.66 | 52.05 | 57.09 | 75.56 | 66.22 | 75.97 | 92.92 | 97.50 | 162.36 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 38 | 35.26 | 43.66 | 52.05 | 57.09 | 75.56 | 66.22 | 79.42 | 96.50 | 101.11 | 170.54 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 39 | 35.26 | 43.66 | 52.05 | 57.09 | 75.56 | 70.00 | 82.88 | 100.07 | 108.34 | 182.81 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 40 | 38.62 | 47.02 | 53.73 | 60.45 | 80.60 | 75.23 | 88.17 | 101.07 | 109.40 | 189.16 | 139.67 | 175.33 | 199.10 | 225.84 | 300.14 |
| 41 | 38.62 | 47.02 | 53.73 | 60.45 | 80.60 | 79.61 | 92.27 | 104.99 | 113.38 | 197.93 | 139.67 | 175.33 | 199.10 | 225.84 | 300.14 |
| 42 | 41.91 | 47.84 | 53.78 | 60.45 | 80.60 | 80.00 | 96.66 | 109.39 | 121.36 | 207.68 | 139.67 | 175.33 | 199.10 | 225.84 | 300.14 |
| 43 | 42.21 | 48.15 | 57.52 | 62.08 | 83.92 | 84.44 | 101.08 | 117.77 | 125.90 | 217.48 | 139.67 | 175.33 | 199.10 | 225.84 | 300.14 |
| 44 | 42.51 | 51.93 | 57.90 | 62.49 | 87.79 | 88.91 | 105.54 | 122.26 | 130.48 | 222.87 | 139.67 | 175.33 | 199.10 | 225.84 | 300.14 |
| 45 | 42.55 | 51.86 | 61.35 | 65.96 | 91.07 | 95.49 | 108.70 | 125.54 | 135.05 | 233.80 | 148.58 | 184.24 | 210.99 | 237.73 | 317.97 |
| 46 | 46.43 | 55.69 | 61.75 | 69.88 | 94.96 | 95.95 | 117.21 | 134.06 | 139.61 | 234.76 | 148.58 | 184.24 | 210.99 | 237.73 | 317.97 |
| 47 | 46.76 | 56.06 | 65.62 | 73.86 | 98.87 | 101.06 | 121.90 | 138.65 | 148.18 | 234.76 | 148.58 | 184.24 | 210.99 | 237.73 | 317.97 |
| 48 | 47.10 | 59.95 | 69.53 | 74.34 | 102.80 | 106.36 | 127.04 | 148.29 | 157.05 | 234.76 | 148.58 | 184.24 | 210.99 | 237.73 | 317.97 |
| 49 | 51.17 | 60.35 | 70.00 | 78.39 | 110.83 | 109.95 | 136.70 | 153.54 | 162.32 | 234.76 | 148.58 | 184.24 | 210.99 | 237.73 | 317.97 |
| 50 | 50.89 | 63.68 | 75.40 | 81.58 | 115.34 | 110.31 | 137.89 | 162.12 | 170.44 | 261.50 | 160.47 | 205.04 | 237.73 | 264.48 | 353.62 |
| 51 | 56.62 | 67.44 | 79.25 | 85.46 | 122.59 | 117.45 | 141.58 | 170.51 | 178.56 | 270.42 | 166.41 | 208.01 | 240.70 | 270.42 | 362.54 |
| 52 | 56.64 | 69.60 | 79.32 | 89.18 | 130.08 | 125.68 | 156.25 | 170.83 | 186.28 | 282.31 | 172.36 | 216.93 | 249.62 | 276.36 | 371.45 |
| 53 | 60.47 | 73.47 | 83.24 | 91.50 | 137.73 | 130.15 | 161.87 | 182.89 | 194.87 | 291.22 | 175.33 | 219.90 | 252.59 | 282.31 | 380.37 |
| 54 | 60.54 | 73.70 | 83.57 | 93.36 | 145.40 | 133.73 | 162.88 | 191.48 | 200.09 | 300.14 | 181.27 | 222.87 | 258.53 | 288.25 | 386.31 |
| 55 | 62.40 | 77.63 | 89.54 | 99.38 | 153.10 | 139.67 | 175.07 | 203.05 | 211.49 | 309.05 | 181.27 | 228.82 | 264.48 | 297.16 | 398.20 |
| 56 | 68.25 | 83.25 | 96.73 | 106.60 | 166.79 | 148.58 | 185.62 | 209.98 | 225.96 | 326.88 | 190.18 | 240.70 | 279.33 | 312.02 | 416.03 |
| 57 | 73.89 | 88.43 | 100.25 | 113.69 | 179.52 | 157.09 | 189.64 | 218.11 | 233.58 | 350.65 | 199.10 | 252.59 | 294.19 | 329.85 | 439.80 |
| 58 | 75.22 | 93.93 | 109.55 | 123.06 | 189.98 | 160.94 | 198.58 | 230.82 | 247.44 | 371.45 | 210.99 | 267.45 | 309.05 | 344.71 | 463.58 |
| 59 | 86.81 | 103.23 | 118.68 | 128.12 | 204.19 | 174.28 | 213.15 | 243.81 | 255.52 | 398.20 | 225.84 | 285.28 | 329.85 | 364.02 | 490.32 |
| 60 | 88.20 | 110.63 | 125.92 | 137.43 | 220.81 | 178.38 | 219.44 | 254.25 | 269.33 | 427.92 | 237.73 | 300.14 | 350.65 | 372.71 | 523.01 |
| 61 | 97.57 | 117.83 | 137.02 | 150.34 | 237.92 | 191.70 | 234.17 | 266.15 | 286.09 | 446.78 | 245.01 | 308.42 | 360.31 | 391.94 | 539.02 |
| 62 | 102.92 | 128.92 | 142.21 | 159.40 | 257.07 | 203.26 | 249.02 | 282.40 | 302.18 | 460.89 | 251.39 | 318.43 | 368.71 | 410.26 | 553.06 |
| 63 | 116.68 | 136.28 | 155.44 | 170.53 | 268.77 | 216.33 | 261.01 | 302.26 | 323.29 | 475.92 | 262.29 | 327.19 | 383.98 | 423.30 | 570.56 |
| 64 | 123.82 | 145.28 | 168.13 | 183.62 | 291.40 | 224.96 | 275.72 | 319.59 | 341.30 | 491.78 | 269.43 | 337.44 | 392.37 | 442.07 | 588.56 |
| 65 | 135.36 | 156.27 | 179.07 | 198.42 | 309.14 | 233.34 | 294.21 | 337.63 | 363.62 | 512.33 | 276.46 | 350.01 | 408.34 | 456.53 | 611.25 |
| 66 | 147.92 | 172.35 | 198.73 | 217.93 | 335.89 | 245.68 | 309.55 | 358.69 | 390.99 | 538.03 | 287.44 | 363.60 | 425.02 | 476.62 | 633.85 |
| 67 | 162.61 | 192.36 | 218.43 | 236.96 | 366.82 | 251.99 | 318.55 | 373.23 | 417.79 | 558.66 | 294.78 | 373.23 | 437.42 | 489.71 | 653.75 |
| 68 | 176.75 | 214.05 | 239.48 | 261.95 | 395.21 | 261.94 | 333.17 | 386.02 | 438.87 | 583.62 | 305.60 | 388.32 | 450.36 | 510.10 | 677.83 |
| 69 | 194.84 | 233.26 | 264.53 | 286.29 | 419.24 | 277.28 | 348.26 | 410.37 | 459.17 | 614.44 | 319.42 | 403.71 | 472.48 | 530.15 | 705.39 |
| 70 | 209.59 | 260.92 | 292.81 | 320.19 | 453.40 | 295.14 | 372.13 | 436.29 | 491.90 | 654.44 | 337.91 | 425.60 | 498.31 | 560.34 | 748.54 |
| 71 | 226.97 | 284.74 | 328.07 | 363.15 | 491.08 | 315.69 | 402.35 | 470.44 | 532.34 | 703.60 | 359.02 | 456.00 | 532.34 | 600.43 | 798.52 |
| 72 | 247.03 | 308.79 | 356.60 | 398.44 | 535.90 | 342.66 | 434.30 | 508.01 | 573.75 | 763.01 | 384.49 | 488.09 | 569.77 | 643.48 | 856.65 |
| 73 | 267.03 | 336.18 | 386.13 | 430.32 | 582.08 | 368.84 | 470.66 | 545.58 | 616.66 | 824.13 | 409.18 | 524.45 | 608.97 | 685.81 | 916.34 |
| 74 | 292.28 | 366.28 | 423.63 | 469.87 | 634.52 | 397.73 | 506.87 | 593.82 | 665.96 | 889.80 | 440.28 | 560.52 | 656.71 | 738.11 | 984.15 |
| 75 | 318.40 | 398.44 | 460.70 | 514.06 | 690.16 | 426.90 | 544.30 | 636.79 | 720.39 | 955.19 | 469.59 | 597.66 | 699.05 | 789.77 | 1047.68 |
| 76 | 346.64 | 435.44 | 505.45 | 565.22 | 759.88 | 457.64 | 585.71 | 688.16 | 780.37 | 1034.81 | 498.62 | 636.93 | 749.64 | 846.97 | 1123.60 |
| 77 | 386.20 | 488.63 | 569.23 | 636.39 | 853.00 | 503.74 | 646.47 | 764.01 | 864.76 | 1143.49 | 544.04 | 698.52 | 822.78 | 931.92 | 1232.49 |
| 78 | 434.90 | 552.44 | 644.79 | 722.03 | 967.18 | 559.15 | 722.03 | 853.00 | 967.18 | 1279.50 | 597.77 | 772.40 | 911.77 | 1034.35 | 1368.50 |
| 79 | 486.95 | 617.92 | 723.71 | 811.02 | 1084.72 | 617.92 | 797.59 | 945.36 | 1072.97 | 1417.19 | 656.54 | 846.29 | 1004.13 | 1140.14 | 1504.51 |
| 80 | 535.65 | 680.05 | 797.59 | 894.98 | 1197.23 | 673.34 | 866.44 | 1029.31 | 1168.68 | 1544.81 | 710.28 | 916.81 | 1088.08 | 1235.85 | 1632.12 |
| 81 | 580.98 | 740.50 | 868.12 | 973.90 | 1301.33 | 722.03 | 933.60 | 1108.23 | 1257.68 | 1660.67 | 760.65 | 983.98 | 1168.68 | 1324.84 | 1749.66 |
| 82 | 626.32 | 797.59 | 935.28 | 1049.46 | 1402.08 | 770.73 | 995.73 | 1180.44 | 1339.95 | 1769.81 | 811.02 | 1047.78 | 1240.88 | 1408.80 | 1862.17 |
| 83 | 671.66 | 854.68 | 1002.45 | 1125.02 | 1502.83 | 819.42 | 1056.18 | 1252.64 | 1420.55 | 1877.28 | 858.04 | 1108.23 | 1313.09 | 1491.08 | 1971.31 |
| 84 | 720.35 | 918.49 | 1074.65 | 1205.62 | 1613.65 | 868.12 | 1123.34 | 1326.52 | 1506.19 | 1991.46 | 910.09 | 1177.08 | 1390.33 | 1576.71 | 2087.17 |
| 85 | 775.76 | 987.33 | 1156.93 | 1299.65 | 1736.23 | 925.21 | 1192.19 | 1412.16 | 1601.90 | 2119.07 | 968.86 | 1249.28 | 1475.96 | 1675.78 | 2216.46 |
| 86 | 836.21 | 1064.57 | 1247.60 | 1400.40 | 1870.56 | 985.66 | 1269.43 | 1502.83 | 1702.65 | 2253.41 | 1029.31 | 1326.52 | 1566.64 | 1776.53 | 2350.80 |
| 87 | 900.02 | 1146.85 | 1343.31 | 1507.87 | 2013.29 | 1049.46 | 1351.71 | 1598.54 | 1810.11 | 2396.13 | 1093.12 | 1408.80 | 1662.35 | 1884.00 | 2493.52 |
| 88 | 968.86 | 1232.49 | 1445.74 | 1622.05 | 2167.77 | 1118.31 | 1437.34 | 1700.97 | 1924.29 | 2550.61 | 1161.96 | 1494.43 | 1764.78 | 1998.18 | 2648.00 |
| 89 | 1042.75 | 1328.20 | 1556.56 | 1746.31 | 2335.68 | 1192.19 | 1533.05 | 1811.79 | 2048.55 | 2718.53 | 1235.85 | 1590.15 | 1875.60 | 2122.43 | 2815.92 |
| 90 | 1125.02 | 1432.31 | 1679.14 | 1882.32 | 2517.03 | 1274.47 | 1637.16 | 1934.37 | 2184.56 | 2899.87 | 1318.12 | 1694.25 | 1998.18 | 2258.44 | 2997.26 |
| 91 | 1214.02 | 1544.81 | 1808.43 | 2030.08 | 2713.49 | 1363.46 | 1749.66 | 2063.66 | 2332.33 | 3096.33 | 1407.12 | 1806.75 | 2127.47 | 2406.21 | 3193.72 |
| 92 | 1306.37 | 1662.35 | 1946.12 | 2184.56 | 2920.02 | 1455.81 | 1867.20 | 2201.35 | 2486.81 | 3302.87 | 1499.47 | 1924.29 | 2265.16 | 2560.69 | 3400.26 |
| 93 | 1405.44 | 1788.28 | 2095.57 | 2350.80 | 3143.35 | 1554.88 | 1993.14 | 2350.80 | 2653.04 | 3526.19 | 1598.54 | 2050.23 | 2414.60 | 2726.92 | 3623.58 |
| 94 | 1512.91 | 1927.65 | 2256.76 | 2532.14 | 3385.15 | 1662.35 | 2132.51 | 2511.99 | 2834.39 | 3767.99 | 1706.01 | 2189.60 | 2575.80 | 2908.27 | 3865.38 |
| 95 | 1632.12 | 2077.10 | 2433.07 | 2730.28 | 3650.45 | 1781.57 | 2281.95 | 2688.30 | 3032.53 | 4033.29 | 1825.23 | 2339.04 | 2752.11 | 3106.41 | 4130.68 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 32.24 | 34.32 | 37.96 | 42.68 | 64.56 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 30 | 33.58 | 36.08 | 40.24 | 45.04 | 70.52 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 31 | 33.58 | 36.96 | 41.65 | 46.49 | 70.52 | 50.37 | 62.13 | 70.52 | 80.60 | 113.87 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 32 | 33.58 | 38.37 | 43.41 | 48.31 | 70.52 | 50.37 | 62.13 | 70.52 | 80.60 | 117.22 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 33 | 33.58 | 39.25 | 44.81 | 50.31 | 70.52 | 52.28 | 62.13 | 70.52 | 80.60 | 123.91 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 34 | 33.58 | 40.30 | 45.34 | 52.05 | 70.52 | 52.28 | 62.13 | 71.93 | 80.60 | 130.61 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 35 | 33.58 | 40.30 | 45.34 | 52.05 | 70.52 | 55.55 | 63.88 | 71.93 | 80.60 | 133.96 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 36 | 33.58 | 40.30 | 45.34 | 52.05 | 70.52 | 58.81 | 67.08 | 75.05 | 83.46 | 141.16 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 37 | 33.58 | 40.30 | 45.34 | 52.05 | 70.52 | 62.08 | 70.27 | 81.31 | 86.67 | 148.64 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 38 | 33.58 | 40.30 | 45.34 | 52.05 | 70.52 | 62.08 | 73.47 | 84.43 | 89.88 | 156.13 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 39 | 33.58 | 40.30 | 45.34 | 52.05 | 70.52 | 65.63 | 76.66 | 87.56 | 96.30 | 167.36 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 40 | 33.58 | 43.66 | 48.70 | 53.73 | 73.88 | 66.64 | 82.01 | 90.96 | 99.63 | 174.02 | 124.81 | 157.50 | 181.27 | 202.07 | 273.39 |
| 41 | 33.58 | 43.66 | 48.70 | 53.73 | 73.88 | 70.51 | 85.84 | 94.49 | 103.26 | 182.10 | 124.81 | 157.50 | 181.27 | 202.07 | 273.39 |
| 42 | 36.44 | 44.42 | 48.74 | 53.73 | 73.88 | 70.86 | 89.92 | 98.45 | 110.52 | 191.07 | 124.81 | 157.50 | 181.27 | 202.07 | 273.39 |
| 43 | 36.71 | 44.71 | 52.13 | 55.18 | 76.92 | 74.79 | 94.03 | 106.00 | 114.66 | 200.08 | 124.81 | 157.50 | 181.27 | 202.07 | 273.39 |
| 44 | 36.97 | 48.22 | 52.48 | 55.54 | 80.48 | 78.75 | 98.17 | 110.04 | 118.83 | 205.04 | 124.81 | 157.50 | 181.27 | 202.07 | 273.39 |
| 45 | 39.01 | 46.68 | 55.93 | 60.75 | 83.93 | 87.74 | 96.88 | 113.70 | 125.90 | 216.04 | 133.72 | 166.41 | 193.16 | 216.93 | 291.22 |
| 46 | 42.56 | 50.12 | 56.31 | 64.37 | 87.51 | 88.17 | 104.47 | 121.41 | 130.15 | 216.93 | 133.72 | 166.41 | 193.16 | 216.93 | 291.22 |
| 47 | 42.87 | 50.45 | 59.83 | 68.03 | 91.12 | 92.87 | 108.65 | 125.57 | 138.13 | 216.93 | 133.72 | 166.41 | 193.16 | 216.93 | 291.22 |
| 48 | 43.17 | 53.96 | 63.40 | 68.47 | 94.74 | 97.73 | 113.23 | 134.30 | 146.40 | 216.93 | 133.72 | 166.41 | 193.16 | 216.93 | 291.22 |
| 49 | 46.91 | 54.31 | 63.82 | 72.20 | 102.14 | 101.04 | 121.84 | 139.05 | 151.31 | 216.93 | 133.72 | 166.41 | 193.16 | 216.93 | 291.22 |
| 50 | 48.94 | 57.89 | 69.44 | 73.81 | 105.22 | 104.80 | 124.37 | 151.13 | 154.95 | 240.70 | 151.55 | 184.24 | 213.96 | 240.70 | 320.94 |
| 51 | 52.58 | 61.49 | 73.16 | 79.50 | 112.20 | 111.86 | 128.22 | 156.53 | 162.80 | 249.62 | 154.53 | 190.18 | 219.90 | 246.65 | 329.85 |
| 52 | 50.78 | 61.87 | 71.58 | 81.25 | 117.29 | 114.25 | 139.51 | 154.56 | 167.92 | 255.56 | 154.53 | 193.16 | 225.84 | 249.62 | 335.80 |
| 53 | 54.42 | 65.53 | 75.31 | 83.72 | 124.61 | 118.58 | 144.83 | 166.00 | 178.85 | 261.50 | 157.50 | 199.10 | 228.82 | 258.53 | 344.71 |
| 54 | 54.68 | 67.88 | 75.79 | 85.58 | 134.22 | 119.50 | 151.64 | 174.33 | 184.08 | 273.39 | 163.44 | 205.04 | 234.76 | 264.48 | 356.60 |
| 55 | 58.38 | 71.66 | 81.59 | 89.44 | 139.39 | 130.75 | 160.48 | 182.74 | 192.51 | 279.33 | 166.41 | 210.99 | 243.67 | 270.42 | 362.54 |
| 56 | 64.11 | 73.34 | 86.65 | 96.54 | 152.70 | 136.70 | 165.32 | 190.12 | 201.46 | 297.16 | 175.33 | 216.93 | 252.59 | 282.31 | 380.37 |
| 57 | 65.68 | 82.40 | 92.39 | 103.72 | 163.20 | 139.63 | 175.49 | 201.33 | 212.34 | 317.97 | 181.27 | 231.79 | 267.45 | 297.16 | 401.17 |
| 58 | 69.29 | 84.15 | 99.59 | 110.96 | 173.76 | 146.82 | 176.82 | 208.83 | 223.74 | 338.77 | 193.16 | 240.70 | 282.31 | 314.99 | 421.97 |
| 59 | 76.47 | 93.30 | 106.81 | 118.27 | 187.95 | 157.42 | 194.02 | 219.69 | 232.52 | 365.51 | 202.07 | 258.53 | 300.14 | 334.42 | 448.72 |
| 60 | 80.18 | 100.57 | 114.11 | 125.65 | 202.22 | 164.66 | 198.29 | 230.66 | 246.68 | 392.26 | 213.96 | 273.39 | 317.97 | 338.57 | 475.46 |
| 61 | 87.40 | 107.85 | 124.93 | 136.50 | 216.93 | 172.80 | 213.12 | 242.89 | 261.43 | 406.43 | 221.95 | 282.48 | 328.60 | 355.81 | 490.02 |
| 62 | 94.69 | 116.64 | 128.38 | 145.45 | 235.64 | 184.29 | 225.43 | 256.49 | 275.16 | 421.78 | 231.84 | 290.50 | 335.19 | 371.71 | 505.58 |
| 63 | 105.88 | 124.08 | 141.31 | 154.48 | 245.40 | 197.40 | 237.75 | 274.09 | 293.90 | 432.65 | 235.25 | 297.45 | 348.82 | 383.11 | 521.88 |
| 64 | 113.14 | 133.00 | 153.77 | 165.66 | 265.34 | 206.65 | 250.19 | 294.02 | 310.06 | 449.92 | 245.89 | 308.67 | 358.37 | 402.84 | 536.24 |
| 65 | 124.45 | 144.09 | 162.97 | 180.38 | 283.58 | 213.05 | 268.85 | 307.62 | 332.53 | 469.22 | 253.63 | 319.57 | 370.30 | 415.95 | 557.99 |
| 66 | 132.69 | 157.98 | 180.29 | 197.75 | 305.78 | 221.11 | 280.07 | 326.75 | 355.45 | 488.90 | 260.42 | 334.12 | 385.71 | 432.39 | 577.34 |
| 67 | 147.01 | 175.45 | 197.62 | 216.53 | 334.11 | 230.59 | 292.40 | 339.95 | 379.81 | 508.73 | 268.63 | 339.95 | 394.62 | 446.92 | 594.31 |
| 68 | 161.08 | 194.59 | 218.48 | 237.39 | 358.45 | 238.96 | 303.30 | 353.85 | 399.81 | 530.78 | 275.73 | 351.55 | 411.29 | 464.14 | 615.79 |
| 69 | 174.91 | 211.86 | 241.44 | 261.75 | 381.53 | 250.66 | 317.20 | 372.66 | 419.24 | 558.99 | 288.37 | 366.00 | 430.33 | 483.57 | 643.28 |
| 70 | 188.20 | 237.39 | 265.81 | 293.68 | 412.77 | 265.20 | 340.05 | 395.66 | 449.12 | 596.69 | 303.69 | 389.24 | 451.26 | 513.28 | 680.10 |
| 71 | 206.34 | 257.92 | 299.19 | 330.51 | 447.75 | 286.81 | 365.21 | 429.18 | 482.82 | 641.70 | 326.01 | 414.73 | 484.89 | 546.79 | 726.30 |
| 72 | 223.13 | 280.90 | 324.73 | 360.59 | 486.10 | 308.79 | 396.45 | 462.19 | 519.96 | 693.29 | 348.64 | 444.26 | 519.96 | 583.71 | 776.96 |
| 73 | 245.89 | 305.45 | 353.47 | 393.82 | 528.29 | 338.10 | 426.47 | 501.39 | 562.87 | 747.29 | 374.60 | 476.42 | 557.10 | 628.18 | 833.74 |
| 74 | 266.39 | 332.98 | 382.93 | 427.33 | 577.17 | 362.58 | 460.63 | 536.47 | 606.77 | 808.41 | 399.58 | 510.57 | 593.82 | 671.51 | 895.35 |
| 75 | 288.16 | 362.87 | 419.79 | 467.81 | 629.68 | 387.77 | 496.27 | 579.87 | 654.58 | 871.59 | 425.12 | 544.30 | 636.79 | 718.62 | 955.19 |
| 76 | 314.20 | 396.16 | 459.34 | 513.99 | 691.58 | 416.65 | 532.77 | 626.69 | 708.65 | 940.89 | 452.51 | 580.58 | 681.33 | 770.13 | 1024.56 |
| 77 | 352.62 | 444.97 | 518.85 | 579.30 | 775.76 | 460.08 | 589.38 | 695.16 | 787.52 | 1041.07 | 495.35 | 636.39 | 750.58 | 847.97 | 1121.67 |
| 78 | 396.28 | 502.06 | 587.70 | 658.22 | 879.87 | 510.46 | 656.54 | 777.44 | 881.55 | 1163.64 | 544.04 | 701.88 | 831.17 | 942.00 | 1245.92 |
| 79 | 443.29 | 562.51 | 658.22 | 737.14 | 987.33 | 562.51 | 725.39 | 859.72 | 975.58 | 1289.58 | 597.77 | 770.73 | 911.77 | 1036.03 | 1370.18 |
| 80 | 486.95 | 619.60 | 727.07 | 814.38 | 1089.76 | 611.21 | 789.20 | 938.64 | 1064.57 | 1407.12 | 644.79 | 834.53 | 990.69 | 1125.02 | 1486.04 |
| 81 | 528.93 | 673.34 | 789.20 | 886.59 | 1185.47 | 658.22 | 849.64 | 1007.48 | 1145.17 | 1512.91 | 691.81 | 894.98 | 1061.22 | 1205.62 | 1593.50 |
| 82 | 569.23 | 725.39 | 851.32 | 955.43 | 1276.15 | 700.20 | 905.06 | 1074.65 | 1219.06 | 1610.30 | 735.46 | 952.07 | 1130.06 | 1282.86 | 1694.25 |
| 83 | 611.21 | 777.44 | 911.77 | 1022.60 | 1368.50 | 745.54 | 960.47 | 1138.46 | 1291.26 | 1707.69 | 780.80 | 1009.16 | 1195.55 | 1356.75 | 1793.32 |
| 84 | 656.54 | 834.53 | 978.94 | 1098.16 | 1467.57 | 792.55 | 1020.92 | 1208.98 | 1370.18 | 1811.79 | 829.50 | 1067.93 | 1267.75 | 1435.66 | 1899.11 |
| 85 | 706.92 | 900.02 | 1052.82 | 1182.11 | 1580.07 | 844.61 | 1086.40 | 1284.54 | 1457.49 | 1927.65 | 883.23 | 1136.78 | 1343.31 | 1522.98 | 2016.65 |
| 86 | 760.65 | 968.86 | 1135.10 | 1272.79 | 1702.65 | 898.34 | 1155.25 | 1366.82 | 1548.17 | 2050.23 | 936.96 | 1205.62 | 1425.59 | 1613.65 | 2139.22 |
| 87 | 819.42 | 1042.75 | 1222.41 | 1371.86 | 1831.94 | 957.11 | 1229.13 | 1454.14 | 1647.24 | 2179.52 | 995.73 | 1279.50 | 1512.91 | 1712.72 | 2268.52 |
| 88 | 881.55 | 1123.34 | 1316.45 | 1475.96 | 1972.99 | 1019.24 | 1309.73 | 1548.17 | 1751.34 | 2320.57 | 1057.86 | 1360.10 | 1606.94 | 1816.83 | 2409.57 |
| 89 | 948.71 | 1208.98 | 1415.52 | 1588.47 | 2125.79 | 1086.40 | 1395.37 | 1647.24 | 1863.85 | 2473.37 | 1125.02 | 1445.74 | 1706.01 | 1929.33 | 2562.37 |
| 90 | 1024.28 | 1303.01 | 1528.02 | 1712.72 | 2290.35 | 1161.96 | 1489.40 | 1759.74 | 1988.10 | 2637.93 | 1200.59 | 1539.77 | 1818.51 | 2053.59 | 2726.92 |
| 91 | 1103.19 | 1405.44 | 1645.56 | 1847.05 | 2470.01 | 1240.88 | 1591.82 | 1877.28 | 2122.43 | 2817.60 | 1279.50 | 1642.20 | 1936.05 | 2187.92 | 2906.59 |
| 92 | 1187.15 | 1512.91 | 1771.49 | 1988.10 | 2658.08 | 1324.84 | 1699.29 | 2003.21 | 2263.48 | 3005.66 | 1363.46 | 1749.66 | 2061.98 | 2328.97 | 3094.66 |
| 93 | 1279.50 | 1628.77 | 1907.50 | 2139.22 | 2859.58 | 1417.19 | 1815.15 | 2139.22 | 2414.60 | 3207.16 | 1455.81 | 1865.52 | 2197.99 | 2480.09 | 3296.15 |
| 94 | 1376.89 | 1753.02 | 2053.59 | 2303.78 | 3079.54 | 1514.58 | 1939.41 | 2285.31 | 2579.16 | 3427.12 | 1553.20 | 1989.78 | 2344.08 | 2644.65 | 3516.12 |
| 95 | 1484.36 | 1889.03 | 2214.79 | 2485.13 | 3321.34 | 1622.05 | 2075.42 | 2446.51 | 2760.51 | 3668.92 | 1660.67 | 2125.79 | 2505.28 | 2825.99 | 3757.92 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.02 | 31.46 | 36.55 | 38.55 | 58.41 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 30 | 30.22 | 33.08 | 38.75 | 40.68 | 63.81 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 31 | 30.22 | 33.88 | 40.11 | 41.99 | 63.81 | 45.34 | 57.09 | 67.17 | 73.88 | 103.36 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 32 | 30.22 | 35.18 | 41.80 | 43.64 | 63.81 | 45.34 | 57.09 | 67.17 | 73.88 | 106.40 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 33 | 30.22 | 35.98 | 43.15 | 45.44 | 63.81 | 47.05 | 57.09 | 67.17 | 73.88 | 112.47 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 34 | 30.22 | 36.94 | 43.66 | 47.02 | 63.81 | 47.05 | 57.09 | 68.50 | 73.88 | 118.55 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 35 | 30.22 | 36.94 | 43.66 | 47.02 | 63.81 | 49.99 | 58.70 | 68.50 | 73.88 | 121.59 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 36 | 30.22 | 36.94 | 43.66 | 47.02 | 63.81 | 52.93 | 61.64 | 71.48 | 76.50 | 128.13 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 37 | 30.22 | 36.94 | 43.66 | 47.02 | 63.81 | 55.87 | 64.58 | 77.44 | 79.45 | 134.92 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 38 | 30.22 | 36.94 | 43.66 | 47.02 | 63.81 | 55.87 | 67.51 | 80.41 | 82.39 | 141.72 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 39 | 30.22 | 36.94 | 43.66 | 47.02 | 63.81 | 59.06 | 70.45 | 83.39 | 88.27 | 151.91 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 40 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 | 62.34 | 75.86 | 84.90 | 91.81 | 161.41 | 115.89 | 148.58 | 169.38 | 187.21 | 252.59 |
| 41 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 | 65.97 | 79.40 | 88.19 | 95.16 | 168.90 | 115.89 | 148.58 | 169.38 | 187.21 | 252.59 |
| 42 | 34.62 | 41.00 | 45.38 | 50.37 | 68.84 | 66.29 | 83.17 | 91.89 | 101.86 | 177.22 | 115.89 | 148.58 | 169.38 | 187.21 | 252.59 |
| 43 | 34.87 | 41.27 | 48.53 | 51.73 | 71.68 | 69.96 | 86.98 | 98.93 | 105.67 | 185.58 | 115.89 | 148.58 | 169.38 | 187.21 | 252.59 |
| 44 | 35.12 | 44.51 | 48.86 | 52.07 | 74.99 | 73.67 | 90.81 | 102.70 | 109.51 | 190.18 | 115.89 | 148.58 | 169.38 | 187.21 | 252.59 |
| 45 | 35.46 | 44.95 | 52.32 | 53.81 | 76.78 | 77.42 | 94.52 | 106.59 | 112.16 | 198.28 | 121.84 | 157.50 | 178.30 | 199.10 | 267.45 |
| 46 | 38.69 | 48.26 | 52.67 | 57.01 | 80.06 | 77.79 | 101.93 | 113.82 | 115.95 | 199.10 | 121.84 | 157.50 | 178.30 | 199.10 | 267.45 |
| 47 | 38.97 | 48.58 | 55.97 | 60.25 | 83.36 | 81.94 | 106.00 | 117.72 | 123.06 | 199.10 | 121.84 | 157.50 | 178.30 | 199.10 | 267.45 |
| 48 | 39.25 | 51.96 | 59.31 | 60.65 | 86.67 | 86.23 | 110.47 | 125.91 | 130.43 | 199.10 | 121.84 | 157.50 | 178.30 | 199.10 | 267.45 |
| 49 | 42.64 | 52.30 | 59.70 | 63.95 | 93.45 | 89.15 | 118.87 | 130.36 | 134.81 | 199.10 | 121.84 | 157.50 | 178.30 | 199.10 | 267.45 |
| 50 | 43.06 | 54.03 | 61.51 | 69.93 | 97.12 | 93.76 | 116.26 | 134.64 | 144.62 | 219.90 | 133.72 | 172.36 | 196.13 | 222.87 | 297.16 |
| 51 | 46.51 | 57.52 | 67.06 | 73.53 | 101.81 | 97.88 | 120.21 | 145.35 | 152.30 | 225.84 | 139.67 | 178.30 | 205.04 | 228.82 | 303.11 |
| 52 | 46.88 | 58.00 | 65.78 | 75.31 | 108.76 | 105.68 | 128.35 | 143.72 | 154.80 | 234.76 | 142.64 | 181.27 | 208.01 | 234.76 | 312.02 |
| 53 | 50.39 | 61.56 | 71.35 | 75.93 | 115.87 | 109.90 | 136.31 | 157.56 | 162.84 | 243.67 | 148.58 | 184.24 | 216.93 | 237.73 | 317.97 |
| 54 | 50.77 | 62.06 | 71.91 | 79.75 | 120.80 | 113.81 | 137.60 | 162.90 | 170.74 | 249.62 | 151.55 | 190.18 | 219.90 | 246.65 | 323.91 |
| 55 | 52.34 | 65.68 | 73.63 | 83.48 | 127.96 | 118.87 | 148.81 | 165.34 | 178.96 | 258.53 | 151.55 | 193.16 | 219.90 | 252.59 | 332.82 |
| 56 | 57.91 | 69.37 | 80.60 | 88.50 | 140.95 | 124.81 | 156.62 | 175.93 | 187.85 | 273.39 | 160.47 | 202.07 | 234.76 | 258.53 | 350.65 |
| 57 | 61.57 | 74.36 | 84.53 | 95.74 | 151.54 | 130.91 | 161.33 | 184.55 | 196.42 | 294.19 | 166.41 | 210.99 | 246.65 | 276.36 | 371.45 |
| 58 | 63.35 | 78.28 | 91.62 | 102.89 | 159.86 | 135.53 | 163.22 | 195.10 | 207.95 | 314.99 | 175.33 | 225.84 | 261.50 | 291.22 | 389.28 |
| 59 | 70.27 | 85.36 | 96.92 | 108.41 | 174.03 | 143.36 | 177.62 | 200.94 | 217.19 | 338.77 | 184.24 | 237.73 | 273.39 | 307.79 | 416.03 |
| 60 | 72.16 | 92.52 | 104.28 | 115.83 | 185.95 | 148.20 | 185.07 | 209.69 | 226.54 | 359.57 | 193.16 | 252.59 | 291.22 | 312.96 | 439.80 |
| 61 | 79.27 | 99.86 | 114.86 | 126.61 | 200.60 | 159.30 | 199.96 | 224.81 | 241.70 | 374.72 | 201.77 | 262.30 | 302.66 | 328.01 | 455.43 |
| 62 | 86.46 | 108.45 | 118.50 | 133.50 | 216.60 | 168.03 | 209.70 | 238.36 | 255.51 | 388.26 | 209.49 | 268.15 | 310.05 | 344.18 | 469.27 |
| 63 | 97.23 | 115.94 | 131.21 | 144.45 | 226.70 | 181.17 | 222.24 | 253.59 | 271.86 | 402.91 | 216.33 | 281.22 | 321.78 | 359.00 | 484.03 |
| 64 | 102.47 | 122.77 | 143.52 | 153.68 | 246.39 | 188.34 | 232.32 | 273.57 | 288.43 | 415.92 | 222.35 | 285.12 | 334.83 | 371.45 | 499.62 |
| 65 | 113.53 | 131.91 | 152.91 | 166.35 | 262.66 | 195.30 | 248.56 | 287.61 | 306.21 | 436.24 | 230.80 | 294.21 | 347.47 | 385.52 | 517.41 |
| 66 | 121.82 | 145.67 | 168.00 | 183.62 | 282.61 | 201.46 | 260.42 | 304.64 | 329.38 | 454.50 | 238.31 | 307.10 | 358.69 | 402.91 | 535.58 |
| 67 | 135.88 | 162.77 | 183.06 | 202.23 | 310.74 | 211.58 | 271.01 | 313.80 | 356.07 | 473.07 | 247.23 | 318.55 | 366.10 | 416.02 | 553.90 |
| 68 | 147.66 | 181.62 | 201.67 | 221.02 | 333.17 | 218.28 | 282.62 | 328.58 | 372.23 | 494.01 | 252.75 | 330.87 | 381.42 | 431.97 | 574.43 |
| 69 | 159.41 | 199.02 | 222.54 | 243.35 | 354.91 | 228.48 | 299.46 | 343.82 | 390.40 | 519.06 | 263.97 | 343.82 | 397.06 | 448.08 | 598.92 |
| 70 | 175.37 | 222.42 | 247.12 | 271.25 | 382.82 | 245.95 | 316.53 | 369.99 | 414.91 | 553.92 | 280.17 | 361.44 | 421.32 | 474.79 | 630.91 |
| 71 | 189.83 | 239.35 | 276.49 | 306.03 | 414.73 | 266.17 | 338.39 | 398.23 | 447.75 | 596.31 | 299.19 | 385.85 | 449.81 | 507.58 | 674.72 |
| 72 | 207.19 | 262.97 | 300.82 | 336.68 | 452.23 | 286.88 | 370.55 | 430.32 | 486.10 | 643.48 | 320.74 | 416.37 | 482.11 | 545.86 | 725.16 |
| 73 | 222.84 | 286.24 | 328.50 | 365.00 | 493.71 | 305.45 | 401.50 | 464.89 | 522.53 | 697.34 | 341.95 | 445.68 | 518.68 | 584.00 | 778.03 |
| 74 | 244.19 | 310.78 | 358.88 | 399.58 | 536.47 | 332.98 | 431.03 | 501.32 | 566.07 | 751.06 | 366.28 | 477.27 | 554.97 | 627.12 | 832.46 |
| 75 | 266.81 | 339.74 | 391.33 | 435.79 | 586.99 | 357.53 | 464.25 | 540.74 | 611.89 | 812.89 | 393.10 | 510.50 | 594.10 | 670.59 | 891.15 |
| 76 | 290.29 | 372.26 | 428.61 | 479.84 | 643.77 | 384.21 | 502.03 | 584.00 | 660.84 | 877.71 | 416.65 | 544.72 | 636.93 | 718.90 | 954.55 |
| 77 | 322.39 | 416.43 | 481.91 | 539.00 | 723.71 | 421.46 | 552.44 | 648.15 | 733.78 | 972.22 | 453.37 | 596.09 | 696.84 | 790.87 | 1047.78 |
| 78 | 364.37 | 471.84 | 547.40 | 612.89 | 821.10 | 468.48 | 617.92 | 723.71 | 821.10 | 1086.40 | 502.06 | 659.90 | 774.08 | 878.19 | 1161.96 |
| 79 | 406.35 | 527.25 | 612.89 | 686.77 | 918.49 | 515.50 | 680.05 | 800.95 | 910.09 | 1200.59 | 547.40 | 722.03 | 851.32 | 965.51 | 1276.15 |
| 80 | 446.65 | 580.98 | 676.69 | 757.29 | 1014.20 | 560.83 | 740.50 | 873.15 | 990.69 | 1309.73 | 594.42 | 784.16 | 923.53 | 1047.78 | 1385.29 |
| 81 | 485.27 | 631.36 | 735.46 | 824.46 | 1101.52 | 604.49 | 797.59 | 940.32 | 1066.25 | 1407.12 | 634.71 | 839.57 | 989.01 | 1123.34 | 1482.68 |
| 82 | 523.89 | 680.05 | 790.87 | 888.27 | 1187.15 | 644.79 | 849.64 | 999.09 | 1135.10 | 1499.47 | 678.37 | 894.98 | 1051.14 | 1193.87 | 1578.39 |
| 83 | 560.83 | 728.75 | 849.64 | 952.07 | 1272.79 | 683.41 | 901.70 | 1061.22 | 1203.94 | 1591.82 | 718.67 | 947.03 | 1114.95 | 1262.71 | 1670.74 |
| 84 | 602.81 | 782.48 | 910.09 | 1022.60 | 1365.14 | 727.07 | 957.11 | 1125.02 | 1276.15 | 1685.86 | 762.33 | 1004.13 | 1178.76 | 1338.27 | 1769.81 |
| 85 | 648.15 | 842.93 | 980.62 | 1099.84 | 1470.93 | 774.08 | 1019.24 | 1197.23 | 1356.75 | 1796.68 | 809.35 | 1066.25 | 1252.64 | 1418.87 | 1878.96 |
| 86 | 700.20 | 908.41 | 1056.18 | 1185.47 | 1585.11 | 826.14 | 1084.72 | 1272.79 | 1442.38 | 1910.86 | 861.40 | 1131.74 | 1328.20 | 1504.51 | 1993.14 |
| 87 | 752.25 | 975.58 | 1136.78 | 1276.15 | 1706.01 | 878.19 | 1151.89 | 1353.39 | 1533.05 | 2031.76 | 913.45 | 1198.91 | 1408.80 | 1595.18 | 2114.04 |
| 88 | 809.35 | 1051.14 | 1224.09 | 1373.54 | 1835.30 | 935.28 | 1227.45 | 1440.70 | 1630.44 | 2161.05 | 970.54 | 1274.47 | 1496.11 | 1692.57 | 2243.33 |
| 89 | 871.47 | 1131.74 | 1318.12 | 1479.32 | 1976.35 | 997.41 | 1308.05 | 1534.73 | 1736.23 | 2302.10 | 1032.67 | 1355.07 | 1590.15 | 1798.36 | 2384.38 |
| 90 | 940.32 | 1220.73 | 1422.23 | 1593.50 | 2132.51 | 1066.25 | 1397.04 | 1638.84 | 1850.41 | 2458.26 | 1101.52 | 1444.06 | 1694.25 | 1912.54 | 2540.54 |
| 91 | 1014.20 | 1316.45 | 1531.38 | 1717.76 | 2298.74 | 1140.14 | 1492.76 | 1747.98 | 1974.67 | 2624.50 | 1175.40 | 1539.77 | 1803.40 | 2036.80 | 2706.77 |
| 92 | 1089.76 | 1415.52 | 1648.92 | 1850.41 | 2473.37 | 1215.70 | 1591.82 | 1865.52 | 2107.32 | 2799.13 | 1250.96 | 1638.84 | 1920.94 | 2169.45 | 2881.40 |
| 93 | 1175.40 | 1524.66 | 1774.85 | 1991.46 | 2661.44 | 1301.33 | 1700.97 | 1991.46 | 2248.37 | 2987.19 | 1336.60 | 1747.98 | 2046.87 | 2310.50 | 3069.47 |
| 94 | 1264.39 | 1642.20 | 1910.86 | 2144.26 | 2867.97 | 1390.33 | 1818.51 | 2127.47 | 2401.17 | 3193.72 | 1425.59 | 1865.52 | 2182.88 | 2463.30 | 3276.00 |
| 95 | 1363.46 | 1769.81 | 2060.30 | 2312.18 | 3091.30 | 1489.40 | 1946.12 | 2276.91 | 2569.08 | 3417.05 | 1524.66 | 1993.14 | 2332.33 | 2631.21 | 3499.33 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 30 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 31 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 32 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 33 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 34 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 35 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 36 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 37 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 38 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 39 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 40 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 | 110.82 | 142.73 | 164.56 | 184.71 | 246.83 |
| 41 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 | 110.82 | 142.73 | 164.56 | 184.71 | 246.83 |
| 42 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 | 110.82 | 142.73 | 164.56 | 184.71 | 246.83 |
| 43 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 | 110.82 | 142.73 | 164.56 | 184.71 | 246.83 |
| 44 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 | 110.82 | 142.73 | 164.56 | 184.71 | 246.83 |
| 45 | 87.32 | 110.82 | 130.97 | 147.76 | 193.10 | 117.54 | 149.44 | 174.63 | 198.14 | 261.95 |
| 46 | 87.32 | 110.82 | 130.97 | 147.76 | 193.10 | 117.54 | 149.44 | 174.63 | 198.14 | 261.95 |
| 47 | 87.32 | 110.82 | 130.97 | 147.76 | 193.10 | 117.54 | 149.44 | 174.63 | 198.14 | 261.95 |
| 48 | 87.32 | 110.82 | 130.97 | 147.76 | 193.10 | 117.54 | 149.44 | 174.63 | 198.14 | 261.95 |
| 49 | 87.32 | 110.82 | 130.97 | 147.76 | 193.10 | 117.54 | 149.44 | 174.63 | 198.14 | 261.95 |
| 50 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 | 130.97 | 167.91 | 194.78 | 219.97 | 292.17 |
| 51 | 100.75 | 127.61 | 149.44 | 167.91 | 225.00 | 134.33 | 169.59 | 198.14 | 225.00 | 298.89 |
| 52 | 104.11 | 132.65 | 154.48 | 172.95 | 231.72 | 137.69 | 174.63 | 203.18 | 230.04 | 305.60 |
| 53 | 107.46 | 136.01 | 159.52 | 179.67 | 240.12 | 141.05 | 179.67 | 208.21 | 235.08 | 312.32 |
| 54 | 110.82 | 141.05 | 164.56 | 186.38 | 246.83 | 142.73 | 183.03 | 213.25 | 241.80 | 320.72 |
| 55 | 114.18 | 144.41 | 169.59 | 191.42 | 255.23 | 147.76 | 186.38 | 218.29 | 245.15 | 327.43 |
| 56 | 120.90 | 154.48 | 177.99 | 203.18 | 268.66 | 154.48 | 194.78 | 226.68 | 258.59 | 342.54 |
| 57 | 129.29 | 162.88 | 191.42 | 214.93 | 285.45 | 161.20 | 204.86 | 240.12 | 270.34 | 359.34 |
| 58 | 137.69 | 174.63 | 204.86 | 231.72 | 307.28 | 171.27 | 216.61 | 253.55 | 287.13 | 381.16 |
| 59 | 147.76 | 186.38 | 218.29 | 246.83 | 329.11 | 181.35 | 230.04 | 268.66 | 303.92 | 402.99 |
| 60 | 157.84 | 199.82 | 233.40 | 265.30 | 350.94 | 191.42 | 243.48 | 285.45 | 322.39 | 428.18 |
| 61 | 167.91 | 214.93 | 251.87 | 285.45 | 376.13 | 201.50 | 260.27 | 303.92 | 344.22 | 455.05 |
| 62 | 179.67 | 230.04 | 268.66 | 303.92 | 402.99 | 216.61 | 277.06 | 322.39 | 366.05 | 485.27 |
| 63 | 193.10 | 245.15 | 287.13 | 325.75 | 431.54 | 230.04 | 293.85 | 344.22 | 389.56 | 515.50 |
| 64 | 206.53 | 263.62 | 308.96 | 349.26 | 463.44 | 245.15 | 314.00 | 367.73 | 416.43 | 552.44 |
| 65 | 219.97 | 283.77 | 332.47 | 376.13 | 498.70 | 260.27 | 335.83 | 392.92 | 444.97 | 591.06 |
| 66 | 238.44 | 305.60 | 359.34 | 406.35 | 535.65 | 280.42 | 359.34 | 421.46 | 476.88 | 631.36 |
| 67 | 253.55 | 324.07 | 382.84 | 434.90 | 574.27 | 297.21 | 379.49 | 448.33 | 508.78 | 671.66 |
| 68 | 273.70 | 350.94 | 411.39 | 468.48 | 617.92 | 315.68 | 406.35 | 478.55 | 542.36 | 716.99 |
| 69 | 295.53 | 381.16 | 448.33 | 508.78 | 671.66 | 340.87 | 438.26 | 517.18 | 586.02 | 774.08 |
| 70 | 325.75 | 419.79 | 495.35 | 562.51 | 742.18 | 372.77 | 478.55 | 564.19 | 641.43 | 846.29 |
| 71 | 362.69 | 468.48 | 550.76 | 628.00 | 827.82 | 411.39 | 530.61 | 622.96 | 710.28 | 936.96 |
| 72 | 406.35 | 522.21 | 616.24 | 701.88 | 925.21 | 456.73 | 587.70 | 691.81 | 787.52 | 1039.39 |
| 73 | 455.05 | 586.02 | 690.13 | 785.84 | 1036.03 | 507.10 | 653.19 | 769.05 | 874.83 | 1153.57 |
| 74 | 508.78 | 654.86 | 774.08 | 878.19 | 1160.29 | 562.51 | 725.39 | 854.68 | 970.54 | 1282.86 |
| 75 | 565.87 | 732.11 | 866.44 | 985.66 | 1299.65 | 621.28 | 802.63 | 950.39 | 1079.69 | 1425.59 |
| 76 | 633.04 | 819.42 | 972.22 | 1108.23 | 1459.17 | 688.45 | 891.62 | 1056.18 | 1203.94 | 1585.11 |
| 77 | 706.92 | 918.49 | 1091.44 | 1247.60 | 1638.84 | 762.33 | 990.69 | 1175.40 | 1343.31 | 1764.78 |
| 78 | 784.16 | 1020.92 | 1220.73 | 1395.37 | 1830.26 | 837.89 | 1093.12 | 1304.69 | 1491.08 | 1956.20 |
| 79 | 863.08 | 1125.02 | 1346.67 | 1543.13 | 2021.68 | 915.13 | 1195.55 | 1430.63 | 1638.84 | 2145.94 |
| 80 | 936.96 | 1225.77 | 1469.25 | 1682.50 | 2203.03 | 990.69 | 1294.62 | 1551.53 | 1776.53 | 2327.29 |
| 81 | 1007.48 | 1318.12 | 1576.71 | 1806.75 | 2365.91 | 1059.54 | 1388.65 | 1660.67 | 1902.47 | 2491.84 |
| 82 | 1074.65 | 1403.76 | 1680.82 | 1924.29 | 2520.39 | 1130.06 | 1477.64 | 1766.46 | 2023.36 | 2649.68 |
| 83 | 1143.49 | 1491.08 | 1783.25 | 2041.83 | 2676.55 | 1198.91 | 1564.96 | 1872.24 | 2142.58 | 2809.20 |
| 84 | 1214.02 | 1583.43 | 1892.39 | 2164.41 | 2839.43 | 1271.11 | 1658.99 | 1983.06 | 2266.84 | 2973.76 |
| 85 | 1292.94 | 1684.18 | 2013.29 | 2300.42 | 3020.77 | 1351.71 | 1761.42 | 2105.64 | 2406.21 | 3158.46 |
| 86 | 1376.89 | 1793.32 | 2140.90 | 2446.51 | 3213.87 | 1435.66 | 1870.56 | 2233.26 | 2552.29 | 3351.56 |
| 87 | 1465.89 | 1907.50 | 2278.59 | 2599.31 | 3417.05 | 1524.66 | 1984.74 | 2370.95 | 2705.09 | 3554.74 |
| 88 | 1561.60 | 2031.76 | 2424.68 | 2765.54 | 3637.02 | 1620.37 | 2109.00 | 2517.03 | 2871.33 | 3774.71 |
| 89 | 1665.71 | 2166.09 | 2582.52 | 2945.21 | 3875.46 | 1724.48 | 2243.33 | 2674.87 | 3051.00 | 4013.14 |
| 90 | 1779.89 | 2312.18 | 2757.15 | 3141.67 | 4135.72 | 1838.66 | 2389.42 | 2849.50 | 3247.46 | 4273.41 |
| 91 | 1902.47 | 2470.01 | 2943.53 | 3353.24 | 4414.46 | 1961.24 | 2547.26 | 3035.89 | 3459.03 | 4552.15 |
| 92 | 2031.76 | 2636.25 | 3139.99 | 3574.89 | 4711.67 | 2090.53 | 2713.49 | 3232.34 | 3680.67 | 4849.36 |
| 93 | 2171.13 | 2815.92 | 3351.56 | 3815.01 | 5029.02 | 2229.90 | 2893.16 | 3443.92 | 3920.79 | 5166.71 |
| 94 | 2322.25 | 3010.70 | 3583.28 | 4075.27 | 5374.93 | 2381.02 | 3087.94 | 3675.64 | 4181.06 | 5512.62 |
| 95 | 2486.81 | 3223.95 | 3835.16 | 4360.73 | 5752.73 | 2545.58 | 3301.19 | 3927.51 | 4466.51 | 5890.42 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 30 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 31 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 32 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 33 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 34 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 35 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 36 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 37 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 38 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 39 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 40 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 99.07 | 125.94 | 147.76 | 166.23 | 221.65 |
| 41 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 99.07 | 125.94 | 147.76 | 166.23 | 221.65 |
| 42 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 99.07 | 125.94 | 147.76 | 166.23 | 221.65 |
| 43 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 99.07 | 125.94 | 147.76 | 166.23 | 221.65 |
| 44 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 99.07 | 125.94 | 147.76 | 166.23 | 221.65 |
| 45 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 46 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 47 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 48 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 49 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 50 | 87.32 | 109.14 | 127.61 | 144.41 | 193.10 | 117.54 | 147.76 | 172.95 | 194.78 | 260.27 |
| 51 | 90.67 | 114.18 | 132.65 | 149.44 | 198.14 | 119.22 | 152.80 | 177.99 | 199.82 | 265.30 |
| 52 | 92.35 | 119.22 | 137.69 | 154.48 | 206.53 | 122.58 | 156.16 | 181.35 | 204.86 | 272.02 |
| 53 | 95.71 | 120.90 | 141.05 | 159.52 | 213.25 | 124.26 | 159.52 | 184.71 | 209.89 | 278.74 |
| 54 | 99.07 | 125.94 | 146.09 | 164.56 | 218.29 | 127.61 | 162.88 | 189.74 | 214.93 | 283.77 |
| 55 | 102.43 | 129.29 | 151.12 | 169.59 | 226.68 | 130.97 | 166.23 | 193.10 | 218.29 | 290.49 |
| 56 | 107.46 | 136.01 | 159.52 | 179.67 | 238.44 | 136.01 | 172.95 | 203.18 | 228.36 | 303.92 |
| 57 | 114.18 | 146.09 | 169.59 | 191.42 | 255.23 | 142.73 | 183.03 | 213.25 | 241.80 | 320.72 |
| 58 | 122.58 | 154.48 | 181.35 | 206.53 | 273.70 | 151.12 | 193.10 | 225.00 | 255.23 | 339.19 |
| 59 | 130.97 | 166.23 | 194.78 | 221.65 | 292.17 | 159.52 | 204.86 | 238.44 | 270.34 | 359.34 |
| 60 | 139.37 | 177.99 | 208.21 | 236.76 | 312.32 | 169.59 | 218.29 | 253.55 | 287.13 | 381.16 |
| 61 | 149.44 | 191.42 | 223.33 | 253.55 | 335.83 | 181.35 | 231.72 | 270.34 | 307.28 | 406.35 |
| 62 | 159.52 | 204.86 | 240.12 | 270.34 | 357.66 | 191.42 | 246.83 | 288.81 | 325.75 | 431.54 |
| 63 | 169.59 | 218.29 | 256.91 | 290.49 | 384.52 | 203.18 | 261.95 | 307.28 | 347.58 | 460.08 |
| 64 | 184.71 | 235.08 | 273.70 | 310.64 | 413.07 | 218.29 | 280.42 | 327.43 | 369.41 | 490.31 |
| 65 | 198.14 | 251.87 | 295.53 | 334.15 | 443.29 | 233.40 | 298.89 | 350.94 | 394.60 | 523.89 |
| 66 | 211.57 | 272.02 | 319.04 | 361.02 | 478.55 | 248.51 | 320.72 | 374.45 | 423.14 | 562.51 |
| 67 | 226.68 | 290.49 | 340.87 | 387.88 | 510.46 | 265.30 | 339.19 | 397.96 | 451.69 | 597.77 |
| 68 | 241.80 | 310.64 | 366.05 | 416.43 | 550.76 | 280.42 | 361.02 | 426.50 | 481.91 | 638.07 |
| 69 | 263.62 | 337.51 | 399.64 | 453.37 | 597.77 | 302.25 | 389.56 | 460.08 | 522.21 | 688.45 |
| 70 | 290.49 | 372.77 | 441.61 | 500.38 | 659.90 | 330.79 | 424.82 | 503.74 | 570.91 | 753.93 |
| 71 | 322.39 | 416.43 | 490.31 | 559.15 | 735.46 | 366.05 | 471.84 | 555.80 | 631.36 | 832.85 |
| 72 | 361.02 | 465.12 | 549.08 | 624.64 | 824.46 | 404.67 | 522.21 | 616.24 | 700.20 | 925.21 |
| 73 | 404.67 | 520.53 | 614.57 | 698.52 | 921.85 | 450.01 | 580.98 | 685.09 | 779.12 | 1027.63 |
| 74 | 453.37 | 582.66 | 688.45 | 782.48 | 1032.67 | 500.38 | 644.79 | 762.33 | 864.76 | 1141.82 |
| 75 | 505.42 | 651.51 | 770.73 | 876.51 | 1156.93 | 554.12 | 715.31 | 844.61 | 960.47 | 1267.75 |
| 76 | 564.19 | 728.75 | 866.44 | 985.66 | 1297.98 | 612.89 | 794.23 | 942.00 | 1071.29 | 1410.48 |
| 77 | 628.00 | 816.06 | 972.22 | 1109.91 | 1459.17 | 676.69 | 879.87 | 1047.78 | 1195.55 | 1571.68 |
| 78 | 696.84 | 910.09 | 1084.72 | 1242.56 | 1628.77 | 745.54 | 972.22 | 1160.29 | 1326.52 | 1739.59 |
| 79 | 767.37 | 1002.45 | 1200.59 | 1373.54 | 1798.36 | 814.38 | 1064.57 | 1274.47 | 1457.49 | 1909.18 |
| 80 | 834.53 | 1089.76 | 1306.37 | 1496.11 | 1959.56 | 881.55 | 1151.89 | 1380.25 | 1581.75 | 2070.38 |
| 81 | 896.66 | 1172.04 | 1403.76 | 1608.62 | 2105.64 | 943.68 | 1234.17 | 1479.32 | 1694.25 | 2218.14 |
| 82 | 955.43 | 1249.28 | 1496.11 | 1712.72 | 2243.33 | 1004.13 | 1314.77 | 1573.35 | 1801.72 | 2359.19 |
| 83 | 1015.88 | 1326.52 | 1586.79 | 1816.83 | 2381.02 | 1066.25 | 1392.01 | 1665.71 | 1905.82 | 2498.56 |
| 84 | 1081.37 | 1408.80 | 1684.18 | 1925.97 | 2527.11 | 1131.74 | 1475.96 | 1763.10 | 2016.65 | 2646.32 |
| 85 | 1151.89 | 1499.47 | 1793.32 | 2048.55 | 2686.62 | 1202.26 | 1568.32 | 1873.92 | 2140.90 | 2809.20 |
| 86 | 1225.77 | 1595.18 | 1907.50 | 2177.84 | 2859.58 | 1276.15 | 1664.03 | 1988.10 | 2270.20 | 2982.15 |
| 87 | 1306.37 | 1697.61 | 2028.40 | 2313.85 | 3040.92 | 1356.75 | 1766.46 | 2109.00 | 2406.21 | 3163.50 |
| 88 | 1390.33 | 1808.43 | 2157.69 | 2461.62 | 3235.70 | 1440.70 | 1877.28 | 2238.29 | 2553.97 | 3358.28 |
| 89 | 1484.36 | 1927.65 | 2300.42 | 2621.14 | 3447.27 | 1534.73 | 1996.50 | 2381.02 | 2713.49 | 3569.85 |
| 90 | 1585.11 | 2058.63 | 2454.90 | 2795.77 | 3680.67 | 1635.48 | 2127.47 | 2535.50 | 2888.12 | 3803.25 |
| 91 | 1694.25 | 2197.99 | 2621.14 | 2983.83 | 3929.19 | 1744.63 | 2266.84 | 2701.74 | 3076.18 | 4051.76 |
| 92 | 1810.11 | 2347.44 | 2795.77 | 3183.65 | 4192.81 | 1860.49 | 2416.28 | 2876.37 | 3276.00 | 4315.39 |
| 93 | 1932.69 | 2506.96 | 2983.83 | 3396.90 | 4474.91 | 1983.06 | 2575.80 | 3064.43 | 3489.25 | 4597.49 |
| 94 | 2067.02 | 2679.91 | 3190.37 | 3628.62 | 4782.19 | 2117.40 | 2748.75 | 3270.96 | 3720.97 | 4904.77 |
| 95 | 2214.79 | 2867.97 | 3413.69 | 3882.17 | 5119.70 | 2265.16 | 2936.82 | 3494.29 | 3974.52 | 5242.28 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 30 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 31 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 32 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 33 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 34 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 35 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 36 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 37 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 38 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 39 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 40 | 67.17 | 85.64 | 99.07 | 110.82 | 149.44 | 90.67 | 115.86 | 134.33 | 149.44 | 199.82 |
| 41 | 67.17 | 85.64 | 99.07 | 110.82 | 149.44 | 90.67 | 115.86 | 134.33 | 149.44 | 199.82 |
| 42 | 67.17 | 85.64 | 99.07 | 110.82 | 149.44 | 90.67 | 115.86 | 134.33 | 149.44 | 199.82 |
| 43 | 67.17 | 85.64 | 99.07 | 110.82 | 149.44 | 90.67 | 115.86 | 134.33 | 149.44 | 199.82 |
| 44 | 67.17 | 85.64 | 99.07 | 110.82 | 149.44 | 90.67 | 115.86 | 134.33 | 149.44 | 199.82 |
| 45 | 72.20 | 90.67 | 104.11 | 119.22 | 157.84 | 95.71 | 122.58 | 141.05 | 159.52 | 211.57 |
| 46 | 72.20 | 90.67 | 104.11 | 119.22 | 157.84 | 95.71 | 122.58 | 141.05 | 159.52 | 211.57 |
| 47 | 72.20 | 90.67 | 104.11 | 119.22 | 157.84 | 95.71 | 122.58 | 141.05 | 159.52 | 211.57 |
| 48 | 72.20 | 90.67 | 104.11 | 119.22 | 157.84 | 95.71 | 122.58 | 141.05 | 159.52 | 211.57 |
| 49 | 72.20 | 90.67 | 104.11 | 119.22 | 157.84 | 95.71 | 122.58 | 141.05 | 159.52 | 211.57 |
| 50 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 | 107.46 | 136.01 | 157.84 | 177.99 | 236.76 |
| 51 | 82.28 | 104.11 | 120.90 | 136.01 | 179.67 | 109.14 | 137.69 | 161.20 | 181.35 | 241.80 |
| 52 | 83.96 | 105.79 | 124.26 | 141.05 | 188.06 | 110.82 | 141.05 | 164.56 | 186.38 | 248.51 |
| 53 | 87.32 | 110.82 | 127.61 | 144.41 | 193.10 | 114.18 | 144.41 | 167.91 | 189.74 | 251.87 |
| 54 | 88.99 | 114.18 | 132.65 | 149.44 | 199.82 | 115.86 | 147.76 | 172.95 | 194.78 | 258.59 |
| 55 | 92.35 | 117.54 | 137.69 | 154.48 | 204.86 | 117.54 | 151.12 | 176.31 | 199.82 | 263.62 |
| 56 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 | 124.26 | 157.84 | 184.71 | 208.21 | 277.06 |
| 57 | 104.11 | 132.65 | 154.48 | 174.63 | 231.72 | 129.29 | 166.23 | 194.78 | 218.29 | 290.49 |
| 58 | 110.82 | 142.73 | 166.23 | 188.06 | 248.51 | 137.69 | 176.31 | 206.53 | 233.40 | 307.28 |
| 59 | 119.22 | 151.12 | 177.99 | 201.50 | 265.30 | 146.09 | 186.38 | 218.29 | 246.83 | 325.75 |
| 60 | 127.61 | 161.20 | 189.74 | 214.93 | 285.45 | 154.48 | 196.46 | 231.72 | 261.95 | 347.58 |
| 61 | 137.69 | 174.63 | 203.18 | 231.72 | 305.60 | 164.56 | 209.89 | 246.83 | 278.74 | 369.41 |
| 62 | 144.41 | 186.38 | 216.61 | 246.83 | 327.43 | 174.63 | 225.00 | 261.95 | 297.21 | 392.92 |
| 63 | 154.48 | 199.82 | 233.40 | 263.62 | 349.26 | 186.38 | 238.44 | 278.74 | 315.68 | 418.11 |
| 64 | 167.91 | 213.25 | 250.19 | 282.10 | 374.45 | 198.14 | 253.55 | 298.89 | 335.83 | 446.65 |
| 65 | 179.67 | 228.36 | 268.66 | 303.92 | 404.67 | 211.57 | 272.02 | 319.04 | 359.34 | 478.55 |
| 66 | 193.10 | 246.83 | 290.49 | 327.43 | 434.90 | 226.68 | 290.49 | 340.87 | 384.52 | 512.14 |
| 67 | 204.86 | 263.62 | 310.64 | 352.62 | 465.12 | 240.12 | 307.28 | 362.69 | 411.39 | 544.04 |
| 68 | 219.97 | 282.10 | 332.47 | 379.49 | 500.38 | 255.23 | 327.43 | 386.20 | 439.93 | 580.98 |
| 69 | 238.44 | 307.28 | 362.69 | 411.39 | 544.04 | 275.38 | 354.30 | 418.11 | 473.52 | 626.32 |
| 70 | 265.30 | 340.87 | 399.64 | 456.73 | 601.13 | 302.25 | 387.88 | 456.73 | 520.53 | 686.77 |
| 71 | 295.53 | 377.81 | 446.65 | 508.78 | 669.98 | 334.15 | 428.18 | 505.42 | 574.27 | 758.97 |
| 72 | 327.43 | 423.14 | 500.38 | 567.55 | 750.58 | 369.41 | 475.20 | 560.83 | 638.07 | 842.93 |
| 73 | 369.41 | 473.52 | 560.83 | 636.39 | 837.89 | 411.39 | 528.93 | 624.64 | 708.60 | 933.60 |
| 74 | 411.39 | 530.61 | 626.32 | 711.96 | 940.32 | 455.05 | 586.02 | 691.81 | 787.52 | 1039.39 |
| 75 | 460.08 | 594.42 | 701.88 | 799.27 | 1051.14 | 503.74 | 651.51 | 769.05 | 874.83 | 1153.57 |
| 76 | 513.82 | 663.26 | 789.20 | 898.34 | 1182.11 | 557.47 | 722.03 | 856.36 | 975.58 | 1284.54 |
| 77 | 570.91 | 742.18 | 884.91 | 1010.84 | 1328.20 | 616.24 | 800.95 | 953.75 | 1088.08 | 1430.63 |
| 78 | 634.71 | 827.82 | 987.33 | 1130.06 | 1482.68 | 678.37 | 884.91 | 1054.50 | 1207.30 | 1583.43 |
| 79 | 698.52 | 913.45 | 1091.44 | 1249.28 | 1635.48 | 742.18 | 968.86 | 1158.61 | 1324.84 | 1736.23 |
| 80 | 760.65 | 992.37 | 1188.83 | 1361.78 | 1783.25 | 802.63 | 1049.46 | 1257.68 | 1439.02 | 1884.00 |
| 81 | 816.06 | 1066.25 | 1277.83 | 1464.21 | 1915.90 | 859.72 | 1123.34 | 1344.99 | 1541.45 | 2020.01 |
| 82 | 871.47 | 1136.78 | 1361.78 | 1558.24 | 2041.83 | 915.13 | 1195.55 | 1430.63 | 1638.84 | 2147.62 |
| 83 | 923.53 | 1207.30 | 1444.06 | 1653.95 | 2167.77 | 968.86 | 1267.75 | 1516.26 | 1736.23 | 2275.23 |
| 84 | 983.98 | 1281.18 | 1533.05 | 1751.34 | 2298.74 | 1029.31 | 1343.31 | 1605.26 | 1835.30 | 2407.89 |
| 85 | 1047.78 | 1365.14 | 1630.44 | 1862.17 | 2446.51 | 1094.80 | 1427.27 | 1704.33 | 1947.80 | 2557.33 |
| 86 | 1116.63 | 1454.14 | 1734.55 | 1981.39 | 2602.67 | 1163.64 | 1516.26 | 1808.43 | 2067.02 | 2713.49 |
| 87 | 1188.83 | 1546.49 | 1845.37 | 2105.64 | 2768.90 | 1235.85 | 1608.62 | 1919.26 | 2191.28 | 2879.73 |
| 88 | 1266.07 | 1647.24 | 1962.91 | 2239.97 | 2946.89 | 1313.09 | 1709.36 | 2036.80 | 2325.61 | 3057.71 |
| 89 | 1350.03 | 1754.70 | 2092.21 | 2384.38 | 3138.31 | 1397.04 | 1816.83 | 2166.09 | 2470.01 | 3249.14 |
| 90 | 1442.38 | 1873.92 | 2231.58 | 2543.90 | 3349.88 | 1489.40 | 1936.05 | 2305.46 | 2629.53 | 3460.71 |
| 91 | 1541.45 | 2001.53 | 2382.70 | 2715.17 | 3576.57 | 1588.47 | 2063.66 | 2456.58 | 2800.81 | 3687.39 |
| 92 | 1647.24 | 2137.55 | 2543.90 | 2896.52 | 3816.69 | 1694.25 | 2199.67 | 2617.78 | 2982.15 | 3927.51 |
| 93 | 1759.74 | 2281.95 | 2715.17 | 3089.62 | 4073.59 | 1806.75 | 2344.08 | 2789.05 | 3175.25 | 4184.42 |
| 94 | 1882.32 | 2439.79 | 2901.55 | 3301.19 | 4354.01 | 1929.33 | 2501.92 | 2975.44 | 3386.83 | 4464.83 |
| 95 | 2014.97 | 2612.74 | 3104.73 | 3531.23 | 4659.61 | 2061.98 | 2674.87 | 3178.61 | 3616.87 | 4770.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 30 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 31 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 32 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 33 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 34 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 35 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 36 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 37 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 38 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 39 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 40 | 62.13 | 78.92 | 90.67 | 102.43 | 136.01 | 82.28 | 105.79 | 122.58 | 139.37 | 184.71 |
| 41 | 62.13 | 78.92 | 90.67 | 102.43 | 136.01 | 82.28 | 105.79 | 122.58 | 139.37 | 184.71 |
| 42 | 62.13 | 78.92 | 90.67 | 102.43 | 136.01 | 82.28 | 105.79 | 122.58 | 139.37 | 184.71 |
| 43 | 62.13 | 78.92 | 90.67 | 102.43 | 136.01 | 82.28 | 105.79 | 122.58 | 139.37 | 184.71 |
| 44 | 62.13 | 78.92 | 90.67 | 102.43 | 136.01 | 82.28 | 105.79 | 122.58 | 139.37 | 184.71 |
| 45 | 63.81 | 82.28 | 97.39 | 109.14 | 144.41 | 87.32 | 112.50 | 130.97 | 146.09 | 194.78 |
| 46 | 63.81 | 82.28 | 97.39 | 109.14 | 144.41 | 87.32 | 112.50 | 130.97 | 146.09 | 194.78 |
| 47 | 63.81 | 82.28 | 97.39 | 109.14 | 144.41 | 87.32 | 112.50 | 130.97 | 146.09 | 194.78 |
| 48 | 63.81 | 82.28 | 97.39 | 109.14 | 144.41 | 87.32 | 112.50 | 130.97 | 146.09 | 194.78 |
| 49 | 63.81 | 82.28 | 97.39 | 109.14 | 144.41 | 87.32 | 112.50 | 130.97 | 146.09 | 194.78 |
| 50 | 72.20 | 92.35 | 107.46 | 120.90 | 161.20 | 97.39 | 125.94 | 144.41 | 162.88 | 218.29 |
| 51 | 73.88 | 95.71 | 112.50 | 125.94 | 166.23 | 99.07 | 127.61 | 149.44 | 167.91 | 223.33 |
| 52 | 77.24 | 99.07 | 114.18 | 129.29 | 172.95 | 100.75 | 130.97 | 151.12 | 171.27 | 228.36 |
| 53 | 78.92 | 100.75 | 117.54 | 134.33 | 177.99 | 104.11 | 132.65 | 154.48 | 176.31 | 233.40 |
| 54 | 82.28 | 105.79 | 122.58 | 139.37 | 183.03 | 105.79 | 137.69 | 159.52 | 179.67 | 236.76 |
| 55 | 83.96 | 107.46 | 125.94 | 142.73 | 189.74 | 107.46 | 139.37 | 161.20 | 183.03 | 243.48 |
| 56 | 88.99 | 115.86 | 134.33 | 151.12 | 199.82 | 112.50 | 146.09 | 171.27 | 193.10 | 255.23 |
| 57 | 94.03 | 122.58 | 141.05 | 161.20 | 213.25 | 117.54 | 154.48 | 177.99 | 203.18 | 268.66 |
| 58 | 100.75 | 129.29 | 151.12 | 172.95 | 228.36 | 124.26 | 161.20 | 188.06 | 214.93 | 283.77 |
| 59 | 107.46 | 139.37 | 162.88 | 184.71 | 245.15 | 132.65 | 171.27 | 201.50 | 226.68 | 300.57 |
| 60 | 114.18 | 149.44 | 174.63 | 198.14 | 261.95 | 139.37 | 181.35 | 213.25 | 240.12 | 319.04 |
| 61 | 124.26 | 161.20 | 188.06 | 213.25 | 280.42 | 149.44 | 194.78 | 228.36 | 256.91 | 339.19 |
| 62 | 132.65 | 171.27 | 199.82 | 226.68 | 300.57 | 159.52 | 206.53 | 240.12 | 273.70 | 362.69 |
| 63 | 142.73 | 184.71 | 214.93 | 243.48 | 322.39 | 169.59 | 221.65 | 256.91 | 292.17 | 386.20 |
| 64 | 152.80 | 198.14 | 230.04 | 261.95 | 345.90 | 181.35 | 235.08 | 275.38 | 312.32 | 413.07 |
| 65 | 162.88 | 211.57 | 248.51 | 283.77 | 372.77 | 193.10 | 250.19 | 295.53 | 335.83 | 441.61 |
| 66 | 174.63 | 228.36 | 268.66 | 303.92 | 401.31 | 204.86 | 268.66 | 315.68 | 357.66 | 473.52 |
| 67 | 188.06 | 243.48 | 285.45 | 324.07 | 428.18 | 218.29 | 285.45 | 334.15 | 379.49 | 502.06 |
| 68 | 199.82 | 261.95 | 307.28 | 350.94 | 461.76 | 233.40 | 305.60 | 357.66 | 406.35 | 535.65 |
| 69 | 218.29 | 283.77 | 334.15 | 381.16 | 503.74 | 250.19 | 327.43 | 384.52 | 439.93 | 579.30 |
| 70 | 238.44 | 314.00 | 369.41 | 421.46 | 555.80 | 273.70 | 359.34 | 421.46 | 481.91 | 634.71 |
| 71 | 266.98 | 352.62 | 413.07 | 470.16 | 621.28 | 302.25 | 397.96 | 468.48 | 532.29 | 701.88 |
| 72 | 300.57 | 392.92 | 461.76 | 525.57 | 693.48 | 335.83 | 441.61 | 518.85 | 589.38 | 779.12 |
| 73 | 334.15 | 441.61 | 517.18 | 589.38 | 777.44 | 372.77 | 491.99 | 577.62 | 656.54 | 866.44 |
| 74 | 374.45 | 493.67 | 580.98 | 659.90 | 871.47 | 414.75 | 545.72 | 643.11 | 730.43 | 963.83 |
| 75 | 419.79 | 552.44 | 649.83 | 740.50 | 975.58 | 460.08 | 606.17 | 713.63 | 812.70 | 1069.61 |
| 76 | 468.48 | 619.60 | 730.43 | 834.53 | 1096.48 | 508.78 | 673.34 | 794.23 | 906.74 | 1190.51 |
| 77 | 523.89 | 691.81 | 821.10 | 938.64 | 1232.49 | 564.19 | 747.22 | 883.23 | 1010.84 | 1328.20 |
| 78 | 580.98 | 770.73 | 916.81 | 1047.78 | 1375.22 | 621.28 | 824.46 | 980.62 | 1119.99 | 1469.25 |
| 79 | 638.07 | 849.64 | 1012.52 | 1158.61 | 1519.62 | 676.69 | 901.70 | 1074.65 | 1230.81 | 1613.65 |
| 80 | 693.48 | 925.21 | 1103.19 | 1262.71 | 1653.95 | 732.11 | 977.26 | 1165.32 | 1334.92 | 1747.98 |
| 81 | 745.54 | 995.73 | 1183.79 | 1356.75 | 1776.53 | 784.16 | 1049.46 | 1247.60 | 1430.63 | 1872.24 |
| 82 | 795.91 | 1059.54 | 1262.71 | 1445.74 | 1894.07 | 836.21 | 1114.95 | 1328.20 | 1519.62 | 1991.46 |
| 83 | 844.61 | 1125.02 | 1339.95 | 1533.05 | 2009.93 | 886.59 | 1180.44 | 1405.44 | 1608.62 | 2110.68 |
| 84 | 896.66 | 1193.87 | 1422.23 | 1625.41 | 2132.51 | 940.32 | 1252.64 | 1489.40 | 1702.65 | 2234.94 |
| 85 | 955.43 | 1272.79 | 1511.23 | 1727.84 | 2266.84 | 999.09 | 1329.88 | 1580.07 | 1806.75 | 2370.95 |
| 86 | 1017.56 | 1353.39 | 1608.62 | 1836.98 | 2412.92 | 1061.22 | 1410.48 | 1677.46 | 1915.90 | 2517.03 |
| 87 | 1083.05 | 1440.70 | 1711.04 | 1952.84 | 2565.73 | 1126.70 | 1497.79 | 1779.89 | 2031.76 | 2669.83 |
| 88 | 1155.25 | 1534.73 | 1820.19 | 2077.10 | 2730.28 | 1198.91 | 1591.82 | 1889.03 | 2156.02 | 2834.39 |
| 89 | 1230.81 | 1635.48 | 1939.41 | 2211.43 | 2908.27 | 1274.47 | 1692.57 | 2008.25 | 2290.35 | 3012.38 |
| 90 | 1316.45 | 1746.31 | 2070.38 | 2359.19 | 3104.73 | 1360.10 | 1803.40 | 2139.22 | 2438.11 | 3208.84 |
| 91 | 1405.44 | 1863.85 | 2209.75 | 2518.71 | 3314.62 | 1449.10 | 1920.94 | 2278.59 | 2597.63 | 3418.73 |
| 92 | 1501.15 | 1989.78 | 2357.51 | 2684.94 | 3536.27 | 1544.81 | 2046.87 | 2426.36 | 2763.86 | 3640.38 |
| 93 | 1605.26 | 2125.79 | 2517.03 | 2866.29 | 3774.71 | 1648.92 | 2182.88 | 2585.88 | 2945.21 | 3878.81 |
| 94 | 1716.08 | 2271.88 | 2689.98 | 3061.07 | 4033.29 | 1759.74 | 2328.97 | 2758.83 | 3139.99 | 4137.40 |
| 95 | 1838.66 | 2433.07 | 2878.05 | 3274.32 | 4317.07 | 1882.32 | 2490.16 | 2946.89 | 3353.24 | 4421.18 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 30 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 31 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 32 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 33 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 34 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 35 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 36 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 37 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 38 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 39 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 40 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 | 94.03 | 120.90 | 139.37 | 156.16 | 209.89 |
| 41 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 | 94.03 | 120.90 | 139.37 | 156.16 | 209.89 |
| 42 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 | 94.03 | 120.90 | 139.37 | 156.16 | 209.89 |
| 43 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 | 94.03 | 120.90 | 139.37 | 156.16 | 209.89 |
| 44 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 | 94.03 | 120.90 | 139.37 | 156.16 | 209.89 |
| 45 | 73.88 | 95.71 | 112.50 | 125.94 | 164.56 | 100.75 | 127.61 | 149.44 | 169.59 | 223.33 |
| 46 | 73.88 | 95.71 | 112.50 | 125.94 | 164.56 | 100.75 | 127.61 | 149.44 | 169.59 | 223.33 |
| 47 | 73.88 | 95.71 | 112.50 | 125.94 | 164.56 | 100.75 | 127.61 | 149.44 | 169.59 | 223.33 |
| 48 | 73.88 | 95.71 | 112.50 | 125.94 | 164.56 | 100.75 | 127.61 | 149.44 | 169.59 | 223.33 |
| 49 | 73.88 | 95.71 | 112.50 | 125.94 | 164.56 | 100.75 | 127.61 | 149.44 | 169.59 | 223.33 |
| 50 | 82.28 | 105.79 | 122.58 | 139.37 | 184.71 | 110.82 | 142.73 | 166.23 | 188.06 | 248.51 |
| 51 | 85.64 | 109.14 | 125.94 | 142.73 | 191.42 | 114.18 | 144.41 | 167.91 | 191.42 | 253.55 |
| 52 | 88.99 | 112.50 | 130.97 | 146.09 | 198.14 | 117.54 | 147.76 | 172.95 | 194.78 | 260.27 |
| 53 | 92.35 | 115.86 | 136.01 | 152.80 | 203.18 | 120.90 | 152.80 | 177.99 | 199.82 | 265.30 |
| 54 | 95.71 | 120.90 | 141.05 | 157.84 | 209.89 | 122.58 | 156.16 | 181.35 | 204.86 | 273.70 |
| 55 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 | 125.94 | 159.52 | 184.71 | 208.21 | 277.06 |
| 56 | 102.43 | 130.97 | 151.12 | 172.95 | 228.36 | 130.97 | 166.23 | 193.10 | 219.97 | 290.49 |
| 57 | 109.14 | 137.69 | 162.88 | 183.03 | 241.80 | 136.01 | 172.95 | 204.86 | 230.04 | 305.60 |
| 58 | 117.54 | 149.44 | 174.63 | 198.14 | 261.95 | 146.09 | 184.71 | 214.93 | 245.15 | 324.07 |
| 59 | 125.94 | 157.84 | 184.71 | 209.89 | 280.42 | 154.48 | 196.46 | 228.36 | 258.59 | 342.54 |
| 60 | 132.65 | 169.59 | 198.14 | 225.00 | 298.89 | 161.20 | 206.53 | 241.80 | 275.38 | 364.37 |
| 61 | 142.73 | 183.03 | 213.25 | 241.80 | 320.72 | 171.27 | 221.65 | 258.59 | 292.17 | 387.88 |
| 62 | 152.80 | 194.78 | 228.36 | 258.59 | 342.54 | 183.03 | 235.08 | 273.70 | 310.64 | 411.39 |
| 63 | 162.88 | 208.21 | 243.48 | 277.06 | 367.73 | 194.78 | 248.51 | 292.17 | 330.79 | 438.26 |
| 64 | 176.31 | 223.33 | 263.62 | 297.21 | 394.60 | 209.89 | 266.98 | 312.32 | 354.30 | 470.16 |
| 65 | 188.06 | 241.80 | 282.10 | 319.04 | 424.82 | 223.33 | 285.45 | 334.15 | 377.81 | 503.74 |
| 66 | 201.50 | 260.27 | 305.60 | 345.90 | 455.05 | 238.44 | 305.60 | 359.34 | 404.67 | 535.65 |
| 67 | 214.93 | 275.38 | 325.75 | 369.41 | 488.63 | 251.87 | 322.39 | 381.16 | 431.54 | 570.91 |
| 68 | 233.40 | 298.89 | 349.26 | 397.96 | 525.57 | 268.66 | 345.90 | 406.35 | 461.76 | 609.53 |
| 69 | 250.19 | 324.07 | 381.16 | 431.54 | 570.91 | 288.81 | 371.09 | 439.93 | 497.03 | 658.22 |
| 70 | 277.06 | 357.66 | 419.79 | 478.55 | 631.36 | 315.68 | 408.03 | 478.55 | 545.72 | 718.67 |
| 71 | 308.96 | 397.96 | 468.48 | 533.97 | 703.56 | 350.94 | 450.01 | 530.61 | 602.81 | 795.91 |
| 72 | 345.90 | 444.97 | 523.89 | 597.77 | 785.84 | 387.88 | 500.38 | 587.70 | 669.98 | 883.23 |
| 73 | 386.20 | 498.70 | 586.02 | 668.30 | 881.55 | 429.86 | 555.80 | 653.19 | 743.86 | 980.62 |
| 74 | 433.22 | 557.47 | 658.22 | 747.22 | 985.66 | 478.55 | 617.92 | 727.07 | 826.14 | 1089.76 |
| 75 | 480.23 | 621.28 | 737.14 | 837.89 | 1104.87 | 527.25 | 681.73 | 807.67 | 916.81 | 1212.34 |
| 76 | 537.32 | 696.84 | 826.14 | 942.00 | 1239.21 | 584.34 | 758.97 | 896.66 | 1022.60 | 1346.67 |
| 77 | 601.13 | 780.80 | 926.89 | 1061.22 | 1393.69 | 648.15 | 841.25 | 999.09 | 1141.82 | 1501.15 |
| 78 | 666.62 | 868.12 | 1037.71 | 1187.15 | 1554.88 | 713.63 | 928.56 | 1109.91 | 1267.75 | 1662.35 |
| 79 | 733.78 | 957.11 | 1145.17 | 1313.09 | 1719.44 | 777.44 | 1015.88 | 1215.70 | 1393.69 | 1825.23 |
| 80 | 795.91 | 1041.07 | 1249.28 | 1430.63 | 1872.24 | 841.25 | 1099.84 | 1318.12 | 1511.23 | 1978.03 |
| 81 | 856.36 | 1121.67 | 1339.95 | 1536.41 | 2011.61 | 901.70 | 1180.44 | 1410.48 | 1617.01 | 2117.40 |
| 82 | 913.45 | 1192.19 | 1428.95 | 1635.48 | 2142.58 | 960.47 | 1256.00 | 1501.15 | 1719.44 | 2251.73 |
| 83 | 972.22 | 1267.75 | 1516.26 | 1734.55 | 2275.23 | 1019.24 | 1329.88 | 1591.82 | 1820.19 | 2387.74 |
| 84 | 1032.67 | 1344.99 | 1608.62 | 1840.34 | 2412.92 | 1079.69 | 1410.48 | 1685.86 | 1927.65 | 2527.11 |
| 85 | 1098.16 | 1430.63 | 1711.04 | 1954.52 | 2569.08 | 1148.53 | 1496.11 | 1789.96 | 2045.19 | 2684.94 |
| 86 | 1170.36 | 1524.66 | 1820.19 | 2078.78 | 2731.96 | 1220.73 | 1590.15 | 1899.11 | 2169.45 | 2847.82 |
| 87 | 1245.92 | 1620.37 | 1937.73 | 2208.07 | 2904.91 | 1296.30 | 1685.86 | 2016.65 | 2298.74 | 3020.77 |
| 88 | 1326.52 | 1726.16 | 2061.98 | 2350.80 | 3092.98 | 1376.89 | 1791.64 | 2140.90 | 2441.47 | 3208.84 |
| 89 | 1415.52 | 1840.34 | 2196.32 | 2501.92 | 3294.47 | 1465.89 | 1905.82 | 2275.23 | 2592.59 | 3410.33 |
| 90 | 1512.91 | 1964.59 | 2344.08 | 2669.83 | 3516.12 | 1563.28 | 2030.08 | 2423.00 | 2760.51 | 3631.98 |
| 91 | 1617.01 | 2098.93 | 2501.92 | 2849.50 | 3752.88 | 1667.39 | 2164.41 | 2580.84 | 2940.17 | 3868.74 |
| 92 | 1726.16 | 2239.97 | 2669.83 | 3037.56 | 4006.43 | 1776.53 | 2305.46 | 2748.75 | 3128.24 | 4122.29 |
| 93 | 1845.37 | 2392.77 | 2849.50 | 3242.42 | 4275.09 | 1895.75 | 2458.26 | 2928.42 | 3333.09 | 4390.95 |
| 94 | 1972.99 | 2559.01 | 3045.96 | 3464.07 | 4568.94 | 2023.36 | 2624.50 | 3124.88 | 3554.74 | 4684.80 |
| 95 | 2112.36 | 2740.36 | 3260.89 | 3705.86 | 4891.33 | 2162.73 | 2805.84 | 3339.81 | 3796.54 | 5007.20 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 30 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 31 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 32 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 33 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 34 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 35 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 36 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 37 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 38 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 39 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 40 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 141.05 | 189.74 |
| 41 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 141.05 | 189.74 |
| 42 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 141.05 | 189.74 |
| 43 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 141.05 | 189.74 |
| 44 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 141.05 | 189.74 |
| 45 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 46 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 47 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 48 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 49 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 50 | 73.88 | 94.03 | 109.14 | 122.58 | 164.56 | 100.75 | 125.94 | 147.76 | 166.23 | 221.65 |
| 51 | 77.24 | 95.71 | 112.50 | 125.94 | 169.59 | 102.43 | 129.29 | 151.12 | 169.59 | 226.68 |
| 52 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 | 104.11 | 132.65 | 154.48 | 174.63 | 231.72 |
| 53 | 80.60 | 102.43 | 120.90 | 136.01 | 181.35 | 104.11 | 136.01 | 157.84 | 177.99 | 236.76 |
| 54 | 83.96 | 107.46 | 124.26 | 141.05 | 184.71 | 107.46 | 139.37 | 161.20 | 183.03 | 240.12 |
| 55 | 87.32 | 110.82 | 127.61 | 144.41 | 193.10 | 110.82 | 142.73 | 162.88 | 184.71 | 246.83 |
| 56 | 92.35 | 115.86 | 136.01 | 152.80 | 203.18 | 115.86 | 147.76 | 172.95 | 194.78 | 258.59 |
| 57 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 | 120.90 | 154.48 | 181.35 | 206.53 | 272.02 |
| 58 | 104.11 | 130.97 | 152.80 | 176.31 | 233.40 | 129.29 | 164.56 | 191.42 | 216.61 | 288.81 |
| 59 | 110.82 | 141.05 | 166.23 | 188.06 | 248.51 | 136.01 | 174.63 | 203.18 | 230.04 | 305.60 |
| 60 | 117.54 | 151.12 | 177.99 | 199.82 | 266.98 | 142.73 | 184.71 | 216.61 | 243.48 | 324.07 |
| 61 | 127.61 | 162.88 | 189.74 | 214.93 | 285.45 | 154.48 | 198.14 | 230.04 | 260.27 | 345.90 |
| 62 | 134.33 | 174.63 | 204.86 | 230.04 | 303.92 | 162.88 | 209.89 | 245.15 | 277.06 | 366.05 |
| 63 | 144.41 | 184.71 | 218.29 | 246.83 | 327.43 | 172.95 | 223.33 | 261.95 | 295.53 | 391.24 |
| 64 | 157.84 | 199.82 | 233.40 | 263.62 | 350.94 | 186.38 | 238.44 | 278.74 | 314.00 | 416.43 |
| 65 | 167.91 | 213.25 | 251.87 | 285.45 | 377.81 | 198.14 | 253.55 | 297.21 | 335.83 | 444.97 |
| 66 | 179.67 | 231.72 | 270.34 | 307.28 | 408.03 | 211.57 | 273.70 | 317.36 | 359.34 | 478.55 |
| 67 | 193.10 | 246.83 | 290.49 | 329.11 | 433.22 | 225.00 | 287.13 | 339.19 | 384.52 | 507.10 |
| 68 | 204.86 | 263.62 | 312.32 | 354.30 | 468.48 | 238.44 | 307.28 | 362.69 | 409.71 | 542.36 |
| 69 | 225.00 | 287.13 | 340.87 | 386.20 | 507.10 | 258.59 | 330.79 | 391.24 | 444.97 | 584.34 |
| 70 | 248.51 | 317.36 | 376.13 | 424.82 | 560.83 | 282.10 | 361.02 | 428.18 | 485.27 | 639.75 |
| 71 | 273.70 | 354.30 | 416.43 | 476.88 | 624.64 | 310.64 | 401.31 | 471.84 | 537.32 | 708.60 |
| 72 | 307.28 | 394.60 | 466.80 | 530.61 | 700.20 | 344.22 | 443.29 | 523.89 | 594.42 | 785.84 |
| 73 | 344.22 | 443.29 | 522.21 | 592.74 | 784.16 | 382.84 | 493.67 | 582.66 | 661.58 | 873.15 |
| 74 | 384.52 | 495.35 | 584.34 | 664.94 | 878.19 | 424.82 | 547.40 | 648.15 | 735.46 | 970.54 |
| 75 | 428.18 | 552.44 | 654.86 | 745.54 | 982.30 | 470.16 | 607.85 | 716.99 | 816.06 | 1076.33 |
| 76 | 480.23 | 619.60 | 735.46 | 837.89 | 1103.19 | 520.53 | 676.69 | 800.95 | 910.09 | 1198.91 |
| 77 | 533.97 | 693.48 | 826.14 | 943.68 | 1240.88 | 575.95 | 747.22 | 889.94 | 1015.88 | 1336.60 |
| 78 | 592.74 | 774.08 | 921.85 | 1056.18 | 1385.29 | 634.71 | 826.14 | 987.33 | 1126.70 | 1479.32 |
| 79 | 651.51 | 853.00 | 1020.92 | 1167.00 | 1529.70 | 691.81 | 905.06 | 1083.05 | 1239.21 | 1623.73 |
| 80 | 710.28 | 926.89 | 1109.91 | 1272.79 | 1665.71 | 750.58 | 980.62 | 1172.04 | 1344.99 | 1759.74 |
| 81 | 762.33 | 995.73 | 1193.87 | 1368.50 | 1789.96 | 802.63 | 1049.46 | 1257.68 | 1440.70 | 1884.00 |
| 82 | 812.70 | 1061.22 | 1271.11 | 1455.81 | 1907.50 | 854.68 | 1116.63 | 1338.27 | 1531.38 | 2004.89 |
| 83 | 863.08 | 1128.38 | 1348.35 | 1543.13 | 2023.36 | 905.06 | 1183.79 | 1415.52 | 1618.69 | 2122.43 |
| 84 | 920.17 | 1197.23 | 1432.31 | 1637.16 | 2147.62 | 962.15 | 1254.32 | 1497.79 | 1714.40 | 2250.05 |
| 85 | 978.94 | 1274.47 | 1524.66 | 1741.27 | 2283.63 | 1022.60 | 1333.24 | 1593.50 | 1818.51 | 2387.74 |
| 86 | 1041.07 | 1355.07 | 1620.37 | 1852.09 | 2431.39 | 1084.72 | 1413.84 | 1689.21 | 1929.33 | 2535.50 |
| 87 | 1109.91 | 1442.38 | 1724.48 | 1967.95 | 2584.20 | 1153.57 | 1501.15 | 1793.32 | 2045.19 | 2688.30 |
| 88 | 1180.44 | 1536.41 | 1833.62 | 2092.21 | 2750.43 | 1224.09 | 1595.18 | 1902.47 | 2169.45 | 2854.54 |
| 89 | 1261.03 | 1638.84 | 1954.52 | 2228.22 | 2930.10 | 1304.69 | 1697.61 | 2023.36 | 2305.46 | 3034.21 |
| 90 | 1346.67 | 1749.66 | 2087.17 | 2377.66 | 3128.24 | 1390.33 | 1808.43 | 2156.02 | 2454.90 | 3232.34 |
| 91 | 1439.02 | 1868.88 | 2228.22 | 2537.18 | 3339.81 | 1482.68 | 1927.65 | 2297.06 | 2614.42 | 3443.92 |
| 92 | 1538.09 | 1994.82 | 2375.98 | 2706.77 | 3564.81 | 1581.75 | 2053.59 | 2444.83 | 2784.01 | 3668.92 |
| 93 | 1642.20 | 2130.83 | 2535.50 | 2888.12 | 3803.25 | 1685.86 | 2189.60 | 2604.35 | 2965.36 | 3907.36 |
| 94 | 1756.38 | 2278.59 | 2711.81 | 3084.58 | 4065.20 | 1800.04 | 2337.36 | 2780.66 | 3161.82 | 4169.30 |
| 95 | 1882.32 | 2438.11 | 2901.55 | 3301.19 | 4352.33 | 1925.97 | 2496.88 | 2970.40 | 3378.43 | 4456.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 30 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 31 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 32 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 33 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 34 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 35 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 36 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 37 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 38 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 39 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 40 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 77.24 | 99.07 | 114.18 | 127.61 | 169.59 |
| 41 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 77.24 | 99.07 | 114.18 | 127.61 | 169.59 |
| 42 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 77.24 | 99.07 | 114.18 | 127.61 | 169.59 |
| 43 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 77.24 | 99.07 | 114.18 | 127.61 | 169.59 |
| 44 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 77.24 | 99.07 | 114.18 | 127.61 | 169.59 |
| 45 | 62.13 | 77.24 | 88.99 | 100.75 | 134.33 | 82.28 | 104.11 | 119.22 | 136.01 | 179.67 |
| 46 | 62.13 | 77.24 | 88.99 | 100.75 | 134.33 | 82.28 | 104.11 | 119.22 | 136.01 | 179.67 |
| 47 | 62.13 | 77.24 | 88.99 | 100.75 | 134.33 | 82.28 | 104.11 | 119.22 | 136.01 | 179.67 |
| 48 | 62.13 | 77.24 | 88.99 | 100.75 | 134.33 | 82.28 | 104.11 | 119.22 | 136.01 | 179.67 |
| 49 | 62.13 | 77.24 | 88.99 | 100.75 | 134.33 | 82.28 | 104.11 | 119.22 | 136.01 | 179.67 |
| 50 | 67.17 | 85.64 | 99.07 | 112.50 | 147.76 | 90.67 | 115.86 | 134.33 | 152.80 | 201.50 |
| 51 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 | 92.35 | 117.54 | 137.69 | 154.48 | 206.53 |
| 52 | 70.52 | 90.67 | 105.79 | 120.90 | 159.52 | 94.03 | 120.90 | 141.05 | 157.84 | 211.57 |
| 53 | 73.88 | 95.71 | 109.14 | 122.58 | 164.56 | 97.39 | 124.26 | 142.73 | 161.20 | 214.93 |
| 54 | 75.56 | 95.71 | 112.50 | 125.94 | 169.59 | 99.07 | 124.26 | 146.09 | 164.56 | 218.29 |
| 55 | 78.92 | 99.07 | 117.54 | 130.97 | 174.63 | 100.75 | 127.61 | 149.44 | 169.59 | 223.33 |
| 56 | 83.96 | 105.79 | 124.26 | 141.05 | 184.71 | 105.79 | 134.33 | 157.84 | 177.99 | 235.08 |
| 57 | 88.99 | 112.50 | 130.97 | 147.76 | 198.14 | 110.82 | 141.05 | 166.23 | 186.38 | 248.51 |
| 58 | 94.03 | 122.58 | 141.05 | 159.52 | 209.89 | 115.86 | 151.12 | 174.63 | 198.14 | 260.27 |
| 59 | 102.43 | 129.29 | 152.80 | 171.27 | 225.00 | 124.26 | 157.84 | 186.38 | 209.89 | 277.06 |
| 60 | 107.46 | 137.69 | 161.20 | 181.35 | 241.80 | 130.97 | 167.91 | 198.14 | 221.65 | 295.53 |
| 61 | 117.54 | 149.44 | 172.95 | 198.14 | 260.27 | 141.05 | 179.67 | 209.89 | 238.44 | 314.00 |
| 62 | 122.58 | 157.84 | 183.03 | 209.89 | 278.74 | 147.76 | 191.42 | 221.65 | 253.55 | 334.15 |
| 63 | 132.65 | 169.59 | 198.14 | 225.00 | 297.21 | 159.52 | 203.18 | 236.76 | 268.66 | 355.98 |
| 64 | 142.73 | 181.35 | 211.57 | 240.12 | 317.36 | 167.91 | 214.93 | 253.55 | 285.45 | 379.49 |
| 65 | 151.12 | 194.78 | 228.36 | 258.59 | 342.54 | 177.99 | 230.04 | 270.34 | 305.60 | 406.35 |
| 66 | 162.88 | 209.89 | 246.83 | 278.74 | 369.41 | 191.42 | 246.83 | 290.49 | 327.43 | 434.90 |
| 67 | 172.95 | 223.33 | 263.62 | 298.89 | 394.60 | 203.18 | 260.27 | 307.28 | 349.26 | 461.76 |
| 68 | 186.38 | 240.12 | 282.10 | 322.39 | 426.50 | 216.61 | 278.74 | 329.11 | 372.77 | 493.67 |
| 69 | 203.18 | 261.95 | 308.96 | 349.26 | 463.44 | 233.40 | 300.57 | 355.98 | 402.99 | 532.29 |
| 70 | 225.00 | 290.49 | 339.19 | 387.88 | 512.14 | 256.91 | 330.79 | 387.88 | 441.61 | 584.34 |
| 71 | 251.87 | 320.72 | 379.49 | 433.22 | 569.23 | 283.77 | 364.37 | 429.86 | 488.63 | 644.79 |
| 72 | 278.74 | 359.34 | 426.50 | 483.59 | 638.07 | 314.00 | 402.99 | 476.88 | 542.36 | 716.99 |
| 73 | 314.00 | 402.99 | 476.88 | 540.68 | 711.96 | 349.26 | 450.01 | 532.29 | 601.13 | 794.23 |
| 74 | 349.26 | 451.69 | 532.29 | 604.49 | 799.27 | 386.20 | 498.70 | 587.70 | 669.98 | 883.23 |
| 75 | 391.24 | 505.42 | 597.77 | 680.05 | 893.30 | 428.18 | 554.12 | 654.86 | 743.86 | 980.62 |
| 76 | 436.58 | 564.19 | 669.98 | 764.01 | 1004.13 | 473.52 | 614.57 | 727.07 | 829.50 | 1091.44 |
| 77 | 485.27 | 631.36 | 752.25 | 859.72 | 1130.06 | 523.89 | 681.73 | 811.02 | 925.21 | 1217.38 |
| 78 | 539.00 | 703.56 | 839.57 | 962.15 | 1261.03 | 577.62 | 752.25 | 896.66 | 1027.63 | 1346.67 |
| 79 | 594.42 | 777.44 | 926.89 | 1062.90 | 1390.33 | 631.36 | 824.46 | 983.98 | 1126.70 | 1475.96 |
| 80 | 646.47 | 842.93 | 1010.84 | 1158.61 | 1514.58 | 681.73 | 891.62 | 1069.61 | 1224.09 | 1600.22 |
| 81 | 693.48 | 905.06 | 1084.72 | 1245.92 | 1628.77 | 730.43 | 953.75 | 1141.82 | 1311.41 | 1717.76 |
| 82 | 740.50 | 967.18 | 1158.61 | 1324.84 | 1734.55 | 779.12 | 1017.56 | 1217.38 | 1393.69 | 1825.23 |
| 83 | 784.16 | 1027.63 | 1229.13 | 1405.44 | 1843.70 | 822.78 | 1078.01 | 1289.58 | 1475.96 | 1934.37 |
| 84 | 836.21 | 1088.08 | 1303.01 | 1487.72 | 1954.52 | 874.83 | 1141.82 | 1365.14 | 1559.92 | 2046.87 |
| 85 | 891.62 | 1160.29 | 1385.29 | 1583.43 | 2080.45 | 931.92 | 1212.34 | 1447.42 | 1655.63 | 2174.49 |
| 86 | 948.71 | 1235.85 | 1474.28 | 1684.18 | 2213.11 | 989.01 | 1287.90 | 1536.41 | 1756.38 | 2307.14 |
| 87 | 1010.84 | 1314.77 | 1568.32 | 1789.96 | 2354.15 | 1051.14 | 1366.82 | 1630.44 | 1862.17 | 2448.19 |
| 88 | 1076.33 | 1400.40 | 1669.07 | 1904.14 | 2505.28 | 1116.63 | 1452.46 | 1731.19 | 1976.35 | 2599.31 |
| 89 | 1148.53 | 1491.08 | 1778.21 | 2026.72 | 2668.15 | 1188.83 | 1543.13 | 1840.34 | 2098.93 | 2762.19 |
| 90 | 1225.77 | 1593.50 | 1897.43 | 2162.73 | 2847.82 | 1266.07 | 1645.56 | 1959.56 | 2234.94 | 2941.85 |
| 91 | 1309.73 | 1700.97 | 2025.04 | 2308.82 | 3040.92 | 1350.03 | 1753.02 | 2087.17 | 2381.02 | 3134.95 |
| 92 | 1400.40 | 1816.83 | 2162.73 | 2461.62 | 3244.10 | 1440.70 | 1868.88 | 2224.86 | 2533.82 | 3338.13 |
| 93 | 1496.11 | 1939.41 | 2308.82 | 2626.17 | 3462.39 | 1536.41 | 1991.46 | 2370.95 | 2698.38 | 3556.42 |
| 94 | 1600.22 | 2073.74 | 2466.66 | 2805.84 | 3700.82 | 1640.52 | 2125.79 | 2528.78 | 2878.05 | 3794.86 |
| 95 | 1712.72 | 2221.50 | 2639.61 | 3002.30 | 3961.09 | 1753.02 | 2273.56 | 2701.74 | 3074.51 | 4055.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 30 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 31 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 32 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 33 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 34 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 35 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 36 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 37 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 38 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 39 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 40 | 52.05 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 |
| 41 | 52.05 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 |
| 42 | 52.05 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 |
| 43 | 52.05 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 |
| 44 | 52.05 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 |
| 45 | 53.73 | 68.84 | 82.28 | 92.35 | 122.58 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 46 | 53.73 | 68.84 | 82.28 | 92.35 | 122.58 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 47 | 53.73 | 68.84 | 82.28 | 92.35 | 122.58 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 48 | 53.73 | 68.84 | 82.28 | 92.35 | 122.58 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 49 | 53.73 | 68.84 | 82.28 | 92.35 | 122.58 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 50 | 62.13 | 78.92 | 92.35 | 102.43 | 137.69 | 83.96 | 107.46 | 122.58 | 137.69 | 186.38 |
| 51 | 63.81 | 80.60 | 95.71 | 107.46 | 141.05 | 85.64 | 107.46 | 127.61 | 142.73 | 189.74 |
| 52 | 67.17 | 83.96 | 95.71 | 110.82 | 146.09 | 87.32 | 110.82 | 127.61 | 146.09 | 194.78 |
| 53 | 67.17 | 85.64 | 99.07 | 114.18 | 151.12 | 87.32 | 112.50 | 130.97 | 149.44 | 198.14 |
| 54 | 68.84 | 90.67 | 104.11 | 119.22 | 156.16 | 88.99 | 117.54 | 136.01 | 152.80 | 201.50 |
| 55 | 70.52 | 92.35 | 107.46 | 120.90 | 161.20 | 90.67 | 119.22 | 137.69 | 156.16 | 206.53 |
| 56 | 75.56 | 97.39 | 114.18 | 127.61 | 169.59 | 95.71 | 124.26 | 146.09 | 162.88 | 216.61 |
| 57 | 78.92 | 104.11 | 120.90 | 137.69 | 181.35 | 99.07 | 130.97 | 151.12 | 172.95 | 228.36 |
| 58 | 85.64 | 109.14 | 127.61 | 147.76 | 194.78 | 105.79 | 136.01 | 159.52 | 183.03 | 241.80 |
| 59 | 92.35 | 119.22 | 137.69 | 156.16 | 209.89 | 114.18 | 146.09 | 171.27 | 193.10 | 256.91 |
| 60 | 97.39 | 125.94 | 147.76 | 166.23 | 223.33 | 117.54 | 154.48 | 179.67 | 204.86 | 272.02 |
| 61 | 105.79 | 136.01 | 159.52 | 181.35 | 238.44 | 127.61 | 164.56 | 194.78 | 219.97 | 288.81 |
| 62 | 112.50 | 146.09 | 169.59 | 193.10 | 255.23 | 136.01 | 176.31 | 203.18 | 233.40 | 307.28 |
| 63 | 120.90 | 156.16 | 181.35 | 206.53 | 273.70 | 142.73 | 188.06 | 218.29 | 248.51 | 327.43 |
| 64 | 130.97 | 167.91 | 196.46 | 223.33 | 293.85 | 154.48 | 199.82 | 235.08 | 265.30 | 350.94 |
| 65 | 137.69 | 179.67 | 211.57 | 241.80 | 315.68 | 162.88 | 213.25 | 250.19 | 285.45 | 374.45 |
| 66 | 147.76 | 193.10 | 228.36 | 258.59 | 340.87 | 172.95 | 228.36 | 268.66 | 303.92 | 402.99 |
| 67 | 159.52 | 206.53 | 243.48 | 275.38 | 362.69 | 184.71 | 241.80 | 283.77 | 322.39 | 426.50 |
| 68 | 171.27 | 223.33 | 260.27 | 298.89 | 392.92 | 199.82 | 260.27 | 303.92 | 345.90 | 455.05 |
| 69 | 184.71 | 240.12 | 285.45 | 324.07 | 428.18 | 211.57 | 277.06 | 327.43 | 374.45 | 491.99 |
| 70 | 203.18 | 266.98 | 314.00 | 357.66 | 473.52 | 231.72 | 303.92 | 357.66 | 409.71 | 540.68 |
| 71 | 226.68 | 300.57 | 350.94 | 399.64 | 527.25 | 256.91 | 339.19 | 397.96 | 451.69 | 596.09 |
| 72 | 256.91 | 334.15 | 392.92 | 446.65 | 591.06 | 285.45 | 374.45 | 441.61 | 500.38 | 663.26 |
| 73 | 283.77 | 376.13 | 439.93 | 500.38 | 661.58 | 315.68 | 418.11 | 490.31 | 557.47 | 737.14 |
| 74 | 317.36 | 419.79 | 493.67 | 560.83 | 742.18 | 352.62 | 463.44 | 547.40 | 619.60 | 819.42 |
| 75 | 355.98 | 470.16 | 552.44 | 629.68 | 829.50 | 391.24 | 515.50 | 606.17 | 691.81 | 908.41 |
| 76 | 397.96 | 527.25 | 621.28 | 708.60 | 931.92 | 431.54 | 572.59 | 675.01 | 770.73 | 1012.52 |
| 77 | 444.97 | 587.70 | 696.84 | 797.59 | 1047.78 | 478.55 | 634.71 | 750.58 | 858.04 | 1128.38 |
| 78 | 493.67 | 654.86 | 779.12 | 889.94 | 1168.68 | 528.93 | 700.20 | 832.85 | 952.07 | 1249.28 |
| 79 | 542.36 | 722.03 | 861.40 | 985.66 | 1291.26 | 574.27 | 765.69 | 913.45 | 1046.10 | 1371.86 |
| 80 | 589.38 | 785.84 | 938.64 | 1074.65 | 1405.44 | 622.96 | 831.17 | 990.69 | 1135.10 | 1484.36 |
| 81 | 633.04 | 847.97 | 1005.80 | 1153.57 | 1511.23 | 666.62 | 893.30 | 1061.22 | 1215.70 | 1591.82 |
| 82 | 676.69 | 900.02 | 1074.65 | 1229.13 | 1610.30 | 710.28 | 947.03 | 1130.06 | 1291.26 | 1692.57 |
| 83 | 718.67 | 957.11 | 1138.46 | 1304.69 | 1707.69 | 753.93 | 1004.13 | 1193.87 | 1368.50 | 1793.32 |
| 84 | 762.33 | 1015.88 | 1208.98 | 1381.93 | 1813.47 | 799.27 | 1064.57 | 1266.07 | 1447.42 | 1900.79 |
| 85 | 811.02 | 1081.37 | 1284.54 | 1469.25 | 1927.65 | 847.97 | 1130.06 | 1343.31 | 1536.41 | 2014.97 |
| 86 | 864.76 | 1150.21 | 1368.50 | 1561.60 | 2051.91 | 901.70 | 1198.91 | 1427.27 | 1628.77 | 2139.22 |
| 87 | 920.17 | 1224.09 | 1454.14 | 1660.67 | 2181.20 | 957.11 | 1272.79 | 1512.91 | 1727.84 | 2268.52 |
| 88 | 982.30 | 1304.69 | 1548.17 | 1766.46 | 2322.25 | 1019.24 | 1353.39 | 1606.94 | 1833.62 | 2409.57 |
| 89 | 1046.10 | 1390.33 | 1648.92 | 1880.64 | 2473.37 | 1083.05 | 1439.02 | 1707.69 | 1947.80 | 2560.69 |
| 90 | 1118.31 | 1484.36 | 1759.74 | 2004.89 | 2639.61 | 1155.25 | 1533.05 | 1818.51 | 2072.06 | 2726.92 |
| 91 | 1193.87 | 1583.43 | 1878.96 | 2140.90 | 2817.60 | 1230.81 | 1632.12 | 1937.73 | 2208.07 | 2904.91 |
| 92 | 1276.15 | 1690.89 | 2004.89 | 2281.95 | 3007.34 | 1313.09 | 1739.59 | 2063.66 | 2349.12 | 3094.66 |
| 93 | 1363.46 | 1806.75 | 2139.22 | 2436.43 | 3208.84 | 1400.40 | 1855.45 | 2197.99 | 2503.60 | 3296.15 |
| 94 | 1459.17 | 1931.01 | 2286.99 | 2602.67 | 3428.80 | 1496.11 | 1979.71 | 2345.76 | 2669.83 | 3516.12 |
| 95 | 1563.28 | 2067.02 | 2446.51 | 2784.01 | 3670.60 | 1600.22 | 2115.72 | 2505.28 | 2851.18 | 3757.92 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 30 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 31 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 32 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 33 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 34 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 35 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 36 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 37 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 38 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 39 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 40 | 77.24 | 95.71 | 112.50 | 124.26 | 167.91 | 104.11 | 129.29 | 149.44 | 166.23 | 225.00 |
| 41 | 77.24 | 95.71 | 112.50 | 124.26 | 167.91 | 104.11 | 129.29 | 149.44 | 166.23 | 225.00 |
| 42 | 77.24 | 95.71 | 112.50 | 124.26 | 167.91 | 104.11 | 129.29 | 149.44 | 166.23 | 225.00 |
| 43 | 77.24 | 95.71 | 112.50 | 124.26 | 167.91 | 104.11 | 129.29 | 149.44 | 166.23 | 225.00 |
| 44 | 77.24 | 95.71 | 112.50 | 124.26 | 167.91 | 104.11 | 129.29 | 149.44 | 166.23 | 225.00 |
| 45 | 82.28 | 100.75 | 117.54 | 130.97 | 177.99 | 109.14 | 136.01 | 157.84 | 176.31 | 238.44 |
| 46 | 82.28 | 100.75 | 117.54 | 130.97 | 177.99 | 109.14 | 136.01 | 157.84 | 176.31 | 238.44 |
| 47 | 82.28 | 100.75 | 117.54 | 130.97 | 177.99 | 109.14 | 136.01 | 157.84 | 176.31 | 238.44 |
| 48 | 82.28 | 100.75 | 117.54 | 130.97 | 177.99 | 109.14 | 136.01 | 157.84 | 176.31 | 238.44 |
| 49 | 82.28 | 100.75 | 117.54 | 130.97 | 177.99 | 109.14 | 136.01 | 157.84 | 176.31 | 238.44 |
| 50 | 90.67 | 114.18 | 130.97 | 147.76 | 196.46 | 120.90 | 152.80 | 176.31 | 198.14 | 263.62 |
| 51 | 94.03 | 117.54 | 136.01 | 152.80 | 203.18 | 125.94 | 156.16 | 179.67 | 201.50 | 270.34 |
| 52 | 97.39 | 120.90 | 141.05 | 157.84 | 209.89 | 127.61 | 159.52 | 184.71 | 206.53 | 275.38 |
| 53 | 99.07 | 124.26 | 144.41 | 162.88 | 216.61 | 130.97 | 162.88 | 188.06 | 211.57 | 283.77 |
| 54 | 102.43 | 129.29 | 149.44 | 167.91 | 223.33 | 132.65 | 167.91 | 193.10 | 216.61 | 290.49 |
| 55 | 107.46 | 134.33 | 152.80 | 172.95 | 231.72 | 137.69 | 172.95 | 198.14 | 221.65 | 297.21 |
| 56 | 112.50 | 141.05 | 162.88 | 183.03 | 243.48 | 142.73 | 179.67 | 208.21 | 231.72 | 310.64 |
| 57 | 119.22 | 151.12 | 172.95 | 194.78 | 260.27 | 149.44 | 189.74 | 218.29 | 245.15 | 327.43 |
| 58 | 127.61 | 159.52 | 186.38 | 208.21 | 278.74 | 157.84 | 199.82 | 231.72 | 258.59 | 345.90 |
| 59 | 137.69 | 171.27 | 199.82 | 223.33 | 298.89 | 167.91 | 211.57 | 245.15 | 275.38 | 367.73 |
| 60 | 146.09 | 183.03 | 213.25 | 238.44 | 319.04 | 177.99 | 225.00 | 260.27 | 292.17 | 389.56 |
| 61 | 156.16 | 196.46 | 228.36 | 256.91 | 342.54 | 189.74 | 238.44 | 277.06 | 310.64 | 414.75 |
| 62 | 167.91 | 209.89 | 243.48 | 273.70 | 366.05 | 201.50 | 253.55 | 293.85 | 330.79 | 441.61 |
| 63 | 177.99 | 223.33 | 260.27 | 293.85 | 391.24 | 213.25 | 268.66 | 312.32 | 350.94 | 468.48 |
| 64 | 189.74 | 241.80 | 280.42 | 314.00 | 419.79 | 226.68 | 288.81 | 334.15 | 374.45 | 500.38 |
| 65 | 203.18 | 260.27 | 300.57 | 337.51 | 453.37 | 241.80 | 308.96 | 357.66 | 401.31 | 535.65 |
| 66 | 219.97 | 278.74 | 324.07 | 364.37 | 486.95 | 258.59 | 329.11 | 382.84 | 429.86 | 574.27 |
| 67 | 236.76 | 298.89 | 349.26 | 391.24 | 522.21 | 277.06 | 349.26 | 408.03 | 458.41 | 611.21 |
| 68 | 253.55 | 322.39 | 374.45 | 423.14 | 564.19 | 295.53 | 374.45 | 436.58 | 490.31 | 654.86 |
| 69 | 275.38 | 349.26 | 409.71 | 461.76 | 614.57 | 317.36 | 402.99 | 471.84 | 532.29 | 706.92 |
| 70 | 305.60 | 386.20 | 453.37 | 510.46 | 680.05 | 347.58 | 441.61 | 517.18 | 582.66 | 775.76 |
| 71 | 339.19 | 433.22 | 505.42 | 569.23 | 757.29 | 384.52 | 490.31 | 572.59 | 644.79 | 858.04 |
| 72 | 381.16 | 483.59 | 564.19 | 638.07 | 847.97 | 428.18 | 544.04 | 634.71 | 716.99 | 953.75 |
| 73 | 426.50 | 542.36 | 634.71 | 713.63 | 950.39 | 475.20 | 604.49 | 706.92 | 795.91 | 1059.54 |
| 74 | 476.88 | 606.17 | 710.28 | 800.95 | 1066.25 | 527.25 | 671.66 | 785.84 | 884.91 | 1178.76 |
| 75 | 532.29 | 678.37 | 795.91 | 898.34 | 1193.87 | 584.34 | 745.54 | 873.15 | 985.66 | 1309.73 |
| 76 | 596.09 | 764.01 | 896.66 | 1012.52 | 1343.31 | 648.15 | 831.17 | 973.90 | 1099.84 | 1460.85 |
| 77 | 666.62 | 856.36 | 1009.16 | 1143.49 | 1514.58 | 716.99 | 923.53 | 1088.08 | 1230.81 | 1630.44 |
| 78 | 740.50 | 955.43 | 1128.38 | 1281.18 | 1692.57 | 790.87 | 1020.92 | 1205.62 | 1368.50 | 1810.11 |
| 79 | 816.06 | 1054.50 | 1247.60 | 1417.19 | 1872.24 | 866.44 | 1119.99 | 1324.84 | 1504.51 | 1988.10 |
| 80 | 888.27 | 1146.85 | 1360.10 | 1546.49 | 2043.51 | 938.64 | 1214.02 | 1439.02 | 1635.48 | 2159.37 |
| 81 | 955.43 | 1234.17 | 1462.53 | 1662.35 | 2196.32 | 1005.80 | 1301.33 | 1541.45 | 1753.02 | 2313.85 |
| 82 | 1019.24 | 1316.45 | 1559.92 | 1769.81 | 2337.36 | 1071.29 | 1383.61 | 1640.52 | 1860.49 | 2458.26 |
| 83 | 1083.05 | 1395.37 | 1653.95 | 1877.28 | 2481.77 | 1135.10 | 1465.89 | 1736.23 | 1969.63 | 2606.03 |
| 84 | 1150.21 | 1484.36 | 1756.38 | 1991.46 | 2632.89 | 1205.62 | 1554.88 | 1840.34 | 2085.49 | 2758.83 |
| 85 | 1224.09 | 1578.39 | 1867.20 | 2115.72 | 2800.81 | 1279.50 | 1650.59 | 1952.84 | 2213.11 | 2928.42 |
| 86 | 1304.69 | 1679.14 | 1986.42 | 2250.05 | 2978.79 | 1360.10 | 1751.34 | 2072.06 | 2347.44 | 3106.41 |
| 87 | 1388.65 | 1786.60 | 2112.36 | 2391.10 | 3168.54 | 1444.06 | 1858.81 | 2197.99 | 2488.49 | 3296.15 |
| 88 | 1479.32 | 1902.47 | 2248.37 | 2543.90 | 3371.71 | 1534.73 | 1974.67 | 2334.00 | 2641.29 | 3499.33 |
| 89 | 1578.39 | 2028.40 | 2394.45 | 2708.45 | 3591.68 | 1633.80 | 2100.60 | 2480.09 | 2805.84 | 3719.30 |
| 90 | 1685.86 | 2166.09 | 2555.65 | 2888.12 | 3833.48 | 1741.27 | 2238.29 | 2641.29 | 2985.51 | 3961.09 |
| 91 | 1801.72 | 2313.85 | 2728.60 | 3082.90 | 4092.06 | 1857.13 | 2386.06 | 2814.24 | 3180.29 | 4219.68 |
| 92 | 1924.29 | 2470.01 | 2911.63 | 3287.76 | 4365.76 | 1979.71 | 2542.22 | 2997.26 | 3385.15 | 4493.38 |
| 93 | 2055.27 | 2636.25 | 3108.09 | 3507.72 | 4661.29 | 2110.68 | 2708.45 | 3193.72 | 3605.11 | 4788.91 |
| 94 | 2197.99 | 2819.28 | 3321.34 | 3746.16 | 4980.33 | 2253.41 | 2891.48 | 3406.98 | 3843.55 | 5107.94 |
| 95 | 2355.83 | 3017.41 | 3554.74 | 4008.11 | 5331.27 | 2411.25 | 3089.62 | 3640.38 | 4105.50 | 5458.88 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 30 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 31 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 32 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 33 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 34 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 35 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 36 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 37 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 38 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 39 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 40 | 68.84 | 85.64 | 99.07 | 110.82 | 149.44 | 92.35 | 115.86 | 132.65 | 149.44 | 199.82 |
| 41 | 68.84 | 85.64 | 99.07 | 110.82 | 149.44 | 92.35 | 115.86 | 132.65 | 149.44 | 199.82 |
| 42 | 68.84 | 85.64 | 99.07 | 110.82 | 149.44 | 92.35 | 115.86 | 132.65 | 149.44 | 199.82 |
| 43 | 68.84 | 85.64 | 99.07 | 110.82 | 149.44 | 92.35 | 115.86 | 132.65 | 149.44 | 199.82 |
| 44 | 68.84 | 85.64 | 99.07 | 110.82 | 149.44 | 92.35 | 115.86 | 132.65 | 149.44 | 199.82 |
| 45 | 72.20 | 90.67 | 104.11 | 117.54 | 156.16 | 97.39 | 122.58 | 141.05 | 157.84 | 211.57 |
| 46 | 72.20 | 90.67 | 104.11 | 117.54 | 156.16 | 97.39 | 122.58 | 141.05 | 157.84 | 211.57 |
| 47 | 72.20 | 90.67 | 104.11 | 117.54 | 156.16 | 97.39 | 122.58 | 141.05 | 157.84 | 211.57 |
| 48 | 72.20 | 90.67 | 104.11 | 117.54 | 156.16 | 97.39 | 122.58 | 141.05 | 157.84 | 211.57 |
| 49 | 72.20 | 90.67 | 104.11 | 117.54 | 156.16 | 97.39 | 122.58 | 141.05 | 157.84 | 211.57 |
| 50 | 80.60 | 100.75 | 117.54 | 129.29 | 174.63 | 107.46 | 136.01 | 157.84 | 174.63 | 235.08 |
| 51 | 83.96 | 104.11 | 120.90 | 134.33 | 179.67 | 110.82 | 137.69 | 159.52 | 179.67 | 240.12 |
| 52 | 87.32 | 109.14 | 124.26 | 139.37 | 188.06 | 114.18 | 142.73 | 164.56 | 184.71 | 246.83 |
| 53 | 88.99 | 110.82 | 127.61 | 144.41 | 193.10 | 115.86 | 146.09 | 167.91 | 188.06 | 251.87 |
| 54 | 92.35 | 115.86 | 132.65 | 149.44 | 198.14 | 119.22 | 149.44 | 172.95 | 193.10 | 256.91 |
| 55 | 94.03 | 119.22 | 137.69 | 154.48 | 204.86 | 120.90 | 152.80 | 176.31 | 198.14 | 265.30 |
| 56 | 99.07 | 125.94 | 144.41 | 162.88 | 218.29 | 125.94 | 159.52 | 184.71 | 206.53 | 277.06 |
| 57 | 105.79 | 132.65 | 154.48 | 172.95 | 231.72 | 132.65 | 167.91 | 194.78 | 218.29 | 292.17 |
| 58 | 112.50 | 142.73 | 166.23 | 186.38 | 248.51 | 141.05 | 176.31 | 206.53 | 230.04 | 308.96 |
| 59 | 122.58 | 154.48 | 177.99 | 198.14 | 265.30 | 149.44 | 189.74 | 218.29 | 243.48 | 325.75 |
| 60 | 129.29 | 164.56 | 189.74 | 213.25 | 285.45 | 157.84 | 199.82 | 231.72 | 260.27 | 347.58 |
| 61 | 139.37 | 174.63 | 203.18 | 228.36 | 305.60 | 167.91 | 211.57 | 246.83 | 277.06 | 369.41 |
| 62 | 147.76 | 188.06 | 216.61 | 243.48 | 325.75 | 177.99 | 225.00 | 261.95 | 293.85 | 391.24 |
| 63 | 157.84 | 199.82 | 231.72 | 260.27 | 347.58 | 189.74 | 240.12 | 278.74 | 312.32 | 416.43 |
| 64 | 169.59 | 213.25 | 248.51 | 280.42 | 372.77 | 203.18 | 255.23 | 297.21 | 334.15 | 444.97 |
| 65 | 181.35 | 230.04 | 266.98 | 302.25 | 401.31 | 214.93 | 272.02 | 317.36 | 357.66 | 475.20 |
| 66 | 198.14 | 248.51 | 288.81 | 325.75 | 433.22 | 231.72 | 292.17 | 340.87 | 382.84 | 510.46 |
| 67 | 209.89 | 265.30 | 308.96 | 349.26 | 465.12 | 245.15 | 310.64 | 362.69 | 408.03 | 544.04 |
| 68 | 225.00 | 287.13 | 332.47 | 376.13 | 502.06 | 261.95 | 334.15 | 387.88 | 436.58 | 582.66 |
| 69 | 246.83 | 310.64 | 364.37 | 409.71 | 545.72 | 283.77 | 359.34 | 419.79 | 471.84 | 628.00 |
| 70 | 272.02 | 345.90 | 402.99 | 455.05 | 604.49 | 310.64 | 394.60 | 460.08 | 518.85 | 690.13 |
| 71 | 302.25 | 384.52 | 450.01 | 508.78 | 673.34 | 342.54 | 436.58 | 508.78 | 574.27 | 764.01 |
| 72 | 339.19 | 429.86 | 502.06 | 569.23 | 755.61 | 381.16 | 483.59 | 564.19 | 638.07 | 847.97 |
| 73 | 379.49 | 483.59 | 562.51 | 634.71 | 846.29 | 421.46 | 539.00 | 628.00 | 706.92 | 942.00 |
| 74 | 424.82 | 540.68 | 633.04 | 711.96 | 948.71 | 470.16 | 599.45 | 700.20 | 787.52 | 1049.46 |
| 75 | 473.52 | 606.17 | 708.60 | 799.27 | 1061.22 | 520.53 | 664.94 | 777.44 | 876.51 | 1165.32 |
| 76 | 530.61 | 678.37 | 795.91 | 901.70 | 1195.55 | 577.62 | 737.14 | 866.44 | 978.94 | 1299.65 |
| 77 | 592.74 | 760.65 | 898.34 | 1017.56 | 1346.67 | 639.75 | 821.10 | 968.86 | 1096.48 | 1450.78 |
| 78 | 658.22 | 849.64 | 1004.13 | 1138.46 | 1506.19 | 703.56 | 908.41 | 1072.97 | 1217.38 | 1610.30 |
| 79 | 727.07 | 938.64 | 1111.59 | 1261.03 | 1667.39 | 772.40 | 995.73 | 1180.44 | 1339.95 | 1769.81 |
| 80 | 790.87 | 1020.92 | 1210.66 | 1375.22 | 1816.83 | 834.53 | 1079.69 | 1279.50 | 1454.14 | 1920.94 |
| 81 | 849.64 | 1098.16 | 1303.01 | 1479.32 | 1954.52 | 894.98 | 1158.61 | 1373.54 | 1558.24 | 2058.63 |
| 82 | 906.74 | 1172.04 | 1388.65 | 1576.71 | 2082.13 | 953.75 | 1232.49 | 1459.17 | 1657.31 | 2189.60 |
| 83 | 963.83 | 1242.56 | 1472.61 | 1670.74 | 2208.07 | 1010.84 | 1304.69 | 1544.81 | 1754.70 | 2318.89 |
| 84 | 1022.60 | 1319.80 | 1561.60 | 1771.49 | 2342.40 | 1071.29 | 1383.61 | 1635.48 | 1855.45 | 2454.90 |
| 85 | 1089.76 | 1403.76 | 1662.35 | 1884.00 | 2491.84 | 1140.14 | 1469.25 | 1737.91 | 1969.63 | 2606.03 |
| 86 | 1160.29 | 1494.43 | 1768.13 | 2003.21 | 2651.36 | 1210.66 | 1559.92 | 1843.70 | 2088.85 | 2765.54 |
| 87 | 1235.85 | 1590.15 | 1880.64 | 2129.15 | 2819.28 | 1286.22 | 1655.63 | 1956.20 | 2214.79 | 2933.46 |
| 88 | 1316.45 | 1692.57 | 2001.53 | 2263.48 | 3000.62 | 1366.82 | 1758.06 | 2077.10 | 2349.12 | 3114.80 |
| 89 | 1403.76 | 1805.08 | 2132.51 | 2411.25 | 3197.08 | 1454.14 | 1870.56 | 2208.07 | 2496.88 | 3311.26 |
| 90 | 1499.47 | 1927.65 | 2275.23 | 2570.76 | 3412.01 | 1549.85 | 1993.14 | 2350.80 | 2656.40 | 3526.19 |
| 91 | 1603.58 | 2058.63 | 2428.04 | 2743.71 | 3642.05 | 1653.95 | 2124.11 | 2503.60 | 2829.35 | 3756.24 |
| 92 | 1712.72 | 2197.99 | 2590.91 | 2926.74 | 3885.53 | 1763.10 | 2263.48 | 2666.47 | 3012.38 | 3999.71 |
| 93 | 1830.26 | 2345.76 | 2765.54 | 3121.52 | 4147.48 | 1880.64 | 2411.25 | 2841.10 | 3207.16 | 4261.66 |
| 94 | 1956.20 | 2508.64 | 2955.29 | 3334.77 | 4432.93 | 2006.57 | 2574.12 | 3030.85 | 3420.41 | 4547.11 |
| 95 | 2095.57 | 2684.94 | 3163.50 | 3568.17 | 4745.25 | 2145.94 | 2750.43 | 3239.06 | 3653.81 | 4859.43 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 30 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 31 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 32 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 33 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 34 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 35 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 36 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 37 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 38 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 39 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 40 | 62.13 | 77.24 | 88.99 | 100.75 | 136.01 | 83.96 | 104.11 | 120.90 | 134.33 | 181.35 |
| 41 | 62.13 | 77.24 | 88.99 | 100.75 | 136.01 | 83.96 | 104.11 | 120.90 | 134.33 | 181.35 |
| 42 | 62.13 | 77.24 | 88.99 | 100.75 | 136.01 | 83.96 | 104.11 | 120.90 | 134.33 | 181.35 |
| 43 | 62.13 | 77.24 | 88.99 | 100.75 | 136.01 | 83.96 | 104.11 | 120.90 | 134.33 | 181.35 |
| 44 | 62.13 | 77.24 | 88.99 | 100.75 | 136.01 | 83.96 | 104.11 | 120.90 | 134.33 | 181.35 |
| 45 | 67.17 | 82.28 | 94.03 | 107.46 | 142.73 | 88.99 | 110.82 | 127.61 | 144.41 | 193.10 |
| 46 | 67.17 | 82.28 | 94.03 | 107.46 | 142.73 | 88.99 | 110.82 | 127.61 | 144.41 | 193.10 |
| 47 | 67.17 | 82.28 | 94.03 | 107.46 | 142.73 | 88.99 | 110.82 | 127.61 | 144.41 | 193.10 |
| 48 | 67.17 | 82.28 | 94.03 | 107.46 | 142.73 | 88.99 | 110.82 | 127.61 | 144.41 | 193.10 |
| 49 | 67.17 | 82.28 | 94.03 | 107.46 | 142.73 | 88.99 | 110.82 | 127.61 | 144.41 | 193.10 |
| 50 | 73.88 | 90.67 | 107.46 | 119.22 | 159.52 | 99.07 | 122.58 | 142.73 | 159.52 | 213.25 |
| 51 | 77.24 | 95.71 | 109.14 | 122.58 | 164.56 | 100.75 | 127.61 | 146.09 | 164.56 | 218.29 |
| 52 | 78.92 | 99.07 | 112.50 | 125.94 | 169.59 | 104.11 | 129.29 | 149.44 | 166.23 | 223.33 |
| 53 | 82.28 | 100.75 | 117.54 | 130.97 | 174.63 | 105.79 | 132.65 | 152.80 | 171.27 | 228.36 |
| 54 | 83.96 | 105.79 | 120.90 | 136.01 | 181.35 | 109.14 | 136.01 | 156.16 | 176.31 | 235.08 |
| 55 | 87.32 | 107.46 | 124.26 | 139.37 | 186.38 | 110.82 | 139.37 | 161.20 | 179.67 | 241.80 |
| 56 | 90.67 | 114.18 | 132.65 | 147.76 | 196.46 | 115.86 | 144.41 | 167.91 | 188.06 | 251.87 |
| 57 | 95.71 | 122.58 | 141.05 | 157.84 | 211.57 | 120.90 | 152.80 | 177.99 | 198.14 | 265.30 |
| 58 | 102.43 | 129.29 | 151.12 | 167.91 | 225.00 | 127.61 | 161.20 | 188.06 | 209.89 | 280.42 |
| 59 | 110.82 | 139.37 | 161.20 | 179.67 | 241.80 | 136.01 | 171.27 | 198.14 | 221.65 | 297.21 |
| 60 | 117.54 | 149.44 | 172.95 | 193.10 | 258.59 | 142.73 | 181.35 | 211.57 | 235.08 | 315.68 |
| 61 | 127.61 | 159.52 | 186.38 | 208.21 | 277.06 | 152.80 | 193.10 | 225.00 | 251.87 | 335.83 |
| 62 | 134.33 | 169.59 | 196.46 | 221.65 | 297.21 | 162.88 | 204.86 | 238.44 | 266.98 | 357.66 |
| 63 | 144.41 | 183.03 | 211.57 | 236.76 | 315.68 | 172.95 | 218.29 | 253.55 | 283.77 | 379.49 |
| 64 | 154.48 | 194.78 | 226.68 | 255.23 | 339.19 | 184.71 | 233.40 | 270.34 | 303.92 | 404.67 |
| 65 | 166.23 | 208.21 | 243.48 | 273.70 | 364.37 | 196.46 | 248.51 | 288.81 | 324.07 | 433.22 |
| 66 | 177.99 | 225.00 | 263.62 | 295.53 | 392.92 | 209.89 | 266.98 | 310.64 | 347.58 | 463.44 |
| 67 | 191.42 | 243.48 | 282.10 | 317.36 | 423.14 | 223.33 | 283.77 | 329.11 | 371.09 | 493.67 |
| 68 | 206.53 | 260.27 | 303.92 | 342.54 | 456.73 | 238.44 | 302.25 | 352.62 | 397.96 | 530.61 |
| 69 | 223.33 | 283.77 | 330.79 | 374.45 | 497.03 | 256.91 | 327.43 | 382.84 | 431.54 | 572.59 |
| 70 | 246.83 | 314.00 | 366.05 | 414.75 | 550.76 | 280.42 | 359.34 | 418.11 | 473.52 | 628.00 |
| 71 | 275.38 | 349.26 | 409.71 | 461.76 | 612.89 | 312.32 | 396.28 | 463.44 | 522.21 | 695.16 |
| 72 | 307.28 | 392.92 | 458.41 | 515.50 | 686.77 | 345.90 | 441.61 | 515.50 | 579.30 | 770.73 |
| 73 | 345.90 | 438.26 | 513.82 | 579.30 | 769.05 | 384.52 | 490.31 | 572.59 | 644.79 | 858.04 |
| 74 | 386.20 | 491.99 | 574.27 | 648.15 | 863.08 | 426.50 | 545.72 | 634.71 | 716.99 | 955.43 |
| 75 | 431.54 | 550.76 | 644.79 | 727.07 | 967.18 | 473.52 | 604.49 | 708.60 | 797.59 | 1059.54 |
| 76 | 481.91 | 616.24 | 725.39 | 819.42 | 1088.08 | 523.89 | 671.66 | 789.20 | 891.62 | 1183.79 |
| 77 | 540.68 | 693.48 | 817.74 | 926.89 | 1225.77 | 582.66 | 748.90 | 881.55 | 997.41 | 1319.80 |
| 78 | 601.13 | 772.40 | 915.13 | 1037.71 | 1370.18 | 641.43 | 826.14 | 977.26 | 1108.23 | 1465.89 |
| 79 | 661.58 | 853.00 | 1010.84 | 1148.53 | 1517.94 | 701.88 | 906.74 | 1072.97 | 1219.06 | 1611.97 |
| 80 | 718.67 | 928.56 | 1103.19 | 1252.64 | 1653.95 | 758.97 | 982.30 | 1165.32 | 1324.84 | 1747.98 |
| 81 | 774.08 | 999.09 | 1185.47 | 1346.67 | 1778.21 | 814.38 | 1052.82 | 1249.28 | 1418.87 | 1873.92 |
| 82 | 824.46 | 1064.57 | 1262.71 | 1433.99 | 1894.07 | 866.44 | 1119.99 | 1328.20 | 1507.87 | 1993.14 |
| 83 | 876.51 | 1130.06 | 1339.95 | 1519.62 | 2009.93 | 918.49 | 1187.15 | 1407.12 | 1596.86 | 2110.68 |
| 84 | 931.92 | 1200.59 | 1422.23 | 1611.97 | 2130.83 | 975.58 | 1257.68 | 1491.08 | 1689.21 | 2233.26 |
| 85 | 992.37 | 1277.83 | 1511.23 | 1714.40 | 2268.52 | 1037.71 | 1336.60 | 1581.75 | 1791.64 | 2372.62 |
| 86 | 1056.18 | 1360.10 | 1606.94 | 1821.87 | 2412.92 | 1101.52 | 1418.87 | 1677.46 | 1899.11 | 2517.03 |
| 87 | 1125.02 | 1447.42 | 1709.36 | 1937.73 | 2565.73 | 1170.36 | 1506.19 | 1779.89 | 2014.97 | 2669.83 |
| 88 | 1198.91 | 1541.45 | 1820.19 | 2060.30 | 2730.28 | 1244.24 | 1600.22 | 1890.71 | 2137.55 | 2834.39 |
| 89 | 1277.83 | 1642.20 | 1937.73 | 2192.96 | 2909.95 | 1323.16 | 1700.97 | 2008.25 | 2270.20 | 3014.06 |
| 90 | 1366.82 | 1753.02 | 2068.70 | 2339.04 | 3104.73 | 1412.16 | 1811.79 | 2139.22 | 2416.28 | 3208.84 |
| 91 | 1459.17 | 1873.92 | 2208.07 | 2496.88 | 3314.62 | 1504.51 | 1932.69 | 2278.59 | 2574.12 | 3418.73 |
| 92 | 1558.24 | 1999.86 | 2355.83 | 2663.12 | 3536.27 | 1603.58 | 2058.63 | 2426.36 | 2740.36 | 3640.38 |
| 93 | 1665.71 | 2135.87 | 2515.35 | 2841.10 | 3774.71 | 1711.04 | 2194.64 | 2585.88 | 2918.35 | 3878.81 |
| 94 | 1781.57 | 2281.95 | 2688.30 | 3034.21 | 4033.29 | 1826.90 | 2340.72 | 2758.83 | 3111.45 | 4137.40 |
| 95 | 1907.50 | 2443.15 | 2878.05 | 3247.46 | 4317.07 | 1952.84 | 2501.92 | 2948.57 | 3324.70 | 4421.18 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 30 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 31 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 32 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 33 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 34 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 35 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 36 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 37 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 38 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 39 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 40 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 | 75.56 | 97.39 | 112.50 | 124.26 | 167.91 |
| 41 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 | 75.56 | 97.39 | 112.50 | 124.26 | 167.91 |
| 42 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 | 75.56 | 97.39 | 112.50 | 124.26 | 167.91 |
| 43 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 | 75.56 | 97.39 | 112.50 | 124.26 | 167.91 |
| 44 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 | 75.56 | 97.39 | 112.50 | 124.26 | 167.91 |
| 45 | 60.45 | 77.24 | 88.99 | 97.39 | 132.65 | 82.28 | 104.11 | 119.22 | 132.65 | 177.99 |
| 46 | 60.45 | 77.24 | 88.99 | 97.39 | 132.65 | 82.28 | 104.11 | 119.22 | 132.65 | 177.99 |
| 47 | 60.45 | 77.24 | 88.99 | 97.39 | 132.65 | 82.28 | 104.11 | 119.22 | 132.65 | 177.99 |
| 48 | 60.45 | 77.24 | 88.99 | 97.39 | 132.65 | 82.28 | 104.11 | 119.22 | 132.65 | 177.99 |
| 49 | 60.45 | 77.24 | 88.99 | 97.39 | 132.65 | 82.28 | 104.11 | 119.22 | 132.65 | 177.99 |
| 50 | 67.17 | 85.64 | 97.39 | 110.82 | 146.09 | 88.99 | 114.18 | 130.97 | 147.76 | 196.46 |
| 51 | 68.84 | 88.99 | 102.43 | 114.18 | 151.12 | 92.35 | 117.54 | 136.01 | 151.12 | 201.50 |
| 52 | 72.20 | 90.67 | 104.11 | 117.54 | 156.16 | 94.03 | 119.22 | 137.69 | 156.16 | 206.53 |
| 53 | 73.88 | 94.03 | 109.14 | 120.90 | 161.20 | 97.39 | 122.58 | 142.73 | 157.84 | 211.57 |
| 54 | 77.24 | 97.39 | 112.50 | 125.94 | 166.23 | 99.07 | 127.61 | 146.09 | 162.88 | 216.61 |
| 55 | 78.92 | 100.75 | 114.18 | 129.29 | 171.27 | 100.75 | 129.29 | 147.76 | 166.23 | 221.65 |
| 56 | 83.96 | 105.79 | 122.58 | 136.01 | 183.03 | 105.79 | 134.33 | 156.16 | 172.95 | 233.40 |
| 57 | 88.99 | 112.50 | 129.29 | 146.09 | 194.78 | 110.82 | 141.05 | 162.88 | 183.03 | 246.83 |
| 58 | 95.71 | 119.22 | 139.37 | 156.16 | 208.21 | 117.54 | 149.44 | 172.95 | 193.10 | 258.59 |
| 59 | 100.75 | 129.29 | 147.76 | 167.91 | 225.00 | 122.58 | 159.52 | 183.03 | 206.53 | 275.38 |
| 60 | 107.46 | 139.37 | 157.84 | 179.67 | 240.12 | 130.97 | 169.59 | 193.10 | 219.97 | 292.17 |
| 61 | 115.86 | 149.44 | 171.27 | 193.10 | 256.91 | 139.37 | 179.67 | 206.53 | 233.40 | 312.32 |
| 62 | 122.58 | 157.84 | 183.03 | 204.86 | 273.70 | 147.76 | 189.74 | 219.97 | 246.83 | 330.79 |
| 63 | 132.65 | 169.59 | 194.78 | 219.97 | 293.85 | 157.84 | 204.86 | 235.08 | 265.30 | 352.62 |
| 64 | 142.73 | 181.35 | 209.89 | 236.76 | 314.00 | 169.59 | 216.61 | 251.87 | 282.10 | 376.13 |
| 65 | 151.12 | 194.78 | 226.68 | 253.55 | 339.19 | 179.67 | 231.72 | 270.34 | 300.57 | 402.99 |
| 66 | 162.88 | 209.89 | 243.48 | 275.38 | 366.05 | 191.42 | 248.51 | 287.13 | 324.07 | 431.54 |
| 67 | 176.31 | 226.68 | 261.95 | 295.53 | 392.92 | 204.86 | 265.30 | 305.60 | 344.22 | 460.08 |
| 68 | 188.06 | 243.48 | 282.10 | 319.04 | 423.14 | 218.29 | 283.77 | 327.43 | 371.09 | 491.99 |
| 69 | 203.18 | 265.30 | 307.28 | 347.58 | 461.76 | 235.08 | 305.60 | 354.30 | 399.64 | 532.29 |
| 70 | 226.68 | 292.17 | 340.87 | 382.84 | 510.46 | 258.59 | 334.15 | 389.56 | 438.26 | 582.66 |
| 71 | 253.55 | 325.75 | 381.16 | 428.18 | 570.91 | 285.45 | 369.41 | 431.54 | 485.27 | 646.47 |
| 72 | 283.77 | 366.05 | 426.50 | 481.91 | 638.07 | 317.36 | 411.39 | 478.55 | 540.68 | 718.67 |
| 73 | 315.68 | 411.39 | 476.88 | 539.00 | 716.99 | 352.62 | 458.41 | 532.29 | 601.13 | 799.27 |
| 74 | 354.30 | 460.08 | 535.65 | 604.49 | 802.63 | 391.24 | 510.46 | 592.74 | 669.98 | 888.27 |
| 75 | 396.28 | 515.50 | 601.13 | 678.37 | 901.70 | 434.90 | 567.55 | 659.90 | 743.86 | 989.01 |
| 76 | 444.97 | 579.30 | 675.01 | 764.01 | 1014.20 | 481.91 | 629.68 | 735.46 | 831.17 | 1103.19 |
| 77 | 495.35 | 649.83 | 762.33 | 863.08 | 1143.49 | 533.97 | 701.88 | 821.10 | 930.24 | 1232.49 |
| 78 | 550.76 | 725.39 | 851.32 | 965.51 | 1277.83 | 589.38 | 775.76 | 910.09 | 1032.67 | 1366.82 |
| 79 | 607.85 | 799.27 | 942.00 | 1069.61 | 1413.84 | 644.79 | 849.64 | 1000.77 | 1135.10 | 1501.15 |
| 80 | 659.90 | 871.47 | 1027.63 | 1165.32 | 1541.45 | 698.52 | 921.85 | 1086.40 | 1232.49 | 1630.44 |
| 81 | 710.28 | 936.96 | 1104.87 | 1254.32 | 1655.63 | 747.22 | 987.33 | 1163.64 | 1321.48 | 1744.63 |
| 82 | 758.97 | 999.09 | 1175.40 | 1334.92 | 1764.78 | 797.59 | 1051.14 | 1235.85 | 1403.76 | 1857.13 |
| 83 | 804.31 | 1061.22 | 1247.60 | 1415.52 | 1872.24 | 844.61 | 1114.95 | 1311.41 | 1486.04 | 1966.27 |
| 84 | 854.68 | 1125.02 | 1323.16 | 1501.15 | 1984.74 | 896.66 | 1180.44 | 1386.97 | 1573.35 | 2082.13 |
| 85 | 910.09 | 1197.23 | 1408.80 | 1595.18 | 2112.36 | 952.07 | 1254.32 | 1472.61 | 1669.07 | 2209.75 |
| 86 | 970.54 | 1274.47 | 1497.79 | 1695.93 | 2246.69 | 1012.52 | 1331.56 | 1561.60 | 1769.81 | 2344.08 |
| 87 | 1032.67 | 1355.07 | 1593.50 | 1803.40 | 2389.42 | 1074.65 | 1412.16 | 1657.31 | 1877.28 | 2486.81 |
| 88 | 1099.84 | 1442.38 | 1695.93 | 1917.58 | 2542.22 | 1141.82 | 1499.47 | 1759.74 | 1991.46 | 2639.61 |
| 89 | 1173.72 | 1538.09 | 1806.75 | 2041.83 | 2708.45 | 1215.70 | 1595.18 | 1870.56 | 2115.72 | 2805.84 |
| 90 | 1254.32 | 1642.20 | 1927.65 | 2177.84 | 2891.48 | 1296.30 | 1699.29 | 1991.46 | 2251.73 | 2988.87 |
| 91 | 1339.95 | 1754.70 | 2056.95 | 2323.93 | 3086.26 | 1381.93 | 1811.79 | 2120.75 | 2397.81 | 3183.65 |
| 92 | 1430.63 | 1872.24 | 2194.64 | 2478.41 | 3292.79 | 1472.61 | 1929.33 | 2258.44 | 2552.29 | 3390.18 |
| 93 | 1529.70 | 1999.86 | 2344.08 | 2644.65 | 3514.44 | 1571.68 | 2056.95 | 2407.89 | 2718.53 | 3611.83 |
| 94 | 1635.48 | 2137.55 | 2503.60 | 2824.31 | 3756.24 | 1677.46 | 2194.64 | 2567.41 | 2898.20 | 3853.63 |
| 95 | 1751.34 | 2288.67 | 2679.91 | 3022.45 | 4019.86 | 1793.32 | 2345.76 | 2743.71 | 3096.33 | 4117.25 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 30 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 31 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 32 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 33 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 34 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 35 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 36 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 37 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 38 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 39 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 40 | 67.17 | 80.60 | 95.71 | 105.79 | 142.73 | 88.99 | 109.14 | 127.61 | 141.05 | 191.42 |
| 41 | 67.17 | 80.60 | 95.71 | 105.79 | 142.73 | 88.99 | 109.14 | 127.61 | 141.05 | 191.42 |
| 42 | 67.17 | 80.60 | 95.71 | 105.79 | 142.73 | 88.99 | 109.14 | 127.61 | 141.05 | 191.42 |
| 43 | 67.17 | 80.60 | 95.71 | 105.79 | 142.73 | 88.99 | 109.14 | 127.61 | 141.05 | 191.42 |
| 44 | 67.17 | 80.60 | 95.71 | 105.79 | 142.73 | 88.99 | 109.14 | 127.61 | 141.05 | 191.42 |
| 45 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 | 92.35 | 115.86 | 134.33 | 151.12 | 203.18 |
| 46 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 | 92.35 | 115.86 | 134.33 | 151.12 | 203.18 |
| 47 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 | 92.35 | 115.86 | 134.33 | 151.12 | 203.18 |
| 48 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 | 92.35 | 115.86 | 134.33 | 151.12 | 203.18 |
| 49 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 | 92.35 | 115.86 | 134.33 | 151.12 | 203.18 |
| 50 | 77.24 | 95.71 | 112.50 | 125.94 | 167.91 | 102.43 | 129.29 | 151.12 | 169.59 | 225.00 |
| 51 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 152.80 | 171.27 | 230.04 |
| 52 | 82.28 | 102.43 | 120.90 | 134.33 | 177.99 | 107.46 | 136.01 | 157.84 | 176.31 | 233.40 |
| 53 | 83.96 | 105.79 | 122.58 | 139.37 | 184.71 | 110.82 | 139.37 | 159.52 | 179.67 | 241.80 |
| 54 | 87.32 | 110.82 | 125.94 | 142.73 | 189.74 | 112.50 | 144.41 | 162.88 | 183.03 | 246.83 |
| 55 | 92.35 | 114.18 | 129.29 | 146.09 | 198.14 | 117.54 | 146.09 | 167.91 | 188.06 | 253.55 |
| 56 | 95.71 | 120.90 | 139.37 | 156.16 | 206.53 | 120.90 | 152.80 | 177.99 | 198.14 | 263.62 |
| 57 | 100.75 | 127.61 | 147.76 | 166.23 | 221.65 | 127.61 | 161.20 | 186.38 | 208.21 | 278.74 |
| 58 | 107.46 | 136.01 | 157.84 | 177.99 | 236.76 | 134.33 | 171.27 | 196.46 | 219.97 | 293.85 |
| 59 | 117.54 | 146.09 | 169.59 | 189.74 | 253.55 | 142.73 | 179.67 | 208.21 | 233.40 | 312.32 |
| 60 | 124.26 | 156.16 | 181.35 | 203.18 | 270.34 | 151.12 | 189.74 | 219.97 | 246.83 | 330.79 |
| 61 | 134.33 | 166.23 | 194.78 | 218.29 | 292.17 | 162.88 | 201.50 | 236.76 | 263.62 | 352.62 |
| 62 | 142.73 | 179.67 | 208.21 | 231.72 | 312.32 | 171.27 | 216.61 | 250.19 | 280.42 | 376.13 |
| 63 | 151.12 | 189.74 | 221.65 | 250.19 | 332.47 | 181.35 | 228.36 | 265.30 | 298.89 | 397.96 |
| 64 | 161.20 | 206.53 | 238.44 | 266.98 | 357.66 | 193.10 | 245.15 | 285.45 | 319.04 | 426.50 |
| 65 | 172.95 | 221.65 | 255.23 | 287.13 | 382.84 | 204.86 | 263.62 | 303.92 | 340.87 | 455.05 |
| 66 | 188.06 | 236.76 | 275.38 | 310.64 | 413.07 | 219.97 | 278.74 | 325.75 | 366.05 | 488.63 |
| 67 | 199.82 | 253.55 | 297.21 | 332.47 | 444.97 | 235.08 | 297.21 | 345.90 | 389.56 | 520.53 |
| 68 | 214.93 | 273.70 | 317.36 | 359.34 | 480.23 | 250.19 | 317.36 | 371.09 | 416.43 | 557.47 |
| 69 | 235.08 | 295.53 | 347.58 | 392.92 | 523.89 | 270.34 | 342.54 | 401.31 | 451.69 | 601.13 |
| 70 | 260.27 | 329.11 | 386.20 | 434.90 | 577.62 | 295.53 | 376.13 | 439.93 | 495.35 | 659.90 |
| 71 | 287.13 | 369.41 | 429.86 | 483.59 | 644.79 | 325.75 | 418.11 | 486.95 | 549.08 | 730.43 |
| 72 | 324.07 | 411.39 | 480.23 | 542.36 | 722.03 | 362.69 | 461.76 | 540.68 | 609.53 | 811.02 |
| 73 | 362.69 | 460.08 | 539.00 | 606.17 | 807.67 | 402.99 | 513.82 | 601.13 | 675.01 | 900.02 |
| 74 | 406.35 | 515.50 | 604.49 | 681.73 | 906.74 | 448.33 | 570.91 | 668.30 | 752.25 | 1002.45 |
| 75 | 453.37 | 577.62 | 676.69 | 764.01 | 1014.20 | 497.03 | 634.71 | 742.18 | 837.89 | 1113.27 |
| 76 | 507.10 | 648.15 | 762.33 | 859.72 | 1141.82 | 550.76 | 705.24 | 827.82 | 933.60 | 1242.56 |
| 77 | 565.87 | 727.07 | 858.04 | 972.22 | 1287.90 | 609.53 | 784.16 | 925.21 | 1046.10 | 1385.29 |
| 78 | 629.68 | 812.70 | 958.79 | 1089.76 | 1439.02 | 673.34 | 868.12 | 1025.95 | 1163.64 | 1539.77 |
| 79 | 695.16 | 896.66 | 1061.22 | 1203.94 | 1591.82 | 737.14 | 952.07 | 1126.70 | 1277.83 | 1690.89 |
| 80 | 755.61 | 975.58 | 1156.93 | 1314.77 | 1737.91 | 797.59 | 1032.67 | 1224.09 | 1390.33 | 1836.98 |
| 81 | 811.02 | 1049.46 | 1244.24 | 1413.84 | 1867.20 | 854.68 | 1106.55 | 1311.41 | 1489.40 | 1966.27 |
| 82 | 866.44 | 1119.99 | 1326.52 | 1504.51 | 1988.10 | 910.09 | 1177.08 | 1395.37 | 1581.75 | 2090.53 |
| 83 | 921.85 | 1185.47 | 1407.12 | 1595.18 | 2109.00 | 965.51 | 1245.92 | 1475.96 | 1674.10 | 2214.79 |
| 84 | 977.26 | 1262.71 | 1492.76 | 1694.25 | 2238.29 | 1025.95 | 1323.16 | 1564.96 | 1773.17 | 2345.76 |
| 85 | 1039.39 | 1341.63 | 1586.79 | 1798.36 | 2381.02 | 1086.40 | 1402.08 | 1658.99 | 1882.32 | 2488.49 |
| 86 | 1108.23 | 1427.27 | 1689.21 | 1912.54 | 2532.14 | 1155.25 | 1487.72 | 1761.42 | 1996.50 | 2639.61 |
| 87 | 1180.44 | 1519.62 | 1795.00 | 2031.76 | 2693.34 | 1227.45 | 1580.07 | 1867.20 | 2115.72 | 2800.81 |
| 88 | 1257.68 | 1617.01 | 1910.86 | 2161.05 | 2866.29 | 1304.69 | 1677.46 | 1983.06 | 2245.01 | 2973.76 |
| 89 | 1341.63 | 1724.48 | 2035.12 | 2302.10 | 3052.68 | 1388.65 | 1784.93 | 2107.32 | 2386.06 | 3160.14 |
| 90 | 1432.31 | 1842.02 | 2172.81 | 2454.90 | 3259.21 | 1479.32 | 1902.47 | 2245.01 | 2538.86 | 3366.68 |
| 91 | 1531.38 | 1967.95 | 2318.89 | 2619.46 | 3479.18 | 1578.39 | 2028.40 | 2391.10 | 2703.42 | 3586.64 |
| 92 | 1635.48 | 2100.60 | 2475.05 | 2794.09 | 3710.90 | 1682.50 | 2161.05 | 2547.26 | 2878.05 | 3818.36 |
| 93 | 1746.31 | 2241.65 | 2642.97 | 2980.47 | 3962.77 | 1793.32 | 2302.10 | 2715.17 | 3064.43 | 4070.24 |
| 94 | 1867.20 | 2396.13 | 2822.63 | 3183.65 | 4233.11 | 1914.22 | 2456.58 | 2894.84 | 3267.61 | 4340.58 |
| 95 | 2001.53 | 2565.73 | 3022.45 | 3406.98 | 4532.00 | 2048.55 | 2626.17 | 3094.66 | 3490.93 | 4639.46 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 30 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 31 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 32 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 33 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 34 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 35 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 36 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 37 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 38 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 39 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 40 | 58.77 | 72.20 | 83.96 | 94.03 | 125.94 | 78.92 | 99.07 | 112.50 | 127.61 | 169.59 |
| 41 | 58.77 | 72.20 | 83.96 | 94.03 | 125.94 | 78.92 | 99.07 | 112.50 | 127.61 | 169.59 |
| 42 | 58.77 | 72.20 | 83.96 | 94.03 | 125.94 | 78.92 | 99.07 | 112.50 | 127.61 | 169.59 |
| 43 | 58.77 | 72.20 | 83.96 | 94.03 | 125.94 | 78.92 | 99.07 | 112.50 | 127.61 | 169.59 |
| 44 | 58.77 | 72.20 | 83.96 | 94.03 | 125.94 | 78.92 | 99.07 | 112.50 | 127.61 | 169.59 |
| 45 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 | 83.96 | 104.11 | 119.22 | 134.33 | 179.67 |
| 46 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 | 83.96 | 104.11 | 119.22 | 134.33 | 179.67 |
| 47 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 | 83.96 | 104.11 | 119.22 | 134.33 | 179.67 |
| 48 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 | 83.96 | 104.11 | 119.22 | 134.33 | 179.67 |
| 49 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 | 83.96 | 104.11 | 119.22 | 134.33 | 179.67 |
| 50 | 67.17 | 85.64 | 99.07 | 110.82 | 147.76 | 90.67 | 115.86 | 134.33 | 149.44 | 199.82 |
| 51 | 70.52 | 88.99 | 102.43 | 114.18 | 152.80 | 94.03 | 117.54 | 136.01 | 152.80 | 204.86 |
| 52 | 73.88 | 94.03 | 105.79 | 119.22 | 159.52 | 97.39 | 122.58 | 141.05 | 156.16 | 209.89 |
| 53 | 75.56 | 95.71 | 109.14 | 122.58 | 164.56 | 99.07 | 124.26 | 142.73 | 159.52 | 214.93 |
| 54 | 78.92 | 97.39 | 112.50 | 125.94 | 169.59 | 102.43 | 125.94 | 146.09 | 162.88 | 218.29 |
| 55 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 | 102.43 | 129.29 | 149.44 | 167.91 | 225.00 |
| 56 | 83.96 | 107.46 | 124.26 | 139.37 | 184.71 | 107.46 | 136.01 | 157.84 | 176.31 | 235.08 |
| 57 | 90.67 | 112.50 | 130.97 | 147.76 | 198.14 | 112.50 | 142.73 | 166.23 | 186.38 | 248.51 |
| 58 | 95.71 | 122.58 | 141.05 | 157.84 | 209.89 | 119.22 | 151.12 | 174.63 | 194.78 | 261.95 |
| 59 | 104.11 | 130.97 | 152.80 | 167.91 | 225.00 | 127.61 | 161.20 | 186.38 | 206.53 | 277.06 |
| 60 | 109.14 | 139.37 | 162.88 | 179.67 | 241.80 | 134.33 | 169.59 | 198.14 | 219.97 | 295.53 |
| 61 | 119.22 | 149.44 | 172.95 | 194.78 | 260.27 | 142.73 | 179.67 | 209.89 | 236.76 | 314.00 |
| 62 | 125.94 | 159.52 | 183.03 | 206.53 | 277.06 | 151.12 | 191.42 | 221.65 | 250.19 | 332.47 |
| 63 | 134.33 | 169.59 | 198.14 | 221.65 | 295.53 | 162.88 | 203.18 | 238.44 | 265.30 | 354.30 |
| 64 | 144.41 | 181.35 | 209.89 | 238.44 | 315.68 | 172.95 | 216.61 | 251.87 | 283.77 | 377.81 |
| 65 | 154.48 | 194.78 | 226.68 | 255.23 | 339.19 | 183.03 | 231.72 | 270.34 | 302.25 | 404.67 |
| 66 | 167.91 | 211.57 | 245.15 | 277.06 | 367.73 | 196.46 | 248.51 | 290.49 | 325.75 | 433.22 |
| 67 | 177.99 | 225.00 | 263.62 | 295.53 | 394.60 | 208.21 | 263.62 | 308.96 | 345.90 | 461.76 |
| 68 | 191.42 | 243.48 | 282.10 | 320.72 | 426.50 | 223.33 | 283.77 | 329.11 | 372.77 | 495.35 |
| 69 | 209.89 | 263.62 | 310.64 | 347.58 | 465.12 | 241.80 | 305.60 | 357.66 | 401.31 | 533.97 |
| 70 | 231.72 | 292.17 | 342.54 | 386.20 | 513.82 | 265.30 | 334.15 | 391.24 | 439.93 | 587.70 |
| 71 | 256.91 | 327.43 | 382.84 | 433.22 | 572.59 | 292.17 | 371.09 | 433.22 | 488.63 | 649.83 |
| 72 | 288.81 | 366.05 | 428.18 | 483.59 | 643.11 | 324.07 | 411.39 | 480.23 | 542.36 | 722.03 |
| 73 | 322.39 | 411.39 | 476.88 | 539.00 | 720.35 | 357.66 | 458.41 | 532.29 | 599.45 | 800.95 |
| 74 | 361.02 | 460.08 | 539.00 | 604.49 | 807.67 | 399.64 | 508.78 | 596.09 | 669.98 | 893.30 |
| 75 | 402.99 | 513.82 | 601.13 | 680.05 | 901.70 | 443.29 | 564.19 | 659.90 | 745.54 | 989.01 |
| 76 | 450.01 | 575.95 | 676.69 | 767.37 | 1017.56 | 490.31 | 626.32 | 737.14 | 832.85 | 1104.87 |
| 77 | 503.74 | 646.47 | 764.01 | 864.76 | 1143.49 | 544.04 | 698.52 | 822.78 | 931.92 | 1232.49 |
| 78 | 559.15 | 722.03 | 853.00 | 967.18 | 1279.50 | 597.77 | 772.40 | 911.77 | 1034.35 | 1368.50 |
| 79 | 617.92 | 797.59 | 945.36 | 1072.97 | 1417.19 | 656.54 | 846.29 | 1004.13 | 1140.14 | 1504.51 |
| 80 | 673.34 | 866.44 | 1029.31 | 1168.68 | 1544.81 | 710.28 | 916.81 | 1088.08 | 1235.85 | 1632.12 |
| 81 | 722.03 | 933.60 | 1108.23 | 1257.68 | 1660.67 | 760.65 | 983.98 | 1168.68 | 1324.84 | 1749.66 |
| 82 | 770.73 | 995.73 | 1180.44 | 1339.95 | 1769.81 | 811.02 | 1047.78 | 1240.88 | 1408.80 | 1862.17 |
| 83 | 819.42 | 1056.18 | 1252.64 | 1420.55 | 1877.28 | 858.04 | 1108.23 | 1313.09 | 1491.08 | 1971.31 |
| 84 | 868.12 | 1123.34 | 1326.52 | 1506.19 | 1991.46 | 910.09 | 1177.08 | 1390.33 | 1576.71 | 2087.17 |
| 85 | 925.21 | 1192.19 | 1412.16 | 1601.90 | 2119.07 | 968.86 | 1249.28 | 1475.96 | 1675.78 | 2216.46 |
| 86 | 985.66 | 1269.43 | 1502.83 | 1702.65 | 2253.41 | 1029.31 | 1326.52 | 1566.64 | 1776.53 | 2350.80 |
| 87 | 1049.46 | 1351.71 | 1598.54 | 1810.11 | 2396.13 | 1093.12 | 1408.80 | 1662.35 | 1884.00 | 2493.52 |
| 88 | 1118.31 | 1437.34 | 1700.97 | 1924.29 | 2550.61 | 1161.96 | 1494.43 | 1764.78 | 1998.18 | 2648.00 |
| 89 | 1192.19 | 1533.05 | 1811.79 | 2048.55 | 2718.53 | 1235.85 | 1590.15 | 1875.60 | 2122.43 | 2815.92 |
| 90 | 1274.47 | 1637.16 | 1934.37 | 2184.56 | 2899.87 | 1318.12 | 1694.25 | 1998.18 | 2258.44 | 2997.26 |
| 91 | 1363.46 | 1749.66 | 2063.66 | 2332.33 | 3096.33 | 1407.12 | 1806.75 | 2127.47 | 2406.21 | 3193.72 |
| 92 | 1455.81 | 1867.20 | 2201.35 | 2486.81 | 3302.87 | 1499.47 | 1924.29 | 2265.16 | 2560.69 | 3400.26 |
| 93 | 1554.88 | 1993.14 | 2350.80 | 2653.04 | 3526.19 | 1598.54 | 2050.23 | 2414.60 | 2726.92 | 3623.58 |
| 94 | 1662.35 | 2132.51 | 2511.99 | 2834.39 | 3767.99 | 1706.01 | 2189.60 | 2575.80 | 2908.27 | 3865.38 |
| 95 | 1781.57 | 2281.95 | 2688.30 | 3032.53 | 4033.29 | 1825.23 | 2339.04 | 2752.11 | 3106.41 | 4130.68 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 30 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 31 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 32 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 33 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 34 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 35 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 36 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 37 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 38 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 39 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 40 | 52.05 | 67.17 | 75.56 | 85.64 | 115.86 | 70.52 | 88.99 | 102.43 | 114.18 | 154.48 |
| 41 | 52.05 | 67.17 | 75.56 | 85.64 | 115.86 | 70.52 | 88.99 | 102.43 | 114.18 | 154.48 |
| 42 | 52.05 | 67.17 | 75.56 | 85.64 | 115.86 | 70.52 | 88.99 | 102.43 | 114.18 | 154.48 |
| 43 | 52.05 | 67.17 | 75.56 | 85.64 | 115.86 | 70.52 | 88.99 | 102.43 | 114.18 | 154.48 |
| 44 | 52.05 | 67.17 | 75.56 | 85.64 | 115.86 | 70.52 | 88.99 | 102.43 | 114.18 | 154.48 |
| 45 | 57.09 | 68.84 | 80.60 | 92.35 | 122.58 | 75.56 | 94.03 | 109.14 | 122.58 | 164.56 |
| 46 | 57.09 | 68.84 | 80.60 | 92.35 | 122.58 | 75.56 | 94.03 | 109.14 | 122.58 | 164.56 |
| 47 | 57.09 | 68.84 | 80.60 | 92.35 | 122.58 | 75.56 | 94.03 | 109.14 | 122.58 | 164.56 |
| 48 | 57.09 | 68.84 | 80.60 | 92.35 | 122.58 | 75.56 | 94.03 | 109.14 | 122.58 | 164.56 |
| 49 | 57.09 | 68.84 | 80.60 | 92.35 | 122.58 | 75.56 | 94.03 | 109.14 | 122.58 | 164.56 |
| 50 | 63.81 | 77.24 | 92.35 | 100.75 | 136.01 | 85.64 | 104.11 | 120.90 | 136.01 | 181.35 |
| 51 | 67.17 | 80.60 | 94.03 | 104.11 | 141.05 | 87.32 | 107.46 | 124.26 | 139.37 | 186.38 |
| 52 | 67.17 | 83.96 | 95.71 | 107.46 | 144.41 | 87.32 | 109.14 | 127.61 | 141.05 | 189.74 |
| 53 | 68.84 | 85.64 | 99.07 | 112.50 | 147.76 | 88.99 | 112.50 | 129.29 | 146.09 | 194.78 |
| 54 | 70.52 | 90.67 | 102.43 | 115.86 | 154.48 | 92.35 | 115.86 | 132.65 | 149.44 | 201.50 |
| 55 | 73.88 | 92.35 | 105.79 | 119.22 | 157.84 | 94.03 | 119.22 | 137.69 | 152.80 | 204.86 |
| 56 | 77.24 | 95.71 | 112.50 | 124.26 | 167.91 | 99.07 | 122.58 | 142.73 | 159.52 | 214.93 |
| 57 | 80.60 | 104.11 | 120.90 | 134.33 | 179.67 | 102.43 | 130.97 | 151.12 | 167.91 | 226.68 |
| 58 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 109.14 | 136.01 | 159.52 | 177.99 | 238.44 |
| 59 | 94.03 | 119.22 | 137.69 | 152.80 | 206.53 | 114.18 | 146.09 | 169.59 | 189.74 | 253.55 |
| 60 | 100.75 | 125.94 | 147.76 | 164.56 | 221.65 | 120.90 | 154.48 | 179.67 | 199.82 | 268.66 |
| 61 | 107.46 | 136.01 | 157.84 | 177.99 | 236.76 | 129.29 | 164.56 | 191.42 | 214.93 | 285.45 |
| 62 | 114.18 | 144.41 | 166.23 | 188.06 | 253.55 | 139.37 | 174.63 | 201.50 | 226.68 | 303.92 |
| 63 | 122.58 | 154.48 | 179.67 | 201.50 | 268.66 | 146.09 | 184.71 | 216.61 | 240.12 | 324.07 |
| 64 | 132.65 | 164.56 | 193.10 | 216.61 | 288.81 | 157.84 | 198.14 | 230.04 | 258.59 | 344.22 |
| 65 | 141.05 | 177.99 | 206.53 | 233.40 | 310.64 | 167.91 | 211.57 | 245.15 | 275.38 | 369.41 |
| 66 | 151.12 | 191.42 | 223.33 | 251.87 | 334.15 | 177.99 | 228.36 | 263.62 | 295.53 | 394.60 |
| 67 | 162.88 | 206.53 | 240.12 | 268.66 | 359.34 | 189.74 | 240.12 | 278.74 | 315.68 | 419.79 |
| 68 | 174.63 | 221.65 | 258.59 | 292.17 | 387.88 | 201.50 | 256.91 | 300.57 | 339.19 | 450.01 |
| 69 | 189.74 | 240.12 | 282.10 | 317.36 | 423.14 | 218.29 | 277.06 | 325.75 | 366.05 | 486.95 |
| 70 | 208.21 | 266.98 | 310.64 | 352.62 | 468.48 | 238.44 | 305.60 | 354.30 | 402.99 | 533.97 |
| 71 | 233.40 | 297.21 | 349.26 | 392.92 | 522.21 | 265.30 | 337.51 | 394.60 | 444.97 | 591.06 |
| 72 | 260.27 | 334.15 | 389.56 | 438.26 | 584.34 | 293.85 | 374.45 | 438.26 | 491.99 | 654.86 |
| 73 | 295.53 | 372.77 | 438.26 | 491.99 | 653.19 | 327.43 | 416.43 | 486.95 | 549.08 | 728.75 |
| 74 | 329.11 | 418.11 | 486.95 | 550.76 | 733.78 | 362.69 | 463.44 | 539.00 | 609.53 | 812.70 |
| 75 | 366.05 | 468.48 | 547.40 | 617.92 | 822.78 | 401.31 | 513.82 | 601.13 | 678.37 | 901.70 |
| 76 | 409.71 | 523.89 | 616.24 | 696.84 | 925.21 | 444.97 | 570.91 | 669.98 | 757.29 | 1007.48 |
| 77 | 460.08 | 589.38 | 695.16 | 787.52 | 1041.07 | 495.35 | 636.39 | 750.58 | 847.97 | 1121.67 |
| 78 | 510.46 | 656.54 | 777.44 | 881.55 | 1163.64 | 544.04 | 701.88 | 831.17 | 942.00 | 1245.92 |
| 79 | 562.51 | 725.39 | 859.72 | 975.58 | 1289.58 | 597.77 | 770.73 | 911.77 | 1036.03 | 1370.18 |
| 80 | 611.21 | 789.20 | 938.64 | 1064.57 | 1407.12 | 644.79 | 834.53 | 990.69 | 1125.02 | 1486.04 |
| 81 | 658.22 | 849.64 | 1007.48 | 1145.17 | 1512.91 | 691.81 | 894.98 | 1061.22 | 1205.62 | 1593.50 |
| 82 | 700.20 | 905.06 | 1074.65 | 1219.06 | 1610.30 | 735.46 | 952.07 | 1130.06 | 1282.86 | 1694.25 |
| 83 | 745.54 | 960.47 | 1138.46 | 1291.26 | 1707.69 | 780.80 | 1009.16 | 1195.55 | 1356.75 | 1793.32 |
| 84 | 792.55 | 1020.92 | 1208.98 | 1370.18 | 1811.79 | 829.50 | 1067.93 | 1267.75 | 1435.66 | 1899.11 |
| 85 | 844.61 | 1086.40 | 1284.54 | 1457.49 | 1927.65 | 883.23 | 1136.78 | 1343.31 | 1522.98 | 2016.65 |
| 86 | 898.34 | 1155.25 | 1366.82 | 1548.17 | 2050.23 | 936.96 | 1205.62 | 1425.59 | 1613.65 | 2139.22 |
| 87 | 957.11 | 1229.13 | 1454.14 | 1647.24 | 2179.52 | 995.73 | 1279.50 | 1512.91 | 1712.72 | 2268.52 |
| 88 | 1019.24 | 1309.73 | 1548.17 | 1751.34 | 2320.57 | 1057.86 | 1360.10 | 1606.94 | 1816.83 | 2409.57 |
| 89 | 1086.40 | 1395.37 | 1647.24 | 1863.85 | 2473.37 | 1125.02 | 1445.74 | 1706.01 | 1929.33 | 2562.37 |
| 90 | 1161.96 | 1489.40 | 1759.74 | 1988.10 | 2637.93 | 1200.59 | 1539.77 | 1818.51 | 2053.59 | 2726.92 |
| 91 | 1240.88 | 1591.82 | 1877.28 | 2122.43 | 2817.60 | 1279.50 | 1642.20 | 1936.05 | 2187.92 | 2906.59 |
| 92 | 1324.84 | 1699.29 | 2003.21 | 2263.48 | 3005.66 | 1363.46 | 1749.66 | 2061.98 | 2328.97 | 3094.66 |
| 93 | 1417.19 | 1815.15 | 2139.22 | 2414.60 | 3207.16 | 1455.81 | 1865.52 | 2197.99 | 2480.09 | 3296.15 |
| 94 | 1514.58 | 1939.41 | 2285.31 | 2579.16 | 3427.12 | 1553.20 | 1989.78 | 2344.08 | 2644.65 | 3516.12 |
| 95 | 1622.05 | 2075.42 | 2446.51 | 2760.51 | 3668.92 | 1660.67 | 2125.79 | 2505.28 | 2825.99 | 3757.92 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 30 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 31 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 32 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 33 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 34 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 35 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 36 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 37 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 38 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 39 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 40 | 48.70 | 62.13 | 70.52 | 78.92 | 107.46 | 65.49 | 83.96 | 95.71 | 105.79 | 142.73 |
| 41 | 48.70 | 62.13 | 70.52 | 78.92 | 107.46 | 65.49 | 83.96 | 95.71 | 105.79 | 142.73 |
| 42 | 48.70 | 62.13 | 70.52 | 78.92 | 107.46 | 65.49 | 83.96 | 95.71 | 105.79 | 142.73 |
| 43 | 48.70 | 62.13 | 70.52 | 78.92 | 107.46 | 65.49 | 83.96 | 95.71 | 105.79 | 142.73 |
| 44 | 48.70 | 62.13 | 70.52 | 78.92 | 107.46 | 65.49 | 83.96 | 95.71 | 105.79 | 142.73 |
| 45 | 50.37 | 67.17 | 75.56 | 82.28 | 112.50 | 68.84 | 88.99 | 100.75 | 112.50 | 151.12 |
| 46 | 50.37 | 67.17 | 75.56 | 82.28 | 112.50 | 68.84 | 88.99 | 100.75 | 112.50 | 151.12 |
| 47 | 50.37 | 67.17 | 75.56 | 82.28 | 112.50 | 68.84 | 88.99 | 100.75 | 112.50 | 151.12 |
| 48 | 50.37 | 67.17 | 75.56 | 82.28 | 112.50 | 68.84 | 88.99 | 100.75 | 112.50 | 151.12 |
| 49 | 50.37 | 67.17 | 75.56 | 82.28 | 112.50 | 68.84 | 88.99 | 100.75 | 112.50 | 151.12 |
| 50 | 57.09 | 72.20 | 82.28 | 94.03 | 124.26 | 75.56 | 97.39 | 110.82 | 125.94 | 167.91 |
| 51 | 58.77 | 75.56 | 87.32 | 97.39 | 127.61 | 78.92 | 100.75 | 115.86 | 129.29 | 171.27 |
| 52 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 | 80.60 | 102.43 | 117.54 | 132.65 | 176.31 |
| 53 | 63.81 | 80.60 | 94.03 | 102.43 | 137.69 | 83.96 | 104.11 | 122.58 | 134.33 | 179.67 |
| 54 | 67.17 | 82.28 | 95.71 | 107.46 | 141.05 | 85.64 | 107.46 | 124.26 | 139.37 | 183.03 |
| 55 | 67.17 | 85.64 | 95.71 | 110.82 | 146.09 | 85.64 | 109.14 | 124.26 | 142.73 | 188.06 |
| 56 | 70.52 | 90.67 | 104.11 | 115.86 | 154.48 | 90.67 | 114.18 | 132.65 | 146.09 | 198.14 |
| 57 | 75.56 | 95.71 | 110.82 | 124.26 | 166.23 | 94.03 | 119.22 | 139.37 | 156.16 | 209.89 |
| 58 | 80.60 | 100.75 | 119.22 | 132.65 | 177.99 | 99.07 | 127.61 | 147.76 | 164.56 | 219.97 |
| 59 | 85.64 | 109.14 | 125.94 | 142.73 | 191.42 | 104.11 | 134.33 | 154.48 | 174.63 | 235.08 |
| 60 | 90.67 | 117.54 | 134.33 | 151.12 | 203.18 | 109.14 | 142.73 | 164.56 | 184.71 | 248.51 |
| 61 | 99.07 | 127.61 | 146.09 | 164.56 | 218.29 | 117.54 | 152.80 | 176.31 | 198.14 | 265.30 |
| 62 | 104.11 | 134.33 | 154.48 | 174.63 | 233.40 | 125.94 | 161.20 | 186.38 | 209.89 | 282.10 |
| 63 | 112.50 | 144.41 | 166.23 | 186.38 | 250.19 | 134.33 | 174.63 | 199.82 | 225.00 | 300.57 |
| 64 | 120.90 | 152.80 | 179.67 | 201.50 | 266.98 | 142.73 | 183.03 | 214.93 | 238.44 | 320.72 |
| 65 | 129.29 | 164.56 | 193.10 | 214.93 | 288.81 | 152.80 | 194.78 | 230.04 | 255.23 | 342.54 |
| 66 | 137.69 | 177.99 | 208.21 | 233.40 | 310.64 | 162.88 | 209.89 | 245.15 | 275.38 | 366.05 |
| 67 | 149.44 | 191.42 | 221.65 | 251.87 | 334.15 | 174.63 | 225.00 | 258.59 | 293.85 | 391.24 |
| 68 | 159.52 | 206.53 | 240.12 | 272.02 | 361.02 | 184.71 | 241.80 | 278.74 | 315.68 | 419.79 |
| 69 | 172.95 | 226.68 | 260.27 | 295.53 | 392.92 | 199.82 | 260.27 | 300.57 | 339.19 | 453.37 |
| 70 | 193.10 | 248.51 | 290.49 | 325.75 | 434.90 | 219.97 | 283.77 | 330.79 | 372.77 | 495.35 |
| 71 | 216.61 | 275.38 | 324.07 | 364.37 | 485.27 | 243.48 | 314.00 | 366.05 | 413.07 | 549.08 |
| 72 | 241.80 | 312.32 | 362.69 | 409.71 | 542.36 | 270.34 | 350.94 | 406.35 | 460.08 | 611.21 |
| 73 | 266.98 | 350.94 | 406.35 | 456.73 | 609.53 | 298.89 | 389.56 | 453.37 | 510.46 | 680.05 |
| 74 | 302.25 | 391.24 | 455.05 | 513.82 | 681.73 | 332.47 | 433.22 | 503.74 | 569.23 | 755.61 |
| 75 | 337.51 | 438.26 | 510.46 | 577.62 | 767.37 | 371.09 | 481.91 | 560.83 | 633.04 | 841.25 |
| 76 | 377.81 | 493.67 | 574.27 | 649.83 | 863.08 | 409.71 | 535.65 | 626.32 | 706.92 | 938.64 |
| 77 | 421.46 | 552.44 | 648.15 | 733.78 | 972.22 | 453.37 | 596.09 | 696.84 | 790.87 | 1047.78 |
| 78 | 468.48 | 617.92 | 723.71 | 821.10 | 1086.40 | 502.06 | 659.90 | 774.08 | 878.19 | 1161.96 |
| 79 | 515.50 | 680.05 | 800.95 | 910.09 | 1200.59 | 547.40 | 722.03 | 851.32 | 965.51 | 1276.15 |
| 80 | 560.83 | 740.50 | 873.15 | 990.69 | 1309.73 | 594.42 | 784.16 | 923.53 | 1047.78 | 1385.29 |
| 81 | 604.49 | 797.59 | 940.32 | 1066.25 | 1407.12 | 634.71 | 839.57 | 989.01 | 1123.34 | 1482.68 |
| 82 | 644.79 | 849.64 | 999.09 | 1135.10 | 1499.47 | 678.37 | 894.98 | 1051.14 | 1193.87 | 1578.39 |
| 83 | 683.41 | 901.70 | 1061.22 | 1203.94 | 1591.82 | 718.67 | 947.03 | 1114.95 | 1262.71 | 1670.74 |
| 84 | 727.07 | 957.11 | 1125.02 | 1276.15 | 1685.86 | 762.33 | 1004.13 | 1178.76 | 1338.27 | 1769.81 |
| 85 | 774.08 | 1019.24 | 1197.23 | 1356.75 | 1796.68 | 809.35 | 1066.25 | 1252.64 | 1418.87 | 1878.96 |
| 86 | 826.14 | 1084.72 | 1272.79 | 1442.38 | 1910.86 | 861.40 | 1131.74 | 1328.20 | 1504.51 | 1993.14 |
| 87 | 878.19 | 1151.89 | 1353.39 | 1533.05 | 2031.76 | 913.45 | 1198.91 | 1408.80 | 1595.18 | 2114.04 |
| 88 | 935.28 | 1227.45 | 1440.70 | 1630.44 | 2161.05 | 970.54 | 1274.47 | 1496.11 | 1692.57 | 2243.33 |
| 89 | 997.41 | 1308.05 | 1534.73 | 1736.23 | 2302.10 | 1032.67 | 1355.07 | 1590.15 | 1798.36 | 2384.38 |
| 90 | 1066.25 | 1397.04 | 1638.84 | 1850.41 | 2458.26 | 1101.52 | 1444.06 | 1694.25 | 1912.54 | 2540.54 |
| 91 | 1140.14 | 1492.76 | 1747.98 | 1974.67 | 2624.50 | 1175.40 | 1539.77 | 1803.40 | 2036.80 | 2706.77 |
| 92 | 1215.70 | 1591.82 | 1865.52 | 2107.32 | 2799.13 | 1250.96 | 1638.84 | 1920.94 | 2169.45 | 2881.40 |
| 93 | 1301.33 | 1700.97 | 1991.46 | 2248.37 | 2987.19 | 1336.60 | 1747.98 | 2046.87 | 2310.50 | 3069.47 |
| 94 | 1390.33 | 1818.51 | 2127.47 | 2401.17 | 3193.72 | 1425.59 | 1865.52 | 2182.88 | 2463.30 | 3276.00 |
| 95 | 1489.40 | 1946.12 | 2276.91 | 2569.08 | 3417.05 | 1524.66 | 1993.14 | 2332.33 | 2631.21 | 3499.33 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix C1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 30 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 31 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 55.46 | 69.62 | 81.42 | 90.86 | 126.80 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 32 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 55.46 | 69.62 | 81.42 | 90.86 | 130.53 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 33 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 57.56 | 69.62 | 81.42 | 90.86 | 137.99 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 34 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 57.56 | 69.62 | 83.04 | 90.86 | 145.44 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 35 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 61.15 | 71.59 | 83.04 | 90.86 | 149.17 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 36 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 64.75 | 75.17 | 86.65 | 94.08 | 157.19 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 37 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 68.35 | 78.75 | 93.87 | 97.70 | 165.52 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 38 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 68.35 | 82.33 | 97.48 | 101.32 | 173.86 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 39 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 72.25 | 85.91 | 101.09 | 108.56 | 186.36 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 40 | 37.76 | 48.38 | 55.46 | 61.36 | 82.60 | 74.02 | 90.77 | 103.70 | 112.57 | 193.19 | 137.83 | 177.50 | 204.65 | 229.71 | 306.98 |
| 41 | 37.76 | 48.38 | 55.46 | 61.36 | 82.60 | 78.33 | 95.00 | 107.72 | 116.67 | 202.15 | 137.83 | 177.50 | 204.65 | 229.71 | 306.98 |
| 42 | 40.98 | 49.22 | 55.51 | 61.36 | 82.60 | 78.71 | 99.52 | 112.24 | 124.88 | 212.11 | 137.83 | 177.50 | 204.65 | 229.71 | 306.98 |
| 43 | 41.27 | 49.55 | 59.37 | 63.02 | 86.00 | 83.07 | 104.07 | 120.84 | 129.55 | 222.11 | 137.83 | 177.50 | 204.65 | 229.71 | 306.98 |
| 44 | 41.57 | 53.44 | 59.77 | 63.43 | 89.97 | 87.47 | 108.66 | 125.44 | 134.26 | 227.62 | 137.83 | 177.50 | 204.65 | 229.71 | 306.98 |
| 45 | 42.36 | 52.24 | 63.40 | 68.31 | 92.86 | 94.31 | 109.60 | 129.84 | 141.56 | 239.17 | 146.18 | 185.86 | 217.18 | 246.42 | 325.77 |
| 46 | 46.22 | 56.09 | 63.82 | 72.37 | 96.83 | 94.76 | 118.19 | 138.65 | 146.34 | 240.15 | 146.18 | 185.86 | 217.18 | 246.42 | 325.77 |
| 47 | 46.56 | 56.46 | 67.81 | 76.49 | 100.81 | 99.81 | 122.91 | 143.40 | 155.31 | 240.15 | 146.18 | 185.86 | 217.18 | 246.42 | 325.77 |
| 48 | 46.89 | 60.39 | 71.86 | 76.99 | 104.82 | 105.04 | 128.09 | 153.36 | 164.61 | 240.15 | 146.18 | 185.86 | 217.18 | 246.42 | 325.77 |
| 49 | 50.94 | 60.79 | 72.34 | 81.19 | 113.01 | 108.59 | 137.83 | 158.79 | 170.14 | 240.15 | 146.18 | 185.86 | 217.18 | 246.42 | 325.77 |
| 50 | 52.27 | 65.09 | 76.69 | 84.63 | 118.02 | 112.40 | 140.60 | 166.07 | 176.04 | 269.39 | 162.89 | 208.83 | 242.24 | 273.57 | 363.36 |
| 51 | 55.42 | 68.30 | 81.40 | 89.38 | 125.58 | 117.91 | 142.67 | 174.83 | 184.53 | 279.83 | 167.06 | 210.92 | 246.42 | 279.83 | 371.72 |
| 52 | 56.28 | 69.29 | 80.21 | 91.92 | 133.37 | 124.45 | 154.90 | 175.31 | 189.91 | 288.18 | 171.24 | 217.18 | 252.68 | 286.10 | 380.07 |
| 53 | 59.49 | 73.96 | 84.96 | 93.04 | 141.34 | 130.07 | 161.65 | 187.84 | 200.73 | 298.63 | 175.42 | 223.45 | 258.95 | 292.36 | 388.42 |
| 54 | 59.01 | 74.96 | 86.04 | 97.05 | 149.34 | 131.96 | 165.77 | 196.82 | 208.10 | 306.98 | 177.50 | 227.62 | 265.21 | 300.71 | 398.86 |
| 55 | 63.66 | 78.33 | 90.89 | 101.96 | 157.37 | 142.00 | 176.34 | 205.88 | 217.22 | 317.42 | 183.77 | 231.80 | 271.48 | 304.89 | 407.22 |
| 56 | 69.76 | 83.57 | 97.71 | 110.25 | 171.69 | 150.36 | 187.52 | 211.38 | 231.49 | 334.13 | 192.12 | 242.24 | 281.92 | 321.60 | 426.01 |
| 57 | 73.56 | 90.39 | 102.22 | 116.34 | 181.86 | 157.41 | 192.94 | 224.02 | 238.76 | 355.01 | 200.48 | 254.77 | 298.63 | 336.21 | 446.89 |
| 58 | 76.51 | 94.89 | 111.97 | 127.59 | 195.37 | 162.71 | 198.82 | 235.58 | 255.28 | 382.16 | 213.01 | 269.39 | 315.33 | 357.10 | 474.04 |
| 59 | 85.69 | 103.24 | 119.54 | 132.98 | 210.35 | 173.84 | 213.16 | 244.76 | 263.96 | 409.31 | 225.54 | 286.10 | 334.13 | 376.44 | 501.19 |
| 60 | 88.74 | 111.67 | 127.20 | 142.11 | 225.41 | 181.29 | 221.09 | 256.04 | 279.48 | 436.45 | 238.07 | 302.80 | 355.01 | 383.88 | 532.51 |
| 61 | 95.70 | 119.30 | 140.19 | 154.31 | 242.60 | 189.74 | 236.67 | 272.38 | 294.64 | 453.74 | 243.07 | 313.97 | 366.64 | 400.45 | 548.94 |
| 62 | 104.15 | 130.86 | 145.74 | 165.22 | 264.28 | 203.78 | 252.36 | 291.31 | 312.49 | 471.10 | 253.22 | 323.88 | 376.88 | 421.82 | 567.29 |
| 63 | 116.92 | 138.65 | 158.88 | 177.65 | 275.92 | 218.53 | 265.14 | 307.82 | 333.90 | 488.37 | 260.34 | 332.54 | 389.55 | 436.79 | 583.38 |
| 64 | 124.52 | 149.55 | 174.34 | 189.35 | 301.34 | 226.10 | 281.66 | 330.60 | 351.33 | 507.36 | 268.38 | 343.75 | 402.58 | 455.89 | 604.78 |
| 65 | 136.55 | 161.16 | 185.22 | 205.63 | 320.16 | 233.49 | 301.22 | 347.99 | 376.58 | 529.36 | 276.27 | 356.47 | 417.07 | 472.33 | 627.39 |
| 66 | 148.28 | 175.90 | 204.44 | 225.47 | 345.11 | 245.16 | 314.22 | 369.47 | 402.99 | 550.75 | 288.32 | 369.47 | 433.35 | 490.32 | 649.16 |
| 67 | 162.79 | 194.60 | 223.67 | 246.91 | 375.99 | 252.26 | 322.42 | 380.90 | 432.06 | 571.34 | 295.70 | 377.55 | 446.05 | 506.19 | 668.24 |
| 68 | 177.66 | 217.28 | 245.06 | 268.93 | 402.06 | 263.20 | 337.47 | 395.60 | 450.50 | 594.21 | 303.57 | 390.76 | 460.19 | 521.55 | 689.48 |
| 69 | 192.93 | 236.10 | 270.00 | 294.60 | 427.12 | 274.35 | 353.85 | 416.21 | 472.32 | 623.53 | 316.44 | 406.85 | 480.12 | 544.03 | 718.62 |
| 70 | 207.41 | 263.01 | 297.70 | 328.20 | 459.90 | 291.57 | 375.74 | 443.37 | 503.49 | 664.30 | 333.65 | 428.34 | 504.99 | 574.12 | 757.48 |
| 71 | 224.75 | 285.65 | 332.05 | 369.90 | 498.80 | 313.20 | 404.55 | 475.60 | 542.30 | 714.85 | 355.25 | 458.20 | 537.95 | 613.35 | 809.10 |
| 72 | 245.00 | 309.40 | 361.20 | 406.00 | 541.80 | 338.80 | 435.40 | 513.80 | 585.20 | 771.40 | 380.80 | 490.00 | 576.80 | 656.60 | 866.60 |
| 73 | 265.95 | 337.50 | 392.85 | 441.45 | 588.60 | 365.85 | 471.15 | 554.85 | 631.80 | 832.95 | 407.70 | 525.15 | 618.30 | 703.35 | 927.45 |
| 74 | 289.90 | 366.60 | 427.70 | 479.70 | 640.90 | 393.90 | 507.00 | 599.30 | 679.90 | 898.30 | 435.50 | 561.60 | 661.70 | 751.40 | 993.20 |
| 75 | 313.75 | 398.75 | 466.25 | 523.75 | 700.00 | 421.25 | 545.00 | 645.00 | 733.75 | 967.50 | 462.50 | 597.50 | 707.50 | 803.75 | 1061.25 |
| 76 | 342.00 | 435.60 | 510.00 | 574.80 | 765.60 | 452.40 | 585.60 | 694.80 | 792.00 | 1042.80 | 492.00 | 637.20 | 754.80 | 860.40 | 1132.80 |
| 77 | 381.14 | 487.34 | 572.30 | 645.46 | 859.04 | 496.78 | 645.46 | 767.00 | 876.74 | 1151.68 | 535.72 | 696.20 | 826.00 | 944.00 | 1240.18 |
| 78 | 428.34 | 549.88 | 649.00 | 732.78 | 973.50 | 551.06 | 717.44 | 857.86 | 980.58 | 1286.20 | 588.82 | 768.18 | 916.86 | 1047.84 | 1374.70 |
| 79 | 477.90 | 613.60 | 725.70 | 821.28 | 1089.14 | 606.52 | 790.60 | 946.36 | 1084.42 | 1420.72 | 643.10 | 840.16 | 1005.36 | 1151.68 | 1508.04 |
| 80 | 525.10 | 676.14 | 801.22 | 906.24 | 1201.24 | 658.44 | 861.40 | 1032.50 | 1182.36 | 1548.16 | 696.20 | 909.78 | 1090.32 | 1248.44 | 1635.48 |
| 81 | 569.94 | 735.14 | 869.66 | 984.12 | 1305.08 | 708.00 | 926.30 | 1108.02 | 1269.68 | 1662.62 | 744.58 | 975.86 | 1167.02 | 1336.94 | 1751.12 |
| 82 | 614.78 | 791.78 | 936.92 | 1060.82 | 1405.38 | 755.20 | 986.48 | 1181.18 | 1352.28 | 1771.18 | 794.14 | 1038.40 | 1241.36 | 1421.90 | 1862.04 |
| 83 | 659.62 | 849.60 | 1005.36 | 1137.52 | 1508.04 | 803.58 | 1047.84 | 1253.16 | 1434.88 | 1880.92 | 842.52 | 1099.76 | 1315.70 | 1505.68 | 1974.14 |
| 84 | 708.00 | 910.96 | 1078.52 | 1220.12 | 1617.78 | 853.14 | 1112.74 | 1329.86 | 1521.02 | 1995.38 | 893.26 | 1165.84 | 1393.58 | 1593.00 | 2089.78 |
| 85 | 762.28 | 980.58 | 1161.12 | 1313.34 | 1741.68 | 908.60 | 1183.54 | 1414.82 | 1616.60 | 2122.82 | 949.90 | 1237.82 | 1479.72 | 1690.94 | 2219.58 |
| 86 | 821.28 | 1057.28 | 1250.80 | 1416.00 | 1877.38 | 967.60 | 1260.24 | 1504.50 | 1719.26 | 2258.52 | 1008.90 | 1314.52 | 1569.40 | 1793.60 | 2355.28 |
| 87 | 883.82 | 1137.52 | 1347.56 | 1523.38 | 2020.16 | 1030.14 | 1340.48 | 1601.26 | 1826.64 | 2401.30 | 1071.44 | 1394.76 | 1666.16 | 1900.98 | 2498.06 |
| 88 | 951.08 | 1224.84 | 1450.22 | 1640.20 | 2174.74 | 1097.40 | 1427.80 | 1703.92 | 1943.46 | 2555.88 | 1138.70 | 1482.08 | 1768.82 | 2017.80 | 2652.64 |
| 89 | 1024.24 | 1319.24 | 1561.14 | 1766.46 | 2342.30 | 1170.56 | 1522.20 | 1814.84 | 2069.72 | 2723.44 | 1211.86 | 1576.48 | 1879.74 | 2144.06 | 2820.20 |
| 90 | 1104.48 | 1421.90 | 1683.86 | 1904.52 | 2525.20 | 1250.80 | 1624.86 | 1937.56 | 2207.78 | 2906.34 | 1292.10 | 1679.14 | 2002.46 | 2282.12 | 3003.10 |
| 91 | 1190.62 | 1532.82 | 1814.84 | 2053.20 | 2721.08 | 1336.94 | 1735.78 | 2068.54 | 2356.46 | 3102.22 | 1378.24 | 1790.06 | 2133.44 | 2430.80 | 3198.98 |
| 92 | 1281.48 | 1649.64 | 1952.90 | 2208.96 | 2929.94 | 1427.80 | 1852.60 | 2206.60 | 2512.22 | 3311.08 | 1469.10 | 1906.88 | 2271.50 | 2586.56 | 3407.84 |
| 93 | 1379.42 | 1775.90 | 2101.58 | 2377.70 | 3152.96 | 1525.74 | 1978.86 | 2355.28 | 2680.96 | 3534.10 | 1567.04 | 2033.14 | 2420.18 | 2755.30 | 3630.86 |
| 94 | 1485.62 | 1912.78 | 2264.42 | 2560.60 | 3396.04 | 1631.94 | 2115.74 | 2518.12 | 2863.86 | 3777.18 | 1673.24 | 2170.02 | 2583.02 | 2938.20 | 3873.94 |
| 95 | 1601.26 | 2062.64 | 2441.42 | 2761.20 | 3661.54 | 1747.58 | 2265.60 | 2695.12 | 3064.46 | 4042.68 | 1788.88 | 2319.88 | 2760.02 | 3138.80 | 4139.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 30 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 31 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 48.38 | 62.54 | 71.98 | 81.42 | 113.26 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 32 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 48.38 | 62.54 | 71.98 | 81.42 | 116.59 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 33 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 50.21 | 62.54 | 71.98 | 81.42 | 123.25 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 34 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 50.21 | 62.54 | 73.41 | 81.42 | 129.91 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 35 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 53.35 | 64.31 | 73.41 | 81.42 | 133.24 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 36 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 56.48 | 67.52 | 76.60 | 84.31 | 140.40 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 37 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 59.62 | 70.74 | 82.99 | 87.55 | 147.85 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 38 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 59.62 | 73.95 | 86.18 | 90.80 | 155.29 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 39 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 63.03 | 77.17 | 89.37 | 97.28 | 166.46 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 40 | 34.22 | 42.48 | 49.56 | 55.46 | 74.34 | 66.47 | 80.69 | 92.34 | 101.59 | 173.69 | 123.21 | 156.62 | 183.77 | 206.74 | 275.65 |
| 41 | 34.22 | 42.48 | 49.56 | 55.46 | 74.34 | 70.33 | 84.45 | 95.91 | 105.29 | 181.75 | 123.21 | 156.62 | 183.77 | 206.74 | 275.65 |
| 42 | 37.14 | 43.22 | 49.60 | 55.46 | 74.34 | 70.68 | 88.46 | 99.94 | 112.70 | 190.70 | 123.21 | 156.62 | 183.77 | 206.74 | 275.65 |
| 43 | 37.40 | 43.51 | 53.05 | 56.96 | 77.40 | 74.59 | 92.51 | 107.59 | 116.91 | 199.70 | 123.21 | 156.62 | 183.77 | 206.74 | 275.65 |
| 44 | 37.67 | 46.92 | 53.41 | 57.33 | 80.98 | 78.55 | 96.59 | 111.69 | 121.16 | 204.65 | 123.21 | 156.62 | 183.77 | 206.74 | 275.65 |
| 45 | 38.63 | 46.16 | 55.79 | 59.77 | 82.82 | 85.24 | 97.97 | 114.86 | 123.86 | 214.21 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 46 | 42.15 | 49.57 | 56.16 | 63.33 | 86.36 | 85.65 | 105.65 | 122.65 | 128.04 | 215.09 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 47 | 42.45 | 49.90 | 59.68 | 66.93 | 89.92 | 90.21 | 109.87 | 126.85 | 135.90 | 215.09 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 48 | 42.75 | 53.37 | 63.24 | 67.37 | 93.49 | 94.94 | 114.51 | 135.67 | 144.04 | 215.09 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 49 | 46.45 | 53.72 | 63.66 | 71.04 | 100.79 | 98.15 | 123.21 | 140.47 | 148.87 | 215.09 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 50 | 46.77 | 56.95 | 68.32 | 75.07 | 105.22 | 100.78 | 123.50 | 146.76 | 156.07 | 240.15 | 146.18 | 183.77 | 215.09 | 242.24 | 323.69 |
| 51 | 49.74 | 61.33 | 72.83 | 79.61 | 110.97 | 106.12 | 127.65 | 155.18 | 164.23 | 246.42 | 148.27 | 190.03 | 221.36 | 248.51 | 329.95 |
| 52 | 49.41 | 62.50 | 72.05 | 82.17 | 118.39 | 110.40 | 139.21 | 156.26 | 169.63 | 256.86 | 152.45 | 194.21 | 225.54 | 254.77 | 338.30 |
| 53 | 52.41 | 65.59 | 75.21 | 83.46 | 125.98 | 115.85 | 143.69 | 166.09 | 178.21 | 265.21 | 154.53 | 198.39 | 229.71 | 261.04 | 346.66 |
| 54 | 53.52 | 66.78 | 76.48 | 86.11 | 132.05 | 117.97 | 148.01 | 174.73 | 183.73 | 271.48 | 158.71 | 202.56 | 235.98 | 267.30 | 352.92 |
| 55 | 56.58 | 69.94 | 81.11 | 90.79 | 139.70 | 127.39 | 157.89 | 183.46 | 192.45 | 281.92 | 162.89 | 206.74 | 240.15 | 271.48 | 361.27 |
| 56 | 61.04 | 73.82 | 87.80 | 97.53 | 151.88 | 133.65 | 165.10 | 189.44 | 204.71 | 296.54 | 169.15 | 215.09 | 252.68 | 284.01 | 377.98 |
| 57 | 64.90 | 80.50 | 91.17 | 103.72 | 162.20 | 139.01 | 173.05 | 198.47 | 212.64 | 317.42 | 177.50 | 227.62 | 265.21 | 300.71 | 398.86 |
| 58 | 68.17 | 83.89 | 99.38 | 113.42 | 174.21 | 144.85 | 175.88 | 208.55 | 227.53 | 340.39 | 187.95 | 240.15 | 279.83 | 317.42 | 421.83 |
| 59 | 75.53 | 92.07 | 105.64 | 119.13 | 187.52 | 154.08 | 190.12 | 218.40 | 237.02 | 363.36 | 198.39 | 254.77 | 296.54 | 334.84 | 446.89 |
| 60 | 78.88 | 100.36 | 113.37 | 126.93 | 200.91 | 160.07 | 196.94 | 228.41 | 249.41 | 388.42 | 210.92 | 271.48 | 315.33 | 341.90 | 474.04 |
| 61 | 85.70 | 106.67 | 124.61 | 137.63 | 216.37 | 168.87 | 210.78 | 241.51 | 261.71 | 405.12 | 218.77 | 279.53 | 326.12 | 357.48 | 490.20 |
| 62 | 92.58 | 116.48 | 130.47 | 147.02 | 234.18 | 180.93 | 224.73 | 260.36 | 277.96 | 418.11 | 223.77 | 288.55 | 337.62 | 375.38 | 504.47 |
| 63 | 103.25 | 122.93 | 141.86 | 157.91 | 246.36 | 191.93 | 236.09 | 275.42 | 297.75 | 435.16 | 229.93 | 296.44 | 347.75 | 389.72 | 520.67 |
| 64 | 111.01 | 133.73 | 154.17 | 168.31 | 268.04 | 202.21 | 251.17 | 292.87 | 312.48 | 452.21 | 238.97 | 306.99 | 358.46 | 404.41 | 536.77 |
| 65 | 122.74 | 142.62 | 164.01 | 183.10 | 284.22 | 210.32 | 267.35 | 309.33 | 334.55 | 470.54 | 247.75 | 317.26 | 372.51 | 418.86 | 556.10 |
| 66 | 131.47 | 157.16 | 181.41 | 199.94 | 307.67 | 217.54 | 279.69 | 328.03 | 358.03 | 492.05 | 255.52 | 329.76 | 385.00 | 435.07 | 578.37 |
| 67 | 145.58 | 173.80 | 198.82 | 219.63 | 334.95 | 225.53 | 289.01 | 339.13 | 385.35 | 507.86 | 263.95 | 337.46 | 395.93 | 449.39 | 594.73 |
| 68 | 157.22 | 192.97 | 218.49 | 238.73 | 358.47 | 232.52 | 298.72 | 352.01 | 400.45 | 529.62 | 269.66 | 347.16 | 410.14 | 463.42 | 613.59 |
| 69 | 171.15 | 209.03 | 240.49 | 262.98 | 380.35 | 244.74 | 313.32 | 371.00 | 420.88 | 554.94 | 280.59 | 361.65 | 427.12 | 484.79 | 639.12 |
| 70 | 184.86 | 232.96 | 265.60 | 292.37 | 408.80 | 260.01 | 333.65 | 395.27 | 447.88 | 590.66 | 296.08 | 380.24 | 450.88 | 511.00 | 674.82 |
| 71 | 200.10 | 253.75 | 295.80 | 329.75 | 443.70 | 278.40 | 359.60 | 423.40 | 482.85 | 635.10 | 316.10 | 407.45 | 479.95 | 545.20 | 719.20 |
| 72 | 217.00 | 275.80 | 322.00 | 361.20 | 483.00 | 301.00 | 387.80 | 457.80 | 520.80 | 687.40 | 337.40 | 435.40 | 513.80 | 583.80 | 771.40 |
| 73 | 236.25 | 299.70 | 349.65 | 392.85 | 523.80 | 325.35 | 418.50 | 494.10 | 561.60 | 741.15 | 361.80 | 467.10 | 550.80 | 626.40 | 826.20 |
| 74 | 257.40 | 326.30 | 380.90 | 427.70 | 570.70 | 351.00 | 451.10 | 533.00 | 605.80 | 799.50 | 387.40 | 499.20 | 590.20 | 669.50 | 884.00 |
| 75 | 280.00 | 355.00 | 415.00 | 466.25 | 622.50 | 376.25 | 485.00 | 573.75 | 652.50 | 861.25 | 412.50 | 532.50 | 628.75 | 715.00 | 943.75 |
| 76 | 304.80 | 387.60 | 454.80 | 511.20 | 681.60 | 403.20 | 520.80 | 619.20 | 704.40 | 927.60 | 438.00 | 567.60 | 673.20 | 765.60 | 1008.00 |
| 77 | 338.66 | 433.06 | 509.76 | 574.66 | 764.64 | 441.32 | 573.48 | 683.22 | 779.98 | 1025.42 | 475.54 | 618.32 | 736.32 | 840.16 | 1104.48 |
| 78 | 381.14 | 489.70 | 577.02 | 652.54 | 866.12 | 489.70 | 639.56 | 762.28 | 873.20 | 1144.60 | 523.92 | 683.22 | 815.38 | 932.20 | 1222.48 |
| 79 | 424.80 | 546.34 | 646.64 | 730.42 | 968.78 | 539.26 | 704.46 | 843.70 | 965.24 | 1263.78 | 572.30 | 748.12 | 895.62 | 1024.24 | 1341.66 |
| 80 | 467.28 | 601.80 | 712.72 | 805.94 | 1069.08 | 586.46 | 765.82 | 918.04 | 1051.38 | 1377.06 | 619.50 | 809.48 | 969.96 | 1111.56 | 1454.94 |
| 81 | 507.40 | 653.72 | 774.08 | 876.74 | 1161.12 | 630.12 | 823.64 | 986.48 | 1130.44 | 1479.72 | 663.16 | 867.30 | 1039.58 | 1190.62 | 1558.78 |
| 82 | 546.34 | 704.46 | 834.26 | 944.00 | 1250.80 | 671.42 | 877.92 | 1051.38 | 1203.60 | 1576.48 | 705.64 | 923.94 | 1105.66 | 1266.14 | 1657.90 |
| 83 | 586.46 | 755.20 | 894.44 | 1012.44 | 1341.66 | 713.90 | 932.20 | 1115.10 | 1276.76 | 1673.24 | 749.30 | 978.22 | 1170.56 | 1339.30 | 1755.84 |
| 84 | 630.12 | 810.66 | 959.34 | 1085.60 | 1439.60 | 759.92 | 990.02 | 1183.54 | 1353.46 | 1775.90 | 795.32 | 1037.22 | 1239.00 | 1417.18 | 1859.68 |
| 85 | 678.50 | 873.20 | 1033.68 | 1169.38 | 1549.34 | 809.48 | 1053.74 | 1260.24 | 1439.60 | 1888.00 | 844.88 | 1102.12 | 1316.88 | 1504.50 | 1974.14 |
| 86 | 730.42 | 940.46 | 1113.92 | 1260.24 | 1670.88 | 861.40 | 1121.00 | 1340.48 | 1530.46 | 2009.54 | 896.80 | 1169.38 | 1397.12 | 1595.36 | 2095.68 |
| 87 | 787.06 | 1012.44 | 1198.88 | 1355.82 | 1798.32 | 918.04 | 1192.98 | 1425.44 | 1626.04 | 2136.98 | 953.44 | 1241.36 | 1482.08 | 1690.94 | 2223.12 |
| 88 | 846.06 | 1090.32 | 1289.74 | 1459.66 | 1935.20 | 977.04 | 1270.86 | 1516.30 | 1729.88 | 2273.86 | 1012.44 | 1319.24 | 1572.94 | 1794.78 | 2360.00 |
| 89 | 912.14 | 1174.10 | 1390.04 | 1571.76 | 2083.88 | 1043.12 | 1354.64 | 1616.60 | 1841.98 | 2422.54 | 1078.52 | 1403.02 | 1673.24 | 1906.88 | 2508.68 |
| 90 | 982.94 | 1266.14 | 1498.60 | 1694.48 | 2247.90 | 1113.92 | 1446.68 | 1725.16 | 1964.70 | 2586.56 | 1149.32 | 1495.06 | 1781.80 | 2029.60 | 2672.70 |
| 91 | 1059.64 | 1364.08 | 1615.42 | 1826.64 | 2422.54 | 1190.62 | 1544.62 | 1841.98 | 2096.86 | 2761.20 | 1226.02 | 1593.00 | 1898.62 | 2161.76 | 2847.34 |
| 92 | 1141.06 | 1469.10 | 1738.14 | 1967.06 | 2607.80 | 1272.04 | 1649.64 | 1964.70 | 2237.28 | 2946.46 | 1307.44 | 1698.02 | 2021.34 | 2302.18 | 3032.60 |
| 93 | 1227.20 | 1581.20 | 1870.30 | 2116.92 | 2806.04 | 1358.18 | 1761.74 | 2096.86 | 2387.14 | 3144.70 | 1393.58 | 1810.12 | 2153.50 | 2452.04 | 3230.84 |
| 94 | 1321.60 | 1702.74 | 2015.44 | 2279.76 | 3021.98 | 1452.58 | 1883.28 | 2242.00 | 2549.98 | 3360.64 | 1487.98 | 1931.66 | 2298.64 | 2614.88 | 3446.78 |
| 95 | 1425.44 | 1834.90 | 2172.38 | 2457.94 | 3259.16 | 1556.42 | 2015.44 | 2398.94 | 2728.16 | 3597.82 | 1591.82 | 2063.82 | 2455.58 | 2793.06 | 3683.96 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 30 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 31 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 44.84 | 56.64 | 66.08 | 74.34 | 103.41 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 32 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 44.84 | 56.64 | 66.08 | 74.34 | 106.45 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 33 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 46.53 | 56.64 | 66.08 | 74.34 | 112.53 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 34 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 46.53 | 56.64 | 67.39 | 74.34 | 118.62 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 35 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 49.44 | 58.24 | 67.39 | 74.34 | 121.66 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 36 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 52.35 | 61.15 | 70.32 | 76.98 | 128.19 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 37 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 55.26 | 64.07 | 76.18 | 79.94 | 134.99 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 38 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 55.26 | 66.98 | 79.11 | 82.90 | 141.79 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 39 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 58.42 | 69.89 | 82.04 | 88.82 | 151.99 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 40 | 30.68 | 38.94 | 44.84 | 49.56 | 67.26 | 60.42 | 73.48 | 83.81 | 90.61 | 157.74 | 112.77 | 144.09 | 167.06 | 185.86 | 248.51 |
| 41 | 30.68 | 38.94 | 44.84 | 49.56 | 67.26 | 63.94 | 76.91 | 87.06 | 93.91 | 165.06 | 112.77 | 144.09 | 167.06 | 185.86 | 248.51 |
| 42 | 33.29 | 39.62 | 44.88 | 49.56 | 67.26 | 64.25 | 80.56 | 90.71 | 100.51 | 173.19 | 112.77 | 144.09 | 167.06 | 185.86 | 248.51 |
| 43 | 33.53 | 39.88 | 48.00 | 50.90 | 70.03 | 67.81 | 84.25 | 97.66 | 104.27 | 181.36 | 112.77 | 144.09 | 167.06 | 185.86 | 248.51 |
| 44 | 33.77 | 43.01 | 48.32 | 51.23 | 73.26 | 71.41 | 87.96 | 101.38 | 108.06 | 185.86 | 112.77 | 144.09 | 167.06 | 185.86 | 248.51 |
| 45 | 34.89 | 42.52 | 50.72 | 54.89 | 75.29 | 77.98 | 89.67 | 103.21 | 114.21 | 195.50 | 119.03 | 152.45 | 175.42 | 198.39 | 263.12 |
| 46 | 38.07 | 45.66 | 51.06 | 58.16 | 78.51 | 78.36 | 96.70 | 110.21 | 118.07 | 196.30 | 119.03 | 152.45 | 175.42 | 198.39 | 263.12 |
| 47 | 38.34 | 45.96 | 54.25 | 61.46 | 81.74 | 82.54 | 100.56 | 113.98 | 125.31 | 196.30 | 119.03 | 152.45 | 175.42 | 198.39 | 263.12 |
| 48 | 38.62 | 49.15 | 57.49 | 61.87 | 84.99 | 86.86 | 104.80 | 121.91 | 132.81 | 196.30 | 119.03 | 152.45 | 175.42 | 198.39 | 263.12 |
| 49 | 41.95 | 49.48 | 57.87 | 65.24 | 91.63 | 89.80 | 112.77 | 126.22 | 137.27 | 196.30 | 119.03 | 152.45 | 175.42 | 198.39 | 263.12 |
| 50 | 42.64 | 52.89 | 62.74 | 68.25 | 95.27 | 91.09 | 114.00 | 135.17 | 141.56 | 217.18 | 133.65 | 169.15 | 196.30 | 221.36 | 294.45 |
| 51 | 45.47 | 55.75 | 65.69 | 72.63 | 100.75 | 96.29 | 116.39 | 141.43 | 149.47 | 223.45 | 135.74 | 171.24 | 200.48 | 225.54 | 300.71 |
| 52 | 45.30 | 55.71 | 65.26 | 75.20 | 107.90 | 100.36 | 123.53 | 141.01 | 154.88 | 233.89 | 137.83 | 175.42 | 204.65 | 231.80 | 309.07 |
| 53 | 48.16 | 60.01 | 68.25 | 75.25 | 113.69 | 105.69 | 131.72 | 150.27 | 161.33 | 240.15 | 142.00 | 179.59 | 208.83 | 235.98 | 313.24 |
| 54 | 48.03 | 59.97 | 69.65 | 77.91 | 121.04 | 105.97 | 134.19 | 158.66 | 166.86 | 248.51 | 144.09 | 183.77 | 215.09 | 242.24 | 321.60 |
| 55 | 50.93 | 64.34 | 74.11 | 82.41 | 126.86 | 114.86 | 143.53 | 167.15 | 175.30 | 254.77 | 146.18 | 187.95 | 219.27 | 248.51 | 327.86 |
| 56 | 56.68 | 66.86 | 79.30 | 89.05 | 138.67 | 123.21 | 150.83 | 171.49 | 187.49 | 271.48 | 154.53 | 196.30 | 229.71 | 258.95 | 344.57 |
| 57 | 59.13 | 73.44 | 82.88 | 93.91 | 147.45 | 126.75 | 157.14 | 180.78 | 193.99 | 288.18 | 160.80 | 206.74 | 242.24 | 271.48 | 361.27 |
| 58 | 61.21 | 77.01 | 90.98 | 103.49 | 157.93 | 130.96 | 162.49 | 191.17 | 207.18 | 309.07 | 171.24 | 219.27 | 256.86 | 290.27 | 382.16 |
| 59 | 69.72 | 83.70 | 97.30 | 108.05 | 169.59 | 140.26 | 172.83 | 199.57 | 215.48 | 329.95 | 181.68 | 231.80 | 271.48 | 305.73 | 405.13 |
| 60 | 71.84 | 90.46 | 103.70 | 115.89 | 182.94 | 146.57 | 178.36 | 208.15 | 226.42 | 355.01 | 192.12 | 244.33 | 288.18 | 311.90 | 432.28 |
| 61 | 78.56 | 96.84 | 113.28 | 125.12 | 196.70 | 155.59 | 192.29 | 219.72 | 239.18 | 368.66 | 198.51 | 253.20 | 297.77 | 324.27 | 445.63 |
| 62 | 83.90 | 106.41 | 117.98 | 134.42 | 214.10 | 163.79 | 204.47 | 234.87 | 253.79 | 382.77 | 204.15 | 263.03 | 306.22 | 342.49 | 459.33 |
| 63 | 94.14 | 112.92 | 129.09 | 143.81 | 223.36 | 174.82 | 216.11 | 250.22 | 270.22 | 395.25 | 210.93 | 269.84 | 315.44 | 353.95 | 473.16 |
| 64 | 100.51 | 120.79 | 141.20 | 152.88 | 243.07 | 183.82 | 227.84 | 267.71 | 283.76 | 409.93 | 216.91 | 277.58 | 327.21 | 367.65 | 488.97 |
| 65 | 110.47 | 129.78 | 149.87 | 166.20 | 259.72 | 190.71 | 242.40 | 281.21 | 304.29 | 429.55 | 224.58 | 288.74 | 338.65 | 381.43 | 507.97 |
| 66 | 119.24 | 142.74 | 165.57 | 181.51 | 280.00 | 198.55 | 253.79 | 298.68 | 324.72 | 447.16 | 233.07 | 298.68 | 350.48 | 395.36 | 526.58 |
| 67 | 131.49 | 157.46 | 181.27 | 199.54 | 305.39 | 203.81 | 262.28 | 309.06 | 350.32 | 462.75 | 238.90 | 305.72 | 360.85 | 409.30 | 541.27 |
| 68 | 143.07 | 174.73 | 197.82 | 217.16 | 326.17 | 211.53 | 271.27 | 319.71 | 364.92 | 481.18 | 245.44 | 314.87 | 371.38 | 423.05 | 558.69 |
| 69 | 155.59 | 190.99 | 218.36 | 238.55 | 346.06 | 221.35 | 285.27 | 336.71 | 381.91 | 505.06 | 255.65 | 328.91 | 388.15 | 439.59 | 581.44 |
| 70 | 168.33 | 213.42 | 240.79 | 266.57 | 372.73 | 237.46 | 305.10 | 357.70 | 408.80 | 538.05 | 270.53 | 347.18 | 408.80 | 465.91 | 614.70 |
| 71 | 182.70 | 230.55 | 269.70 | 299.65 | 404.55 | 255.20 | 326.25 | 385.70 | 439.35 | 578.55 | 288.55 | 369.75 | 436.45 | 495.90 | 655.40 |
| 72 | 197.40 | 250.60 | 292.60 | 329.00 | 439.60 | 273.00 | 352.80 | 417.20 | 473.20 | 625.80 | 308.00 | 396.20 | 467.60 | 532.00 | 702.80 |
| 73 | 216.00 | 272.70 | 318.60 | 357.75 | 476.55 | 297.00 | 380.70 | 450.90 | 511.65 | 673.65 | 330.75 | 425.25 | 502.20 | 569.70 | 750.60 |
| 74 | 234.00 | 296.40 | 345.80 | 388.70 | 520.00 | 318.50 | 410.80 | 484.90 | 551.20 | 728.00 | 352.30 | 453.70 | 535.60 | 609.70 | 804.70 |
| 75 | 255.00 | 323.75 | 377.50 | 425.00 | 566.25 | 342.50 | 442.50 | 522.50 | 595.00 | 782.50 | 375.00 | 485.00 | 572.50 | 651.25 | 858.75 |
| 76 | 277.20 | 352.80 | 414.00 | 465.60 | 620.40 | 367.20 | 474.00 | 564.00 | 642.00 | 844.80 | 398.40 | 516.00 | 612.00 | 697.20 | 918.00 |
| 77 | 307.98 | 394.12 | 463.74 | 522.74 | 696.20 | 401.20 | 521.56 | 621.86 | 710.36 | 933.38 | 433.06 | 562.86 | 670.24 | 764.64 | 1005.36 |
| 78 | 346.92 | 446.04 | 525.10 | 593.54 | 788.24 | 446.04 | 581.74 | 693.84 | 794.14 | 1041.94 | 476.72 | 621.86 | 741.04 | 848.42 | 1112.74 |
| 79 | 387.04 | 497.96 | 587.64 | 664.34 | 881.46 | 490.88 | 641.92 | 767.00 | 877.92 | 1149.32 | 521.56 | 680.86 | 814.20 | 931.02 | 1220.12 |
| 80 | 425.98 | 547.52 | 649.00 | 733.96 | 972.32 | 534.54 | 697.38 | 835.44 | 956.98 | 1253.16 | 564.04 | 737.50 | 883.82 | 1011.26 | 1323.96 |
| 81 | 462.56 | 594.72 | 704.46 | 797.68 | 1057.28 | 573.48 | 749.30 | 897.98 | 1028.96 | 1346.38 | 604.16 | 789.42 | 945.18 | 1083.24 | 1419.54 |
| 82 | 497.96 | 640.74 | 758.74 | 859.04 | 1138.70 | 612.42 | 798.86 | 956.98 | 1095.04 | 1434.88 | 643.10 | 840.16 | 1005.36 | 1151.68 | 1509.22 |
| 83 | 533.36 | 687.94 | 814.20 | 921.58 | 1221.30 | 649.00 | 848.42 | 1014.80 | 1162.30 | 1523.38 | 680.86 | 890.90 | 1065.54 | 1220.12 | 1598.90 |
| 84 | 573.48 | 737.50 | 873.20 | 987.66 | 1309.80 | 691.48 | 900.34 | 1077.34 | 1230.74 | 1615.42 | 723.34 | 944.00 | 1128.08 | 1289.74 | 1692.12 |
| 85 | 617.14 | 794.14 | 940.46 | 1063.18 | 1410.10 | 736.32 | 959.34 | 1145.78 | 1308.62 | 1719.26 | 769.36 | 1003.00 | 1197.70 | 1368.80 | 1797.14 |
| 86 | 665.52 | 856.68 | 1013.62 | 1146.96 | 1519.84 | 784.70 | 1021.88 | 1218.94 | 1392.40 | 1829.00 | 817.74 | 1065.54 | 1270.86 | 1452.58 | 1906.88 |
| 87 | 716.26 | 921.58 | 1091.50 | 1234.28 | 1636.66 | 835.44 | 1086.78 | 1296.82 | 1479.72 | 1945.82 | 868.48 | 1130.44 | 1348.74 | 1539.90 | 2023.70 |
| 88 | 770.54 | 992.38 | 1174.10 | 1328.68 | 1761.74 | 889.72 | 1157.58 | 1379.42 | 1574.12 | 2070.90 | 922.76 | 1201.24 | 1431.34 | 1634.30 | 2148.78 |
| 89 | 829.54 | 1067.90 | 1264.96 | 1430.16 | 1896.26 | 948.72 | 1233.10 | 1470.28 | 1675.60 | 2205.42 | 981.76 | 1276.76 | 1522.20 | 1735.78 | 2283.30 |
| 90 | 894.44 | 1151.68 | 1362.90 | 1542.26 | 2044.94 | 1013.62 | 1316.88 | 1568.22 | 1787.70 | 2354.10 | 1046.66 | 1360.54 | 1620.14 | 1847.88 | 2431.98 |
| 91 | 964.06 | 1241.36 | 1469.10 | 1662.62 | 2204.24 | 1083.24 | 1406.56 | 1674.42 | 1908.06 | 2513.40 | 1116.28 | 1450.22 | 1726.34 | 1968.24 | 2591.28 |
| 92 | 1038.40 | 1336.94 | 1582.38 | 1790.06 | 2372.98 | 1157.58 | 1502.14 | 1787.70 | 2035.50 | 2682.14 | 1190.62 | 1545.80 | 1839.62 | 2095.68 | 2760.02 |
| 93 | 1117.46 | 1438.42 | 1702.74 | 1925.76 | 2553.52 | 1236.64 | 1603.62 | 1908.06 | 2171.20 | 2862.68 | 1269.68 | 1647.28 | 1959.98 | 2231.38 | 2940.56 |
| 94 | 1203.60 | 1549.34 | 1833.72 | 2074.44 | 2750.58 | 1322.78 | 1714.54 | 2039.04 | 2319.88 | 3059.74 | 1355.82 | 1758.20 | 2090.96 | 2380.06 | 3137.62 |
| 95 | 1296.82 | 1670.88 | 1976.50 | 2236.10 | 2965.34 | 1416.00 | 1836.08 | 2181.82 | 2481.54 | 3274.50 | 1449.04 | 1879.74 | 2233.74 | 2541.72 | 3352.38 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 30 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 31 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 40.12 | 51.92 | 60.18 | 68.44 | 93.56 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 32 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 40.12 | 51.92 | 60.18 | 68.44 | 96.31 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 33 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 41.64 | 51.92 | 60.18 | 68.44 | 101.82 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 34 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 41.64 | 51.92 | 61.38 | 68.44 | 107.32 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 35 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 44.24 | 53.39 | 61.38 | 68.44 | 110.07 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 36 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 46.84 | 56.06 | 64.04 | 70.87 | 115.98 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 37 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 49.44 | 58.73 | 69.38 | 73.59 | 122.13 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 38 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 49.44 | 61.40 | 72.05 | 76.32 | 128.29 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 39 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 52.27 | 64.07 | 74.72 | 81.77 | 137.51 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 40 | 28.32 | 35.40 | 41.30 | 46.02 | 61.36 | 55.89 | 67.72 | 76.71 | 83.74 | 143.56 | 102.33 | 131.56 | 152.45 | 173.33 | 229.71 |
| 41 | 28.32 | 35.40 | 41.30 | 46.02 | 61.36 | 59.14 | 70.88 | 79.68 | 86.79 | 150.22 | 102.33 | 131.56 | 152.45 | 173.33 | 229.71 |
| 42 | 30.73 | 36.02 | 41.34 | 46.02 | 61.36 | 59.43 | 74.25 | 83.02 | 92.90 | 157.62 | 102.33 | 131.56 | 152.45 | 173.33 | 229.71 |
| 43 | 30.95 | 36.26 | 44.21 | 47.26 | 63.89 | 62.73 | 77.64 | 89.38 | 96.37 | 165.06 | 102.33 | 131.56 | 152.45 | 173.33 | 229.71 |
| 44 | 31.18 | 39.10 | 44.51 | 47.57 | 66.84 | 66.05 | 81.06 | 92.79 | 99.88 | 169.15 | 102.33 | 131.56 | 152.45 | 173.33 | 229.71 |
| 45 | 31.15 | 38.88 | 46.91 | 50.01 | 69.02 | 68.92 | 81.37 | 96.55 | 104.56 | 178.86 | 108.59 | 139.92 | 162.89 | 181.68 | 242.24 |
| 46 | 33.99 | 41.74 | 47.23 | 52.99 | 71.97 | 69.25 | 87.74 | 103.10 | 108.09 | 179.59 | 108.59 | 139.92 | 162.89 | 181.68 | 242.24 |
| 47 | 34.23 | 42.02 | 50.18 | 56.00 | 74.93 | 72.94 | 91.25 | 106.63 | 114.72 | 179.59 | 108.59 | 139.92 | 162.89 | 181.68 | 242.24 |
| 48 | 34.48 | 44.94 | 53.18 | 56.37 | 77.91 | 76.76 | 95.10 | 114.04 | 121.59 | 179.59 | 108.59 | 139.92 | 162.89 | 181.68 | 242.24 |
| 49 | 37.46 | 45.24 | 53.53 | 59.44 | 83.99 | 79.36 | 102.33 | 118.08 | 125.67 | 179.59 | 108.59 | 139.92 | 162.89 | 181.68 | 242.24 |
| 50 | 38.52 | 48.82 | 57.17 | 62.79 | 88.16 | 83.33 | 104.50 | 123.58 | 130.67 | 200.48 | 121.12 | 156.62 | 179.59 | 202.56 | 271.48 |
| 51 | 41.21 | 51.57 | 61.41 | 67.04 | 93.45 | 86.47 | 107.00 | 131.61 | 138.40 | 206.74 | 123.21 | 158.71 | 185.86 | 208.83 | 277.74 |
| 52 | 41.18 | 51.63 | 59.82 | 68.24 | 98.91 | 92.33 | 115.68 | 129.58 | 141.97 | 215.09 | 125.30 | 162.89 | 187.95 | 213.01 | 284.01 |
| 53 | 43.91 | 54.42 | 62.67 | 69.78 | 104.47 | 95.52 | 119.74 | 138.41 | 150.08 | 221.36 | 129.47 | 164.97 | 192.12 | 219.27 | 290.27 |
| 54 | 43.91 | 55.88 | 64.19 | 72.44 | 110.04 | 97.97 | 124.33 | 146.61 | 155.61 | 227.62 | 131.56 | 171.24 | 198.39 | 223.45 | 294.45 |
| 55 | 46.68 | 58.75 | 67.12 | 75.42 | 117.22 | 104.41 | 131.23 | 152.88 | 161.96 | 235.98 | 133.65 | 173.33 | 200.48 | 227.62 | 302.80 |
| 56 | 50.87 | 62.68 | 73.64 | 81.98 | 127.12 | 110.68 | 140.64 | 159.53 | 172.18 | 248.51 | 139.92 | 181.68 | 213.01 | 240.15 | 317.42 |
| 57 | 53.36 | 67.79 | 75.98 | 86.90 | 135.98 | 114.48 | 145.20 | 165.06 | 179.07 | 265.21 | 146.18 | 192.12 | 221.36 | 252.68 | 334.13 |
| 58 | 55.65 | 70.13 | 82.58 | 94.99 | 144.90 | 119.05 | 147.20 | 173.79 | 190.53 | 284.01 | 154.53 | 200.48 | 233.89 | 267.30 | 352.92 |
| 59 | 62.46 | 76.73 | 88.96 | 99.73 | 156.54 | 126.43 | 159.39 | 182.63 | 197.52 | 304.89 | 164.97 | 213.01 | 250.59 | 280.77 | 373.80 |
| 60 | 64.80 | 83.40 | 95.40 | 106.24 | 168.24 | 131.14 | 165.35 | 191.57 | 208.73 | 325.77 | 173.33 | 225.54 | 265.21 | 285.91 | 396.78 |
| 61 | 71.42 | 89.82 | 104.79 | 115.38 | 180.31 | 140.41 | 177.50 | 203.38 | 220.11 | 338.28 | 180.28 | 234.97 | 275.48 | 298.88 | 409.17 |
| 62 | 76.67 | 97.78 | 108.26 | 123.22 | 197.38 | 150.46 | 187.89 | 216.66 | 233.07 | 351.37 | 186.48 | 241.44 | 280.70 | 315.40 | 423.99 |
| 63 | 86.55 | 104.35 | 119.16 | 132.53 | 206.94 | 161.52 | 199.76 | 230.41 | 249.56 | 364.85 | 191.93 | 250.83 | 290.74 | 327.59 | 437.06 |
| 64 | 91.51 | 112.16 | 129.68 | 141.66 | 224.76 | 167.28 | 211.70 | 246.15 | 263.49 | 378.68 | 198.53 | 257.35 | 301.47 | 341.91 | 452.21 |
| 65 | 101.26 | 119.80 | 138.56 | 154.93 | 238.48 | 172.89 | 224.58 | 260.11 | 284.11 | 395.68 | 204.97 | 265.57 | 313.70 | 356.47 | 468.76 |
| 66 | 108.54 | 131.21 | 152.61 | 168.74 | 258.84 | 179.55 | 234.80 | 276.24 | 301.41 | 412.63 | 210.63 | 276.24 | 324.58 | 367.74 | 486.87 |
| 67 | 120.53 | 145.58 | 166.65 | 183.75 | 280.76 | 187.11 | 242.24 | 284.00 | 321.96 | 426.00 | 217.18 | 284.00 | 332.45 | 377.55 | 499.51 |
| 68 | 130.50 | 162.58 | 183.06 | 201.34 | 300.34 | 192.15 | 251.89 | 295.49 | 337.47 | 444.05 | 224.44 | 293.88 | 343.93 | 390.76 | 515.09 |
| 69 | 141.59 | 175.95 | 200.65 | 221.31 | 319.56 | 202.65 | 263.44 | 310.21 | 353.85 | 467.65 | 232.27 | 303.97 | 356.97 | 408.41 | 537.80 |
| 70 | 151.80 | 196.89 | 221.82 | 246.51 | 344.17 | 213.42 | 281.05 | 330.65 | 377.24 | 497.47 | 244.98 | 321.63 | 377.24 | 431.34 | 568.11 |
| 71 | 165.30 | 214.60 | 249.40 | 276.71 | 374.10 | 230.55 | 304.50 | 356.70 | 406.00 | 536.50 | 261.00 | 343.65 | 404.55 | 459.65 | 606.10 |
| 72 | 180.60 | 232.40 | 270.20 | 303.80 | 406.00 | 250.60 | 327.60 | 385.00 | 438.20 | 578.20 | 280.00 | 368.20 | 432.60 | 491.40 | 649.60 |
| 73 | 195.75 | 253.80 | 294.30 | 330.75 | 441.45 | 268.65 | 355.05 | 415.80 | 473.85 | 625.05 | 299.70 | 395.55 | 464.40 | 527.85 | 696.60 |
| 74 | 213.20 | 275.60 | 321.10 | 360.10 | 481.00 | 289.90 | 382.20 | 449.80 | 510.90 | 674.70 | 321.10 | 422.50 | 497.90 | 565.50 | 746.20 |
| 75 | 232.50 | 301.25 | 350.00 | 393.75 | 525.00 | 312.50 | 411.25 | 483.75 | 551.25 | 726.25 | 342.50 | 451.25 | 531.25 | 605.00 | 796.25 |
| 76 | 253.20 | 328.80 | 382.80 | 432.00 | 574.80 | 334.80 | 442.80 | 522.00 | 596.40 | 783.60 | 363.60 | 481.20 | 567.60 | 648.00 | 850.80 |
| 77 | 282.02 | 366.98 | 429.52 | 484.98 | 645.46 | 368.16 | 486.16 | 577.02 | 659.62 | 866.12 | 396.48 | 525.10 | 620.68 | 710.36 | 933.38 |
| 78 | 317.42 | 414.18 | 487.34 | 549.88 | 730.42 | 408.28 | 541.62 | 644.28 | 736.32 | 966.42 | 436.60 | 579.38 | 689.12 | 787.06 | 1032.50 |
| 79 | 352.82 | 462.56 | 545.16 | 615.96 | 817.74 | 448.40 | 597.08 | 711.54 | 814.20 | 1067.90 | 475.54 | 633.66 | 755.20 | 864.94 | 1133.98 |
| 80 | 388.22 | 509.76 | 600.62 | 679.68 | 901.52 | 487.34 | 650.18 | 775.26 | 887.36 | 1162.30 | 514.48 | 686.76 | 818.92 | 938.10 | 1228.38 |
| 81 | 421.26 | 554.60 | 652.54 | 738.68 | 979.40 | 523.92 | 699.74 | 831.90 | 953.44 | 1248.44 | 551.06 | 737.50 | 876.74 | 1005.36 | 1315.70 |
| 82 | 454.30 | 597.08 | 703.28 | 795.32 | 1054.92 | 559.32 | 744.58 | 887.36 | 1015.98 | 1331.04 | 587.64 | 783.52 | 933.38 | 1067.90 | 1399.48 |
| 83 | 487.34 | 639.56 | 754.02 | 853.14 | 1131.62 | 593.54 | 790.60 | 941.64 | 1077.34 | 1412.46 | 623.04 | 829.54 | 987.66 | 1130.44 | 1483.26 |
| 84 | 522.74 | 686.76 | 809.48 | 915.68 | 1214.22 | 630.12 | 838.98 | 999.46 | 1142.24 | 1498.60 | 660.80 | 880.28 | 1046.66 | 1196.52 | 1570.58 |
| 85 | 562.86 | 739.86 | 870.84 | 985.30 | 1306.26 | 671.42 | 894.44 | 1062.00 | 1214.22 | 1593.00 | 702.10 | 934.56 | 1110.38 | 1269.68 | 1666.16 |
| 86 | 606.52 | 796.50 | 939.28 | 1062.00 | 1408.92 | 715.08 | 951.08 | 1130.44 | 1290.92 | 1695.66 | 745.76 | 991.20 | 1178.82 | 1346.38 | 1768.82 |
| 87 | 652.54 | 857.86 | 1011.26 | 1143.42 | 1516.30 | 761.10 | 1012.44 | 1202.42 | 1372.34 | 1803.04 | 791.78 | 1052.56 | 1250.80 | 1427.80 | 1876.20 |
| 88 | 703.28 | 923.94 | 1087.96 | 1230.74 | 1631.94 | 811.84 | 1078.52 | 1279.12 | 1459.66 | 1918.68 | 842.52 | 1118.64 | 1327.50 | 1515.12 | 1991.84 |
| 89 | 756.38 | 994.74 | 1171.74 | 1325.14 | 1757.02 | 864.94 | 1149.32 | 1362.90 | 1554.06 | 2043.76 | 895.62 | 1189.44 | 1411.28 | 1609.52 | 2116.92 |
| 90 | 816.56 | 1072.62 | 1263.78 | 1428.98 | 1895.08 | 925.12 | 1227.20 | 1454.94 | 1657.90 | 2181.82 | 955.80 | 1267.32 | 1503.32 | 1713.36 | 2254.98 |
| 91 | 879.10 | 1155.22 | 1361.72 | 1541.08 | 2042.58 | 987.66 | 1309.80 | 1552.88 | 1770.00 | 2329.32 | 1018.34 | 1349.92 | 1601.26 | 1825.46 | 2402.48 |
| 92 | 946.36 | 1243.72 | 1465.56 | 1657.90 | 2198.34 | 1054.92 | 1398.30 | 1656.72 | 1886.82 | 2485.08 | 1085.60 | 1438.42 | 1705.10 | 1942.28 | 2558.24 |
| 93 | 1019.52 | 1339.30 | 1577.66 | 1785.34 | 2365.90 | 1128.08 | 1493.88 | 1768.82 | 2014.26 | 2652.64 | 1158.76 | 1534.00 | 1817.20 | 2069.72 | 2725.80 |
| 94 | 1097.40 | 1441.96 | 1699.20 | 1922.22 | 2547.62 | 1205.96 | 1596.54 | 1890.36 | 2151.14 | 2834.36 | 1236.64 | 1636.66 | 1938.74 | 2206.60 | 2907.52 |
| 95 | 1183.54 | 1555.24 | 1831.36 | 2072.08 | 2747.04 | 1292.10 | 1709.82 | 2022.52 | 2301.00 | 3033.78 | 1322.78 | 1749.94 | 2070.90 | 2356.46 | 3106.94 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 30 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 31 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 47.20 | 59.00 | 68.44 | 77.88 | 107.10 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 32 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 47.20 | 59.00 | 68.44 | 77.88 | 110.25 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 33 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 48.98 | 59.00 | 68.44 | 77.88 | 116.55 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 34 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 48.98 | 59.00 | 69.80 | 77.88 | 122.85 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 35 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 52.05 | 60.67 | 69.80 | 77.88 | 126.00 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 36 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 55.11 | 63.70 | 72.84 | 80.64 | 132.77 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 37 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 58.17 | 66.74 | 78.90 | 83.75 | 139.81 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 38 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 58.17 | 69.77 | 81.94 | 86.85 | 146.85 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 39 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 61.49 | 72.80 | 84.97 | 93.05 | 157.41 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 40 | 31.86 | 41.30 | 47.20 | 51.92 | 70.80 | 61.93 | 77.81 | 88.07 | 96.10 | 164.83 | 116.94 | 150.36 | 173.33 | 194.21 | 261.04 |
| 41 | 31.86 | 41.30 | 47.20 | 51.92 | 70.80 | 65.54 | 81.43 | 91.49 | 99.60 | 172.48 | 116.94 | 150.36 | 173.33 | 194.21 | 261.04 |
| 42 | 34.57 | 42.02 | 47.24 | 51.92 | 70.80 | 65.86 | 85.30 | 95.32 | 106.61 | 180.97 | 116.94 | 150.36 | 173.33 | 194.21 | 261.04 |
| 43 | 34.82 | 42.30 | 50.53 | 53.32 | 73.71 | 69.51 | 89.21 | 102.63 | 110.59 | 189.51 | 116.94 | 150.36 | 173.33 | 194.21 | 261.04 |
| 44 | 35.07 | 45.62 | 50.86 | 53.67 | 77.12 | 73.19 | 93.14 | 106.54 | 114.61 | 194.21 | 116.94 | 150.36 | 173.33 | 194.21 | 261.04 |
| 45 | 36.13 | 44.95 | 54.52 | 58.55 | 79.06 | 79.80 | 94.65 | 111.53 | 120.64 | 203.81 | 125.30 | 158.71 | 185.86 | 210.92 | 277.74 |
| 46 | 39.43 | 48.26 | 54.89 | 62.03 | 82.43 | 80.18 | 102.07 | 119.10 | 124.72 | 204.65 | 125.30 | 158.71 | 185.86 | 210.92 | 277.74 |
| 47 | 39.71 | 48.58 | 58.32 | 65.56 | 85.83 | 84.46 | 106.15 | 123.17 | 132.37 | 204.65 | 125.30 | 158.71 | 185.86 | 210.92 | 277.74 |
| 48 | 39.99 | 51.96 | 61.80 | 65.99 | 89.24 | 88.88 | 110.62 | 131.74 | 140.30 | 204.65 | 125.30 | 158.71 | 185.86 | 210.92 | 277.74 |
| 49 | 43.45 | 52.31 | 62.21 | 69.59 | 96.21 | 91.88 | 119.03 | 136.40 | 145.00 | 204.65 | 125.30 | 158.71 | 185.86 | 210.92 | 277.74 |
| 50 | 44.02 | 55.60 | 65.53 | 72.34 | 100.96 | 94.96 | 119.70 | 140.96 | 150.63 | 229.71 | 137.83 | 177.50 | 206.74 | 233.89 | 309.07 |
| 51 | 46.90 | 58.54 | 68.55 | 75.42 | 106.59 | 100.23 | 122.02 | 147.33 | 156.85 | 238.07 | 142.00 | 179.59 | 208.83 | 238.07 | 315.33 |
| 52 | 48.04 | 58.42 | 67.98 | 77.99 | 113.89 | 106.38 | 131.37 | 148.63 | 160.41 | 246.42 | 146.18 | 183.77 | 215.09 | 242.24 | 323.69 |
| 53 | 50.99 | 62.80 | 72.42 | 79.35 | 119.83 | 111.78 | 137.70 | 160.16 | 170.71 | 252.68 | 150.36 | 190.03 | 221.36 | 248.51 | 329.95 |
| 54 | 50.78 | 64.05 | 73.75 | 82.01 | 127.33 | 113.97 | 142.09 | 168.70 | 176.23 | 261.04 | 152.45 | 194.21 | 225.54 | 254.77 | 340.39 |
| 55 | 53.76 | 67.14 | 76.91 | 86.60 | 133.28 | 121.12 | 151.74 | 175.31 | 184.83 | 269.39 | 156.62 | 198.39 | 229.71 | 258.95 | 344.57 |
| 56 | 59.59 | 71.04 | 83.55 | 93.29 | 145.27 | 127.39 | 158.98 | 179.47 | 197.06 | 284.01 | 162.89 | 206.74 | 240.15 | 273.57 | 361.27 |
| 57 | 62.02 | 76.27 | 87.03 | 99.52 | 154.01 | 132.88 | 163.10 | 190.61 | 203.32 | 300.71 | 169.15 | 215.09 | 254.77 | 286.10 | 380.07 |
| 58 | 65.38 | 81.14 | 95.18 | 109.16 | 166.07 | 138.89 | 170.14 | 200.82 | 218.28 | 325.77 | 181.68 | 229.71 | 267.30 | 304.89 | 403.04 |
| 59 | 72.62 | 87.89 | 101.47 | 113.59 | 179.37 | 148.16 | 180.51 | 207.11 | 224.45 | 348.74 | 192.12 | 244.33 | 284.01 | 320.28 | 426.01 |
| 60 | 74.66 | 94.70 | 107.84 | 121.41 | 192.74 | 152.36 | 187.65 | 217.36 | 237.03 | 371.72 | 200.48 | 256.86 | 300.71 | 327.90 | 453.16 |
| 61 | 81.42 | 101.05 | 118.95 | 130.68 | 206.54 | 161.28 | 201.54 | 230.62 | 249.58 | 386.89 | 206.61 | 267.38 | 311.94 | 339.90 | 467.92 |
| 62 | 88.24 | 110.73 | 123.53 | 140.02 | 224.14 | 173.31 | 213.68 | 247.61 | 265.88 | 400.44 | 213.96 | 274.81 | 319.96 | 357.97 | 480.92 |
| 63 | 98.70 | 117.21 | 134.77 | 150.86 | 234.86 | 184.32 | 225.19 | 261.02 | 283.99 | 416.16 | 220.43 | 281.24 | 330.64 | 370.90 | 495.97 |
| 64 | 106.51 | 126.54 | 148.41 | 161.30 | 256.39 | 193.02 | 238.61 | 282.09 | 298.96 | 431.99 | 229.78 | 292.28 | 341.91 | 387.87 | 514.71 |
| 65 | 116.61 | 136.91 | 156.94 | 174.65 | 272.79 | 199.62 | 256.66 | 295.27 | 319.42 | 450.94 | 237.05 | 303.00 | 354.69 | 401.03 | 534.71 |
| 66 | 125.35 | 149.95 | 174.21 | 191.43 | 293.02 | 207.18 | 267.60 | 314.22 | 343.04 | 467.88 | 245.16 | 314.22 | 369.47 | 416.08 | 550.75 |
| 67 | 137.75 | 164.89 | 190.04 | 209.59 | 320.17 | 213.84 | 273.98 | 324.10 | 367.00 | 486.14 | 250.59 | 320.75 | 379.22 | 429.34 | 568.00 |
| 68 | 150.93 | 185.37 | 208.16 | 228.67 | 342.32 | 224.44 | 287.42 | 335.86 | 382.69 | 505.40 | 258.35 | 332.63 | 390.76 | 444.05 | 586.14 |
| 69 | 163.37 | 200.01 | 230.16 | 250.05 | 363.21 | 232.27 | 300.85 | 353.85 | 400.62 | 530.00 | 268.12 | 344.50 | 408.41 | 461.41 | 611.06 |
| 70 | 175.84 | 223.94 | 252.47 | 279.47 | 390.76 | 247.99 | 320.13 | 375.74 | 428.34 | 565.11 | 282.55 | 365.21 | 428.34 | 488.46 | 643.26 |
| 71 | 191.40 | 242.15 | 282.75 | 313.98 | 423.40 | 266.80 | 343.65 | 404.55 | 461.10 | 607.55 | 303.05 | 388.60 | 458.20 | 520.55 | 687.30 |
| 72 | 208.60 | 263.20 | 306.60 | 345.80 | 460.60 | 288.40 | 371.00 | 436.80 | 498.40 | 655.20 | 323.40 | 417.20 | 490.00 | 558.60 | 736.40 |
| 73 | 225.45 | 287.55 | 333.45 | 375.30 | 500.85 | 310.50 | 400.95 | 471.15 | 537.30 | 708.75 | 345.60 | 446.85 | 525.15 | 598.05 | 788.40 |
| 74 | 247.00 | 312.00 | 364.00 | 408.20 | 544.70 | 335.40 | 431.60 | 509.60 | 578.50 | 763.10 | 370.50 | 478.40 | 562.90 | 639.60 | 843.70 |
| 75 | 266.25 | 338.75 | 396.25 | 445.00 | 595.00 | 357.50 | 462.50 | 548.75 | 623.75 | 822.50 | 392.50 | 507.50 | 601.25 | 682.50 | 902.50 |
| 76 | 290.40 | 370.80 | 433.20 | 488.40 | 650.40 | 384.00 | 498.00 | 590.40 | 673.20 | 885.60 | 417.60 | 542.40 | 640.80 | 730.80 | 962.40 |
| 77 | 324.50 | 414.18 | 486.16 | 548.70 | 730.42 | 422.44 | 548.70 | 651.36 | 745.76 | 979.40 | 455.48 | 591.18 | 702.10 | 802.40 | 1054.92 |
| 78 | 364.62 | 467.28 | 552.24 | 623.04 | 827.18 | 468.46 | 610.06 | 729.24 | 834.26 | 1092.68 | 501.50 | 652.54 | 779.98 | 890.90 | 1168.20 |
| 79 | 405.92 | 521.56 | 617.14 | 698.56 | 926.30 | 515.66 | 672.60 | 804.76 | 922.76 | 1208.32 | 546.34 | 713.90 | 854.32 | 979.40 | 1282.66 |
| 80 | 446.04 | 574.66 | 680.86 | 770.54 | 1020.70 | 559.32 | 731.60 | 877.92 | 1005.36 | 1315.70 | 591.18 | 772.90 | 926.30 | 1062.00 | 1390.04 |
| 81 | 484.98 | 625.40 | 738.68 | 836.62 | 1109.20 | 601.80 | 788.24 | 941.64 | 1079.70 | 1413.64 | 633.66 | 829.54 | 991.20 | 1136.34 | 1487.98 |
| 82 | 522.74 | 672.60 | 796.50 | 901.52 | 1194.16 | 641.92 | 837.80 | 1004.18 | 1149.32 | 1505.68 | 674.96 | 882.64 | 1054.92 | 1208.32 | 1582.38 |
| 83 | 560.50 | 722.16 | 854.32 | 966.42 | 1281.48 | 683.22 | 890.90 | 1065.54 | 1218.94 | 1598.90 | 716.26 | 934.56 | 1118.64 | 1279.12 | 1677.96 |
| 84 | 601.80 | 774.08 | 916.86 | 1037.22 | 1374.70 | 725.70 | 945.18 | 1130.44 | 1293.28 | 1695.66 | 758.74 | 991.20 | 1184.72 | 1354.64 | 1775.90 |
| 85 | 647.82 | 833.08 | 986.48 | 1116.28 | 1480.90 | 771.72 | 1005.36 | 1202.42 | 1373.52 | 1805.40 | 807.12 | 1051.38 | 1257.88 | 1437.24 | 1886.82 |
| 86 | 698.56 | 899.16 | 1063.18 | 1203.60 | 1595.36 | 822.46 | 1071.44 | 1279.12 | 1460.84 | 1919.86 | 857.86 | 1117.46 | 1334.58 | 1524.56 | 2001.28 |
| 87 | 751.66 | 966.42 | 1145.78 | 1294.46 | 1716.90 | 875.56 | 1138.70 | 1361.72 | 1551.70 | 2041.40 | 910.96 | 1184.72 | 1417.18 | 1615.42 | 2122.82 |
| 88 | 808.30 | 1040.76 | 1233.10 | 1394.76 | 1849.06 | 932.20 | 1213.04 | 1449.04 | 1652.00 | 2173.56 | 967.60 | 1259.06 | 1504.50 | 1715.72 | 2254.98 |
| 89 | 870.84 | 1121.00 | 1327.50 | 1500.96 | 1990.66 | 994.74 | 1293.28 | 1543.44 | 1758.20 | 2315.16 | 1030.14 | 1339.30 | 1598.90 | 1821.92 | 2396.58 |
| 90 | 939.28 | 1208.32 | 1431.34 | 1618.96 | 2146.42 | 1063.18 | 1380.60 | 1647.28 | 1876.20 | 2470.92 | 1098.58 | 1426.62 | 1702.74 | 1939.92 | 2552.34 |
| 91 | 1012.44 | 1302.72 | 1542.26 | 1745.22 | 2312.80 | 1136.34 | 1475.00 | 1758.20 | 2002.46 | 2637.30 | 1171.74 | 1521.02 | 1813.66 | 2066.18 | 2718.72 |
| 92 | 1089.14 | 1401.84 | 1660.26 | 1877.38 | 2490.98 | 1213.04 | 1574.12 | 1876.20 | 2134.62 | 2815.48 | 1248.44 | 1620.14 | 1931.66 | 2198.34 | 2896.90 |
| 93 | 1172.92 | 1509.22 | 1786.52 | 2021.34 | 2679.78 | 1296.82 | 1681.50 | 2002.46 | 2278.58 | 3004.28 | 1332.22 | 1727.52 | 2057.92 | 2342.30 | 3085.70 |
| 94 | 1262.60 | 1626.04 | 1924.58 | 2177.10 | 2886.28 | 1386.50 | 1798.32 | 2140.52 | 2434.34 | 3210.78 | 1421.90 | 1844.34 | 2195.98 | 2498.06 | 3292.20 |
| 95 | 1360.54 | 1753.48 | 2075.62 | 2347.02 | 3112.84 | 1484.44 | 1925.76 | 2291.56 | 2604.26 | 3437.34 | 1519.84 | 1971.78 | 2347.02 | 2667.98 | 3518.76 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 30 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 31 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 41.30 | 53.10 | 61.36 | 68.44 | 96.02 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 32 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 41.30 | 53.10 | 61.36 | 68.44 | 98.85 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 33 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 42.86 | 53.10 | 61.36 | 68.44 | 104.49 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 34 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 42.86 | 53.10 | 62.58 | 68.44 | 110.14 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 35 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 45.54 | 54.60 | 62.58 | 68.44 | 112.97 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 36 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 48.22 | 57.33 | 65.30 | 70.87 | 119.03 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 37 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 50.90 | 60.06 | 70.74 | 73.59 | 125.35 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 38 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 50.90 | 62.79 | 73.46 | 76.32 | 131.66 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 39 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 53.81 | 65.52 | 76.18 | 81.77 | 141.13 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 40 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 57.40 | 69.16 | 79.55 | 86.49 | 148.88 | 106.50 | 133.65 | 156.62 | 175.42 | 235.98 |
| 41 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 60.74 | 72.38 | 82.63 | 89.64 | 155.79 | 106.50 | 133.65 | 156.62 | 175.42 | 235.98 |
| 42 | 32.01 | 37.22 | 42.52 | 47.20 | 63.72 | 61.04 | 75.83 | 86.10 | 95.95 | 163.46 | 106.50 | 133.65 | 156.62 | 175.42 | 235.98 |
| 43 | 32.24 | 37.46 | 45.47 | 48.47 | 66.34 | 64.42 | 79.29 | 92.70 | 99.53 | 171.17 | 106.50 | 133.65 | 156.62 | 175.42 | 235.98 |
| 44 | 32.47 | 40.41 | 45.78 | 48.79 | 69.41 | 67.83 | 82.79 | 96.23 | 103.15 | 175.42 | 106.50 | 133.65 | 156.62 | 175.42 | 235.98 |
| 45 | 32.40 | 38.88 | 46.91 | 51.23 | 70.27 | 72.54 | 83.03 | 96.55 | 106.17 | 180.94 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 46 | 35.35 | 41.74 | 47.23 | 54.28 | 73.27 | 72.89 | 89.53 | 103.10 | 109.75 | 181.68 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 47 | 35.60 | 42.02 | 50.18 | 57.37 | 76.29 | 76.78 | 93.11 | 106.63 | 116.48 | 181.68 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 48 | 35.86 | 44.94 | 53.18 | 57.74 | 79.32 | 80.80 | 97.04 | 114.04 | 123.46 | 181.68 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 49 | 38.96 | 45.24 | 53.53 | 60.89 | 85.52 | 83.53 | 104.41 | 118.08 | 127.60 | 181.68 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 50 | 39.89 | 48.82 | 58.56 | 64.15 | 89.58 | 85.27 | 106.40 | 125.52 | 132.48 | 204.65 | 125.30 | 156.62 | 183.77 | 206.74 | 275.65 |
| 51 | 42.63 | 51.57 | 61.41 | 67.04 | 94.91 | 90.40 | 107.00 | 131.61 | 138.40 | 210.92 | 127.39 | 160.80 | 187.95 | 210.92 | 281.92 |
| 52 | 42.55 | 52.99 | 61.18 | 69.63 | 100.40 | 94.34 | 117.65 | 133.39 | 143.81 | 217.18 | 129.47 | 164.97 | 192.12 | 217.18 | 288.18 |
| 53 | 43.91 | 55.82 | 64.07 | 71.14 | 107.54 | 97.56 | 121.74 | 142.36 | 151.95 | 225.54 | 129.47 | 169.15 | 196.30 | 221.36 | 294.45 |
| 54 | 45.29 | 57.24 | 65.55 | 73.81 | 111.61 | 99.97 | 126.30 | 148.62 | 157.48 | 229.71 | 133.65 | 173.33 | 200.48 | 227.62 | 298.63 |
| 55 | 48.10 | 60.15 | 68.52 | 76.82 | 118.83 | 108.59 | 135.33 | 154.92 | 163.87 | 240.15 | 137.83 | 177.50 | 202.56 | 229.71 | 306.98 |
| 56 | 52.32 | 62.68 | 75.05 | 83.39 | 128.77 | 114.86 | 140.64 | 161.52 | 174.10 | 252.68 | 144.09 | 183.77 | 215.09 | 242.24 | 321.60 |
| 57 | 54.81 | 67.79 | 77.36 | 88.30 | 137.62 | 118.57 | 147.19 | 168.99 | 180.93 | 269.39 | 150.36 | 192.12 | 225.54 | 256.86 | 338.30 |
| 58 | 58.43 | 71.51 | 83.98 | 96.40 | 148.16 | 123.02 | 149.11 | 175.72 | 194.23 | 290.27 | 160.80 | 204.65 | 238.07 | 269.39 | 359.19 |
| 59 | 63.91 | 78.12 | 90.35 | 101.12 | 159.80 | 130.38 | 161.31 | 186.39 | 201.11 | 309.07 | 169.15 | 217.18 | 252.68 | 284.93 | 380.07 |
| 60 | 66.21 | 84.81 | 96.78 | 107.62 | 171.51 | 135.00 | 167.21 | 195.25 | 210.50 | 332.04 | 177.50 | 229.71 | 269.39 | 289.91 | 403.04 |
| 61 | 72.85 | 91.23 | 106.20 | 116.77 | 183.59 | 144.21 | 179.35 | 205.19 | 221.85 | 344.35 | 186.36 | 239.02 | 277.51 | 302.78 | 417.28 |
| 62 | 78.11 | 99.22 | 111.04 | 124.62 | 199.05 | 152.36 | 191.57 | 222.12 | 236.53 | 355.29 | 190.40 | 245.37 | 286.59 | 319.27 | 427.92 |
| 63 | 88.07 | 104.35 | 120.58 | 133.94 | 210.22 | 163.42 | 199.76 | 234.01 | 253.01 | 370.55 | 195.73 | 252.73 | 296.44 | 331.36 | 442.76 |
| 64 | 94.51 | 113.60 | 131.12 | 143.06 | 228.09 | 172.80 | 213.49 | 249.74 | 265.18 | 384.19 | 204.05 | 261.03 | 305.15 | 343.75 | 455.89 |
| 65 | 104.33 | 121.22 | 139.98 | 156.34 | 241.75 | 178.24 | 226.36 | 263.63 | 285.79 | 401.03 | 210.32 | 269.14 | 315.48 | 356.47 | 472.33 |
| 66 | 111.59 | 134.09 | 154.05 | 170.16 | 262.09 | 184.73 | 238.25 | 277.96 | 304.74 | 419.53 | 217.54 | 281.42 | 326.30 | 369.47 | 492.05 |
| 67 | 123.66 | 147.06 | 169.58 | 186.62 | 284.05 | 192.12 | 245.58 | 289.01 | 326.96 | 431.01 | 223.86 | 285.67 | 337.46 | 382.57 | 504.52 |
| 68 | 133.64 | 164.10 | 186.01 | 202.78 | 305.18 | 196.99 | 253.51 | 300.34 | 340.70 | 450.50 | 229.29 | 295.49 | 348.78 | 393.99 | 521.55 |
| 69 | 146.25 | 177.45 | 205.08 | 224.18 | 322.68 | 208.88 | 266.56 | 316.44 | 358.53 | 470.77 | 240.06 | 307.09 | 363.21 | 413.09 | 542.47 |
| 70 | 157.81 | 198.39 | 226.20 | 247.94 | 347.18 | 222.44 | 284.06 | 336.66 | 380.24 | 501.98 | 252.49 | 323.13 | 383.25 | 434.35 | 572.62 |
| 71 | 169.65 | 216.05 | 250.85 | 281.01 | 377.00 | 236.35 | 305.95 | 359.60 | 411.80 | 539.40 | 268.25 | 346.55 | 407.45 | 464.00 | 611.90 |
| 72 | 184.80 | 233.80 | 274.40 | 306.60 | 410.20 | 256.20 | 329.00 | 389.20 | 442.40 | 583.80 | 287.00 | 369.60 | 436.80 | 495.60 | 655.20 |
| 73 | 201.15 | 255.15 | 297.00 | 333.45 | 445.50 | 276.75 | 356.40 | 419.85 | 476.55 | 630.45 | 307.80 | 396.90 | 468.45 | 531.90 | 702.00 |
| 74 | 218.40 | 276.90 | 323.70 | 364.00 | 484.90 | 297.70 | 383.50 | 452.40 | 514.80 | 679.90 | 328.90 | 423.80 | 501.80 | 569.40 | 751.40 |
| 75 | 237.50 | 301.25 | 352.50 | 396.25 | 528.75 | 318.75 | 411.25 | 487.50 | 555.00 | 731.25 | 350.00 | 452.50 | 533.75 | 607.50 | 801.25 |
| 76 | 259.20 | 330.00 | 386.40 | 434.40 | 579.60 | 343.20 | 442.80 | 525.60 | 598.80 | 788.40 | 372.00 | 483.60 | 572.40 | 650.40 | 856.80 |
| 77 | 287.92 | 368.16 | 433.06 | 488.52 | 650.18 | 375.24 | 487.34 | 580.56 | 663.16 | 872.02 | 404.74 | 525.10 | 625.40 | 713.90 | 939.28 |
| 78 | 324.50 | 416.54 | 490.88 | 554.60 | 736.32 | 416.54 | 543.98 | 647.82 | 742.22 | 973.50 | 446.04 | 580.56 | 693.84 | 791.78 | 1039.58 |
| 79 | 361.08 | 464.92 | 549.88 | 620.68 | 823.64 | 457.84 | 599.44 | 717.44 | 820.10 | 1074.98 | 486.16 | 636.02 | 761.10 | 870.84 | 1141.06 |
| 80 | 397.66 | 512.12 | 605.34 | 685.58 | 908.60 | 499.14 | 651.36 | 779.98 | 894.44 | 1170.56 | 527.46 | 689.12 | 823.64 | 945.18 | 1236.64 |
| 81 | 431.88 | 555.78 | 658.44 | 745.76 | 986.48 | 535.72 | 699.74 | 838.98 | 961.70 | 1257.88 | 564.04 | 737.50 | 883.82 | 1012.44 | 1323.96 |
| 82 | 464.92 | 598.26 | 709.18 | 802.40 | 1063.18 | 571.12 | 745.76 | 893.26 | 1023.06 | 1340.48 | 600.62 | 784.70 | 940.46 | 1076.16 | 1408.92 |
| 83 | 497.96 | 641.92 | 759.92 | 860.22 | 1139.88 | 606.52 | 792.96 | 947.54 | 1084.42 | 1421.90 | 636.02 | 831.90 | 994.74 | 1137.52 | 1491.52 |
| 84 | 535.72 | 689.12 | 815.38 | 922.76 | 1223.66 | 646.64 | 841.34 | 1006.54 | 1150.50 | 1509.22 | 676.14 | 881.46 | 1052.56 | 1204.78 | 1581.20 |
| 85 | 577.02 | 742.22 | 879.10 | 993.56 | 1316.88 | 687.94 | 895.62 | 1071.44 | 1223.66 | 1604.80 | 718.62 | 936.92 | 1119.82 | 1277.94 | 1677.96 |
| 86 | 620.68 | 798.86 | 946.36 | 1071.44 | 1420.72 | 731.60 | 952.26 | 1138.70 | 1301.54 | 1708.64 | 762.28 | 993.56 | 1187.08 | 1355.82 | 1781.80 |
| 87 | 669.06 | 860.22 | 1019.52 | 1152.86 | 1528.10 | 779.98 | 1013.62 | 1211.86 | 1382.96 | 1816.02 | 810.66 | 1054.92 | 1260.24 | 1437.24 | 1889.18 |
| 88 | 718.62 | 926.30 | 1096.22 | 1240.18 | 1644.92 | 829.54 | 1079.70 | 1288.56 | 1470.28 | 1932.84 | 860.22 | 1121.00 | 1336.94 | 1524.56 | 2006.00 |
| 89 | 775.26 | 998.28 | 1181.18 | 1335.76 | 1771.18 | 886.18 | 1151.68 | 1373.52 | 1565.86 | 2059.10 | 916.86 | 1192.98 | 1421.90 | 1620.14 | 2132.26 |
| 90 | 835.44 | 1076.16 | 1274.40 | 1440.78 | 1910.42 | 946.36 | 1229.56 | 1466.74 | 1670.88 | 2198.34 | 977.04 | 1270.86 | 1515.12 | 1725.16 | 2271.50 |
| 91 | 900.34 | 1159.94 | 1373.52 | 1552.88 | 2059.10 | 1011.26 | 1313.34 | 1565.86 | 1782.98 | 2347.02 | 1041.94 | 1354.64 | 1614.24 | 1837.26 | 2420.18 |
| 92 | 969.96 | 1248.44 | 1477.36 | 1672.06 | 2217.22 | 1080.88 | 1401.84 | 1669.70 | 1902.16 | 2505.14 | 1111.56 | 1443.14 | 1718.08 | 1956.44 | 2578.30 |
| 93 | 1043.12 | 1344.02 | 1589.46 | 1799.50 | 2384.78 | 1154.04 | 1497.42 | 1781.80 | 2029.60 | 2672.70 | 1184.72 | 1538.72 | 1830.18 | 2083.88 | 2745.86 |
| 94 | 1123.36 | 1447.86 | 1713.36 | 1937.56 | 2568.86 | 1234.28 | 1601.26 | 1905.70 | 2167.66 | 2856.78 | 1264.96 | 1642.56 | 1954.08 | 2221.94 | 2929.94 |
| 95 | 1211.86 | 1559.96 | 1846.70 | 2089.78 | 2770.64 | 1322.78 | 1713.36 | 2039.04 | 2319.88 | 3058.56 | 1353.46 | 1754.66 | 2087.42 | 2374.16 | 3131.72 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 30 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 31 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 37.76 | 47.20 | 56.64 | 63.72 | 88.64 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 32 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 37.76 | 47.20 | 56.64 | 63.72 | 91.24 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 33 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 39.19 | 47.20 | 56.64 | 63.72 | 96.46 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 34 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 39.19 | 47.20 | 57.77 | 63.72 | 101.67 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 35 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 41.64 | 48.53 | 57.77 | 63.72 | 104.28 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 36 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 44.09 | 50.96 | 60.28 | 65.98 | 109.88 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 37 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 46.53 | 53.39 | 65.30 | 68.52 | 115.71 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 38 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 46.53 | 55.81 | 67.81 | 71.06 | 121.53 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 39 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 49.19 | 58.24 | 70.32 | 76.13 | 130.27 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 40 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 51.36 | 61.96 | 71.03 | 76.88 | 132.93 | 96.06 | 123.21 | 142.00 | 158.71 | 210.92 |
| 41 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 54.35 | 64.84 | 73.78 | 79.68 | 139.10 | 96.06 | 123.21 | 142.00 | 158.71 | 210.92 |
| 42 | 28.17 | 33.62 | 37.79 | 42.48 | 56.64 | 54.61 | 67.93 | 76.87 | 85.28 | 145.95 | 96.06 | 123.21 | 142.00 | 158.71 | 210.92 |
| 43 | 28.37 | 33.84 | 40.42 | 43.63 | 58.97 | 57.64 | 71.03 | 82.76 | 88.48 | 152.83 | 96.06 | 123.21 | 142.00 | 158.71 | 210.92 |
| 44 | 28.58 | 36.50 | 40.69 | 43.91 | 61.70 | 60.69 | 74.16 | 85.92 | 91.69 | 156.62 | 96.06 | 123.21 | 142.00 | 158.71 | 210.92 |
| 45 | 29.90 | 36.45 | 43.11 | 46.35 | 64.00 | 67.10 | 76.38 | 88.22 | 96.52 | 166.38 | 102.33 | 129.47 | 148.27 | 169.15 | 223.45 |
| 46 | 32.63 | 39.13 | 43.40 | 49.11 | 66.73 | 67.42 | 82.37 | 94.21 | 99.77 | 167.06 | 102.33 | 129.47 | 148.27 | 169.15 | 223.45 |
| 47 | 32.86 | 39.39 | 46.11 | 51.90 | 69.48 | 71.02 | 85.66 | 97.44 | 105.89 | 167.06 | 102.33 | 129.47 | 148.27 | 169.15 | 223.45 |
| 48 | 33.10 | 42.13 | 48.86 | 52.24 | 72.24 | 74.74 | 89.28 | 104.21 | 112.24 | 167.06 | 102.33 | 129.47 | 148.27 | 169.15 | 223.45 |
| 49 | 35.96 | 42.41 | 49.19 | 55.09 | 77.88 | 77.27 | 96.06 | 107.90 | 116.00 | 167.06 | 102.33 | 129.47 | 148.27 | 169.15 | 223.45 |
| 50 | 35.77 | 44.75 | 52.98 | 58.69 | 81.05 | 77.52 | 96.90 | 113.93 | 121.59 | 183.77 | 112.77 | 144.09 | 167.06 | 190.03 | 250.59 |
| 51 | 38.37 | 47.39 | 55.69 | 61.45 | 86.15 | 80.57 | 99.49 | 119.83 | 127.32 | 190.03 | 114.86 | 146.18 | 171.24 | 192.12 | 256.86 |
| 52 | 38.43 | 47.55 | 55.74 | 64.06 | 91.41 | 84.30 | 105.88 | 120.05 | 132.75 | 198.39 | 116.94 | 150.36 | 175.42 | 196.30 | 263.12 |
| 53 | 41.08 | 51.63 | 58.50 | 64.30 | 96.79 | 89.43 | 113.75 | 128.52 | 136.94 | 204.65 | 121.12 | 154.53 | 177.50 | 200.48 | 267.30 |
| 54 | 41.17 | 50.43 | 58.73 | 65.61 | 102.18 | 89.98 | 112.49 | 134.56 | 140.61 | 210.92 | 123.21 | 154.53 | 181.68 | 204.65 | 271.48 |
| 55 | 43.85 | 54.55 | 62.93 | 69.84 | 107.59 | 98.15 | 120.98 | 142.69 | 148.62 | 217.18 | 125.30 | 158.71 | 185.86 | 210.92 | 277.74 |
| 56 | 47.96 | 57.11 | 67.97 | 76.33 | 117.21 | 104.41 | 128.41 | 147.56 | 160.71 | 229.71 | 131.56 | 167.06 | 196.30 | 221.36 | 292.36 |
| 57 | 50.48 | 62.14 | 70.45 | 79.89 | 126.15 | 108.35 | 133.27 | 153.27 | 164.15 | 246.42 | 137.83 | 175.42 | 206.74 | 231.80 | 309.07 |
| 58 | 51.47 | 66.01 | 76.98 | 87.90 | 133.50 | 111.12 | 139.55 | 162.20 | 175.73 | 261.04 | 144.09 | 187.95 | 217.18 | 246.42 | 323.69 |
| 59 | 59.55 | 71.15 | 83.40 | 91.42 | 143.50 | 120.50 | 147.87 | 171.33 | 183.15 | 279.83 | 154.53 | 196.30 | 231.80 | 259.97 | 344.57 |
| 60 | 60.57 | 77.74 | 88.49 | 97.96 | 155.17 | 123.43 | 152.35 | 176.83 | 191.04 | 300.71 | 162.89 | 208.83 | 246.42 | 263.92 | 367.54 |
| 61 | 67.14 | 82.81 | 96.29 | 107.04 | 167.20 | 132.82 | 164.56 | 187.03 | 204.51 | 313.97 | 170.15 | 216.74 | 253.20 | 277.39 | 378.79 |
| 62 | 70.88 | 90.59 | 99.93 | 114.82 | 182.32 | 139.03 | 173.15 | 198.45 | 215.81 | 325.85 | 172.74 | 223.77 | 259.11 | 292.18 | 390.62 |
| 63 | 80.48 | 95.77 | 109.23 | 122.66 | 190.52 | 150.12 | 183.42 | 212.41 | 230.63 | 336.35 | 180.52 | 229.93 | 267.94 | 301.24 | 402.85 |
| 64 | 85.51 | 102.09 | 119.59 | 130.44 | 206.44 | 156.25 | 193.76 | 226.39 | 241.54 | 347.43 | 183.82 | 235.30 | 277.58 | 312.50 | 415.44 |
| 65 | 93.59 | 109.82 | 127.25 | 142.25 | 220.52 | 160.41 | 206.75 | 239.02 | 258.90 | 363.60 | 188.93 | 244.18 | 286.96 | 324.39 | 431.33 |
| 66 | 100.89 | 121.11 | 141.10 | 154.56 | 237.67 | 167.47 | 215.81 | 253.79 | 276.43 | 379.83 | 196.82 | 253.79 | 298.68 | 336.66 | 447.16 |
| 67 | 111.14 | 133.69 | 153.50 | 169.39 | 259.42 | 172.07 | 222.19 | 262.28 | 296.94 | 392.59 | 202.14 | 258.94 | 305.72 | 347.48 | 459.41 |
| 68 | 121.06 | 148.90 | 168.30 | 184.08 | 277.73 | 179.23 | 230.90 | 271.27 | 310.02 | 410.14 | 208.30 | 268.04 | 316.48 | 358.47 | 474.72 |
| 69 | 132.25 | 162.42 | 185.90 | 202.62 | 294.62 | 188.62 | 243.18 | 286.82 | 324.24 | 430.24 | 216.68 | 279.03 | 330.47 | 374.12 | 494.15 |
| 70 | 142.78 | 181.86 | 204.31 | 226.44 | 317.12 | 201.39 | 260.01 | 303.59 | 347.18 | 458.40 | 229.95 | 296.08 | 347.18 | 395.27 | 523.02 |
| 71 | 155.15 | 195.75 | 229.10 | 255.20 | 343.65 | 217.50 | 276.95 | 327.70 | 374.10 | 491.55 | 245.05 | 314.65 | 371.20 | 421.95 | 556.80 |
| 72 | 168.00 | 212.80 | 249.20 | 280.00 | 373.80 | 232.40 | 299.60 | 355.60 | 403.20 | 532.00 | 261.80 | 336.00 | 397.60 | 452.20 | 597.80 |
| 73 | 183.60 | 232.20 | 271.35 | 303.75 | 405.00 | 252.45 | 324.00 | 383.40 | 434.70 | 572.40 | 280.80 | 361.80 | 427.95 | 483.30 | 638.55 |
| 74 | 198.90 | 252.20 | 293.80 | 330.20 | 442.00 | 270.40 | 349.70 | 412.10 | 468.00 | 618.80 | 299.00 | 386.10 | 455.00 | 518.70 | 683.80 |
| 75 | 216.25 | 275.00 | 321.25 | 361.25 | 481.25 | 291.25 | 376.25 | 445.00 | 506.25 | 665.00 | 318.75 | 412.50 | 487.50 | 553.75 | 730.00 |
| 76 | 235.20 | 300.00 | 351.60 | 396.00 | 526.80 | 312.00 | 403.20 | 478.80 | 546.00 | 717.60 | 338.40 | 439.20 | 519.60 | 592.80 | 780.00 |
| 77 | 261.96 | 335.12 | 394.12 | 444.86 | 592.36 | 341.02 | 443.68 | 528.64 | 604.16 | 794.14 | 368.16 | 479.08 | 569.94 | 650.18 | 855.50 |
| 78 | 295.00 | 378.78 | 446.04 | 505.04 | 670.24 | 378.78 | 494.42 | 590.00 | 676.14 | 886.18 | 405.92 | 528.64 | 630.12 | 722.16 | 946.36 |
| 79 | 329.22 | 423.62 | 499.14 | 565.22 | 749.30 | 417.72 | 546.34 | 651.36 | 746.94 | 977.04 | 443.68 | 579.38 | 691.48 | 791.78 | 1037.22 |
| 80 | 362.26 | 464.92 | 552.24 | 624.22 | 826.00 | 454.30 | 592.36 | 710.36 | 814.20 | 1064.36 | 479.08 | 626.58 | 751.66 | 860.22 | 1124.54 |
| 81 | 392.94 | 505.04 | 598.26 | 678.50 | 899.16 | 487.34 | 636.02 | 762.28 | 875.56 | 1144.60 | 513.30 | 670.24 | 802.40 | 921.58 | 1207.14 |
| 82 | 423.62 | 545.16 | 645.46 | 730.42 | 967.60 | 520.38 | 679.68 | 814.20 | 931.02 | 1218.94 | 547.52 | 715.08 | 855.50 | 979.40 | 1282.66 |
| 83 | 453.12 | 585.28 | 692.66 | 783.52 | 1038.40 | 551.06 | 722.16 | 863.76 | 987.66 | 1295.64 | 578.20 | 757.56 | 906.24 | 1037.22 | 1359.36 |
| 84 | 487.34 | 626.58 | 742.22 | 838.98 | 1113.92 | 587.64 | 764.64 | 915.68 | 1045.48 | 1373.52 | 614.78 | 802.40 | 959.34 | 1096.22 | 1438.42 |
| 85 | 525.10 | 674.96 | 798.86 | 903.88 | 1198.88 | 626.58 | 815.38 | 973.50 | 1112.74 | 1462.02 | 654.90 | 851.96 | 1017.16 | 1163.48 | 1528.10 |
| 86 | 565.22 | 728.06 | 861.40 | 974.68 | 1292.10 | 666.70 | 868.48 | 1036.04 | 1183.54 | 1555.24 | 695.02 | 905.06 | 1079.70 | 1234.28 | 1621.32 |
| 87 | 608.88 | 783.52 | 927.48 | 1049.02 | 1391.22 | 710.36 | 923.94 | 1102.12 | 1257.88 | 1654.36 | 738.68 | 960.52 | 1145.78 | 1308.62 | 1720.44 |
| 88 | 654.90 | 843.70 | 998.28 | 1129.26 | 1497.42 | 756.38 | 984.12 | 1172.92 | 1338.12 | 1760.56 | 784.70 | 1020.70 | 1216.58 | 1388.86 | 1826.64 |
| 89 | 705.64 | 907.42 | 1074.98 | 1215.40 | 1611.88 | 807.12 | 1047.84 | 1249.62 | 1424.26 | 1875.02 | 835.44 | 1084.42 | 1293.28 | 1475.00 | 1941.10 |
| 90 | 759.92 | 979.40 | 1158.76 | 1310.98 | 1738.14 | 861.40 | 1119.82 | 1333.40 | 1519.84 | 2001.28 | 889.72 | 1156.40 | 1377.06 | 1570.58 | 2067.36 |
| 91 | 818.92 | 1054.92 | 1248.44 | 1413.64 | 1873.84 | 920.40 | 1195.34 | 1423.08 | 1622.50 | 2136.98 | 948.72 | 1231.92 | 1466.74 | 1673.24 | 2203.06 |
| 92 | 882.64 | 1136.34 | 1345.20 | 1521.02 | 2016.62 | 984.12 | 1276.76 | 1519.84 | 1729.88 | 2279.76 | 1012.44 | 1313.34 | 1563.50 | 1780.62 | 2345.84 |
| 93 | 949.90 | 1222.48 | 1447.86 | 1636.66 | 2170.02 | 1051.38 | 1362.90 | 1622.50 | 1845.52 | 2433.16 | 1079.70 | 1399.48 | 1666.16 | 1896.26 | 2499.24 |
| 94 | 1023.06 | 1316.88 | 1558.78 | 1762.92 | 2337.58 | 1124.54 | 1457.30 | 1733.42 | 1971.78 | 2600.72 | 1152.86 | 1493.88 | 1777.08 | 2022.52 | 2666.80 |
| 95 | 1102.12 | 1420.72 | 1680.32 | 1900.98 | 2520.48 | 1203.60 | 1561.14 | 1854.96 | 2109.84 | 2783.62 | 1231.92 | 1597.72 | 1898.62 | 2160.58 | 2849.70 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 30 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 31 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 34.22 | 44.84 | 50.74 | 57.82 | 80.02 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 32 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 34.22 | 44.84 | 50.74 | 57.82 | 82.37 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 33 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 35.51 | 44.84 | 50.74 | 57.82 | 87.08 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 34 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 35.51 | 44.84 | 51.75 | 57.82 | 91.79 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 35 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 37.73 | 46.11 | 51.75 | 57.82 | 94.14 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 36 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 39.95 | 48.41 | 54.00 | 59.87 | 99.20 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 37 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 42.17 | 50.72 | 58.50 | 62.17 | 104.46 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 38 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 42.17 | 53.02 | 60.75 | 64.48 | 109.72 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 39 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 44.58 | 55.33 | 63.00 | 69.08 | 117.61 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 40 | 23.60 | 30.68 | 35.40 | 38.94 | 51.92 | 46.83 | 57.63 | 65.35 | 71.39 | 122.29 | 85.62 | 112.77 | 129.47 | 146.18 | 194.21 |
| 41 | 23.60 | 30.68 | 35.40 | 38.94 | 51.92 | 49.55 | 60.32 | 67.88 | 73.99 | 127.97 | 85.62 | 112.77 | 129.47 | 146.18 | 194.21 |
| 42 | 25.61 | 31.22 | 35.43 | 38.94 | 51.92 | 49.79 | 63.19 | 70.72 | 79.19 | 134.27 | 85.62 | 112.77 | 129.47 | 146.18 | 194.21 |
| 43 | 25.79 | 31.42 | 37.90 | 39.99 | 54.06 | 52.56 | 66.08 | 76.14 | 82.16 | 140.60 | 85.62 | 112.77 | 129.47 | 146.18 | 194.21 |
| 44 | 25.98 | 33.89 | 38.15 | 40.25 | 56.55 | 55.34 | 68.99 | 79.04 | 85.14 | 144.09 | 85.62 | 112.77 | 129.47 | 146.18 | 194.21 |
| 45 | 26.17 | 32.80 | 39.31 | 42.69 | 58.98 | 58.03 | 68.08 | 81.57 | 88.47 | 151.82 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 46 | 28.55 | 35.22 | 39.57 | 45.23 | 61.50 | 58.31 | 73.42 | 87.10 | 91.46 | 152.45 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 47 | 28.76 | 35.45 | 42.05 | 47.81 | 64.03 | 61.42 | 76.35 | 90.08 | 97.07 | 152.45 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 48 | 28.96 | 37.92 | 44.55 | 48.12 | 66.58 | 64.64 | 79.57 | 96.34 | 102.88 | 152.45 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 49 | 31.46 | 38.17 | 44.85 | 50.74 | 71.78 | 66.83 | 85.62 | 99.75 | 106.33 | 152.45 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 50 | 33.01 | 42.04 | 48.80 | 53.23 | 75.36 | 71.71 | 89.30 | 106.21 | 110.70 | 171.24 | 104.41 | 133.65 | 152.45 | 171.24 | 231.80 |
| 51 | 35.53 | 43.21 | 52.84 | 57.26 | 78.85 | 74.68 | 90.11 | 111.97 | 118.10 | 175.42 | 106.50 | 133.65 | 158.71 | 177.50 | 235.98 |
| 52 | 35.69 | 43.48 | 50.30 | 58.49 | 83.92 | 80.29 | 98.04 | 108.62 | 121.69 | 181.68 | 108.59 | 137.83 | 158.71 | 181.68 | 242.24 |
| 53 | 36.83 | 46.05 | 52.92 | 58.83 | 89.11 | 81.30 | 101.78 | 116.66 | 127.56 | 187.95 | 108.59 | 139.92 | 162.89 | 185.86 | 246.42 |
| 54 | 37.05 | 47.70 | 54.63 | 61.51 | 94.32 | 81.98 | 106.57 | 124.52 | 133.11 | 194.21 | 110.68 | 146.18 | 169.15 | 190.03 | 250.59 |
| 55 | 39.61 | 50.36 | 57.33 | 64.25 | 99.56 | 87.71 | 112.78 | 130.46 | 137.19 | 200.48 | 112.77 | 148.27 | 171.24 | 194.21 | 256.86 |
| 56 | 43.60 | 52.93 | 62.31 | 69.26 | 107.31 | 93.97 | 118.22 | 135.60 | 145.40 | 210.92 | 119.03 | 154.53 | 181.68 | 202.56 | 269.39 |
| 57 | 44.71 | 57.91 | 64.92 | 74.29 | 116.32 | 96.08 | 123.32 | 141.48 | 152.95 | 225.54 | 123.21 | 162.89 | 187.95 | 215.09 | 284.01 |
| 58 | 47.30 | 59.13 | 69.98 | 80.81 | 123.74 | 101.19 | 124.26 | 146.76 | 162.78 | 242.24 | 131.56 | 169.15 | 198.39 | 227.62 | 300.71 |
| 59 | 53.74 | 65.57 | 75.06 | 84.50 | 133.71 | 108.65 | 136.35 | 154.39 | 166.99 | 261.04 | 142.00 | 181.68 | 213.01 | 239.17 | 319.51 |
| 60 | 54.94 | 70.67 | 80.19 | 89.68 | 143.74 | 111.86 | 139.34 | 162.10 | 175.12 | 277.74 | 146.18 | 192.12 | 223.45 | 243.93 | 338.30 |
| 61 | 61.42 | 75.79 | 89.21 | 98.70 | 154.08 | 119.54 | 149.77 | 172.51 | 187.18 | 287.64 | 153.95 | 198.51 | 234.97 | 255.90 | 348.41 |
| 62 | 65.10 | 83.40 | 91.61 | 105.02 | 167.27 | 127.60 | 160.26 | 183.89 | 198.55 | 298.37 | 159.00 | 206.11 | 237.52 | 268.96 | 359.22 |
| 63 | 72.89 | 88.62 | 100.72 | 112.79 | 175.73 | 136.82 | 168.89 | 194.41 | 211.70 | 309.74 | 161.52 | 212.83 | 247.03 | 278.64 | 370.55 |
| 64 | 78.01 | 94.90 | 110.94 | 120.62 | 191.46 | 143.38 | 179.40 | 210.22 | 224.65 | 321.69 | 169.12 | 218.75 | 257.35 | 290.44 | 384.19 |
| 65 | 85.92 | 101.26 | 117.35 | 132.39 | 202.55 | 146.15 | 190.71 | 221.45 | 242.08 | 335.08 | 172.89 | 226.36 | 265.57 | 303.00 | 397.47 |
| 66 | 91.72 | 111.02 | 129.58 | 143.22 | 219.77 | 151.93 | 198.55 | 234.80 | 256.45 | 350.48 | 177.83 | 234.80 | 276.24 | 312.49 | 414.35 |
| 67 | 101.75 | 123.30 | 141.80 | 156.47 | 238.08 | 158.71 | 205.48 | 242.24 | 273.58 | 360.85 | 183.77 | 240.57 | 282.33 | 320.75 | 424.33 |
| 68 | 111.63 | 138.27 | 155.01 | 171.14 | 255.12 | 164.70 | 214.76 | 250.28 | 287.42 | 377.84 | 192.15 | 250.28 | 292.26 | 332.63 | 437.59 |
| 69 | 119.80 | 148.88 | 171.15 | 188.25 | 271.24 | 171.47 | 222.91 | 265.00 | 300.85 | 397.50 | 196.41 | 257.21 | 303.97 | 347.62 | 456.74 |
| 70 | 129.25 | 166.83 | 188.25 | 209.25 | 293.07 | 181.86 | 238.97 | 281.05 | 320.13 | 423.83 | 207.41 | 272.03 | 320.13 | 366.72 | 483.95 |
| 71 | 140.65 | 182.70 | 211.70 | 235.13 | 317.55 | 195.75 | 259.55 | 303.05 | 345.10 | 455.30 | 221.85 | 292.90 | 343.65 | 390.05 | 514.75 |
| 72 | 154.00 | 197.40 | 229.60 | 257.60 | 345.80 | 214.20 | 278.60 | 327.60 | 372.40 | 492.80 | 238.00 | 312.20 | 368.20 | 417.20 | 553.00 |
| 73 | 166.05 | 216.00 | 249.75 | 280.80 | 375.30 | 228.15 | 302.40 | 353.70 | 402.30 | 531.90 | 253.80 | 336.15 | 394.20 | 448.20 | 592.65 |
| 74 | 180.70 | 234.00 | 273.00 | 305.50 | 409.50 | 245.70 | 325.00 | 382.20 | 434.20 | 574.60 | 273.00 | 358.80 | 423.80 | 479.70 | 634.40 |
| 75 | 197.50 | 256.25 | 297.50 | 335.00 | 446.25 | 265.00 | 350.00 | 411.25 | 468.75 | 617.50 | 291.25 | 383.75 | 451.25 | 515.00 | 676.25 |
| 76 | 214.80 | 279.60 | 325.20 | 367.20 | 488.40 | 284.40 | 376.80 | 444.00 | 506.40 | 666.00 | 308.40 | 409.20 | 482.40 | 550.80 | 723.60 |
| 77 | 239.54 | 311.52 | 364.62 | 411.82 | 548.70 | 312.70 | 413.00 | 489.70 | 560.50 | 736.32 | 336.30 | 446.04 | 527.46 | 602.98 | 792.96 |
| 78 | 270.22 | 351.64 | 414.18 | 467.28 | 620.68 | 346.92 | 460.20 | 547.52 | 625.40 | 821.28 | 371.70 | 492.06 | 585.28 | 669.06 | 877.92 |
| 79 | 299.72 | 392.94 | 463.74 | 523.92 | 695.02 | 381.14 | 507.40 | 605.34 | 692.66 | 907.42 | 403.56 | 538.08 | 641.92 | 735.14 | 964.06 |
| 80 | 330.40 | 433.06 | 510.94 | 578.20 | 765.82 | 414.18 | 552.24 | 659.62 | 755.20 | 987.66 | 437.78 | 584.10 | 696.20 | 797.68 | 1043.12 |
| 81 | 357.54 | 472.00 | 554.60 | 627.76 | 833.08 | 444.86 | 595.90 | 706.82 | 810.66 | 1062.00 | 468.46 | 627.76 | 745.76 | 854.32 | 1118.64 |
| 82 | 385.86 | 507.40 | 598.26 | 676.14 | 896.80 | 475.54 | 632.48 | 755.20 | 863.76 | 1131.62 | 499.14 | 665.52 | 794.14 | 907.42 | 1189.44 |
| 83 | 414.18 | 543.98 | 640.74 | 725.70 | 961.70 | 505.04 | 672.60 | 800.04 | 916.86 | 1200.06 | 529.82 | 705.64 | 838.98 | 961.70 | 1260.24 |
| 84 | 444.86 | 584.10 | 687.94 | 778.80 | 1032.50 | 535.72 | 713.90 | 849.60 | 971.14 | 1274.40 | 561.68 | 748.12 | 889.72 | 1017.16 | 1335.76 |
| 85 | 477.90 | 628.94 | 739.86 | 837.80 | 1110.38 | 569.94 | 759.92 | 902.70 | 1032.50 | 1354.64 | 595.90 | 794.14 | 944.00 | 1079.70 | 1416.00 |
| 86 | 515.66 | 677.32 | 798.86 | 902.70 | 1197.70 | 607.70 | 808.30 | 961.70 | 1097.40 | 1441.96 | 633.66 | 842.52 | 1003.00 | 1144.60 | 1503.32 |
| 87 | 554.60 | 729.24 | 859.04 | 972.32 | 1288.56 | 646.64 | 860.22 | 1021.88 | 1167.02 | 1532.82 | 672.60 | 894.44 | 1063.18 | 1214.22 | 1594.18 |
| 88 | 598.26 | 785.88 | 925.12 | 1046.66 | 1387.68 | 690.30 | 916.86 | 1087.96 | 1241.36 | 1631.94 | 716.26 | 951.08 | 1129.26 | 1288.56 | 1693.30 |
| 89 | 643.10 | 846.06 | 995.92 | 1126.90 | 1493.88 | 735.14 | 977.04 | 1158.76 | 1321.60 | 1738.14 | 761.10 | 1011.26 | 1200.06 | 1368.80 | 1799.50 |
| 90 | 693.84 | 912.14 | 1073.80 | 1214.22 | 1610.70 | 785.88 | 1043.12 | 1236.64 | 1408.92 | 1854.96 | 811.84 | 1077.34 | 1277.94 | 1456.12 | 1916.32 |
| 91 | 746.94 | 981.76 | 1157.58 | 1309.80 | 1735.78 | 838.98 | 1112.74 | 1320.42 | 1504.50 | 1980.04 | 864.94 | 1146.96 | 1361.72 | 1551.70 | 2041.40 |
| 92 | 804.76 | 1057.28 | 1246.08 | 1408.92 | 1869.12 | 896.80 | 1188.26 | 1408.92 | 1603.62 | 2113.38 | 922.76 | 1222.48 | 1450.22 | 1650.82 | 2174.74 |
| 93 | 866.12 | 1138.70 | 1340.48 | 1517.48 | 2010.72 | 958.16 | 1269.68 | 1503.32 | 1712.18 | 2254.98 | 984.12 | 1303.90 | 1544.62 | 1759.38 | 2316.34 |
| 94 | 933.38 | 1226.02 | 1444.32 | 1634.30 | 2165.30 | 1025.42 | 1357.00 | 1607.16 | 1829.00 | 2409.56 | 1051.38 | 1391.22 | 1648.46 | 1876.20 | 2470.92 |
| 95 | 1006.54 | 1321.60 | 1556.42 | 1761.74 | 2335.22 | 1098.58 | 1452.58 | 1719.26 | 1956.44 | 2579.48 | 1124.54 | 1486.80 | 1760.56 | 2003.64 | 2640.84 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 30 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 31 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 50.74 | 63.72 | 73.16 | 81.42 | 114.49 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 32 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 50.74 | 63.72 | 73.16 | 81.42 | 117.85 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 33 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 52.66 | 63.72 | 73.16 | 81.42 | 124.59 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 34 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 52.66 | 63.72 | 74.61 | 81.42 | 131.32 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 35 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 55.95 | 65.52 | 74.61 | 81.42 | 134.69 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 36 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 59.24 | 68.80 | 77.86 | 84.31 | 141.93 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 37 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 62.53 | 72.07 | 84.35 | 87.55 | 149.45 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 38 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 62.53 | 75.35 | 87.59 | 90.80 | 156.98 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 39 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 66.10 | 78.63 | 90.83 | 97.28 | 168.27 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 40 | 35.40 | 43.66 | 50.74 | 55.46 | 75.52 | 69.49 | 82.13 | 95.18 | 101.59 | 177.24 | 129.47 | 160.80 | 185.86 | 206.74 | 279.83 |
| 41 | 35.40 | 43.66 | 50.74 | 55.46 | 75.52 | 73.53 | 85.96 | 98.86 | 105.29 | 185.46 | 129.47 | 160.80 | 185.86 | 206.74 | 279.83 |
| 42 | 38.42 | 44.42 | 50.78 | 55.46 | 75.52 | 73.89 | 90.04 | 103.01 | 112.70 | 194.60 | 129.47 | 160.80 | 185.86 | 206.74 | 279.83 |
| 43 | 38.69 | 44.72 | 54.32 | 56.96 | 78.63 | 77.98 | 94.16 | 110.90 | 116.91 | 203.77 | 129.47 | 160.80 | 185.86 | 206.74 | 279.83 |
| 44 | 38.97 | 48.23 | 54.68 | 57.33 | 82.26 | 82.12 | 98.31 | 115.13 | 121.16 | 208.83 | 129.47 | 160.80 | 185.86 | 206.74 | 279.83 |
| 45 | 39.87 | 47.38 | 57.06 | 60.99 | 85.33 | 88.87 | 99.63 | 116.52 | 125.47 | 220.45 | 135.74 | 169.15 | 196.30 | 219.27 | 296.54 |
| 46 | 43.51 | 50.87 | 57.44 | 64.62 | 88.98 | 89.29 | 107.44 | 124.43 | 129.71 | 221.36 | 135.74 | 169.15 | 196.30 | 219.27 | 296.54 |
| 47 | 43.82 | 51.21 | 61.03 | 68.29 | 92.64 | 94.05 | 111.73 | 128.69 | 137.66 | 221.36 | 135.74 | 169.15 | 196.30 | 219.27 | 296.54 |
| 48 | 44.13 | 54.77 | 64.67 | 68.74 | 96.32 | 98.98 | 116.45 | 137.63 | 145.91 | 221.36 | 135.74 | 169.15 | 196.30 | 219.27 | 296.54 |
| 49 | 47.95 | 55.13 | 65.11 | 72.49 | 103.85 | 102.33 | 125.30 | 142.50 | 150.80 | 221.36 | 135.74 | 169.15 | 196.30 | 219.27 | 296.54 |
| 50 | 48.15 | 59.67 | 69.72 | 76.44 | 106.65 | 104.65 | 129.20 | 150.62 | 159.70 | 244.33 | 150.36 | 190.03 | 219.27 | 246.42 | 327.86 |
| 51 | 52.58 | 62.72 | 74.26 | 81.00 | 113.89 | 110.05 | 131.40 | 159.11 | 167.92 | 252.68 | 156.62 | 194.21 | 223.45 | 250.59 | 336.21 |
| 52 | 52.16 | 63.86 | 73.41 | 83.56 | 119.89 | 116.42 | 141.17 | 160.07 | 173.31 | 261.04 | 158.71 | 198.39 | 229.71 | 256.86 | 342.48 |
| 53 | 55.24 | 66.98 | 76.60 | 84.83 | 127.52 | 119.91 | 147.68 | 170.04 | 181.97 | 269.39 | 162.89 | 202.56 | 233.89 | 263.12 | 352.92 |
| 54 | 54.89 | 68.14 | 77.85 | 87.48 | 135.19 | 121.97 | 151.96 | 178.75 | 187.48 | 277.74 | 164.97 | 208.83 | 240.15 | 269.39 | 361.27 |
| 55 | 59.41 | 72.74 | 82.50 | 92.18 | 142.91 | 133.65 | 164.04 | 185.50 | 196.26 | 288.18 | 171.24 | 215.09 | 246.42 | 275.65 | 369.63 |
| 56 | 63.95 | 76.61 | 89.21 | 98.94 | 155.18 | 139.92 | 171.21 | 193.43 | 208.53 | 302.80 | 177.50 | 223.45 | 258.95 | 288.18 | 386.33 |
| 57 | 67.79 | 83.33 | 92.55 | 105.12 | 165.48 | 145.14 | 179.01 | 202.40 | 216.37 | 323.69 | 185.86 | 235.98 | 271.48 | 304.89 | 407.22 |
| 58 | 70.95 | 86.64 | 102.18 | 114.84 | 177.46 | 150.80 | 181.61 | 214.34 | 229.38 | 346.66 | 196.30 | 248.51 | 288.18 | 321.60 | 430.19 |
| 59 | 79.88 | 94.86 | 108.42 | 120.51 | 190.78 | 161.99 | 195.88 | 224.05 | 238.82 | 371.72 | 208.83 | 263.12 | 304.89 | 341.08 | 457.34 |
| 60 | 83.11 | 103.18 | 116.14 | 128.31 | 204.18 | 167.79 | 202.51 | 233.93 | 251.18 | 396.78 | 221.36 | 279.83 | 323.69 | 347.89 | 484.48 |
| 61 | 89.99 | 109.47 | 127.44 | 139.02 | 219.65 | 176.46 | 216.33 | 246.96 | 265.18 | 413.23 | 228.89 | 287.64 | 334.23 | 361.39 | 500.33 |
| 62 | 96.92 | 119.35 | 131.86 | 148.42 | 239.19 | 190.45 | 230.26 | 264.00 | 281.42 | 427.92 | 235.55 | 296.40 | 343.51 | 381.19 | 516.25 |
| 63 | 107.81 | 125.79 | 143.28 | 159.32 | 249.64 | 201.43 | 241.53 | 279.02 | 301.20 | 442.76 | 241.33 | 304.04 | 353.45 | 393.49 | 530.17 |
| 64 | 114.01 | 136.60 | 157.05 | 169.71 | 271.37 | 207.72 | 258.34 | 300.05 | 315.86 | 459.56 | 248.16 | 316.18 | 365.81 | 409.93 | 547.80 |
| 65 | 125.81 | 146.90 | 166.84 | 184.51 | 289.12 | 215.67 | 276.27 | 314.60 | 337.91 | 481.24 | 256.66 | 327.95 | 379.64 | 425.98 | 568.57 |
| 66 | 136.05 | 160.04 | 184.29 | 201.36 | 312.56 | 226.17 | 286.60 | 333.21 | 361.36 | 500.68 | 265.88 | 338.39 | 393.64 | 441.98 | 590.46 |
| 67 | 151.84 | 178.26 | 203.20 | 221.07 | 341.52 | 235.55 | 297.37 | 347.48 | 388.69 | 519.55 | 275.65 | 347.48 | 405.95 | 456.07 | 608.10 |
| 68 | 165.08 | 199.05 | 222.92 | 241.61 | 366.54 | 243.82 | 310.02 | 360.08 | 406.91 | 542.54 | 284.19 | 360.08 | 419.82 | 471.50 | 629.74 |
| 69 | 178.93 | 216.55 | 246.39 | 267.29 | 389.71 | 255.65 | 324.24 | 380.35 | 428.68 | 570.53 | 294.62 | 374.12 | 438.03 | 494.15 | 656.27 |
| 70 | 193.88 | 241.97 | 272.90 | 298.10 | 420.82 | 273.54 | 345.68 | 405.79 | 456.89 | 608.69 | 311.11 | 395.27 | 462.91 | 521.52 | 694.36 |
| 71 | 210.25 | 263.90 | 304.50 | 335.49 | 456.75 | 292.90 | 374.10 | 436.45 | 491.55 | 653.95 | 332.05 | 423.40 | 494.45 | 556.80 | 740.95 |
| 72 | 229.60 | 287.00 | 330.40 | 369.60 | 497.00 | 317.80 | 403.20 | 470.40 | 532.00 | 707.00 | 357.00 | 453.60 | 529.20 | 597.80 | 795.20 |
| 73 | 249.75 | 311.85 | 360.45 | 400.95 | 540.00 | 342.90 | 436.05 | 510.30 | 573.75 | 764.10 | 382.05 | 486.00 | 568.35 | 639.90 | 851.85 |
| 74 | 271.70 | 339.30 | 392.60 | 436.80 | 588.90 | 369.20 | 469.30 | 549.90 | 620.10 | 825.50 | 408.20 | 520.00 | 608.40 | 685.10 | 912.60 |
| 75 | 295.00 | 370.00 | 428.75 | 477.50 | 642.50 | 396.25 | 505.00 | 592.50 | 668.75 | 888.75 | 435.00 | 555.00 | 650.00 | 733.75 | 975.00 |
| 76 | 321.60 | 405.60 | 470.40 | 524.40 | 704.40 | 426.00 | 546.00 | 640.80 | 723.60 | 960.00 | 463.20 | 594.00 | 696.00 | 786.00 | 1044.00 |
| 77 | 358.72 | 454.30 | 528.64 | 591.18 | 792.96 | 468.46 | 601.80 | 709.18 | 803.58 | 1064.36 | 503.86 | 649.00 | 764.64 | 864.94 | 1145.78 |
| 78 | 404.74 | 513.30 | 599.44 | 671.42 | 899.16 | 520.38 | 671.42 | 792.96 | 900.34 | 1189.44 | 555.78 | 717.44 | 847.24 | 961.70 | 1272.04 |
| 79 | 451.94 | 574.66 | 671.42 | 752.84 | 1007.72 | 573.48 | 741.04 | 876.74 | 995.92 | 1315.70 | 608.88 | 787.06 | 931.02 | 1057.28 | 1397.12 |
| 80 | 496.78 | 632.48 | 741.04 | 831.90 | 1112.74 | 624.22 | 805.94 | 955.80 | 1086.78 | 1436.06 | 659.62 | 853.14 | 1011.26 | 1149.32 | 1517.48 |
| 81 | 540.44 | 687.94 | 805.94 | 905.06 | 1209.50 | 671.42 | 867.30 | 1027.78 | 1168.20 | 1543.44 | 706.82 | 914.50 | 1083.24 | 1231.92 | 1626.04 |
| 82 | 581.74 | 741.04 | 868.48 | 973.50 | 1301.54 | 716.26 | 925.12 | 1096.22 | 1243.72 | 1642.56 | 752.84 | 972.32 | 1152.86 | 1307.44 | 1727.52 |
| 83 | 624.22 | 794.14 | 931.02 | 1044.30 | 1397.12 | 761.10 | 980.58 | 1162.30 | 1319.24 | 1744.04 | 797.68 | 1030.14 | 1220.12 | 1384.14 | 1831.36 |
| 84 | 670.24 | 853.14 | 999.46 | 1121.00 | 1498.60 | 808.30 | 1043.12 | 1234.28 | 1399.48 | 1850.24 | 847.24 | 1092.68 | 1293.28 | 1465.56 | 1938.74 |
| 85 | 720.98 | 918.04 | 1074.98 | 1205.96 | 1613.06 | 860.22 | 1109.20 | 1312.16 | 1486.80 | 1968.24 | 899.16 | 1159.94 | 1372.34 | 1555.24 | 2057.92 |
| 86 | 777.62 | 988.84 | 1158.76 | 1300.36 | 1738.14 | 916.86 | 1180.00 | 1395.94 | 1581.20 | 2093.32 | 955.80 | 1230.74 | 1456.12 | 1649.64 | 2183.00 |
| 87 | 836.62 | 1064.36 | 1247.26 | 1399.48 | 1871.48 | 975.86 | 1255.52 | 1484.44 | 1680.32 | 2226.66 | 1014.80 | 1306.26 | 1544.62 | 1748.76 | 2316.34 |
| 88 | 900.34 | 1145.78 | 1342.84 | 1506.86 | 2014.26 | 1039.58 | 1336.94 | 1580.02 | 1787.70 | 2369.44 | 1078.52 | 1387.68 | 1640.20 | 1856.14 | 2459.12 |
| 89 | 969.96 | 1234.28 | 1445.50 | 1622.50 | 2168.84 | 1109.20 | 1425.44 | 1682.68 | 1903.34 | 2524.02 | 1148.14 | 1476.18 | 1742.86 | 1971.78 | 2613.70 |
| 90 | 1045.48 | 1331.04 | 1558.78 | 1748.76 | 2338.76 | 1184.72 | 1522.20 | 1795.96 | 2029.60 | 2693.94 | 1223.66 | 1572.94 | 1856.14 | 2098.04 | 2783.62 |
| 91 | 1126.90 | 1434.88 | 1680.32 | 1885.64 | 2520.48 | 1266.14 | 1626.04 | 1917.50 | 2166.48 | 2875.66 | 1305.08 | 1676.78 | 1977.68 | 2234.92 | 2965.34 |
| 92 | 1213.04 | 1544.62 | 1808.94 | 2029.60 | 2712.82 | 1352.28 | 1735.78 | 2046.12 | 2310.44 | 3068.00 | 1391.22 | 1786.52 | 2106.30 | 2378.88 | 3157.68 |
| 93 | 1305.08 | 1661.44 | 1947.00 | 2184.18 | 2920.50 | 1444.32 | 1852.60 | 2184.18 | 2465.02 | 3275.68 | 1483.26 | 1903.34 | 2244.36 | 2533.46 | 3365.36 |
| 94 | 1405.38 | 1790.06 | 2096.86 | 2351.74 | 3144.70 | 1544.62 | 1981.22 | 2334.04 | 2632.58 | 3499.88 | 1583.56 | 2031.96 | 2394.22 | 2701.02 | 3589.56 |
| 95 | 1516.30 | 1929.30 | 2260.88 | 2535.82 | 3391.32 | 1655.54 | 2120.46 | 2498.06 | 2816.66 | 3746.50 | 1694.48 | 2171.20 | 2558.24 | 2885.10 | 3836.18 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 30 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 31 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 44.84 | 56.64 | 66.08 | 74.34 | 102.18 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 32 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 44.84 | 56.64 | 66.08 | 74.34 | 105.18 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 33 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 46.53 | 56.64 | 66.08 | 74.34 | 111.19 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 34 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 46.53 | 56.64 | 67.39 | 74.34 | 117.20 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 35 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 49.44 | 58.24 | 67.39 | 74.34 | 120.21 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 36 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 52.35 | 61.15 | 70.32 | 76.98 | 126.67 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 37 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 55.26 | 64.07 | 76.18 | 79.94 | 133.38 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 38 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 55.26 | 66.98 | 79.11 | 82.90 | 140.10 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 39 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 58.42 | 69.89 | 82.04 | 88.82 | 150.18 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 40 | 31.86 | 38.94 | 44.84 | 49.56 | 67.26 | 61.93 | 73.48 | 83.81 | 90.61 | 157.74 | 114.86 | 144.09 | 164.97 | 185.86 | 248.51 |
| 41 | 31.86 | 38.94 | 44.84 | 49.56 | 67.26 | 65.54 | 76.91 | 87.06 | 93.91 | 165.06 | 114.86 | 144.09 | 164.97 | 185.86 | 248.51 |
| 42 | 34.57 | 39.62 | 44.88 | 49.56 | 67.26 | 65.86 | 80.56 | 90.71 | 100.51 | 173.19 | 114.86 | 144.09 | 164.97 | 185.86 | 248.51 |
| 43 | 34.82 | 39.88 | 48.00 | 50.90 | 70.03 | 69.51 | 84.25 | 97.66 | 104.27 | 181.36 | 114.86 | 144.09 | 164.97 | 185.86 | 248.51 |
| 44 | 35.07 | 43.01 | 48.32 | 51.23 | 73.26 | 73.19 | 87.96 | 101.38 | 108.06 | 185.86 | 114.86 | 144.09 | 164.97 | 185.86 | 248.51 |
| 45 | 34.89 | 42.52 | 50.72 | 54.89 | 75.29 | 77.98 | 89.67 | 103.21 | 112.60 | 193.42 | 121.12 | 152.45 | 175.42 | 196.30 | 263.12 |
| 46 | 38.07 | 45.66 | 51.06 | 58.16 | 78.51 | 78.36 | 96.70 | 110.21 | 116.40 | 194.21 | 121.12 | 152.45 | 175.42 | 196.30 | 263.12 |
| 47 | 38.34 | 45.96 | 54.25 | 61.46 | 81.74 | 82.54 | 100.56 | 113.98 | 123.54 | 194.21 | 121.12 | 152.45 | 175.42 | 196.30 | 263.12 |
| 48 | 38.62 | 49.15 | 57.49 | 61.87 | 84.99 | 86.86 | 104.80 | 121.91 | 130.94 | 194.21 | 121.12 | 152.45 | 175.42 | 196.30 | 263.12 |
| 49 | 41.95 | 49.48 | 57.87 | 65.24 | 91.63 | 89.80 | 112.77 | 126.22 | 135.34 | 194.21 | 121.12 | 152.45 | 175.42 | 196.30 | 263.12 |
| 50 | 42.64 | 52.89 | 62.74 | 66.88 | 95.27 | 93.02 | 114.00 | 135.17 | 139.74 | 217.18 | 133.65 | 169.15 | 196.30 | 217.18 | 292.36 |
| 51 | 46.90 | 55.75 | 65.69 | 71.23 | 100.75 | 98.26 | 116.39 | 141.43 | 147.62 | 223.45 | 137.83 | 171.24 | 198.39 | 223.45 | 298.63 |
| 52 | 46.67 | 57.06 | 65.26 | 73.81 | 107.90 | 104.38 | 127.45 | 141.01 | 153.03 | 233.89 | 142.00 | 177.50 | 204.65 | 229.71 | 306.98 |
| 53 | 49.57 | 60.01 | 68.25 | 75.25 | 113.69 | 107.72 | 131.72 | 150.27 | 161.33 | 240.15 | 144.09 | 181.68 | 208.83 | 233.89 | 313.24 |
| 54 | 49.40 | 61.33 | 69.65 | 77.91 | 119.47 | 109.97 | 136.17 | 158.66 | 166.86 | 246.42 | 148.27 | 185.86 | 215.09 | 240.15 | 319.51 |
| 55 | 52.34 | 64.34 | 74.11 | 82.41 | 126.86 | 116.94 | 145.59 | 167.15 | 175.30 | 254.77 | 150.36 | 190.03 | 219.27 | 246.42 | 329.95 |
| 56 | 56.68 | 68.25 | 79.30 | 87.63 | 138.67 | 123.21 | 152.87 | 171.49 | 185.58 | 271.48 | 156.62 | 198.39 | 229.71 | 256.86 | 344.57 |
| 57 | 60.58 | 73.44 | 82.88 | 93.91 | 147.45 | 128.79 | 157.14 | 180.78 | 192.12 | 288.18 | 164.97 | 208.83 | 242.24 | 271.48 | 363.36 |
| 58 | 62.60 | 77.01 | 90.98 | 102.08 | 157.93 | 132.94 | 162.49 | 191.17 | 205.33 | 309.07 | 175.42 | 219.27 | 256.86 | 286.10 | 384.25 |
| 59 | 71.17 | 85.10 | 97.30 | 106.66 | 169.59 | 144.21 | 176.67 | 199.57 | 211.88 | 329.95 | 185.86 | 235.98 | 271.48 | 301.57 | 405.13 |
| 60 | 73.25 | 91.88 | 103.70 | 114.51 | 182.94 | 148.50 | 182.08 | 208.15 | 224.65 | 355.01 | 196.30 | 248.51 | 288.18 | 309.91 | 432.28 |
| 61 | 79.99 | 96.84 | 113.28 | 123.73 | 196.70 | 157.49 | 192.29 | 219.72 | 235.71 | 368.66 | 202.56 | 255.23 | 297.77 | 322.32 | 445.63 |
| 62 | 85.35 | 106.41 | 117.98 | 131.62 | 212.43 | 167.60 | 206.31 | 234.87 | 250.34 | 380.81 | 208.07 | 263.03 | 306.22 | 338.62 | 457.36 |
| 63 | 95.66 | 112.92 | 127.68 | 140.99 | 221.72 | 178.62 | 216.11 | 248.42 | 266.77 | 393.35 | 214.73 | 271.74 | 315.44 | 350.19 | 471.26 |
| 64 | 102.01 | 120.79 | 139.76 | 151.48 | 241.40 | 185.66 | 227.84 | 265.91 | 282.07 | 408.09 | 222.43 | 279.41 | 325.37 | 365.81 | 487.14 |
| 65 | 112.00 | 129.78 | 148.46 | 164.79 | 256.45 | 192.50 | 244.18 | 279.45 | 302.61 | 425.98 | 228.14 | 288.74 | 336.87 | 379.64 | 504.41 |
| 66 | 122.29 | 142.74 | 164.13 | 180.09 | 278.37 | 203.72 | 255.52 | 296.95 | 323.06 | 445.43 | 238.25 | 300.41 | 350.48 | 393.64 | 524.85 |
| 67 | 134.62 | 158.95 | 179.81 | 196.67 | 303.75 | 208.82 | 263.95 | 307.39 | 346.98 | 462.75 | 243.91 | 309.06 | 360.85 | 405.95 | 541.27 |
| 68 | 146.22 | 177.77 | 197.82 | 215.72 | 326.17 | 216.37 | 276.12 | 319.71 | 361.70 | 482.80 | 251.89 | 321.33 | 373.00 | 419.82 | 560.30 |
| 69 | 160.26 | 192.49 | 218.36 | 237.11 | 346.06 | 229.15 | 288.38 | 338.27 | 380.35 | 506.62 | 263.44 | 333.59 | 389.71 | 438.03 | 583.00 |
| 70 | 172.84 | 216.42 | 242.25 | 265.14 | 374.23 | 243.48 | 309.61 | 360.71 | 407.30 | 541.06 | 278.04 | 353.19 | 411.81 | 464.41 | 617.71 |
| 71 | 187.05 | 234.90 | 271.15 | 299.65 | 406.00 | 261.00 | 332.05 | 388.60 | 439.35 | 581.45 | 295.80 | 377.00 | 439.35 | 495.90 | 659.75 |
| 72 | 204.40 | 254.80 | 294.00 | 329.00 | 442.40 | 282.80 | 358.40 | 418.60 | 474.60 | 630.00 | 317.80 | 403.20 | 470.40 | 532.00 | 707.00 |
| 73 | 221.40 | 278.10 | 319.95 | 356.40 | 480.60 | 305.10 | 388.80 | 452.25 | 510.30 | 680.40 | 338.85 | 433.35 | 504.90 | 568.35 | 757.35 |
| 74 | 241.80 | 302.90 | 349.70 | 388.70 | 523.90 | 328.90 | 418.60 | 490.10 | 551.20 | 734.50 | 364.00 | 464.10 | 542.10 | 609.70 | 812.50 |
| 75 | 262.50 | 330.00 | 381.25 | 425.00 | 571.25 | 352.50 | 451.25 | 527.50 | 595.00 | 790.00 | 387.50 | 495.00 | 578.75 | 652.50 | 867.50 |
| 76 | 286.80 | 360.00 | 417.60 | 466.80 | 627.60 | 379.20 | 484.80 | 568.80 | 644.40 | 854.40 | 412.80 | 526.80 | 619.20 | 699.60 | 928.80 |
| 77 | 319.78 | 403.56 | 470.82 | 526.28 | 705.64 | 416.54 | 534.54 | 631.30 | 715.08 | 946.36 | 449.58 | 577.02 | 680.86 | 770.54 | 1019.52 |
| 78 | 359.90 | 456.66 | 533.36 | 597.08 | 800.04 | 462.56 | 597.08 | 705.64 | 800.04 | 1058.46 | 494.42 | 638.38 | 754.02 | 855.50 | 1131.62 |
| 79 | 402.38 | 510.94 | 598.26 | 670.24 | 896.80 | 510.94 | 659.62 | 781.16 | 886.18 | 1171.74 | 542.80 | 699.74 | 829.54 | 941.64 | 1243.72 |
| 80 | 442.50 | 562.86 | 659.62 | 739.86 | 990.02 | 555.78 | 717.44 | 850.78 | 966.42 | 1276.76 | 586.46 | 758.74 | 899.16 | 1021.88 | 1349.92 |
| 81 | 480.26 | 612.42 | 717.44 | 804.76 | 1076.16 | 597.08 | 771.72 | 915.68 | 1039.58 | 1373.52 | 628.94 | 814.20 | 965.24 | 1095.04 | 1446.68 |
| 82 | 518.02 | 659.62 | 772.90 | 867.30 | 1158.76 | 637.20 | 823.64 | 975.86 | 1108.02 | 1463.20 | 670.24 | 866.12 | 1025.42 | 1164.66 | 1538.72 |
| 83 | 555.78 | 706.82 | 828.36 | 929.84 | 1242.54 | 677.32 | 873.20 | 1034.86 | 1174.10 | 1551.70 | 710.36 | 916.86 | 1085.60 | 1233.10 | 1629.58 |
| 84 | 595.90 | 758.74 | 888.54 | 997.10 | 1333.40 | 718.62 | 927.48 | 1097.40 | 1244.90 | 1646.10 | 752.84 | 972.32 | 1149.32 | 1303.90 | 1725.16 |
| 85 | 641.92 | 816.56 | 956.98 | 1073.80 | 1434.88 | 765.82 | 986.48 | 1168.20 | 1323.96 | 1751.12 | 801.22 | 1032.50 | 1221.30 | 1384.14 | 1831.36 |
| 86 | 691.48 | 880.28 | 1031.32 | 1157.58 | 1546.98 | 815.38 | 1050.20 | 1242.54 | 1407.74 | 1863.22 | 850.78 | 1096.22 | 1295.64 | 1467.92 | 1943.46 |
| 87 | 744.58 | 947.54 | 1110.38 | 1246.08 | 1664.98 | 868.48 | 1117.46 | 1321.60 | 1496.24 | 1981.22 | 903.88 | 1163.48 | 1374.70 | 1556.42 | 2061.46 |
| 88 | 801.22 | 1019.52 | 1195.34 | 1340.48 | 1792.42 | 925.12 | 1189.44 | 1406.56 | 1590.64 | 2108.66 | 960.52 | 1235.46 | 1459.66 | 1650.82 | 2188.90 |
| 89 | 862.58 | 1098.58 | 1287.38 | 1444.32 | 1930.48 | 986.48 | 1268.50 | 1498.60 | 1694.48 | 2246.72 | 1021.88 | 1314.52 | 1551.70 | 1754.66 | 2326.96 |
| 90 | 929.84 | 1184.72 | 1387.68 | 1556.42 | 2081.52 | 1053.74 | 1354.64 | 1598.90 | 1806.58 | 2397.76 | 1089.14 | 1400.66 | 1652.00 | 1866.76 | 2478.00 |
| 91 | 1003.00 | 1276.76 | 1495.06 | 1677.96 | 2243.18 | 1126.90 | 1446.68 | 1706.28 | 1928.12 | 2559.42 | 1162.30 | 1492.70 | 1759.38 | 1988.30 | 2639.66 |
| 92 | 1079.70 | 1374.70 | 1609.52 | 1806.58 | 2414.28 | 1203.60 | 1544.62 | 1820.74 | 2056.74 | 2730.52 | 1239.00 | 1590.64 | 1873.84 | 2116.92 | 2810.76 |
| 93 | 1162.30 | 1478.54 | 1732.24 | 1943.46 | 2598.36 | 1286.20 | 1648.46 | 1943.46 | 2193.62 | 2914.60 | 1321.60 | 1694.48 | 1996.56 | 2253.80 | 2994.84 |
| 94 | 1250.80 | 1593.00 | 1865.58 | 2093.32 | 2798.96 | 1374.70 | 1762.92 | 2076.80 | 2343.48 | 3115.20 | 1410.10 | 1808.94 | 2129.90 | 2403.66 | 3195.44 |
| 95 | 1348.74 | 1716.90 | 2011.90 | 2257.34 | 3018.44 | 1472.64 | 1886.82 | 2223.12 | 2507.50 | 3334.68 | 1508.04 | 1932.84 | 2276.22 | 2567.68 | 3414.92 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 30 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 31 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 41.30 | 50.74 | 59.00 | 66.08 | 93.56 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 32 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 41.30 | 50.74 | 59.00 | 66.08 | 96.31 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 33 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 42.86 | 50.74 | 59.00 | 66.08 | 101.82 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 34 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 42.86 | 50.74 | 60.17 | 66.08 | 107.32 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 35 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 45.54 | 52.17 | 60.17 | 66.08 | 110.07 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 36 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 48.22 | 54.78 | 62.79 | 68.43 | 115.98 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 37 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 50.90 | 57.39 | 68.02 | 71.06 | 122.13 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 38 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 50.90 | 60.00 | 70.64 | 73.69 | 128.29 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 39 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 53.81 | 62.61 | 73.25 | 78.95 | 137.51 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 40 | 28.32 | 35.40 | 40.12 | 44.84 | 61.36 | 55.89 | 66.28 | 75.29 | 82.37 | 143.56 | 104.41 | 129.47 | 150.36 | 167.06 | 225.54 |
| 41 | 28.32 | 35.40 | 40.12 | 44.84 | 61.36 | 59.14 | 69.37 | 78.21 | 85.37 | 150.22 | 104.41 | 129.47 | 150.36 | 167.06 | 225.54 |
| 42 | 30.73 | 36.02 | 40.15 | 44.84 | 61.36 | 59.43 | 72.67 | 81.49 | 91.38 | 157.62 | 104.41 | 129.47 | 150.36 | 167.06 | 225.54 |
| 43 | 30.95 | 36.26 | 42.95 | 46.05 | 63.89 | 62.73 | 75.99 | 87.73 | 94.79 | 165.06 | 104.41 | 129.47 | 150.36 | 167.06 | 225.54 |
| 44 | 31.18 | 39.10 | 43.23 | 46.35 | 66.84 | 66.05 | 79.34 | 91.07 | 98.24 | 169.15 | 104.41 | 129.47 | 150.36 | 167.06 | 225.54 |
| 45 | 32.40 | 38.88 | 45.65 | 50.01 | 69.02 | 72.54 | 81.37 | 93.22 | 102.95 | 176.78 | 110.68 | 137.83 | 158.71 | 179.59 | 240.15 |
| 46 | 35.35 | 41.74 | 45.95 | 52.99 | 71.97 | 72.89 | 87.74 | 99.54 | 106.43 | 177.50 | 110.68 | 137.83 | 158.71 | 179.59 | 240.15 |
| 47 | 35.60 | 42.02 | 48.83 | 56.00 | 74.93 | 76.78 | 91.25 | 102.95 | 112.95 | 177.50 | 110.68 | 137.83 | 158.71 | 179.59 | 240.15 |
| 48 | 35.86 | 44.94 | 51.74 | 56.37 | 77.91 | 80.80 | 95.10 | 110.11 | 119.72 | 177.50 | 110.68 | 137.83 | 158.71 | 179.59 | 240.15 |
| 49 | 38.96 | 45.24 | 52.08 | 59.44 | 83.99 | 83.53 | 102.33 | 114.00 | 123.74 | 177.50 | 110.68 | 137.83 | 158.71 | 179.59 | 240.15 |
| 50 | 39.89 | 47.46 | 57.17 | 61.42 | 86.74 | 85.27 | 102.60 | 123.58 | 128.85 | 198.39 | 123.21 | 152.45 | 177.50 | 198.39 | 265.21 |
| 51 | 42.63 | 51.57 | 59.98 | 65.64 | 91.99 | 90.40 | 107.00 | 127.68 | 134.71 | 204.65 | 125.30 | 158.71 | 181.68 | 204.65 | 271.48 |
| 52 | 42.55 | 51.63 | 58.46 | 66.85 | 97.41 | 94.34 | 115.68 | 127.67 | 138.28 | 210.92 | 129.47 | 160.80 | 185.86 | 206.74 | 277.74 |
| 53 | 45.33 | 54.42 | 62.67 | 68.41 | 102.94 | 99.59 | 119.74 | 138.41 | 146.32 | 217.18 | 131.56 | 164.97 | 190.03 | 213.01 | 284.01 |
| 54 | 45.29 | 55.88 | 62.82 | 71.08 | 110.04 | 99.97 | 124.33 | 144.60 | 151.86 | 225.54 | 135.74 | 169.15 | 194.21 | 219.27 | 292.36 |
| 55 | 48.10 | 58.75 | 67.12 | 74.03 | 115.62 | 108.59 | 131.23 | 150.85 | 158.15 | 231.80 | 137.83 | 173.33 | 200.48 | 223.45 | 300.71 |
| 56 | 52.32 | 61.29 | 72.22 | 80.57 | 125.46 | 112.77 | 138.60 | 157.54 | 168.36 | 244.33 | 144.09 | 179.59 | 208.83 | 233.89 | 313.24 |
| 57 | 54.81 | 67.79 | 75.98 | 85.50 | 134.35 | 116.52 | 145.20 | 165.06 | 175.34 | 263.12 | 150.36 | 190.03 | 221.36 | 246.42 | 329.95 |
| 58 | 57.04 | 70.13 | 82.58 | 92.15 | 143.27 | 121.04 | 147.20 | 173.79 | 184.98 | 279.83 | 158.71 | 200.48 | 233.89 | 261.04 | 348.74 |
| 59 | 63.91 | 76.73 | 87.57 | 96.96 | 154.91 | 130.38 | 159.39 | 180.75 | 192.13 | 300.71 | 169.15 | 213.01 | 246.42 | 274.53 | 369.63 |
| 60 | 66.21 | 83.40 | 94.02 | 103.48 | 166.61 | 135.00 | 165.35 | 189.73 | 203.42 | 321.60 | 177.50 | 225.54 | 263.12 | 279.91 | 392.60 |
| 61 | 72.85 | 88.42 | 103.37 | 112.60 | 178.67 | 144.21 | 175.65 | 201.56 | 214.91 | 334.23 | 184.33 | 232.95 | 271.43 | 293.01 | 405.12 |
| 62 | 78.11 | 96.35 | 106.87 | 120.42 | 194.03 | 152.36 | 186.05 | 213.02 | 227.90 | 347.44 | 190.40 | 239.48 | 278.74 | 307.66 | 418.11 |
| 63 | 88.07 | 102.92 | 116.33 | 128.30 | 202.01 | 163.42 | 197.95 | 226.81 | 242.68 | 357.25 | 195.73 | 247.03 | 286.94 | 318.18 | 429.46 |
| 64 | 93.01 | 110.72 | 126.79 | 137.45 | 219.76 | 169.12 | 208.11 | 242.56 | 256.74 | 371.33 | 202.21 | 255.52 | 295.96 | 332.72 | 443.02 |
| 65 | 102.80 | 118.37 | 134.32 | 149.30 | 233.58 | 176.45 | 221.01 | 254.84 | 274.03 | 386.77 | 208.54 | 263.79 | 306.57 | 344.00 | 459.85 |
| 66 | 110.07 | 129.77 | 149.73 | 163.07 | 252.32 | 183.01 | 231.35 | 271.06 | 293.08 | 404.00 | 215.81 | 274.51 | 319.40 | 357.38 | 476.51 |
| 67 | 122.10 | 145.58 | 163.73 | 179.44 | 275.84 | 190.45 | 242.24 | 280.66 | 315.29 | 420.99 | 222.19 | 282.33 | 327.44 | 369.20 | 491.15 |
| 68 | 133.64 | 161.06 | 180.11 | 195.59 | 297.11 | 198.61 | 250.28 | 292.26 | 329.40 | 439.20 | 229.29 | 290.65 | 339.09 | 382.69 | 510.25 |
| 69 | 144.70 | 175.95 | 199.18 | 217.00 | 314.88 | 207.32 | 263.44 | 307.09 | 347.62 | 461.41 | 238.50 | 303.97 | 355.41 | 400.62 | 531.56 |
| 70 | 156.31 | 196.89 | 220.36 | 242.21 | 341.17 | 220.93 | 281.05 | 327.64 | 371.23 | 492.96 | 250.99 | 321.63 | 374.23 | 423.83 | 562.10 |
| 71 | 171.10 | 213.15 | 246.50 | 272.41 | 369.75 | 237.80 | 301.60 | 353.80 | 398.75 | 529.25 | 269.70 | 342.20 | 400.20 | 450.95 | 600.30 |
| 72 | 184.80 | 232.40 | 268.80 | 298.20 | 401.80 | 256.20 | 327.60 | 382.20 | 429.80 | 572.60 | 288.40 | 368.20 | 429.80 | 483.00 | 642.60 |
| 73 | 202.50 | 252.45 | 291.60 | 325.35 | 437.40 | 278.10 | 352.35 | 413.10 | 465.75 | 618.30 | 309.15 | 394.20 | 460.35 | 518.40 | 689.85 |
| 74 | 219.70 | 275.60 | 317.20 | 353.60 | 477.10 | 299.00 | 380.90 | 444.60 | 501.80 | 668.20 | 330.20 | 422.50 | 491.40 | 555.10 | 739.70 |
| 75 | 238.75 | 300.00 | 347.50 | 386.25 | 520.00 | 321.25 | 410.00 | 480.00 | 541.25 | 720.00 | 352.50 | 450.00 | 527.50 | 593.75 | 788.75 |
| 76 | 260.40 | 327.60 | 380.40 | 424.80 | 571.20 | 344.40 | 440.40 | 518.40 | 585.60 | 777.60 | 374.40 | 480.00 | 564.00 | 637.20 | 846.00 |
| 77 | 291.46 | 368.16 | 428.34 | 479.08 | 641.92 | 379.96 | 487.34 | 574.66 | 651.36 | 861.40 | 409.46 | 526.28 | 619.50 | 700.92 | 927.48 |
| 78 | 328.04 | 415.36 | 486.16 | 543.98 | 728.06 | 422.44 | 542.80 | 643.10 | 729.24 | 962.88 | 450.76 | 580.56 | 686.76 | 778.80 | 1030.14 |
| 79 | 365.80 | 464.92 | 543.98 | 610.06 | 816.56 | 464.92 | 599.44 | 710.36 | 807.12 | 1066.72 | 493.24 | 637.20 | 754.02 | 856.68 | 1132.80 |
| 80 | 402.38 | 512.12 | 600.62 | 673.78 | 900.34 | 505.04 | 652.54 | 775.26 | 880.28 | 1162.30 | 533.36 | 690.30 | 818.92 | 931.02 | 1228.38 |
| 81 | 437.78 | 556.96 | 652.54 | 732.78 | 979.40 | 543.98 | 702.10 | 833.08 | 946.36 | 1249.62 | 572.30 | 739.86 | 877.92 | 997.10 | 1316.88 |
| 82 | 470.82 | 599.44 | 703.28 | 789.42 | 1054.92 | 579.38 | 748.12 | 887.36 | 1007.72 | 1331.04 | 608.88 | 787.06 | 933.38 | 1059.64 | 1400.66 |
| 83 | 505.04 | 643.10 | 754.02 | 846.06 | 1131.62 | 615.96 | 794.14 | 941.64 | 1067.90 | 1412.46 | 645.46 | 834.26 | 988.84 | 1122.18 | 1483.26 |
| 84 | 542.80 | 690.30 | 809.48 | 907.42 | 1213.04 | 654.90 | 843.70 | 999.46 | 1132.80 | 1497.42 | 685.58 | 883.82 | 1047.84 | 1187.08 | 1569.40 |
| 85 | 584.10 | 743.40 | 870.84 | 977.04 | 1306.26 | 697.38 | 897.98 | 1062.00 | 1204.78 | 1594.18 | 729.24 | 939.28 | 1111.56 | 1259.06 | 1667.34 |
| 86 | 628.94 | 801.22 | 938.10 | 1052.56 | 1407.74 | 742.22 | 955.80 | 1129.26 | 1280.30 | 1695.66 | 774.08 | 997.10 | 1178.82 | 1334.58 | 1768.82 |
| 87 | 677.32 | 862.58 | 1010.08 | 1133.98 | 1515.12 | 790.60 | 1017.16 | 1201.24 | 1361.72 | 1803.04 | 822.46 | 1058.46 | 1250.80 | 1416.00 | 1876.20 |
| 88 | 729.24 | 928.66 | 1087.96 | 1220.12 | 1630.76 | 842.52 | 1083.24 | 1279.12 | 1447.86 | 1918.68 | 874.38 | 1124.54 | 1328.68 | 1502.14 | 1991.84 |
| 89 | 784.70 | 999.46 | 1170.56 | 1313.34 | 1757.02 | 897.98 | 1154.04 | 1361.72 | 1541.08 | 2044.94 | 929.84 | 1195.34 | 1411.28 | 1595.36 | 2118.10 |
| 90 | 847.24 | 1077.34 | 1262.60 | 1416.00 | 1893.90 | 960.52 | 1231.92 | 1453.76 | 1643.74 | 2181.82 | 992.38 | 1273.22 | 1503.32 | 1698.02 | 2254.98 |
| 91 | 912.14 | 1162.30 | 1360.54 | 1526.92 | 2041.40 | 1025.42 | 1316.88 | 1551.70 | 1754.66 | 2329.32 | 1057.28 | 1358.18 | 1601.26 | 1808.94 | 2402.48 |
| 92 | 981.76 | 1250.80 | 1464.38 | 1643.74 | 2197.16 | 1095.04 | 1405.38 | 1655.54 | 1871.48 | 2485.08 | 1126.90 | 1446.68 | 1705.10 | 1925.76 | 2558.24 |
| 93 | 1057.28 | 1346.38 | 1576.48 | 1768.82 | 2364.72 | 1170.56 | 1500.96 | 1767.64 | 1996.56 | 2652.64 | 1202.42 | 1542.26 | 1817.20 | 2050.84 | 2725.80 |
| 94 | 1138.70 | 1449.04 | 1698.02 | 1904.52 | 2546.44 | 1251.98 | 1603.62 | 1889.18 | 2132.26 | 2834.36 | 1283.84 | 1644.92 | 1938.74 | 2186.54 | 2907.52 |
| 95 | 1227.20 | 1562.32 | 1831.36 | 2054.38 | 2745.86 | 1340.48 | 1716.90 | 2022.52 | 2282.12 | 3033.78 | 1372.34 | 1758.20 | 2072.08 | 2336.40 | 3106.94 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 30 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 31 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 37.76 | 47.20 | 55.46 | 61.36 | 86.17 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 32 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 37.76 | 47.20 | 55.46 | 61.36 | 88.71 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 33 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 39.19 | 47.20 | 55.46 | 61.36 | 93.78 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 34 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 39.19 | 47.20 | 56.56 | 61.36 | 98.85 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 35 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 41.64 | 48.53 | 56.56 | 61.36 | 101.38 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 36 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 44.09 | 50.96 | 59.02 | 63.54 | 106.83 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 37 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 46.53 | 53.39 | 63.94 | 65.98 | 112.49 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 38 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 46.53 | 55.81 | 66.40 | 68.43 | 118.16 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 39 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 49.19 | 58.24 | 68.86 | 73.31 | 126.66 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 40 | 25.96 | 33.04 | 37.76 | 41.30 | 56.64 | 51.36 | 61.96 | 71.03 | 75.50 | 132.93 | 93.97 | 121.12 | 139.92 | 154.53 | 208.83 |
| 41 | 25.96 | 33.04 | 37.76 | 41.30 | 56.64 | 54.35 | 64.84 | 73.78 | 78.26 | 139.10 | 93.97 | 121.12 | 139.92 | 154.53 | 208.83 |
| 42 | 28.17 | 33.62 | 37.79 | 41.30 | 56.64 | 54.61 | 67.93 | 76.87 | 83.76 | 145.95 | 93.97 | 121.12 | 139.92 | 154.53 | 208.83 |
| 43 | 28.37 | 33.84 | 40.42 | 42.41 | 58.97 | 57.64 | 71.03 | 82.76 | 86.90 | 152.83 | 93.97 | 121.12 | 139.92 | 154.53 | 208.83 |
| 44 | 28.58 | 36.50 | 40.69 | 42.69 | 61.70 | 60.69 | 74.16 | 85.92 | 90.05 | 156.62 | 93.97 | 121.12 | 139.92 | 154.53 | 208.83 |
| 45 | 29.90 | 36.45 | 43.11 | 45.13 | 64.00 | 65.29 | 76.38 | 88.22 | 93.30 | 164.30 | 102.33 | 129.47 | 148.27 | 164.97 | 221.36 |
| 46 | 32.63 | 39.13 | 43.40 | 47.82 | 66.73 | 65.60 | 82.37 | 94.21 | 96.45 | 164.97 | 102.33 | 129.47 | 148.27 | 164.97 | 221.36 |
| 47 | 32.86 | 39.39 | 46.11 | 50.54 | 69.48 | 69.10 | 85.66 | 97.44 | 102.36 | 164.97 | 102.33 | 129.47 | 148.27 | 164.97 | 221.36 |
| 48 | 33.10 | 42.13 | 48.86 | 50.87 | 72.24 | 72.72 | 89.28 | 104.21 | 108.50 | 164.97 | 102.33 | 129.47 | 148.27 | 164.97 | 221.36 |
| 49 | 35.96 | 42.41 | 49.19 | 53.64 | 77.88 | 75.18 | 96.06 | 107.90 | 112.13 | 164.97 | 102.33 | 129.47 | 148.27 | 164.97 | 221.36 |
| 50 | 35.77 | 44.75 | 51.59 | 57.33 | 79.63 | 77.52 | 96.90 | 112.00 | 119.78 | 181.68 | 110.68 | 142.00 | 162.89 | 183.77 | 244.33 |
| 51 | 38.37 | 47.39 | 55.69 | 60.06 | 84.69 | 80.57 | 99.49 | 119.83 | 125.48 | 187.95 | 114.86 | 146.18 | 169.15 | 187.95 | 250.59 |
| 52 | 38.43 | 47.55 | 54.38 | 62.67 | 89.91 | 86.31 | 105.88 | 118.15 | 129.06 | 194.21 | 116.94 | 148.27 | 171.24 | 194.21 | 256.86 |
| 53 | 41.08 | 50.24 | 58.50 | 62.94 | 95.25 | 89.43 | 111.76 | 128.52 | 135.07 | 200.48 | 121.12 | 152.45 | 177.50 | 196.30 | 263.12 |
| 54 | 41.17 | 51.79 | 58.73 | 65.61 | 100.61 | 91.98 | 114.46 | 134.56 | 140.61 | 206.74 | 123.21 | 158.71 | 181.68 | 202.56 | 269.39 |
| 55 | 43.85 | 54.55 | 61.53 | 68.44 | 105.98 | 98.15 | 123.03 | 138.61 | 146.72 | 213.01 | 125.30 | 160.80 | 183.77 | 206.74 | 275.65 |
| 56 | 47.96 | 57.11 | 66.56 | 73.50 | 117.21 | 104.41 | 128.41 | 145.57 | 154.97 | 227.62 | 131.56 | 167.06 | 194.21 | 215.09 | 290.27 |
| 57 | 50.48 | 62.14 | 69.07 | 78.49 | 124.52 | 108.35 | 133.27 | 151.31 | 162.28 | 242.24 | 137.83 | 175.42 | 202.56 | 227.62 | 306.98 |
| 58 | 52.86 | 64.63 | 75.58 | 85.06 | 131.88 | 113.10 | 135.73 | 160.27 | 172.03 | 258.95 | 146.18 | 185.86 | 215.09 | 240.15 | 321.60 |
| 59 | 58.10 | 71.15 | 80.62 | 90.04 | 143.50 | 118.53 | 147.87 | 165.68 | 179.56 | 279.83 | 152.45 | 198.39 | 227.62 | 255.81 | 342.48 |
| 60 | 60.57 | 77.74 | 85.72 | 96.58 | 153.54 | 123.43 | 154.21 | 173.15 | 189.27 | 298.63 | 162.89 | 210.92 | 240.15 | 261.92 | 363.36 |
| 61 | 65.71 | 82.81 | 94.87 | 104.26 | 165.56 | 130.92 | 164.56 | 185.22 | 199.31 | 309.92 | 168.13 | 216.74 | 249.15 | 271.53 | 376.76 |
| 62 | 70.88 | 89.16 | 98.55 | 110.62 | 178.98 | 139.03 | 173.15 | 198.45 | 210.63 | 319.96 | 172.74 | 221.81 | 257.14 | 284.44 | 386.70 |
| 63 | 80.48 | 95.77 | 107.81 | 119.84 | 187.23 | 150.12 | 183.42 | 208.81 | 225.47 | 332.54 | 178.62 | 231.83 | 266.04 | 297.47 | 399.05 |
| 64 | 85.51 | 102.09 | 118.15 | 127.64 | 203.11 | 156.25 | 193.76 | 224.59 | 238.16 | 343.75 | 185.66 | 237.13 | 275.74 | 308.83 | 411.77 |
| 65 | 93.59 | 109.82 | 125.84 | 138.03 | 217.25 | 160.41 | 206.75 | 237.27 | 253.85 | 360.04 | 190.71 | 245.97 | 286.96 | 319.04 | 427.77 |
| 66 | 100.89 | 121.11 | 138.22 | 151.73 | 234.42 | 167.47 | 215.81 | 250.34 | 273.10 | 376.37 | 196.82 | 255.52 | 295.23 | 333.21 | 443.71 |
| 67 | 112.70 | 135.18 | 152.04 | 166.52 | 256.14 | 175.41 | 225.53 | 260.61 | 293.60 | 390.92 | 203.81 | 263.95 | 304.05 | 342.47 | 457.74 |
| 68 | 122.63 | 150.42 | 166.82 | 182.65 | 274.50 | 180.85 | 234.13 | 271.27 | 306.79 | 406.91 | 209.91 | 272.89 | 314.87 | 356.85 | 473.11 |
| 69 | 132.25 | 163.92 | 184.42 | 201.19 | 293.06 | 188.62 | 246.29 | 285.27 | 322.68 | 428.68 | 218.24 | 283.71 | 328.91 | 371.00 | 494.15 |
| 70 | 144.28 | 183.36 | 204.31 | 223.58 | 315.62 | 202.90 | 261.51 | 305.10 | 342.67 | 456.89 | 231.45 | 299.09 | 348.68 | 392.27 | 521.52 |
| 71 | 156.60 | 198.65 | 229.10 | 252.33 | 343.65 | 218.95 | 281.30 | 329.15 | 369.75 | 493.00 | 246.50 | 319.00 | 372.65 | 419.05 | 558.25 |
| 72 | 170.80 | 217.00 | 249.20 | 278.60 | 373.80 | 236.60 | 305.20 | 355.60 | 401.80 | 532.00 | 264.60 | 343.00 | 399.00 | 450.80 | 599.20 |
| 73 | 184.95 | 236.25 | 271.35 | 302.40 | 407.70 | 253.80 | 330.75 | 383.40 | 433.35 | 576.45 | 283.50 | 368.55 | 427.95 | 483.30 | 642.60 |
| 74 | 201.50 | 257.40 | 296.40 | 330.20 | 443.30 | 274.30 | 356.20 | 414.70 | 468.00 | 621.40 | 302.90 | 395.20 | 458.90 | 518.70 | 687.70 |
| 75 | 220.00 | 281.25 | 323.75 | 360.00 | 485.00 | 295.00 | 383.75 | 447.50 | 505.00 | 671.25 | 323.75 | 422.50 | 491.25 | 553.75 | 736.25 |
| 76 | 240.00 | 307.20 | 354.00 | 396.00 | 531.60 | 318.00 | 414.00 | 482.40 | 546.00 | 724.80 | 344.40 | 450.00 | 525.60 | 594.00 | 788.40 |
| 77 | 266.68 | 344.56 | 398.84 | 446.04 | 598.26 | 348.10 | 456.66 | 535.72 | 606.52 | 803.58 | 375.24 | 493.24 | 577.02 | 653.72 | 866.12 |
| 78 | 300.90 | 389.40 | 451.94 | 506.22 | 678.50 | 387.04 | 509.76 | 598.26 | 678.50 | 897.98 | 414.18 | 545.16 | 639.56 | 725.70 | 960.52 |
| 79 | 336.30 | 435.42 | 506.22 | 567.58 | 759.92 | 427.16 | 561.68 | 661.98 | 751.66 | 993.56 | 453.12 | 597.08 | 703.28 | 797.68 | 1054.92 |
| 80 | 369.34 | 480.26 | 559.32 | 626.58 | 838.98 | 463.74 | 612.42 | 722.16 | 818.92 | 1083.24 | 490.88 | 647.82 | 763.46 | 866.12 | 1145.78 |
| 81 | 401.20 | 521.56 | 607.70 | 682.04 | 910.96 | 499.14 | 658.44 | 776.44 | 881.46 | 1163.48 | 525.10 | 693.84 | 817.74 | 928.66 | 1226.02 |
| 82 | 433.06 | 561.68 | 653.72 | 733.96 | 981.76 | 533.36 | 702.10 | 826.00 | 938.10 | 1240.18 | 560.50 | 738.68 | 868.48 | 986.48 | 1305.08 |
| 83 | 463.74 | 602.98 | 702.10 | 787.06 | 1052.56 | 565.22 | 745.76 | 876.74 | 994.74 | 1315.70 | 593.54 | 783.52 | 921.58 | 1044.30 | 1381.78 |
| 84 | 497.96 | 646.64 | 752.84 | 844.88 | 1129.26 | 600.62 | 790.60 | 929.84 | 1054.92 | 1394.76 | 630.12 | 829.54 | 974.68 | 1105.66 | 1463.20 |
| 85 | 535.72 | 696.20 | 810.66 | 908.60 | 1215.40 | 639.56 | 841.34 | 990.02 | 1121.00 | 1484.44 | 669.06 | 881.46 | 1034.86 | 1172.92 | 1552.88 |
| 86 | 578.20 | 750.48 | 873.20 | 979.40 | 1309.80 | 682.04 | 895.62 | 1052.56 | 1191.80 | 1578.84 | 711.54 | 935.74 | 1097.40 | 1243.72 | 1647.28 |
| 87 | 621.86 | 807.12 | 940.46 | 1054.92 | 1410.10 | 725.70 | 952.26 | 1119.82 | 1267.32 | 1679.14 | 755.20 | 992.38 | 1164.66 | 1319.24 | 1747.58 |
| 88 | 669.06 | 868.48 | 1012.44 | 1135.16 | 1517.48 | 772.90 | 1013.62 | 1191.80 | 1347.56 | 1786.52 | 802.40 | 1053.74 | 1236.64 | 1399.48 | 1854.96 |
| 89 | 720.98 | 935.74 | 1090.32 | 1222.48 | 1634.30 | 824.82 | 1080.88 | 1269.68 | 1434.88 | 1903.34 | 854.32 | 1121.00 | 1314.52 | 1486.80 | 1971.78 |
| 90 | 777.62 | 1008.90 | 1175.28 | 1318.06 | 1762.92 | 881.46 | 1154.04 | 1354.64 | 1530.46 | 2031.96 | 910.96 | 1194.16 | 1399.48 | 1582.38 | 2100.40 |
| 91 | 837.80 | 1087.96 | 1266.14 | 1420.72 | 1899.80 | 941.64 | 1233.10 | 1445.50 | 1633.12 | 2168.84 | 971.14 | 1273.22 | 1490.34 | 1685.04 | 2237.28 |
| 92 | 901.52 | 1170.56 | 1362.90 | 1529.28 | 2044.94 | 1005.36 | 1315.70 | 1542.26 | 1741.68 | 2313.98 | 1034.86 | 1355.82 | 1587.10 | 1793.60 | 2382.42 |
| 93 | 971.14 | 1260.24 | 1467.92 | 1646.10 | 2200.70 | 1074.98 | 1405.38 | 1647.28 | 1858.50 | 2469.74 | 1104.48 | 1445.50 | 1692.12 | 1910.42 | 2538.18 |
| 94 | 1045.48 | 1357.00 | 1580.02 | 1772.36 | 2370.62 | 1149.32 | 1502.14 | 1759.38 | 1984.76 | 2639.66 | 1178.82 | 1542.26 | 1804.22 | 2036.68 | 2708.10 |
| 95 | 1126.90 | 1463.20 | 1703.92 | 1911.60 | 2555.88 | 1230.74 | 1608.34 | 1883.28 | 2124.00 | 2824.92 | 1260.24 | 1648.46 | 1928.12 | 2175.92 | 2893.36 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 30 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 31 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 43.66 | 54.28 | 62.54 | 68.44 | 97.25 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 32 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 43.66 | 54.28 | 62.54 | 68.44 | 100.11 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 33 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 45.31 | 54.28 | 62.54 | 68.44 | 105.83 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 34 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 45.31 | 54.28 | 63.78 | 68.44 | 111.55 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 35 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 48.14 | 55.81 | 63.78 | 68.44 | 114.42 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 36 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 50.97 | 58.61 | 66.56 | 70.87 | 120.56 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 37 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 53.81 | 61.40 | 72.10 | 73.59 | 126.95 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 38 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 53.81 | 64.19 | 74.88 | 76.32 | 133.35 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 39 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 56.88 | 66.98 | 77.65 | 81.77 | 142.94 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 40 | 30.68 | 36.58 | 43.66 | 47.20 | 63.72 | 60.42 | 69.16 | 80.97 | 86.49 | 150.65 | 110.68 | 135.74 | 158.71 | 175.42 | 238.07 |
| 41 | 30.68 | 36.58 | 43.66 | 47.20 | 63.72 | 63.94 | 72.38 | 84.11 | 89.64 | 157.64 | 110.68 | 135.74 | 158.71 | 175.42 | 238.07 |
| 42 | 33.29 | 37.22 | 43.70 | 47.20 | 63.72 | 64.25 | 75.83 | 87.64 | 95.95 | 165.41 | 110.68 | 135.74 | 158.71 | 175.42 | 238.07 |
| 43 | 33.53 | 37.46 | 46.74 | 48.47 | 66.34 | 67.81 | 79.29 | 94.35 | 99.53 | 173.21 | 110.68 | 135.74 | 158.71 | 175.42 | 238.07 |
| 44 | 33.77 | 40.41 | 47.05 | 48.79 | 69.41 | 71.41 | 82.79 | 97.95 | 103.15 | 177.50 | 110.68 | 135.74 | 158.71 | 175.42 | 238.07 |
| 45 | 33.64 | 40.09 | 48.18 | 52.45 | 72.78 | 74.36 | 84.69 | 98.21 | 107.78 | 187.18 | 114.86 | 144.09 | 167.06 | 187.95 | 252.68 |
| 46 | 36.71 | 43.05 | 48.50 | 55.57 | 75.89 | 74.71 | 91.32 | 104.87 | 111.41 | 187.95 | 114.86 | 144.09 | 167.06 | 187.95 | 252.68 |
| 47 | 36.97 | 43.33 | 51.54 | 58.73 | 79.02 | 78.70 | 94.97 | 108.47 | 118.25 | 187.95 | 114.86 | 144.09 | 167.06 | 187.95 | 252.68 |
| 48 | 37.24 | 46.34 | 54.61 | 59.12 | 82.16 | 82.82 | 98.98 | 116.01 | 125.33 | 187.95 | 114.86 | 144.09 | 167.06 | 187.95 | 252.68 |
| 49 | 40.45 | 46.65 | 54.98 | 62.34 | 88.57 | 85.62 | 106.50 | 120.11 | 129.54 | 187.95 | 114.86 | 144.09 | 167.06 | 187.95 | 252.68 |
| 50 | 41.27 | 50.17 | 59.96 | 65.52 | 91.00 | 89.15 | 108.30 | 129.38 | 136.11 | 208.83 | 127.39 | 160.80 | 187.95 | 210.92 | 279.83 |
| 51 | 44.05 | 52.97 | 62.83 | 68.44 | 96.37 | 92.36 | 110.75 | 135.54 | 142.09 | 215.09 | 131.56 | 164.97 | 190.03 | 213.01 | 286.10 |
| 52 | 43.92 | 54.35 | 62.54 | 71.03 | 101.90 | 98.36 | 119.61 | 137.20 | 147.50 | 221.36 | 133.65 | 169.15 | 196.30 | 219.27 | 290.27 |
| 53 | 46.74 | 57.21 | 65.46 | 72.51 | 109.08 | 101.62 | 125.73 | 144.34 | 155.70 | 229.71 | 137.83 | 173.33 | 198.39 | 223.45 | 300.71 |
| 54 | 46.66 | 58.60 | 65.55 | 73.81 | 114.76 | 103.97 | 130.25 | 150.63 | 159.36 | 235.98 | 139.92 | 179.59 | 202.56 | 227.62 | 306.98 |
| 55 | 50.93 | 61.55 | 69.92 | 78.22 | 122.04 | 114.86 | 139.43 | 156.96 | 165.77 | 246.42 | 146.18 | 181.68 | 208.83 | 233.89 | 315.33 |
| 56 | 53.77 | 65.47 | 76.47 | 84.81 | 132.07 | 119.03 | 146.75 | 165.51 | 177.92 | 256.86 | 150.36 | 190.03 | 221.36 | 246.42 | 327.86 |
| 57 | 57.69 | 70.62 | 78.74 | 89.71 | 140.90 | 122.66 | 151.17 | 172.92 | 184.66 | 275.65 | 158.71 | 200.48 | 231.80 | 258.95 | 346.66 |
| 58 | 59.82 | 74.26 | 86.78 | 97.82 | 151.41 | 126.99 | 154.85 | 181.51 | 196.08 | 294.45 | 167.06 | 213.01 | 244.33 | 273.57 | 365.45 |
| 59 | 68.26 | 80.91 | 91.74 | 102.51 | 161.43 | 138.28 | 167.07 | 190.16 | 202.91 | 315.33 | 177.50 | 223.45 | 258.95 | 289.09 | 388.42 |
| 60 | 70.43 | 87.64 | 98.17 | 109.00 | 173.14 | 142.72 | 172.79 | 198.94 | 214.03 | 336.21 | 187.95 | 235.98 | 273.57 | 293.91 | 411.39 |
| 61 | 77.13 | 92.63 | 109.03 | 118.16 | 186.87 | 151.79 | 183.05 | 210.64 | 225.31 | 352.46 | 196.48 | 243.07 | 285.61 | 306.69 | 425.38 |
| 62 | 82.45 | 102.10 | 112.43 | 126.02 | 204.07 | 161.88 | 197.10 | 225.76 | 238.25 | 365.11 | 200.22 | 253.22 | 292.48 | 323.14 | 439.70 |
| 63 | 91.11 | 107.21 | 122.00 | 135.35 | 211.87 | 171.02 | 205.21 | 237.62 | 256.45 | 376.25 | 205.23 | 258.43 | 300.24 | 335.13 | 450.36 |
| 64 | 97.51 | 116.47 | 134.00 | 144.47 | 231.42 | 176.47 | 220.67 | 255.13 | 268.56 | 391.55 | 211.40 | 268.38 | 312.50 | 349.27 | 466.91 |
| 65 | 107.40 | 125.50 | 141.39 | 156.34 | 245.02 | 183.58 | 235.27 | 267.14 | 287.48 | 406.38 | 217.45 | 279.83 | 322.61 | 361.82 | 483.02 |
| 66 | 116.18 | 135.53 | 156.93 | 171.58 | 265.35 | 193.37 | 243.43 | 283.14 | 308.07 | 424.71 | 226.17 | 286.60 | 334.94 | 376.37 | 502.41 |
| 67 | 128.36 | 151.52 | 172.50 | 188.05 | 290.62 | 198.80 | 252.26 | 295.70 | 330.30 | 442.71 | 233.88 | 295.70 | 344.14 | 387.58 | 517.88 |
| 68 | 139.93 | 168.66 | 188.96 | 205.66 | 311.64 | 206.68 | 263.20 | 305.18 | 345.55 | 461.81 | 240.59 | 305.18 | 356.85 | 400.45 | 536.08 |
| 69 | 152.48 | 183.47 | 209.51 | 227.05 | 332.03 | 218.24 | 274.35 | 322.68 | 364.77 | 486.35 | 250.97 | 318.00 | 372.56 | 419.32 | 558.06 |
| 70 | 165.32 | 205.90 | 232.03 | 253.68 | 357.70 | 232.96 | 294.58 | 345.68 | 389.26 | 517.01 | 264.52 | 336.66 | 393.77 | 443.37 | 590.66 |
| 71 | 178.35 | 224.75 | 259.55 | 285.31 | 388.60 | 247.95 | 319.00 | 371.20 | 417.60 | 556.80 | 281.30 | 361.05 | 420.50 | 474.15 | 630.75 |
| 72 | 194.60 | 243.60 | 281.40 | 313.60 | 422.80 | 270.20 | 343.00 | 400.40 | 452.20 | 602.00 | 302.40 | 385.00 | 450.80 | 508.20 | 676.20 |
| 73 | 211.95 | 264.60 | 306.45 | 340.20 | 459.00 | 291.60 | 369.90 | 433.35 | 487.35 | 649.35 | 324.00 | 413.10 | 483.30 | 542.70 | 723.60 |
| 74 | 231.40 | 288.60 | 334.10 | 371.80 | 500.50 | 314.60 | 399.10 | 468.00 | 527.80 | 702.00 | 347.10 | 442.00 | 517.40 | 582.40 | 776.10 |
| 75 | 251.25 | 315.00 | 365.00 | 406.25 | 546.25 | 337.50 | 430.00 | 503.75 | 568.75 | 755.00 | 370.00 | 472.50 | 552.50 | 623.75 | 828.75 |
| 76 | 273.60 | 344.40 | 399.60 | 445.20 | 598.80 | 362.40 | 463.20 | 544.80 | 614.40 | 816.00 | 393.60 | 504.00 | 591.60 | 667.20 | 888.00 |
| 77 | 304.44 | 385.86 | 449.58 | 502.68 | 673.78 | 397.66 | 510.94 | 602.98 | 683.22 | 905.06 | 428.34 | 551.06 | 650.18 | 735.14 | 973.50 |
| 78 | 344.56 | 436.60 | 509.76 | 571.12 | 764.64 | 442.50 | 571.12 | 673.78 | 765.82 | 1011.26 | 473.18 | 610.06 | 720.98 | 817.74 | 1082.06 |
| 79 | 384.68 | 488.52 | 571.12 | 639.56 | 856.68 | 488.52 | 630.12 | 745.76 | 846.06 | 1118.64 | 518.02 | 669.06 | 791.78 | 897.98 | 1188.26 |
| 80 | 422.44 | 538.08 | 630.12 | 706.82 | 946.36 | 531.00 | 685.58 | 813.02 | 923.94 | 1221.30 | 560.50 | 725.70 | 860.22 | 977.04 | 1290.92 |
| 81 | 459.02 | 585.28 | 685.58 | 769.36 | 1027.78 | 569.94 | 737.50 | 874.38 | 993.56 | 1312.16 | 600.62 | 777.62 | 921.58 | 1046.66 | 1381.78 |
| 82 | 494.42 | 630.12 | 738.68 | 827.18 | 1106.84 | 608.88 | 787.06 | 932.20 | 1057.28 | 1397.12 | 639.56 | 827.18 | 980.58 | 1111.56 | 1469.10 |
| 83 | 531.00 | 674.96 | 791.78 | 887.36 | 1187.08 | 647.82 | 833.08 | 988.84 | 1121.00 | 1482.08 | 678.50 | 875.56 | 1037.22 | 1176.46 | 1556.42 |
| 84 | 569.94 | 725.70 | 849.60 | 953.44 | 1274.40 | 686.76 | 887.36 | 1049.02 | 1190.62 | 1572.94 | 720.98 | 929.84 | 1099.76 | 1246.08 | 1648.46 |
| 85 | 612.42 | 779.98 | 913.32 | 1025.42 | 1371.16 | 730.42 | 942.82 | 1115.10 | 1263.78 | 1673.24 | 763.46 | 985.30 | 1165.84 | 1322.78 | 1748.76 |
| 86 | 660.80 | 840.16 | 985.30 | 1105.66 | 1477.36 | 778.80 | 1003.00 | 1187.08 | 1344.02 | 1779.44 | 811.84 | 1045.48 | 1237.82 | 1403.02 | 1854.96 |
| 87 | 711.54 | 905.06 | 1059.64 | 1189.44 | 1590.64 | 829.54 | 1067.90 | 1261.42 | 1427.80 | 1892.72 | 862.58 | 1110.38 | 1312.16 | 1486.80 | 1968.24 |
| 88 | 765.82 | 973.50 | 1141.06 | 1280.30 | 1712.18 | 883.82 | 1136.34 | 1342.84 | 1518.66 | 2014.26 | 916.86 | 1178.82 | 1393.58 | 1577.66 | 2089.78 |
| 89 | 824.82 | 1049.02 | 1228.38 | 1379.42 | 1843.16 | 942.82 | 1211.86 | 1430.16 | 1617.78 | 2145.24 | 975.86 | 1254.34 | 1480.90 | 1676.78 | 2220.76 |
| 90 | 888.54 | 1131.62 | 1325.14 | 1486.80 | 1988.30 | 1006.54 | 1294.46 | 1526.92 | 1725.16 | 2290.38 | 1039.58 | 1336.94 | 1577.66 | 1784.16 | 2365.90 |
| 91 | 958.16 | 1220.12 | 1427.80 | 1602.44 | 2142.88 | 1076.16 | 1382.96 | 1629.58 | 1840.80 | 2444.96 | 1109.20 | 1425.44 | 1680.32 | 1899.80 | 2520.48 |
| 92 | 1031.32 | 1313.34 | 1537.54 | 1725.16 | 2305.72 | 1149.32 | 1476.18 | 1739.32 | 1963.52 | 2607.80 | 1182.36 | 1518.66 | 1790.06 | 2022.52 | 2683.32 |
| 93 | 1109.20 | 1412.46 | 1655.54 | 1856.14 | 2482.72 | 1227.20 | 1575.30 | 1857.32 | 2094.50 | 2784.80 | 1260.24 | 1617.78 | 1908.06 | 2153.50 | 2860.32 |
| 94 | 1194.16 | 1521.02 | 1781.80 | 1998.92 | 2672.70 | 1312.16 | 1683.86 | 1983.58 | 2237.28 | 2974.78 | 1345.20 | 1726.34 | 2034.32 | 2296.28 | 3050.30 |
| 95 | 1288.56 | 1640.20 | 1922.22 | 2155.86 | 2882.74 | 1406.56 | 1803.04 | 2124.00 | 2394.22 | 3184.82 | 1439.60 | 1845.52 | 2174.74 | 2453.22 | 3260.34 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 30 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 31 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 37.76 | 47.20 | 56.64 | 63.72 | 87.40 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 32 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 37.76 | 47.20 | 56.64 | 63.72 | 89.98 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 33 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 39.19 | 47.20 | 56.64 | 63.72 | 95.12 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 34 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 39.19 | 47.20 | 57.77 | 63.72 | 100.26 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 35 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 41.64 | 48.53 | 57.77 | 63.72 | 102.83 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 36 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 44.09 | 50.96 | 60.28 | 65.98 | 108.35 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 37 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 46.53 | 53.39 | 65.30 | 68.52 | 114.10 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 38 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 46.53 | 55.81 | 67.81 | 71.06 | 119.85 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 39 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 49.19 | 58.24 | 70.32 | 76.13 | 128.47 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 40 | 27.14 | 33.04 | 37.76 | 42.48 | 56.64 | 52.87 | 61.96 | 71.03 | 76.88 | 132.93 | 98.15 | 123.21 | 139.92 | 158.71 | 210.92 |
| 41 | 27.14 | 33.04 | 37.76 | 42.48 | 56.64 | 55.95 | 64.84 | 73.78 | 79.68 | 139.10 | 98.15 | 123.21 | 139.92 | 158.71 | 210.92 |
| 42 | 29.45 | 33.62 | 37.79 | 42.48 | 56.64 | 56.22 | 67.93 | 76.87 | 85.28 | 145.95 | 98.15 | 123.21 | 139.92 | 158.71 | 210.92 |
| 43 | 29.66 | 33.84 | 40.42 | 43.63 | 58.97 | 59.34 | 71.03 | 82.76 | 88.48 | 152.83 | 98.15 | 123.21 | 139.92 | 158.71 | 210.92 |
| 44 | 29.88 | 36.50 | 40.69 | 43.91 | 61.70 | 62.48 | 74.16 | 85.92 | 91.69 | 156.62 | 98.15 | 123.21 | 139.92 | 158.71 | 210.92 |
| 45 | 29.90 | 36.45 | 43.11 | 46.35 | 64.00 | 67.10 | 76.38 | 88.22 | 94.91 | 164.30 | 104.41 | 129.47 | 148.27 | 167.06 | 223.45 |
| 46 | 32.63 | 39.13 | 43.40 | 49.11 | 66.73 | 67.42 | 82.37 | 94.21 | 98.11 | 164.97 | 104.41 | 129.47 | 148.27 | 167.06 | 223.45 |
| 47 | 32.86 | 39.39 | 46.11 | 51.90 | 69.48 | 71.02 | 85.66 | 97.44 | 104.13 | 164.97 | 104.41 | 129.47 | 148.27 | 167.06 | 223.45 |
| 48 | 33.10 | 42.13 | 48.86 | 52.24 | 72.24 | 74.74 | 89.28 | 104.21 | 110.37 | 164.97 | 104.41 | 129.47 | 148.27 | 167.06 | 223.45 |
| 49 | 35.96 | 42.41 | 49.19 | 55.09 | 77.88 | 77.27 | 96.06 | 107.90 | 114.07 | 164.97 | 104.41 | 129.47 | 148.27 | 167.06 | 223.45 |
| 50 | 35.77 | 44.75 | 52.98 | 57.33 | 81.05 | 77.52 | 96.90 | 113.93 | 119.78 | 183.77 | 112.77 | 144.09 | 167.06 | 185.86 | 248.51 |
| 51 | 39.79 | 47.39 | 55.69 | 60.06 | 86.15 | 82.54 | 99.49 | 119.83 | 125.48 | 190.03 | 116.94 | 146.18 | 169.15 | 190.03 | 254.77 |
| 52 | 39.81 | 48.91 | 55.74 | 62.67 | 91.41 | 88.32 | 109.80 | 120.05 | 130.91 | 198.39 | 121.12 | 152.45 | 175.42 | 194.21 | 261.04 |
| 53 | 42.49 | 51.63 | 58.50 | 64.30 | 96.79 | 91.46 | 113.75 | 128.52 | 136.94 | 204.65 | 123.21 | 154.53 | 177.50 | 198.39 | 267.30 |
| 54 | 42.54 | 51.79 | 58.73 | 65.61 | 102.18 | 93.97 | 114.46 | 134.56 | 140.61 | 210.92 | 127.39 | 156.62 | 181.68 | 202.56 | 271.48 |
| 55 | 43.85 | 54.55 | 62.93 | 69.84 | 107.59 | 98.15 | 123.03 | 142.69 | 148.62 | 217.18 | 127.39 | 160.80 | 185.86 | 208.83 | 279.83 |
| 56 | 47.96 | 58.50 | 67.97 | 74.91 | 117.21 | 104.41 | 130.45 | 147.56 | 158.79 | 229.71 | 133.65 | 169.15 | 196.30 | 219.27 | 292.36 |
| 57 | 51.92 | 62.14 | 70.45 | 79.89 | 126.15 | 110.39 | 133.27 | 153.27 | 164.15 | 246.42 | 139.92 | 177.50 | 206.74 | 231.80 | 309.07 |
| 58 | 52.86 | 66.01 | 76.98 | 86.48 | 133.50 | 113.10 | 139.55 | 162.20 | 173.88 | 261.04 | 148.27 | 187.95 | 217.18 | 242.24 | 325.77 |
| 59 | 61.00 | 72.54 | 83.40 | 90.04 | 143.50 | 122.48 | 149.79 | 171.33 | 179.56 | 279.83 | 158.71 | 200.48 | 231.80 | 255.81 | 344.57 |
| 60 | 61.98 | 77.74 | 88.49 | 96.58 | 155.17 | 125.36 | 154.21 | 178.67 | 189.27 | 300.71 | 167.06 | 210.92 | 246.42 | 261.92 | 367.54 |
| 61 | 68.56 | 82.81 | 96.29 | 105.65 | 167.20 | 134.72 | 164.56 | 187.03 | 201.05 | 313.97 | 172.18 | 216.74 | 253.20 | 275.43 | 378.79 |
| 62 | 72.33 | 90.59 | 99.93 | 112.02 | 180.65 | 142.84 | 174.99 | 198.45 | 212.36 | 323.88 | 176.66 | 223.77 | 259.11 | 288.31 | 388.66 |
| 63 | 82.00 | 95.77 | 109.23 | 119.84 | 188.87 | 152.02 | 183.42 | 212.41 | 227.19 | 334.45 | 184.32 | 229.93 | 269.84 | 297.47 | 400.95 |
| 64 | 87.01 | 102.09 | 118.15 | 129.04 | 204.78 | 158.09 | 193.76 | 224.59 | 239.85 | 345.59 | 189.34 | 237.13 | 275.74 | 310.66 | 413.61 |
| 65 | 95.13 | 109.82 | 125.84 | 139.44 | 217.25 | 163.98 | 206.75 | 237.27 | 255.53 | 360.04 | 194.28 | 245.97 | 286.96 | 320.83 | 429.55 |
| 66 | 103.95 | 121.11 | 139.66 | 153.15 | 236.05 | 172.65 | 217.54 | 252.07 | 274.77 | 378.10 | 202.00 | 255.52 | 298.68 | 334.94 | 445.43 |
| 67 | 114.27 | 135.18 | 153.50 | 166.52 | 257.78 | 177.08 | 223.86 | 262.28 | 293.60 | 392.59 | 207.15 | 262.28 | 307.39 | 344.14 | 459.41 |
| 68 | 124.21 | 150.42 | 168.30 | 184.08 | 277.73 | 184.08 | 234.13 | 271.27 | 308.41 | 410.14 | 214.76 | 272.89 | 316.48 | 358.47 | 476.34 |
| 69 | 136.92 | 163.92 | 185.90 | 201.19 | 294.62 | 194.85 | 244.74 | 288.38 | 322.68 | 431.79 | 224.47 | 283.71 | 332.03 | 372.56 | 495.71 |
| 70 | 147.29 | 183.36 | 205.77 | 225.01 | 318.62 | 207.41 | 261.51 | 306.60 | 345.68 | 459.90 | 237.46 | 299.09 | 350.19 | 393.77 | 526.03 |
| 71 | 159.50 | 200.10 | 230.55 | 255.20 | 345.10 | 221.85 | 282.75 | 330.60 | 374.10 | 494.45 | 252.30 | 320.45 | 374.10 | 421.95 | 561.15 |
| 72 | 173.60 | 217.00 | 250.60 | 280.00 | 376.60 | 240.80 | 305.20 | 357.00 | 403.20 | 536.20 | 270.20 | 343.00 | 400.40 | 452.20 | 602.00 |
| 73 | 187.65 | 236.25 | 271.35 | 302.40 | 409.05 | 259.20 | 330.75 | 383.40 | 433.35 | 579.15 | 287.55 | 368.55 | 427.95 | 481.95 | 643.95 |
| 74 | 205.40 | 257.40 | 297.70 | 330.20 | 445.90 | 279.50 | 356.20 | 417.30 | 468.00 | 625.30 | 309.40 | 393.90 | 461.50 | 518.70 | 691.60 |
| 75 | 223.75 | 280.00 | 323.75 | 361.25 | 485.00 | 300.00 | 382.50 | 447.50 | 506.25 | 671.25 | 330.00 | 420.00 | 491.25 | 555.00 | 736.25 |
| 76 | 243.60 | 306.00 | 355.20 | 397.20 | 534.00 | 321.60 | 411.60 | 483.60 | 548.40 | 727.20 | 350.40 | 447.60 | 526.80 | 595.20 | 789.60 |
| 77 | 271.40 | 343.38 | 400.02 | 447.22 | 599.44 | 354.00 | 454.30 | 536.90 | 607.70 | 803.58 | 382.32 | 490.88 | 578.20 | 654.90 | 866.12 |
| 78 | 305.62 | 388.22 | 453.12 | 507.40 | 679.68 | 392.94 | 507.40 | 599.44 | 679.68 | 899.16 | 420.08 | 542.80 | 640.74 | 726.88 | 961.70 |
| 79 | 342.20 | 434.24 | 508.58 | 569.94 | 762.28 | 434.24 | 560.50 | 664.34 | 754.02 | 995.92 | 461.38 | 594.72 | 705.64 | 801.22 | 1057.28 |
| 80 | 376.42 | 477.90 | 560.50 | 628.94 | 841.34 | 473.18 | 608.88 | 723.34 | 821.28 | 1085.60 | 499.14 | 644.28 | 764.64 | 868.48 | 1146.96 |
| 81 | 408.28 | 520.38 | 610.06 | 684.40 | 914.50 | 507.40 | 656.08 | 778.80 | 883.82 | 1167.02 | 534.54 | 691.48 | 821.28 | 931.02 | 1229.56 |
| 82 | 440.14 | 560.50 | 657.26 | 737.50 | 985.30 | 541.62 | 699.74 | 829.54 | 941.64 | 1243.72 | 569.94 | 736.32 | 872.02 | 990.02 | 1308.62 |
| 83 | 472.00 | 600.62 | 704.46 | 790.60 | 1056.10 | 575.84 | 742.22 | 880.28 | 998.28 | 1319.24 | 602.98 | 778.80 | 922.76 | 1047.84 | 1385.32 |
| 84 | 506.22 | 645.46 | 755.20 | 847.24 | 1133.98 | 610.06 | 789.42 | 932.20 | 1058.46 | 1399.48 | 639.56 | 827.18 | 977.04 | 1108.02 | 1466.74 |
| 85 | 545.16 | 693.84 | 813.02 | 913.32 | 1220.12 | 650.18 | 837.80 | 992.38 | 1125.72 | 1489.16 | 680.86 | 877.92 | 1037.22 | 1177.64 | 1557.60 |
| 86 | 587.64 | 748.12 | 876.74 | 984.12 | 1314.52 | 692.66 | 892.08 | 1056.10 | 1196.52 | 1583.56 | 723.34 | 932.20 | 1100.94 | 1248.44 | 1652.00 |
| 87 | 632.48 | 805.94 | 944.00 | 1059.64 | 1414.82 | 737.50 | 949.90 | 1123.36 | 1272.04 | 1683.86 | 768.18 | 990.02 | 1168.20 | 1323.96 | 1752.30 |
| 88 | 680.86 | 866.12 | 1015.98 | 1139.88 | 1523.38 | 785.88 | 1010.08 | 1195.34 | 1352.28 | 1792.42 | 816.56 | 1050.20 | 1240.18 | 1404.20 | 1860.86 |
| 89 | 732.78 | 933.38 | 1093.86 | 1227.20 | 1641.38 | 837.80 | 1077.34 | 1273.22 | 1439.60 | 1910.42 | 868.48 | 1117.46 | 1318.06 | 1491.52 | 1978.86 |
| 90 | 790.60 | 1006.54 | 1180.00 | 1322.78 | 1768.82 | 895.62 | 1150.50 | 1359.36 | 1535.18 | 2037.86 | 926.30 | 1190.62 | 1404.20 | 1587.10 | 2106.30 |
| 91 | 853.14 | 1085.60 | 1270.86 | 1426.62 | 1906.88 | 958.16 | 1229.56 | 1450.22 | 1639.02 | 2175.92 | 988.84 | 1269.68 | 1495.06 | 1690.94 | 2244.36 |
| 92 | 918.04 | 1168.20 | 1367.62 | 1535.18 | 2052.02 | 1023.06 | 1312.16 | 1546.98 | 1747.58 | 2321.06 | 1053.74 | 1352.28 | 1591.82 | 1799.50 | 2389.50 |
| 93 | 987.66 | 1256.70 | 1472.64 | 1652.00 | 2208.96 | 1092.68 | 1400.66 | 1652.00 | 1864.40 | 2478.00 | 1123.36 | 1440.78 | 1696.84 | 1916.32 | 2546.44 |
| 94 | 1063.18 | 1354.64 | 1585.92 | 1779.44 | 2378.88 | 1168.20 | 1498.60 | 1765.28 | 1991.84 | 2647.92 | 1198.88 | 1538.72 | 1810.12 | 2043.76 | 2716.36 |
| 95 | 1146.96 | 1459.66 | 1709.82 | 1918.68 | 2565.32 | 1251.98 | 1603.62 | 1889.18 | 2131.08 | 2834.36 | 1282.66 | 1643.74 | 1934.02 | 2183.00 | 2902.80 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 30 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 31 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 35.40 | 43.66 | 49.56 | 56.64 | 80.02 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 32 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 35.40 | 43.66 | 49.56 | 56.64 | 82.37 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 33 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 36.74 | 43.66 | 49.56 | 56.64 | 87.08 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 34 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 36.74 | 43.66 | 50.55 | 56.64 | 91.79 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 35 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 39.03 | 44.89 | 50.55 | 56.64 | 94.14 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 36 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 41.33 | 47.14 | 52.74 | 58.65 | 99.20 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 37 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 43.63 | 49.38 | 57.14 | 60.91 | 104.46 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 38 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 43.63 | 51.63 | 59.34 | 63.16 | 109.72 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 39 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 46.12 | 53.87 | 61.53 | 67.67 | 117.61 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 40 | 23.60 | 30.68 | 34.22 | 37.76 | 51.92 | 46.83 | 57.63 | 63.92 | 70.01 | 122.29 | 87.71 | 110.68 | 127.39 | 142.00 | 192.12 |
| 41 | 23.60 | 30.68 | 34.22 | 37.76 | 51.92 | 49.55 | 60.32 | 66.40 | 72.56 | 127.97 | 87.71 | 110.68 | 127.39 | 142.00 | 192.12 |
| 42 | 25.61 | 31.22 | 34.25 | 37.76 | 51.92 | 49.79 | 63.19 | 69.19 | 77.67 | 134.27 | 87.71 | 110.68 | 127.39 | 142.00 | 192.12 |
| 43 | 25.79 | 31.42 | 36.63 | 38.78 | 54.06 | 52.56 | 66.08 | 74.49 | 80.58 | 140.60 | 87.71 | 110.68 | 127.39 | 142.00 | 192.12 |
| 44 | 25.98 | 33.89 | 36.88 | 39.03 | 56.55 | 55.34 | 68.99 | 77.33 | 83.50 | 144.09 | 87.71 | 110.68 | 127.39 | 142.00 | 192.12 |
| 45 | 27.41 | 32.80 | 39.31 | 42.69 | 58.98 | 61.66 | 68.08 | 79.90 | 88.47 | 151.82 | 93.97 | 116.94 | 135.74 | 152.45 | 204.65 |
| 46 | 29.91 | 35.22 | 39.57 | 45.23 | 61.50 | 61.96 | 73.42 | 85.32 | 91.46 | 152.45 | 93.97 | 116.94 | 135.74 | 152.45 | 204.65 |
| 47 | 30.12 | 35.45 | 42.05 | 47.81 | 64.03 | 65.26 | 76.35 | 88.24 | 97.07 | 152.45 | 93.97 | 116.94 | 135.74 | 152.45 | 204.65 |
| 48 | 30.34 | 37.92 | 44.55 | 48.12 | 66.58 | 68.68 | 79.57 | 94.38 | 102.88 | 152.45 | 93.97 | 116.94 | 135.74 | 152.45 | 204.65 |
| 49 | 32.96 | 38.17 | 44.85 | 50.74 | 71.78 | 71.00 | 85.62 | 97.72 | 106.33 | 152.45 | 93.97 | 116.94 | 135.74 | 152.45 | 204.65 |
| 50 | 34.39 | 40.68 | 48.80 | 51.87 | 73.94 | 73.64 | 87.40 | 106.21 | 108.89 | 169.15 | 106.50 | 129.47 | 150.36 | 169.15 | 225.54 |
| 51 | 36.95 | 43.21 | 51.41 | 55.87 | 78.85 | 78.61 | 90.11 | 110.00 | 114.41 | 175.42 | 108.59 | 133.65 | 154.53 | 173.33 | 231.80 |
| 52 | 35.69 | 43.48 | 50.30 | 57.10 | 82.42 | 80.29 | 98.04 | 108.62 | 118.00 | 179.59 | 108.59 | 135.74 | 158.71 | 175.42 | 235.98 |
| 53 | 38.24 | 46.05 | 52.92 | 58.83 | 87.57 | 83.33 | 101.78 | 116.66 | 125.69 | 183.77 | 110.68 | 139.92 | 160.80 | 181.68 | 242.24 |
| 54 | 38.42 | 47.70 | 53.26 | 60.14 | 94.32 | 83.98 | 106.57 | 122.51 | 129.36 | 192.12 | 114.86 | 144.09 | 164.97 | 185.86 | 250.59 |
| 55 | 41.02 | 50.36 | 57.33 | 62.85 | 97.95 | 91.88 | 112.78 | 128.42 | 135.29 | 196.30 | 116.94 | 148.27 | 171.24 | 190.03 | 254.77 |
| 56 | 45.05 | 51.54 | 60.89 | 67.84 | 107.31 | 96.06 | 116.18 | 133.61 | 141.57 | 208.83 | 123.21 | 152.45 | 177.50 | 198.39 | 267.30 |
| 57 | 46.15 | 57.91 | 64.92 | 72.89 | 114.69 | 98.13 | 123.32 | 141.48 | 149.22 | 223.45 | 127.39 | 162.89 | 187.95 | 208.83 | 281.92 |
| 58 | 48.69 | 59.13 | 69.98 | 77.97 | 122.11 | 103.18 | 124.26 | 146.76 | 157.23 | 238.07 | 135.74 | 169.15 | 198.39 | 221.36 | 296.54 |
| 59 | 53.74 | 65.57 | 75.06 | 83.11 | 132.08 | 110.62 | 136.35 | 154.39 | 163.40 | 256.86 | 142.00 | 181.68 | 210.92 | 235.01 | 315.33 |
| 60 | 56.35 | 70.67 | 80.19 | 88.30 | 142.11 | 115.72 | 139.34 | 162.10 | 173.35 | 275.65 | 150.36 | 192.12 | 223.45 | 237.93 | 334.13 |
| 61 | 61.42 | 75.79 | 87.79 | 95.92 | 152.44 | 121.44 | 149.77 | 170.69 | 183.72 | 285.61 | 155.97 | 198.51 | 230.92 | 250.04 | 344.35 |
| 62 | 66.54 | 81.97 | 90.22 | 102.22 | 165.60 | 129.51 | 158.42 | 180.25 | 193.37 | 296.40 | 162.92 | 204.15 | 235.55 | 261.22 | 355.29 |
| 63 | 74.40 | 87.19 | 99.30 | 108.56 | 172.45 | 138.72 | 167.08 | 192.61 | 206.54 | 304.04 | 165.32 | 209.03 | 245.13 | 269.23 | 366.75 |
| 64 | 79.51 | 93.47 | 108.06 | 116.42 | 186.46 | 145.22 | 175.82 | 206.62 | 217.89 | 316.18 | 172.80 | 216.91 | 251.84 | 283.09 | 376.84 |
| 65 | 87.45 | 101.26 | 114.53 | 126.76 | 199.28 | 149.72 | 188.93 | 216.18 | 233.68 | 329.74 | 178.24 | 224.58 | 260.22 | 292.31 | 392.12 |
| 66 | 93.25 | 111.02 | 126.70 | 138.97 | 214.88 | 155.38 | 196.82 | 229.62 | 249.79 | 343.57 | 183.01 | 234.80 | 271.06 | 303.86 | 405.72 |
| 67 | 103.31 | 123.30 | 138.88 | 152.16 | 234.79 | 162.05 | 205.48 | 238.90 | 266.91 | 357.51 | 188.78 | 238.90 | 277.32 | 314.07 | 417.65 |
| 68 | 113.20 | 136.75 | 153.53 | 166.83 | 251.89 | 167.93 | 213.14 | 248.67 | 280.96 | 373.00 | 193.77 | 247.05 | 289.03 | 326.17 | 432.74 |
| 69 | 122.92 | 148.88 | 169.67 | 183.94 | 268.12 | 176.15 | 222.91 | 261.88 | 294.62 | 392.82 | 202.65 | 257.21 | 302.41 | 339.82 | 452.06 |
| 70 | 132.26 | 166.83 | 186.80 | 206.38 | 290.07 | 186.36 | 238.97 | 278.04 | 315.62 | 419.32 | 213.42 | 273.54 | 317.12 | 360.71 | 477.94 |
| 71 | 145.00 | 181.25 | 210.25 | 232.26 | 314.65 | 201.55 | 256.65 | 301.60 | 339.30 | 450.95 | 229.10 | 291.45 | 340.75 | 384.25 | 510.40 |
| 72 | 156.80 | 197.40 | 228.20 | 253.40 | 341.60 | 217.00 | 278.60 | 324.80 | 365.40 | 487.20 | 245.00 | 312.20 | 365.40 | 410.20 | 546.00 |
| 73 | 172.80 | 214.65 | 248.40 | 276.75 | 371.25 | 237.60 | 299.70 | 352.35 | 395.55 | 525.15 | 263.25 | 334.80 | 391.50 | 441.45 | 585.90 |
| 74 | 187.20 | 234.00 | 269.10 | 300.30 | 405.60 | 254.80 | 323.70 | 377.00 | 426.40 | 568.10 | 280.80 | 358.80 | 417.30 | 471.90 | 629.20 |
| 75 | 202.50 | 255.00 | 295.00 | 328.75 | 442.50 | 272.50 | 348.75 | 407.50 | 460.00 | 612.50 | 298.75 | 382.50 | 447.50 | 505.00 | 671.25 |
| 76 | 220.80 | 278.40 | 322.80 | 361.20 | 486.00 | 292.80 | 374.40 | 440.40 | 498.00 | 661.20 | 318.00 | 408.00 | 478.80 | 541.20 | 720.00 |
| 77 | 247.80 | 312.70 | 364.62 | 407.10 | 545.16 | 323.32 | 414.18 | 488.52 | 553.42 | 731.60 | 348.10 | 447.22 | 527.46 | 595.90 | 788.24 |
| 78 | 278.48 | 352.82 | 413.00 | 462.56 | 618.32 | 358.72 | 461.38 | 546.34 | 619.50 | 817.74 | 382.32 | 493.24 | 584.10 | 661.98 | 875.56 |
| 79 | 311.52 | 395.30 | 462.56 | 518.02 | 693.84 | 395.30 | 509.76 | 604.16 | 685.58 | 906.24 | 420.08 | 541.62 | 640.74 | 728.06 | 962.88 |
| 80 | 342.20 | 435.42 | 510.94 | 572.30 | 765.82 | 429.52 | 554.60 | 659.62 | 748.12 | 988.84 | 453.12 | 586.46 | 696.20 | 790.60 | 1044.30 |
| 81 | 371.70 | 473.18 | 554.60 | 623.04 | 833.08 | 462.56 | 597.08 | 708.00 | 804.76 | 1063.18 | 486.16 | 628.94 | 745.76 | 847.24 | 1119.82 |
| 82 | 400.02 | 509.76 | 598.26 | 671.42 | 896.80 | 492.06 | 636.02 | 755.20 | 856.68 | 1131.62 | 516.84 | 669.06 | 794.14 | 901.52 | 1190.62 |
| 83 | 429.52 | 546.34 | 640.74 | 718.62 | 961.70 | 523.92 | 674.96 | 800.04 | 907.42 | 1200.06 | 548.70 | 709.18 | 840.16 | 953.44 | 1260.24 |
| 84 | 461.38 | 586.46 | 687.94 | 771.72 | 1031.32 | 556.96 | 717.44 | 849.60 | 962.88 | 1273.22 | 582.92 | 750.48 | 890.90 | 1008.90 | 1334.58 |
| 85 | 496.78 | 632.48 | 739.86 | 830.72 | 1110.38 | 593.54 | 763.46 | 902.70 | 1024.24 | 1354.64 | 620.68 | 798.86 | 944.00 | 1070.26 | 1417.18 |
| 86 | 534.54 | 680.86 | 797.68 | 894.44 | 1196.52 | 631.30 | 811.84 | 960.52 | 1087.96 | 1440.78 | 658.44 | 847.24 | 1001.82 | 1133.98 | 1503.32 |
| 87 | 575.84 | 732.78 | 859.04 | 964.06 | 1287.38 | 672.60 | 863.76 | 1021.88 | 1157.58 | 1531.64 | 699.74 | 899.16 | 1063.18 | 1203.60 | 1594.18 |
| 88 | 619.50 | 789.42 | 925.12 | 1037.22 | 1386.50 | 716.26 | 920.40 | 1087.96 | 1230.74 | 1630.76 | 743.40 | 955.80 | 1129.26 | 1276.76 | 1693.30 |
| 89 | 666.70 | 849.60 | 994.74 | 1116.28 | 1493.88 | 763.46 | 980.58 | 1157.58 | 1309.80 | 1738.14 | 790.60 | 1015.98 | 1198.88 | 1355.82 | 1800.68 |
| 90 | 719.80 | 915.68 | 1073.80 | 1203.60 | 1609.52 | 816.56 | 1046.66 | 1236.64 | 1397.12 | 1853.78 | 843.70 | 1082.06 | 1277.94 | 1443.14 | 1916.32 |
| 91 | 775.26 | 987.66 | 1156.40 | 1298.00 | 1735.78 | 872.02 | 1118.64 | 1319.24 | 1491.52 | 1980.04 | 899.16 | 1154.04 | 1360.54 | 1537.54 | 2042.58 |
| 92 | 834.26 | 1063.18 | 1244.90 | 1397.12 | 1867.94 | 931.02 | 1194.16 | 1407.74 | 1590.64 | 2112.20 | 958.16 | 1229.56 | 1449.04 | 1636.66 | 2174.74 |
| 93 | 899.16 | 1144.60 | 1340.48 | 1503.32 | 2009.54 | 995.92 | 1275.58 | 1503.32 | 1696.84 | 2253.80 | 1023.06 | 1310.98 | 1544.62 | 1742.86 | 2316.34 |
| 94 | 967.60 | 1231.92 | 1443.14 | 1618.96 | 2164.12 | 1064.36 | 1362.90 | 1605.98 | 1812.48 | 2408.38 | 1091.50 | 1398.30 | 1647.28 | 1858.50 | 2470.92 |
| 95 | 1043.12 | 1327.50 | 1556.42 | 1746.40 | 2334.04 | 1139.88 | 1458.48 | 1719.26 | 1939.92 | 2578.30 | 1167.02 | 1493.88 | 1760.56 | 1985.94 | 2640.84 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 30 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 31 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 31.86 | 40.12 | 47.20 | 51.92 | 72.63 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 32 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 31.86 | 40.12 | 47.20 | 51.92 | 74.77 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 33 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 33.06 | 40.12 | 47.20 | 51.92 | 79.04 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 34 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 33.06 | 40.12 | 48.14 | 51.92 | 83.31 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 35 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 35.13 | 41.25 | 48.14 | 51.92 | 85.45 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 36 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 37.20 | 43.32 | 50.23 | 53.76 | 90.04 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 37 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 39.26 | 45.38 | 54.42 | 55.83 | 94.81 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 38 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 39.26 | 47.44 | 56.51 | 57.90 | 99.59 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 39 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 41.51 | 49.51 | 58.60 | 62.03 | 106.75 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 40 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 43.81 | 53.31 | 59.66 | 64.52 | 113.43 | 81.44 | 104.41 | 119.03 | 131.56 | 177.50 |
| 41 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 46.36 | 55.80 | 61.97 | 66.87 | 118.70 | 81.44 | 104.41 | 119.03 | 131.56 | 177.50 |
| 42 | 24.33 | 28.81 | 31.89 | 35.40 | 48.38 | 46.58 | 58.45 | 64.57 | 71.58 | 124.54 | 81.44 | 104.41 | 119.03 | 131.56 | 177.50 |
| 43 | 24.51 | 29.00 | 34.11 | 36.36 | 50.37 | 49.16 | 61.12 | 69.52 | 74.26 | 130.41 | 81.44 | 104.41 | 119.03 | 131.56 | 177.50 |
| 44 | 24.68 | 31.28 | 34.33 | 36.59 | 52.70 | 51.77 | 63.82 | 72.17 | 76.95 | 133.65 | 81.44 | 104.41 | 119.03 | 131.56 | 177.50 |
| 45 | 24.92 | 31.59 | 36.77 | 37.81 | 53.96 | 54.41 | 66.42 | 74.91 | 78.82 | 139.34 | 85.62 | 110.68 | 125.30 | 139.92 | 187.95 |
| 46 | 27.19 | 33.92 | 37.02 | 40.06 | 56.26 | 54.67 | 71.63 | 79.99 | 81.48 | 139.92 | 85.62 | 110.68 | 125.30 | 139.92 | 187.95 |
| 47 | 27.39 | 34.14 | 39.33 | 42.34 | 58.58 | 57.58 | 74.49 | 82.73 | 86.48 | 139.92 | 85.62 | 110.68 | 125.30 | 139.92 | 187.95 |
| 48 | 27.58 | 36.51 | 41.68 | 42.62 | 60.91 | 60.60 | 77.63 | 88.48 | 91.66 | 139.92 | 85.62 | 110.68 | 125.30 | 139.92 | 187.95 |
| 49 | 29.97 | 36.76 | 41.96 | 44.94 | 65.67 | 62.65 | 83.53 | 91.61 | 94.73 | 139.92 | 85.62 | 110.68 | 125.30 | 139.92 | 187.95 |
| 50 | 30.26 | 37.97 | 43.22 | 49.14 | 68.25 | 65.89 | 81.70 | 94.62 | 101.63 | 154.53 | 93.97 | 121.12 | 137.83 | 156.62 | 208.83 |
| 51 | 32.68 | 40.42 | 47.13 | 51.68 | 71.55 | 68.78 | 84.47 | 102.15 | 107.03 | 158.71 | 98.15 | 125.30 | 144.09 | 160.80 | 213.01 |
| 52 | 32.94 | 40.76 | 46.22 | 52.92 | 76.43 | 74.27 | 90.19 | 101.00 | 108.78 | 164.97 | 100.24 | 127.39 | 146.18 | 164.97 | 219.27 |
| 53 | 35.41 | 43.26 | 50.14 | 53.36 | 81.43 | 77.23 | 95.79 | 110.73 | 114.43 | 171.24 | 104.41 | 129.47 | 152.45 | 167.06 | 223.45 |
| 54 | 35.68 | 43.61 | 50.53 | 56.04 | 84.89 | 79.98 | 96.70 | 114.48 | 119.99 | 175.42 | 106.50 | 133.65 | 154.53 | 173.33 | 227.62 |
| 55 | 36.78 | 46.16 | 51.74 | 58.66 | 89.92 | 83.53 | 104.58 | 116.19 | 125.76 | 181.68 | 106.50 | 135.74 | 154.53 | 177.50 | 233.89 |
| 56 | 40.69 | 48.75 | 56.64 | 62.19 | 99.05 | 87.71 | 110.06 | 123.64 | 132.01 | 192.12 | 112.77 | 142.00 | 164.97 | 181.68 | 246.42 |
| 57 | 43.27 | 52.26 | 59.40 | 67.28 | 106.49 | 91.99 | 113.38 | 129.69 | 138.03 | 206.74 | 116.94 | 148.27 | 173.33 | 194.21 | 261.04 |
| 58 | 44.52 | 55.01 | 64.39 | 72.30 | 112.34 | 95.24 | 114.70 | 137.10 | 146.14 | 221.36 | 123.21 | 158.71 | 183.77 | 204.65 | 273.57 |
| 59 | 49.38 | 59.99 | 68.11 | 76.19 | 122.30 | 100.75 | 124.82 | 141.21 | 152.63 | 238.07 | 129.47 | 167.06 | 192.12 | 216.30 | 292.36 |
| 60 | 50.71 | 65.02 | 73.28 | 81.40 | 130.67 | 104.14 | 130.05 | 147.36 | 159.20 | 252.68 | 135.74 | 177.50 | 204.65 | 219.93 | 309.07 |
| 61 | 55.71 | 70.17 | 80.71 | 88.97 | 140.97 | 111.95 | 140.52 | 157.98 | 169.85 | 263.33 | 141.79 | 184.33 | 212.69 | 230.51 | 320.05 |
| 62 | 60.76 | 76.21 | 83.28 | 93.81 | 152.21 | 118.08 | 147.36 | 167.50 | 179.55 | 272.85 | 147.22 | 188.44 | 217.89 | 241.87 | 329.77 |
| 63 | 68.33 | 81.48 | 92.21 | 101.51 | 159.31 | 127.32 | 156.18 | 178.21 | 191.04 | 283.14 | 152.02 | 197.63 | 226.13 | 252.29 | 340.15 |
| 64 | 72.01 | 86.28 | 100.86 | 108.00 | 173.15 | 132.35 | 163.26 | 192.25 | 202.69 | 292.28 | 156.25 | 200.37 | 235.30 | 261.03 | 351.11 |
| 65 | 79.78 | 92.70 | 107.46 | 116.90 | 184.58 | 137.24 | 174.67 | 202.12 | 215.19 | 306.57 | 162.20 | 206.75 | 244.18 | 270.92 | 363.60 |
| 66 | 85.61 | 102.37 | 118.06 | 129.04 | 198.60 | 141.57 | 183.01 | 214.08 | 231.47 | 319.40 | 167.47 | 215.81 | 252.07 | 283.14 | 376.37 |
| 67 | 95.49 | 114.38 | 128.65 | 142.12 | 218.37 | 148.68 | 190.45 | 220.52 | 250.23 | 332.45 | 173.74 | 223.86 | 257.27 | 292.35 | 389.25 |
| 68 | 103.77 | 127.63 | 141.72 | 155.32 | 234.13 | 153.40 | 198.61 | 230.90 | 261.58 | 347.16 | 177.62 | 232.52 | 268.04 | 303.57 | 403.68 |
| 69 | 112.02 | 139.86 | 156.39 | 171.01 | 249.41 | 160.56 | 210.44 | 241.62 | 274.35 | 364.77 | 185.50 | 241.62 | 279.03 | 314.88 | 420.88 |
| 70 | 123.24 | 156.31 | 173.66 | 190.61 | 269.03 | 172.84 | 222.44 | 260.01 | 291.57 | 389.26 | 196.89 | 254.00 | 296.08 | 333.65 | 443.37 |
| 71 | 133.40 | 168.20 | 194.30 | 215.06 | 291.45 | 187.05 | 237.80 | 279.85 | 314.65 | 419.05 | 210.25 | 271.15 | 316.10 | 356.70 | 474.15 |
| 72 | 145.60 | 184.80 | 211.40 | 236.60 | 317.80 | 201.60 | 260.40 | 302.40 | 341.60 | 452.20 | 225.40 | 292.60 | 338.80 | 383.60 | 509.60 |
| 73 | 156.60 | 201.15 | 230.85 | 256.50 | 346.95 | 214.65 | 282.15 | 326.70 | 367.20 | 490.05 | 240.30 | 313.20 | 364.50 | 410.40 | 546.75 |
| 74 | 171.60 | 218.40 | 252.20 | 280.80 | 377.00 | 234.00 | 302.90 | 352.30 | 397.80 | 527.80 | 257.40 | 335.40 | 390.00 | 440.70 | 585.00 |
| 75 | 187.50 | 238.75 | 275.00 | 306.25 | 412.50 | 251.25 | 326.25 | 380.00 | 430.00 | 571.25 | 276.25 | 358.75 | 417.50 | 471.25 | 626.25 |
| 76 | 204.00 | 261.60 | 301.20 | 337.20 | 452.40 | 270.00 | 352.80 | 410.40 | 464.40 | 616.80 | 292.80 | 382.80 | 447.60 | 505.20 | 670.80 |
| 77 | 226.56 | 292.64 | 338.66 | 378.78 | 508.58 | 296.18 | 388.22 | 455.48 | 515.66 | 683.22 | 318.60 | 418.90 | 489.70 | 555.78 | 736.32 |
| 78 | 256.06 | 331.58 | 384.68 | 430.70 | 577.02 | 329.22 | 434.24 | 508.58 | 577.02 | 763.46 | 352.82 | 463.74 | 543.98 | 617.14 | 816.56 |
| 79 | 285.56 | 370.52 | 430.70 | 482.62 | 645.46 | 362.26 | 477.90 | 562.86 | 639.56 | 843.70 | 384.68 | 507.40 | 598.26 | 678.50 | 896.80 |
| 80 | 313.88 | 408.28 | 475.54 | 532.18 | 712.72 | 394.12 | 520.38 | 613.60 | 696.20 | 920.40 | 417.72 | 551.06 | 649.00 | 736.32 | 973.50 |
| 81 | 341.02 | 443.68 | 516.84 | 579.38 | 774.08 | 424.80 | 560.50 | 660.80 | 749.30 | 988.84 | 446.04 | 590.00 | 695.02 | 789.42 | 1041.94 |
| 82 | 368.16 | 477.90 | 555.78 | 624.22 | 834.26 | 453.12 | 597.08 | 702.10 | 797.68 | 1053.74 | 476.72 | 628.94 | 738.68 | 838.98 | 1109.20 |
| 83 | 394.12 | 512.12 | 597.08 | 669.06 | 894.44 | 480.26 | 633.66 | 745.76 | 846.06 | 1118.64 | 505.04 | 665.52 | 783.52 | 887.36 | 1174.10 |
| 84 | 423.62 | 549.88 | 639.56 | 718.62 | 959.34 | 510.94 | 672.60 | 790.60 | 896.80 | 1184.72 | 535.72 | 705.64 | 828.36 | 940.46 | 1243.72 |
| 85 | 455.48 | 592.36 | 689.12 | 772.90 | 1033.68 | 543.98 | 716.26 | 841.34 | 953.44 | 1262.60 | 568.76 | 749.30 | 880.28 | 997.10 | 1320.42 |
| 86 | 492.06 | 638.38 | 742.22 | 833.08 | 1113.92 | 580.56 | 762.28 | 894.44 | 1013.62 | 1342.84 | 605.34 | 795.32 | 933.38 | 1057.28 | 1400.66 |
| 87 | 528.64 | 685.58 | 798.86 | 896.80 | 1198.88 | 617.14 | 809.48 | 951.08 | 1077.34 | 1427.80 | 641.92 | 842.52 | 990.02 | 1121.00 | 1485.62 |
| 88 | 568.76 | 738.68 | 860.22 | 965.24 | 1289.74 | 657.26 | 862.58 | 1012.44 | 1145.78 | 1518.66 | 682.04 | 895.62 | 1051.38 | 1189.44 | 1576.48 |
| 89 | 612.42 | 795.32 | 926.30 | 1039.58 | 1388.86 | 700.92 | 919.22 | 1078.52 | 1220.12 | 1617.78 | 725.70 | 952.26 | 1117.46 | 1263.78 | 1675.60 |
| 90 | 660.80 | 857.86 | 999.46 | 1119.82 | 1498.60 | 749.30 | 981.76 | 1151.68 | 1300.36 | 1727.52 | 774.08 | 1014.80 | 1190.62 | 1344.02 | 1785.34 |
| 91 | 712.72 | 925.12 | 1076.16 | 1207.14 | 1615.42 | 801.22 | 1049.02 | 1228.38 | 1387.68 | 1844.34 | 826.00 | 1082.06 | 1267.32 | 1431.34 | 1902.16 |
| 92 | 765.82 | 994.74 | 1158.76 | 1300.36 | 1738.14 | 854.32 | 1118.64 | 1310.98 | 1480.90 | 1967.06 | 879.10 | 1151.68 | 1349.92 | 1524.56 | 2024.88 |
| 93 | 826.00 | 1071.44 | 1247.26 | 1399.48 | 1870.30 | 914.50 | 1195.34 | 1399.48 | 1580.02 | 2099.22 | 939.28 | 1228.38 | 1438.42 | 1623.68 | 2157.04 |
| 94 | 888.54 | 1154.04 | 1342.84 | 1506.86 | 2015.44 | 977.04 | 1277.94 | 1495.06 | 1687.40 | 2244.36 | 1001.82 | 1310.98 | 1534.00 | 1731.06 | 2302.18 |
| 95 | 958.16 | 1243.72 | 1447.86 | 1624.86 | 2172.38 | 1046.66 | 1367.62 | 1600.08 | 1805.40 | 2401.30 | 1071.44 | 1400.66 | 1639.02 | 1849.06 | 2459.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 30 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 31 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 32 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 33 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 34 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 35 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 36 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 37 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 38 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 39 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 40 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 | 77.88 | 100.30 | 115.64 | 129.80 | 173.46 |
| 41 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 | 77.88 | 100.30 | 115.64 | 129.80 | 173.46 |
| 42 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 | 77.88 | 100.30 | 115.64 | 129.80 | 173.46 |
| 43 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 | 77.88 | 100.30 | 115.64 | 129.80 | 173.46 |
| 44 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 | 77.88 | 100.30 | 115.64 | 129.80 | 173.46 |
| 45 | 61.36 | 77.88 | 92.04 | 103.84 | 135.70 | 82.60 | 105.02 | 122.72 | 139.24 | 184.08 |
| 46 | 61.36 | 77.88 | 92.04 | 103.84 | 135.70 | 82.60 | 105.02 | 122.72 | 139.24 | 184.08 |
| 47 | 61.36 | 77.88 | 92.04 | 103.84 | 135.70 | 82.60 | 105.02 | 122.72 | 139.24 | 184.08 |
| 48 | 61.36 | 77.88 | 92.04 | 103.84 | 135.70 | 82.60 | 105.02 | 122.72 | 139.24 | 184.08 |
| 49 | 61.36 | 77.88 | 92.04 | 103.84 | 135.70 | 82.60 | 105.02 | 122.72 | 139.24 | 184.08 |
| 50 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 | 92.04 | 118.00 | 136.88 | 154.58 | 205.32 |
| 51 | 70.80 | 89.68 | 105.02 | 118.00 | 158.12 | 94.40 | 119.18 | 139.24 | 158.12 | 210.04 |
| 52 | 73.16 | 93.22 | 108.56 | 121.54 | 162.84 | 96.76 | 122.72 | 142.78 | 161.66 | 214.76 |
| 53 | 75.52 | 95.58 | 112.10 | 126.26 | 168.74 | 99.12 | 126.26 | 146.32 | 165.20 | 219.48 |
| 54 | 77.88 | 99.12 | 115.64 | 130.98 | 173.46 | 100.30 | 128.62 | 149.86 | 169.92 | 225.38 |
| 55 | 80.24 | 101.48 | 119.18 | 134.52 | 179.36 | 103.84 | 130.98 | 153.40 | 172.28 | 230.10 |
| 56 | 84.96 | 108.56 | 125.08 | 142.78 | 188.80 | 108.56 | 136.88 | 159.30 | 181.72 | 240.72 |
| 57 | 90.86 | 114.46 | 134.52 | 151.04 | 200.60 | 113.28 | 143.96 | 168.74 | 189.98 | 252.52 |
| 58 | 96.76 | 122.72 | 143.96 | 162.84 | 215.94 | 120.36 | 152.22 | 178.18 | 201.78 | 267.86 |
| 59 | 103.84 | 130.98 | 153.40 | 173.46 | 231.28 | 127.44 | 161.66 | 188.80 | 213.58 | 283.20 |
| 60 | 110.92 | 140.42 | 164.02 | 186.44 | 246.62 | 134.52 | 171.10 | 200.60 | 226.56 | 300.90 |
| 61 | 118.00 | 151.04 | 177.00 | 200.60 | 264.32 | 141.60 | 182.90 | 213.58 | 241.90 | 319.78 |
| 62 | 126.26 | 161.66 | 188.80 | 213.58 | 283.20 | 152.22 | 194.70 | 226.56 | 257.24 | 341.02 |
| 63 | 135.70 | 172.28 | 201.78 | 228.92 | 303.26 | 161.66 | 206.50 | 241.90 | 273.76 | 362.26 |
| 64 | 145.14 | 185.26 | 217.12 | 245.44 | 325.68 | 172.28 | 220.66 | 258.42 | 292.64 | 388.22 |
| 65 | 154.58 | 199.42 | 233.64 | 264.32 | 350.46 | 182.90 | 236.00 | 276.12 | 312.70 | 415.36 |
| 66 | 167.56 | 214.76 | 252.52 | 285.56 | 376.42 | 197.06 | 252.52 | 296.18 | 335.12 | 443.68 |
| 67 | 178.18 | 227.74 | 269.04 | 305.62 | 403.56 | 208.86 | 266.68 | 315.06 | 357.54 | 472.00 |
| 68 | 192.34 | 246.62 | 289.10 | 329.22 | 434.24 | 221.84 | 285.56 | 336.30 | 381.14 | 503.86 |
| 69 | 207.68 | 267.86 | 315.06 | 357.54 | 472.00 | 239.54 | 307.98 | 363.44 | 411.82 | 543.98 |
| 70 | 228.92 | 295.00 | 348.10 | 395.30 | 521.56 | 261.96 | 336.30 | 396.48 | 450.76 | 594.72 |
| 71 | 254.88 | 329.22 | 387.04 | 441.32 | 581.74 | 289.10 | 372.88 | 437.78 | 499.14 | 658.44 |
| 72 | 285.56 | 366.98 | 433.06 | 493.24 | 650.18 | 320.96 | 413.00 | 486.16 | 553.42 | 730.42 |
| 73 | 319.78 | 411.82 | 484.98 | 552.24 | 728.06 | 356.36 | 459.02 | 540.44 | 614.78 | 810.66 |
| 74 | 357.54 | 460.20 | 543.98 | 617.14 | 815.38 | 395.30 | 509.76 | 600.62 | 682.04 | 901.52 |
| 75 | 397.66 | 514.48 | 608.88 | 692.66 | 913.32 | 436.60 | 564.04 | 667.88 | 758.74 | 1001.82 |
| 76 | 444.86 | 575.84 | 683.22 | 778.80 | 1025.42 | 483.80 | 626.58 | 742.22 | 846.06 | 1113.92 |
| 77 | 496.78 | 645.46 | 767.00 | 876.74 | 1151.68 | 535.72 | 696.20 | 826.00 | 944.00 | 1240.18 |
| 78 | 551.06 | 717.44 | 857.86 | 980.58 | 1286.20 | 588.82 | 768.18 | 916.86 | 1047.84 | 1374.70 |
| 79 | 606.52 | 790.60 | 946.36 | 1084.42 | 1420.72 | 643.10 | 840.16 | 1005.36 | 1151.68 | 1508.04 |
| 80 | 658.44 | 861.40 | 1032.50 | 1182.36 | 1548.16 | 696.20 | 909.78 | 1090.32 | 1248.44 | 1635.48 |
| 81 | 708.00 | 926.30 | 1108.02 | 1269.68 | 1662.62 | 744.58 | 975.86 | 1167.02 | 1336.94 | 1751.12 |
| 82 | 755.20 | 986.48 | 1181.18 | 1352.28 | 1771.18 | 794.14 | 1038.40 | 1241.36 | 1421.90 | 1862.04 |
| 83 | 803.58 | 1047.84 | 1253.16 | 1434.88 | 1880.92 | 842.52 | 1099.76 | 1315.70 | 1505.68 | 1974.14 |
| 84 | 853.14 | 1112.74 | 1329.86 | 1521.02 | 1995.38 | 893.26 | 1165.84 | 1393.58 | 1593.00 | 2089.78 |
| 85 | 908.60 | 1183.54 | 1414.82 | 1616.60 | 2122.82 | 949.90 | 1237.82 | 1479.72 | 1690.94 | 2219.58 |
| 86 | 967.60 | 1260.24 | 1504.50 | 1719.26 | 2258.52 | 1008.90 | 1314.52 | 1569.40 | 1793.60 | 2355.28 |
| 87 | 1030.14 | 1340.48 | 1601.26 | 1826.64 | 2401.30 | 1071.44 | 1394.76 | 1666.16 | 1900.98 | 2498.06 |
| 88 | 1097.40 | 1427.80 | 1703.92 | 1943.46 | 2555.88 | 1138.70 | 1482.08 | 1768.82 | 2017.80 | 2652.64 |
| 89 | 1170.56 | 1522.20 | 1814.84 | 2069.72 | 2723.44 | 1211.86 | 1576.48 | 1879.74 | 2144.06 | 2820.20 |
| 90 | 1250.80 | 1624.86 | 1937.56 | 2207.78 | 2906.34 | 1292.10 | 1679.14 | 2002.46 | 2282.12 | 3003.10 |
| 91 | 1336.94 | 1735.78 | 2068.54 | 2356.46 | 3102.22 | 1378.24 | 1790.06 | 2133.44 | 2430.80 | 3198.98 |
| 92 | 1427.80 | 1852.60 | 2206.60 | 2512.22 | 3311.08 | 1469.10 | 1906.88 | 2271.50 | 2586.56 | 3407.84 |
| 93 | 1525.74 | 1978.86 | 2355.28 | 2680.96 | 3534.10 | 1567.04 | 2033.14 | 2420.18 | 2755.30 | 3630.86 |
| 94 | 1631.94 | 2115.74 | 2518.12 | 2863.86 | 3777.18 | 1673.24 | 2170.02 | 2583.02 | 2938.20 | 3873.94 |
| 95 | 1747.58 | 2265.60 | 2695.12 | 3064.46 | 4042.68 | 1788.88 | 2319.88 | 2760.02 | 3138.80 | 4139.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 30 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 31 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 32 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 33 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 34 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 35 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 36 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 37 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 38 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 39 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 40 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 69.62 | 88.50 | 103.84 | 116.82 | 155.76 |
| 41 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 69.62 | 88.50 | 103.84 | 116.82 | 155.76 |
| 42 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 69.62 | 88.50 | 103.84 | 116.82 | 155.76 |
| 43 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 69.62 | 88.50 | 103.84 | 116.82 | 155.76 |
| 44 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 69.62 | 88.50 | 103.84 | 116.82 | 155.76 |
| 45 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 46 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 47 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 48 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 49 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 50 | 61.36 | 76.70 | 89.68 | 101.48 | 135.70 | 82.60 | 103.84 | 121.54 | 136.88 | 182.90 |
| 51 | 63.72 | 80.24 | 93.22 | 105.02 | 139.24 | 83.78 | 107.38 | 125.08 | 140.42 | 186.44 |
| 52 | 64.90 | 83.78 | 96.76 | 108.56 | 145.14 | 86.14 | 109.74 | 127.44 | 143.96 | 191.16 |
| 53 | 67.26 | 84.96 | 99.12 | 112.10 | 149.86 | 87.32 | 112.10 | 129.80 | 147.50 | 195.88 |
| 54 | 69.62 | 88.50 | 102.66 | 115.64 | 153.40 | 89.68 | 114.46 | 133.34 | 151.04 | 199.42 |
| 55 | 71.98 | 90.86 | 106.20 | 119.18 | 159.30 | 92.04 | 116.82 | 135.70 | 153.40 | 204.14 |
| 56 | 75.52 | 95.58 | 112.10 | 126.26 | 167.56 | 95.58 | 121.54 | 142.78 | 160.48 | 213.58 |
| 57 | 80.24 | 102.66 | 119.18 | 134.52 | 179.36 | 100.30 | 128.62 | 149.86 | 169.92 | 225.38 |
| 58 | 86.14 | 108.56 | 127.44 | 145.14 | 192.34 | 106.20 | 135.70 | 158.12 | 179.36 | 238.36 |
| 59 | 92.04 | 116.82 | 136.88 | 155.76 | 205.32 | 112.10 | 143.96 | 167.56 | 189.98 | 252.52 |
| 60 | 97.94 | 125.08 | 146.32 | 166.38 | 219.48 | 119.18 | 153.40 | 178.18 | 201.78 | 267.86 |
| 61 | 105.02 | 134.52 | 156.94 | 178.18 | 236.00 | 127.44 | 162.84 | 189.98 | 215.94 | 285.56 |
| 62 | 112.10 | 143.96 | 168.74 | 189.98 | 251.34 | 134.52 | 173.46 | 202.96 | 228.92 | 303.26 |
| 63 | 119.18 | 153.40 | 180.54 | 204.14 | 270.22 | 142.78 | 184.08 | 215.94 | 244.26 | 323.32 |
| 64 | 129.80 | 165.20 | 192.34 | 218.30 | 290.28 | 153.40 | 197.06 | 230.10 | 259.60 | 344.56 |
| 65 | 139.24 | 177.00 | 207.68 | 234.82 | 311.52 | 164.02 | 210.04 | 246.62 | 277.30 | 368.16 |
| 66 | 148.68 | 191.16 | 224.20 | 253.70 | 336.30 | 174.64 | 225.38 | 263.14 | 297.36 | 395.30 |
| 67 | 159.30 | 204.14 | 239.54 | 272.58 | 358.72 | 186.44 | 238.36 | 279.66 | 317.42 | 420.08 |
| 68 | 169.92 | 218.30 | 257.24 | 292.64 | 387.04 | 197.06 | 253.70 | 299.72 | 338.66 | 448.40 |
| 69 | 185.26 | 237.18 | 280.84 | 318.60 | 420.08 | 212.40 | 273.76 | 323.32 | 366.98 | 483.80 |
| 70 | 204.14 | 261.96 | 310.34 | 351.64 | 463.74 | 232.46 | 298.54 | 354.00 | 401.20 | 529.82 |
| 71 | 226.56 | 292.64 | 344.56 | 392.94 | 516.84 | 257.24 | 331.58 | 390.58 | 443.68 | 585.28 |
| 72 | 253.70 | 326.86 | 385.86 | 438.96 | 579.38 | 284.38 | 366.98 | 433.06 | 492.06 | 650.18 |
| 73 | 284.38 | 365.80 | 431.88 | 490.88 | 647.82 | 316.24 | 408.28 | 481.44 | 547.52 | 722.16 |
| 74 | 318.60 | 409.46 | 483.80 | 549.88 | 725.70 | 351.64 | 453.12 | 535.72 | 607.70 | 802.40 |
| 75 | 355.18 | 457.84 | 541.62 | 615.96 | 813.02 | 389.40 | 502.68 | 593.54 | 674.96 | 890.90 |
| 76 | 396.48 | 512.12 | 608.88 | 692.66 | 912.14 | 430.70 | 558.14 | 661.98 | 752.84 | 991.20 |
| 77 | 441.32 | 573.48 | 683.22 | 779.98 | 1025.42 | 475.54 | 618.32 | 736.32 | 840.16 | 1104.48 |
| 78 | 489.70 | 639.56 | 762.28 | 873.20 | 1144.60 | 523.92 | 683.22 | 815.38 | 932.20 | 1222.48 |
| 79 | 539.26 | 704.46 | 843.70 | 965.24 | 1263.78 | 572.30 | 748.12 | 895.62 | 1024.24 | 1341.66 |
| 80 | 586.46 | 765.82 | 918.04 | 1051.38 | 1377.06 | 619.50 | 809.48 | 969.96 | 1111.56 | 1454.94 |
| 81 | 630.12 | 823.64 | 986.48 | 1130.44 | 1479.72 | 663.16 | 867.30 | 1039.58 | 1190.62 | 1558.78 |
| 82 | 671.42 | 877.92 | 1051.38 | 1203.60 | 1576.48 | 705.64 | 923.94 | 1105.66 | 1266.14 | 1657.90 |
| 83 | 713.90 | 932.20 | 1115.10 | 1276.76 | 1673.24 | 749.30 | 978.22 | 1170.56 | 1339.30 | 1755.84 |
| 84 | 759.92 | 990.02 | 1183.54 | 1353.46 | 1775.90 | 795.32 | 1037.22 | 1239.00 | 1417.18 | 1859.68 |
| 85 | 809.48 | 1053.74 | 1260.24 | 1439.60 | 1888.00 | 844.88 | 1102.12 | 1316.88 | 1504.50 | 1974.14 |
| 86 | 861.40 | 1121.00 | 1340.48 | 1530.46 | 2009.54 | 896.80 | 1169.38 | 1397.12 | 1595.36 | 2095.68 |
| 87 | 918.04 | 1192.98 | 1425.44 | 1626.04 | 2136.98 | 953.44 | 1241.36 | 1482.08 | 1690.94 | 2223.12 |
| 88 | 977.04 | 1270.86 | 1516.30 | 1729.88 | 2273.86 | 1012.44 | 1319.24 | 1572.94 | 1794.78 | 2360.00 |
| 89 | 1043.12 | 1354.64 | 1616.60 | 1841.98 | 2422.54 | 1078.52 | 1403.02 | 1673.24 | 1906.88 | 2508.68 |
| 90 | 1113.92 | 1446.68 | 1725.16 | 1964.70 | 2586.56 | 1149.32 | 1495.06 | 1781.80 | 2029.60 | 2672.70 |
| 91 | 1190.62 | 1544.62 | 1841.98 | 2096.86 | 2761.20 | 1226.02 | 1593.00 | 1898.62 | 2161.76 | 2847.34 |
| 92 | 1272.04 | 1649.64 | 1964.70 | 2237.28 | 2946.46 | 1307.44 | 1698.02 | 2021.34 | 2302.18 | 3032.60 |
| 93 | 1358.18 | 1761.74 | 2096.86 | 2387.14 | 3144.70 | 1393.58 | 1810.12 | 2153.50 | 2452.04 | 3230.84 |
| 94 | 1452.58 | 1883.28 | 2242.00 | 2549.98 | 3360.64 | 1487.98 | 1931.66 | 2298.64 | 2614.88 | 3446.78 |
| 95 | 1556.42 | 2015.44 | 2398.94 | 2728.16 | 3597.82 | 1591.82 | 2063.82 | 2455.58 | 2793.06 | 3683.96 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 30 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 31 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 32 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 33 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 34 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 35 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 36 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 37 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 38 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 39 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 40 | 47.20 | 60.18 | 69.62 | 77.88 | 105.02 | 63.72 | 81.42 | 94.40 | 105.02 | 140.42 |
| 41 | 47.20 | 60.18 | 69.62 | 77.88 | 105.02 | 63.72 | 81.42 | 94.40 | 105.02 | 140.42 |
| 42 | 47.20 | 60.18 | 69.62 | 77.88 | 105.02 | 63.72 | 81.42 | 94.40 | 105.02 | 140.42 |
| 43 | 47.20 | 60.18 | 69.62 | 77.88 | 105.02 | 63.72 | 81.42 | 94.40 | 105.02 | 140.42 |
| 44 | 47.20 | 60.18 | 69.62 | 77.88 | 105.02 | 63.72 | 81.42 | 94.40 | 105.02 | 140.42 |
| 45 | 50.74 | 63.72 | 73.16 | 83.78 | 110.92 | 67.26 | 86.14 | 99.12 | 112.10 | 148.68 |
| 46 | 50.74 | 63.72 | 73.16 | 83.78 | 110.92 | 67.26 | 86.14 | 99.12 | 112.10 | 148.68 |
| 47 | 50.74 | 63.72 | 73.16 | 83.78 | 110.92 | 67.26 | 86.14 | 99.12 | 112.10 | 148.68 |
| 48 | 50.74 | 63.72 | 73.16 | 83.78 | 110.92 | 67.26 | 86.14 | 99.12 | 112.10 | 148.68 |
| 49 | 50.74 | 63.72 | 73.16 | 83.78 | 110.92 | 67.26 | 86.14 | 99.12 | 112.10 | 148.68 |
| 50 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 | 75.52 | 95.58 | 110.92 | 125.08 | 166.38 |
| 51 | 57.82 | 73.16 | 84.96 | 95.58 | 126.26 | 76.70 | 96.76 | 113.28 | 127.44 | 169.92 |
| 52 | 59.00 | 74.34 | 87.32 | 99.12 | 132.16 | 77.88 | 99.12 | 115.64 | 130.98 | 174.64 |
| 53 | 61.36 | 77.88 | 89.68 | 101.48 | 135.70 | 80.24 | 101.48 | 118.00 | 133.34 | 177.00 |
| 54 | 62.54 | 80.24 | 93.22 | 105.02 | 140.42 | 81.42 | 103.84 | 121.54 | 136.88 | 181.72 |
| 55 | 64.90 | 82.60 | 96.76 | 108.56 | 143.96 | 82.60 | 106.20 | 123.90 | 140.42 | 185.26 |
| 56 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 | 87.32 | 110.92 | 129.80 | 146.32 | 194.70 |
| 57 | 73.16 | 93.22 | 108.56 | 122.72 | 162.84 | 90.86 | 116.82 | 136.88 | 153.40 | 204.14 |
| 58 | 77.88 | 100.30 | 116.82 | 132.16 | 174.64 | 96.76 | 123.90 | 145.14 | 164.02 | 215.94 |
| 59 | 83.78 | 106.20 | 125.08 | 141.60 | 186.44 | 102.66 | 130.98 | 153.40 | 173.46 | 228.92 |
| 60 | 89.68 | 113.28 | 133.34 | 151.04 | 200.60 | 108.56 | 138.06 | 162.84 | 184.08 | 244.26 |
| 61 | 96.76 | 122.72 | 142.78 | 162.84 | 214.76 | 115.64 | 147.50 | 173.46 | 195.88 | 259.60 |
| 62 | 101.48 | 130.98 | 152.22 | 173.46 | 230.10 | 122.72 | 158.12 | 184.08 | 208.86 | 276.12 |
| 63 | 108.56 | 140.42 | 164.02 | 185.26 | 245.44 | 130.98 | 167.56 | 195.88 | 221.84 | 293.82 |
| 64 | 118.00 | 149.86 | 175.82 | 198.24 | 263.14 | 139.24 | 178.18 | 210.04 | 236.00 | 313.88 |
| 65 | 126.26 | 160.48 | 188.80 | 213.58 | 284.38 | 148.68 | 191.16 | 224.20 | 252.52 | 336.30 |
| 66 | 135.70 | 173.46 | 204.14 | 230.10 | 305.62 | 159.30 | 204.14 | 239.54 | 270.22 | 359.90 |
| 67 | 143.96 | 185.26 | 218.30 | 247.80 | 326.86 | 168.74 | 215.94 | 254.88 | 289.10 | 382.32 |
| 68 | 154.58 | 198.24 | 233.64 | 266.68 | 351.64 | 179.36 | 230.10 | 271.40 | 309.16 | 408.28 |
| 69 | 167.56 | 215.94 | 254.88 | 289.10 | 382.32 | 193.52 | 248.98 | 293.82 | 332.76 | 440.14 |
| 70 | 186.44 | 239.54 | 280.84 | 320.96 | 422.44 | 212.40 | 272.58 | 320.96 | 365.80 | 482.62 |
| 71 | 207.68 | 265.50 | 313.88 | 357.54 | 470.82 | 234.82 | 300.90 | 355.18 | 403.56 | 533.36 |
| 72 | 230.10 | 297.36 | 351.64 | 398.84 | 527.46 | 259.60 | 333.94 | 394.12 | 448.40 | 592.36 |
| 73 | 259.60 | 332.76 | 394.12 | 447.22 | 588.82 | 289.10 | 371.70 | 438.96 | 497.96 | 656.08 |
| 74 | 289.10 | 372.88 | 440.14 | 500.32 | 660.80 | 319.78 | 411.82 | 486.16 | 553.42 | 730.42 |
| 75 | 323.32 | 417.72 | 493.24 | 561.68 | 738.68 | 354.00 | 457.84 | 540.44 | 614.78 | 810.66 |
| 76 | 361.08 | 466.10 | 554.60 | 631.30 | 830.72 | 391.76 | 507.40 | 601.80 | 685.58 | 902.70 |
| 77 | 401.20 | 521.56 | 621.86 | 710.36 | 933.38 | 433.06 | 562.86 | 670.24 | 764.64 | 1005.36 |
| 78 | 446.04 | 581.74 | 693.84 | 794.14 | 1041.94 | 476.72 | 621.86 | 741.04 | 848.42 | 1112.74 |
| 79 | 490.88 | 641.92 | 767.00 | 877.92 | 1149.32 | 521.56 | 680.86 | 814.20 | 931.02 | 1220.12 |
| 80 | 534.54 | 697.38 | 835.44 | 956.98 | 1253.16 | 564.04 | 737.50 | 883.82 | 1011.26 | 1323.96 |
| 81 | 573.48 | 749.30 | 897.98 | 1028.96 | 1346.38 | 604.16 | 789.42 | 945.18 | 1083.24 | 1419.54 |
| 82 | 612.42 | 798.86 | 956.98 | 1095.04 | 1434.88 | 643.10 | 840.16 | 1005.36 | 1151.68 | 1509.22 |
| 83 | 649.00 | 848.42 | 1014.80 | 1162.30 | 1523.38 | 680.86 | 890.90 | 1065.54 | 1220.12 | 1598.90 |
| 84 | 691.48 | 900.34 | 1077.34 | 1230.74 | 1615.42 | 723.34 | 944.00 | 1128.08 | 1289.74 | 1692.12 |
| 85 | 736.32 | 959.34 | 1145.78 | 1308.62 | 1719.26 | 769.36 | 1003.00 | 1197.70 | 1368.80 | 1797.14 |
| 86 | 784.70 | 1021.88 | 1218.94 | 1392.40 | 1829.00 | 817.74 | 1065.54 | 1270.86 | 1452.58 | 1906.88 |
| 87 | 835.44 | 1086.78 | 1296.82 | 1479.72 | 1945.82 | 868.48 | 1130.44 | 1348.74 | 1539.90 | 2023.70 |
| 88 | 889.72 | 1157.58 | 1379.42 | 1574.12 | 2070.90 | 922.76 | 1201.24 | 1431.34 | 1634.30 | 2148.78 |
| 89 | 948.72 | 1233.10 | 1470.28 | 1675.60 | 2205.42 | 981.76 | 1276.76 | 1522.20 | 1735.78 | 2283.30 |
| 90 | 1013.62 | 1316.88 | 1568.22 | 1787.70 | 2354.10 | 1046.66 | 1360.54 | 1620.14 | 1847.88 | 2431.98 |
| 91 | 1083.24 | 1406.56 | 1674.42 | 1908.06 | 2513.40 | 1116.28 | 1450.22 | 1726.34 | 1968.24 | 2591.28 |
| 92 | 1157.58 | 1502.14 | 1787.70 | 2035.50 | 2682.14 | 1190.62 | 1545.80 | 1839.62 | 2095.68 | 2760.02 |
| 93 | 1236.64 | 1603.62 | 1908.06 | 2171.20 | 2862.68 | 1269.68 | 1647.28 | 1959.98 | 2231.38 | 2940.56 |
| 94 | 1322.78 | 1714.54 | 2039.04 | 2319.88 | 3059.74 | 1355.82 | 1758.20 | 2090.96 | 2380.06 | 3137.62 |
| 95 | 1416.00 | 1836.08 | 2181.82 | 2481.54 | 3274.50 | 1449.04 | 1879.74 | 2233.74 | 2541.72 | 3352.38 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 30 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 31 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 32 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 33 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 34 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 35 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 36 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 37 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 38 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 39 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 40 | 43.66 | 55.46 | 63.72 | 71.98 | 95.58 | 57.82 | 74.34 | 86.14 | 97.94 | 129.80 |
| 41 | 43.66 | 55.46 | 63.72 | 71.98 | 95.58 | 57.82 | 74.34 | 86.14 | 97.94 | 129.80 |
| 42 | 43.66 | 55.46 | 63.72 | 71.98 | 95.58 | 57.82 | 74.34 | 86.14 | 97.94 | 129.80 |
| 43 | 43.66 | 55.46 | 63.72 | 71.98 | 95.58 | 57.82 | 74.34 | 86.14 | 97.94 | 129.80 |
| 44 | 43.66 | 55.46 | 63.72 | 71.98 | 95.58 | 57.82 | 74.34 | 86.14 | 97.94 | 129.80 |
| 45 | 44.84 | 57.82 | 68.44 | 76.70 | 101.48 | 61.36 | 79.06 | 92.04 | 102.66 | 136.88 |
| 46 | 44.84 | 57.82 | 68.44 | 76.70 | 101.48 | 61.36 | 79.06 | 92.04 | 102.66 | 136.88 |
| 47 | 44.84 | 57.82 | 68.44 | 76.70 | 101.48 | 61.36 | 79.06 | 92.04 | 102.66 | 136.88 |
| 48 | 44.84 | 57.82 | 68.44 | 76.70 | 101.48 | 61.36 | 79.06 | 92.04 | 102.66 | 136.88 |
| 49 | 44.84 | 57.82 | 68.44 | 76.70 | 101.48 | 61.36 | 79.06 | 92.04 | 102.66 | 136.88 |
| 50 | 50.74 | 64.90 | 75.52 | 84.96 | 113.28 | 68.44 | 88.50 | 101.48 | 114.46 | 153.40 |
| 51 | 51.92 | 67.26 | 79.06 | 88.50 | 116.82 | 69.62 | 89.68 | 105.02 | 118.00 | 156.94 |
| 52 | 54.28 | 69.62 | 80.24 | 90.86 | 121.54 | 70.80 | 92.04 | 106.20 | 120.36 | 160.48 |
| 53 | 55.46 | 70.80 | 82.60 | 94.40 | 125.08 | 73.16 | 93.22 | 108.56 | 123.90 | 164.02 |
| 54 | 57.82 | 74.34 | 86.14 | 97.94 | 128.62 | 74.34 | 96.76 | 112.10 | 126.26 | 166.38 |
| 55 | 59.00 | 75.52 | 88.50 | 100.30 | 133.34 | 75.52 | 97.94 | 113.28 | 128.62 | 171.10 |
| 56 | 62.54 | 81.42 | 94.40 | 106.20 | 140.42 | 79.06 | 102.66 | 120.36 | 135.70 | 179.36 |
| 57 | 66.08 | 86.14 | 99.12 | 113.28 | 149.86 | 82.60 | 108.56 | 125.08 | 142.78 | 188.80 |
| 58 | 70.80 | 90.86 | 106.20 | 121.54 | 160.48 | 87.32 | 113.28 | 132.16 | 151.04 | 199.42 |
| 59 | 75.52 | 97.94 | 114.46 | 129.80 | 172.28 | 93.22 | 120.36 | 141.60 | 159.30 | 211.22 |
| 60 | 80.24 | 105.02 | 122.72 | 139.24 | 184.08 | 97.94 | 127.44 | 149.86 | 168.74 | 224.20 |
| 61 | 87.32 | 113.28 | 132.16 | 149.86 | 197.06 | 105.02 | 136.88 | 160.48 | 180.54 | 238.36 |
| 62 | 93.22 | 120.36 | 140.42 | 159.30 | 211.22 | 112.10 | 145.14 | 168.74 | 192.34 | 254.88 |
| 63 | 100.30 | 129.80 | 151.04 | 171.10 | 226.56 | 119.18 | 155.76 | 180.54 | 205.32 | 271.40 |
| 64 | 107.38 | 139.24 | 161.66 | 184.08 | 243.08 | 127.44 | 165.20 | 193.52 | 219.48 | 290.28 |
| 65 | 114.46 | 148.68 | 174.64 | 199.42 | 261.96 | 135.70 | 175.82 | 207.68 | 236.00 | 310.34 |
| 66 | 122.72 | 160.48 | 188.80 | 213.58 | 282.02 | 143.96 | 188.80 | 221.84 | 251.34 | 332.76 |
| 67 | 132.16 | 171.10 | 200.60 | 227.74 | 300.90 | 153.40 | 200.60 | 234.82 | 266.68 | 352.82 |
| 68 | 140.42 | 184.08 | 215.94 | 246.62 | 324.50 | 164.02 | 214.76 | 251.34 | 285.56 | 376.42 |
| 69 | 153.40 | 199.42 | 234.82 | 267.86 | 354.00 | 175.82 | 230.10 | 270.22 | 309.16 | 407.10 |
| 70 | 167.56 | 220.66 | 259.60 | 296.18 | 390.58 | 192.34 | 252.52 | 296.18 | 338.66 | 446.04 |
| 71 | 187.62 | 247.80 | 290.28 | 330.40 | 436.60 | 212.40 | 279.66 | 329.22 | 374.06 | 493.24 |
| 72 | 211.22 | 276.12 | 324.50 | 369.34 | 487.34 | 236.00 | 310.34 | 364.62 | 414.18 | 547.52 |
| 73 | 234.82 | 310.34 | 363.44 | 414.18 | 546.34 | 261.96 | 345.74 | 405.92 | 461.38 | 608.88 |
| 74 | 263.14 | 346.92 | 408.28 | 463.74 | 612.42 | 291.46 | 383.50 | 451.94 | 513.30 | 677.32 |
| 75 | 295.00 | 388.22 | 456.66 | 520.38 | 685.58 | 323.32 | 425.98 | 501.50 | 571.12 | 751.66 |
| 76 | 329.22 | 435.42 | 513.30 | 586.46 | 770.54 | 357.54 | 473.18 | 558.14 | 637.20 | 836.62 |
| 77 | 368.16 | 486.16 | 577.02 | 659.62 | 866.12 | 396.48 | 525.10 | 620.68 | 710.36 | 933.38 |
| 78 | 408.28 | 541.62 | 644.28 | 736.32 | 966.42 | 436.60 | 579.38 | 689.12 | 787.06 | 1032.50 |
| 79 | 448.40 | 597.08 | 711.54 | 814.20 | 1067.90 | 475.54 | 633.66 | 755.20 | 864.94 | 1133.98 |
| 80 | 487.34 | 650.18 | 775.26 | 887.36 | 1162.30 | 514.48 | 686.76 | 818.92 | 938.10 | 1228.38 |
| 81 | 523.92 | 699.74 | 831.90 | 953.44 | 1248.44 | 551.06 | 737.50 | 876.74 | 1005.36 | 1315.70 |
| 82 | 559.32 | 744.58 | 887.36 | 1015.98 | 1331.04 | 587.64 | 783.52 | 933.38 | 1067.90 | 1399.48 |
| 83 | 593.54 | 790.60 | 941.64 | 1077.34 | 1412.46 | 623.04 | 829.54 | 987.66 | 1130.44 | 1483.26 |
| 84 | 630.12 | 838.98 | 999.46 | 1142.24 | 1498.60 | 660.80 | 880.28 | 1046.66 | 1196.52 | 1570.58 |
| 85 | 671.42 | 894.44 | 1062.00 | 1214.22 | 1593.00 | 702.10 | 934.56 | 1110.38 | 1269.68 | 1666.16 |
| 86 | 715.08 | 951.08 | 1130.44 | 1290.92 | 1695.66 | 745.76 | 991.20 | 1178.82 | 1346.38 | 1768.82 |
| 87 | 761.10 | 1012.44 | 1202.42 | 1372.34 | 1803.04 | 791.78 | 1052.56 | 1250.80 | 1427.80 | 1876.20 |
| 88 | 811.84 | 1078.52 | 1279.12 | 1459.66 | 1918.68 | 842.52 | 1118.64 | 1327.50 | 1515.12 | 1991.84 |
| 89 | 864.94 | 1149.32 | 1362.90 | 1554.06 | 2043.76 | 895.62 | 1189.44 | 1411.28 | 1609.52 | 2116.92 |
| 90 | 925.12 | 1227.20 | 1454.94 | 1657.90 | 2181.82 | 955.80 | 1267.32 | 1503.32 | 1713.36 | 2254.98 |
| 91 | 987.66 | 1309.80 | 1552.88 | 1770.00 | 2329.32 | 1018.34 | 1349.92 | 1601.26 | 1825.46 | 2402.48 |
| 92 | 1054.92 | 1398.30 | 1656.72 | 1886.82 | 2485.08 | 1085.60 | 1438.42 | 1705.10 | 1942.28 | 2558.24 |
| 93 | 1128.08 | 1493.88 | 1768.82 | 2014.26 | 2652.64 | 1158.76 | 1534.00 | 1817.20 | 2069.72 | 2725.80 |
| 94 | 1205.96 | 1596.54 | 1890.36 | 2151.14 | 2834.36 | 1236.64 | 1636.66 | 1938.74 | 2206.60 | 2907.52 |
| 95 | 1292.10 | 1709.82 | 2022.52 | 2301.00 | 3033.78 | 1322.78 | 1749.94 | 2070.90 | 2356.46 | 3106.94 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 30 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 31 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 32 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 33 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 34 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 35 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 36 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 37 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 38 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 39 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 40 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 | 66.08 | 84.96 | 97.94 | 109.74 | 147.50 |
| 41 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 | 66.08 | 84.96 | 97.94 | 109.74 | 147.50 |
| 42 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 | 66.08 | 84.96 | 97.94 | 109.74 | 147.50 |
| 43 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 | 66.08 | 84.96 | 97.94 | 109.74 | 147.50 |
| 44 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 | 66.08 | 84.96 | 97.94 | 109.74 | 147.50 |
| 45 | 51.92 | 67.26 | 79.06 | 88.50 | 115.64 | 70.80 | 89.68 | 105.02 | 119.18 | 156.94 |
| 46 | 51.92 | 67.26 | 79.06 | 88.50 | 115.64 | 70.80 | 89.68 | 105.02 | 119.18 | 156.94 |
| 47 | 51.92 | 67.26 | 79.06 | 88.50 | 115.64 | 70.80 | 89.68 | 105.02 | 119.18 | 156.94 |
| 48 | 51.92 | 67.26 | 79.06 | 88.50 | 115.64 | 70.80 | 89.68 | 105.02 | 119.18 | 156.94 |
| 49 | 51.92 | 67.26 | 79.06 | 88.50 | 115.64 | 70.80 | 89.68 | 105.02 | 119.18 | 156.94 |
| 50 | 57.82 | 74.34 | 86.14 | 97.94 | 129.80 | 77.88 | 100.30 | 116.82 | 132.16 | 174.64 |
| 51 | 60.18 | 76.70 | 88.50 | 100.30 | 134.52 | 80.24 | 101.48 | 118.00 | 134.52 | 178.18 |
| 52 | 62.54 | 79.06 | 92.04 | 102.66 | 139.24 | 82.60 | 103.84 | 121.54 | 136.88 | 182.90 |
| 53 | 64.90 | 81.42 | 95.58 | 107.38 | 142.78 | 84.96 | 107.38 | 125.08 | 140.42 | 186.44 |
| 54 | 67.26 | 84.96 | 99.12 | 110.92 | 147.50 | 86.14 | 109.74 | 127.44 | 143.96 | 192.34 |
| 55 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 | 88.50 | 112.10 | 129.80 | 146.32 | 194.70 |
| 56 | 71.98 | 92.04 | 106.20 | 121.54 | 160.48 | 92.04 | 116.82 | 135.70 | 154.58 | 204.14 |
| 57 | 76.70 | 96.76 | 114.46 | 128.62 | 169.92 | 95.58 | 121.54 | 143.96 | 161.66 | 214.76 |
| 58 | 82.60 | 105.02 | 122.72 | 139.24 | 184.08 | 102.66 | 129.80 | 151.04 | 172.28 | 227.74 |
| 59 | 88.50 | 110.92 | 129.80 | 147.50 | 197.06 | 108.56 | 138.06 | 160.48 | 181.72 | 240.72 |
| 60 | 93.22 | 119.18 | 139.24 | 158.12 | 210.04 | 113.28 | 145.14 | 169.92 | 193.52 | 256.06 |
| 61 | 100.30 | 128.62 | 149.86 | 169.92 | 225.38 | 120.36 | 155.76 | 181.72 | 205.32 | 272.58 |
| 62 | 107.38 | 136.88 | 160.48 | 181.72 | 240.72 | 128.62 | 165.20 | 192.34 | 218.30 | 289.10 |
| 63 | 114.46 | 146.32 | 171.10 | 194.70 | 258.42 | 136.88 | 174.64 | 205.32 | 232.46 | 307.98 |
| 64 | 123.90 | 156.94 | 185.26 | 208.86 | 277.30 | 147.50 | 187.62 | 219.48 | 248.98 | 330.40 |
| 65 | 132.16 | 169.92 | 198.24 | 224.20 | 298.54 | 156.94 | 200.60 | 234.82 | 265.50 | 354.00 |
| 66 | 141.60 | 182.90 | 214.76 | 243.08 | 319.78 | 167.56 | 214.76 | 252.52 | 284.38 | 376.42 |
| 67 | 151.04 | 193.52 | 228.92 | 259.60 | 343.38 | 177.00 | 226.56 | 267.86 | 303.26 | 401.20 |
| 68 | 164.02 | 210.04 | 245.44 | 279.66 | 369.34 | 188.80 | 243.08 | 285.56 | 324.50 | 428.34 |
| 69 | 175.82 | 227.74 | 267.86 | 303.26 | 401.20 | 202.96 | 260.78 | 309.16 | 349.28 | 462.56 |
| 70 | 194.70 | 251.34 | 295.00 | 336.30 | 443.68 | 221.84 | 286.74 | 336.30 | 383.50 | 505.04 |
| 71 | 217.12 | 279.66 | 329.22 | 375.24 | 494.42 | 246.62 | 316.24 | 372.88 | 423.62 | 559.32 |
| 72 | 243.08 | 312.70 | 368.16 | 420.08 | 552.24 | 272.58 | 351.64 | 413.00 | 470.82 | 620.68 |
| 73 | 271.40 | 350.46 | 411.82 | 469.64 | 619.50 | 302.08 | 390.58 | 459.02 | 522.74 | 689.12 |
| 74 | 304.44 | 391.76 | 462.56 | 525.10 | 692.66 | 336.30 | 434.24 | 510.94 | 580.56 | 765.82 |
| 75 | 337.48 | 436.60 | 518.02 | 588.82 | 776.44 | 370.52 | 479.08 | 567.58 | 644.28 | 851.96 |
| 76 | 377.60 | 489.70 | 580.56 | 661.98 | 870.84 | 410.64 | 533.36 | 630.12 | 718.62 | 946.36 |
| 77 | 422.44 | 548.70 | 651.36 | 745.76 | 979.40 | 455.48 | 591.18 | 702.10 | 802.40 | 1054.92 |
| 78 | 468.46 | 610.06 | 729.24 | 834.26 | 1092.68 | 501.50 | 652.54 | 779.98 | 890.90 | 1168.20 |
| 79 | 515.66 | 672.60 | 804.76 | 922.76 | 1208.32 | 546.34 | 713.90 | 854.32 | 979.40 | 1282.66 |
| 80 | 559.32 | 731.60 | 877.92 | 1005.36 | 1315.70 | 591.18 | 772.90 | 926.30 | 1062.00 | 1390.04 |
| 81 | 601.80 | 788.24 | 941.64 | 1079.70 | 1413.64 | 633.66 | 829.54 | 991.20 | 1136.34 | 1487.98 |
| 82 | 641.92 | 837.80 | 1004.18 | 1149.32 | 1505.68 | 674.96 | 882.64 | 1054.92 | 1208.32 | 1582.38 |
| 83 | 683.22 | 890.90 | 1065.54 | 1218.94 | 1598.90 | 716.26 | 934.56 | 1118.64 | 1279.12 | 1677.96 |
| 84 | 725.70 | 945.18 | 1130.44 | 1293.28 | 1695.66 | 758.74 | 991.20 | 1184.72 | 1354.64 | 1775.90 |
| 85 | 771.72 | 1005.36 | 1202.42 | 1373.52 | 1805.40 | 807.12 | 1051.38 | 1257.88 | 1437.24 | 1886.82 |
| 86 | 822.46 | 1071.44 | 1279.12 | 1460.84 | 1919.86 | 857.86 | 1117.46 | 1334.58 | 1524.56 | 2001.28 |
| 87 | 875.56 | 1138.70 | 1361.72 | 1551.70 | 2041.40 | 910.96 | 1184.72 | 1417.18 | 1615.42 | 2122.82 |
| 88 | 932.20 | 1213.04 | 1449.04 | 1652.00 | 2173.56 | 967.60 | 1259.06 | 1504.50 | 1715.72 | 2254.98 |
| 89 | 994.74 | 1293.28 | 1543.44 | 1758.20 | 2315.16 | 1030.14 | 1339.30 | 1598.90 | 1821.92 | 2396.58 |
| 90 | 1063.18 | 1380.60 | 1647.28 | 1876.20 | 2470.92 | 1098.58 | 1426.62 | 1702.74 | 1939.92 | 2552.34 |
| 91 | 1136.34 | 1475.00 | 1758.20 | 2002.46 | 2637.30 | 1171.74 | 1521.02 | 1813.66 | 2066.18 | 2718.72 |
| 92 | 1213.04 | 1574.12 | 1876.20 | 2134.62 | 2815.48 | 1248.44 | 1620.14 | 1931.66 | 2198.34 | 2896.90 |
| 93 | 1296.82 | 1681.50 | 2002.46 | 2278.58 | 3004.28 | 1332.22 | 1727.52 | 2057.92 | 2342.30 | 3085.70 |
| 94 | 1386.50 | 1798.32 | 2140.52 | 2434.34 | 3210.78 | 1421.90 | 1844.34 | 2195.98 | 2498.06 | 3292.20 |
| 95 | 1484.44 | 1925.76 | 2291.56 | 2604.26 | 3437.34 | 1519.84 | 1971.78 | 2347.02 | 2667.98 | 3518.76 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 30 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 31 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 32 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 33 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 34 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 35 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 36 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 37 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 38 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 39 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 40 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 99.12 | 133.34 |
| 41 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 99.12 | 133.34 |
| 42 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 99.12 | 133.34 |
| 43 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 99.12 | 133.34 |
| 44 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 99.12 | 133.34 |
| 45 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 46 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 47 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 48 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 49 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 50 | 51.92 | 66.08 | 76.70 | 86.14 | 115.64 | 70.80 | 88.50 | 103.84 | 116.82 | 155.76 |
| 51 | 54.28 | 67.26 | 79.06 | 88.50 | 119.18 | 71.98 | 90.86 | 106.20 | 119.18 | 159.30 |
| 52 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 | 73.16 | 93.22 | 108.56 | 122.72 | 162.84 |
| 53 | 56.64 | 71.98 | 84.96 | 95.58 | 127.44 | 73.16 | 95.58 | 110.92 | 125.08 | 166.38 |
| 54 | 59.00 | 75.52 | 87.32 | 99.12 | 129.80 | 75.52 | 97.94 | 113.28 | 128.62 | 168.74 |
| 55 | 61.36 | 77.88 | 89.68 | 101.48 | 135.70 | 77.88 | 100.30 | 114.46 | 129.80 | 173.46 |
| 56 | 64.90 | 81.42 | 95.58 | 107.38 | 142.78 | 81.42 | 103.84 | 121.54 | 136.88 | 181.72 |
| 57 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 | 84.96 | 108.56 | 127.44 | 145.14 | 191.16 |
| 58 | 73.16 | 92.04 | 107.38 | 123.90 | 164.02 | 90.86 | 115.64 | 134.52 | 152.22 | 202.96 |
| 59 | 77.88 | 99.12 | 116.82 | 132.16 | 174.64 | 95.58 | 122.72 | 142.78 | 161.66 | 214.76 |
| 60 | 82.60 | 106.20 | 125.08 | 140.42 | 187.62 | 100.30 | 129.80 | 152.22 | 171.10 | 227.74 |
| 61 | 89.68 | 114.46 | 133.34 | 151.04 | 200.60 | 108.56 | 139.24 | 161.66 | 182.90 | 243.08 |
| 62 | 94.40 | 122.72 | 143.96 | 161.66 | 213.58 | 114.46 | 147.50 | 172.28 | 194.70 | 257.24 |
| 63 | 101.48 | 129.80 | 153.40 | 173.46 | 230.10 | 121.54 | 156.94 | 184.08 | 207.68 | 274.94 |
| 64 | 110.92 | 140.42 | 164.02 | 185.26 | 246.62 | 130.98 | 167.56 | 195.88 | 220.66 | 292.64 |
| 65 | 118.00 | 149.86 | 177.00 | 200.60 | 265.50 | 139.24 | 178.18 | 208.86 | 236.00 | 312.70 |
| 66 | 126.26 | 162.84 | 189.98 | 215.94 | 286.74 | 148.68 | 192.34 | 223.02 | 252.52 | 336.30 |
| 67 | 135.70 | 173.46 | 204.14 | 231.28 | 304.44 | 158.12 | 201.78 | 238.36 | 270.22 | 356.36 |
| 68 | 143.96 | 185.26 | 219.48 | 248.98 | 329.22 | 167.56 | 215.94 | 254.88 | 287.92 | 381.14 |
| 69 | 158.12 | 201.78 | 239.54 | 271.40 | 356.36 | 181.72 | 232.46 | 274.94 | 312.70 | 410.64 |
| 70 | 174.64 | 223.02 | 264.32 | 298.54 | 394.12 | 198.24 | 253.70 | 300.90 | 341.02 | 449.58 |
| 71 | 192.34 | 248.98 | 292.64 | 335.12 | 438.96 | 218.30 | 282.02 | 331.58 | 377.60 | 497.96 |
| 72 | 215.94 | 277.30 | 328.04 | 372.88 | 492.06 | 241.90 | 311.52 | 368.16 | 417.72 | 552.24 |
| 73 | 241.90 | 311.52 | 366.98 | 416.54 | 551.06 | 269.04 | 346.92 | 409.46 | 464.92 | 613.60 |
| 74 | 270.22 | 348.10 | 410.64 | 467.28 | 617.14 | 298.54 | 384.68 | 455.48 | 516.84 | 682.04 |
| 75 | 300.90 | 388.22 | 460.20 | 523.92 | 690.30 | 330.40 | 427.16 | 503.86 | 573.48 | 756.38 |
| 76 | 337.48 | 435.42 | 516.84 | 588.82 | 775.26 | 365.80 | 475.54 | 562.86 | 639.56 | 842.52 |
| 77 | 375.24 | 487.34 | 580.56 | 663.16 | 872.02 | 404.74 | 525.10 | 625.40 | 713.90 | 939.28 |
| 78 | 416.54 | 543.98 | 647.82 | 742.22 | 973.50 | 446.04 | 580.56 | 693.84 | 791.78 | 1039.58 |
| 79 | 457.84 | 599.44 | 717.44 | 820.10 | 1074.98 | 486.16 | 636.02 | 761.10 | 870.84 | 1141.06 |
| 80 | 499.14 | 651.36 | 779.98 | 894.44 | 1170.56 | 527.46 | 689.12 | 823.64 | 945.18 | 1236.64 |
| 81 | 535.72 | 699.74 | 838.98 | 961.70 | 1257.88 | 564.04 | 737.50 | 883.82 | 1012.44 | 1323.96 |
| 82 | 571.12 | 745.76 | 893.26 | 1023.06 | 1340.48 | 600.62 | 784.70 | 940.46 | 1076.16 | 1408.92 |
| 83 | 606.52 | 792.96 | 947.54 | 1084.42 | 1421.90 | 636.02 | 831.90 | 994.74 | 1137.52 | 1491.52 |
| 84 | 646.64 | 841.34 | 1006.54 | 1150.50 | 1509.22 | 676.14 | 881.46 | 1052.56 | 1204.78 | 1581.20 |
| 85 | 687.94 | 895.62 | 1071.44 | 1223.66 | 1604.80 | 718.62 | 936.92 | 1119.82 | 1277.94 | 1677.96 |
| 86 | 731.60 | 952.26 | 1138.70 | 1301.54 | 1708.64 | 762.28 | 993.56 | 1187.08 | 1355.82 | 1781.80 |
| 87 | 779.98 | 1013.62 | 1211.86 | 1382.96 | 1816.02 | 810.66 | 1054.92 | 1260.24 | 1437.24 | 1889.18 |
| 88 | 829.54 | 1079.70 | 1288.56 | 1470.28 | 1932.84 | 860.22 | 1121.00 | 1336.94 | 1524.56 | 2006.00 |
| 89 | 886.18 | 1151.68 | 1373.52 | 1565.86 | 2059.10 | 916.86 | 1192.98 | 1421.90 | 1620.14 | 2132.26 |
| 90 | 946.36 | 1229.56 | 1466.74 | 1670.88 | 2198.34 | 977.04 | 1270.86 | 1515.12 | 1725.16 | 2271.50 |
| 91 | 1011.26 | 1313.34 | 1565.86 | 1782.98 | 2347.02 | 1041.94 | 1354.64 | 1614.24 | 1837.26 | 2420.18 |
| 92 | 1080.88 | 1401.84 | 1669.70 | 1902.16 | 2505.14 | 1111.56 | 1443.14 | 1718.08 | 1956.44 | 2578.30 |
| 93 | 1154.04 | 1497.42 | 1781.80 | 2029.60 | 2672.70 | 1184.72 | 1538.72 | 1830.18 | 2083.88 | 2745.86 |
| 94 | 1234.28 | 1601.26 | 1905.70 | 2167.66 | 2856.78 | 1264.96 | 1642.56 | 1954.08 | 2221.94 | 2929.94 |
| 95 | 1322.78 | 1713.36 | 2039.04 | 2319.88 | 3058.56 | 1353.46 | 1754.66 | 2087.42 | 2374.16 | 3131.72 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 30 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 31 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 32 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 33 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 34 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 35 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 36 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 37 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 38 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 39 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 40 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 54.28 | 69.62 | 80.24 | 89.68 | 119.18 |
| 41 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 54.28 | 69.62 | 80.24 | 89.68 | 119.18 |
| 42 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 54.28 | 69.62 | 80.24 | 89.68 | 119.18 |
| 43 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 54.28 | 69.62 | 80.24 | 89.68 | 119.18 |
| 44 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 54.28 | 69.62 | 80.24 | 89.68 | 119.18 |
| 45 | 43.66 | 54.28 | 62.54 | 70.80 | 94.40 | 57.82 | 73.16 | 83.78 | 95.58 | 126.26 |
| 46 | 43.66 | 54.28 | 62.54 | 70.80 | 94.40 | 57.82 | 73.16 | 83.78 | 95.58 | 126.26 |
| 47 | 43.66 | 54.28 | 62.54 | 70.80 | 94.40 | 57.82 | 73.16 | 83.78 | 95.58 | 126.26 |
| 48 | 43.66 | 54.28 | 62.54 | 70.80 | 94.40 | 57.82 | 73.16 | 83.78 | 95.58 | 126.26 |
| 49 | 43.66 | 54.28 | 62.54 | 70.80 | 94.40 | 57.82 | 73.16 | 83.78 | 95.58 | 126.26 |
| 50 | 47.20 | 60.18 | 69.62 | 79.06 | 103.84 | 63.72 | 81.42 | 94.40 | 107.38 | 141.60 |
| 51 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 | 64.90 | 82.60 | 96.76 | 108.56 | 145.14 |
| 52 | 49.56 | 63.72 | 74.34 | 84.96 | 112.10 | 66.08 | 84.96 | 99.12 | 110.92 | 148.68 |
| 53 | 51.92 | 67.26 | 76.70 | 86.14 | 115.64 | 68.44 | 87.32 | 100.30 | 113.28 | 151.04 |
| 54 | 53.10 | 67.26 | 79.06 | 88.50 | 119.18 | 69.62 | 87.32 | 102.66 | 115.64 | 153.40 |
| 55 | 55.46 | 69.62 | 82.60 | 92.04 | 122.72 | 70.80 | 89.68 | 105.02 | 119.18 | 156.94 |
| 56 | 59.00 | 74.34 | 87.32 | 99.12 | 129.80 | 74.34 | 94.40 | 110.92 | 125.08 | 165.20 |
| 57 | 62.54 | 79.06 | 92.04 | 103.84 | 139.24 | 77.88 | 99.12 | 116.82 | 130.98 | 174.64 |
| 58 | 66.08 | 86.14 | 99.12 | 112.10 | 147.50 | 81.42 | 106.20 | 122.72 | 139.24 | 182.90 |
| 59 | 71.98 | 90.86 | 107.38 | 120.36 | 158.12 | 87.32 | 110.92 | 130.98 | 147.50 | 194.70 |
| 60 | 75.52 | 96.76 | 113.28 | 127.44 | 169.92 | 92.04 | 118.00 | 139.24 | 155.76 | 207.68 |
| 61 | 82.60 | 105.02 | 121.54 | 139.24 | 182.90 | 99.12 | 126.26 | 147.50 | 167.56 | 220.66 |
| 62 | 86.14 | 110.92 | 128.62 | 147.50 | 195.88 | 103.84 | 134.52 | 155.76 | 178.18 | 234.82 |
| 63 | 93.22 | 119.18 | 139.24 | 158.12 | 208.86 | 112.10 | 142.78 | 166.38 | 188.80 | 250.16 |
| 64 | 100.30 | 127.44 | 148.68 | 168.74 | 223.02 | 118.00 | 151.04 | 178.18 | 200.60 | 266.68 |
| 65 | 106.20 | 136.88 | 160.48 | 181.72 | 240.72 | 125.08 | 161.66 | 189.98 | 214.76 | 285.56 |
| 66 | 114.46 | 147.50 | 173.46 | 195.88 | 259.60 | 134.52 | 173.46 | 204.14 | 230.10 | 305.62 |
| 67 | 121.54 | 156.94 | 185.26 | 210.04 | 277.30 | 142.78 | 182.90 | 215.94 | 245.44 | 324.50 |
| 68 | 130.98 | 168.74 | 198.24 | 226.56 | 299.72 | 152.22 | 195.88 | 231.28 | 261.96 | 346.92 |
| 69 | 142.78 | 184.08 | 217.12 | 245.44 | 325.68 | 164.02 | 211.22 | 250.16 | 283.20 | 374.06 |
| 70 | 158.12 | 204.14 | 238.36 | 272.58 | 359.90 | 180.54 | 232.46 | 272.58 | 310.34 | 410.64 |
| 71 | 177.00 | 225.38 | 266.68 | 304.44 | 400.02 | 199.42 | 256.06 | 302.08 | 343.38 | 453.12 |
| 72 | 195.88 | 252.52 | 299.72 | 339.84 | 448.40 | 220.66 | 283.20 | 335.12 | 381.14 | 503.86 |
| 73 | 220.66 | 283.20 | 335.12 | 379.96 | 500.32 | 245.44 | 316.24 | 374.06 | 422.44 | 558.14 |
| 74 | 245.44 | 317.42 | 374.06 | 424.80 | 561.68 | 271.40 | 350.46 | 413.00 | 470.82 | 620.68 |
| 75 | 274.94 | 355.18 | 420.08 | 477.90 | 627.76 | 300.90 | 389.40 | 460.20 | 522.74 | 689.12 |
| 76 | 306.80 | 396.48 | 470.82 | 536.90 | 705.64 | 332.76 | 431.88 | 510.94 | 582.92 | 767.00 |
| 77 | 341.02 | 443.68 | 528.64 | 604.16 | 794.14 | 368.16 | 479.08 | 569.94 | 650.18 | 855.50 |
| 78 | 378.78 | 494.42 | 590.00 | 676.14 | 886.18 | 405.92 | 528.64 | 630.12 | 722.16 | 946.36 |
| 79 | 417.72 | 546.34 | 651.36 | 746.94 | 977.04 | 443.68 | 579.38 | 691.48 | 791.78 | 1037.22 |
| 80 | 454.30 | 592.36 | 710.36 | 814.20 | 1064.36 | 479.08 | 626.58 | 751.66 | 860.22 | 1124.54 |
| 81 | 487.34 | 636.02 | 762.28 | 875.56 | 1144.60 | 513.30 | 670.24 | 802.40 | 921.58 | 1207.14 |
| 82 | 520.38 | 679.68 | 814.20 | 931.02 | 1218.94 | 547.52 | 715.08 | 855.50 | 979.40 | 1282.66 |
| 83 | 551.06 | 722.16 | 863.76 | 987.66 | 1295.64 | 578.20 | 757.56 | 906.24 | 1037.22 | 1359.36 |
| 84 | 587.64 | 764.64 | 915.68 | 1045.48 | 1373.52 | 614.78 | 802.40 | 959.34 | 1096.22 | 1438.42 |
| 85 | 626.58 | 815.38 | 973.50 | 1112.74 | 1462.02 | 654.90 | 851.96 | 1017.16 | 1163.48 | 1528.10 |
| 86 | 666.70 | 868.48 | 1036.04 | 1183.54 | 1555.24 | 695.02 | 905.06 | 1079.70 | 1234.28 | 1621.32 |
| 87 | 710.36 | 923.94 | 1102.12 | 1257.88 | 1654.36 | 738.68 | 960.52 | 1145.78 | 1308.62 | 1720.44 |
| 88 | 756.38 | 984.12 | 1172.92 | 1338.12 | 1760.56 | 784.70 | 1020.70 | 1216.58 | 1388.86 | 1826.64 |
| 89 | 807.12 | 1047.84 | 1249.62 | 1424.26 | 1875.02 | 835.44 | 1084.42 | 1293.28 | 1475.00 | 1941.10 |
| 90 | 861.40 | 1119.82 | 1333.40 | 1519.84 | 2001.28 | 889.72 | 1156.40 | 1377.06 | 1570.58 | 2067.36 |
| 91 | 920.40 | 1195.34 | 1423.08 | 1622.50 | 2136.98 | 948.72 | 1231.92 | 1466.74 | 1673.24 | 2203.06 |
| 92 | 984.12 | 1276.76 | 1519.84 | 1729.88 | 2279.76 | 1012.44 | 1313.34 | 1563.50 | 1780.62 | 2345.84 |
| 93 | 1051.38 | 1362.90 | 1622.50 | 1845.52 | 2433.16 | 1079.70 | 1399.48 | 1666.16 | 1896.26 | 2499.24 |
| 94 | 1124.54 | 1457.30 | 1733.42 | 1971.78 | 2600.72 | 1152.86 | 1493.88 | 1777.08 | 2022.52 | 2666.80 |
| 95 | 1203.60 | 1561.14 | 1854.96 | 2109.84 | 2783.62 | 1231.92 | 1597.72 | 1898.62 | 2160.58 | 2849.70 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 30 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 31 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 32 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 33 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 34 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 35 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 36 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 37 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 38 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 39 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 40 | 36.58 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 |
| 41 | 36.58 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 |
| 42 | 36.58 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 |
| 43 | 36.58 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 |
| 44 | 36.58 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 |
| 45 | 37.76 | 48.38 | 57.82 | 64.90 | 86.14 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 46 | 37.76 | 48.38 | 57.82 | 64.90 | 86.14 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 47 | 37.76 | 48.38 | 57.82 | 64.90 | 86.14 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 48 | 37.76 | 48.38 | 57.82 | 64.90 | 86.14 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 49 | 37.76 | 48.38 | 57.82 | 64.90 | 86.14 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 50 | 43.66 | 55.46 | 64.90 | 71.98 | 96.76 | 59.00 | 75.52 | 86.14 | 96.76 | 130.98 |
| 51 | 44.84 | 56.64 | 67.26 | 75.52 | 99.12 | 60.18 | 75.52 | 89.68 | 100.30 | 133.34 |
| 52 | 47.20 | 59.00 | 67.26 | 77.88 | 102.66 | 61.36 | 77.88 | 89.68 | 102.66 | 136.88 |
| 53 | 47.20 | 60.18 | 69.62 | 80.24 | 106.20 | 61.36 | 79.06 | 92.04 | 105.02 | 139.24 |
| 54 | 48.38 | 63.72 | 73.16 | 83.78 | 109.74 | 62.54 | 82.60 | 95.58 | 107.38 | 141.60 |
| 55 | 49.56 | 64.90 | 75.52 | 84.96 | 113.28 | 63.72 | 83.78 | 96.76 | 109.74 | 145.14 |
| 56 | 53.10 | 68.44 | 80.24 | 89.68 | 119.18 | 67.26 | 87.32 | 102.66 | 114.46 | 152.22 |
| 57 | 55.46 | 73.16 | 84.96 | 96.76 | 127.44 | 69.62 | 92.04 | 106.20 | 121.54 | 160.48 |
| 58 | 60.18 | 76.70 | 89.68 | 103.84 | 136.88 | 74.34 | 95.58 | 112.10 | 128.62 | 169.92 |
| 59 | 64.90 | 83.78 | 96.76 | 109.74 | 147.50 | 80.24 | 102.66 | 120.36 | 135.70 | 180.54 |
| 60 | 68.44 | 88.50 | 103.84 | 116.82 | 156.94 | 82.60 | 108.56 | 126.26 | 143.96 | 191.16 |
| 61 | 74.34 | 95.58 | 112.10 | 127.44 | 167.56 | 89.68 | 115.64 | 136.88 | 154.58 | 202.96 |
| 62 | 79.06 | 102.66 | 119.18 | 135.70 | 179.36 | 95.58 | 123.90 | 142.78 | 164.02 | 215.94 |
| 63 | 84.96 | 109.74 | 127.44 | 145.14 | 192.34 | 100.30 | 132.16 | 153.40 | 174.64 | 230.10 |
| 64 | 92.04 | 118.00 | 138.06 | 156.94 | 206.50 | 108.56 | 140.42 | 165.20 | 186.44 | 246.62 |
| 65 | 96.76 | 126.26 | 148.68 | 169.92 | 221.84 | 114.46 | 149.86 | 175.82 | 200.60 | 263.14 |
| 66 | 103.84 | 135.70 | 160.48 | 181.72 | 239.54 | 121.54 | 160.48 | 188.80 | 213.58 | 283.20 |
| 67 | 112.10 | 145.14 | 171.10 | 193.52 | 254.88 | 129.80 | 169.92 | 199.42 | 226.56 | 299.72 |
| 68 | 120.36 | 156.94 | 182.90 | 210.04 | 276.12 | 140.42 | 182.90 | 213.58 | 243.08 | 319.78 |
| 69 | 129.80 | 168.74 | 200.60 | 227.74 | 300.90 | 148.68 | 194.70 | 230.10 | 263.14 | 345.74 |
| 70 | 142.78 | 187.62 | 220.66 | 251.34 | 332.76 | 162.84 | 213.58 | 251.34 | 287.92 | 379.96 |
| 71 | 159.30 | 211.22 | 246.62 | 280.84 | 370.52 | 180.54 | 238.36 | 279.66 | 317.42 | 418.90 |
| 72 | 180.54 | 234.82 | 276.12 | 313.88 | 415.36 | 200.60 | 263.14 | 310.34 | 351.64 | 466.10 |
| 73 | 199.42 | 264.32 | 309.16 | 351.64 | 464.92 | 221.84 | 293.82 | 344.56 | 391.76 | 518.02 |
| 74 | 223.02 | 295.00 | 346.92 | 394.12 | 521.56 | 247.80 | 325.68 | 384.68 | 435.42 | 575.84 |
| 75 | 250.16 | 330.40 | 388.22 | 442.50 | 582.92 | 274.94 | 362.26 | 425.98 | 486.16 | 638.38 |
| 76 | 279.66 | 370.52 | 436.60 | 497.96 | 654.90 | 303.26 | 402.38 | 474.36 | 541.62 | 711.54 |
| 77 | 312.70 | 413.00 | 489.70 | 560.50 | 736.32 | 336.30 | 446.04 | 527.46 | 602.98 | 792.96 |
| 78 | 346.92 | 460.20 | 547.52 | 625.40 | 821.28 | 371.70 | 492.06 | 585.28 | 669.06 | 877.92 |
| 79 | 381.14 | 507.40 | 605.34 | 692.66 | 907.42 | 403.56 | 538.08 | 641.92 | 735.14 | 964.06 |
| 80 | 414.18 | 552.24 | 659.62 | 755.20 | 987.66 | 437.78 | 584.10 | 696.20 | 797.68 | 1043.12 |
| 81 | 444.86 | 595.90 | 706.82 | 810.66 | 1062.00 | 468.46 | 627.76 | 745.76 | 854.32 | 1118.64 |
| 82 | 475.54 | 632.48 | 755.20 | 863.76 | 1131.62 | 499.14 | 665.52 | 794.14 | 907.42 | 1189.44 |
| 83 | 505.04 | 672.60 | 800.04 | 916.86 | 1200.06 | 529.82 | 705.64 | 838.98 | 961.70 | 1260.24 |
| 84 | 535.72 | 713.90 | 849.60 | 971.14 | 1274.40 | 561.68 | 748.12 | 889.72 | 1017.16 | 1335.76 |
| 85 | 569.94 | 759.92 | 902.70 | 1032.50 | 1354.64 | 595.90 | 794.14 | 944.00 | 1079.70 | 1416.00 |
| 86 | 607.70 | 808.30 | 961.70 | 1097.40 | 1441.96 | 633.66 | 842.52 | 1003.00 | 1144.60 | 1503.32 |
| 87 | 646.64 | 860.22 | 1021.88 | 1167.02 | 1532.82 | 672.60 | 894.44 | 1063.18 | 1214.22 | 1594.18 |
| 88 | 690.30 | 916.86 | 1087.96 | 1241.36 | 1631.94 | 716.26 | 951.08 | 1129.26 | 1288.56 | 1693.30 |
| 89 | 735.14 | 977.04 | 1158.76 | 1321.60 | 1738.14 | 761.10 | 1011.26 | 1200.06 | 1368.80 | 1799.50 |
| 90 | 785.88 | 1043.12 | 1236.64 | 1408.92 | 1854.96 | 811.84 | 1077.34 | 1277.94 | 1456.12 | 1916.32 |
| 91 | 838.98 | 1112.74 | 1320.42 | 1504.50 | 1980.04 | 864.94 | 1146.96 | 1361.72 | 1551.70 | 2041.40 |
| 92 | 896.80 | 1188.26 | 1408.92 | 1603.62 | 2113.38 | 922.76 | 1222.48 | 1450.22 | 1650.82 | 2174.74 |
| 93 | 958.16 | 1269.68 | 1503.32 | 1712.18 | 2254.98 | 984.12 | 1303.90 | 1544.62 | 1759.38 | 2316.34 |
| 94 | 1025.42 | 1357.00 | 1607.16 | 1829.00 | 2409.56 | 1051.38 | 1391.22 | 1648.46 | 1876.20 | 2470.92 |
| 95 | 1098.58 | 1452.58 | 1719.26 | 1956.44 | 2579.48 | 1124.54 | 1486.80 | 1760.56 | 2003.64 | 2640.84 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 30 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 31 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 32 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 33 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 34 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 35 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 36 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 37 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 38 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 39 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 40 | 54.28 | 67.26 | 79.06 | 87.32 | 118.00 | 73.16 | 90.86 | 105.02 | 116.82 | 158.12 |
| 41 | 54.28 | 67.26 | 79.06 | 87.32 | 118.00 | 73.16 | 90.86 | 105.02 | 116.82 | 158.12 |
| 42 | 54.28 | 67.26 | 79.06 | 87.32 | 118.00 | 73.16 | 90.86 | 105.02 | 116.82 | 158.12 |
| 43 | 54.28 | 67.26 | 79.06 | 87.32 | 118.00 | 73.16 | 90.86 | 105.02 | 116.82 | 158.12 |
| 44 | 54.28 | 67.26 | 79.06 | 87.32 | 118.00 | 73.16 | 90.86 | 105.02 | 116.82 | 158.12 |
| 45 | 57.82 | 70.80 | 82.60 | 92.04 | 125.08 | 76.70 | 95.58 | 110.92 | 123.90 | 167.56 |
| 46 | 57.82 | 70.80 | 82.60 | 92.04 | 125.08 | 76.70 | 95.58 | 110.92 | 123.90 | 167.56 |
| 47 | 57.82 | 70.80 | 82.60 | 92.04 | 125.08 | 76.70 | 95.58 | 110.92 | 123.90 | 167.56 |
| 48 | 57.82 | 70.80 | 82.60 | 92.04 | 125.08 | 76.70 | 95.58 | 110.92 | 123.90 | 167.56 |
| 49 | 57.82 | 70.80 | 82.60 | 92.04 | 125.08 | 76.70 | 95.58 | 110.92 | 123.90 | 167.56 |
| 50 | 63.72 | 80.24 | 92.04 | 103.84 | 138.06 | 84.96 | 107.38 | 123.90 | 139.24 | 185.26 |
| 51 | 66.08 | 82.60 | 95.58 | 107.38 | 142.78 | 88.50 | 109.74 | 126.26 | 141.60 | 189.98 |
| 52 | 68.44 | 84.96 | 99.12 | 110.92 | 147.50 | 89.68 | 112.10 | 129.80 | 145.14 | 193.52 |
| 53 | 69.62 | 87.32 | 101.48 | 114.46 | 152.22 | 92.04 | 114.46 | 132.16 | 148.68 | 199.42 |
| 54 | 71.98 | 90.86 | 105.02 | 118.00 | 156.94 | 93.22 | 118.00 | 135.70 | 152.22 | 204.14 |
| 55 | 75.52 | 94.40 | 107.38 | 121.54 | 162.84 | 96.76 | 121.54 | 139.24 | 155.76 | 208.86 |
| 56 | 79.06 | 99.12 | 114.46 | 128.62 | 171.10 | 100.30 | 126.26 | 146.32 | 162.84 | 218.30 |
| 57 | 83.78 | 106.20 | 121.54 | 136.88 | 182.90 | 105.02 | 133.34 | 153.40 | 172.28 | 230.10 |
| 58 | 89.68 | 112.10 | 130.98 | 146.32 | 195.88 | 110.92 | 140.42 | 162.84 | 181.72 | 243.08 |
| 59 | 96.76 | 120.36 | 140.42 | 156.94 | 210.04 | 118.00 | 148.68 | 172.28 | 193.52 | 258.42 |
| 60 | 102.66 | 128.62 | 149.86 | 167.56 | 224.20 | 125.08 | 158.12 | 182.90 | 205.32 | 273.76 |
| 61 | 109.74 | 138.06 | 160.48 | 180.54 | 240.72 | 133.34 | 167.56 | 194.70 | 218.30 | 291.46 |
| 62 | 118.00 | 147.50 | 171.10 | 192.34 | 257.24 | 141.60 | 178.18 | 206.50 | 232.46 | 310.34 |
| 63 | 125.08 | 156.94 | 182.90 | 206.50 | 274.94 | 149.86 | 188.80 | 219.48 | 246.62 | 329.22 |
| 64 | 133.34 | 169.92 | 197.06 | 220.66 | 295.00 | 159.30 | 202.96 | 234.82 | 263.14 | 351.64 |
| 65 | 142.78 | 182.90 | 211.22 | 237.18 | 318.60 | 169.92 | 217.12 | 251.34 | 282.02 | 376.42 |
| 66 | 154.58 | 195.88 | 227.74 | 256.06 | 342.20 | 181.72 | 231.28 | 269.04 | 302.08 | 403.56 |
| 67 | 166.38 | 210.04 | 245.44 | 274.94 | 366.98 | 194.70 | 245.44 | 286.74 | 322.14 | 429.52 |
| 68 | 178.18 | 226.56 | 263.14 | 297.36 | 396.48 | 207.68 | 263.14 | 306.80 | 344.56 | 460.20 |
| 69 | 193.52 | 245.44 | 287.92 | 324.50 | 431.88 | 223.02 | 283.20 | 331.58 | 374.06 | 496.78 |
| 70 | 214.76 | 271.40 | 318.60 | 358.72 | 477.90 | 244.26 | 310.34 | 363.44 | 409.46 | 545.16 |
| 71 | 238.36 | 304.44 | 355.18 | 400.02 | 532.18 | 270.22 | 344.56 | 402.38 | 453.12 | 602.98 |
| 72 | 267.86 | 339.84 | 396.48 | 448.40 | 595.90 | 300.90 | 382.32 | 446.04 | 503.86 | 670.24 |
| 73 | 299.72 | 381.14 | 446.04 | 501.50 | 667.88 | 333.94 | 424.80 | 496.78 | 559.32 | 744.58 |
| 74 | 335.12 | 425.98 | 499.14 | 562.86 | 749.30 | 370.52 | 472.00 | 552.24 | 621.86 | 828.36 |
| 75 | 374.06 | 476.72 | 559.32 | 631.30 | 838.98 | 410.64 | 523.92 | 613.60 | 692.66 | 920.40 |
| 76 | 418.90 | 536.90 | 630.12 | 711.54 | 944.00 | 455.48 | 584.10 | 684.40 | 772.90 | 1026.60 |
| 77 | 468.46 | 601.80 | 709.18 | 803.58 | 1064.36 | 503.86 | 649.00 | 764.64 | 864.94 | 1145.78 |
| 78 | 520.38 | 671.42 | 792.96 | 900.34 | 1189.44 | 555.78 | 717.44 | 847.24 | 961.70 | 1272.04 |
| 79 | 573.48 | 741.04 | 876.74 | 995.92 | 1315.70 | 608.88 | 787.06 | 931.02 | 1057.28 | 1397.12 |
| 80 | 624.22 | 805.94 | 955.80 | 1086.78 | 1436.06 | 659.62 | 853.14 | 1011.26 | 1149.32 | 1517.48 |
| 81 | 671.42 | 867.30 | 1027.78 | 1168.20 | 1543.44 | 706.82 | 914.50 | 1083.24 | 1231.92 | 1626.04 |
| 82 | 716.26 | 925.12 | 1096.22 | 1243.72 | 1642.56 | 752.84 | 972.32 | 1152.86 | 1307.44 | 1727.52 |
| 83 | 761.10 | 980.58 | 1162.30 | 1319.24 | 1744.04 | 797.68 | 1030.14 | 1220.12 | 1384.14 | 1831.36 |
| 84 | 808.30 | 1043.12 | 1234.28 | 1399.48 | 1850.24 | 847.24 | 1092.68 | 1293.28 | 1465.56 | 1938.74 |
| 85 | 860.22 | 1109.20 | 1312.16 | 1486.80 | 1968.24 | 899.16 | 1159.94 | 1372.34 | 1555.24 | 2057.92 |
| 86 | 916.86 | 1180.00 | 1395.94 | 1581.20 | 2093.32 | 955.80 | 1230.74 | 1456.12 | 1649.64 | 2183.00 |
| 87 | 975.86 | 1255.52 | 1484.44 | 1680.32 | 2226.66 | 1014.80 | 1306.26 | 1544.62 | 1748.76 | 2316.34 |
| 88 | 1039.58 | 1336.94 | 1580.02 | 1787.70 | 2369.44 | 1078.52 | 1387.68 | 1640.20 | 1856.14 | 2459.12 |
| 89 | 1109.20 | 1425.44 | 1682.68 | 1903.34 | 2524.02 | 1148.14 | 1476.18 | 1742.86 | 1971.78 | 2613.70 |
| 90 | 1184.72 | 1522.20 | 1795.96 | 2029.60 | 2693.94 | 1223.66 | 1572.94 | 1856.14 | 2098.04 | 2783.62 |
| 91 | 1266.14 | 1626.04 | 1917.50 | 2166.48 | 2875.66 | 1305.08 | 1676.78 | 1977.68 | 2234.92 | 2965.34 |
| 92 | 1352.28 | 1735.78 | 2046.12 | 2310.44 | 3068.00 | 1391.22 | 1786.52 | 2106.30 | 2378.88 | 3157.68 |
| 93 | 1444.32 | 1852.60 | 2184.18 | 2465.02 | 3275.68 | 1483.26 | 1903.34 | 2244.36 | 2533.46 | 3365.36 |
| 94 | 1544.62 | 1981.22 | 2334.04 | 2632.58 | 3499.88 | 1583.56 | 2031.96 | 2394.22 | 2701.02 | 3589.56 |
| 95 | 1655.54 | 2120.46 | 2498.06 | 2816.66 | 3746.50 | 1694.48 | 2171.20 | 2558.24 | 2885.10 | 3836.18 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 30 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 31 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 32 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 33 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 34 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 35 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 36 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 37 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 38 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 39 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 40 | 48.38 | 60.18 | 69.62 | 77.88 | 105.02 | 64.90 | 81.42 | 93.22 | 105.02 | 140.42 |
| 41 | 48.38 | 60.18 | 69.62 | 77.88 | 105.02 | 64.90 | 81.42 | 93.22 | 105.02 | 140.42 |
| 42 | 48.38 | 60.18 | 69.62 | 77.88 | 105.02 | 64.90 | 81.42 | 93.22 | 105.02 | 140.42 |
| 43 | 48.38 | 60.18 | 69.62 | 77.88 | 105.02 | 64.90 | 81.42 | 93.22 | 105.02 | 140.42 |
| 44 | 48.38 | 60.18 | 69.62 | 77.88 | 105.02 | 64.90 | 81.42 | 93.22 | 105.02 | 140.42 |
| 45 | 50.74 | 63.72 | 73.16 | 82.60 | 109.74 | 68.44 | 86.14 | 99.12 | 110.92 | 148.68 |
| 46 | 50.74 | 63.72 | 73.16 | 82.60 | 109.74 | 68.44 | 86.14 | 99.12 | 110.92 | 148.68 |
| 47 | 50.74 | 63.72 | 73.16 | 82.60 | 109.74 | 68.44 | 86.14 | 99.12 | 110.92 | 148.68 |
| 48 | 50.74 | 63.72 | 73.16 | 82.60 | 109.74 | 68.44 | 86.14 | 99.12 | 110.92 | 148.68 |
| 49 | 50.74 | 63.72 | 73.16 | 82.60 | 109.74 | 68.44 | 86.14 | 99.12 | 110.92 | 148.68 |
| 50 | 56.64 | 70.80 | 82.60 | 90.86 | 122.72 | 75.52 | 95.58 | 110.92 | 122.72 | 165.20 |
| 51 | 59.00 | 73.16 | 84.96 | 94.40 | 126.26 | 77.88 | 96.76 | 112.10 | 126.26 | 168.74 |
| 52 | 61.36 | 76.70 | 87.32 | 97.94 | 132.16 | 80.24 | 100.30 | 115.64 | 129.80 | 173.46 |
| 53 | 62.54 | 77.88 | 89.68 | 101.48 | 135.70 | 81.42 | 102.66 | 118.00 | 132.16 | 177.00 |
| 54 | 64.90 | 81.42 | 93.22 | 105.02 | 139.24 | 83.78 | 105.02 | 121.54 | 135.70 | 180.54 |
| 55 | 66.08 | 83.78 | 96.76 | 108.56 | 143.96 | 84.96 | 107.38 | 123.90 | 139.24 | 186.44 |
| 56 | 69.62 | 88.50 | 101.48 | 114.46 | 153.40 | 88.50 | 112.10 | 129.80 | 145.14 | 194.70 |
| 57 | 74.34 | 93.22 | 108.56 | 121.54 | 162.84 | 93.22 | 118.00 | 136.88 | 153.40 | 205.32 |
| 58 | 79.06 | 100.30 | 116.82 | 130.98 | 174.64 | 99.12 | 123.90 | 145.14 | 161.66 | 217.12 |
| 59 | 86.14 | 108.56 | 125.08 | 139.24 | 186.44 | 105.02 | 133.34 | 153.40 | 171.10 | 228.92 |
| 60 | 90.86 | 115.64 | 133.34 | 149.86 | 200.60 | 110.92 | 140.42 | 162.84 | 182.90 | 244.26 |
| 61 | 97.94 | 122.72 | 142.78 | 160.48 | 214.76 | 118.00 | 148.68 | 173.46 | 194.70 | 259.60 |
| 62 | 103.84 | 132.16 | 152.22 | 171.10 | 228.92 | 125.08 | 158.12 | 184.08 | 206.50 | 274.94 |
| 63 | 110.92 | 140.42 | 162.84 | 182.90 | 244.26 | 133.34 | 168.74 | 195.88 | 219.48 | 292.64 |
| 64 | 119.18 | 149.86 | 174.64 | 197.06 | 261.96 | 142.78 | 179.36 | 208.86 | 234.82 | 312.70 |
| 65 | 127.44 | 161.66 | 187.62 | 212.40 | 282.02 | 151.04 | 191.16 | 223.02 | 251.34 | 333.94 |
| 66 | 139.24 | 174.64 | 202.96 | 228.92 | 304.44 | 162.84 | 205.32 | 239.54 | 269.04 | 358.72 |
| 67 | 147.50 | 186.44 | 217.12 | 245.44 | 326.86 | 172.28 | 218.30 | 254.88 | 286.74 | 382.32 |
| 68 | 158.12 | 201.78 | 233.64 | 264.32 | 352.82 | 184.08 | 234.82 | 272.58 | 306.80 | 409.46 |
| 69 | 173.46 | 218.30 | 256.06 | 287.92 | 383.50 | 199.42 | 252.52 | 295.00 | 331.58 | 441.32 |
| 70 | 191.16 | 243.08 | 283.20 | 319.78 | 424.80 | 218.30 | 277.30 | 323.32 | 364.62 | 484.98 |
| 71 | 212.40 | 270.22 | 316.24 | 357.54 | 473.18 | 240.72 | 306.80 | 357.54 | 403.56 | 536.90 |
| 72 | 238.36 | 302.08 | 352.82 | 400.02 | 531.00 | 267.86 | 339.84 | 396.48 | 448.40 | 595.90 |
| 73 | 266.68 | 339.84 | 395.30 | 446.04 | 594.72 | 296.18 | 378.78 | 441.32 | 496.78 | 661.98 |
| 74 | 298.54 | 379.96 | 444.86 | 500.32 | 666.70 | 330.40 | 421.26 | 492.06 | 553.42 | 737.50 |
| 75 | 332.76 | 425.98 | 497.96 | 561.68 | 745.76 | 365.80 | 467.28 | 546.34 | 615.96 | 818.92 |
| 76 | 372.88 | 476.72 | 559.32 | 633.66 | 840.16 | 405.92 | 518.02 | 608.88 | 687.94 | 913.32 |
| 77 | 416.54 | 534.54 | 631.30 | 715.08 | 946.36 | 449.58 | 577.02 | 680.86 | 770.54 | 1019.52 |
| 78 | 462.56 | 597.08 | 705.64 | 800.04 | 1058.46 | 494.42 | 638.38 | 754.02 | 855.50 | 1131.62 |
| 79 | 510.94 | 659.62 | 781.16 | 886.18 | 1171.74 | 542.80 | 699.74 | 829.54 | 941.64 | 1243.72 |
| 80 | 555.78 | 717.44 | 850.78 | 966.42 | 1276.76 | 586.46 | 758.74 | 899.16 | 1021.88 | 1349.92 |
| 81 | 597.08 | 771.72 | 915.68 | 1039.58 | 1373.52 | 628.94 | 814.20 | 965.24 | 1095.04 | 1446.68 |
| 82 | 637.20 | 823.64 | 975.86 | 1108.02 | 1463.20 | 670.24 | 866.12 | 1025.42 | 1164.66 | 1538.72 |
| 83 | 677.32 | 873.20 | 1034.86 | 1174.10 | 1551.70 | 710.36 | 916.86 | 1085.60 | 1233.10 | 1629.58 |
| 84 | 718.62 | 927.48 | 1097.40 | 1244.90 | 1646.10 | 752.84 | 972.32 | 1149.32 | 1303.90 | 1725.16 |
| 85 | 765.82 | 986.48 | 1168.20 | 1323.96 | 1751.12 | 801.22 | 1032.50 | 1221.30 | 1384.14 | 1831.36 |
| 86 | 815.38 | 1050.20 | 1242.54 | 1407.74 | 1863.22 | 850.78 | 1096.22 | 1295.64 | 1467.92 | 1943.46 |
| 87 | 868.48 | 1117.46 | 1321.60 | 1496.24 | 1981.22 | 903.88 | 1163.48 | 1374.70 | 1556.42 | 2061.46 |
| 88 | 925.12 | 1189.44 | 1406.56 | 1590.64 | 2108.66 | 960.52 | 1235.46 | 1459.66 | 1650.82 | 2188.90 |
| 89 | 986.48 | 1268.50 | 1498.60 | 1694.48 | 2246.72 | 1021.88 | 1314.52 | 1551.70 | 1754.66 | 2326.96 |
| 90 | 1053.74 | 1354.64 | 1598.90 | 1806.58 | 2397.76 | 1089.14 | 1400.66 | 1652.00 | 1866.76 | 2478.00 |
| 91 | 1126.90 | 1446.68 | 1706.28 | 1928.12 | 2559.42 | 1162.30 | 1492.70 | 1759.38 | 1988.30 | 2639.66 |
| 92 | 1203.60 | 1544.62 | 1820.74 | 2056.74 | 2730.52 | 1239.00 | 1590.64 | 1873.84 | 2116.92 | 2810.76 |
| 93 | 1286.20 | 1648.46 | 1943.46 | 2193.62 | 2914.60 | 1321.60 | 1694.48 | 1996.56 | 2253.80 | 2994.84 |
| 94 | 1374.70 | 1762.92 | 2076.80 | 2343.48 | 3115.20 | 1410.10 | 1808.94 | 2129.90 | 2403.66 | 3195.44 |
| 95 | 1472.64 | 1886.82 | 2223.12 | 2507.50 | 3334.68 | 1508.04 | 1932.84 | 2276.22 | 2567.68 | 3414.92 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 30 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 31 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 32 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 33 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 34 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 35 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 36 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 37 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 38 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 39 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 40 | 43.66 | 54.28 | 62.54 | 70.80 | 95.58 | 59.00 | 73.16 | 84.96 | 94.40 | 127.44 |
| 41 | 43.66 | 54.28 | 62.54 | 70.80 | 95.58 | 59.00 | 73.16 | 84.96 | 94.40 | 127.44 |
| 42 | 43.66 | 54.28 | 62.54 | 70.80 | 95.58 | 59.00 | 73.16 | 84.96 | 94.40 | 127.44 |
| 43 | 43.66 | 54.28 | 62.54 | 70.80 | 95.58 | 59.00 | 73.16 | 84.96 | 94.40 | 127.44 |
| 44 | 43.66 | 54.28 | 62.54 | 70.80 | 95.58 | 59.00 | 73.16 | 84.96 | 94.40 | 127.44 |
| 45 | 47.20 | 57.82 | 66.08 | 75.52 | 100.30 | 62.54 | 77.88 | 89.68 | 101.48 | 135.70 |
| 46 | 47.20 | 57.82 | 66.08 | 75.52 | 100.30 | 62.54 | 77.88 | 89.68 | 101.48 | 135.70 |
| 47 | 47.20 | 57.82 | 66.08 | 75.52 | 100.30 | 62.54 | 77.88 | 89.68 | 101.48 | 135.70 |
| 48 | 47.20 | 57.82 | 66.08 | 75.52 | 100.30 | 62.54 | 77.88 | 89.68 | 101.48 | 135.70 |
| 49 | 47.20 | 57.82 | 66.08 | 75.52 | 100.30 | 62.54 | 77.88 | 89.68 | 101.48 | 135.70 |
| 50 | 51.92 | 63.72 | 75.52 | 83.78 | 112.10 | 69.62 | 86.14 | 100.30 | 112.10 | 149.86 |
| 51 | 54.28 | 67.26 | 76.70 | 86.14 | 115.64 | 70.80 | 89.68 | 102.66 | 115.64 | 153.40 |
| 52 | 55.46 | 69.62 | 79.06 | 88.50 | 119.18 | 73.16 | 90.86 | 105.02 | 116.82 | 156.94 |
| 53 | 57.82 | 70.80 | 82.60 | 92.04 | 122.72 | 74.34 | 93.22 | 107.38 | 120.36 | 160.48 |
| 54 | 59.00 | 74.34 | 84.96 | 95.58 | 127.44 | 76.70 | 95.58 | 109.74 | 123.90 | 165.20 |
| 55 | 61.36 | 75.52 | 87.32 | 97.94 | 130.98 | 77.88 | 97.94 | 113.28 | 126.26 | 169.92 |
| 56 | 63.72 | 80.24 | 93.22 | 103.84 | 138.06 | 81.42 | 101.48 | 118.00 | 132.16 | 177.00 |
| 57 | 67.26 | 86.14 | 99.12 | 110.92 | 148.68 | 84.96 | 107.38 | 125.08 | 139.24 | 186.44 |
| 58 | 71.98 | 90.86 | 106.20 | 118.00 | 158.12 | 89.68 | 113.28 | 132.16 | 147.50 | 197.06 |
| 59 | 77.88 | 97.94 | 113.28 | 126.26 | 169.92 | 95.58 | 120.36 | 139.24 | 155.76 | 208.86 |
| 60 | 82.60 | 105.02 | 121.54 | 135.70 | 181.72 | 100.30 | 127.44 | 148.68 | 165.20 | 221.84 |
| 61 | 89.68 | 112.10 | 130.98 | 146.32 | 194.70 | 107.38 | 135.70 | 158.12 | 177.00 | 236.00 |
| 62 | 94.40 | 119.18 | 138.06 | 155.76 | 208.86 | 114.46 | 143.96 | 167.56 | 187.62 | 251.34 |
| 63 | 101.48 | 128.62 | 148.68 | 166.38 | 221.84 | 121.54 | 153.40 | 178.18 | 199.42 | 266.68 |
| 64 | 108.56 | 136.88 | 159.30 | 179.36 | 238.36 | 129.80 | 164.02 | 189.98 | 213.58 | 284.38 |
| 65 | 116.82 | 146.32 | 171.10 | 192.34 | 256.06 | 138.06 | 174.64 | 202.96 | 227.74 | 304.44 |
| 66 | 125.08 | 158.12 | 185.26 | 207.68 | 276.12 | 147.50 | 187.62 | 218.30 | 244.26 | 325.68 |
| 67 | 134.52 | 171.10 | 198.24 | 223.02 | 297.36 | 156.94 | 199.42 | 231.28 | 260.78 | 346.92 |
| 68 | 145.14 | 182.90 | 213.58 | 240.72 | 320.96 | 167.56 | 212.40 | 247.80 | 279.66 | 372.88 |
| 69 | 156.94 | 199.42 | 232.46 | 263.14 | 349.28 | 180.54 | 230.10 | 269.04 | 303.26 | 402.38 |
| 70 | 173.46 | 220.66 | 257.24 | 291.46 | 387.04 | 197.06 | 252.52 | 293.82 | 332.76 | 441.32 |
| 71 | 193.52 | 245.44 | 287.92 | 324.50 | 430.70 | 219.48 | 278.48 | 325.68 | 366.98 | 488.52 |
| 72 | 215.94 | 276.12 | 322.14 | 362.26 | 482.62 | 243.08 | 310.34 | 362.26 | 407.10 | 541.62 |
| 73 | 243.08 | 307.98 | 361.08 | 407.10 | 540.44 | 270.22 | 344.56 | 402.38 | 453.12 | 602.98 |
| 74 | 271.40 | 345.74 | 403.56 | 455.48 | 606.52 | 299.72 | 383.50 | 446.04 | 503.86 | 671.42 |
| 75 | 303.26 | 387.04 | 453.12 | 510.94 | 679.68 | 332.76 | 424.80 | 497.96 | 560.50 | 744.58 |
| 76 | 338.66 | 433.06 | 509.76 | 575.84 | 764.64 | 368.16 | 472.00 | 554.60 | 626.58 | 831.90 |
| 77 | 379.96 | 487.34 | 574.66 | 651.36 | 861.40 | 409.46 | 526.28 | 619.50 | 700.92 | 927.48 |
| 78 | 422.44 | 542.80 | 643.10 | 729.24 | 962.88 | 450.76 | 580.56 | 686.76 | 778.80 | 1030.14 |
| 79 | 464.92 | 599.44 | 710.36 | 807.12 | 1066.72 | 493.24 | 637.20 | 754.02 | 856.68 | 1132.80 |
| 80 | 505.04 | 652.54 | 775.26 | 880.28 | 1162.30 | 533.36 | 690.30 | 818.92 | 931.02 | 1228.38 |
| 81 | 543.98 | 702.10 | 833.08 | 946.36 | 1249.62 | 572.30 | 739.86 | 877.92 | 997.10 | 1316.88 |
| 82 | 579.38 | 748.12 | 887.36 | 1007.72 | 1331.04 | 608.88 | 787.06 | 933.38 | 1059.64 | 1400.66 |
| 83 | 615.96 | 794.14 | 941.64 | 1067.90 | 1412.46 | 645.46 | 834.26 | 988.84 | 1122.18 | 1483.26 |
| 84 | 654.90 | 843.70 | 999.46 | 1132.80 | 1497.42 | 685.58 | 883.82 | 1047.84 | 1187.08 | 1569.40 |
| 85 | 697.38 | 897.98 | 1062.00 | 1204.78 | 1594.18 | 729.24 | 939.28 | 1111.56 | 1259.06 | 1667.34 |
| 86 | 742.22 | 955.80 | 1129.26 | 1280.30 | 1695.66 | 774.08 | 997.10 | 1178.82 | 1334.58 | 1768.82 |
| 87 | 790.60 | 1017.16 | 1201.24 | 1361.72 | 1803.04 | 822.46 | 1058.46 | 1250.80 | 1416.00 | 1876.20 |
| 88 | 842.52 | 1083.24 | 1279.12 | 1447.86 | 1918.68 | 874.38 | 1124.54 | 1328.68 | 1502.14 | 1991.84 |
| 89 | 897.98 | 1154.04 | 1361.72 | 1541.08 | 2044.94 | 929.84 | 1195.34 | 1411.28 | 1595.36 | 2118.10 |
| 90 | 960.52 | 1231.92 | 1453.76 | 1643.74 | 2181.82 | 992.38 | 1273.22 | 1503.32 | 1698.02 | 2254.98 |
| 91 | 1025.42 | 1316.88 | 1551.70 | 1754.66 | 2329.32 | 1057.28 | 1358.18 | 1601.26 | 1808.94 | 2402.48 |
| 92 | 1095.04 | 1405.38 | 1655.54 | 1871.48 | 2485.08 | 1126.90 | 1446.68 | 1705.10 | 1925.76 | 2558.24 |
| 93 | 1170.56 | 1500.96 | 1767.64 | 1996.56 | 2652.64 | 1202.42 | 1542.26 | 1817.20 | 2050.84 | 2725.80 |
| 94 | 1251.98 | 1603.62 | 1889.18 | 2132.26 | 2834.36 | 1283.84 | 1644.92 | 1938.74 | 2186.54 | 2907.52 |
| 95 | 1340.48 | 1716.90 | 2022.52 | 2282.12 | 3033.78 | 1372.34 | 1758.20 | 2072.08 | 2336.40 | 3106.94 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 30 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 31 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 32 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 33 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 34 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 35 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 36 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 37 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 38 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 39 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 40 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 | 53.10 | 68.44 | 79.06 | 87.32 | 118.00 |
| 41 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 | 53.10 | 68.44 | 79.06 | 87.32 | 118.00 |
| 42 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 | 53.10 | 68.44 | 79.06 | 87.32 | 118.00 |
| 43 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 | 53.10 | 68.44 | 79.06 | 87.32 | 118.00 |
| 44 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 | 53.10 | 68.44 | 79.06 | 87.32 | 118.00 |
| 45 | 42.48 | 54.28 | 62.54 | 68.44 | 93.22 | 57.82 | 73.16 | 83.78 | 93.22 | 125.08 |
| 46 | 42.48 | 54.28 | 62.54 | 68.44 | 93.22 | 57.82 | 73.16 | 83.78 | 93.22 | 125.08 |
| 47 | 42.48 | 54.28 | 62.54 | 68.44 | 93.22 | 57.82 | 73.16 | 83.78 | 93.22 | 125.08 |
| 48 | 42.48 | 54.28 | 62.54 | 68.44 | 93.22 | 57.82 | 73.16 | 83.78 | 93.22 | 125.08 |
| 49 | 42.48 | 54.28 | 62.54 | 68.44 | 93.22 | 57.82 | 73.16 | 83.78 | 93.22 | 125.08 |
| 50 | 47.20 | 60.18 | 68.44 | 77.88 | 102.66 | 62.54 | 80.24 | 92.04 | 103.84 | 138.06 |
| 51 | 48.38 | 62.54 | 71.98 | 80.24 | 106.20 | 64.90 | 82.60 | 95.58 | 106.20 | 141.60 |
| 52 | 50.74 | 63.72 | 73.16 | 82.60 | 109.74 | 66.08 | 83.78 | 96.76 | 109.74 | 145.14 |
| 53 | 51.92 | 66.08 | 76.70 | 84.96 | 113.28 | 68.44 | 86.14 | 100.30 | 110.92 | 148.68 |
| 54 | 54.28 | 68.44 | 79.06 | 88.50 | 116.82 | 69.62 | 89.68 | 102.66 | 114.46 | 152.22 |
| 55 | 55.46 | 70.80 | 80.24 | 90.86 | 120.36 | 70.80 | 90.86 | 103.84 | 116.82 | 155.76 |
| 56 | 59.00 | 74.34 | 86.14 | 95.58 | 128.62 | 74.34 | 94.40 | 109.74 | 121.54 | 164.02 |
| 57 | 62.54 | 79.06 | 90.86 | 102.66 | 136.88 | 77.88 | 99.12 | 114.46 | 128.62 | 173.46 |
| 58 | 67.26 | 83.78 | 97.94 | 109.74 | 146.32 | 82.60 | 105.02 | 121.54 | 135.70 | 181.72 |
| 59 | 70.80 | 90.86 | 103.84 | 118.00 | 158.12 | 86.14 | 112.10 | 128.62 | 145.14 | 193.52 |
| 60 | 75.52 | 97.94 | 110.92 | 126.26 | 168.74 | 92.04 | 119.18 | 135.70 | 154.58 | 205.32 |
| 61 | 81.42 | 105.02 | 120.36 | 135.70 | 180.54 | 97.94 | 126.26 | 145.14 | 164.02 | 219.48 |
| 62 | 86.14 | 110.92 | 128.62 | 143.96 | 192.34 | 103.84 | 133.34 | 154.58 | 173.46 | 232.46 |
| 63 | 93.22 | 119.18 | 136.88 | 154.58 | 206.50 | 110.92 | 143.96 | 165.20 | 186.44 | 247.80 |
| 64 | 100.30 | 127.44 | 147.50 | 166.38 | 220.66 | 119.18 | 152.22 | 177.00 | 198.24 | 264.32 |
| 65 | 106.20 | 136.88 | 159.30 | 178.18 | 238.36 | 126.26 | 162.84 | 189.98 | 211.22 | 283.20 |
| 66 | 114.46 | 147.50 | 171.10 | 193.52 | 257.24 | 134.52 | 174.64 | 201.78 | 227.74 | 303.26 |
| 67 | 123.90 | 159.30 | 184.08 | 207.68 | 276.12 | 143.96 | 186.44 | 214.76 | 241.90 | 323.32 |
| 68 | 132.16 | 171.10 | 198.24 | 224.20 | 297.36 | 153.40 | 199.42 | 230.10 | 260.78 | 345.74 |
| 69 | 142.78 | 186.44 | 215.94 | 244.26 | 324.50 | 165.20 | 214.76 | 248.98 | 280.84 | 374.06 |
| 70 | 159.30 | 205.32 | 239.54 | 269.04 | 358.72 | 181.72 | 234.82 | 273.76 | 307.98 | 409.46 |
| 71 | 178.18 | 228.92 | 267.86 | 300.90 | 401.20 | 200.60 | 259.60 | 303.26 | 341.02 | 454.30 |
| 72 | 199.42 | 257.24 | 299.72 | 338.66 | 448.40 | 223.02 | 289.10 | 336.30 | 379.96 | 505.04 |
| 73 | 221.84 | 289.10 | 335.12 | 378.78 | 503.86 | 247.80 | 322.14 | 374.06 | 422.44 | 561.68 |
| 74 | 248.98 | 323.32 | 376.42 | 424.80 | 564.04 | 274.94 | 358.72 | 416.54 | 470.82 | 624.22 |
| 75 | 278.48 | 362.26 | 422.44 | 476.72 | 633.66 | 305.62 | 398.84 | 463.74 | 522.74 | 695.02 |
| 76 | 312.70 | 407.10 | 474.36 | 536.90 | 712.72 | 338.66 | 442.50 | 516.84 | 584.10 | 775.26 |
| 77 | 348.10 | 456.66 | 535.72 | 606.52 | 803.58 | 375.24 | 493.24 | 577.02 | 653.72 | 866.12 |
| 78 | 387.04 | 509.76 | 598.26 | 678.50 | 897.98 | 414.18 | 545.16 | 639.56 | 725.70 | 960.52 |
| 79 | 427.16 | 561.68 | 661.98 | 751.66 | 993.56 | 453.12 | 597.08 | 703.28 | 797.68 | 1054.92 |
| 80 | 463.74 | 612.42 | 722.16 | 818.92 | 1083.24 | 490.88 | 647.82 | 763.46 | 866.12 | 1145.78 |
| 81 | 499.14 | 658.44 | 776.44 | 881.46 | 1163.48 | 525.10 | 693.84 | 817.74 | 928.66 | 1226.02 |
| 82 | 533.36 | 702.10 | 826.00 | 938.10 | 1240.18 | 560.50 | 738.68 | 868.48 | 986.48 | 1305.08 |
| 83 | 565.22 | 745.76 | 876.74 | 994.74 | 1315.70 | 593.54 | 783.52 | 921.58 | 1044.30 | 1381.78 |
| 84 | 600.62 | 790.60 | 929.84 | 1054.92 | 1394.76 | 630.12 | 829.54 | 974.68 | 1105.66 | 1463.20 |
| 85 | 639.56 | 841.34 | 990.02 | 1121.00 | 1484.44 | 669.06 | 881.46 | 1034.86 | 1172.92 | 1552.88 |
| 86 | 682.04 | 895.62 | 1052.56 | 1191.80 | 1578.84 | 711.54 | 935.74 | 1097.40 | 1243.72 | 1647.28 |
| 87 | 725.70 | 952.26 | 1119.82 | 1267.32 | 1679.14 | 755.20 | 992.38 | 1164.66 | 1319.24 | 1747.58 |
| 88 | 772.90 | 1013.62 | 1191.80 | 1347.56 | 1786.52 | 802.40 | 1053.74 | 1236.64 | 1399.48 | 1854.96 |
| 89 | 824.82 | 1080.88 | 1269.68 | 1434.88 | 1903.34 | 854.32 | 1121.00 | 1314.52 | 1486.80 | 1971.78 |
| 90 | 881.46 | 1154.04 | 1354.64 | 1530.46 | 2031.96 | 910.96 | 1194.16 | 1399.48 | 1582.38 | 2100.40 |
| 91 | 941.64 | 1233.10 | 1445.50 | 1633.12 | 2168.84 | 971.14 | 1273.22 | 1490.34 | 1685.04 | 2237.28 |
| 92 | 1005.36 | 1315.70 | 1542.26 | 1741.68 | 2313.98 | 1034.86 | 1355.82 | 1587.10 | 1793.60 | 2382.42 |
| 93 | 1074.98 | 1405.38 | 1647.28 | 1858.50 | 2469.74 | 1104.48 | 1445.50 | 1692.12 | 1910.42 | 2538.18 |
| 94 | 1149.32 | 1502.14 | 1759.38 | 1984.76 | 2639.66 | 1178.82 | 1542.26 | 1804.22 | 2036.68 | 2708.10 |
| 95 | 1230.74 | 1608.34 | 1883.28 | 2124.00 | 2824.92 | 1260.24 | 1648.46 | 1928.12 | 2175.92 | 2893.36 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 30 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 31 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 32 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 33 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 34 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 35 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 36 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 37 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 38 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 39 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 40 | 47.20 | 56.64 | 67.26 | 74.34 | 100.30 | 62.54 | 76.70 | 89.68 | 99.12 | 134.52 |
| 41 | 47.20 | 56.64 | 67.26 | 74.34 | 100.30 | 62.54 | 76.70 | 89.68 | 99.12 | 134.52 |
| 42 | 47.20 | 56.64 | 67.26 | 74.34 | 100.30 | 62.54 | 76.70 | 89.68 | 99.12 | 134.52 |
| 43 | 47.20 | 56.64 | 67.26 | 74.34 | 100.30 | 62.54 | 76.70 | 89.68 | 99.12 | 134.52 |
| 44 | 47.20 | 56.64 | 67.26 | 74.34 | 100.30 | 62.54 | 76.70 | 89.68 | 99.12 | 134.52 |
| 45 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 | 64.90 | 81.42 | 94.40 | 106.20 | 142.78 |
| 46 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 | 64.90 | 81.42 | 94.40 | 106.20 | 142.78 |
| 47 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 | 64.90 | 81.42 | 94.40 | 106.20 | 142.78 |
| 48 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 | 64.90 | 81.42 | 94.40 | 106.20 | 142.78 |
| 49 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 | 64.90 | 81.42 | 94.40 | 106.20 | 142.78 |
| 50 | 54.28 | 67.26 | 79.06 | 88.50 | 118.00 | 71.98 | 90.86 | 106.20 | 119.18 | 158.12 |
| 51 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 107.38 | 120.36 | 161.66 |
| 52 | 57.82 | 71.98 | 84.96 | 94.40 | 125.08 | 75.52 | 95.58 | 110.92 | 123.90 | 164.02 |
| 53 | 59.00 | 74.34 | 86.14 | 97.94 | 129.80 | 77.88 | 97.94 | 112.10 | 126.26 | 169.92 |
| 54 | 61.36 | 77.88 | 88.50 | 100.30 | 133.34 | 79.06 | 101.48 | 114.46 | 128.62 | 173.46 |
| 55 | 64.90 | 80.24 | 90.86 | 102.66 | 139.24 | 82.60 | 102.66 | 118.00 | 132.16 | 178.18 |
| 56 | 67.26 | 84.96 | 97.94 | 109.74 | 145.14 | 84.96 | 107.38 | 125.08 | 139.24 | 185.26 |
| 57 | 70.80 | 89.68 | 103.84 | 116.82 | 155.76 | 89.68 | 113.28 | 130.98 | 146.32 | 195.88 |
| 58 | 75.52 | 95.58 | 110.92 | 125.08 | 166.38 | 94.40 | 120.36 | 138.06 | 154.58 | 206.50 |
| 59 | 82.60 | 102.66 | 119.18 | 133.34 | 178.18 | 100.30 | 126.26 | 146.32 | 164.02 | 219.48 |
| 60 | 87.32 | 109.74 | 127.44 | 142.78 | 189.98 | 106.20 | 133.34 | 154.58 | 173.46 | 232.46 |
| 61 | 94.40 | 116.82 | 136.88 | 153.40 | 205.32 | 114.46 | 141.60 | 166.38 | 185.26 | 247.80 |
| 62 | 100.30 | 126.26 | 146.32 | 162.84 | 219.48 | 120.36 | 152.22 | 175.82 | 197.06 | 264.32 |
| 63 | 106.20 | 133.34 | 155.76 | 175.82 | 233.64 | 127.44 | 160.48 | 186.44 | 210.04 | 279.66 |
| 64 | 113.28 | 145.14 | 167.56 | 187.62 | 251.34 | 135.70 | 172.28 | 200.60 | 224.20 | 299.72 |
| 65 | 121.54 | 155.76 | 179.36 | 201.78 | 269.04 | 143.96 | 185.26 | 213.58 | 239.54 | 319.78 |
| 66 | 132.16 | 166.38 | 193.52 | 218.30 | 290.28 | 154.58 | 195.88 | 228.92 | 257.24 | 343.38 |
| 67 | 140.42 | 178.18 | 208.86 | 233.64 | 312.70 | 165.20 | 208.86 | 243.08 | 273.76 | 365.80 |
| 68 | 151.04 | 192.34 | 223.02 | 252.52 | 337.48 | 175.82 | 223.02 | 260.78 | 292.64 | 391.76 |
| 69 | 165.20 | 207.68 | 244.26 | 276.12 | 368.16 | 189.98 | 240.72 | 282.02 | 317.42 | 422.44 |
| 70 | 182.90 | 231.28 | 271.40 | 305.62 | 405.92 | 207.68 | 264.32 | 309.16 | 348.10 | 463.74 |
| 71 | 201.78 | 259.60 | 302.08 | 339.84 | 453.12 | 228.92 | 293.82 | 342.20 | 385.86 | 513.30 |
| 72 | 227.74 | 289.10 | 337.48 | 381.14 | 507.40 | 254.88 | 324.50 | 379.96 | 428.34 | 569.94 |
| 73 | 254.88 | 323.32 | 378.78 | 425.98 | 567.58 | 283.20 | 361.08 | 422.44 | 474.36 | 632.48 |
| 74 | 285.56 | 362.26 | 424.80 | 479.08 | 637.20 | 315.06 | 401.20 | 469.64 | 528.64 | 704.46 |
| 75 | 318.60 | 405.92 | 475.54 | 536.90 | 712.72 | 349.28 | 446.04 | 521.56 | 588.82 | 782.34 |
| 76 | 356.36 | 455.48 | 535.72 | 604.16 | 802.40 | 387.04 | 495.60 | 581.74 | 656.08 | 873.20 |
| 77 | 397.66 | 510.94 | 602.98 | 683.22 | 905.06 | 428.34 | 551.06 | 650.18 | 735.14 | 973.50 |
| 78 | 442.50 | 571.12 | 673.78 | 765.82 | 1011.26 | 473.18 | 610.06 | 720.98 | 817.74 | 1082.06 |
| 79 | 488.52 | 630.12 | 745.76 | 846.06 | 1118.64 | 518.02 | 669.06 | 791.78 | 897.98 | 1188.26 |
| 80 | 531.00 | 685.58 | 813.02 | 923.94 | 1221.30 | 560.50 | 725.70 | 860.22 | 977.04 | 1290.92 |
| 81 | 569.94 | 737.50 | 874.38 | 993.56 | 1312.16 | 600.62 | 777.62 | 921.58 | 1046.66 | 1381.78 |
| 82 | 608.88 | 787.06 | 932.20 | 1057.28 | 1397.12 | 639.56 | 827.18 | 980.58 | 1111.56 | 1469.10 |
| 83 | 647.82 | 833.08 | 988.84 | 1121.00 | 1482.08 | 678.50 | 875.56 | 1037.22 | 1176.46 | 1556.42 |
| 84 | 686.76 | 887.36 | 1049.02 | 1190.62 | 1572.94 | 720.98 | 929.84 | 1099.76 | 1246.08 | 1648.46 |
| 85 | 730.42 | 942.82 | 1115.10 | 1263.78 | 1673.24 | 763.46 | 985.30 | 1165.84 | 1322.78 | 1748.76 |
| 86 | 778.80 | 1003.00 | 1187.08 | 1344.02 | 1779.44 | 811.84 | 1045.48 | 1237.82 | 1403.02 | 1854.96 |
| 87 | 829.54 | 1067.90 | 1261.42 | 1427.80 | 1892.72 | 862.58 | 1110.38 | 1312.16 | 1486.80 | 1968.24 |
| 88 | 883.82 | 1136.34 | 1342.84 | 1518.66 | 2014.26 | 916.86 | 1178.82 | 1393.58 | 1577.66 | 2089.78 |
| 89 | 942.82 | 1211.86 | 1430.16 | 1617.78 | 2145.24 | 975.86 | 1254.34 | 1480.90 | 1676.78 | 2220.76 |
| 90 | 1006.54 | 1294.46 | 1526.92 | 1725.16 | 2290.38 | 1039.58 | 1336.94 | 1577.66 | 1784.16 | 2365.90 |
| 91 | 1076.16 | 1382.96 | 1629.58 | 1840.80 | 2444.96 | 1109.20 | 1425.44 | 1680.32 | 1899.80 | 2520.48 |
| 92 | 1149.32 | 1476.18 | 1739.32 | 1963.52 | 2607.80 | 1182.36 | 1518.66 | 1790.06 | 2022.52 | 2683.32 |
| 93 | 1227.20 | 1575.30 | 1857.32 | 2094.50 | 2784.80 | 1260.24 | 1617.78 | 1908.06 | 2153.50 | 2860.32 |
| 94 | 1312.16 | 1683.86 | 1983.58 | 2237.28 | 2974.78 | 1345.20 | 1726.34 | 2034.32 | 2296.28 | 3050.30 |
| 95 | 1406.56 | 1803.04 | 2124.00 | 2394.22 | 3184.82 | 1439.60 | 1845.52 | 2174.74 | 2453.22 | 3260.34 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 30 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 31 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 32 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 33 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 34 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 35 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 36 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 37 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 38 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 39 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 40 | 41.30 | 50.74 | 59.00 | 66.08 | 88.50 | 55.46 | 69.62 | 79.06 | 89.68 | 119.18 |
| 41 | 41.30 | 50.74 | 59.00 | 66.08 | 88.50 | 55.46 | 69.62 | 79.06 | 89.68 | 119.18 |
| 42 | 41.30 | 50.74 | 59.00 | 66.08 | 88.50 | 55.46 | 69.62 | 79.06 | 89.68 | 119.18 |
| 43 | 41.30 | 50.74 | 59.00 | 66.08 | 88.50 | 55.46 | 69.62 | 79.06 | 89.68 | 119.18 |
| 44 | 41.30 | 50.74 | 59.00 | 66.08 | 88.50 | 55.46 | 69.62 | 79.06 | 89.68 | 119.18 |
| 45 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 | 59.00 | 73.16 | 83.78 | 94.40 | 126.26 |
| 46 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 | 59.00 | 73.16 | 83.78 | 94.40 | 126.26 |
| 47 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 | 59.00 | 73.16 | 83.78 | 94.40 | 126.26 |
| 48 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 | 59.00 | 73.16 | 83.78 | 94.40 | 126.26 |
| 49 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 | 59.00 | 73.16 | 83.78 | 94.40 | 126.26 |
| 50 | 47.20 | 60.18 | 69.62 | 77.88 | 103.84 | 63.72 | 81.42 | 94.40 | 105.02 | 140.42 |
| 51 | 49.56 | 62.54 | 71.98 | 80.24 | 107.38 | 66.08 | 82.60 | 95.58 | 107.38 | 143.96 |
| 52 | 51.92 | 66.08 | 74.34 | 83.78 | 112.10 | 68.44 | 86.14 | 99.12 | 109.74 | 147.50 |
| 53 | 53.10 | 67.26 | 76.70 | 86.14 | 115.64 | 69.62 | 87.32 | 100.30 | 112.10 | 151.04 |
| 54 | 55.46 | 68.44 | 79.06 | 88.50 | 119.18 | 71.98 | 88.50 | 102.66 | 114.46 | 153.40 |
| 55 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 | 71.98 | 90.86 | 105.02 | 118.00 | 158.12 |
| 56 | 59.00 | 75.52 | 87.32 | 97.94 | 129.80 | 75.52 | 95.58 | 110.92 | 123.90 | 165.20 |
| 57 | 63.72 | 79.06 | 92.04 | 103.84 | 139.24 | 79.06 | 100.30 | 116.82 | 130.98 | 174.64 |
| 58 | 67.26 | 86.14 | 99.12 | 110.92 | 147.50 | 83.78 | 106.20 | 122.72 | 136.88 | 184.08 |
| 59 | 73.16 | 92.04 | 107.38 | 118.00 | 158.12 | 89.68 | 113.28 | 130.98 | 145.14 | 194.70 |
| 60 | 76.70 | 97.94 | 114.46 | 126.26 | 169.92 | 94.40 | 119.18 | 139.24 | 154.58 | 207.68 |
| 61 | 83.78 | 105.02 | 121.54 | 136.88 | 182.90 | 100.30 | 126.26 | 147.50 | 166.38 | 220.66 |
| 62 | 88.50 | 112.10 | 128.62 | 145.14 | 194.70 | 106.20 | 134.52 | 155.76 | 175.82 | 233.64 |
| 63 | 94.40 | 119.18 | 139.24 | 155.76 | 207.68 | 114.46 | 142.78 | 167.56 | 186.44 | 248.98 |
| 64 | 101.48 | 127.44 | 147.50 | 167.56 | 221.84 | 121.54 | 152.22 | 177.00 | 199.42 | 265.50 |
| 65 | 108.56 | 136.88 | 159.30 | 179.36 | 238.36 | 128.62 | 162.84 | 189.98 | 212.40 | 284.38 |
| 66 | 118.00 | 148.68 | 172.28 | 194.70 | 258.42 | 138.06 | 174.64 | 204.14 | 228.92 | 304.44 |
| 67 | 125.08 | 158.12 | 185.26 | 207.68 | 277.30 | 146.32 | 185.26 | 217.12 | 243.08 | 324.50 |
| 68 | 134.52 | 171.10 | 198.24 | 225.38 | 299.72 | 156.94 | 199.42 | 231.28 | 261.96 | 348.10 |
| 69 | 147.50 | 185.26 | 218.30 | 244.26 | 326.86 | 169.92 | 214.76 | 251.34 | 282.02 | 375.24 |
| 70 | 162.84 | 205.32 | 240.72 | 271.40 | 361.08 | 186.44 | 234.82 | 274.94 | 309.16 | 413.00 |
| 71 | 180.54 | 230.10 | 269.04 | 304.44 | 402.38 | 205.32 | 260.78 | 304.44 | 343.38 | 456.66 |
| 72 | 202.96 | 257.24 | 300.90 | 339.84 | 451.94 | 227.74 | 289.10 | 337.48 | 381.14 | 507.40 |
| 73 | 226.56 | 289.10 | 335.12 | 378.78 | 506.22 | 251.34 | 322.14 | 374.06 | 421.26 | 562.86 |
| 74 | 253.70 | 323.32 | 378.78 | 424.80 | 567.58 | 280.84 | 357.54 | 418.90 | 470.82 | 627.76 |
| 75 | 283.20 | 361.08 | 422.44 | 477.90 | 633.66 | 311.52 | 396.48 | 463.74 | 523.92 | 695.02 |
| 76 | 316.24 | 404.74 | 475.54 | 539.26 | 715.08 | 344.56 | 440.14 | 518.02 | 585.28 | 776.44 |
| 77 | 354.00 | 454.30 | 536.90 | 607.70 | 803.58 | 382.32 | 490.88 | 578.20 | 654.90 | 866.12 |
| 78 | 392.94 | 507.40 | 599.44 | 679.68 | 899.16 | 420.08 | 542.80 | 640.74 | 726.88 | 961.70 |
| 79 | 434.24 | 560.50 | 664.34 | 754.02 | 995.92 | 461.38 | 594.72 | 705.64 | 801.22 | 1057.28 |
| 80 | 473.18 | 608.88 | 723.34 | 821.28 | 1085.60 | 499.14 | 644.28 | 764.64 | 868.48 | 1146.96 |
| 81 | 507.40 | 656.08 | 778.80 | 883.82 | 1167.02 | 534.54 | 691.48 | 821.28 | 931.02 | 1229.56 |
| 82 | 541.62 | 699.74 | 829.54 | 941.64 | 1243.72 | 569.94 | 736.32 | 872.02 | 990.02 | 1308.62 |
| 83 | 575.84 | 742.22 | 880.28 | 998.28 | 1319.24 | 602.98 | 778.80 | 922.76 | 1047.84 | 1385.32 |
| 84 | 610.06 | 789.42 | 932.20 | 1058.46 | 1399.48 | 639.56 | 827.18 | 977.04 | 1108.02 | 1466.74 |
| 85 | 650.18 | 837.80 | 992.38 | 1125.72 | 1489.16 | 680.86 | 877.92 | 1037.22 | 1177.64 | 1557.60 |
| 86 | 692.66 | 892.08 | 1056.10 | 1196.52 | 1583.56 | 723.34 | 932.20 | 1100.94 | 1248.44 | 1652.00 |
| 87 | 737.50 | 949.90 | 1123.36 | 1272.04 | 1683.86 | 768.18 | 990.02 | 1168.20 | 1323.96 | 1752.30 |
| 88 | 785.88 | 1010.08 | 1195.34 | 1352.28 | 1792.42 | 816.56 | 1050.20 | 1240.18 | 1404.20 | 1860.86 |
| 89 | 837.80 | 1077.34 | 1273.22 | 1439.60 | 1910.42 | 868.48 | 1117.46 | 1318.06 | 1491.52 | 1978.86 |
| 90 | 895.62 | 1150.50 | 1359.36 | 1535.18 | 2037.86 | 926.30 | 1190.62 | 1404.20 | 1587.10 | 2106.30 |
| 91 | 958.16 | 1229.56 | 1450.22 | 1639.02 | 2175.92 | 988.84 | 1269.68 | 1495.06 | 1690.94 | 2244.36 |
| 92 | 1023.06 | 1312.16 | 1546.98 | 1747.58 | 2321.06 | 1053.74 | 1352.28 | 1591.82 | 1799.50 | 2389.50 |
| 93 | 1092.68 | 1400.66 | 1652.00 | 1864.40 | 2478.00 | 1123.36 | 1440.78 | 1696.84 | 1916.32 | 2546.44 |
| 94 | 1168.20 | 1498.60 | 1765.28 | 1991.84 | 2647.92 | 1198.88 | 1538.72 | 1810.12 | 2043.76 | 2716.36 |
| 95 | 1251.98 | 1603.62 | 1889.18 | 2131.08 | 2834.36 | 1282.66 | 1643.74 | 1934.02 | 2183.00 | 2902.80 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 30 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 31 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 32 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 33 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 34 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 35 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 36 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 37 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 38 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 39 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 40 | 36.58 | 47.20 | 53.10 | 60.18 | 81.42 | 49.56 | 62.54 | 71.98 | 80.24 | 108.56 |
| 41 | 36.58 | 47.20 | 53.10 | 60.18 | 81.42 | 49.56 | 62.54 | 71.98 | 80.24 | 108.56 |
| 42 | 36.58 | 47.20 | 53.10 | 60.18 | 81.42 | 49.56 | 62.54 | 71.98 | 80.24 | 108.56 |
| 43 | 36.58 | 47.20 | 53.10 | 60.18 | 81.42 | 49.56 | 62.54 | 71.98 | 80.24 | 108.56 |
| 44 | 36.58 | 47.20 | 53.10 | 60.18 | 81.42 | 49.56 | 62.54 | 71.98 | 80.24 | 108.56 |
| 45 | 40.12 | 48.38 | 56.64 | 64.90 | 86.14 | 53.10 | 66.08 | 76.70 | 86.14 | 115.64 |
| 46 | 40.12 | 48.38 | 56.64 | 64.90 | 86.14 | 53.10 | 66.08 | 76.70 | 86.14 | 115.64 |
| 47 | 40.12 | 48.38 | 56.64 | 64.90 | 86.14 | 53.10 | 66.08 | 76.70 | 86.14 | 115.64 |
| 48 | 40.12 | 48.38 | 56.64 | 64.90 | 86.14 | 53.10 | 66.08 | 76.70 | 86.14 | 115.64 |
| 49 | 40.12 | 48.38 | 56.64 | 64.90 | 86.14 | 53.10 | 66.08 | 76.70 | 86.14 | 115.64 |
| 50 | 44.84 | 54.28 | 64.90 | 70.80 | 95.58 | 60.18 | 73.16 | 84.96 | 95.58 | 127.44 |
| 51 | 47.20 | 56.64 | 66.08 | 73.16 | 99.12 | 61.36 | 75.52 | 87.32 | 97.94 | 130.98 |
| 52 | 47.20 | 59.00 | 67.26 | 75.52 | 101.48 | 61.36 | 76.70 | 89.68 | 99.12 | 133.34 |
| 53 | 48.38 | 60.18 | 69.62 | 79.06 | 103.84 | 62.54 | 79.06 | 90.86 | 102.66 | 136.88 |
| 54 | 49.56 | 63.72 | 71.98 | 81.42 | 108.56 | 64.90 | 81.42 | 93.22 | 105.02 | 141.60 |
| 55 | 51.92 | 64.90 | 74.34 | 83.78 | 110.92 | 66.08 | 83.78 | 96.76 | 107.38 | 143.96 |
| 56 | 54.28 | 67.26 | 79.06 | 87.32 | 118.00 | 69.62 | 86.14 | 100.30 | 112.10 | 151.04 |
| 57 | 56.64 | 73.16 | 84.96 | 94.40 | 126.26 | 71.98 | 92.04 | 106.20 | 118.00 | 159.30 |
| 58 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 76.70 | 95.58 | 112.10 | 125.08 | 167.56 |
| 59 | 66.08 | 83.78 | 96.76 | 107.38 | 145.14 | 80.24 | 102.66 | 119.18 | 133.34 | 178.18 |
| 60 | 70.80 | 88.50 | 103.84 | 115.64 | 155.76 | 84.96 | 108.56 | 126.26 | 140.42 | 188.80 |
| 61 | 75.52 | 95.58 | 110.92 | 125.08 | 166.38 | 90.86 | 115.64 | 134.52 | 151.04 | 200.60 |
| 62 | 80.24 | 101.48 | 116.82 | 132.16 | 178.18 | 97.94 | 122.72 | 141.60 | 159.30 | 213.58 |
| 63 | 86.14 | 108.56 | 126.26 | 141.60 | 188.80 | 102.66 | 129.80 | 152.22 | 168.74 | 227.74 |
| 64 | 93.22 | 115.64 | 135.70 | 152.22 | 202.96 | 110.92 | 139.24 | 161.66 | 181.72 | 241.90 |
| 65 | 99.12 | 125.08 | 145.14 | 164.02 | 218.30 | 118.00 | 148.68 | 172.28 | 193.52 | 259.60 |
| 66 | 106.20 | 134.52 | 156.94 | 177.00 | 234.82 | 125.08 | 160.48 | 185.26 | 207.68 | 277.30 |
| 67 | 114.46 | 145.14 | 168.74 | 188.80 | 252.52 | 133.34 | 168.74 | 195.88 | 221.84 | 295.00 |
| 68 | 122.72 | 155.76 | 181.72 | 205.32 | 272.58 | 141.60 | 180.54 | 211.22 | 238.36 | 316.24 |
| 69 | 133.34 | 168.74 | 198.24 | 223.02 | 297.36 | 153.40 | 194.70 | 228.92 | 257.24 | 342.20 |
| 70 | 146.32 | 187.62 | 218.30 | 247.80 | 329.22 | 167.56 | 214.76 | 248.98 | 283.20 | 375.24 |
| 71 | 164.02 | 208.86 | 245.44 | 276.12 | 366.98 | 186.44 | 237.18 | 277.30 | 312.70 | 415.36 |
| 72 | 182.90 | 234.82 | 273.76 | 307.98 | 410.64 | 206.50 | 263.14 | 307.98 | 345.74 | 460.20 |
| 73 | 207.68 | 261.96 | 307.98 | 345.74 | 459.02 | 230.10 | 292.64 | 342.20 | 385.86 | 512.12 |
| 74 | 231.28 | 293.82 | 342.20 | 387.04 | 515.66 | 254.88 | 325.68 | 378.78 | 428.34 | 571.12 |
| 75 | 257.24 | 329.22 | 384.68 | 434.24 | 578.20 | 282.02 | 361.08 | 422.44 | 476.72 | 633.66 |
| 76 | 287.92 | 368.16 | 433.06 | 489.70 | 650.18 | 312.70 | 401.20 | 470.82 | 532.18 | 708.00 |
| 77 | 323.32 | 414.18 | 488.52 | 553.42 | 731.60 | 348.10 | 447.22 | 527.46 | 595.90 | 788.24 |
| 78 | 358.72 | 461.38 | 546.34 | 619.50 | 817.74 | 382.32 | 493.24 | 584.10 | 661.98 | 875.56 |
| 79 | 395.30 | 509.76 | 604.16 | 685.58 | 906.24 | 420.08 | 541.62 | 640.74 | 728.06 | 962.88 |
| 80 | 429.52 | 554.60 | 659.62 | 748.12 | 988.84 | 453.12 | 586.46 | 696.20 | 790.60 | 1044.30 |
| 81 | 462.56 | 597.08 | 708.00 | 804.76 | 1063.18 | 486.16 | 628.94 | 745.76 | 847.24 | 1119.82 |
| 82 | 492.06 | 636.02 | 755.20 | 856.68 | 1131.62 | 516.84 | 669.06 | 794.14 | 901.52 | 1190.62 |
| 83 | 523.92 | 674.96 | 800.04 | 907.42 | 1200.06 | 548.70 | 709.18 | 840.16 | 953.44 | 1260.24 |
| 84 | 556.96 | 717.44 | 849.60 | 962.88 | 1273.22 | 582.92 | 750.48 | 890.90 | 1008.90 | 1334.58 |
| 85 | 593.54 | 763.46 | 902.70 | 1024.24 | 1354.64 | 620.68 | 798.86 | 944.00 | 1070.26 | 1417.18 |
| 86 | 631.30 | 811.84 | 960.52 | 1087.96 | 1440.78 | 658.44 | 847.24 | 1001.82 | 1133.98 | 1503.32 |
| 87 | 672.60 | 863.76 | 1021.88 | 1157.58 | 1531.64 | 699.74 | 899.16 | 1063.18 | 1203.60 | 1594.18 |
| 88 | 716.26 | 920.40 | 1087.96 | 1230.74 | 1630.76 | 743.40 | 955.80 | 1129.26 | 1276.76 | 1693.30 |
| 89 | 763.46 | 980.58 | 1157.58 | 1309.80 | 1738.14 | 790.60 | 1015.98 | 1198.88 | 1355.82 | 1800.68 |
| 90 | 816.56 | 1046.66 | 1236.64 | 1397.12 | 1853.78 | 843.70 | 1082.06 | 1277.94 | 1443.14 | 1916.32 |
| 91 | 872.02 | 1118.64 | 1319.24 | 1491.52 | 1980.04 | 899.16 | 1154.04 | 1360.54 | 1537.54 | 2042.58 |
| 92 | 931.02 | 1194.16 | 1407.74 | 1590.64 | 2112.20 | 958.16 | 1229.56 | 1449.04 | 1636.66 | 2174.74 |
| 93 | 995.92 | 1275.58 | 1503.32 | 1696.84 | 2253.80 | 1023.06 | 1310.98 | 1544.62 | 1742.86 | 2316.34 |
| 94 | 1064.36 | 1362.90 | 1605.98 | 1812.48 | 2408.38 | 1091.50 | 1398.30 | 1647.28 | 1858.50 | 2470.92 |
| 95 | 1139.88 | 1458.48 | 1719.26 | 1939.92 | 2578.30 | 1167.02 | 1493.88 | 1760.56 | 1985.94 | 2640.84 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 30 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 31 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 32 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 33 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 34 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 35 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 36 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 37 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 38 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 39 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 40 | 34.22 | 43.66 | 49.56 | 55.46 | 75.52 | 46.02 | 59.00 | 67.26 | 74.34 | 100.30 |
| 41 | 34.22 | 43.66 | 49.56 | 55.46 | 75.52 | 46.02 | 59.00 | 67.26 | 74.34 | 100.30 |
| 42 | 34.22 | 43.66 | 49.56 | 55.46 | 75.52 | 46.02 | 59.00 | 67.26 | 74.34 | 100.30 |
| 43 | 34.22 | 43.66 | 49.56 | 55.46 | 75.52 | 46.02 | 59.00 | 67.26 | 74.34 | 100.30 |
| 44 | 34.22 | 43.66 | 49.56 | 55.46 | 75.52 | 46.02 | 59.00 | 67.26 | 74.34 | 100.30 |
| 45 | 35.40 | 47.20 | 53.10 | 57.82 | 79.06 | 48.38 | 62.54 | 70.80 | 79.06 | 106.20 |
| 46 | 35.40 | 47.20 | 53.10 | 57.82 | 79.06 | 48.38 | 62.54 | 70.80 | 79.06 | 106.20 |
| 47 | 35.40 | 47.20 | 53.10 | 57.82 | 79.06 | 48.38 | 62.54 | 70.80 | 79.06 | 106.20 |
| 48 | 35.40 | 47.20 | 53.10 | 57.82 | 79.06 | 48.38 | 62.54 | 70.80 | 79.06 | 106.20 |
| 49 | 35.40 | 47.20 | 53.10 | 57.82 | 79.06 | 48.38 | 62.54 | 70.80 | 79.06 | 106.20 |
| 50 | 40.12 | 50.74 | 57.82 | 66.08 | 87.32 | 53.10 | 68.44 | 77.88 | 88.50 | 118.00 |
| 51 | 41.30 | 53.10 | 61.36 | 68.44 | 89.68 | 55.46 | 70.80 | 81.42 | 90.86 | 120.36 |
| 52 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 | 56.64 | 71.98 | 82.60 | 93.22 | 123.90 |
| 53 | 44.84 | 56.64 | 66.08 | 71.98 | 96.76 | 59.00 | 73.16 | 86.14 | 94.40 | 126.26 |
| 54 | 47.20 | 57.82 | 67.26 | 75.52 | 99.12 | 60.18 | 75.52 | 87.32 | 97.94 | 128.62 |
| 55 | 47.20 | 60.18 | 67.26 | 77.88 | 102.66 | 60.18 | 76.70 | 87.32 | 100.30 | 132.16 |
| 56 | 49.56 | 63.72 | 73.16 | 81.42 | 108.56 | 63.72 | 80.24 | 93.22 | 102.66 | 139.24 |
| 57 | 53.10 | 67.26 | 77.88 | 87.32 | 116.82 | 66.08 | 83.78 | 97.94 | 109.74 | 147.50 |
| 58 | 56.64 | 70.80 | 83.78 | 93.22 | 125.08 | 69.62 | 89.68 | 103.84 | 115.64 | 154.58 |
| 59 | 60.18 | 76.70 | 88.50 | 100.30 | 134.52 | 73.16 | 94.40 | 108.56 | 122.72 | 165.20 |
| 60 | 63.72 | 82.60 | 94.40 | 106.20 | 142.78 | 76.70 | 100.30 | 115.64 | 129.80 | 174.64 |
| 61 | 69.62 | 89.68 | 102.66 | 115.64 | 153.40 | 82.60 | 107.38 | 123.90 | 139.24 | 186.44 |
| 62 | 73.16 | 94.40 | 108.56 | 122.72 | 164.02 | 88.50 | 113.28 | 130.98 | 147.50 | 198.24 |
| 63 | 79.06 | 101.48 | 116.82 | 130.98 | 175.82 | 94.40 | 122.72 | 140.42 | 158.12 | 211.22 |
| 64 | 84.96 | 107.38 | 126.26 | 141.60 | 187.62 | 100.30 | 128.62 | 151.04 | 167.56 | 225.38 |
| 65 | 90.86 | 115.64 | 135.70 | 151.04 | 202.96 | 107.38 | 136.88 | 161.66 | 179.36 | 240.72 |
| 66 | 96.76 | 125.08 | 146.32 | 164.02 | 218.30 | 114.46 | 147.50 | 172.28 | 193.52 | 257.24 |
| 67 | 105.02 | 134.52 | 155.76 | 177.00 | 234.82 | 122.72 | 158.12 | 181.72 | 206.50 | 274.94 |
| 68 | 112.10 | 145.14 | 168.74 | 191.16 | 253.70 | 129.80 | 169.92 | 195.88 | 221.84 | 295.00 |
| 69 | 121.54 | 159.30 | 182.90 | 207.68 | 276.12 | 140.42 | 182.90 | 211.22 | 238.36 | 318.60 |
| 70 | 135.70 | 174.64 | 204.14 | 228.92 | 305.62 | 154.58 | 199.42 | 232.46 | 261.96 | 348.10 |
| 71 | 152.22 | 193.52 | 227.74 | 256.06 | 341.02 | 171.10 | 220.66 | 257.24 | 290.28 | 385.86 |
| 72 | 169.92 | 219.48 | 254.88 | 287.92 | 381.14 | 189.98 | 246.62 | 285.56 | 323.32 | 429.52 |
| 73 | 187.62 | 246.62 | 285.56 | 320.96 | 428.34 | 210.04 | 273.76 | 318.60 | 358.72 | 477.90 |
| 74 | 212.40 | 274.94 | 319.78 | 361.08 | 479.08 | 233.64 | 304.44 | 354.00 | 400.02 | 531.00 |
| 75 | 237.18 | 307.98 | 358.72 | 405.92 | 539.26 | 260.78 | 338.66 | 394.12 | 444.86 | 591.18 |
| 76 | 265.50 | 346.92 | 403.56 | 456.66 | 606.52 | 287.92 | 376.42 | 440.14 | 496.78 | 659.62 |
| 77 | 296.18 | 388.22 | 455.48 | 515.66 | 683.22 | 318.60 | 418.90 | 489.70 | 555.78 | 736.32 |
| 78 | 329.22 | 434.24 | 508.58 | 577.02 | 763.46 | 352.82 | 463.74 | 543.98 | 617.14 | 816.56 |
| 79 | 362.26 | 477.90 | 562.86 | 639.56 | 843.70 | 384.68 | 507.40 | 598.26 | 678.50 | 896.80 |
| 80 | 394.12 | 520.38 | 613.60 | 696.20 | 920.40 | 417.72 | 551.06 | 649.00 | 736.32 | 973.50 |
| 81 | 424.80 | 560.50 | 660.80 | 749.30 | 988.84 | 446.04 | 590.00 | 695.02 | 789.42 | 1041.94 |
| 82 | 453.12 | 597.08 | 702.10 | 797.68 | 1053.74 | 476.72 | 628.94 | 738.68 | 838.98 | 1109.20 |
| 83 | 480.26 | 633.66 | 745.76 | 846.06 | 1118.64 | 505.04 | 665.52 | 783.52 | 887.36 | 1174.10 |
| 84 | 510.94 | 672.60 | 790.60 | 896.80 | 1184.72 | 535.72 | 705.64 | 828.36 | 940.46 | 1243.72 |
| 85 | 543.98 | 716.26 | 841.34 | 953.44 | 1262.60 | 568.76 | 749.30 | 880.28 | 997.10 | 1320.42 |
| 86 | 580.56 | 762.28 | 894.44 | 1013.62 | 1342.84 | 605.34 | 795.32 | 933.38 | 1057.28 | 1400.66 |
| 87 | 617.14 | 809.48 | 951.08 | 1077.34 | 1427.80 | 641.92 | 842.52 | 990.02 | 1121.00 | 1485.62 |
| 88 | 657.26 | 862.58 | 1012.44 | 1145.78 | 1518.66 | 682.04 | 895.62 | 1051.38 | 1189.44 | 1576.48 |
| 89 | 700.92 | 919.22 | 1078.52 | 1220.12 | 1617.78 | 725.70 | 952.26 | 1117.46 | 1263.78 | 1675.60 |
| 90 | 749.30 | 981.76 | 1151.68 | 1300.36 | 1727.52 | 774.08 | 1014.80 | 1190.62 | 1344.02 | 1785.34 |
| 91 | 801.22 | 1049.02 | 1228.38 | 1387.68 | 1844.34 | 826.00 | 1082.06 | 1267.32 | 1431.34 | 1902.16 |
| 92 | 854.32 | 1118.64 | 1310.98 | 1480.90 | 1967.06 | 879.10 | 1151.68 | 1349.92 | 1524.56 | 2024.88 |
| 93 | 914.50 | 1195.34 | 1399.48 | 1580.02 | 2099.22 | 939.28 | 1228.38 | 1438.42 | 1623.68 | 2157.04 |
| 94 | 977.04 | 1277.94 | 1495.06 | 1687.40 | 2244.36 | 1001.82 | 1310.98 | 1534.00 | 1731.06 | 2302.18 |
| 95 | 1046.66 | 1367.62 | 1600.08 | 1805.40 | 2401.30 | 1071.44 | 1400.66 | 1639.02 | 1849.06 | 2459.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix D

**6060-6073 (Including 4062-NY & 4063-NY)**

**Shared Cost Percentages**

| Age | Base | | | | | Simple Inflation | | | | | Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | | | | | | | | | | 9.9% | | | | | 11.2% |
| 30 | | | | | | | | | | | | 17.6% | | | 9.9% |
| 31 | | | | | | | 10.4% | | | | | | | | 8.6% |
| 32 | | | | | | | | | | 7.7% | | | | | |
| 33 | | | | | | | 21.5% | | | | | 22.7% | | | |
| 34 | | | | 23.8% | | | 10.8% | | | 12.8% | | | | | 13.6% |
| 35 | | | | | | | 16.6% | | | 6.5% | | | 10.9% | | 11.6% |
| 36 | | | | | 18.9% | | 12.9% | | 9.8% | | | 12.2% | | 11.8% | 14.1% |
| 37 | | | | | | | 10.9% | | 10.3% | 12.8% | | 10.7% | | | 11.3% |
| 38 | | | | | 12.0% | | | | | 8.4% | | 12.6% | 22.7% | 14.8% | 13.6% |
| 39 | | | | | 16.9% | | 13.6% | 14.6% | | 13.1% | | 11.8% | 11.7% | 13.8% | 11.1% |
| 40 | 23.8% | | | 18.9% | 14.7% | | 11.7% | | | 9.4% | | | | 9.2% | 11.3% |
| 41 | | 23.8% | | 18.9% | 17.0% | | 15.4% | 11.2% | | 14.8% | 15.7% | 14.1% | 13.5% | 12.7% | 10.9% |
| 42 | 21.6% | | | | 23.8% | | 8.9% | | 11.8% | 13.3% | 13.5% | 15.6% | 10.6% | 11.2% | 11.3% |
| 43 | | 23.8% | | | 18.2% | 23.8% | 13.3% | | 13.1% | 14.1% | 15.5% | 12.9% | 14.5% | 11.8% | 11.4% |
| 44 | | | | 21.7% | 18.7% | | 15.0% | | 11.1% | 17.1% | 12.6% | 14.3% | 13.0% | 13.1% | 12.3% |
| 45 | | 23.2% | 23.8% | 23.8% | 17.6% | | 15.6% | 15.3% | 16.6% | 15.2% | 23.8% | 14.1% | 11.8% | 13.6% | 12.2% |
| 46 | | 23.8% | | 18.8% | 23.8% | | 14.7% | | 16.5% | 15.4% | | 13.7% | 14.1% | 12.0% | 12.2% |
| 47 | | 23.8% | | 23.8% | 20.0% | | 17.4% | 18.6% | 20.9% | 15.6% | 16.1% | 15.6% | 14.0% | 12.8% | 12.0% |
| 48 | | | 20.8% | 20.4% | 17.6% | | 21.7% | 15.0% | 17.5% | 13.3% | 15.7% | 15.0% | 13.1% | 14.3% | 12.6% |
| 49 | 23.8% | 23.8% | | 23.2% | 21.2% | 23.6% | 17.9% | 19.7% | 17.7% | 16.0% | 20.1% | 15.0% | 13.3% | 14.1% | 12.3% |
| 50 | 15.2% | 16.2% | 18.5% | 15.1% | 11.1% | 14.4% | 10.6% | 11.2% | 10.7% | 10.3% | 12.5% | 12.0% | 10.2% | 10.8% | 9.6% |
| 51 | 23.2% | 21.7% | 16.1% | 18.6% | 11.4% | 9.7% | 12.5% | 11.8% | 10.6% | 11.6% | 12.8% | 11.6% | 10.8% | 9.9% | 10.1% |
| 52 | 19.4% | 17.9% | 19.2% | 14.7% | 13.6% | 14.8% | 13.2% | 12.1% | 11.4% | 11.5% | 17.2% | 13.0% | 10.9% | 10.6% | 10.0% |
| 53 | 21.4% | 17.7% | 19.2% | 20.7% | 16.3% | 14.3% | 14.7% | 14.5% | 11.8% | 11.9% | 14.2% | 13.3% | 11.8% | 11.2% | 10.8% |
| 54 | 23.8% | 19.0% | 17.1% | 15.1% | 16.6% | 15.8% | 15.8% | 15.1% | 12.7% | 12.2% | 14.7% | 13.2% | 11.8% | 11.7% | 10.6% |
| 55 | 13.9% | 11.9% | 12.4% | 10.0% | 11.6% | 9.5% | 10.3% | 10.0% | 8.3% | 8.7% | 11.8% | 10.4% | 8.8% | 9.3% | 8.6% |
| 56 | 16.1% | 12.7% | 13.3% | 11.8% | 12.4% | 12.9% | 10.4% | 10.6% | 9.2% | 8.8% | 12.4% | 10.5% | 9.4% | 9.4% | 8.6% |
| 57 | 17.7% | 13.5% | 13.6% | 11.9% | 12.8% | 11.8% | 11.9% | 11.3% | 10.0% | 9.3% | 12.1% | 11.3% | 10.1% | 10.0% | 9.0% |
| 58 | 18.3% | 14.3% | 13.8% | 13.3% | 14.8% | 12.0% | 11.9% | 12.0% | 10.4% | 10.0% | 12.7% | 11.5% | 10.4% | 10.5% | 9.7% |
| 59 | 19.7% | 16.1% | 14.3% | 14.4% | 14.2% | 12.9% | 12.3% | 11.7% | 12.0% | 10.7% | 14.0% | 12.4% | 11.3% | 11.6% | 10.2% |
| 60 | 11.1% | 9.8% | 9.3% | 8.6% | 9.6% | 8.8% | 7.9% | 7.4% | 6.9% | 7.4% | 9.7% | 8.5% | 8.4% | 8.0% | 7.5% |
| 61 | 14.1% | 11.0% | 9.8% | 9.2% | 11.2% | 9.1% | 8.8% | 7.9% | 7.9% | 7.7% | 10.6% | 9.2% | 8.5% | 8.4% | 8.1% |
| 62 | 13.8% | 11.2% | 11.3% | 10.4% | 11.3% | 10.8% | 9.1% | 8.8% | 8.3% | 8.1% | 12.0% | 9.4% | 9.0% | 9.0% | 8.0% |
| 63 | 16.8% | 12.8% | 12.1% | 11.0% | 11.0% | 11.0% | 10.3% | 9.4% | 9.3% | 9.2% | 12.3% | 9.9% | 9.2% | 9.1% | 8.6% |
| 64 | 16.2% | 14.1% | 13.3% | 11.7% | 13.3% | 12.1% | 10.9% | 10.4% | 9.8% | 9.0% | 12.1% | 10.3% | 9.9% | 9.8% | 8.8% |
| 65 | 9.8% | 8.1% | 7.8% | 7.8% | 8.6% | 7.5% | 6.9% | 6.2% | 6.0% | 6.1% | 7.1% | 7.1% | 6.7% | 6.5% | 6.5% |
| 66 | 11.2% | 9.0% | 8.5% | 8.6% | 9.3% | 8.4% | 7.8% | 6.7% | 6.7% | 6.7% | 7.4% | 7.2% | 6.4% | 7.0% | 6.7% |
| 67 | 13.5% | 10.4% | 8.9% | 9.2% | 9.5% | 8.6% | 7.9% | 7.3% | 7.2% | 6.4% | 8.1% | 7.6% | 7.5% | 7.4% | 6.9% |
| 68 | 13.4% | 11.7% | 11.5% | 10.1% | 10.0% | 9.0% | 8.2% | 7.7% | 7.5% | 7.0% | 8.9% | 7.4% | 7.6% | 7.0% | 7.8% |
| 69 | 13.6% | 12.7% | 11.0% | 10.5% | 11.7% | 9.1% | 9.0% | 7.9% | 7.6% | 7.7% | 8.3% | 8.2% | 7.7% | 7.6% | 8.0% |
| 70 | 10.5% | 9.0% | 8.6% | 7.3% | 8.3% | 6.7% | 6.4% | 6.2% | 5.9% | 6.0% | 7.5% | 5.7% | 6.0% | 5.9% | 6.8% |
| 71 | 11.0% | 9.6% | 9.3% | 9.2% | 9.3% | 7.7% | 7.5% | 6.7% | 6.6% | 6.4% | 7.4% | 6.8% | 6.2% | 5.7% | 6.6% |
| 72 | 11.9% | 10.7% | 10.3% | 8.7% | 9.7% | 7.9% | 6.8% | 7.5% | 6.9% | 6.7% | 8.2% | 6.5% | 9.8% | 7.2% | 4.9% |
| 73 | 13.7% | 11.4% | 11.8% | 10.8% | 10.0% | 7.9% | 7.6% | 7.7% | 7.2% | 5.5% | 7.4% | 8.7% | 6.9% | 8.6% | 9.4% |
| 74 | 14.2% | 12.2% | 11.4% | 12.6% | 10.1% | 10.1% | 8.3% | 8.4% | 7.7% | 13.4% | | 9.3% | 8.2% | 10.7% | |
| 75 | 12.0% | 10.8% | 11.4% | 11.0% | 7.9% | 7.4% | 7.6% | 5.2% | 6.8% | 8.1% | | 4.4% | 4.8% | | |
| 76 | 13.3% | 12.0% | 11.7% | | 7.4% | 7.9% | 7.6% | 5.9% | 5.2% | 6.7% | 12.0% | 11.1% | | 7.6% | |
| 77 | 15.1% | 12.2% | 9.6% | 8.7% | 10.6% | 8.0% | 6.8% | 7.4% | 6.6% | | 8.2% | 7.8% | | | |
| 78 | 16.2% | 10.9% | 13.0% | 11.0% | | 7.4% | 6.2% | | | | 12.9% | 14.5% | 8.7% | 7.6% | |
| 79 | 13.0% | 13.1% | 15.5% | 15.0% | | | | | | 6.9% | | | 6.7% | | |
| 80 | 12.0% | 9.0% | | | | | | | | | | | | | |
| 81 | | 11.7% | | | | | 5.6% | | | | | | | | |
| 82 | 14.5% | 6.8% | | | | 10.6% | | | | | | | | | |
| 83 | | | | | | | | | | | | | | | |
| 84 | 15.3% | | | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | | | | |
| 87 | | | | | | | | | | | | | | | |
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| 94 | | | | | | | | | | | | | | | |
| 95 | | | | | | | | | | | | | | | |

* Certain cells are blank because there are no nationwide polcies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

## Appendix D

**6060-6073 (Including 4062-NY & 4063-NY)**
**Shared Cost Percentages**

### Note on premium calculation for a policyholder who elects the Shared Cost option:

To calculate the premium after election of the Shared Cost option, the premium rate schedules in Appendix C should be used. Since the Shared Cost option reduces the daily benefit, an additional factor is required to calculate the premium appropriately, as shown below:

$$\text{Premium after electing Shared Cost option} = \frac{\text{(Premium Rate Schedule per \$10 daily benefit: Appendix C)} * \text{(New Daily Benefit/10)}}{\text{(1 – Shared Cost Percentage)}}$$

A similar formula can be used for GPO policies with multiple layers of coverage:

$$\text{Premium after electing Shared Cost option} = \frac{[\ \text{(Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendix C)} * \text{(New Base Daily Benefit/10)} + \text{(Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendix C)} * \text{(New Layer 1 Daily Benefit/10)} + \ \ldots\ ]}{\text{(1 – Shared Cost Percentage)}}$$

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 45.14 | 48.63 | 56.23 | 61.95 | 90.69 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 30 | 47.02 | 51.12 | 59.62 | 65.38 | 99.07 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 31 | 47.02 | 52.37 | 61.70 | 67.49 | 99.07 | 72.20 | 90.67 | 107.46 | 122.58 | 164.67 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 32 | 47.02 | 54.36 | 64.31 | 70.13 | 99.07 | 72.20 | 90.67 | 107.46 | 122.58 | 169.51 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 33 | 47.02 | 55.61 | 66.39 | 73.03 | 99.07 | 74.93 | 90.67 | 107.46 | 122.58 | 179.20 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 34 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 | 74.93 | 90.67 | 109.60 | 122.58 | 188.88 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 35 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 | 79.61 | 93.24 | 109.60 | 122.58 | 193.73 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 36 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 | 84.30 | 97.90 | 114.37 | 126.93 | 204.13 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 37 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 | 88.98 | 102.56 | 123.90 | 131.81 | 214.96 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 38 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 | 88.98 | 107.22 | 128.66 | 136.69 | 225.79 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 39 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 | 94.07 | 111.88 | 133.43 | 146.46 | 242.02 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 40 | 50.37 | 60.45 | 70.52 | 78.92 | 107.46 | 101.03 | 118.92 | 135.44 | 148.47 | 254.73 | 184.24 | 225.84 | 264.48 | 297.16 | 398.20 |
| 41 | 50.37 | 60.45 | 70.52 | 78.92 | 107.46 | 106.91 | 124.46 | 140.68 | 153.88 | 266.55 | 184.24 | 225.84 | 264.48 | 297.16 | 398.20 |
| 42 | 54.67 | 61.50 | 70.58 | 78.92 | 107.46 | 107.43 | 130.38 | 146.58 | 164.70 | 279.68 | 184.24 | 225.84 | 264.48 | 297.16 | 398.20 |
| 43 | 55.06 | 61.91 | 75.50 | 81.05 | 111.89 | 113.39 | 136.34 | 157.82 | 170.86 | 292.87 | 184.24 | 225.84 | 264.48 | 297.16 | 398.20 |
| 44 | 55.45 | 66.77 | 76.00 | 81.58 | 117.06 | 119.39 | 142.35 | 163.83 | 177.07 | 300.14 | 184.24 | 225.84 | 264.48 | 297.16 | 398.20 |
| 45 | 54.97 | 67.42 | 81.19 | 88.52 | 119.64 | 126.46 | 146.50 | 168.18 | 187.70 | 319.62 | 190.18 | 243.67 | 282.31 | 317.97 | 421.97 |
| 46 | 59.97 | 72.39 | 81.73 | 93.79 | 124.75 | 127.06 | 157.98 | 179.59 | 194.04 | 320.94 | 190.18 | 243.67 | 282.31 | 317.97 | 421.97 |
| 47 | 60.40 | 72.87 | 86.85 | 99.13 | 129.89 | 133.84 | 164.30 | 185.74 | 205.94 | 320.94 | 190.18 | 243.67 | 282.31 | 317.97 | 421.97 |
| 48 | 60.84 | 77.94 | 92.03 | 99.78 | 135.05 | 140.85 | 171.23 | 198.65 | 218.28 | 320.94 | 190.18 | 243.67 | 282.31 | 317.97 | 421.97 |
| 49 | 66.09 | 78.45 | 92.65 | 105.21 | 145.60 | 145.61 | 184.24 | 205.68 | 225.60 | 320.94 | 190.18 | 243.67 | 282.31 | 317.97 | 421.97 |
| 50 | 68.51 | 82.98 | 99.21 | 108.77 | 151.76 | 151.68 | 183.85 | 219.83 | 232.42 | 356.60 | 213.96 | 267.45 | 312.02 | 353.62 | 469.52 |
| 51 | 72.80 | 89.25 | 105.67 | 115.27 | 162.07 | 159.40 | 189.66 | 232.01 | 244.20 | 368.48 | 222.87 | 276.36 | 323.91 | 365.51 | 487.35 |
| 52 | 72.27 | 88.94 | 104.47 | 120.89 | 170.60 | 165.67 | 206.47 | 233.20 | 254.50 | 377.40 | 228.82 | 288.25 | 332.82 | 380.37 | 499.24 |
| 53 | 78.61 | 95.32 | 109.00 | 122.65 | 183.64 | 176.42 | 215.83 | 247.60 | 266.95 | 398.20 | 237.73 | 297.16 | 344.71 | 392.26 | 520.04 |
| 54 | 78.11 | 96.97 | 110.78 | 126.43 | 192.38 | 176.40 | 221.85 | 260.07 | 277.45 | 407.11 | 243.67 | 306.08 | 356.60 | 407.11 | 534.89 |
| 55 | 82.53 | 103.50 | 117.40 | 131.18 | 203.37 | 190.18 | 239.26 | 272.67 | 290.12 | 421.97 | 249.62 | 317.97 | 365.51 | 413.06 | 552.72 |
| 56 | 91.00 | 109.01 | 126.95 | 140.79 | 223.17 | 202.07 | 249.43 | 283.76 | 304.91 | 445.75 | 261.50 | 329.85 | 383.34 | 433.86 | 579.47 |
| 57 | 94.41 | 116.57 | 131.70 | 151.58 | 235.47 | 206.54 | 257.57 | 296.40 | 321.17 | 472.49 | 270.42 | 344.71 | 401.17 | 457.63 | 606.21 |
| 58 | 98.98 | 123.28 | 145.40 | 163.41 | 252.53 | 214.59 | 266.59 | 313.25 | 336.93 | 508.15 | 288.25 | 368.48 | 430.89 | 481.41 | 641.87 |
| 59 | 111.61 | 133.01 | 154.29 | 171.49 | 271.49 | 233.32 | 281.47 | 326.86 | 352.62 | 543.81 | 303.11 | 386.31 | 451.69 | 509.04 | 677.53 |
| 60 | 114.26 | 146.83 | 165.27 | 184.55 | 290.54 | 238.76 | 296.11 | 340.75 | 372.53 | 579.47 | 320.94 | 410.09 | 478.43 | 517.81 | 716.16 |
| 61 | 126.02 | 155.78 | 181.35 | 199.80 | 314.89 | 253.81 | 315.73 | 361.76 | 389.68 | 605.31 | 331.48 | 420.84 | 492.90 | 536.49 | 737.91 |
| 62 | 135.86 | 171.89 | 189.61 | 215.19 | 342.75 | 273.72 | 338.14 | 388.62 | 417.65 | 625.69 | 337.98 | 435.75 | 505.58 | 564.46 | 759.77 |
| 63 | 155.57 | 181.03 | 207.92 | 232.73 | 359.92 | 294.74 | 354.04 | 409.85 | 448.20 | 651.68 | 351.53 | 446.17 | 519.18 | 584.05 | 778.77 |
| 64 | 164.38 | 196.43 | 227.58 | 247.49 | 393.27 | 306.05 | 377.83 | 442.31 | 471.09 | 674.88 | 360.98 | 457.77 | 536.24 | 606.87 | 803.06 |
| 65 | 183.40 | 213.09 | 241.44 | 270.57 | 418.39 | 319.57 | 405.81 | 465.18 | 507.16 | 705.09 | 375.37 | 476.82 | 552.91 | 629.00 | 829.37 |
| 66 | 195.78 | 231.85 | 268.39 | 294.60 | 456.35 | 329.21 | 420.11 | 493.81 | 537.91 | 741.95 | 385.71 | 491.36 | 574.89 | 651.05 | 864.79 |
| 67 | 218.29 | 260.00 | 295.40 | 326.84 | 497.66 | 342.32 | 439.79 | 513.49 | 581.59 | 767.85 | 397.00 | 508.73 | 594.31 | 675.14 | 891.47 |
| 68 | 239.39 | 287.57 | 325.62 | 356.09 | 533.07 | 356.15 | 452.65 | 533.07 | 604.30 | 799.61 | 413.59 | 523.88 | 615.79 | 698.51 | 921.39 |
| 69 | 259.04 | 312.44 | 359.01 | 388.54 | 565.64 | 374.88 | 474.70 | 558.99 | 634.41 | 838.48 | 428.11 | 545.68 | 643.28 | 727.57 | 960.48 |
| 70 | 278.03 | 348.61 | 392.48 | 432.36 | 607.39 | 395.66 | 504.73 | 592.42 | 671.55 | 889.69 | 449.12 | 575.31 | 675.82 | 763.51 | 1011.60 |
| 71 | 297.12 | 375.53 | 435.37 | 483.52 | 654.08 | 422.99 | 538.53 | 633.45 | 720.11 | 951.20 | 474.57 | 608.69 | 713.92 | 810.90 | 1070.88 |
| 72 | 322.74 | 402.42 | 468.17 | 525.94 | 703.25 | 454.22 | 575.75 | 679.34 | 770.98 | 1018.01 | 506.02 | 645.47 | 757.04 | 860.63 | 1139.54 |
| 73 | 345.79 | 436.08 | 505.24 | 566.71 | 756.89 | 484.10 | 620.50 | 728.08 | 826.05 | 1091.16 | 535.97 | 687.74 | 806.84 | 916.34 | 1208.34 |
| 74 | 373.68 | 469.87 | 545.72 | 610.47 | 817.66 | 517.97 | 664.11 | 780.66 | 886.10 | 1167.29 | 569.77 | 728.86 | 856.50 | 971.20 | 1283.83 |
| 75 | 403.78 | 506.94 | 588.77 | 659.92 | 882.26 | 553.19 | 706.16 | 830.68 | 946.30 | 1246.90 | 601.22 | 768.42 | 905.38 | 1028.12 | 1357.19 |
| 76 | 435.44 | 548.14 | 638.64 | 715.48 | 957.96 | 587.41 | 753.05 | 887.95 | 1010.90 | 1333.64 | 635.23 | 812.82 | 957.96 | 1087.74 | 1437.80 |
| 77 | 480.23 | 607.85 | 708.60 | 797.59 | 1064.57 | 639.75 | 822.78 | 972.22 | 1109.91 | 1459.17 | 683.41 | 879.87 | 1039.39 | 1183.79 | 1559.92 |
| 78 | 537.32 | 680.05 | 795.91 | 898.34 | 1195.55 | 705.24 | 906.74 | 1076.33 | 1230.81 | 1617.01 | 745.54 | 962.15 | 1140.14 | 1303.01 | 1712.72 |
| 79 | 594.42 | 755.61 | 886.59 | 999.09 | 1329.88 | 770.73 | 995.73 | 1183.79 | 1351.71 | 1774.85 | 811.02 | 1047.78 | 1244.24 | 1420.55 | 1865.52 |
| 80 | 653.19 | 829.50 | 975.58 | 1099.84 | 1460.85 | 836.21 | 1079.69 | 1286.22 | 1469.25 | 1924.29 | 874.83 | 1130.06 | 1344.99 | 1536.41 | 2014.97 |
| 81 | 708.60 | 900.02 | 1057.86 | 1193.87 | 1586.79 | 894.98 | 1156.93 | 1376.89 | 1575.03 | 2065.34 | 935.28 | 1208.98 | 1437.34 | 1642.20 | 2156.02 |
| 82 | 762.33 | 970.54 | 1140.14 | 1284.54 | 1709.36 | 953.75 | 1234.17 | 1467.57 | 1674.10 | 2201.35 | 995.73 | 1286.22 | 1528.02 | 1742.95 | 2292.03 |
| 83 | 817.74 | 1039.39 | 1222.41 | 1378.57 | 1833.62 | 1014.20 | 1308.05 | 1554.88 | 1776.53 | 2332.33 | 1054.50 | 1360.10 | 1617.01 | 1845.37 | 2426.36 |
| 84 | 879.87 | 1118.31 | 1313.09 | 1479.32 | 1969.63 | 1078.01 | 1390.33 | 1648.92 | 1880.64 | 2475.05 | 1119.99 | 1445.74 | 1714.40 | 1954.52 | 2572.44 |
| 85 | 947.03 | 1202.26 | 1413.84 | 1591.82 | 2120.75 | 1146.85 | 1477.64 | 1753.02 | 1998.18 | 2632.89 | 1190.51 | 1533.05 | 1820.19 | 2072.06 | 2730.28 |
| 86 | 1020.92 | 1296.30 | 1524.66 | 1717.76 | 2285.31 | 1220.73 | 1571.68 | 1863.85 | 2124.11 | 2797.45 | 1264.39 | 1627.09 | 1931.01 | 2197.99 | 2894.84 |
| 87 | 1099.84 | 1397.04 | 1640.52 | 1848.73 | 2458.26 | 1299.65 | 1672.42 | 1979.71 | 2255.09 | 2970.40 | 1343.31 | 1727.84 | 2046.87 | 2328.97 | 3067.79 |
| 88 | 1182.11 | 1501.15 | 1764.78 | 1989.78 | 2646.32 | 1381.93 | 1776.53 | 2103.96 | 2396.13 | 3158.46 | 1425.59 | 1831.94 | 2171.13 | 2470.01 | 3255.85 |
| 89 | 1274.47 | 1618.69 | 1900.79 | 2142.58 | 2849.50 | 1474.28 | 1894.07 | 2239.97 | 2548.93 | 3361.64 | 1517.94 | 1949.48 | 2307.14 | 2622.82 | 3459.03 |
| 90 | 1373.54 | 1746.31 | 2048.55 | 2310.50 | 3072.83 | 1573.35 | 2021.68 | 2387.74 | 2716.85 | 3584.96 | 1617.01 | 2077.10 | 2454.90 | 2790.73 | 3682.35 |
| 91 | 1479.32 | 1880.64 | 2209.75 | 2490.16 | 3311.26 | 1679.14 | 2156.02 | 2548.93 | 2896.52 | 3823.40 | 1722.80 | 2211.43 | 2616.10 | 2970.40 | 3920.79 |
| 92 | 1593.50 | 2025.04 | 2377.66 | 2679.91 | 3566.49 | 1793.32 | 2300.42 | 2716.85 | 3086.26 | 4078.63 | 1836.98 | 2355.83 | 2784.01 | 3160.14 | 4176.02 |
| 93 | 1714.40 | 2179.52 | 2559.01 | 2884.76 | 3838.51 | 1914.22 | 2454.90 | 2898.20 | 3291.11 | 4350.65 | 1957.88 | 2510.31 | 2965.36 | 3365.00 | 4448.04 |
| 94 | 1847.05 | 2345.76 | 2755.47 | 3106.41 | 4134.04 | 2046.87 | 2621.14 | 3094.66 | 3512.76 | 4646.18 | 2090.53 | 2676.55 | 3161.82 | 3586.64 | 4743.57 |
| 95 | 1991.46 | 2530.46 | 2970.40 | 3348.21 | 4456.44 | 2191.28 | 2805.84 | 3309.58 | 3754.56 | 4968.58 | 2234.94 | 2861.25 | 3376.75 | 3828.44 | 5065.97 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.69 | 44.34 | 49.21 | 55.07 | 81.47 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 30 | 40.30 | 46.61 | 52.17 | 58.12 | 88.99 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 31 | 40.30 | 47.75 | 53.99 | 59.99 | 88.99 | 63.81 | 82.28 | 94.03 | 107.46 | 148.90 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 32 | 40.30 | 49.57 | 56.27 | 62.34 | 88.99 | 63.81 | 82.28 | 94.03 | 107.46 | 153.28 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 33 | 40.30 | 50.70 | 58.09 | 64.91 | 88.99 | 66.22 | 82.28 | 94.03 | 107.46 | 162.04 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 34 | 40.30 | 52.05 | 58.77 | 67.17 | 88.99 | 66.22 | 82.28 | 95.90 | 107.46 | 170.80 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 35 | 40.30 | 52.05 | 58.77 | 67.17 | 88.99 | 70.36 | 84.60 | 95.90 | 107.46 | 175.18 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 36 | 40.30 | 52.05 | 58.77 | 67.17 | 88.99 | 74.50 | 88.83 | 100.07 | 111.28 | 184.59 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 37 | 40.30 | 52.05 | 58.77 | 67.17 | 88.99 | 78.63 | 93.06 | 108.41 | 115.56 | 194.38 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 38 | 40.30 | 52.05 | 58.77 | 67.17 | 88.99 | 78.63 | 97.29 | 112.58 | 119.84 | 204.17 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 39 | 40.30 | 52.05 | 58.77 | 67.17 | 88.99 | 83.13 | 101.53 | 116.75 | 128.40 | 218.85 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 40 | 43.66 | 55.41 | 62.13 | 70.52 | 94.03 | 88.13 | 106.62 | 119.26 | 130.88 | 226.99 | 160.47 | 202.07 | 234.76 | 264.48 | 353.62 |
| 41 | 43.66 | 55.41 | 62.13 | 70.52 | 94.03 | 93.26 | 111.59 | 123.88 | 135.65 | 237.52 | 160.47 | 202.07 | 234.76 | 264.48 | 353.62 |
| 42 | 47.38 | 56.38 | 62.18 | 70.52 | 94.03 | 93.71 | 116.89 | 129.08 | 145.20 | 249.22 | 160.47 | 202.07 | 234.76 | 264.48 | 353.62 |
| 43 | 47.72 | 56.75 | 66.51 | 72.43 | 97.90 | 98.91 | 122.24 | 138.97 | 150.63 | 260.97 | 160.47 | 202.07 | 234.76 | 264.48 | 353.62 |
| 44 | 48.06 | 61.21 | 66.95 | 72.90 | 102.43 | 104.15 | 127.62 | 144.27 | 156.10 | 267.45 | 160.47 | 202.07 | 234.76 | 264.48 | 353.62 |
| 45 | 49.65 | 60.51 | 72.17 | 78.11 | 105.35 | 110.97 | 129.96 | 151.60 | 167.10 | 281.15 | 172.36 | 213.96 | 249.62 | 285.28 | 371.45 |
| 46 | 54.17 | 64.97 | 72.65 | 82.76 | 109.85 | 111.50 | 140.15 | 161.88 | 172.74 | 282.31 | 172.36 | 213.96 | 249.62 | 285.28 | 371.45 |
| 47 | 54.56 | 65.40 | 77.20 | 87.46 | 114.38 | 117.45 | 145.75 | 167.43 | 183.34 | 282.31 | 172.36 | 213.96 | 249.62 | 285.28 | 371.45 |
| 48 | 54.95 | 69.94 | 81.81 | 88.04 | 118.93 | 123.60 | 151.90 | 179.07 | 194.32 | 282.31 | 172.36 | 213.96 | 249.62 | 285.28 | 371.45 |
| 49 | 59.70 | 70.41 | 82.35 | 92.83 | 128.22 | 127.78 | 163.44 | 185.40 | 200.84 | 282.31 | 172.36 | 213.96 | 249.62 | 285.28 | 371.45 |
| 50 | 60.68 | 75.26 | 87.30 | 97.12 | 133.55 | 135.13 | 164.93 | 192.35 | 209.18 | 314.99 | 190.18 | 240.70 | 279.33 | 314.99 | 416.03 |
| 51 | 64.71 | 79.34 | 93.48 | 103.35 | 143.37 | 139.82 | 168.29 | 206.85 | 220.57 | 326.88 | 196.13 | 246.65 | 288.25 | 323.91 | 430.89 |
| 52 | 64.46 | 81.20 | 90.93 | 107.02 | 153.54 | 148.53 | 184.15 | 206.08 | 228.26 | 341.74 | 202.07 | 258.53 | 297.16 | 335.80 | 445.75 |
| 53 | 68.53 | 85.39 | 99.09 | 107.08 | 161.78 | 156.17 | 193.11 | 225.09 | 237.58 | 350.65 | 208.01 | 264.48 | 309.05 | 347.68 | 460.60 |
| 54 | 68.35 | 85.33 | 99.11 | 110.87 | 172.25 | 156.49 | 193.77 | 234.35 | 245.44 | 362.54 | 213.96 | 270.42 | 314.99 | 356.60 | 478.43 |
| 55 | 72.47 | 91.56 | 105.46 | 117.26 | 180.52 | 169.38 | 210.09 | 243.66 | 257.59 | 374.43 | 216.93 | 279.33 | 326.88 | 368.48 | 490.32 |
| 56 | 80.66 | 95.14 | 112.85 | 126.71 | 199.68 | 181.27 | 220.43 | 252.55 | 272.24 | 401.17 | 234.76 | 294.19 | 341.74 | 386.31 | 517.07 |
| 57 | 86.20 | 104.51 | 119.91 | 133.63 | 209.83 | 189.09 | 232.09 | 265.65 | 284.01 | 421.97 | 246.65 | 309.05 | 365.51 | 404.14 | 537.87 |
| 58 | 87.10 | 109.59 | 129.46 | 147.27 | 224.73 | 192.00 | 236.67 | 277.53 | 302.71 | 451.69 | 255.56 | 326.88 | 383.34 | 433.86 | 570.55 |
| 59 | 97.14 | 121.10 | 136.48 | 153.75 | 243.64 | 202.39 | 256.87 | 289.35 | 314.29 | 484.38 | 267.45 | 347.68 | 401.17 | 452.80 | 606.21 |
| 60 | 102.23 | 130.74 | 147.56 | 164.92 | 260.33 | 211.32 | 264.38 | 304.06 | 329.74 | 520.04 | 285.28 | 365.51 | 424.94 | 460.91 | 638.90 |
| 61 | 111.79 | 137.80 | 161.20 | 178.04 | 279.91 | 226.80 | 278.90 | 320.41 | 350.22 | 539.02 | 294.01 | 374.72 | 438.13 | 480.89 | 657.20 |
| 62 | 121.45 | 151.42 | 169.86 | 191.28 | 307.05 | 243.91 | 298.82 | 344.58 | 370.97 | 561.44 | 304.46 | 385.47 | 452.51 | 503.88 | 675.97 |
| 63 | 138.29 | 160.69 | 183.70 | 204.64 | 322.52 | 262.29 | 315.28 | 366.30 | 394.31 | 581.37 | 313.67 | 394.79 | 459.69 | 517.07 | 694.94 |
| 64 | 145.16 | 175.97 | 202.98 | 219.55 | 353.00 | 269.43 | 336.99 | 393.74 | 418.22 | 606.87 | 319.13 | 408.07 | 478.70 | 538.86 | 716.74 |
| 65 | 161.56 | 186.71 | 215.28 | 240.51 | 374.23 | 281.53 | 360.15 | 412.66 | 449.75 | 631.54 | 329.72 | 421.03 | 494.58 | 557.99 | 743.14 |
| 66 | 174.03 | 207.23 | 239.71 | 264.34 | 405.39 | 294.81 | 375.89 | 442.22 | 483.41 | 660.87 | 341.49 | 439.76 | 513.47 | 582.26 | 771.43 |
| 67 | 193.79 | 230.41 | 264.19 | 290.07 | 441.58 | 306.67 | 387.49 | 456.43 | 517.50 | 682.27 | 354.21 | 451.68 | 530.13 | 601.45 | 791.63 |
| 68 | 212.54 | 257.30 | 289.90 | 315.16 | 475.63 | 317.09 | 404.40 | 473.33 | 537.67 | 712.30 | 367.64 | 468.74 | 549.16 | 620.39 | 822.59 |
| 69 | 228.05 | 278.20 | 319.12 | 345.59 | 503.53 | 330.51 | 423.68 | 499.10 | 563.43 | 745.32 | 379.31 | 485.79 | 572.30 | 645.50 | 854.01 |
| 70 | 248.09 | 310.11 | 348.87 | 385.45 | 538.95 | 355.02 | 449.12 | 526.12 | 598.83 | 791.31 | 402.07 | 511.15 | 598.83 | 682.24 | 898.25 |
| 71 | 266.17 | 334.26 | 387.91 | 428.44 | 581.86 | 377.59 | 478.70 | 565.36 | 639.64 | 845.97 | 422.99 | 540.60 | 635.51 | 720.11 | 953.27 |
| 72 | 286.88 | 358.60 | 416.37 | 466.17 | 625.55 | 402.42 | 513.99 | 603.64 | 685.32 | 906.45 | 452.23 | 573.75 | 675.36 | 765.00 | 1014.03 |
| 73 | 309.29 | 386.13 | 449.53 | 503.32 | 674.29 | 432.24 | 549.42 | 647.39 | 735.76 | 972.05 | 478.34 | 610.89 | 718.47 | 814.53 | 1075.79 |
| 74 | 332.98 | 418.08 | 484.67 | 543.87 | 727.01 | 460.63 | 588.27 | 691.86 | 788.06 | 1039.64 | 506.87 | 647.47 | 762.16 | 863.90 | 1141.39 |
| 75 | 357.53 | 450.02 | 524.73 | 586.99 | 786.21 | 490.94 | 627.90 | 741.74 | 841.35 | 1111.72 | 533.63 | 684.82 | 805.77 | 914.28 | 1209.55 |
| 76 | 387.63 | 488.37 | 566.92 | 636.93 | 852.09 | 522.53 | 671.09 | 790.62 | 899.91 | 1186.78 | 563.51 | 724.02 | 852.09 | 968.21 | 1278.99 |
| 77 | 428.18 | 540.68 | 631.36 | 708.60 | 947.03 | 570.91 | 732.11 | 866.44 | 985.66 | 1299.65 | 609.53 | 782.48 | 925.21 | 1052.82 | 1386.97 |
| 78 | 478.55 | 606.17 | 708.60 | 797.59 | 1064.57 | 628.00 | 809.35 | 958.79 | 1094.80 | 1439.02 | 664.94 | 858.04 | 1015.88 | 1158.61 | 1524.66 |
| 79 | 530.61 | 671.66 | 789.20 | 888.27 | 1183.79 | 688.45 | 884.91 | 1052.82 | 1202.26 | 1578.39 | 722.03 | 931.92 | 1106.55 | 1262.71 | 1660.67 |
| 80 | 582.66 | 738.82 | 868.12 | 977.26 | 1299.65 | 745.54 | 960.47 | 1143.49 | 1306.37 | 1712.72 | 780.80 | 1007.48 | 1197.23 | 1365.14 | 1793.32 |
| 81 | 629.68 | 800.95 | 942.00 | 1062.90 | 1413.84 | 795.91 | 1029.31 | 1225.77 | 1402.08 | 1840.34 | 831.17 | 1076.33 | 1279.50 | 1462.53 | 1919.26 |
| 82 | 680.05 | 863.08 | 1014.20 | 1143.49 | 1519.62 | 849.64 | 1098.16 | 1306.37 | 1491.08 | 1956.20 | 886.59 | 1143.49 | 1360.10 | 1551.53 | 2038.48 |
| 83 | 730.43 | 925.21 | 1088.08 | 1225.77 | 1632.12 | 903.38 | 1163.64 | 1383.61 | 1578.39 | 2075.42 | 940.32 | 1212.34 | 1440.70 | 1642.20 | 2161.05 |
| 84 | 782.48 | 994.05 | 1167.00 | 1316.45 | 1753.02 | 958.79 | 1235.85 | 1465.89 | 1674.10 | 2203.03 | 997.41 | 1284.54 | 1524.66 | 1739.59 | 2288.67 |
| 85 | 842.93 | 1071.29 | 1257.68 | 1418.87 | 1885.67 | 1020.92 | 1314.77 | 1559.92 | 1781.57 | 2340.72 | 1059.54 | 1365.14 | 1620.37 | 1845.37 | 2428.04 |
| 86 | 908.41 | 1155.25 | 1355.07 | 1528.02 | 2033.44 | 1086.40 | 1398.72 | 1657.31 | 1890.71 | 2488.49 | 1125.02 | 1449.10 | 1717.76 | 1954.52 | 2575.80 |
| 87 | 977.26 | 1242.56 | 1459.17 | 1645.56 | 2189.60 | 1155.25 | 1486.04 | 1761.42 | 2008.25 | 2644.65 | 1193.87 | 1536.41 | 1821.87 | 2072.06 | 2731.96 |
| 88 | 1052.82 | 1336.60 | 1570.00 | 1771.49 | 2355.83 | 1230.81 | 1580.07 | 1872.24 | 2134.19 | 2810.88 | 1269.43 | 1630.44 | 1932.69 | 2197.99 | 2898.20 |
| 89 | 1133.42 | 1440.70 | 1692.57 | 1905.82 | 2535.50 | 1311.41 | 1684.18 | 1994.82 | 2268.52 | 2990.55 | 1350.03 | 1734.55 | 2055.27 | 2332.33 | 3077.86 |
| 90 | 1222.41 | 1553.20 | 1823.55 | 2055.27 | 2735.32 | 1400.40 | 1796.68 | 2125.79 | 2417.96 | 3190.37 | 1439.02 | 1847.05 | 2186.24 | 2481.77 | 3277.68 |
| 91 | 1316.45 | 1674.10 | 1964.59 | 2216.46 | 2948.57 | 1494.43 | 1917.58 | 2266.84 | 2579.16 | 3403.62 | 1533.05 | 1967.95 | 2327.29 | 2642.97 | 3490.93 |
| 92 | 1418.87 | 1801.72 | 2115.72 | 2384.38 | 3173.57 | 1596.86 | 2045.19 | 2417.96 | 2747.07 | 3628.62 | 1635.48 | 2095.57 | 2478.41 | 2810.88 | 3715.94 |
| 93 | 1526.34 | 1939.41 | 2276.91 | 2567.41 | 3415.37 | 1704.33 | 2182.88 | 2579.16 | 2930.10 | 3870.42 | 1742.95 | 2233.26 | 2639.61 | 2993.91 | 3957.73 |
| 94 | 1643.88 | 2088.85 | 2453.22 | 2765.54 | 3677.32 | 1821.87 | 2332.33 | 2755.47 | 3128.24 | 4132.36 | 1860.49 | 2382.70 | 2815.92 | 3192.05 | 4219.68 |
| 95 | 1771.49 | 2251.73 | 2644.65 | 2980.47 | 3966.13 | 1949.48 | 2495.20 | 2946.89 | 3343.17 | 4421.18 | 1988.10 | 2545.58 | 3007.34 | 3406.98 | 4508.49 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.47 | 41.48 | 44.99 | 49.56 | 73.78 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 30 | 36.94 | 43.60 | 47.70 | 52.31 | 80.60 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 31 | 36.94 | 44.67 | 49.36 | 53.99 | 80.60 | 58.77 | 77.24 | 87.32 | 97.39 | 134.89 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 32 | 36.94 | 46.37 | 51.44 | 56.10 | 80.60 | 58.77 | 77.24 | 87.32 | 97.39 | 138.85 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 33 | 36.94 | 47.43 | 53.11 | 58.42 | 80.60 | 60.99 | 77.24 | 87.32 | 97.39 | 146.79 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 34 | 36.94 | 48.70 | 53.73 | 60.45 | 80.60 | 60.99 | 77.24 | 89.05 | 97.39 | 154.72 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 35 | 36.94 | 48.70 | 53.73 | 60.45 | 80.60 | 64.80 | 79.42 | 89.05 | 97.39 | 158.69 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 36 | 36.94 | 48.70 | 53.73 | 60.45 | 80.60 | 68.61 | 83.40 | 92.92 | 100.85 | 167.22 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 37 | 36.94 | 48.70 | 53.73 | 60.45 | 80.60 | 72.43 | 87.37 | 100.67 | 104.73 | 176.08 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 38 | 36.94 | 48.70 | 53.73 | 60.45 | 80.60 | 72.43 | 91.34 | 104.54 | 108.60 | 184.95 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 39 | 36.94 | 48.70 | 53.73 | 60.45 | 80.60 | 76.57 | 95.31 | 108.41 | 116.36 | 198.25 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 40 | 40.30 | 50.37 | 57.09 | 65.49 | 87.32 | 79.53 | 98.42 | 111.18 | 121.12 | 209.33 | 145.61 | 187.21 | 216.93 | 243.67 | 323.91 |
| 41 | 40.30 | 50.37 | 57.09 | 65.49 | 87.32 | 84.16 | 103.00 | 115.49 | 125.53 | 219.05 | 145.61 | 187.21 | 216.93 | 243.67 | 323.91 |
| 42 | 43.73 | 51.25 | 57.14 | 65.49 | 87.32 | 84.57 | 107.90 | 120.33 | 134.36 | 229.84 | 145.61 | 187.21 | 216.93 | 243.67 | 323.91 |
| 43 | 44.05 | 51.59 | 61.12 | 67.25 | 90.91 | 89.26 | 112.83 | 129.55 | 139.39 | 240.67 | 145.61 | 187.21 | 216.93 | 243.67 | 323.91 |
| 44 | 44.36 | 55.64 | 61.52 | 67.69 | 95.11 | 93.99 | 117.81 | 134.49 | 144.45 | 246.65 | 145.61 | 187.21 | 216.93 | 243.67 | 323.91 |
| 45 | 44.33 | 55.32 | 64.95 | 71.16 | 98.21 | 100.65 | 120.51 | 137.39 | 151.08 | 260.43 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 46 | 48.37 | 59.40 | 65.39 | 75.40 | 102.41 | 101.13 | 129.96 | 146.71 | 156.18 | 261.50 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 47 | 48.71 | 59.79 | 69.48 | 79.69 | 106.62 | 106.52 | 135.15 | 151.73 | 165.76 | 261.50 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 48 | 49.06 | 63.95 | 73.63 | 80.21 | 110.86 | 112.10 | 140.85 | 162.28 | 175.69 | 261.50 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 49 | 53.30 | 64.37 | 74.12 | 84.58 | 119.52 | 115.89 | 151.55 | 168.02 | 181.58 | 261.50 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 50 | 56.77 | 67.54 | 81.35 | 87.41 | 123.43 | 126.86 | 151.41 | 178.61 | 188.52 | 288.25 | 175.33 | 219.90 | 255.56 | 285.28 | 380.37 |
| 51 | 60.67 | 71.40 | 85.35 | 93.41 | 130.90 | 131.43 | 152.26 | 187.28 | 199.56 | 297.16 | 181.27 | 225.84 | 261.50 | 297.16 | 392.26 |
| 52 | 58.60 | 71.54 | 83.19 | 95.12 | 138.61 | 134.25 | 164.62 | 184.39 | 204.65 | 309.05 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 53 | 62.48 | 77.44 | 89.19 | 99.29 | 146.48 | 141.71 | 176.07 | 199.77 | 218.90 | 317.97 | 190.18 | 240.70 | 282.31 | 317.97 | 419.00 |
| 54 | 62.49 | 79.51 | 89.40 | 101.14 | 154.35 | 142.26 | 179.73 | 211.49 | 224.10 | 329.85 | 196.13 | 249.62 | 288.25 | 323.91 | 430.89 |
| 55 | 66.43 | 83.60 | 95.51 | 107.33 | 166.81 | 154.53 | 192.58 | 223.35 | 235.90 | 344.71 | 199.10 | 255.56 | 297.16 | 335.80 | 448.72 |
| 56 | 72.39 | 87.21 | 102.77 | 114.65 | 180.89 | 163.44 | 200.13 | 229.85 | 247.74 | 362.54 | 208.01 | 267.45 | 312.02 | 353.62 | 466.55 |
| 57 | 75.94 | 94.46 | 108.11 | 123.66 | 193.51 | 168.72 | 206.62 | 243.28 | 260.12 | 386.31 | 216.93 | 279.33 | 329.85 | 374.43 | 496.26 |
| 58 | 81.16 | 99.80 | 115.52 | 133.15 | 203.88 | 177.88 | 217.63 | 250.05 | 276.39 | 410.09 | 237.73 | 300.14 | 341.74 | 392.26 | 520.04 |
| 59 | 90.94 | 109.19 | 124.62 | 137.98 | 220.44 | 188.34 | 232.28 | 262.56 | 283.63 | 439.80 | 249.62 | 314.99 | 368.48 | 408.41 | 549.75 |
| 60 | 94.21 | 116.66 | 131.82 | 149.21 | 234.76 | 194.85 | 237.94 | 272.60 | 299.54 | 466.55 | 261.50 | 329.85 | 386.31 | 421.08 | 579.47 |
| 61 | 103.66 | 125.82 | 147.10 | 160.24 | 254.25 | 207.90 | 255.22 | 294.57 | 313.22 | 490.02 | 270.95 | 340.13 | 400.66 | 433.64 | 596.67 |
| 62 | 111.16 | 137.10 | 154.06 | 173.35 | 278.49 | 224.94 | 269.99 | 316.08 | 339.04 | 508.37 | 276.53 | 349.16 | 410.61 | 457.07 | 614.52 |
| 63 | 125.32 | 148.49 | 169.57 | 188.59 | 292.14 | 237.96 | 292.02 | 335.56 | 362.48 | 527.29 | 283.93 | 365.05 | 424.54 | 474.20 | 632.75 |
| 64 | 134.49 | 159.60 | 184.53 | 199.59 | 317.46 | 248.50 | 306.35 | 360.50 | 379.76 | 546.71 | 295.59 | 371.45 | 434.23 | 489.16 | 648.72 |
| 65 | 148.46 | 172.50 | 197.17 | 218.46 | 339.36 | 258.70 | 327.18 | 377.65 | 409.08 | 570.67 | 304.36 | 385.52 | 448.93 | 507.26 | 674.66 |
| 66 | 160.97 | 186.71 | 217.17 | 240.12 | 370.64 | 270.25 | 339.04 | 398.00 | 438.38 | 601.91 | 314.47 | 395.54 | 466.79 | 528.21 | 700.18 |
| 67 | 175.97 | 209.27 | 241.31 | 263.51 | 404.20 | 275.76 | 354.21 | 416.02 | 470.02 | 622.84 | 320.93 | 411.27 | 484.96 | 544.39 | 722.69 |
| 68 | 192.41 | 233.51 | 262.59 | 288.56 | 431.97 | 289.51 | 367.64 | 431.97 | 491.71 | 647.96 | 330.87 | 425.08 | 496.31 | 567.54 | 749.06 |
| 69 | 210.33 | 254.66 | 289.73 | 314.92 | 459.17 | 303.89 | 385.97 | 452.51 | 512.41 | 678.77 | 348.26 | 443.64 | 521.28 | 587.83 | 778.59 |
| 70 | 224.56 | 282.31 | 317.73 | 350.78 | 491.90 | 320.80 | 408.49 | 481.20 | 545.37 | 720.74 | 363.58 | 466.23 | 545.37 | 620.22 | 819.12 |
| 71 | 241.41 | 303.31 | 352.83 | 389.67 | 528.22 | 340.45 | 435.37 | 513.77 | 579.80 | 769.63 | 383.78 | 491.08 | 577.74 | 656.15 | 866.61 |
| 72 | 260.98 | 326.72 | 378.52 | 424.34 | 569.77 | 366.56 | 466.17 | 549.85 | 623.56 | 826.76 | 410.39 | 523.95 | 613.60 | 695.28 | 922.39 |
| 73 | 280.47 | 353.47 | 409.18 | 459.13 | 612.81 | 391.89 | 501.39 | 589.76 | 670.45 | 883.68 | 434.16 | 557.10 | 653.16 | 739.60 | 977.81 |
| 74 | 303.38 | 381.08 | 442.13 | 493.92 | 662.26 | 421.78 | 538.32 | 630.82 | 715.91 | 947.15 | 462.48 | 590.12 | 693.71 | 784.36 | 1039.64 |
| 75 | 327.29 | 410.89 | 476.71 | 533.63 | 715.06 | 448.25 | 572.76 | 674.15 | 764.86 | 1010.33 | 487.38 | 624.34 | 732.85 | 830.68 | 1101.05 |
| 76 | 353.47 | 443.98 | 517.40 | 580.58 | 775.25 | 478.13 | 609.61 | 720.61 | 819.65 | 1079.20 | 515.70 | 657.43 | 776.96 | 882.83 | 1164.58 |
| 77 | 389.56 | 491.99 | 574.27 | 646.47 | 861.40 | 518.85 | 664.94 | 789.20 | 900.02 | 1182.11 | 554.12 | 711.96 | 842.93 | 958.79 | 1262.71 |
| 78 | 436.58 | 550.76 | 644.79 | 725.39 | 967.18 | 570.91 | 735.46 | 871.47 | 995.73 | 1309.73 | 606.17 | 779.12 | 923.53 | 1052.82 | 1385.29 |
| 79 | 481.91 | 611.21 | 718.67 | 809.35 | 1076.33 | 624.64 | 805.99 | 958.79 | 1096.48 | 1437.34 | 654.86 | 847.97 | 1009.16 | 1151.89 | 1511.23 |
| 80 | 528.93 | 671.66 | 789.20 | 889.94 | 1183.79 | 676.69 | 873.15 | 1041.07 | 1188.83 | 1559.92 | 708.60 | 915.13 | 1088.08 | 1242.56 | 1632.12 |
| 81 | 574.27 | 730.43 | 856.36 | 965.51 | 1286.22 | 725.39 | 938.64 | 1114.95 | 1274.47 | 1674.10 | 757.29 | 980.62 | 1163.64 | 1329.88 | 1747.98 |
| 82 | 616.24 | 785.84 | 921.85 | 1039.39 | 1383.61 | 770.73 | 999.09 | 1185.47 | 1355.07 | 1781.57 | 804.31 | 1041.07 | 1235.85 | 1410.48 | 1855.45 |
| 83 | 663.26 | 842.93 | 990.69 | 1114.95 | 1484.36 | 822.78 | 1059.54 | 1261.03 | 1435.66 | 1889.03 | 854.68 | 1103.19 | 1309.73 | 1494.43 | 1964.59 |
| 84 | 713.63 | 905.06 | 1062.90 | 1198.91 | 1593.50 | 874.83 | 1125.02 | 1336.60 | 1524.66 | 2003.21 | 908.41 | 1168.68 | 1388.65 | 1583.43 | 2080.45 |
| 85 | 767.37 | 975.58 | 1145.17 | 1291.26 | 1716.08 | 930.24 | 1197.23 | 1420.55 | 1620.37 | 2129.15 | 965.51 | 1244.24 | 1474.28 | 1679.14 | 2209.75 |
| 86 | 827.82 | 1051.14 | 1234.17 | 1390.33 | 1850.41 | 990.69 | 1272.79 | 1509.55 | 1719.44 | 2263.48 | 1025.95 | 1319.80 | 1563.28 | 1778.21 | 2344.08 |
| 87 | 889.94 | 1130.06 | 1328.20 | 1496.11 | 1991.46 | 1052.82 | 1351.71 | 1603.58 | 1825.23 | 2404.53 | 1088.08 | 1398.72 | 1657.31 | 1884.00 | 2485.13 |
| 88 | 958.79 | 1217.38 | 1428.95 | 1610.30 | 2144.26 | 1121.67 | 1439.02 | 1704.33 | 1939.41 | 2557.33 | 1156.93 | 1486.04 | 1758.06 | 1998.18 | 2637.93 |
| 89 | 1030.99 | 1311.41 | 1538.09 | 1734.55 | 2308.82 | 1193.87 | 1533.05 | 1813.47 | 2063.66 | 2721.89 | 1229.13 | 1580.07 | 1867.20 | 2122.43 | 2802.48 |
| 90 | 1111.59 | 1413.84 | 1658.99 | 1870.56 | 2490.16 | 1274.47 | 1635.48 | 1934.37 | 2199.67 | 2903.23 | 1309.73 | 1682.50 | 1988.10 | 2258.44 | 2983.83 |
| 91 | 1198.91 | 1524.66 | 1788.28 | 2016.65 | 2681.59 | 1361.78 | 1746.31 | 2063.66 | 2345.76 | 3094.66 | 1397.04 | 1793.32 | 2117.40 | 2404.53 | 3175.25 |
| 92 | 1291.26 | 1640.52 | 1924.29 | 2171.13 | 2888.12 | 1454.14 | 1862.17 | 2199.67 | 2500.24 | 3301.19 | 1489.40 | 1909.18 | 2253.41 | 2559.01 | 3381.79 |
| 93 | 1388.65 | 1764.78 | 2072.06 | 2337.36 | 3108.09 | 1551.53 | 1986.42 | 2347.44 | 2666.47 | 3521.16 | 1586.79 | 2033.44 | 2401.17 | 2725.24 | 3601.76 |
| 94 | 1496.11 | 1900.79 | 2231.58 | 2515.35 | 3346.53 | 1658.99 | 2122.43 | 2506.96 | 2844.46 | 3759.59 | 1694.25 | 2169.45 | 2560.69 | 2903.23 | 3840.19 |
| 95 | 1611.97 | 2048.55 | 2406.21 | 2713.49 | 3608.47 | 1774.85 | 2270.20 | 2681.59 | 3042.60 | 4021.54 | 1810.11 | 2317.21 | 2735.32 | 3101.37 | 4102.14 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 37.18 | 42.18 | 45.43 | 69.17 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 30 | 35.26 | 39.09 | 44.71 | 47.95 | 75.56 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 31 | 35.26 | 40.05 | 46.28 | 49.49 | 75.56 | 55.41 | 68.84 | 82.28 | 90.67 | 127.88 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 32 | 35.26 | 41.57 | 48.23 | 51.43 | 75.56 | 55.41 | 68.84 | 82.28 | 90.67 | 131.64 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 33 | 35.26 | 42.52 | 49.79 | 53.55 | 75.56 | 57.51 | 68.84 | 82.28 | 90.67 | 139.16 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 34 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 57.51 | 68.84 | 83.91 | 90.67 | 146.69 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 35 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 61.10 | 70.79 | 83.91 | 90.67 | 150.45 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 36 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 64.69 | 74.33 | 87.56 | 93.89 | 158.53 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 37 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 68.29 | 77.87 | 94.86 | 97.50 | 166.94 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 38 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 68.29 | 81.41 | 98.51 | 101.11 | 175.34 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 39 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 72.19 | 84.95 | 102.16 | 108.34 | 187.96 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 40 | 36.94 | 47.02 | 53.73 | 58.77 | 78.92 | 75.23 | 92.27 | 105.11 | 111.35 | 194.20 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 41 | 36.94 | 47.02 | 53.73 | 58.77 | 78.92 | 79.61 | 96.57 | 109.19 | 115.41 | 203.21 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 42 | 40.09 | 47.84 | 53.78 | 58.77 | 78.92 | 80.00 | 101.16 | 113.77 | 123.53 | 213.22 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 43 | 40.38 | 48.15 | 57.52 | 60.36 | 82.17 | 84.44 | 105.78 | 122.48 | 128.15 | 223.28 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 44 | 40.67 | 51.93 | 57.90 | 60.75 | 85.96 | 88.91 | 110.44 | 127.15 | 132.81 | 228.82 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 45 | 40.78 | 51.86 | 61.35 | 64.22 | 91.07 | 92.91 | 113.42 | 130.28 | 139.63 | 242.68 | 142.64 | 187.21 | 216.93 | 240.70 | 323.91 |
| 46 | 44.50 | 55.69 | 61.75 | 68.04 | 94.96 | 93.35 | 122.31 | 139.12 | 144.35 | 243.67 | 142.64 | 187.21 | 216.93 | 240.70 | 323.91 |
| 47 | 44.82 | 56.06 | 65.62 | 71.92 | 98.87 | 98.33 | 127.20 | 143.88 | 153.20 | 243.67 | 142.64 | 187.21 | 216.93 | 240.70 | 323.91 |
| 48 | 45.14 | 59.95 | 69.53 | 72.39 | 102.80 | 103.48 | 132.56 | 153.89 | 162.38 | 243.67 | 142.64 | 187.21 | 216.93 | 240.70 | 323.91 |
| 49 | 49.04 | 60.35 | 70.00 | 76.33 | 110.83 | 106.98 | 142.64 | 159.33 | 167.82 | 243.67 | 142.64 | 187.21 | 216.93 | 240.70 | 323.91 |
| 50 | 48.94 | 63.68 | 73.41 | 81.58 | 113.31 | 110.31 | 143.30 | 164.87 | 175.61 | 270.42 | 160.47 | 208.01 | 237.73 | 273.39 | 359.57 |
| 51 | 52.58 | 67.44 | 79.25 | 85.46 | 120.52 | 114.66 | 146.92 | 176.10 | 186.44 | 279.33 | 166.41 | 216.93 | 249.62 | 279.33 | 371.45 |
| 52 | 54.69 | 67.67 | 79.32 | 89.18 | 130.08 | 128.53 | 156.25 | 178.97 | 194.15 | 291.22 | 172.36 | 222.87 | 258.53 | 288.25 | 386.31 |
| 53 | 58.45 | 71.49 | 83.24 | 89.56 | 137.73 | 133.04 | 164.71 | 188.51 | 202.88 | 303.11 | 178.30 | 228.82 | 264.48 | 297.16 | 401.17 |
| 54 | 58.58 | 71.76 | 83.57 | 93.36 | 145.40 | 136.57 | 168.49 | 197.20 | 210.76 | 312.02 | 184.24 | 234.76 | 270.42 | 306.08 | 413.06 |
| 55 | 62.40 | 77.63 | 87.55 | 99.38 | 153.10 | 145.61 | 180.91 | 208.85 | 222.34 | 320.94 | 190.18 | 243.67 | 282.31 | 317.97 | 421.97 |
| 56 | 66.18 | 81.26 | 94.71 | 106.60 | 164.44 | 151.55 | 188.52 | 215.66 | 234.13 | 335.80 | 196.13 | 252.59 | 294.19 | 332.82 | 439.80 |
| 57 | 69.78 | 88.43 | 100.25 | 113.69 | 177.19 | 157.09 | 195.30 | 229.29 | 244.20 | 359.57 | 205.04 | 267.45 | 312.02 | 353.62 | 463.58 |
| 58 | 73.25 | 91.97 | 107.55 | 123.06 | 187.66 | 163.76 | 204.03 | 236.31 | 257.96 | 383.34 | 216.93 | 279.33 | 326.88 | 371.45 | 490.32 |
| 59 | 82.67 | 101.24 | 114.73 | 130.10 | 204.19 | 174.28 | 218.61 | 246.49 | 270.85 | 416.03 | 228.82 | 300.14 | 344.71 | 390.65 | 520.04 |
| 60 | 86.19 | 108.62 | 123.95 | 137.43 | 220.81 | 181.13 | 224.72 | 259.50 | 281.92 | 445.75 | 243.67 | 314.99 | 368.48 | 395.47 | 549.75 |
| 61 | 93.50 | 115.84 | 135.01 | 150.34 | 235.59 | 191.70 | 239.43 | 276.49 | 298.42 | 458.31 | 250.77 | 322.83 | 377.60 | 414.18 | 564.96 |
| 62 | 102.92 | 128.92 | 144.18 | 161.39 | 257.07 | 205.97 | 256.88 | 297.94 | 316.92 | 477.65 | 259.77 | 332.40 | 388.26 | 432.29 | 581.00 |
| 63 | 114.52 | 136.28 | 155.44 | 174.55 | 273.44 | 221.73 | 273.93 | 312.51 | 340.43 | 500.25 | 265.00 | 340.71 | 397.50 | 447.41 | 600.30 |
| 64 | 121.68 | 149.37 | 172.23 | 187.61 | 296.14 | 230.19 | 291.03 | 337.49 | 360.53 | 517.93 | 272.05 | 355.75 | 413.30 | 468.23 | 614.72 |
| 65 | 135.36 | 160.33 | 183.09 | 202.43 | 316.12 | 238.41 | 309.43 | 357.64 | 382.76 | 542.77 | 284.07 | 365.23 | 426.10 | 481.90 | 639.15 |
| 66 | 145.75 | 176.45 | 202.83 | 221.96 | 345.16 | 248.13 | 324.29 | 378.34 | 412.32 | 569.97 | 292.36 | 378.34 | 442.22 | 501.18 | 665.79 |
| 67 | 162.61 | 194.47 | 222.59 | 245.13 | 376.16 | 259.12 | 332.82 | 389.87 | 443.91 | 587.18 | 301.91 | 389.87 | 456.43 | 518.24 | 687.03 |
| 68 | 176.75 | 218.38 | 245.79 | 268.09 | 402.10 | 266.54 | 349.26 | 409.00 | 461.84 | 611.20 | 310.19 | 404.40 | 473.33 | 535.37 | 707.70 |
| 69 | 192.62 | 237.54 | 268.73 | 294.47 | 428.11 | 281.71 | 366.00 | 425.90 | 485.79 | 643.28 | 321.64 | 421.46 | 492.44 | 558.99 | 740.88 |
| 70 | 207.45 | 263.06 | 294.88 | 326.31 | 455.54 | 299.42 | 384.96 | 451.26 | 513.28 | 675.82 | 340.05 | 442.71 | 515.42 | 586.00 | 774.20 |
| 71 | 222.84 | 284.74 | 330.14 | 363.15 | 493.14 | 317.76 | 414.73 | 486.95 | 548.85 | 726.30 | 359.02 | 468.38 | 550.91 | 621.07 | 823.28 |
| 72 | 239.06 | 306.80 | 354.61 | 396.45 | 529.93 | 340.67 | 444.26 | 521.96 | 589.69 | 776.96 | 382.50 | 500.04 | 581.72 | 659.42 | 872.58 |
| 73 | 259.34 | 332.34 | 382.29 | 428.39 | 572.47 | 366.92 | 478.34 | 557.10 | 633.95 | 837.58 | 407.26 | 530.21 | 618.58 | 703.10 | 927.87 |
| 74 | 279.33 | 358.88 | 412.53 | 462.48 | 617.87 | 392.18 | 512.42 | 597.52 | 678.91 | 895.35 | 429.18 | 564.22 | 656.71 | 745.51 | 984.15 |
| 75 | 300.61 | 385.99 | 446.47 | 501.61 | 668.81 | 416.23 | 544.30 | 638.57 | 727.51 | 956.97 | 455.36 | 595.88 | 697.27 | 791.54 | 1042.35 |
| 76 | 324.44 | 418.36 | 484.96 | 543.02 | 727.44 | 442.27 | 582.29 | 683.04 | 775.25 | 1024.56 | 478.13 | 628.40 | 735.98 | 836.72 | 1106.52 |
| 77 | 361.02 | 463.44 | 537.32 | 606.17 | 807.67 | 485.27 | 634.71 | 745.54 | 851.32 | 1119.99 | 518.85 | 680.05 | 797.59 | 911.77 | 1198.91 |
| 78 | 402.99 | 518.85 | 606.17 | 681.73 | 906.74 | 533.97 | 700.20 | 827.82 | 945.36 | 1240.88 | 565.87 | 743.86 | 878.19 | 1000.77 | 1314.77 |
| 79 | 446.65 | 577.62 | 675.01 | 758.97 | 1010.84 | 582.66 | 767.37 | 910.09 | 1037.71 | 1363.46 | 614.57 | 811.02 | 957.11 | 1093.12 | 1435.66 |
| 80 | 490.31 | 633.04 | 740.50 | 834.53 | 1109.91 | 633.04 | 832.85 | 985.66 | 1126.70 | 1477.64 | 663.26 | 873.15 | 1032.67 | 1180.44 | 1549.85 |
| 81 | 530.61 | 688.45 | 804.31 | 905.06 | 1205.62 | 676.69 | 893.30 | 1057.86 | 1205.62 | 1585.11 | 708.60 | 933.60 | 1104.87 | 1259.36 | 1655.63 |
| 82 | 570.91 | 740.50 | 864.76 | 975.58 | 1297.98 | 720.35 | 950.39 | 1123.34 | 1284.54 | 1685.86 | 752.25 | 992.37 | 1173.72 | 1339.95 | 1759.74 |
| 83 | 612.89 | 795.91 | 928.56 | 1047.78 | 1392.01 | 765.69 | 1010.84 | 1192.19 | 1361.78 | 1786.60 | 797.59 | 1052.82 | 1242.56 | 1417.19 | 1863.85 |
| 84 | 659.90 | 853.00 | 997.41 | 1123.34 | 1496.11 | 814.38 | 1069.61 | 1266.07 | 1440.70 | 1897.43 | 847.97 | 1113.27 | 1314.77 | 1497.79 | 1972.99 |
| 85 | 708.60 | 920.17 | 1072.97 | 1210.66 | 1610.30 | 866.44 | 1138.46 | 1343.31 | 1531.38 | 2014.97 | 898.34 | 1183.79 | 1393.69 | 1591.82 | 2092.21 |
| 86 | 764.01 | 992.37 | 1156.93 | 1304.69 | 1736.23 | 921.85 | 1210.66 | 1427.27 | 1625.41 | 2140.90 | 953.75 | 1256.00 | 1477.64 | 1685.86 | 2218.14 |
| 87 | 824.46 | 1067.93 | 1244.24 | 1403.76 | 1867.20 | 982.30 | 1286.22 | 1514.58 | 1724.48 | 2271.88 | 1014.20 | 1331.56 | 1564.96 | 1784.93 | 2349.12 |
| 88 | 886.59 | 1148.53 | 1341.63 | 1511.23 | 2011.61 | 1044.43 | 1366.82 | 1611.97 | 1831.94 | 2416.28 | 1076.33 | 1412.16 | 1662.35 | 1892.39 | 2493.52 |
| 89 | 955.43 | 1235.85 | 1444.06 | 1627.09 | 2164.41 | 1113.27 | 1454.14 | 1714.40 | 1947.80 | 2569.08 | 1145.17 | 1499.47 | 1764.78 | 2008.25 | 2646.32 |
| 90 | 1029.31 | 1333.24 | 1556.56 | 1754.70 | 2334.00 | 1187.15 | 1551.53 | 1826.90 | 2075.42 | 2738.68 | 1219.06 | 1596.86 | 1877.28 | 2135.87 | 2815.92 |
| 91 | 1108.23 | 1437.34 | 1677.46 | 1890.71 | 2515.35 | 1266.07 | 1655.63 | 1947.80 | 2211.43 | 2920.02 | 1297.98 | 1700.97 | 1998.18 | 2271.88 | 2997.26 |
| 92 | 1193.87 | 1546.49 | 1806.75 | 2035.12 | 2710.13 | 1351.71 | 1764.78 | 2077.10 | 2355.83 | 3114.80 | 1383.61 | 1810.11 | 2127.47 | 2416.28 | 3192.05 |
| 93 | 1286.22 | 1664.03 | 1942.76 | 2191.28 | 2914.99 | 1444.06 | 1882.32 | 2213.11 | 2511.99 | 3319.66 | 1475.96 | 1927.65 | 2263.48 | 2572.44 | 3396.90 |
| 94 | 1383.61 | 1793.32 | 2092.21 | 2359.19 | 3139.99 | 1541.45 | 2011.61 | 2362.55 | 2679.91 | 3544.66 | 1573.35 | 2056.95 | 2412.92 | 2740.36 | 3621.90 |
| 95 | 1492.76 | 1934.37 | 2256.76 | 2543.90 | 3385.15 | 1650.59 | 2152.66 | 2527.11 | 2864.61 | 3789.82 | 1682.50 | 2197.99 | 2577.48 | 2925.06 | 3867.06 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.08 | 41.48 | 47.80 | 53.69 | 78.39 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 30 | 38.62 | 43.60 | 50.68 | 56.66 | 85.64 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 31 | 38.62 | 44.67 | 52.45 | 58.49 | 85.64 | 60.45 | 77.24 | 92.35 | 104.11 | 141.89 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 32 | 38.62 | 46.37 | 54.66 | 60.78 | 85.64 | 60.45 | 77.24 | 92.35 | 104.11 | 146.07 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 33 | 38.62 | 47.43 | 56.43 | 63.29 | 85.64 | 62.73 | 77.24 | 92.35 | 104.11 | 154.41 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 34 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 62.73 | 77.24 | 94.19 | 104.11 | 162.76 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 35 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 66.65 | 79.42 | 94.19 | 104.11 | 166.93 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 36 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 70.58 | 83.40 | 98.28 | 107.80 | 175.90 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 37 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 74.50 | 87.37 | 106.47 | 111.95 | 185.23 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 38 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 74.50 | 91.34 | 110.57 | 116.09 | 194.56 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 39 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 78.75 | 95.31 | 114.66 | 124.39 | 208.55 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 40 | 41.98 | 52.05 | 58.77 | 68.84 | 90.67 | 83.83 | 102.52 | 115.22 | 126.98 | 216.90 | 157.50 | 193.16 | 225.84 | 255.56 | 335.80 |
| 41 | 41.98 | 52.05 | 58.77 | 68.84 | 90.67 | 88.71 | 107.29 | 119.68 | 131.61 | 226.96 | 157.50 | 193.16 | 225.84 | 255.56 | 335.80 |
| 42 | 45.56 | 52.96 | 58.82 | 68.84 | 90.67 | 89.14 | 112.40 | 124.71 | 140.86 | 238.14 | 157.50 | 193.16 | 225.84 | 255.56 | 335.80 |
| 43 | 45.88 | 53.31 | 62.91 | 70.70 | 94.41 | 94.09 | 117.54 | 134.26 | 146.13 | 249.37 | 157.50 | 193.16 | 225.84 | 255.56 | 335.80 |
| 44 | 46.21 | 57.50 | 63.33 | 71.17 | 98.77 | 99.07 | 122.72 | 139.38 | 151.44 | 255.56 | 157.50 | 193.16 | 225.84 | 255.56 | 335.80 |
| 45 | 46.10 | 57.05 | 70.37 | 74.64 | 101.78 | 105.81 | 125.24 | 144.49 | 157.94 | 269.31 | 163.44 | 205.04 | 240.70 | 267.45 | 359.57 |
| 46 | 50.30 | 61.25 | 70.84 | 79.08 | 106.13 | 106.32 | 135.05 | 154.30 | 163.28 | 270.42 | 163.44 | 205.04 | 240.70 | 267.45 | 359.57 |
| 47 | 50.66 | 61.66 | 75.27 | 83.58 | 110.50 | 111.99 | 140.45 | 159.58 | 173.29 | 270.42 | 163.44 | 205.04 | 240.70 | 267.45 | 359.57 |
| 48 | 51.02 | 65.95 | 79.76 | 84.12 | 114.89 | 117.85 | 146.37 | 170.67 | 183.67 | 270.42 | 163.44 | 205.04 | 240.70 | 267.45 | 359.57 |
| 49 | 55.43 | 66.38 | 80.29 | 88.71 | 123.87 | 121.84 | 157.50 | 176.71 | 189.83 | 270.42 | 163.44 | 205.04 | 240.70 | 267.45 | 359.57 |
| 50 | 58.72 | 69.47 | 83.33 | 91.29 | 129.50 | 129.62 | 156.82 | 184.10 | 196.27 | 306.08 | 184.24 | 228.82 | 264.48 | 297.16 | 398.20 |
| 51 | 62.69 | 77.35 | 89.41 | 99.37 | 137.14 | 137.03 | 162.95 | 195.67 | 210.07 | 314.99 | 190.18 | 237.73 | 273.39 | 312.02 | 413.06 |
| 52 | 62.50 | 77.34 | 88.99 | 103.05 | 145.01 | 142.82 | 175.78 | 200.66 | 217.77 | 323.91 | 196.13 | 246.65 | 285.28 | 323.91 | 424.94 |
| 53 | 66.51 | 81.42 | 93.15 | 103.19 | 157.41 | 150.39 | 181.75 | 213.84 | 226.90 | 338.77 | 199.10 | 252.59 | 294.19 | 332.82 | 445.75 |
| 54 | 66.39 | 81.45 | 93.28 | 106.98 | 163.30 | 150.80 | 185.34 | 220.06 | 234.77 | 344.71 | 205.04 | 258.53 | 300.14 | 344.71 | 451.69 |
| 55 | 68.44 | 87.58 | 101.48 | 111.30 | 173.66 | 160.47 | 201.33 | 234.96 | 244.03 | 359.57 | 208.01 | 270.42 | 312.02 | 350.65 | 472.49 |
| 56 | 76.52 | 93.16 | 106.80 | 118.67 | 187.93 | 172.36 | 211.73 | 241.20 | 255.91 | 377.40 | 219.90 | 279.33 | 323.91 | 368.48 | 490.32 |
| 57 | 82.10 | 100.49 | 112.05 | 129.64 | 200.50 | 180.36 | 223.60 | 251.66 | 276.05 | 404.14 | 234.76 | 297.16 | 341.74 | 389.28 | 517.07 |
| 58 | 83.14 | 103.72 | 123.49 | 139.20 | 213.15 | 180.71 | 225.79 | 263.79 | 289.55 | 430.89 | 246.65 | 312.02 | 365.51 | 410.09 | 540.84 |
| 59 | 95.07 | 113.16 | 130.55 | 145.87 | 229.72 | 196.77 | 240.48 | 275.96 | 298.96 | 460.60 | 258.53 | 326.88 | 383.34 | 432.09 | 576.50 |
| 60 | 100.23 | 124.71 | 141.66 | 155.10 | 248.71 | 205.83 | 251.16 | 293.57 | 312.12 | 493.29 | 276.36 | 347.68 | 410.09 | 438.15 | 609.19 |
| 61 | 107.73 | 131.81 | 155.16 | 170.13 | 270.58 | 218.70 | 265.74 | 307.49 | 330.48 | 518.84 | 282.48 | 357.42 | 420.84 | 455.88 | 631.26 |
| 62 | 115.27 | 147.33 | 159.98 | 181.32 | 290.39 | 233.07 | 290.96 | 329.03 | 353.78 | 530.72 | 287.71 | 371.50 | 427.37 | 479.10 | 645.24 |
| 63 | 131.81 | 154.59 | 177.64 | 196.62 | 306.16 | 251.48 | 302.35 | 348.37 | 379.62 | 554.33 | 300.15 | 381.27 | 443.47 | 495.64 | 662.50 |
| 64 | 140.89 | 165.74 | 194.78 | 211.56 | 334.04 | 261.58 | 319.12 | 378.40 | 401.39 | 572.87 | 308.67 | 387.14 | 455.15 | 515.32 | 682.73 |
| 65 | 157.20 | 180.62 | 205.22 | 228.48 | 355.63 | 271.38 | 342.40 | 395.15 | 428.22 | 601.10 | 319.57 | 403.27 | 471.75 | 532.62 | 705.09 |
| 66 | 167.50 | 199.02 | 227.41 | 250.21 | 386.86 | 280.07 | 361.15 | 417.65 | 457.34 | 628.94 | 329.21 | 420.11 | 488.90 | 552.78 | 734.58 |
| 67 | 187.11 | 221.95 | 251.71 | 275.77 | 425.23 | 294.78 | 375.61 | 437.42 | 491.38 | 656.12 | 339.95 | 435.04 | 503.98 | 572.92 | 760.72 |
| 68 | 201.36 | 244.32 | 277.30 | 300.83 | 452.65 | 301.00 | 383.72 | 454.95 | 512.39 | 677.83 | 349.26 | 443.46 | 526.18 | 590.52 | 783.53 |
| 69 | 219.19 | 265.36 | 304.42 | 331.28 | 481.35 | 317.20 | 403.71 | 474.70 | 539.02 | 714.26 | 363.79 | 463.61 | 545.68 | 618.88 | 818.52 |
| 70 | 235.26 | 297.28 | 334.34 | 367.10 | 515.42 | 335.77 | 429.88 | 504.73 | 571.03 | 754.96 | 380.69 | 489.76 | 575.31 | 648.02 | 859.75 |
| 71 | 251.73 | 317.76 | 369.34 | 410.08 | 557.10 | 359.02 | 456.00 | 536.47 | 612.81 | 808.83 | 402.35 | 517.90 | 608.69 | 689.16 | 912.00 |
| 72 | 274.92 | 342.66 | 398.44 | 446.25 | 597.66 | 386.49 | 490.08 | 577.74 | 655.43 | 864.61 | 430.32 | 547.86 | 643.48 | 731.14 | 968.21 |
| 73 | 293.92 | 370.76 | 428.39 | 482.18 | 641.63 | 411.10 | 526.37 | 616.66 | 705.03 | 924.03 | 457.21 | 584.00 | 685.81 | 778.03 | 1025.84 |
| 74 | 318.18 | 399.58 | 464.32 | 519.82 | 695.56 | 440.28 | 564.22 | 664.11 | 754.76 | 993.40 | 484.67 | 619.72 | 728.86 | 825.06 | 1093.29 |
| 75 | 343.30 | 430.46 | 501.61 | 560.31 | 748.85 | 471.37 | 601.22 | 707.94 | 802.22 | 1058.36 | 512.28 | 652.80 | 771.98 | 873.37 | 1154.41 |
| 76 | 370.55 | 466.17 | 543.02 | 607.91 | 814.53 | 500.33 | 640.35 | 754.76 | 857.22 | 1133.85 | 539.60 | 691.58 | 816.23 | 923.81 | 1222.64 |
| 77 | 408.03 | 517.18 | 602.81 | 678.37 | 905.06 | 542.36 | 700.20 | 827.82 | 943.68 | 1240.88 | 580.98 | 748.90 | 883.23 | 1007.48 | 1326.52 |
| 78 | 456.73 | 577.62 | 676.69 | 762.33 | 1015.88 | 599.45 | 772.40 | 915.13 | 1044.43 | 1373.54 | 634.71 | 817.74 | 968.86 | 1106.55 | 1455.81 |
| 79 | 505.42 | 643.11 | 753.93 | 849.64 | 1130.06 | 654.86 | 847.97 | 1007.48 | 1148.53 | 1509.55 | 688.45 | 889.94 | 1059.54 | 1207.30 | 1586.79 |
| 80 | 555.80 | 705.24 | 829.50 | 935.28 | 1240.88 | 710.28 | 918.49 | 1093.12 | 1249.28 | 1633.80 | 743.86 | 962.15 | 1143.49 | 1306.37 | 1712.72 |
| 81 | 602.81 | 764.01 | 900.02 | 1014.20 | 1348.35 | 762.33 | 982.30 | 1172.04 | 1338.27 | 1754.70 | 797.59 | 1025.95 | 1220.73 | 1397.04 | 1831.94 |
| 82 | 648.15 | 824.46 | 967.18 | 1091.44 | 1452.46 | 811.02 | 1049.46 | 1244.24 | 1422.23 | 1870.56 | 846.29 | 1093.12 | 1297.98 | 1481.00 | 1947.80 |
| 83 | 696.84 | 884.91 | 1039.39 | 1170.36 | 1558.24 | 863.08 | 1111.59 | 1321.48 | 1507.87 | 1983.06 | 898.34 | 1158.61 | 1375.22 | 1568.32 | 2061.98 |
| 84 | 748.90 | 948.71 | 1114.95 | 1257.68 | 1674.10 | 916.81 | 1180.44 | 1402.08 | 1596.86 | 2103.96 | 953.75 | 1225.77 | 1454.14 | 1660.67 | 2186.24 |
| 85 | 805.99 | 1020.92 | 1200.59 | 1353.39 | 1803.40 | 975.58 | 1256.00 | 1489.40 | 1699.29 | 2238.29 | 1012.52 | 1301.33 | 1546.49 | 1761.42 | 2322.25 |
| 86 | 868.12 | 1103.19 | 1294.62 | 1460.85 | 1941.09 | 1037.71 | 1338.27 | 1583.43 | 1806.75 | 2375.98 | 1074.65 | 1383.61 | 1640.52 | 1868.88 | 2459.94 |
| 87 | 935.28 | 1187.15 | 1395.37 | 1571.68 | 2088.85 | 1104.87 | 1422.23 | 1684.18 | 1917.58 | 2523.75 | 1141.82 | 1467.57 | 1741.27 | 1979.71 | 2607.70 |
| 88 | 1004.13 | 1276.15 | 1499.47 | 1690.89 | 2250.05 | 1173.72 | 1511.23 | 1788.28 | 2036.80 | 2684.94 | 1210.66 | 1556.56 | 1845.37 | 2098.93 | 2768.90 |
| 89 | 1084.72 | 1376.89 | 1617.01 | 1821.87 | 2423.00 | 1254.32 | 1611.97 | 1905.82 | 2167.77 | 2857.90 | 1291.26 | 1657.31 | 1962.91 | 2229.90 | 2941.85 |
| 90 | 1167.00 | 1482.68 | 1741.27 | 1962.91 | 2611.06 | 1336.60 | 1717.76 | 2030.08 | 2308.82 | 3045.96 | 1373.54 | 1763.10 | 2087.17 | 2370.95 | 3129.92 |
| 91 | 1257.68 | 1598.54 | 1878.96 | 2117.40 | 2814.24 | 1427.27 | 1833.62 | 2167.77 | 2463.30 | 3249.14 | 1464.21 | 1878.96 | 2224.86 | 2525.43 | 3333.09 |
| 92 | 1355.07 | 1721.12 | 2020.01 | 2276.91 | 3030.85 | 1524.66 | 1956.20 | 2308.82 | 2622.82 | 3465.74 | 1561.60 | 2001.53 | 2365.91 | 2684.94 | 3549.70 |
| 93 | 1457.49 | 1852.09 | 2174.49 | 2453.22 | 3262.57 | 1627.09 | 2087.17 | 2463.30 | 2799.13 | 3697.47 | 1664.03 | 2132.51 | 2520.39 | 2861.25 | 3781.42 |
| 94 | 1570.00 | 1994.82 | 2342.40 | 2641.29 | 3512.76 | 1739.59 | 2229.90 | 2631.21 | 2987.19 | 3947.66 | 1776.53 | 2275.23 | 2688.30 | 3049.32 | 4031.62 |
| 95 | 1692.57 | 2152.66 | 2525.43 | 2846.14 | 3788.14 | 1862.17 | 2387.74 | 2814.24 | 3192.05 | 4223.04 | 1899.11 | 2433.07 | 2871.33 | 3254.17 | 4306.99 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 37.18 | 42.18 | 46.81 | 69.17 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 30 | 35.26 | 39.09 | 44.71 | 49.40 | 75.56 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 31 | 35.26 | 40.05 | 46.28 | 50.99 | 75.56 | 55.41 | 68.84 | 80.60 | 92.35 | 127.88 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 32 | 35.26 | 41.57 | 48.23 | 52.99 | 75.56 | 55.41 | 68.84 | 80.60 | 92.35 | 131.64 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 33 | 35.26 | 42.52 | 49.79 | 55.18 | 75.56 | 57.51 | 68.84 | 80.60 | 92.35 | 139.16 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 34 | 35.26 | 43.66 | 50.37 | 57.09 | 75.56 | 57.51 | 68.84 | 82.20 | 92.35 | 146.69 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 35 | 35.26 | 43.66 | 50.37 | 57.09 | 75.56 | 61.10 | 70.79 | 82.20 | 92.35 | 150.45 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 36 | 35.26 | 43.66 | 50.37 | 57.09 | 75.56 | 64.69 | 74.33 | 85.77 | 95.63 | 158.53 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 37 | 35.26 | 43.66 | 50.37 | 57.09 | 75.56 | 68.29 | 77.87 | 92.92 | 99.31 | 166.94 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 38 | 35.26 | 43.66 | 50.37 | 57.09 | 75.56 | 68.29 | 81.41 | 96.50 | 102.99 | 175.34 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 39 | 35.26 | 43.66 | 50.37 | 57.09 | 75.56 | 72.19 | 84.95 | 100.07 | 110.34 | 187.96 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 40 | 36.94 | 48.70 | 53.73 | 58.77 | 78.92 | 75.23 | 90.22 | 103.09 | 111.35 | 191.68 | 133.72 | 175.33 | 199.10 | 225.84 | 297.16 |
| 41 | 36.94 | 48.70 | 53.73 | 58.77 | 78.92 | 79.61 | 94.42 | 107.09 | 115.41 | 200.57 | 133.72 | 175.33 | 199.10 | 225.84 | 297.16 |
| 42 | 40.09 | 49.54 | 53.78 | 58.77 | 78.92 | 80.00 | 98.91 | 111.58 | 123.53 | 210.45 | 133.72 | 175.33 | 199.10 | 225.84 | 297.16 |
| 43 | 40.38 | 49.87 | 57.52 | 60.36 | 82.17 | 84.44 | 103.43 | 120.13 | 128.15 | 220.38 | 133.72 | 175.33 | 199.10 | 225.84 | 297.16 |
| 44 | 40.67 | 53.79 | 57.90 | 60.75 | 85.96 | 88.91 | 107.99 | 124.71 | 132.81 | 225.84 | 133.72 | 175.33 | 199.10 | 225.84 | 297.16 |
| 45 | 40.78 | 51.86 | 61.35 | 67.69 | 91.07 | 92.91 | 111.06 | 130.28 | 141.92 | 242.68 | 142.64 | 184.24 | 210.99 | 243.67 | 317.97 |
| 46 | 44.50 | 55.69 | 61.75 | 71.72 | 94.96 | 93.35 | 119.76 | 139.12 | 146.71 | 243.67 | 142.64 | 184.24 | 210.99 | 243.67 | 317.97 |
| 47 | 44.82 | 56.06 | 65.62 | 75.80 | 98.87 | 98.33 | 124.55 | 143.88 | 155.71 | 243.67 | 142.64 | 184.24 | 210.99 | 243.67 | 317.97 |
| 48 | 45.14 | 59.95 | 69.53 | 76.30 | 102.80 | 103.48 | 129.80 | 153.89 | 165.04 | 243.67 | 142.64 | 184.24 | 210.99 | 243.67 | 317.97 |
| 49 | 49.04 | 60.35 | 70.00 | 80.46 | 110.83 | 106.98 | 139.67 | 159.33 | 170.57 | 243.67 | 142.64 | 184.24 | 210.99 | 243.67 | 317.97 |
| 50 | 50.89 | 63.68 | 73.41 | 81.58 | 113.31 | 113.07 | 140.59 | 162.12 | 175.61 | 267.45 | 163.44 | 202.07 | 234.76 | 264.48 | 353.62 |
| 51 | 56.62 | 67.44 | 81.29 | 87.45 | 122.59 | 120.25 | 144.25 | 176.10 | 189.06 | 276.36 | 169.38 | 208.01 | 246.65 | 273.39 | 368.48 |
| 52 | 56.64 | 67.67 | 79.32 | 91.16 | 130.08 | 125.68 | 156.25 | 176.26 | 196.78 | 288.25 | 175.33 | 219.90 | 255.56 | 288.25 | 377.40 |
| 53 | 58.45 | 71.49 | 83.24 | 91.50 | 137.73 | 133.04 | 164.71 | 188.51 | 202.88 | 297.16 | 178.30 | 225.84 | 261.50 | 297.16 | 392.26 |
| 54 | 58.58 | 71.76 | 83.57 | 93.36 | 147.64 | 133.73 | 165.69 | 197.20 | 208.09 | 312.02 | 184.24 | 231.79 | 267.45 | 300.14 | 410.09 |
| 55 | 62.40 | 79.62 | 89.54 | 101.36 | 153.10 | 145.61 | 180.91 | 205.95 | 222.34 | 320.94 | 187.21 | 240.70 | 276.36 | 314.99 | 416.03 |
| 56 | 68.25 | 81.26 | 94.71 | 106.60 | 169.14 | 154.53 | 185.62 | 215.66 | 231.41 | 338.77 | 199.10 | 249.62 | 291.22 | 326.88 | 439.80 |
| 57 | 71.83 | 88.43 | 102.22 | 113.69 | 179.52 | 160.00 | 195.30 | 226.50 | 241.54 | 359.57 | 205.04 | 261.50 | 312.02 | 344.71 | 460.60 |
| 58 | 73.25 | 91.97 | 109.55 | 125.08 | 192.29 | 163.76 | 198.58 | 236.31 | 255.33 | 386.31 | 213.96 | 276.36 | 323.91 | 368.48 | 484.38 |
| 59 | 84.74 | 103.23 | 116.70 | 130.10 | 206.51 | 177.10 | 221.35 | 246.49 | 268.29 | 413.06 | 228.82 | 294.19 | 341.74 | 384.74 | 517.07 |
| 60 | 88.20 | 110.63 | 125.92 | 141.36 | 223.14 | 183.87 | 224.72 | 259.50 | 284.43 | 442.77 | 246.65 | 312.02 | 362.54 | 392.63 | 546.78 |
| 61 | 95.53 | 117.83 | 137.02 | 152.32 | 237.92 | 191.70 | 239.43 | 271.32 | 298.42 | 458.31 | 253.66 | 319.95 | 371.84 | 408.62 | 556.31 |
| 62 | 104.98 | 128.92 | 144.18 | 161.39 | 259.45 | 208.68 | 254.26 | 295.35 | 314.47 | 474.85 | 259.77 | 326.81 | 385.47 | 426.78 | 575.41 |
| 63 | 116.68 | 136.28 | 157.46 | 174.55 | 273.44 | 224.44 | 266.18 | 312.51 | 337.98 | 494.84 | 265.00 | 335.30 | 392.09 | 442.05 | 589.49 |
| 64 | 123.82 | 149.37 | 174.28 | 187.61 | 300.88 | 230.19 | 288.48 | 337.49 | 355.72 | 515.32 | 272.05 | 345.29 | 410.68 | 457.77 | 612.10 |
| 65 | 137.55 | 158.30 | 181.08 | 204.43 | 316.12 | 240.95 | 304.36 | 350.14 | 380.37 | 535.16 | 281.53 | 357.62 | 418.49 | 476.82 | 629.00 |
| 66 | 147.92 | 176.45 | 202.83 | 223.98 | 345.16 | 250.59 | 319.38 | 373.43 | 409.95 | 560.15 | 292.36 | 373.43 | 434.85 | 493.81 | 655.96 |
| 67 | 164.83 | 194.47 | 224.67 | 247.17 | 376.16 | 259.12 | 328.06 | 387.49 | 441.53 | 582.43 | 301.91 | 382.74 | 449.30 | 513.49 | 672.76 |
| 68 | 178.98 | 218.38 | 245.79 | 268.09 | 404.40 | 266.54 | 342.36 | 402.10 | 457.25 | 606.60 | 310.19 | 397.51 | 466.44 | 526.18 | 698.51 |
| 69 | 194.84 | 235.40 | 270.83 | 294.47 | 428.11 | 283.93 | 359.35 | 423.68 | 479.13 | 632.19 | 323.86 | 412.59 | 485.79 | 547.90 | 725.35 |
| 70 | 209.59 | 263.06 | 296.96 | 328.35 | 459.82 | 299.42 | 380.69 | 446.99 | 511.15 | 673.69 | 340.05 | 432.01 | 511.15 | 579.58 | 765.65 |
| 71 | 224.91 | 284.74 | 330.14 | 363.15 | 495.20 | 319.82 | 406.48 | 480.76 | 542.66 | 720.11 | 359.02 | 460.13 | 540.60 | 610.75 | 810.90 |
| 72 | 243.05 | 304.81 | 354.61 | 396.45 | 529.93 | 342.66 | 436.29 | 512.00 | 583.71 | 768.99 | 382.50 | 486.10 | 573.75 | 651.45 | 858.64 |
| 73 | 261.26 | 330.42 | 382.29 | 426.47 | 572.47 | 365.00 | 468.74 | 551.34 | 624.34 | 826.05 | 405.34 | 520.60 | 610.89 | 691.58 | 914.42 |
| 74 | 283.03 | 353.33 | 410.68 | 462.48 | 616.02 | 392.18 | 497.62 | 588.27 | 669.66 | 882.40 | 429.18 | 549.42 | 647.47 | 732.56 | 967.50 |
| 75 | 305.95 | 384.21 | 446.47 | 499.83 | 668.81 | 419.79 | 535.40 | 629.68 | 716.84 | 944.52 | 457.14 | 583.43 | 684.82 | 777.31 | 1028.12 |
| 76 | 329.57 | 414.95 | 483.25 | 541.31 | 725.73 | 443.98 | 568.63 | 672.79 | 765.00 | 1009.19 | 479.84 | 614.74 | 725.73 | 823.06 | 1087.74 |
| 77 | 364.37 | 460.08 | 537.32 | 602.81 | 805.99 | 485.27 | 622.96 | 737.14 | 839.57 | 1104.87 | 517.18 | 664.94 | 787.52 | 894.98 | 1178.76 |
| 78 | 406.35 | 515.50 | 602.81 | 678.37 | 905.06 | 533.97 | 688.45 | 816.06 | 931.92 | 1224.09 | 565.87 | 730.43 | 863.08 | 985.66 | 1296.30 |
| 79 | 450.01 | 570.91 | 669.98 | 755.61 | 1007.48 | 582.66 | 752.25 | 894.98 | 1024.28 | 1343.31 | 612.89 | 792.55 | 940.32 | 1074.65 | 1412.16 |
| 80 | 495.35 | 628.00 | 738.82 | 831.17 | 1104.87 | 634.71 | 816.06 | 973.90 | 1109.91 | 1455.81 | 663.26 | 854.68 | 1017.56 | 1161.96 | 1524.66 |
| 81 | 535.65 | 681.73 | 800.95 | 903.38 | 1200.59 | 678.37 | 876.51 | 1042.75 | 1192.19 | 1563.28 | 706.92 | 916.81 | 1089.76 | 1242.56 | 1630.44 |
| 82 | 577.62 | 733.78 | 863.08 | 972.22 | 1292.94 | 722.03 | 933.60 | 1109.91 | 1267.75 | 1664.03 | 753.93 | 972.22 | 1156.93 | 1319.80 | 1734.55 |
| 83 | 621.28 | 787.52 | 925.21 | 1041.07 | 1386.97 | 769.05 | 990.69 | 1177.08 | 1339.95 | 1763.10 | 800.95 | 1030.99 | 1224.09 | 1393.69 | 1835.30 |
| 84 | 664.94 | 844.61 | 992.37 | 1119.99 | 1491.08 | 814.38 | 1049.46 | 1247.60 | 1425.59 | 1873.92 | 847.97 | 1089.76 | 1297.98 | 1481.00 | 1947.80 |
| 85 | 716.99 | 910.09 | 1069.61 | 1205.62 | 1603.58 | 868.12 | 1116.63 | 1326.52 | 1514.58 | 1989.78 | 900.02 | 1160.29 | 1378.57 | 1568.32 | 2065.34 |
| 86 | 772.40 | 980.62 | 1151.89 | 1297.98 | 1729.51 | 923.53 | 1187.15 | 1408.80 | 1606.94 | 2115.72 | 955.43 | 1230.81 | 1460.85 | 1660.67 | 2191.28 |
| 87 | 831.17 | 1056.18 | 1240.88 | 1398.72 | 1860.49 | 982.30 | 1262.71 | 1497.79 | 1707.69 | 2246.69 | 1014.20 | 1306.37 | 1549.85 | 1761.42 | 2322.25 |
| 88 | 896.66 | 1136.78 | 1334.92 | 1506.19 | 2001.53 | 1047.78 | 1343.31 | 1591.82 | 1815.15 | 2387.74 | 1079.69 | 1386.97 | 1643.88 | 1868.88 | 2463.30 |
| 89 | 963.83 | 1224.09 | 1439.02 | 1620.37 | 2156.02 | 1114.95 | 1430.63 | 1695.93 | 1929.33 | 2542.22 | 1146.85 | 1474.28 | 1747.98 | 1983.06 | 2617.78 |
| 90 | 1039.39 | 1321.48 | 1549.85 | 1747.98 | 2325.61 | 1190.51 | 1528.02 | 1806.75 | 2056.95 | 2711.81 | 1222.41 | 1571.68 | 1858.81 | 2110.68 | 2787.37 |
| 91 | 1119.99 | 1422.23 | 1669.07 | 1884.00 | 2506.96 | 1271.11 | 1628.77 | 1925.97 | 2192.96 | 2893.16 | 1303.01 | 1672.42 | 1978.03 | 2246.69 | 2968.72 |
| 92 | 1205.62 | 1531.38 | 1796.68 | 2026.72 | 2696.70 | 1356.75 | 1737.91 | 2053.59 | 2335.68 | 3082.90 | 1388.65 | 1781.57 | 2105.64 | 2389.42 | 3158.46 |
| 93 | 1296.30 | 1648.92 | 1936.05 | 2182.88 | 2903.23 | 1447.42 | 1855.45 | 2192.96 | 2491.84 | 3289.44 | 1479.32 | 1899.11 | 2245.01 | 2545.58 | 3365.00 |
| 94 | 1398.72 | 1774.85 | 2085.49 | 2349.12 | 3124.88 | 1549.85 | 1981.39 | 2342.40 | 2658.08 | 3511.08 | 1581.75 | 2025.04 | 2394.45 | 2711.81 | 3586.64 |
| 95 | 1506.19 | 1914.22 | 2248.37 | 2533.82 | 3371.71 | 1657.31 | 2120.75 | 2505.28 | 2842.78 | 3757.92 | 1689.21 | 2164.41 | 2557.33 | 2896.52 | 3833.48 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.63 | 34.32 | 39.36 | 42.68 | 63.02 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 30 | 31.90 | 36.08 | 41.73 | 45.04 | 68.84 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 31 | 31.90 | 36.96 | 43.19 | 46.49 | 68.84 | 50.37 | 63.81 | 75.56 | 83.96 | 113.87 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 32 | 31.90 | 38.37 | 45.01 | 48.31 | 68.84 | 50.37 | 63.81 | 75.56 | 83.96 | 117.22 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 33 | 31.90 | 39.25 | 46.47 | 50.31 | 68.84 | 52.28 | 63.81 | 75.56 | 83.96 | 123.91 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 34 | 31.90 | 40.30 | 47.02 | 52.05 | 68.84 | 52.28 | 63.81 | 77.06 | 83.96 | 130.61 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 35 | 31.90 | 40.30 | 47.02 | 52.05 | 68.84 | 55.55 | 65.61 | 77.06 | 83.96 | 133.96 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 36 | 31.90 | 40.30 | 47.02 | 52.05 | 68.84 | 58.81 | 68.89 | 80.41 | 86.94 | 141.16 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 37 | 31.90 | 40.30 | 47.02 | 52.05 | 68.84 | 62.08 | 72.17 | 87.12 | 90.28 | 148.64 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 38 | 31.90 | 40.30 | 47.02 | 52.05 | 68.84 | 62.08 | 75.45 | 90.47 | 93.62 | 156.13 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 39 | 31.90 | 40.30 | 47.02 | 52.05 | 68.84 | 65.63 | 78.73 | 93.82 | 100.31 | 167.36 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 40 | 35.26 | 41.98 | 48.70 | 55.41 | 73.88 | 68.79 | 82.01 | 95.01 | 103.54 | 176.55 | 127.78 | 160.47 | 184.24 | 205.04 | 273.39 |
| 41 | 35.26 | 41.98 | 48.70 | 55.41 | 73.88 | 72.79 | 85.84 | 98.69 | 107.31 | 184.74 | 127.78 | 160.47 | 184.24 | 205.04 | 273.39 |
| 42 | 38.27 | 42.71 | 48.74 | 55.41 | 73.88 | 73.14 | 89.92 | 102.83 | 114.86 | 193.84 | 127.78 | 160.47 | 184.24 | 205.04 | 273.39 |
| 43 | 38.54 | 42.99 | 52.13 | 56.91 | 76.92 | 77.20 | 94.03 | 110.71 | 119.16 | 202.98 | 127.78 | 160.47 | 184.24 | 205.04 | 273.39 |
| 44 | 38.82 | 46.37 | 52.48 | 57.28 | 80.48 | 81.29 | 98.17 | 114.93 | 123.49 | 208.01 | 127.78 | 160.47 | 184.24 | 205.04 | 273.39 |
| 45 | 39.01 | 48.41 | 55.93 | 59.01 | 83.93 | 87.74 | 101.61 | 118.44 | 128.19 | 224.92 | 133.72 | 169.38 | 193.16 | 219.90 | 294.19 |
| 46 | 42.56 | 51.97 | 56.31 | 62.53 | 87.51 | 88.17 | 109.57 | 126.47 | 132.51 | 225.84 | 133.72 | 169.38 | 193.16 | 219.90 | 294.19 |
| 47 | 42.87 | 52.32 | 59.83 | 66.08 | 91.12 | 92.87 | 113.95 | 130.80 | 140.64 | 225.84 | 133.72 | 169.38 | 193.16 | 219.90 | 294.19 |
| 48 | 43.17 | 55.96 | 63.40 | 66.52 | 94.74 | 97.73 | 118.75 | 139.90 | 149.07 | 225.84 | 133.72 | 169.38 | 193.16 | 219.90 | 294.19 |
| 49 | 46.91 | 56.33 | 63.82 | 70.14 | 102.14 | 101.04 | 127.78 | 144.85 | 154.07 | 225.84 | 133.72 | 169.38 | 193.16 | 219.90 | 294.19 |
| 50 | 46.98 | 57.89 | 67.46 | 75.75 | 105.22 | 104.80 | 129.78 | 151.13 | 160.11 | 246.65 | 145.61 | 187.21 | 216.93 | 243.67 | 323.91 |
| 51 | 50.55 | 61.49 | 71.12 | 81.48 | 110.13 | 109.06 | 130.89 | 159.33 | 170.68 | 252.59 | 151.55 | 193.16 | 222.87 | 255.56 | 332.82 |
| 52 | 48.83 | 61.87 | 69.65 | 81.25 | 117.29 | 111.40 | 142.30 | 157.27 | 173.16 | 261.50 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 53 | 52.40 | 65.53 | 77.29 | 83.72 | 124.61 | 118.58 | 150.51 | 171.63 | 184.19 | 270.42 | 163.44 | 202.07 | 240.70 | 267.45 | 356.60 |
| 54 | 54.68 | 65.94 | 77.74 | 85.58 | 131.98 | 122.35 | 151.64 | 180.05 | 192.08 | 279.33 | 169.38 | 208.01 | 246.65 | 273.39 | 368.48 |
| 55 | 58.38 | 69.67 | 81.59 | 91.43 | 141.67 | 130.75 | 163.40 | 188.55 | 203.36 | 291.22 | 172.36 | 213.96 | 252.59 | 288.25 | 380.37 |
| 56 | 62.04 | 73.34 | 86.65 | 96.54 | 155.04 | 139.67 | 171.12 | 192.96 | 209.63 | 312.02 | 178.30 | 228.82 | 264.48 | 300.14 | 398.20 |
| 57 | 65.68 | 82.40 | 92.39 | 105.71 | 163.20 | 145.45 | 178.32 | 209.72 | 222.96 | 329.85 | 187.21 | 243.67 | 279.33 | 317.97 | 421.97 |
| 58 | 67.31 | 84.15 | 99.59 | 112.98 | 173.76 | 149.65 | 182.26 | 217.08 | 234.27 | 347.68 | 199.10 | 252.59 | 291.22 | 332.82 | 442.77 |
| 59 | 76.47 | 93.30 | 104.84 | 116.30 | 185.63 | 160.23 | 196.75 | 222.37 | 237.63 | 371.45 | 210.99 | 267.45 | 312.02 | 346.26 | 466.55 |
| 60 | 80.18 | 100.57 | 112.15 | 125.65 | 199.89 | 167.41 | 200.93 | 233.28 | 251.71 | 395.23 | 219.90 | 282.31 | 326.88 | 355.64 | 490.32 |
| 61 | 87.40 | 105.85 | 124.93 | 136.50 | 214.59 | 175.50 | 215.75 | 248.06 | 268.83 | 415.07 | 227.71 | 288.24 | 340.13 | 369.70 | 507.31 |
| 62 | 94.69 | 116.64 | 130.36 | 147.44 | 235.64 | 189.71 | 230.67 | 266.85 | 287.44 | 430.16 | 237.43 | 298.88 | 349.16 | 388.24 | 522.34 |
| 63 | 108.04 | 126.11 | 145.35 | 158.50 | 250.07 | 202.80 | 248.09 | 289.46 | 306.15 | 448.87 | 246.07 | 310.97 | 362.34 | 399.19 | 538.11 |
| 64 | 113.14 | 135.05 | 157.87 | 169.65 | 270.08 | 211.88 | 257.85 | 306.81 | 324.48 | 465.62 | 248.50 | 313.90 | 371.45 | 415.92 | 551.94 |
| 65 | 124.45 | 146.12 | 169.01 | 184.39 | 288.22 | 218.12 | 276.46 | 322.62 | 346.88 | 484.43 | 256.17 | 324.65 | 385.52 | 428.64 | 570.67 |
| 66 | 137.04 | 160.04 | 184.39 | 203.80 | 312.73 | 230.94 | 292.36 | 336.58 | 372.03 | 508.55 | 267.79 | 336.58 | 398.00 | 447.13 | 594.54 |
| 67 | 149.24 | 179.68 | 203.86 | 222.66 | 341.12 | 235.35 | 301.91 | 354.21 | 398.80 | 527.75 | 271.01 | 351.83 | 411.27 | 461.19 | 610.95 |
| 68 | 163.32 | 196.76 | 224.78 | 245.58 | 367.64 | 245.86 | 310.19 | 367.64 | 418.19 | 549.16 | 282.62 | 360.74 | 425.08 | 482.52 | 636.47 |
| 69 | 177.12 | 216.14 | 245.64 | 267.89 | 390.40 | 255.09 | 328.30 | 383.75 | 436.99 | 578.95 | 295.02 | 377.10 | 443.64 | 501.32 | 661.03 |
| 70 | 190.34 | 239.53 | 269.96 | 297.76 | 419.18 | 269.47 | 348.61 | 408.49 | 461.96 | 611.66 | 307.97 | 395.66 | 464.09 | 526.12 | 697.21 |
| 71 | 204.27 | 257.92 | 299.19 | 332.55 | 449.81 | 288.87 | 369.34 | 435.37 | 495.20 | 654.08 | 326.01 | 418.86 | 489.01 | 559.17 | 738.68 |
| 72 | 221.13 | 278.91 | 322.74 | 362.58 | 484.10 | 310.78 | 396.45 | 468.17 | 531.92 | 701.25 | 348.64 | 448.25 | 521.96 | 593.68 | 784.93 |
| 73 | 238.21 | 299.68 | 349.63 | 388.05 | 522.53 | 334.26 | 426.47 | 501.39 | 568.63 | 753.05 | 368.84 | 472.58 | 557.10 | 626.26 | 833.74 |
| 74 | 258.99 | 323.73 | 373.68 | 421.78 | 562.37 | 358.88 | 456.93 | 534.62 | 610.47 | 804.71 | 394.03 | 503.17 | 588.27 | 669.66 | 882.40 |
| 75 | 277.49 | 350.41 | 405.56 | 453.58 | 606.55 | 380.65 | 489.16 | 574.54 | 649.24 | 857.36 | 414.45 | 531.85 | 622.56 | 706.16 | 933.84 |
| 76 | 300.54 | 377.38 | 438.85 | 493.50 | 659.13 | 406.41 | 519.11 | 611.32 | 696.70 | 918.69 | 437.15 | 560.09 | 659.13 | 751.34 | 990.41 |
| 77 | 330.79 | 418.11 | 486.95 | 550.76 | 732.11 | 441.61 | 565.87 | 669.98 | 765.69 | 1005.80 | 471.84 | 604.49 | 713.63 | 816.06 | 1071.29 |
| 78 | 371.09 | 466.80 | 549.08 | 616.24 | 822.78 | 485.27 | 624.64 | 743.86 | 844.61 | 1113.27 | 515.50 | 661.58 | 785.84 | 893.30 | 1177.08 |
| 79 | 409.71 | 518.85 | 611.21 | 686.77 | 916.81 | 530.61 | 683.41 | 816.06 | 930.24 | 1224.09 | 557.47 | 720.35 | 856.36 | 977.26 | 1286.22 |
| 80 | 448.33 | 570.91 | 669.98 | 757.29 | 1007.48 | 574.27 | 742.18 | 884.91 | 1012.52 | 1326.52 | 599.45 | 777.44 | 925.21 | 1056.18 | 1390.33 |
| 81 | 486.95 | 621.28 | 727.07 | 822.78 | 1093.12 | 616.24 | 799.27 | 947.03 | 1084.72 | 1423.91 | 641.43 | 834.53 | 987.33 | 1131.74 | 1486.04 |
| 82 | 523.89 | 666.62 | 782.48 | 884.91 | 1177.08 | 654.86 | 847.97 | 1007.48 | 1153.57 | 1514.58 | 685.09 | 883.23 | 1051.14 | 1200.59 | 1578.39 |
| 83 | 564.19 | 716.99 | 842.93 | 947.03 | 1261.03 | 698.52 | 900.02 | 1071.29 | 1220.73 | 1605.26 | 727.07 | 938.64 | 1114.95 | 1267.75 | 1669.07 |
| 84 | 606.17 | 770.73 | 903.38 | 1019.24 | 1355.07 | 742.18 | 957.11 | 1136.78 | 1296.30 | 1704.33 | 770.73 | 995.73 | 1180.44 | 1346.67 | 1768.13 |
| 85 | 651.51 | 829.50 | 973.90 | 1096.48 | 1459.17 | 790.87 | 1017.56 | 1208.98 | 1375.22 | 1810.11 | 819.42 | 1056.18 | 1252.64 | 1427.27 | 1878.96 |
| 86 | 703.56 | 893.30 | 1049.46 | 1182.11 | 1573.35 | 842.93 | 1081.37 | 1284.54 | 1460.85 | 1924.29 | 871.47 | 1119.99 | 1328.20 | 1512.91 | 1993.14 |
| 87 | 757.29 | 960.47 | 1128.38 | 1272.79 | 1692.57 | 896.66 | 1148.53 | 1363.46 | 1551.53 | 2043.51 | 925.21 | 1187.15 | 1407.12 | 1603.58 | 2112.36 |
| 88 | 814.38 | 1034.35 | 1215.70 | 1368.50 | 1823.55 | 953.75 | 1222.41 | 1450.78 | 1647.24 | 2174.49 | 982.30 | 1261.03 | 1494.43 | 1699.29 | 2243.33 |
| 89 | 874.83 | 1114.95 | 1308.05 | 1474.28 | 1962.91 | 1014.20 | 1303.01 | 1543.13 | 1753.02 | 2313.85 | 1042.75 | 1341.63 | 1586.79 | 1805.08 | 2382.70 |
| 90 | 945.36 | 1200.59 | 1408.80 | 1590.15 | 2117.40 | 1084.72 | 1388.65 | 1643.88 | 1868.88 | 2468.34 | 1113.27 | 1427.27 | 1687.54 | 1920.94 | 2537.18 |
| 91 | 1019.24 | 1294.62 | 1519.62 | 1714.40 | 2278.59 | 1158.61 | 1482.68 | 1754.70 | 1993.14 | 2629.53 | 1187.15 | 1521.30 | 1798.36 | 2045.19 | 2698.38 |
| 92 | 1096.48 | 1395.37 | 1637.16 | 1845.37 | 2454.90 | 1235.85 | 1583.43 | 1872.24 | 2124.11 | 2805.84 | 1264.39 | 1622.05 | 1915.90 | 2176.17 | 2874.69 |
| 93 | 1180.44 | 1499.47 | 1761.42 | 1986.42 | 2642.97 | 1319.80 | 1687.54 | 1996.50 | 2265.16 | 2993.91 | 1348.35 | 1726.16 | 2040.16 | 2317.21 | 3062.75 |
| 94 | 1272.79 | 1617.01 | 1897.43 | 2139.22 | 2844.46 | 1412.16 | 1805.08 | 2132.51 | 2417.96 | 3195.40 | 1440.70 | 1843.70 | 2176.17 | 2470.01 | 3264.25 |
| 95 | 1370.18 | 1741.27 | 2046.87 | 2307.14 | 3067.79 | 1509.55 | 1929.33 | 2281.95 | 2585.88 | 3418.73 | 1538.09 | 1967.95 | 2325.61 | 2637.93 | 3487.57 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.02 | 31.46 | 35.15 | 39.93 | 59.95 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 30 | 30.22 | 33.08 | 37.26 | 42.14 | 65.49 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 31 | 30.22 | 33.88 | 38.56 | 43.49 | 65.49 | 47.02 | 58.77 | 67.17 | 78.92 | 108.61 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 32 | 30.22 | 35.18 | 40.19 | 45.19 | 65.49 | 47.02 | 58.77 | 67.17 | 78.92 | 111.81 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 33 | 30.22 | 35.98 | 41.49 | 47.06 | 65.49 | 48.79 | 58.77 | 67.17 | 78.92 | 118.19 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 34 | 30.22 | 36.94 | 41.98 | 48.70 | 65.49 | 48.79 | 58.77 | 68.50 | 78.92 | 124.58 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 35 | 30.22 | 36.94 | 41.98 | 48.70 | 65.49 | 51.84 | 60.43 | 68.50 | 78.92 | 127.78 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 36 | 30.22 | 36.94 | 41.98 | 48.70 | 65.49 | 54.89 | 63.45 | 71.48 | 81.72 | 134.64 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 37 | 30.22 | 36.94 | 41.98 | 48.70 | 65.49 | 57.94 | 66.47 | 77.44 | 84.86 | 141.78 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 38 | 30.22 | 36.94 | 41.98 | 48.70 | 65.49 | 57.94 | 69.50 | 80.41 | 88.01 | 148.92 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 39 | 30.22 | 36.94 | 41.98 | 48.70 | 65.49 | 61.25 | 72.52 | 83.39 | 94.29 | 159.63 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 40 | 31.90 | 38.62 | 47.02 | 50.37 | 68.84 | 64.49 | 75.86 | 90.96 | 95.72 | 166.46 | 118.87 | 151.55 | 175.33 | 193.16 | 261.50 |
| 41 | 31.90 | 38.62 | 47.02 | 50.37 | 68.84 | 68.24 | 79.40 | 94.49 | 99.21 | 174.18 | 118.87 | 151.55 | 175.33 | 193.16 | 261.50 |
| 42 | 34.62 | 39.29 | 47.06 | 50.37 | 68.84 | 68.57 | 83.17 | 98.45 | 106.19 | 182.76 | 118.87 | 151.55 | 175.33 | 193.16 | 261.50 |
| 43 | 34.87 | 39.55 | 50.33 | 51.73 | 71.68 | 72.37 | 86.98 | 106.00 | 110.16 | 191.38 | 118.87 | 151.55 | 175.33 | 193.16 | 261.50 |
| 44 | 35.12 | 42.66 | 50.67 | 52.07 | 74.99 | 76.21 | 90.81 | 110.04 | 114.17 | 196.13 | 118.87 | 151.55 | 175.33 | 193.16 | 261.50 |
| 45 | 35.46 | 43.22 | 52.32 | 55.54 | 76.78 | 80.00 | 94.52 | 111.33 | 121.32 | 204.20 | 124.81 | 160.47 | 184.24 | 205.04 | 276.36 |
| 46 | 38.69 | 46.41 | 52.67 | 58.85 | 80.06 | 80.39 | 101.93 | 118.88 | 125.41 | 205.04 | 124.81 | 160.47 | 184.24 | 205.04 | 276.36 |
| 47 | 38.97 | 46.71 | 55.97 | 62.20 | 83.36 | 84.67 | 106.00 | 122.96 | 133.11 | 205.04 | 124.81 | 160.47 | 184.24 | 205.04 | 276.36 |
| 48 | 39.25 | 49.96 | 59.31 | 62.60 | 86.67 | 89.11 | 110.47 | 131.50 | 141.08 | 205.04 | 124.81 | 160.47 | 184.24 | 205.04 | 276.36 |
| 49 | 42.64 | 50.29 | 59.70 | 66.02 | 93.45 | 92.12 | 118.87 | 136.16 | 145.81 | 205.04 | 124.81 | 160.47 | 184.24 | 205.04 | 276.36 |
| 50 | 43.06 | 55.96 | 63.49 | 67.98 | 95.10 | 96.52 | 124.37 | 142.89 | 147.20 | 228.82 | 136.70 | 181.27 | 202.07 | 228.82 | 303.11 |
| 51 | 44.49 | 57.52 | 67.06 | 71.55 | 103.89 | 97.88 | 125.55 | 150.94 | 154.92 | 240.70 | 139.67 | 184.24 | 213.96 | 234.76 | 317.97 |
| 52 | 44.92 | 58.00 | 65.78 | 77.29 | 110.89 | 105.68 | 133.93 | 151.85 | 165.29 | 249.62 | 142.64 | 190.18 | 219.90 | 246.65 | 329.85 |
| 53 | 48.37 | 61.56 | 69.37 | 77.88 | 115.87 | 109.90 | 141.99 | 160.38 | 173.51 | 255.56 | 148.58 | 193.16 | 225.84 | 255.56 | 338.77 |
| 54 | 48.82 | 62.06 | 69.96 | 79.75 | 123.03 | 113.81 | 146.03 | 165.76 | 178.74 | 264.48 | 157.50 | 199.10 | 228.82 | 261.50 | 350.65 |
| 55 | 52.34 | 65.68 | 73.63 | 83.48 | 130.25 | 121.84 | 154.65 | 174.04 | 189.80 | 270.42 | 163.44 | 205.04 | 237.73 | 267.45 | 359.57 |
| 56 | 57.91 | 67.39 | 82.62 | 90.51 | 138.60 | 127.78 | 159.52 | 184.45 | 201.46 | 282.31 | 169.38 | 210.99 | 252.59 | 285.28 | 371.45 |
| 57 | 59.52 | 74.36 | 84.53 | 95.74 | 151.54 | 133.81 | 166.99 | 192.94 | 207.04 | 309.05 | 175.33 | 228.82 | 264.48 | 300.14 | 395.23 |
| 58 | 63.35 | 80.23 | 91.62 | 104.91 | 159.86 | 141.18 | 174.10 | 203.34 | 221.11 | 326.88 | 187.21 | 243.67 | 276.36 | 314.99 | 419.00 |
| 59 | 70.27 | 85.36 | 98.90 | 110.38 | 174.03 | 148.99 | 183.09 | 211.66 | 229.97 | 353.62 | 196.13 | 252.59 | 297.16 | 331.46 | 442.77 |
| 60 | 72.16 | 92.52 | 104.28 | 115.83 | 185.95 | 153.69 | 190.35 | 220.18 | 236.61 | 374.43 | 205.04 | 267.45 | 312.02 | 332.88 | 466.55 |
| 61 | 81.31 | 99.86 | 114.86 | 128.58 | 200.60 | 167.40 | 207.86 | 235.14 | 256.50 | 392.01 | 213.30 | 276.71 | 319.95 | 353.03 | 478.49 |
| 62 | 86.46 | 108.45 | 122.45 | 137.48 | 216.60 | 173.45 | 217.56 | 251.31 | 270.25 | 402.23 | 217.87 | 279.33 | 329.60 | 368.96 | 491.61 |
| 63 | 97.23 | 115.94 | 133.23 | 148.46 | 231.37 | 186.58 | 232.58 | 268.96 | 289.00 | 424.54 | 227.14 | 292.04 | 338.01 | 380.43 | 508.36 |
| 64 | 102.47 | 126.86 | 147.62 | 157.68 | 253.49 | 193.57 | 245.08 | 288.91 | 302.85 | 442.07 | 232.81 | 300.82 | 353.14 | 394.99 | 525.78 |
| 65 | 115.71 | 135.97 | 156.93 | 172.36 | 269.63 | 205.44 | 261.24 | 305.12 | 327.74 | 461.61 | 240.95 | 309.43 | 365.23 | 408.34 | 542.77 |
| 66 | 123.99 | 149.78 | 174.15 | 189.68 | 294.20 | 211.28 | 277.62 | 324.29 | 350.71 | 483.99 | 248.13 | 321.84 | 378.34 | 425.02 | 565.06 |
| 67 | 138.10 | 164.88 | 187.22 | 208.36 | 317.75 | 221.08 | 282.89 | 328.06 | 377.44 | 496.85 | 256.74 | 330.44 | 385.12 | 442.17 | 582.43 |
| 68 | 149.90 | 185.94 | 207.97 | 227.16 | 342.36 | 227.48 | 296.41 | 346.96 | 390.61 | 521.59 | 261.94 | 344.66 | 402.10 | 454.95 | 602.01 |
| 69 | 163.84 | 203.30 | 228.84 | 249.48 | 363.79 | 239.57 | 312.77 | 361.57 | 412.59 | 547.90 | 275.06 | 359.35 | 417.02 | 472.48 | 629.97 |
| 70 | 177.51 | 224.56 | 251.27 | 275.32 | 389.24 | 254.50 | 327.22 | 384.96 | 434.15 | 577.45 | 290.86 | 378.55 | 440.57 | 496.18 | 660.85 |
| 71 | 187.76 | 241.41 | 278.55 | 310.11 | 416.80 | 270.30 | 350.77 | 412.67 | 468.38 | 616.94 | 303.31 | 398.23 | 464.25 | 530.28 | 695.35 |
| 72 | 203.20 | 260.98 | 302.81 | 336.68 | 452.23 | 288.87 | 378.52 | 446.25 | 502.03 | 663.40 | 324.73 | 426.33 | 496.06 | 559.81 | 743.09 |
| 73 | 222.84 | 280.47 | 324.66 | 365.00 | 486.03 | 313.13 | 405.34 | 474.50 | 537.89 | 710.79 | 349.63 | 449.53 | 526.37 | 599.37 | 787.63 |
| 74 | 236.79 | 305.23 | 351.48 | 392.18 | 525.37 | 332.98 | 434.73 | 508.72 | 575.32 | 762.16 | 364.43 | 480.97 | 558.67 | 632.67 | 836.15 |
| 75 | 256.14 | 327.29 | 378.87 | 426.90 | 569.20 | 353.97 | 462.48 | 540.74 | 619.01 | 814.67 | 387.77 | 505.17 | 592.32 | 674.15 | 885.82 |
| 76 | 276.63 | 356.89 | 411.53 | 462.76 | 618.15 | 377.38 | 495.20 | 578.88 | 660.84 | 869.17 | 408.12 | 536.19 | 624.98 | 712.07 | 940.89 |
| 77 | 307.28 | 392.92 | 456.73 | 515.50 | 685.09 | 413.07 | 539.00 | 634.71 | 723.71 | 950.39 | 439.93 | 575.95 | 678.37 | 774.08 | 1017.56 |
| 78 | 342.54 | 441.61 | 515.50 | 579.30 | 770.73 | 453.37 | 594.42 | 703.56 | 804.31 | 1054.50 | 481.91 | 633.04 | 747.22 | 851.32 | 1118.31 |
| 79 | 381.16 | 491.99 | 572.59 | 644.79 | 859.72 | 497.03 | 654.86 | 772.40 | 881.55 | 1158.61 | 523.89 | 690.13 | 812.70 | 928.56 | 1222.41 |
| 80 | 416.43 | 539.00 | 629.68 | 708.60 | 943.68 | 537.32 | 708.60 | 837.89 | 955.43 | 1256.00 | 564.19 | 743.86 | 876.51 | 1002.45 | 1316.45 |
| 81 | 450.01 | 586.02 | 683.41 | 770.73 | 1025.95 | 574.27 | 758.97 | 898.34 | 1027.63 | 1346.67 | 601.13 | 794.23 | 940.32 | 1071.29 | 1408.80 |
| 82 | 485.27 | 629.68 | 735.46 | 829.50 | 1104.87 | 612.89 | 809.35 | 955.43 | 1091.44 | 1435.66 | 638.07 | 844.61 | 997.41 | 1138.46 | 1497.79 |
| 83 | 520.53 | 676.69 | 790.87 | 889.94 | 1183.79 | 651.51 | 859.72 | 1015.88 | 1158.61 | 1519.62 | 678.37 | 894.98 | 1059.54 | 1203.94 | 1585.11 |
| 84 | 559.15 | 725.39 | 847.97 | 955.43 | 1272.79 | 690.13 | 908.41 | 1074.65 | 1225.77 | 1611.97 | 720.35 | 947.03 | 1118.31 | 1274.47 | 1677.46 |
| 85 | 602.81 | 780.80 | 911.77 | 1029.31 | 1368.50 | 735.46 | 965.51 | 1140.14 | 1303.01 | 1712.72 | 765.69 | 1005.80 | 1185.47 | 1353.39 | 1778.21 |
| 86 | 649.83 | 842.93 | 982.30 | 1108.23 | 1475.96 | 782.48 | 1027.63 | 1210.66 | 1381.93 | 1820.19 | 812.70 | 1067.93 | 1256.00 | 1432.31 | 1885.67 |
| 87 | 700.20 | 906.74 | 1057.86 | 1193.87 | 1586.79 | 832.85 | 1091.44 | 1286.22 | 1467.57 | 1931.01 | 863.08 | 1131.74 | 1331.56 | 1517.94 | 1996.50 |
| 88 | 753.93 | 977.26 | 1140.14 | 1284.54 | 1711.04 | 886.59 | 1161.96 | 1368.50 | 1558.24 | 2055.27 | 916.81 | 1202.26 | 1413.84 | 1608.62 | 2120.75 |
| 89 | 811.02 | 1051.14 | 1229.13 | 1383.61 | 1840.34 | 943.68 | 1235.85 | 1457.49 | 1657.31 | 2184.56 | 973.90 | 1276.15 | 1502.83 | 1707.69 | 2250.05 |
| 90 | 873.15 | 1133.42 | 1324.84 | 1492.76 | 1983.06 | 1005.80 | 1318.12 | 1553.20 | 1766.46 | 2327.29 | 1036.03 | 1358.42 | 1598.54 | 1816.83 | 2392.77 |
| 91 | 942.00 | 1220.73 | 1425.59 | 1606.94 | 2139.22 | 1074.65 | 1405.44 | 1653.95 | 1880.64 | 2483.45 | 1104.87 | 1445.74 | 1699.29 | 1931.01 | 2548.93 |
| 92 | 1014.20 | 1313.09 | 1534.73 | 1731.19 | 2303.78 | 1146.85 | 1497.79 | 1763.10 | 2004.89 | 2648.00 | 1177.08 | 1538.09 | 1808.43 | 2055.27 | 2713.49 |
| 93 | 1093.12 | 1415.52 | 1650.59 | 1862.17 | 2476.73 | 1225.77 | 1600.22 | 1878.96 | 2135.87 | 2820.96 | 1256.00 | 1640.52 | 1924.29 | 2186.24 | 2886.44 |
| 94 | 1177.08 | 1524.66 | 1778.21 | 2004.89 | 2669.83 | 1309.73 | 1709.36 | 2006.57 | 2278.59 | 3014.06 | 1339.95 | 1749.66 | 2051.91 | 2328.97 | 3079.54 |
| 95 | 1269.43 | 1643.88 | 1919.26 | 2161.05 | 2878.05 | 1402.08 | 1828.58 | 2147.62 | 2434.75 | 3222.27 | 1432.31 | 1868.88 | 2192.96 | 2485.13 | 3287.76 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.69 | 42.91 | 46.39 | 49.56 | 76.86 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 30 | 40.30 | 45.11 | 49.19 | 52.31 | 83.96 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 31 | 40.30 | 46.21 | 50.90 | 53.99 | 83.96 | 62.13 | 78.92 | 87.32 | 95.71 | 138.39 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 32 | 40.30 | 47.97 | 53.05 | 56.10 | 83.96 | 62.13 | 78.92 | 87.32 | 95.71 | 142.46 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 33 | 40.30 | 49.07 | 54.77 | 58.42 | 83.96 | 64.48 | 78.92 | 87.32 | 95.71 | 150.60 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 34 | 40.30 | 50.37 | 55.41 | 60.45 | 83.96 | 64.48 | 78.92 | 89.05 | 95.71 | 158.74 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 35 | 40.30 | 50.37 | 55.41 | 60.45 | 83.96 | 68.51 | 81.15 | 89.05 | 95.71 | 162.81 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 36 | 40.30 | 50.37 | 55.41 | 60.45 | 83.96 | 72.54 | 85.21 | 92.92 | 99.11 | 171.56 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 37 | 40.30 | 50.37 | 55.41 | 60.45 | 83.96 | 76.57 | 89.27 | 100.67 | 102.92 | 180.66 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 38 | 40.30 | 50.37 | 55.41 | 60.45 | 83.96 | 76.57 | 93.32 | 104.54 | 106.73 | 189.76 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 39 | 40.30 | 50.37 | 55.41 | 60.45 | 83.96 | 80.94 | 97.38 | 108.41 | 114.36 | 203.40 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 40 | 41.98 | 52.05 | 58.77 | 67.17 | 88.99 | 81.68 | 100.47 | 111.18 | 123.07 | 209.33 | 157.50 | 196.13 | 222.87 | 252.59 | 338.77 |
| 41 | 41.98 | 52.05 | 58.77 | 67.17 | 88.99 | 86.44 | 105.15 | 115.49 | 127.56 | 219.05 | 157.50 | 196.13 | 222.87 | 252.59 | 338.77 |
| 42 | 45.56 | 52.96 | 58.82 | 67.17 | 88.99 | 86.86 | 110.15 | 120.33 | 136.53 | 229.84 | 157.50 | 196.13 | 222.87 | 252.59 | 338.77 |
| 43 | 45.88 | 53.31 | 62.91 | 68.98 | 92.66 | 91.67 | 115.19 | 129.55 | 141.64 | 240.67 | 157.50 | 196.13 | 222.87 | 252.59 | 338.77 |
| 44 | 46.21 | 57.50 | 63.33 | 69.43 | 96.94 | 96.53 | 120.26 | 134.49 | 146.78 | 246.65 | 157.50 | 196.13 | 222.87 | 252.59 | 338.77 |
| 45 | 49.65 | 57.05 | 66.76 | 72.90 | 100.00 | 108.39 | 122.87 | 137.39 | 151.08 | 260.43 | 172.36 | 205.04 | 237.73 | 264.48 | 356.60 |
| 46 | 54.17 | 61.25 | 67.20 | 77.24 | 104.27 | 108.91 | 132.50 | 146.71 | 156.18 | 261.50 | 172.36 | 205.04 | 237.73 | 264.48 | 356.60 |
| 47 | 54.56 | 61.66 | 71.41 | 81.63 | 108.56 | 114.72 | 137.80 | 151.73 | 165.76 | 261.50 | 172.36 | 205.04 | 237.73 | 264.48 | 356.60 |
| 48 | 54.95 | 65.95 | 75.67 | 82.17 | 112.88 | 120.73 | 143.61 | 162.28 | 175.69 | 261.50 | 172.36 | 205.04 | 237.73 | 264.48 | 356.60 |
| 49 | 59.70 | 66.38 | 76.17 | 86.64 | 121.70 | 124.81 | 154.53 | 168.02 | 181.58 | 261.50 | 172.36 | 205.04 | 237.73 | 264.48 | 356.60 |
| 50 | 58.72 | 69.47 | 83.33 | 89.35 | 127.48 | 129.62 | 151.41 | 178.61 | 185.94 | 291.22 | 187.21 | 228.82 | 264.48 | 294.19 | 395.23 |
| 51 | 62.69 | 77.35 | 87.38 | 93.41 | 135.06 | 134.23 | 160.27 | 187.28 | 196.94 | 300.14 | 193.16 | 240.70 | 270.42 | 303.11 | 410.09 |
| 52 | 62.50 | 77.34 | 87.06 | 99.09 | 142.88 | 142.82 | 172.99 | 189.81 | 207.27 | 309.05 | 196.13 | 246.65 | 282.31 | 314.99 | 421.97 |
| 53 | 66.51 | 81.42 | 91.17 | 101.24 | 150.85 | 147.50 | 178.91 | 202.58 | 218.90 | 320.94 | 202.07 | 252.59 | 291.22 | 323.91 | 433.86 |
| 54 | 68.35 | 81.45 | 93.28 | 103.09 | 163.30 | 153.64 | 182.53 | 211.49 | 224.10 | 335.80 | 210.99 | 258.53 | 300.14 | 332.82 | 451.69 |
| 55 | 72.47 | 87.58 | 99.49 | 109.31 | 171.38 | 163.44 | 195.50 | 226.26 | 233.18 | 344.71 | 216.93 | 267.45 | 309.05 | 344.71 | 463.58 |
| 56 | 80.66 | 91.17 | 106.80 | 116.66 | 185.58 | 175.33 | 203.03 | 232.69 | 247.74 | 362.54 | 231.79 | 279.33 | 323.91 | 359.57 | 484.38 |
| 57 | 84.15 | 100.49 | 110.08 | 125.66 | 198.17 | 180.36 | 215.11 | 243.28 | 257.47 | 386.31 | 240.70 | 297.16 | 338.77 | 380.37 | 511.12 |
| 58 | 85.12 | 103.72 | 121.50 | 135.17 | 210.83 | 183.53 | 220.35 | 255.55 | 271.13 | 413.06 | 249.62 | 312.02 | 362.54 | 401.17 | 537.87 |
| 59 | 95.07 | 113.16 | 128.57 | 143.89 | 227.40 | 193.96 | 237.74 | 265.24 | 286.18 | 445.75 | 264.48 | 329.85 | 380.37 | 423.21 | 570.55 |
| 60 | 100.23 | 124.71 | 137.72 | 153.14 | 246.38 | 203.08 | 245.88 | 277.84 | 302.05 | 478.43 | 279.33 | 350.65 | 401.17 | 432.46 | 606.21 |
| 61 | 109.76 | 131.81 | 153.14 | 166.17 | 263.58 | 216.00 | 260.48 | 299.74 | 318.15 | 495.78 | 288.24 | 357.42 | 415.07 | 447.54 | 619.73 |
| 62 | 119.39 | 147.33 | 159.98 | 179.32 | 290.39 | 235.78 | 283.09 | 318.67 | 339.04 | 519.55 | 296.09 | 374.30 | 427.37 | 470.84 | 642.45 |
| 63 | 138.29 | 156.62 | 177.64 | 196.62 | 308.50 | 256.89 | 299.77 | 340.69 | 367.37 | 540.81 | 310.97 | 383.98 | 443.47 | 492.96 | 662.50 |
| 64 | 145.16 | 171.88 | 196.83 | 211.56 | 338.78 | 264.20 | 321.67 | 368.17 | 389.37 | 567.63 | 319.13 | 397.61 | 457.77 | 512.70 | 687.96 |
| 65 | 161.56 | 184.68 | 207.23 | 228.48 | 360.28 | 273.92 | 342.40 | 387.65 | 413.86 | 590.96 | 329.72 | 413.42 | 474.29 | 530.09 | 710.16 |
| 66 | 174.03 | 203.12 | 229.46 | 250.21 | 389.17 | 284.99 | 358.69 | 410.28 | 445.49 | 616.65 | 341.49 | 427.48 | 491.36 | 550.32 | 737.03 |
| 67 | 193.79 | 226.18 | 253.79 | 275.77 | 427.57 | 299.53 | 373.23 | 427.91 | 479.51 | 641.86 | 354.21 | 442.17 | 508.73 | 570.54 | 765.48 |
| 68 | 212.54 | 250.81 | 277.30 | 298.79 | 454.95 | 310.19 | 386.02 | 445.76 | 496.31 | 664.04 | 367.64 | 457.25 | 526.18 | 588.22 | 788.12 |
| 69 | 228.05 | 271.78 | 304.42 | 329.23 | 481.35 | 323.86 | 403.71 | 465.82 | 523.50 | 698.74 | 379.31 | 474.70 | 547.90 | 616.66 | 820.74 |
| 70 | 243.81 | 301.55 | 334.34 | 363.02 | 515.42 | 340.05 | 427.74 | 494.04 | 551.78 | 742.12 | 397.80 | 498.31 | 577.45 | 643.74 | 864.03 |
| 71 | 264.11 | 323.95 | 369.34 | 406.00 | 557.10 | 367.28 | 458.06 | 528.22 | 592.18 | 796.45 | 422.99 | 528.22 | 610.75 | 685.03 | 916.13 |
| 72 | 284.88 | 348.64 | 398.44 | 442.27 | 597.66 | 394.46 | 492.07 | 567.78 | 637.50 | 850.67 | 450.24 | 559.81 | 647.47 | 727.15 | 972.19 |
| 73 | 307.37 | 376.53 | 428.39 | 478.34 | 645.47 | 424.55 | 526.37 | 608.97 | 685.81 | 914.42 | 476.42 | 595.53 | 687.74 | 774.18 | 1033.52 |
| 74 | 331.13 | 406.98 | 464.32 | 514.27 | 695.56 | 451.38 | 566.07 | 653.01 | 732.56 | 978.60 | 505.02 | 632.67 | 730.71 | 819.51 | 1096.99 |
| 75 | 355.75 | 437.57 | 503.39 | 558.53 | 754.19 | 480.26 | 601.22 | 699.05 | 787.99 | 1049.46 | 531.85 | 667.03 | 775.54 | 871.59 | 1163.30 |
| 76 | 385.92 | 474.71 | 546.43 | 606.20 | 819.65 | 513.99 | 643.77 | 749.64 | 843.55 | 1123.60 | 561.80 | 705.24 | 823.06 | 923.81 | 1232.89 |
| 77 | 426.50 | 528.93 | 607.85 | 676.69 | 911.77 | 559.15 | 706.92 | 822.78 | 928.56 | 1232.49 | 607.85 | 767.37 | 891.62 | 1005.80 | 1338.27 |
| 78 | 478.55 | 592.74 | 683.41 | 760.65 | 1027.63 | 621.28 | 780.80 | 911.77 | 1029.31 | 1371.86 | 666.62 | 839.57 | 980.62 | 1106.55 | 1474.28 |
| 79 | 530.61 | 659.90 | 762.33 | 849.64 | 1143.49 | 678.37 | 859.72 | 1004.13 | 1133.42 | 1507.87 | 725.39 | 916.81 | 1072.97 | 1210.66 | 1608.62 |
| 80 | 582.66 | 723.71 | 837.89 | 935.28 | 1257.68 | 735.46 | 930.24 | 1091.44 | 1232.49 | 1638.84 | 782.48 | 987.33 | 1156.93 | 1309.73 | 1737.91 |
| 81 | 631.36 | 787.52 | 910.09 | 1015.88 | 1365.14 | 790.87 | 1002.45 | 1170.36 | 1324.84 | 1756.38 | 834.53 | 1059.54 | 1239.21 | 1400.40 | 1858.81 |
| 82 | 680.05 | 846.29 | 980.62 | 1093.12 | 1470.93 | 842.93 | 1064.57 | 1249.28 | 1408.80 | 1872.24 | 888.27 | 1123.34 | 1316.45 | 1486.04 | 1976.35 |
| 83 | 730.43 | 908.41 | 1051.14 | 1173.72 | 1576.71 | 896.66 | 1130.06 | 1323.16 | 1494.43 | 1984.74 | 943.68 | 1190.51 | 1395.37 | 1575.03 | 2092.21 |
| 84 | 785.84 | 975.58 | 1128.38 | 1259.36 | 1694.25 | 953.75 | 1200.59 | 1403.76 | 1585.11 | 2107.32 | 1002.45 | 1264.39 | 1477.64 | 1665.71 | 2216.46 |
| 85 | 844.61 | 1051.14 | 1215.70 | 1355.07 | 1823.55 | 1014.20 | 1277.83 | 1494.43 | 1684.18 | 2241.65 | 1062.90 | 1343.31 | 1568.32 | 1766.46 | 2352.48 |
| 86 | 910.09 | 1131.74 | 1309.73 | 1460.85 | 1964.59 | 1079.69 | 1358.42 | 1588.47 | 1789.96 | 2382.70 | 1128.38 | 1423.91 | 1662.35 | 1872.24 | 2493.52 |
| 87 | 980.62 | 1219.06 | 1410.48 | 1571.68 | 2115.72 | 1150.21 | 1445.74 | 1689.21 | 1900.79 | 2533.82 | 1198.91 | 1511.23 | 1763.10 | 1983.06 | 2644.65 |
| 88 | 1054.50 | 1311.41 | 1517.94 | 1692.57 | 2276.91 | 1224.09 | 1538.09 | 1796.68 | 2021.68 | 2695.02 | 1272.79 | 1603.58 | 1870.56 | 2103.96 | 2805.84 |
| 89 | 1136.78 | 1413.84 | 1635.48 | 1823.55 | 2453.22 | 1306.37 | 1640.52 | 1914.22 | 2152.66 | 2871.33 | 1355.07 | 1706.01 | 1988.10 | 2234.94 | 2982.15 |
| 90 | 1224.09 | 1524.66 | 1761.42 | 1964.59 | 2642.97 | 1393.69 | 1751.34 | 2040.16 | 2293.71 | 3061.07 | 1442.38 | 1816.83 | 2114.04 | 2375.98 | 3171.90 |
| 91 | 1321.48 | 1642.20 | 1900.79 | 2119.07 | 2849.50 | 1491.08 | 1868.88 | 2179.52 | 2448.19 | 3267.61 | 1539.77 | 1934.37 | 2253.41 | 2530.46 | 3378.43 |
| 92 | 1420.55 | 1768.13 | 2045.19 | 2281.95 | 3067.79 | 1590.15 | 1994.82 | 2323.93 | 2611.06 | 3485.89 | 1638.84 | 2060.30 | 2397.81 | 2693.34 | 3596.72 |
| 93 | 1529.70 | 1902.47 | 2201.35 | 2454.90 | 3302.87 | 1699.29 | 2129.15 | 2480.09 | 2784.01 | 3720.97 | 1747.98 | 2194.64 | 2553.97 | 2866.29 | 3831.80 |
| 94 | 1647.24 | 2048.55 | 2369.27 | 2642.97 | 3556.42 | 1816.83 | 2275.23 | 2648.00 | 2972.08 | 3974.52 | 1865.52 | 2340.72 | 2721.89 | 3054.36 | 4085.35 |
| 95 | 1774.85 | 2209.75 | 2555.65 | 2849.50 | 3835.16 | 1944.44 | 2436.43 | 2834.39 | 3178.61 | 4253.26 | 1993.14 | 2501.92 | 2908.27 | 3260.89 | 4364.08 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 37.18 | 42.18 | 45.43 | 67.63 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 30 | 35.26 | 39.09 | 44.71 | 47.95 | 73.88 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 31 | 35.26 | 40.05 | 46.28 | 49.49 | 73.88 | 53.73 | 67.17 | 78.92 | 87.32 | 120.87 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 32 | 35.26 | 41.57 | 48.23 | 51.43 | 73.88 | 53.73 | 67.17 | 78.92 | 87.32 | 124.43 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 33 | 35.26 | 42.52 | 49.79 | 53.55 | 73.88 | 55.76 | 67.17 | 78.92 | 87.32 | 131.54 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 34 | 35.26 | 43.66 | 50.37 | 55.41 | 73.88 | 55.76 | 67.17 | 80.49 | 87.32 | 138.65 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 35 | 35.26 | 43.66 | 50.37 | 55.41 | 73.88 | 59.25 | 69.06 | 80.49 | 87.32 | 142.20 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 36 | 35.26 | 43.66 | 50.37 | 55.41 | 73.88 | 62.73 | 72.52 | 83.99 | 90.41 | 149.84 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 37 | 35.26 | 43.66 | 50.37 | 55.41 | 73.88 | 66.22 | 75.97 | 90.99 | 93.89 | 157.79 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 38 | 35.26 | 43.66 | 50.37 | 55.41 | 73.88 | 66.22 | 79.42 | 94.49 | 97.37 | 165.74 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 39 | 35.26 | 43.66 | 50.37 | 55.41 | 73.88 | 70.00 | 82.88 | 97.99 | 104.32 | 177.66 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 40 | 38.62 | 47.02 | 52.05 | 58.77 | 78.92 | 75.23 | 88.17 | 99.05 | 107.44 | 184.11 | 142.64 | 175.33 | 196.13 | 222.87 | 300.14 |
| 41 | 38.62 | 47.02 | 52.05 | 58.77 | 78.92 | 79.61 | 92.27 | 102.89 | 111.36 | 192.66 | 142.64 | 175.33 | 196.13 | 222.87 | 300.14 |
| 42 | 41.91 | 47.84 | 52.10 | 58.77 | 78.92 | 80.00 | 96.66 | 107.20 | 119.19 | 202.15 | 142.64 | 175.33 | 196.13 | 222.87 | 300.14 |
| 43 | 42.21 | 48.15 | 55.72 | 60.36 | 82.17 | 84.44 | 101.08 | 115.42 | 123.65 | 211.68 | 142.64 | 175.33 | 196.13 | 222.87 | 300.14 |
| 44 | 42.51 | 51.93 | 56.09 | 60.75 | 85.96 | 88.91 | 105.54 | 119.82 | 128.15 | 216.93 | 142.64 | 175.33 | 196.13 | 222.87 | 300.14 |
| 45 | 42.55 | 51.86 | 59.54 | 62.49 | 89.28 | 95.49 | 111.06 | 123.17 | 130.47 | 233.80 | 148.58 | 187.21 | 208.01 | 234.76 | 314.99 |
| 46 | 46.43 | 55.69 | 59.94 | 66.21 | 93.10 | 95.95 | 119.76 | 131.53 | 134.88 | 234.76 | 148.58 | 187.21 | 208.01 | 234.76 | 314.99 |
| 47 | 46.76 | 56.06 | 63.69 | 69.97 | 96.93 | 101.06 | 124.55 | 136.04 | 143.15 | 234.76 | 148.58 | 187.21 | 208.01 | 234.76 | 314.99 |
| 48 | 47.10 | 59.95 | 67.49 | 70.43 | 100.78 | 106.36 | 129.80 | 145.49 | 151.73 | 234.76 | 148.58 | 187.21 | 208.01 | 234.76 | 314.99 |
| 49 | 51.17 | 60.35 | 67.94 | 74.27 | 108.66 | 109.95 | 139.67 | 150.64 | 156.82 | 234.76 | 148.58 | 187.21 | 208.01 | 234.76 | 314.99 |
| 50 | 50.89 | 63.68 | 73.41 | 79.64 | 111.29 | 110.31 | 137.89 | 159.37 | 167.86 | 258.53 | 163.44 | 205.04 | 234.76 | 261.50 | 350.65 |
| 51 | 56.62 | 67.44 | 79.25 | 85.46 | 118.44 | 117.45 | 141.58 | 170.51 | 175.93 | 267.45 | 172.36 | 210.99 | 243.67 | 270.42 | 362.54 |
| 52 | 56.64 | 67.67 | 77.38 | 87.20 | 125.82 | 125.68 | 153.46 | 168.12 | 181.03 | 273.39 | 178.30 | 219.90 | 249.62 | 279.33 | 374.43 |
| 53 | 60.47 | 71.49 | 83.24 | 89.56 | 135.55 | 130.15 | 159.03 | 182.89 | 192.20 | 285.28 | 184.24 | 225.84 | 261.50 | 291.22 | 386.31 |
| 54 | 60.54 | 71.76 | 83.57 | 91.42 | 143.17 | 136.57 | 162.88 | 191.48 | 200.09 | 294.19 | 187.21 | 231.79 | 267.45 | 297.16 | 398.20 |
| 55 | 64.42 | 77.63 | 87.55 | 99.38 | 150.81 | 145.61 | 175.07 | 197.25 | 211.49 | 303.11 | 193.16 | 240.70 | 273.39 | 309.05 | 413.06 |
| 56 | 70.32 | 83.25 | 94.71 | 104.59 | 164.44 | 154.53 | 185.62 | 204.31 | 223.24 | 323.91 | 202.07 | 252.59 | 288.25 | 320.94 | 430.89 |
| 57 | 73.89 | 88.43 | 100.25 | 111.69 | 174.85 | 160.00 | 189.64 | 220.90 | 230.92 | 344.71 | 210.99 | 261.50 | 306.08 | 338.77 | 451.69 |
| 58 | 77.20 | 91.97 | 107.55 | 119.03 | 185.34 | 166.59 | 193.14 | 228.07 | 242.17 | 365.51 | 222.87 | 276.36 | 320.94 | 356.60 | 475.46 |
| 59 | 86.81 | 101.24 | 114.73 | 128.12 | 201.87 | 177.10 | 210.42 | 238.45 | 255.52 | 395.23 | 234.76 | 294.19 | 338.77 | 378.82 | 508.15 |
| 60 | 90.20 | 110.63 | 123.95 | 135.47 | 218.49 | 183.87 | 219.44 | 251.63 | 266.81 | 421.97 | 252.59 | 312.02 | 359.57 | 384.09 | 537.87 |
| 61 | 97.57 | 117.83 | 135.01 | 148.37 | 235.59 | 191.70 | 234.17 | 263.57 | 283.63 | 443.90 | 259.42 | 322.83 | 368.95 | 400.28 | 553.43 |
| 62 | 107.04 | 130.96 | 144.18 | 159.40 | 259.45 | 208.68 | 251.64 | 284.99 | 302.18 | 460.89 | 265.36 | 332.40 | 382.68 | 421.28 | 572.62 |
| 63 | 121.00 | 140.35 | 157.46 | 174.55 | 275.78 | 227.14 | 266.18 | 304.83 | 325.74 | 484.03 | 273.11 | 340.71 | 392.09 | 436.70 | 592.19 |
| 64 | 130.22 | 153.46 | 174.28 | 187.61 | 300.88 | 235.42 | 285.93 | 327.26 | 346.11 | 502.24 | 282.51 | 355.75 | 405.45 | 455.15 | 612.10 |
| 65 | 144.10 | 164.38 | 185.10 | 204.43 | 323.09 | 246.02 | 306.89 | 345.13 | 370.80 | 527.55 | 294.21 | 367.76 | 421.03 | 474.29 | 636.61 |
| 66 | 156.62 | 180.55 | 204.88 | 223.98 | 347.47 | 257.96 | 319.38 | 368.52 | 395.73 | 550.32 | 307.10 | 380.80 | 437.31 | 491.36 | 658.42 |
| 67 | 171.52 | 200.82 | 224.67 | 245.13 | 380.84 | 263.88 | 330.44 | 380.36 | 424.92 | 570.54 | 313.80 | 392.25 | 454.06 | 508.73 | 679.90 |
| 68 | 187.93 | 222.70 | 247.89 | 268.09 | 404.40 | 273.43 | 342.36 | 395.21 | 445.76 | 590.52 | 323.98 | 406.70 | 468.74 | 526.18 | 703.11 |
| 69 | 201.48 | 239.68 | 270.83 | 292.43 | 430.33 | 283.93 | 354.91 | 414.81 | 465.82 | 623.32 | 337.17 | 419.24 | 488.01 | 545.68 | 732.01 |
| 70 | 216.01 | 267.34 | 296.96 | 326.31 | 459.82 | 303.69 | 380.69 | 440.57 | 496.18 | 660.85 | 352.88 | 444.85 | 513.28 | 577.45 | 769.93 |
| 71 | 233.16 | 288.87 | 330.14 | 361.11 | 495.20 | 323.95 | 406.48 | 470.44 | 528.22 | 705.67 | 373.47 | 470.44 | 542.66 | 608.69 | 815.02 |
| 72 | 253.01 | 310.78 | 354.61 | 394.46 | 531.92 | 348.64 | 436.29 | 504.03 | 567.78 | 757.04 | 398.44 | 500.04 | 575.75 | 649.46 | 864.61 |
| 73 | 272.79 | 334.26 | 382.29 | 424.55 | 574.39 | 376.53 | 466.82 | 541.74 | 608.97 | 812.60 | 422.63 | 528.29 | 612.81 | 689.66 | 920.18 |
| 74 | 295.98 | 362.58 | 412.53 | 458.78 | 621.57 | 403.28 | 503.17 | 580.87 | 654.86 | 873.15 | 451.38 | 564.22 | 651.16 | 730.71 | 978.60 |
| 75 | 316.62 | 391.33 | 448.25 | 494.49 | 670.59 | 428.68 | 538.96 | 622.56 | 697.27 | 932.07 | 473.15 | 597.66 | 690.16 | 771.98 | 1035.23 |
| 76 | 343.23 | 423.48 | 486.67 | 539.60 | 729.15 | 457.64 | 573.75 | 667.67 | 749.64 | 998.95 | 500.33 | 630.10 | 732.56 | 823.06 | 1097.99 |
| 77 | 381.16 | 471.84 | 540.68 | 602.81 | 811.02 | 502.06 | 629.68 | 730.43 | 826.14 | 1098.16 | 542.36 | 685.09 | 794.23 | 896.66 | 1192.19 |
| 78 | 424.82 | 528.93 | 609.53 | 678.37 | 911.77 | 550.76 | 696.84 | 812.70 | 916.81 | 1219.06 | 591.06 | 748.90 | 874.83 | 987.33 | 1309.73 |
| 79 | 473.52 | 587.70 | 678.37 | 755.61 | 1017.56 | 606.17 | 765.69 | 894.98 | 1009.16 | 1341.63 | 644.79 | 816.06 | 953.75 | 1076.33 | 1430.63 |
| 80 | 518.85 | 644.79 | 745.54 | 831.17 | 1119.99 | 654.86 | 829.50 | 970.54 | 1096.48 | 1457.49 | 696.84 | 879.87 | 1029.31 | 1163.64 | 1548.17 |
| 81 | 564.19 | 700.20 | 811.02 | 903.38 | 1215.70 | 706.92 | 889.94 | 1044.43 | 1177.08 | 1564.96 | 745.54 | 942.00 | 1104.87 | 1245.92 | 1655.63 |
| 82 | 606.17 | 753.93 | 871.47 | 973.90 | 1308.05 | 750.58 | 948.71 | 1109.91 | 1254.32 | 1664.03 | 792.55 | 1000.77 | 1170.36 | 1324.84 | 1758.06 |
| 83 | 649.83 | 809.35 | 936.96 | 1044.43 | 1403.76 | 797.59 | 1007.48 | 1178.76 | 1331.56 | 1768.13 | 839.57 | 1062.90 | 1242.56 | 1400.40 | 1862.17 |
| 84 | 698.52 | 868.12 | 1004.13 | 1121.67 | 1507.87 | 847.97 | 1069.61 | 1249.28 | 1410.48 | 1875.60 | 889.94 | 1125.02 | 1314.77 | 1484.36 | 1972.99 |
| 85 | 752.25 | 935.28 | 1083.05 | 1205.62 | 1623.73 | 903.38 | 1138.46 | 1329.88 | 1497.79 | 1994.82 | 947.03 | 1193.87 | 1397.04 | 1571.68 | 2095.57 |
| 86 | 811.02 | 1009.16 | 1165.32 | 1299.65 | 1749.66 | 962.15 | 1212.34 | 1412.16 | 1591.82 | 2120.75 | 1005.80 | 1267.75 | 1479.32 | 1665.71 | 2221.50 |
| 87 | 871.47 | 1084.72 | 1256.00 | 1400.40 | 1882.32 | 1022.60 | 1287.90 | 1502.83 | 1692.57 | 2253.41 | 1066.25 | 1343.31 | 1570.00 | 1766.46 | 2354.15 |
| 88 | 938.64 | 1167.00 | 1350.03 | 1507.87 | 2026.72 | 1089.76 | 1370.18 | 1596.86 | 1800.04 | 2397.81 | 1133.42 | 1425.59 | 1664.03 | 1873.92 | 2498.56 |
| 89 | 1010.84 | 1257.68 | 1455.81 | 1622.05 | 2182.88 | 1161.96 | 1460.85 | 1702.65 | 1914.22 | 2553.97 | 1205.62 | 1516.26 | 1769.81 | 1988.10 | 2654.72 |
| 90 | 1089.76 | 1355.07 | 1568.32 | 1749.66 | 2352.48 | 1240.88 | 1558.24 | 1815.15 | 2041.83 | 2723.57 | 1284.54 | 1613.65 | 1882.32 | 2115.72 | 2824.31 |
| 91 | 1175.40 | 1460.85 | 1690.89 | 1885.67 | 2535.50 | 1326.52 | 1664.03 | 1937.73 | 2177.84 | 2906.59 | 1370.18 | 1719.44 | 2004.89 | 2251.73 | 3007.34 |
| 92 | 1266.07 | 1573.35 | 1820.19 | 2030.08 | 2730.28 | 1417.19 | 1776.53 | 2067.02 | 2322.25 | 3101.37 | 1460.85 | 1831.94 | 2134.19 | 2396.13 | 3202.12 |
| 93 | 1361.78 | 1694.25 | 1959.56 | 2184.56 | 2938.50 | 1512.91 | 1897.43 | 2206.39 | 2476.73 | 3309.58 | 1556.56 | 1952.84 | 2273.56 | 2550.61 | 3410.33 |
| 94 | 1465.89 | 1823.55 | 2109.00 | 2352.48 | 3163.50 | 1617.01 | 2026.72 | 2355.83 | 2644.65 | 3534.59 | 1660.67 | 2082.13 | 2423.00 | 2718.53 | 3635.34 |
| 95 | 1581.75 | 1964.59 | 2275.23 | 2535.50 | 3412.01 | 1732.87 | 2167.77 | 2522.07 | 2827.67 | 3783.10 | 1776.53 | 2223.18 | 2589.23 | 2901.55 | 3883.85 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 32.24 | 34.32 | 36.55 | 41.30 | 63.02 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 30 | 33.58 | 36.08 | 38.75 | 43.59 | 68.84 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 31 | 33.58 | 36.96 | 40.11 | 44.99 | 68.84 | 52.05 | 62.13 | 68.84 | 80.60 | 112.11 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 32 | 33.58 | 38.37 | 41.80 | 46.75 | 68.84 | 52.05 | 62.13 | 68.84 | 80.60 | 115.41 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 33 | 33.58 | 39.25 | 43.15 | 48.69 | 68.84 | 54.02 | 62.13 | 68.84 | 80.60 | 122.01 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 34 | 33.58 | 40.30 | 43.66 | 50.37 | 68.84 | 54.02 | 62.13 | 70.21 | 80.60 | 128.60 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 35 | 33.58 | 40.30 | 43.66 | 50.37 | 68.84 | 57.40 | 63.88 | 70.21 | 80.60 | 131.90 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 36 | 33.58 | 40.30 | 43.66 | 50.37 | 68.84 | 60.77 | 67.08 | 73.27 | 83.46 | 138.98 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 37 | 33.58 | 40.30 | 43.66 | 50.37 | 68.84 | 64.15 | 70.27 | 79.37 | 86.67 | 146.36 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 38 | 33.58 | 40.30 | 43.66 | 50.37 | 68.84 | 64.15 | 73.47 | 82.42 | 89.88 | 153.73 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 39 | 33.58 | 40.30 | 43.66 | 50.37 | 68.84 | 67.81 | 76.66 | 85.48 | 96.30 | 164.78 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 40 | 35.26 | 41.98 | 48.70 | 53.73 | 72.20 | 68.79 | 79.96 | 92.99 | 99.63 | 168.98 | 127.78 | 160.47 | 184.24 | 202.07 | 270.42 |
| 41 | 35.26 | 41.98 | 48.70 | 53.73 | 72.20 | 72.79 | 83.69 | 96.59 | 103.26 | 176.82 | 127.78 | 160.47 | 184.24 | 202.07 | 270.42 |
| 42 | 38.27 | 42.71 | 48.74 | 53.73 | 72.20 | 73.14 | 87.67 | 100.64 | 110.52 | 185.53 | 127.78 | 160.47 | 184.24 | 202.07 | 270.42 |
| 43 | 38.54 | 42.99 | 52.13 | 55.18 | 75.17 | 77.20 | 91.68 | 108.35 | 114.66 | 194.28 | 127.78 | 160.47 | 184.24 | 202.07 | 270.42 |
| 44 | 38.82 | 46.37 | 52.48 | 55.54 | 78.65 | 81.29 | 95.72 | 112.48 | 118.83 | 199.10 | 127.78 | 160.47 | 184.24 | 202.07 | 270.42 |
| 45 | 39.01 | 44.95 | 54.13 | 57.28 | 80.35 | 87.74 | 94.52 | 113.70 | 121.32 | 207.16 | 136.70 | 166.41 | 190.18 | 213.96 | 288.25 |
| 46 | 42.56 | 48.26 | 54.49 | 60.69 | 83.79 | 88.17 | 101.93 | 121.41 | 125.41 | 208.01 | 136.70 | 166.41 | 190.18 | 213.96 | 288.25 |
| 47 | 42.87 | 48.58 | 57.90 | 64.14 | 87.24 | 92.87 | 106.00 | 125.57 | 133.11 | 208.01 | 136.70 | 166.41 | 190.18 | 213.96 | 288.25 |
| 48 | 43.17 | 51.96 | 61.35 | 64.56 | 90.71 | 97.73 | 110.47 | 134.30 | 141.08 | 208.01 | 136.70 | 166.41 | 190.18 | 213.96 | 288.25 |
| 49 | 46.91 | 52.30 | 61.76 | 68.08 | 97.79 | 101.04 | 118.87 | 139.05 | 145.81 | 208.01 | 136.70 | 166.41 | 190.18 | 213.96 | 288.25 |
| 50 | 46.98 | 57.89 | 67.46 | 71.87 | 103.19 | 102.04 | 127.08 | 145.63 | 152.37 | 237.73 | 148.58 | 187.21 | 216.93 | 237.73 | 320.94 |
| 51 | 50.55 | 61.49 | 71.12 | 77.51 | 110.13 | 106.27 | 128.22 | 153.74 | 160.18 | 246.65 | 157.50 | 193.16 | 222.87 | 246.65 | 332.82 |
| 52 | 50.78 | 61.87 | 69.65 | 81.25 | 115.15 | 114.25 | 139.51 | 151.85 | 167.92 | 252.59 | 160.47 | 199.10 | 228.82 | 255.56 | 341.74 |
| 53 | 56.44 | 65.53 | 73.33 | 81.77 | 122.43 | 121.47 | 144.83 | 163.19 | 176.18 | 261.50 | 169.38 | 205.04 | 234.76 | 264.48 | 353.62 |
| 54 | 56.63 | 65.94 | 75.79 | 83.64 | 129.74 | 122.35 | 148.84 | 174.33 | 178.74 | 267.45 | 175.33 | 210.99 | 243.67 | 270.42 | 362.54 |
| 55 | 58.38 | 69.67 | 81.59 | 89.44 | 139.39 | 130.75 | 157.56 | 182.74 | 189.80 | 279.33 | 175.33 | 213.96 | 252.59 | 282.31 | 377.40 |
| 56 | 64.11 | 73.34 | 86.65 | 94.53 | 150.35 | 136.70 | 165.32 | 187.28 | 198.74 | 294.19 | 184.24 | 228.82 | 261.50 | 291.22 | 392.26 |
| 57 | 67.73 | 82.40 | 90.42 | 101.72 | 158.54 | 145.45 | 175.49 | 195.74 | 209.69 | 312.02 | 193.16 | 243.67 | 276.36 | 309.05 | 410.09 |
| 58 | 69.29 | 84.15 | 99.59 | 108.94 | 171.44 | 149.65 | 176.82 | 208.83 | 221.11 | 338.77 | 202.07 | 252.59 | 291.22 | 323.91 | 436.83 |
| 59 | 76.47 | 91.32 | 104.84 | 114.33 | 183.31 | 157.42 | 191.29 | 217.01 | 229.97 | 359.57 | 210.99 | 267.45 | 309.05 | 340.34 | 460.60 |
| 60 | 82.18 | 100.57 | 112.15 | 123.69 | 199.89 | 167.41 | 198.29 | 228.04 | 244.16 | 386.31 | 225.84 | 282.31 | 326.88 | 347.11 | 490.32 |
| 61 | 89.44 | 107.85 | 124.93 | 134.52 | 214.59 | 175.50 | 215.75 | 242.89 | 256.50 | 400.66 | 233.48 | 291.13 | 337.25 | 364.15 | 507.31 |
| 62 | 96.75 | 118.68 | 130.36 | 147.44 | 235.64 | 189.71 | 230.67 | 259.08 | 280.07 | 421.78 | 243.01 | 301.67 | 346.36 | 385.48 | 519.55 |
| 63 | 112.36 | 128.15 | 145.35 | 158.50 | 250.07 | 205.51 | 242.92 | 276.65 | 296.35 | 438.06 | 254.18 | 313.67 | 362.34 | 396.51 | 538.11 |
| 64 | 117.41 | 139.14 | 157.87 | 171.65 | 274.81 | 211.88 | 260.40 | 299.14 | 314.86 | 457.77 | 256.35 | 321.75 | 371.45 | 418.53 | 557.17 |
| 65 | 128.81 | 150.18 | 169.01 | 184.39 | 290.55 | 220.66 | 276.46 | 315.12 | 334.92 | 476.82 | 263.78 | 332.26 | 385.52 | 428.64 | 573.20 |
| 66 | 141.40 | 164.14 | 186.44 | 203.80 | 315.04 | 233.39 | 287.44 | 334.12 | 362.56 | 498.73 | 275.16 | 346.41 | 400.45 | 447.13 | 597.00 |
| 67 | 155.92 | 183.90 | 205.94 | 222.66 | 343.45 | 240.10 | 301.91 | 347.08 | 386.93 | 515.86 | 285.27 | 358.97 | 413.64 | 461.19 | 615.71 |
| 68 | 170.03 | 203.24 | 224.78 | 243.53 | 369.93 | 250.45 | 312.49 | 360.74 | 404.40 | 542.26 | 294.11 | 369.93 | 425.08 | 477.93 | 641.07 |
| 69 | 185.98 | 218.28 | 247.74 | 265.84 | 390.40 | 261.75 | 323.86 | 379.31 | 423.68 | 565.64 | 308.33 | 381.53 | 445.86 | 499.10 | 665.46 |
| 70 | 196.76 | 241.67 | 269.96 | 295.72 | 417.04 | 275.89 | 342.19 | 399.93 | 449.12 | 598.83 | 320.80 | 402.07 | 466.23 | 523.98 | 699.35 |
| 71 | 212.53 | 262.05 | 299.19 | 330.51 | 449.81 | 297.12 | 369.34 | 427.11 | 482.82 | 643.77 | 340.45 | 427.11 | 495.20 | 557.10 | 740.74 |
| 72 | 231.10 | 282.89 | 322.74 | 358.60 | 484.10 | 318.75 | 396.45 | 458.21 | 515.98 | 687.31 | 362.58 | 454.22 | 523.95 | 589.69 | 786.92 |
| 73 | 247.82 | 303.53 | 349.63 | 386.13 | 522.53 | 340.03 | 426.47 | 495.63 | 553.26 | 739.60 | 386.13 | 480.26 | 559.03 | 626.26 | 837.58 |
| 74 | 268.24 | 329.28 | 377.38 | 418.08 | 564.22 | 366.28 | 456.93 | 530.92 | 595.67 | 793.61 | 408.83 | 512.42 | 593.82 | 665.96 | 889.80 |
| 75 | 289.94 | 355.75 | 407.33 | 451.80 | 610.11 | 391.33 | 489.16 | 565.64 | 635.01 | 848.46 | 432.24 | 542.52 | 627.90 | 706.16 | 940.96 |
| 76 | 312.49 | 385.92 | 442.27 | 490.08 | 662.55 | 416.65 | 522.53 | 607.91 | 681.33 | 908.44 | 455.93 | 573.75 | 665.96 | 747.93 | 997.24 |
| 77 | 345.90 | 428.18 | 491.99 | 547.40 | 738.82 | 455.05 | 572.59 | 664.94 | 750.58 | 999.09 | 491.99 | 619.60 | 723.71 | 812.70 | 1084.72 |
| 78 | 387.88 | 480.23 | 554.12 | 616.24 | 831.17 | 502.06 | 633.04 | 738.82 | 834.53 | 1109.91 | 539.00 | 681.73 | 795.91 | 896.66 | 1193.87 |
| 79 | 429.86 | 533.97 | 616.24 | 686.77 | 925.21 | 550.76 | 695.16 | 812.70 | 918.49 | 1219.06 | 587.70 | 742.18 | 868.12 | 978.94 | 1301.33 |
| 80 | 471.84 | 587.70 | 680.05 | 757.29 | 1017.56 | 597.77 | 755.61 | 884.91 | 999.09 | 1324.84 | 633.04 | 802.63 | 938.64 | 1059.54 | 1407.12 |
| 81 | 512.14 | 638.07 | 737.14 | 822.78 | 1106.55 | 641.43 | 811.02 | 950.39 | 1072.97 | 1423.91 | 676.69 | 858.04 | 1002.45 | 1135.10 | 1507.87 |
| 82 | 550.76 | 685.09 | 794.23 | 884.91 | 1192.19 | 681.73 | 863.08 | 1010.84 | 1140.14 | 1517.94 | 718.67 | 910.09 | 1067.93 | 1203.94 | 1601.90 |
| 83 | 591.06 | 737.14 | 851.32 | 948.71 | 1277.83 | 725.39 | 918.49 | 1071.29 | 1208.98 | 1608.62 | 762.33 | 965.51 | 1130.06 | 1274.47 | 1695.93 |
| 84 | 634.71 | 790.87 | 915.13 | 1019.24 | 1371.86 | 770.73 | 973.90 | 1138.46 | 1281.18 | 1706.01 | 811.02 | 1024.28 | 1197.23 | 1348.35 | 1795.00 |
| 85 | 683.41 | 851.32 | 983.98 | 1096.48 | 1477.64 | 819.42 | 1036.03 | 1208.98 | 1361.78 | 1815.15 | 861.40 | 1088.08 | 1271.11 | 1428.95 | 1905.82 |
| 86 | 737.14 | 918.49 | 1062.90 | 1183.79 | 1591.82 | 873.15 | 1103.19 | 1287.90 | 1449.10 | 1929.33 | 915.13 | 1155.25 | 1350.03 | 1516.26 | 2020.01 |
| 87 | 794.23 | 985.66 | 1141.82 | 1274.47 | 1714.40 | 930.24 | 1170.36 | 1366.82 | 1539.77 | 2051.91 | 972.22 | 1222.41 | 1428.95 | 1606.94 | 2142.58 |
| 88 | 853.00 | 1062.90 | 1230.81 | 1370.18 | 1843.70 | 989.01 | 1247.60 | 1455.81 | 1635.48 | 2181.20 | 1030.99 | 1299.65 | 1517.94 | 1702.65 | 2271.88 |
| 89 | 920.17 | 1145.17 | 1324.84 | 1475.96 | 1986.42 | 1056.18 | 1329.88 | 1549.85 | 1741.27 | 2323.93 | 1098.16 | 1381.93 | 1611.97 | 1808.43 | 2414.60 |
| 90 | 992.37 | 1234.17 | 1427.27 | 1591.82 | 2140.90 | 1128.38 | 1418.87 | 1652.27 | 1857.13 | 2478.41 | 1170.36 | 1470.93 | 1714.40 | 1924.29 | 2569.08 |
| 91 | 1069.61 | 1329.88 | 1538.09 | 1716.08 | 2308.82 | 1205.62 | 1514.58 | 1763.10 | 1981.39 | 2646.32 | 1247.60 | 1566.64 | 1825.23 | 2048.55 | 2737.00 |
| 92 | 1150.21 | 1432.31 | 1657.31 | 1847.05 | 2485.13 | 1286.22 | 1617.01 | 1882.32 | 2112.36 | 2822.63 | 1328.20 | 1669.07 | 1944.44 | 2179.52 | 2913.31 |
| 93 | 1239.21 | 1539.77 | 1783.25 | 1988.10 | 2674.87 | 1375.22 | 1724.48 | 2008.25 | 2253.41 | 3012.38 | 1417.19 | 1776.53 | 2070.38 | 2320.57 | 3103.05 |
| 94 | 1333.24 | 1658.99 | 1919.26 | 2140.90 | 2879.73 | 1469.25 | 1843.70 | 2144.26 | 2406.21 | 3217.23 | 1511.23 | 1895.75 | 2206.39 | 2473.37 | 3307.91 |
| 95 | 1439.02 | 1789.96 | 2070.38 | 2308.82 | 3104.73 | 1575.03 | 1974.67 | 2295.38 | 2574.12 | 3442.24 | 1617.01 | 2026.72 | 2357.51 | 2641.29 | 3532.91 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.02 | 31.46 | 35.15 | 38.55 | 56.87 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 30 | 30.22 | 33.08 | 37.26 | 40.68 | 62.13 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 31 | 30.22 | 33.88 | 38.56 | 41.99 | 62.13 | 47.02 | 58.77 | 65.49 | 75.56 | 103.36 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 32 | 30.22 | 35.18 | 40.19 | 43.64 | 62.13 | 47.02 | 58.77 | 65.49 | 75.56 | 106.40 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 33 | 30.22 | 35.98 | 41.49 | 45.44 | 62.13 | 48.79 | 58.77 | 65.49 | 75.56 | 112.47 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 34 | 30.22 | 36.94 | 41.98 | 47.02 | 62.13 | 48.79 | 58.77 | 66.79 | 75.56 | 118.55 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 35 | 30.22 | 36.94 | 41.98 | 47.02 | 62.13 | 51.84 | 60.43 | 66.79 | 75.56 | 121.59 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 36 | 30.22 | 36.94 | 41.98 | 47.02 | 62.13 | 54.89 | 63.45 | 69.69 | 78.24 | 128.13 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 37 | 30.22 | 36.94 | 41.98 | 47.02 | 62.13 | 57.94 | 66.47 | 75.50 | 81.25 | 134.92 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 38 | 30.22 | 36.94 | 41.98 | 47.02 | 62.13 | 57.94 | 69.50 | 78.40 | 84.26 | 141.72 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 39 | 30.22 | 36.94 | 41.98 | 47.02 | 62.13 | 61.25 | 72.52 | 81.31 | 90.28 | 151.91 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 40 | 31.90 | 38.62 | 43.66 | 50.37 | 67.17 | 64.49 | 73.81 | 82.88 | 93.77 | 158.89 | 121.84 | 151.55 | 172.36 | 193.16 | 258.53 |
| 41 | 31.90 | 38.62 | 43.66 | 50.37 | 67.17 | 68.24 | 77.25 | 86.09 | 97.19 | 166.26 | 121.84 | 151.55 | 172.36 | 193.16 | 258.53 |
| 42 | 34.62 | 39.29 | 43.69 | 50.37 | 67.17 | 68.57 | 80.92 | 89.70 | 104.02 | 174.45 | 121.84 | 151.55 | 172.36 | 193.16 | 258.53 |
| 43 | 34.87 | 39.55 | 46.74 | 51.73 | 69.93 | 72.37 | 84.63 | 96.57 | 107.91 | 182.68 | 121.84 | 151.55 | 172.36 | 193.16 | 258.53 |
| 44 | 35.12 | 42.66 | 47.05 | 52.07 | 73.16 | 76.21 | 88.36 | 100.25 | 111.84 | 187.21 | 121.84 | 151.55 | 172.36 | 193.16 | 258.53 |
| 45 | 37.23 | 43.22 | 52.32 | 53.81 | 75.00 | 82.58 | 92.16 | 108.96 | 114.45 | 198.28 | 130.75 | 160.47 | 184.24 | 202.07 | 276.36 |
| 46 | 40.63 | 46.41 | 52.67 | 57.01 | 78.20 | 82.98 | 99.38 | 116.35 | 118.32 | 199.10 | 130.75 | 160.47 | 184.24 | 202.07 | 276.36 |
| 47 | 40.92 | 46.71 | 55.97 | 60.25 | 81.42 | 87.40 | 103.35 | 120.34 | 125.57 | 199.10 | 130.75 | 160.47 | 184.24 | 202.07 | 276.36 |
| 48 | 41.21 | 49.96 | 59.31 | 60.65 | 84.66 | 91.98 | 107.71 | 128.70 | 133.09 | 199.10 | 130.75 | 160.47 | 184.24 | 202.07 | 276.36 |
| 49 | 44.77 | 50.29 | 59.70 | 63.95 | 91.27 | 95.09 | 115.89 | 133.26 | 137.56 | 199.10 | 130.75 | 160.47 | 184.24 | 202.07 | 276.36 |
| 50 | 45.02 | 54.03 | 61.51 | 66.04 | 95.10 | 99.28 | 121.67 | 137.39 | 142.04 | 222.87 | 142.64 | 178.30 | 202.07 | 225.84 | 306.08 |
| 51 | 46.51 | 57.52 | 67.06 | 71.55 | 99.74 | 100.67 | 122.88 | 145.35 | 152.30 | 228.82 | 145.61 | 184.24 | 213.96 | 234.76 | 312.02 |
| 52 | 46.88 | 58.00 | 65.78 | 73.33 | 108.76 | 105.68 | 133.93 | 146.43 | 154.80 | 240.70 | 154.53 | 190.18 | 219.90 | 240.70 | 326.88 |
| 53 | 50.39 | 61.56 | 69.37 | 75.93 | 115.87 | 112.79 | 139.15 | 157.56 | 165.51 | 249.62 | 157.50 | 196.13 | 225.84 | 249.62 | 338.77 |
| 54 | 50.77 | 62.06 | 69.96 | 79.75 | 120.80 | 113.81 | 143.22 | 162.90 | 173.41 | 255.56 | 163.44 | 202.07 | 231.79 | 258.53 | 347.68 |
| 55 | 56.36 | 65.68 | 73.63 | 83.48 | 127.96 | 124.81 | 151.73 | 171.14 | 178.96 | 264.48 | 169.38 | 208.01 | 237.73 | 267.45 | 356.60 |
| 56 | 59.98 | 69.37 | 80.60 | 88.50 | 138.60 | 130.75 | 159.52 | 178.77 | 187.85 | 276.36 | 175.33 | 219.90 | 249.62 | 279.33 | 371.45 |
| 57 | 63.62 | 74.36 | 84.53 | 93.74 | 149.21 | 139.63 | 164.16 | 187.35 | 199.07 | 297.16 | 184.24 | 228.82 | 261.50 | 294.19 | 392.26 |
| 58 | 65.33 | 80.23 | 91.62 | 102.89 | 157.54 | 141.18 | 171.38 | 195.10 | 210.58 | 317.97 | 193.16 | 243.67 | 276.36 | 312.02 | 416.03 |
| 59 | 72.34 | 85.36 | 98.90 | 108.41 | 171.71 | 148.99 | 180.36 | 208.98 | 219.75 | 341.74 | 202.07 | 255.56 | 297.16 | 328.51 | 439.80 |
| 60 | 74.17 | 92.52 | 104.28 | 115.83 | 183.62 | 153.69 | 185.07 | 214.94 | 231.57 | 362.54 | 210.99 | 267.45 | 312.02 | 332.88 | 463.58 |
| 61 | 83.34 | 101.86 | 114.86 | 126.61 | 200.60 | 167.40 | 202.59 | 227.39 | 244.16 | 380.48 | 221.95 | 279.60 | 319.95 | 347.47 | 481.37 |
| 62 | 90.57 | 112.55 | 122.45 | 135.49 | 218.98 | 178.87 | 220.18 | 246.13 | 262.88 | 396.64 | 231.84 | 293.29 | 332.40 | 363.45 | 494.41 |
| 63 | 101.55 | 120.01 | 135.25 | 148.46 | 233.71 | 191.99 | 232.58 | 263.84 | 281.65 | 416.43 | 235.25 | 300.15 | 340.71 | 377.76 | 511.07 |
| 64 | 111.01 | 130.96 | 149.67 | 159.67 | 258.23 | 201.42 | 247.63 | 286.35 | 298.04 | 436.84 | 245.89 | 308.67 | 355.75 | 397.61 | 533.63 |
| 65 | 122.26 | 140.03 | 158.95 | 174.37 | 274.28 | 207.98 | 263.78 | 300.12 | 318.17 | 456.53 | 253.63 | 317.04 | 367.76 | 410.88 | 550.38 |
| 66 | 132.69 | 155.93 | 176.19 | 191.70 | 298.83 | 221.11 | 277.62 | 319.38 | 343.60 | 476.62 | 262.88 | 331.67 | 380.80 | 427.48 | 574.89 |
| 67 | 147.01 | 171.22 | 191.38 | 208.36 | 324.76 | 228.22 | 287.65 | 328.06 | 367.94 | 494.47 | 271.01 | 342.32 | 392.25 | 439.79 | 589.56 |
| 68 | 161.08 | 190.27 | 210.07 | 227.16 | 346.96 | 238.96 | 296.41 | 340.06 | 381.42 | 514.69 | 282.62 | 353.85 | 406.70 | 454.95 | 608.90 |
| 69 | 172.70 | 207.58 | 230.94 | 249.48 | 366.00 | 246.22 | 312.77 | 359.35 | 401.50 | 536.81 | 290.59 | 368.22 | 421.46 | 474.70 | 634.41 |
| 70 | 183.93 | 230.98 | 253.35 | 275.32 | 393.52 | 258.78 | 331.50 | 378.55 | 425.60 | 573.17 | 303.69 | 389.24 | 444.85 | 498.31 | 669.41 |
| 71 | 200.14 | 247.60 | 280.62 | 310.11 | 422.99 | 280.62 | 354.90 | 406.48 | 458.06 | 610.75 | 321.88 | 410.61 | 470.44 | 532.34 | 709.79 |
| 72 | 215.16 | 266.95 | 304.81 | 336.68 | 456.21 | 300.82 | 380.51 | 438.28 | 490.08 | 655.43 | 342.66 | 436.29 | 502.03 | 561.80 | 753.05 |
| 73 | 232.45 | 290.08 | 328.50 | 363.08 | 491.79 | 322.74 | 411.10 | 470.66 | 528.29 | 705.03 | 365.00 | 464.89 | 534.05 | 597.45 | 801.08 |
| 74 | 249.74 | 312.63 | 353.33 | 392.18 | 532.77 | 345.93 | 438.43 | 503.17 | 566.07 | 756.61 | 386.63 | 493.92 | 564.22 | 634.52 | 850.95 |
| 75 | 270.37 | 337.96 | 384.21 | 426.90 | 574.54 | 368.20 | 469.59 | 540.74 | 608.33 | 809.33 | 409.11 | 521.17 | 601.22 | 675.93 | 900.05 |
| 76 | 293.71 | 367.13 | 416.65 | 462.76 | 624.98 | 394.46 | 502.03 | 578.88 | 650.60 | 867.46 | 432.02 | 553.26 | 636.93 | 713.78 | 954.55 |
| 77 | 324.07 | 408.03 | 465.12 | 517.18 | 698.52 | 429.86 | 550.76 | 634.71 | 716.99 | 955.43 | 466.80 | 597.77 | 691.81 | 779.12 | 1037.71 |
| 78 | 362.69 | 458.41 | 522.21 | 582.66 | 785.84 | 473.52 | 609.53 | 705.24 | 797.59 | 1059.54 | 510.46 | 658.22 | 758.97 | 858.04 | 1141.82 |
| 79 | 402.99 | 510.46 | 584.34 | 648.15 | 874.83 | 518.85 | 669.98 | 775.76 | 874.83 | 1165.32 | 554.12 | 716.99 | 831.17 | 935.28 | 1244.24 |
| 80 | 441.61 | 559.15 | 641.43 | 715.31 | 962.15 | 564.19 | 725.39 | 842.93 | 952.07 | 1264.39 | 599.45 | 772.40 | 896.66 | 1012.52 | 1344.99 |
| 81 | 478.55 | 607.85 | 696.84 | 775.76 | 1046.10 | 604.49 | 779.12 | 905.06 | 1020.92 | 1358.42 | 639.75 | 826.14 | 958.79 | 1083.05 | 1439.02 |
| 82 | 515.50 | 653.19 | 750.58 | 834.53 | 1125.02 | 643.11 | 829.50 | 963.83 | 1086.40 | 1444.06 | 680.05 | 876.51 | 1019.24 | 1148.53 | 1528.02 |
| 83 | 554.12 | 701.88 | 805.99 | 896.66 | 1207.30 | 685.09 | 881.55 | 1022.60 | 1151.89 | 1533.05 | 722.03 | 928.56 | 1079.69 | 1215.70 | 1617.01 |
| 84 | 594.42 | 753.93 | 864.76 | 962.15 | 1296.30 | 727.07 | 935.28 | 1084.72 | 1220.73 | 1625.41 | 764.01 | 985.66 | 1141.82 | 1286.22 | 1714.40 |
| 85 | 639.75 | 811.02 | 930.24 | 1036.03 | 1397.04 | 772.40 | 994.05 | 1151.89 | 1296.30 | 1729.51 | 811.02 | 1046.10 | 1210.66 | 1363.46 | 1818.51 |
| 86 | 688.45 | 873.15 | 1002.45 | 1118.31 | 1502.83 | 821.10 | 1056.18 | 1224.09 | 1378.57 | 1835.30 | 859.72 | 1108.23 | 1282.86 | 1445.74 | 1924.29 |
| 87 | 742.18 | 942.00 | 1078.01 | 1202.26 | 1620.37 | 874.83 | 1125.02 | 1299.65 | 1462.53 | 1952.84 | 913.45 | 1177.08 | 1358.42 | 1529.70 | 2041.83 |
| 88 | 799.27 | 1012.52 | 1161.96 | 1292.94 | 1741.27 | 931.92 | 1195.55 | 1383.61 | 1553.20 | 2073.74 | 970.54 | 1247.60 | 1442.38 | 1620.37 | 2162.73 |
| 89 | 861.40 | 1091.44 | 1250.96 | 1392.01 | 1877.28 | 994.05 | 1274.47 | 1472.61 | 1652.27 | 2209.75 | 1032.67 | 1326.52 | 1531.38 | 1719.44 | 2298.74 |
| 90 | 926.89 | 1177.08 | 1348.35 | 1501.15 | 2025.04 | 1059.54 | 1360.10 | 1570.00 | 1761.42 | 2357.51 | 1098.16 | 1412.16 | 1628.77 | 1828.58 | 2446.51 |
| 91 | 999.09 | 1267.75 | 1454.14 | 1620.37 | 2181.20 | 1131.74 | 1450.78 | 1675.78 | 1880.64 | 2513.67 | 1170.36 | 1502.83 | 1734.55 | 1947.80 | 2602.67 |
| 92 | 1076.33 | 1365.14 | 1564.96 | 1742.95 | 2347.44 | 1208.98 | 1548.17 | 1786.60 | 2003.21 | 2679.91 | 1247.60 | 1600.22 | 1845.37 | 2070.38 | 2768.90 |
| 93 | 1158.61 | 1469.25 | 1684.18 | 1877.28 | 2527.11 | 1291.26 | 1652.27 | 1905.82 | 2137.55 | 2859.58 | 1329.88 | 1704.33 | 1964.59 | 2204.71 | 2948.57 |
| 94 | 1249.28 | 1581.75 | 1813.47 | 2020.01 | 2720.21 | 1381.93 | 1764.78 | 2035.12 | 2280.27 | 3052.68 | 1420.55 | 1816.83 | 2093.89 | 2347.44 | 3141.67 |
| 95 | 1344.99 | 1704.33 | 1956.20 | 2177.84 | 2935.14 | 1477.64 | 1887.35 | 2177.84 | 2438.11 | 3267.61 | 1516.26 | 1939.41 | 2236.61 | 2505.28 | 3356.60 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 35.75 | 40.77 | 42.68 | 64.56 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 30 | 35.26 | 37.59 | 43.22 | 45.04 | 70.52 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 31 | 35.26 | 38.50 | 44.73 | 46.49 | 70.52 | 53.73 | 65.49 | 73.88 | 82.28 | 115.62 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 32 | 35.26 | 39.97 | 46.62 | 48.31 | 70.52 | 53.73 | 65.49 | 73.88 | 82.28 | 119.02 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 33 | 35.26 | 40.89 | 48.13 | 50.31 | 70.52 | 55.76 | 65.49 | 73.88 | 82.28 | 125.82 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 34 | 35.26 | 41.98 | 48.70 | 52.05 | 70.52 | 55.76 | 65.49 | 75.35 | 82.28 | 132.62 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 35 | 35.26 | 41.98 | 48.70 | 52.05 | 70.52 | 59.25 | 67.34 | 75.35 | 82.28 | 136.02 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 36 | 35.26 | 41.98 | 48.70 | 52.05 | 70.52 | 62.73 | 70.70 | 78.63 | 85.20 | 143.33 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 37 | 35.26 | 41.98 | 48.70 | 52.05 | 70.52 | 66.22 | 74.07 | 85.18 | 88.47 | 150.93 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 38 | 35.26 | 41.98 | 48.70 | 52.05 | 70.52 | 66.22 | 77.44 | 88.46 | 91.75 | 158.53 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 39 | 35.26 | 41.98 | 48.70 | 52.05 | 70.52 | 70.00 | 80.81 | 91.73 | 98.31 | 169.93 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 40 | 36.94 | 43.66 | 50.37 | 57.09 | 75.56 | 70.93 | 84.06 | 95.01 | 105.49 | 176.55 | 133.72 | 166.41 | 190.18 | 216.93 | 288.25 |
| 41 | 36.94 | 43.66 | 50.37 | 57.09 | 75.56 | 75.06 | 87.98 | 98.69 | 109.33 | 184.74 | 133.72 | 166.41 | 190.18 | 216.93 | 288.25 |
| 42 | 40.09 | 44.42 | 50.42 | 57.09 | 75.56 | 75.43 | 92.16 | 102.83 | 117.03 | 193.84 | 133.72 | 166.41 | 190.18 | 216.93 | 288.25 |
| 43 | 40.38 | 44.71 | 53.93 | 58.63 | 78.67 | 79.61 | 96.38 | 110.71 | 121.40 | 202.98 | 133.72 | 166.41 | 190.18 | 216.93 | 288.25 |
| 44 | 40.67 | 48.22 | 54.29 | 59.02 | 82.31 | 83.83 | 100.63 | 114.93 | 125.82 | 208.01 | 133.72 | 166.41 | 190.18 | 216.93 | 288.25 |
| 45 | 40.78 | 50.13 | 57.74 | 60.75 | 83.93 | 90.33 | 103.97 | 118.44 | 128.19 | 221.96 | 142.64 | 178.30 | 202.07 | 225.84 | 300.14 |
| 46 | 44.50 | 53.83 | 58.12 | 64.37 | 87.51 | 90.76 | 112.12 | 126.47 | 132.51 | 222.87 | 142.64 | 178.30 | 202.07 | 225.84 | 300.14 |
| 47 | 44.82 | 54.19 | 61.76 | 68.03 | 91.12 | 95.60 | 116.60 | 130.80 | 140.64 | 222.87 | 142.64 | 178.30 | 202.07 | 225.84 | 300.14 |
| 48 | 45.14 | 57.95 | 65.44 | 68.47 | 94.74 | 100.61 | 121.52 | 139.90 | 149.07 | 222.87 | 142.64 | 178.30 | 202.07 | 225.84 | 300.14 |
| 49 | 49.04 | 58.34 | 65.88 | 72.20 | 102.14 | 104.01 | 130.75 | 144.85 | 154.07 | 222.87 | 142.64 | 178.30 | 202.07 | 225.84 | 300.14 |
| 50 | 48.94 | 59.82 | 69.44 | 77.69 | 107.24 | 107.55 | 129.78 | 151.13 | 160.11 | 246.65 | 160.47 | 193.16 | 225.84 | 252.59 | 332.82 |
| 51 | 52.58 | 65.45 | 73.16 | 81.48 | 114.28 | 111.86 | 136.23 | 159.33 | 168.05 | 255.56 | 163.44 | 202.07 | 228.82 | 261.50 | 347.68 |
| 52 | 54.69 | 65.74 | 75.45 | 83.23 | 121.55 | 122.82 | 147.88 | 165.41 | 173.16 | 264.48 | 169.38 | 208.01 | 240.70 | 264.48 | 359.57 |
| 53 | 58.45 | 67.52 | 79.28 | 85.66 | 128.99 | 127.25 | 150.51 | 174.45 | 184.19 | 273.39 | 175.33 | 210.99 | 249.62 | 273.39 | 371.45 |
| 54 | 58.58 | 67.88 | 79.68 | 87.53 | 138.69 | 128.04 | 154.45 | 180.05 | 189.41 | 285.28 | 181.27 | 219.90 | 255.56 | 285.28 | 383.34 |
| 55 | 62.40 | 73.65 | 83.57 | 93.41 | 146.24 | 136.70 | 166.32 | 188.55 | 197.94 | 291.22 | 187.21 | 228.82 | 261.50 | 294.19 | 395.23 |
| 56 | 68.25 | 79.28 | 90.68 | 100.57 | 157.39 | 148.58 | 176.92 | 195.80 | 215.07 | 306.08 | 196.13 | 240.70 | 273.39 | 306.08 | 413.06 |
| 57 | 69.78 | 84.41 | 92.39 | 105.71 | 167.86 | 151.27 | 181.15 | 204.13 | 217.65 | 329.85 | 202.07 | 249.62 | 288.25 | 320.94 | 433.86 |
| 58 | 71.27 | 88.06 | 103.57 | 114.99 | 180.71 | 155.29 | 184.98 | 219.83 | 231.64 | 353.62 | 208.01 | 264.48 | 309.05 | 341.74 | 460.60 |
| 59 | 82.67 | 95.29 | 108.79 | 122.21 | 194.91 | 168.66 | 199.49 | 225.05 | 242.74 | 380.37 | 225.84 | 279.33 | 320.94 | 358.10 | 484.38 |
| 60 | 86.19 | 104.59 | 116.08 | 129.58 | 209.19 | 175.64 | 206.22 | 235.91 | 254.23 | 407.11 | 237.73 | 294.19 | 338.77 | 367.02 | 514.09 |
| 61 | 93.50 | 111.84 | 130.98 | 142.43 | 226.26 | 183.60 | 223.64 | 255.81 | 273.76 | 426.60 | 247.89 | 305.54 | 354.54 | 383.60 | 530.37 |
| 62 | 102.92 | 124.82 | 136.28 | 153.42 | 245.16 | 200.55 | 241.15 | 269.45 | 289.90 | 438.54 | 254.19 | 318.43 | 363.12 | 402.00 | 541.89 |
| 63 | 116.68 | 134.25 | 151.40 | 168.53 | 261.76 | 216.33 | 255.84 | 292.02 | 313.49 | 459.69 | 262.29 | 327.19 | 378.57 | 420.62 | 565.15 |
| 64 | 123.82 | 147.33 | 166.08 | 179.63 | 289.03 | 227.58 | 273.16 | 311.92 | 329.29 | 483.93 | 272.05 | 340.06 | 387.14 | 436.84 | 585.94 |
| 65 | 137.55 | 158.30 | 177.05 | 194.41 | 306.82 | 233.34 | 291.67 | 330.13 | 354.06 | 502.19 | 278.99 | 352.55 | 400.74 | 448.93 | 606.18 |
| 66 | 147.92 | 174.40 | 196.68 | 213.89 | 331.26 | 243.22 | 309.55 | 351.32 | 379.14 | 523.29 | 292.36 | 366.06 | 420.11 | 469.24 | 626.48 |
| 67 | 164.83 | 190.25 | 214.27 | 236.96 | 362.15 | 254.37 | 313.80 | 363.72 | 410.67 | 544.39 | 301.91 | 373.23 | 430.28 | 487.34 | 648.99 |
| 68 | 178.98 | 211.89 | 235.28 | 253.77 | 386.02 | 261.94 | 326.28 | 379.13 | 420.49 | 565.24 | 310.19 | 386.02 | 448.06 | 500.91 | 668.64 |
| 69 | 194.84 | 231.12 | 258.24 | 278.11 | 408.15 | 275.06 | 343.82 | 394.84 | 443.64 | 594.48 | 323.86 | 403.71 | 465.82 | 521.28 | 696.52 |
| 70 | 207.45 | 256.64 | 282.42 | 309.99 | 438.43 | 290.86 | 365.72 | 417.04 | 470.51 | 630.91 | 337.91 | 423.46 | 487.62 | 549.64 | 735.71 |
| 71 | 224.91 | 276.49 | 315.69 | 344.79 | 472.51 | 311.57 | 389.97 | 451.87 | 503.46 | 674.72 | 361.09 | 451.87 | 519.96 | 581.86 | 775.82 |
| 72 | 243.05 | 296.84 | 340.67 | 376.53 | 508.01 | 336.68 | 418.36 | 484.10 | 543.87 | 723.17 | 382.50 | 476.14 | 553.83 | 619.57 | 826.76 |
| 73 | 259.34 | 318.89 | 365.00 | 405.34 | 547.50 | 359.24 | 445.68 | 516.76 | 580.16 | 776.10 | 403.42 | 505.24 | 587.84 | 657.00 | 877.92 |
| 74 | 283.03 | 345.93 | 394.03 | 438.43 | 591.97 | 384.78 | 480.97 | 554.97 | 623.42 | 832.46 | 429.18 | 536.47 | 619.72 | 699.26 | 932.35 |
| 75 | 304.17 | 371.76 | 426.90 | 473.15 | 640.35 | 409.11 | 510.50 | 594.10 | 667.03 | 891.15 | 455.36 | 565.64 | 658.14 | 739.96 | 988.99 |
| 76 | 326.15 | 404.70 | 464.47 | 517.40 | 696.70 | 435.44 | 549.85 | 636.93 | 718.90 | 956.26 | 476.42 | 602.78 | 700.12 | 787.20 | 1048.47 |
| 77 | 362.69 | 448.33 | 517.18 | 574.27 | 775.76 | 475.20 | 599.45 | 700.20 | 789.20 | 1049.46 | 515.50 | 651.51 | 758.97 | 853.00 | 1138.46 |
| 78 | 406.35 | 503.74 | 582.66 | 646.47 | 873.15 | 527.25 | 664.94 | 777.44 | 873.15 | 1165.32 | 567.55 | 713.63 | 836.21 | 940.32 | 1254.32 |
| 79 | 450.01 | 559.15 | 648.15 | 722.03 | 972.22 | 575.95 | 728.75 | 853.00 | 963.83 | 1281.18 | 614.57 | 777.44 | 911.77 | 1029.31 | 1366.82 |
| 80 | 495.35 | 614.57 | 713.63 | 794.23 | 1069.61 | 626.32 | 790.87 | 928.56 | 1047.78 | 1393.69 | 664.94 | 839.57 | 985.66 | 1113.27 | 1477.64 |
| 81 | 537.32 | 668.30 | 774.08 | 864.76 | 1160.29 | 671.66 | 851.32 | 995.73 | 1126.70 | 1492.76 | 710.28 | 900.02 | 1052.82 | 1192.19 | 1580.07 |
| 82 | 577.62 | 718.67 | 832.85 | 928.56 | 1250.96 | 716.99 | 903.38 | 1059.54 | 1197.23 | 1590.15 | 755.61 | 955.43 | 1119.99 | 1262.71 | 1680.82 |
| 83 | 621.28 | 772.40 | 893.30 | 997.41 | 1341.63 | 764.01 | 960.47 | 1125.02 | 1271.11 | 1689.21 | 802.63 | 1012.52 | 1185.47 | 1336.60 | 1779.89 |
| 84 | 666.62 | 829.50 | 958.79 | 1071.29 | 1439.02 | 809.35 | 1020.92 | 1193.87 | 1348.35 | 1789.96 | 849.64 | 1074.65 | 1256.00 | 1417.19 | 1884.00 |
| 85 | 716.99 | 893.30 | 1032.67 | 1151.89 | 1549.85 | 861.40 | 1088.08 | 1269.43 | 1430.63 | 1904.14 | 901.70 | 1140.14 | 1331.56 | 1502.83 | 1998.18 |
| 86 | 774.08 | 962.15 | 1113.27 | 1240.88 | 1669.07 | 918.49 | 1156.93 | 1350.03 | 1519.62 | 2023.36 | 958.79 | 1208.98 | 1412.16 | 1591.82 | 2117.40 |
| 87 | 832.85 | 1036.03 | 1198.91 | 1334.92 | 1796.68 | 977.26 | 1230.81 | 1435.66 | 1613.65 | 2150.98 | 1017.56 | 1282.86 | 1497.79 | 1685.86 | 2245.01 |
| 88 | 896.66 | 1114.95 | 1291.26 | 1439.02 | 1936.05 | 1041.07 | 1309.73 | 1528.02 | 1717.76 | 2290.35 | 1081.37 | 1361.78 | 1590.15 | 1789.96 | 2384.38 |
| 89 | 965.51 | 1200.59 | 1388.65 | 1549.85 | 2085.49 | 1109.91 | 1395.37 | 1625.41 | 1828.58 | 2439.79 | 1150.21 | 1447.42 | 1687.54 | 1900.79 | 2533.82 |
| 90 | 1041.07 | 1294.62 | 1497.79 | 1669.07 | 2246.69 | 1185.47 | 1489.40 | 1734.55 | 1947.80 | 2600.99 | 1225.77 | 1541.45 | 1796.68 | 2020.01 | 2695.02 |
| 91 | 1123.34 | 1397.04 | 1617.01 | 1801.72 | 2423.00 | 1267.75 | 1591.82 | 1853.77 | 2080.45 | 2777.30 | 1308.05 | 1643.88 | 1915.90 | 2152.66 | 2871.33 |
| 92 | 1207.30 | 1501.15 | 1737.91 | 1939.41 | 2607.70 | 1351.71 | 1695.93 | 1974.67 | 2218.14 | 2962.00 | 1392.01 | 1747.98 | 2036.80 | 2290.35 | 3056.03 |
| 93 | 1299.65 | 1618.69 | 1870.56 | 2087.17 | 2807.52 | 1444.06 | 1813.47 | 2107.32 | 2365.91 | 3161.82 | 1484.36 | 1865.52 | 2169.45 | 2438.11 | 3255.85 |
| 94 | 1400.40 | 1741.27 | 2014.97 | 2246.69 | 3022.45 | 1544.81 | 1936.05 | 2251.73 | 2525.43 | 3376.75 | 1585.11 | 1988.10 | 2313.85 | 2597.63 | 3470.78 |
| 95 | 1509.55 | 1878.96 | 2172.81 | 2423.00 | 3260.89 | 1653.95 | 2073.74 | 2409.57 | 2701.74 | 3615.19 | 1694.25 | 2125.79 | 2471.69 | 2773.94 | 3709.22 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.02 | 31.46 | 35.15 | 39.93 | 56.87 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 30 | 30.22 | 33.08 | 37.26 | 42.14 | 62.13 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 31 | 30.22 | 33.88 | 38.56 | 43.49 | 62.13 | 47.02 | 57.09 | 65.49 | 73.88 | 103.36 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 32 | 30.22 | 35.18 | 40.19 | 45.19 | 62.13 | 47.02 | 57.09 | 65.49 | 73.88 | 106.40 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 33 | 30.22 | 35.98 | 41.49 | 47.06 | 62.13 | 48.79 | 57.09 | 65.49 | 73.88 | 112.47 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 34 | 30.22 | 36.94 | 41.98 | 48.70 | 62.13 | 48.79 | 57.09 | 66.79 | 73.88 | 118.55 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 35 | 30.22 | 36.94 | 41.98 | 48.70 | 62.13 | 51.84 | 58.70 | 66.79 | 73.88 | 121.59 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 36 | 30.22 | 36.94 | 41.98 | 48.70 | 62.13 | 54.89 | 61.64 | 69.69 | 76.50 | 128.13 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 37 | 30.22 | 36.94 | 41.98 | 48.70 | 62.13 | 57.94 | 64.58 | 75.50 | 79.45 | 134.92 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 38 | 30.22 | 36.94 | 41.98 | 48.70 | 62.13 | 57.94 | 67.51 | 78.40 | 82.39 | 141.72 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 39 | 30.22 | 36.94 | 41.98 | 48.70 | 62.13 | 61.25 | 70.45 | 81.31 | 88.27 | 151.91 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 40 | 33.58 | 38.62 | 43.66 | 50.37 | 68.84 | 64.49 | 73.81 | 82.88 | 91.81 | 158.89 | 124.81 | 145.61 | 166.41 | 190.18 | 258.53 |
| 41 | 33.58 | 38.62 | 43.66 | 50.37 | 68.84 | 68.24 | 77.25 | 86.09 | 95.16 | 166.26 | 124.81 | 145.61 | 166.41 | 190.18 | 258.53 |
| 42 | 36.44 | 39.29 | 43.69 | 50.37 | 68.84 | 68.57 | 80.92 | 89.70 | 101.86 | 174.45 | 124.81 | 145.61 | 166.41 | 190.18 | 258.53 |
| 43 | 36.71 | 39.55 | 46.74 | 51.73 | 71.68 | 72.37 | 84.63 | 96.57 | 105.67 | 182.68 | 124.81 | 145.61 | 166.41 | 190.18 | 258.53 |
| 44 | 36.97 | 42.66 | 47.05 | 52.07 | 74.99 | 76.21 | 88.36 | 100.25 | 109.51 | 187.21 | 124.81 | 145.61 | 166.41 | 190.18 | 258.53 |
| 45 | 37.23 | 43.22 | 52.32 | 53.81 | 75.00 | 82.58 | 92.16 | 104.22 | 112.16 | 195.33 | 127.78 | 160.47 | 181.27 | 199.10 | 264.48 |
| 46 | 40.63 | 46.41 | 52.67 | 57.01 | 78.20 | 82.98 | 99.38 | 111.30 | 115.95 | 196.13 | 127.78 | 160.47 | 181.27 | 199.10 | 264.48 |
| 47 | 40.92 | 46.71 | 55.97 | 60.25 | 81.42 | 87.40 | 103.35 | 115.11 | 123.06 | 196.13 | 127.78 | 160.47 | 181.27 | 199.10 | 264.48 |
| 48 | 41.21 | 49.96 | 59.31 | 60.65 | 84.66 | 91.98 | 107.71 | 123.11 | 130.43 | 196.13 | 127.78 | 160.47 | 181.27 | 199.10 | 264.48 |
| 49 | 44.77 | 50.29 | 59.70 | 63.95 | 91.27 | 95.09 | 115.89 | 127.46 | 134.81 | 196.13 | 127.78 | 160.47 | 181.27 | 199.10 | 264.48 |
| 50 | 43.06 | 55.96 | 63.49 | 66.04 | 95.10 | 93.76 | 118.96 | 137.39 | 142.04 | 222.87 | 136.70 | 178.30 | 199.10 | 222.87 | 297.16 |
| 51 | 46.51 | 57.52 | 67.06 | 71.55 | 99.74 | 97.88 | 117.53 | 145.35 | 149.67 | 228.82 | 142.64 | 181.27 | 205.04 | 228.82 | 306.08 |
| 52 | 46.88 | 58.00 | 65.78 | 73.33 | 108.76 | 105.68 | 131.14 | 143.72 | 154.80 | 237.73 | 148.58 | 187.21 | 210.99 | 234.76 | 320.94 |
| 53 | 50.39 | 61.56 | 69.37 | 77.88 | 115.87 | 109.90 | 136.31 | 154.75 | 165.51 | 243.67 | 157.50 | 193.16 | 222.87 | 249.62 | 329.85 |
| 54 | 50.77 | 62.06 | 69.96 | 79.75 | 120.80 | 113.81 | 140.41 | 162.90 | 170.74 | 249.62 | 160.47 | 196.13 | 228.82 | 255.56 | 335.80 |
| 55 | 56.36 | 65.68 | 73.63 | 83.48 | 127.96 | 124.81 | 148.81 | 168.24 | 176.24 | 258.53 | 169.38 | 202.07 | 231.79 | 261.50 | 350.65 |
| 56 | 59.98 | 69.37 | 82.62 | 88.50 | 138.60 | 130.75 | 156.62 | 178.77 | 187.85 | 273.39 | 172.36 | 210.99 | 246.65 | 270.42 | 365.51 |
| 57 | 63.62 | 74.36 | 84.53 | 93.74 | 149.21 | 133.81 | 161.33 | 184.55 | 193.76 | 291.22 | 181.27 | 219.90 | 258.53 | 288.25 | 386.31 |
| 58 | 65.33 | 80.23 | 91.62 | 102.89 | 157.54 | 141.18 | 168.66 | 192.35 | 210.58 | 309.05 | 190.18 | 240.70 | 273.39 | 306.08 | 404.14 |
| 59 | 72.34 | 85.36 | 98.90 | 108.41 | 171.71 | 148.99 | 177.62 | 203.62 | 217.19 | 338.77 | 199.10 | 249.62 | 288.25 | 319.63 | 433.86 |
| 60 | 74.17 | 92.52 | 104.28 | 115.83 | 183.62 | 153.69 | 182.42 | 212.31 | 229.06 | 356.60 | 208.01 | 261.50 | 306.08 | 327.19 | 454.66 |
| 61 | 83.34 | 101.86 | 114.86 | 126.61 | 200.60 | 164.70 | 199.96 | 224.81 | 241.70 | 377.60 | 219.07 | 276.71 | 314.19 | 341.91 | 472.72 |
| 62 | 90.57 | 110.50 | 122.45 | 135.49 | 218.98 | 178.87 | 214.94 | 243.54 | 255.51 | 388.26 | 223.46 | 282.12 | 324.02 | 357.95 | 483.23 |
| 63 | 101.55 | 120.01 | 133.23 | 148.46 | 233.71 | 189.28 | 227.41 | 256.16 | 279.20 | 411.02 | 232.55 | 289.33 | 332.60 | 372.40 | 502.96 |
| 64 | 111.01 | 130.96 | 147.62 | 157.68 | 255.86 | 198.80 | 245.08 | 276.13 | 290.83 | 426.38 | 243.27 | 303.44 | 342.67 | 384.53 | 517.93 |
| 65 | 122.26 | 140.03 | 156.93 | 174.37 | 274.28 | 207.98 | 258.70 | 292.61 | 313.39 | 446.39 | 251.09 | 311.97 | 357.62 | 403.27 | 540.23 |
| 66 | 132.69 | 153.88 | 174.15 | 191.70 | 296.51 | 221.11 | 270.25 | 312.01 | 336.49 | 469.24 | 260.42 | 324.29 | 370.97 | 420.11 | 560.15 |
| 67 | 147.01 | 169.11 | 189.30 | 208.36 | 324.76 | 225.84 | 278.14 | 320.93 | 363.20 | 487.34 | 268.63 | 330.44 | 382.74 | 430.28 | 580.05 |
| 68 | 161.08 | 190.27 | 210.07 | 227.16 | 344.66 | 234.37 | 294.11 | 335.47 | 376.83 | 503.20 | 275.73 | 346.96 | 397.51 | 448.06 | 597.41 |
| 69 | 172.70 | 205.44 | 228.84 | 249.48 | 366.00 | 244.00 | 303.89 | 352.70 | 397.06 | 530.15 | 288.37 | 359.35 | 414.81 | 465.82 | 623.32 |
| 70 | 183.93 | 228.84 | 253.35 | 275.32 | 391.38 | 256.64 | 322.94 | 374.27 | 419.18 | 560.34 | 299.42 | 378.55 | 438.43 | 489.76 | 654.44 |
| 71 | 200.14 | 245.54 | 278.55 | 308.07 | 420.92 | 276.49 | 344.58 | 398.23 | 449.81 | 600.43 | 319.82 | 400.29 | 460.13 | 517.90 | 693.29 |
| 72 | 215.16 | 264.96 | 302.81 | 334.69 | 454.22 | 296.84 | 370.55 | 430.32 | 482.11 | 647.47 | 338.67 | 424.34 | 492.07 | 551.84 | 737.11 |
| 73 | 232.45 | 282.39 | 324.66 | 361.16 | 487.95 | 320.82 | 395.74 | 459.13 | 516.76 | 691.58 | 359.24 | 447.60 | 520.60 | 585.92 | 781.87 |
| 74 | 249.74 | 307.08 | 351.48 | 388.48 | 527.22 | 342.23 | 427.33 | 495.77 | 554.97 | 741.81 | 382.93 | 477.27 | 553.12 | 619.72 | 830.61 |
| 75 | 270.37 | 332.63 | 382.43 | 421.56 | 570.98 | 364.64 | 457.14 | 531.85 | 594.10 | 793.32 | 403.78 | 506.94 | 588.77 | 658.14 | 880.48 |
| 76 | 293.71 | 358.60 | 413.24 | 457.64 | 619.86 | 391.04 | 486.67 | 566.92 | 636.93 | 848.68 | 426.90 | 534.48 | 621.57 | 698.41 | 934.06 |
| 77 | 324.07 | 401.31 | 460.08 | 512.14 | 688.45 | 426.50 | 533.97 | 622.96 | 701.88 | 931.92 | 460.08 | 582.66 | 675.01 | 762.33 | 1012.52 |
| 78 | 362.69 | 448.33 | 518.85 | 575.95 | 775.76 | 470.16 | 591.06 | 691.81 | 779.12 | 1036.03 | 505.42 | 634.71 | 743.86 | 837.89 | 1113.27 |
| 79 | 402.99 | 498.70 | 575.95 | 643.11 | 864.76 | 515.50 | 649.83 | 758.97 | 858.04 | 1140.14 | 549.08 | 693.48 | 811.02 | 916.81 | 1215.70 |
| 80 | 441.61 | 549.08 | 633.04 | 706.92 | 952.07 | 557.47 | 706.92 | 824.46 | 931.92 | 1240.88 | 592.74 | 748.90 | 874.83 | 989.01 | 1316.45 |
| 81 | 478.55 | 594.42 | 688.45 | 769.05 | 1032.67 | 599.45 | 757.29 | 886.59 | 1002.45 | 1329.88 | 631.36 | 799.27 | 938.64 | 1059.54 | 1405.44 |
| 82 | 515.50 | 641.43 | 740.50 | 827.82 | 1111.59 | 638.07 | 805.99 | 943.68 | 1066.25 | 1413.84 | 675.01 | 851.32 | 995.73 | 1126.70 | 1494.43 |
| 83 | 552.44 | 686.77 | 795.91 | 886.59 | 1193.87 | 678.37 | 854.68 | 1000.77 | 1130.06 | 1502.83 | 715.31 | 901.70 | 1054.50 | 1188.83 | 1583.43 |
| 84 | 592.74 | 738.82 | 853.00 | 953.75 | 1281.18 | 720.35 | 910.09 | 1061.22 | 1198.91 | 1593.50 | 755.61 | 957.11 | 1116.63 | 1262.71 | 1675.78 |
| 85 | 639.75 | 794.23 | 920.17 | 1025.95 | 1380.25 | 769.05 | 967.18 | 1130.06 | 1272.79 | 1695.93 | 804.31 | 1014.20 | 1188.83 | 1336.60 | 1781.57 |
| 86 | 688.45 | 856.36 | 990.69 | 1104.87 | 1487.72 | 817.74 | 1029.31 | 1200.59 | 1351.71 | 1803.40 | 853.00 | 1076.33 | 1259.36 | 1415.52 | 1889.03 |
| 87 | 740.50 | 921.85 | 1067.93 | 1188.83 | 1600.22 | 869.79 | 1094.80 | 1277.83 | 1435.66 | 1915.90 | 905.06 | 1141.82 | 1336.60 | 1499.47 | 2001.53 |
| 88 | 797.59 | 992.37 | 1146.85 | 1281.18 | 1721.12 | 926.89 | 1165.32 | 1356.75 | 1528.02 | 2036.80 | 962.15 | 1212.34 | 1415.52 | 1591.82 | 2122.43 |
| 89 | 859.72 | 1069.61 | 1237.53 | 1378.57 | 1857.13 | 989.01 | 1242.56 | 1447.42 | 1625.41 | 2172.81 | 1024.28 | 1289.58 | 1506.19 | 1689.21 | 2258.44 |
| 90 | 926.89 | 1151.89 | 1333.24 | 1487.72 | 1999.86 | 1056.18 | 1324.84 | 1543.13 | 1734.55 | 2315.53 | 1091.44 | 1371.86 | 1601.90 | 1798.36 | 2401.17 |
| 91 | 999.09 | 1240.88 | 1437.34 | 1603.58 | 2156.02 | 1128.38 | 1413.84 | 1647.24 | 1850.41 | 2471.69 | 1163.64 | 1460.85 | 1706.01 | 1914.22 | 2557.33 |
| 92 | 1074.65 | 1336.60 | 1546.49 | 1724.48 | 2320.57 | 1203.94 | 1509.55 | 1756.38 | 1971.31 | 2636.25 | 1239.21 | 1556.56 | 1815.15 | 2035.12 | 2721.89 |
| 93 | 1156.93 | 1439.02 | 1665.71 | 1858.81 | 2496.88 | 1286.22 | 1611.97 | 1875.60 | 2105.64 | 2812.56 | 1321.48 | 1658.99 | 1934.37 | 2169.45 | 2898.20 |
| 94 | 1247.60 | 1549.85 | 1793.32 | 1999.86 | 2689.98 | 1376.89 | 1722.80 | 2003.21 | 2246.69 | 3005.66 | 1412.16 | 1769.81 | 2061.98 | 2310.50 | 3091.30 |
| 95 | 1344.99 | 1669.07 | 1934.37 | 2156.02 | 2899.87 | 1474.28 | 1842.02 | 2144.26 | 2402.85 | 3215.55 | 1509.55 | 1889.03 | 2203.03 | 2466.66 | 3301.19 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.41 | 30.03 | 30.93 | 34.42 | 52.26 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 30 | 28.55 | 31.57 | 32.79 | 36.32 | 57.09 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 31 | 28.55 | 32.34 | 33.94 | 37.50 | 57.09 | 45.34 | 53.73 | 58.77 | 67.17 | 94.60 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 32 | 28.55 | 33.58 | 35.37 | 38.96 | 57.09 | 45.34 | 53.73 | 58.77 | 67.17 | 97.38 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 33 | 28.55 | 34.35 | 36.51 | 40.57 | 57.09 | 47.05 | 53.73 | 58.77 | 67.17 | 102.94 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 34 | 28.55 | 35.26 | 36.94 | 41.98 | 57.09 | 47.05 | 53.73 | 59.94 | 67.17 | 108.51 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 35 | 28.55 | 35.26 | 36.94 | 41.98 | 57.09 | 49.99 | 55.25 | 59.94 | 67.17 | 111.29 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 36 | 28.55 | 35.26 | 36.94 | 41.98 | 57.09 | 52.93 | 58.01 | 62.54 | 69.55 | 117.27 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 37 | 28.55 | 35.26 | 36.94 | 41.98 | 57.09 | 55.87 | 60.78 | 67.76 | 72.22 | 123.49 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 38 | 28.55 | 35.26 | 36.94 | 41.98 | 57.09 | 55.87 | 63.54 | 70.36 | 74.90 | 129.71 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 39 | 28.55 | 35.26 | 36.94 | 41.98 | 57.09 | 59.06 | 66.30 | 72.97 | 80.25 | 139.04 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 40 | 30.22 | 36.94 | 40.30 | 47.02 | 60.45 | 60.19 | 69.71 | 76.81 | 84.00 | 143.76 | 109.95 | 136.70 | 157.50 | 175.33 | 228.82 |
| 41 | 30.22 | 36.94 | 40.30 | 47.02 | 60.45 | 63.69 | 72.96 | 79.79 | 87.06 | 150.43 | 109.95 | 136.70 | 157.50 | 175.33 | 228.82 |
| 42 | 32.80 | 37.59 | 40.33 | 47.02 | 60.45 | 64.00 | 76.43 | 83.14 | 93.19 | 157.84 | 109.95 | 136.70 | 157.50 | 175.33 | 228.82 |
| 43 | 33.04 | 37.83 | 43.14 | 48.29 | 62.94 | 67.55 | 79.92 | 89.51 | 96.67 | 165.28 | 109.95 | 136.70 | 157.50 | 175.33 | 228.82 |
| 44 | 33.27 | 40.80 | 43.43 | 48.60 | 65.85 | 71.13 | 83.45 | 92.92 | 100.19 | 169.38 | 109.95 | 136.70 | 157.50 | 175.33 | 228.82 |
| 45 | 33.69 | 38.03 | 45.11 | 50.34 | 69.64 | 74.84 | 80.34 | 94.75 | 105.30 | 180.53 | 118.87 | 139.67 | 160.47 | 184.24 | 246.65 |
| 46 | 36.76 | 40.84 | 45.41 | 53.33 | 72.62 | 75.20 | 86.64 | 101.18 | 108.85 | 181.27 | 118.87 | 139.67 | 160.47 | 184.24 | 246.65 |
| 47 | 37.02 | 41.11 | 48.25 | 56.37 | 75.61 | 79.21 | 90.10 | 104.64 | 115.53 | 181.27 | 118.87 | 139.67 | 160.47 | 184.24 | 246.65 |
| 48 | 37.29 | 43.97 | 51.13 | 56.74 | 78.61 | 83.36 | 93.90 | 111.92 | 122.45 | 181.27 | 118.87 | 139.67 | 160.47 | 184.24 | 246.65 |
| 49 | 40.51 | 44.26 | 51.47 | 59.83 | 84.75 | 86.18 | 101.04 | 115.88 | 126.55 | 181.27 | 118.87 | 139.67 | 160.47 | 184.24 | 246.65 |
| 50 | 41.11 | 48.24 | 57.54 | 62.16 | 87.01 | 88.25 | 105.45 | 120.90 | 131.71 | 199.10 | 127.78 | 160.47 | 184.24 | 202.07 | 270.42 |
| 51 | 44.49 | 51.57 | 60.96 | 65.58 | 93.50 | 92.28 | 106.85 | 131.38 | 136.54 | 208.01 | 133.72 | 163.44 | 190.18 | 208.01 | 285.28 |
| 52 | 42.97 | 54.14 | 59.97 | 67.38 | 98.09 | 97.11 | 119.98 | 130.16 | 141.68 | 213.96 | 133.72 | 172.36 | 193.16 | 216.93 | 291.22 |
| 53 | 46.36 | 57.59 | 63.42 | 68.14 | 102.75 | 101.22 | 124.95 | 140.68 | 149.49 | 222.87 | 139.67 | 178.30 | 199.10 | 225.84 | 297.16 |
| 54 | 46.87 | 56.24 | 64.13 | 70.02 | 111.85 | 102.43 | 123.56 | 148.61 | 152.07 | 231.79 | 145.61 | 181.27 | 205.04 | 228.82 | 309.05 |
| 55 | 48.31 | 59.71 | 67.66 | 77.51 | 118.82 | 109.95 | 131.30 | 153.74 | 165.40 | 240.70 | 145.61 | 184.24 | 210.99 | 240.70 | 320.94 |
| 56 | 53.77 | 63.43 | 72.54 | 82.46 | 126.85 | 115.89 | 142.12 | 158.91 | 171.51 | 249.62 | 154.53 | 196.13 | 222.87 | 249.62 | 332.82 |
| 57 | 59.52 | 68.33 | 78.63 | 85.77 | 135.22 | 125.09 | 147.18 | 170.57 | 175.18 | 267.45 | 169.38 | 202.07 | 240.70 | 261.50 | 347.68 |
| 58 | 59.39 | 70.45 | 83.65 | 92.80 | 145.96 | 127.06 | 149.62 | 175.86 | 186.89 | 288.25 | 175.33 | 210.99 | 246.65 | 276.36 | 371.45 |
| 59 | 66.14 | 79.41 | 89.01 | 98.56 | 155.47 | 132.12 | 166.69 | 182.18 | 199.30 | 303.11 | 181.27 | 228.82 | 261.50 | 290.03 | 392.26 |
| 60 | 68.15 | 84.48 | 94.44 | 104.05 | 169.68 | 139.96 | 169.20 | 191.35 | 206.40 | 326.88 | 190.18 | 240.70 | 276.36 | 295.89 | 416.03 |
| 61 | 75.21 | 91.87 | 106.80 | 114.74 | 181.94 | 148.50 | 181.54 | 209.30 | 219.50 | 343.01 | 198.89 | 250.77 | 288.24 | 308.55 | 432.37 |
| 62 | 84.40 | 102.31 | 110.60 | 125.53 | 202.32 | 165.32 | 196.59 | 220.22 | 238.31 | 360.33 | 209.49 | 256.98 | 296.09 | 327.66 | 444.13 |
| 63 | 95.07 | 107.81 | 123.14 | 134.42 | 210.34 | 175.76 | 204.15 | 235.66 | 249.81 | 370.46 | 213.62 | 265.00 | 308.26 | 337.57 | 454.28 |
| 64 | 100.33 | 118.68 | 135.32 | 145.70 | 232.17 | 180.49 | 222.10 | 255.67 | 269.20 | 389.76 | 217.11 | 274.66 | 316.51 | 355.75 | 473.46 |
| 65 | 111.35 | 127.85 | 144.86 | 156.33 | 248.71 | 187.69 | 235.88 | 267.60 | 284.68 | 408.34 | 228.27 | 286.60 | 327.18 | 365.23 | 489.51 |
| 66 | 119.64 | 139.52 | 159.80 | 173.53 | 268.71 | 196.54 | 245.68 | 287.44 | 308.05 | 425.02 | 235.85 | 294.81 | 341.49 | 380.80 | 506.10 |
| 67 | 131.42 | 156.42 | 176.82 | 187.93 | 292.05 | 202.07 | 256.74 | 299.53 | 327.59 | 437.42 | 240.10 | 304.29 | 354.21 | 389.87 | 525.37 |
| 68 | 145.42 | 170.81 | 189.07 | 206.70 | 312.49 | 215.99 | 261.94 | 303.30 | 342.36 | 459.55 | 250.45 | 312.49 | 358.45 | 406.70 | 542.26 |
| 69 | 159.41 | 186.18 | 209.95 | 224.94 | 332.73 | 224.04 | 275.06 | 321.64 | 359.35 | 481.35 | 263.97 | 323.86 | 377.10 | 421.46 | 567.86 |
| 70 | 166.82 | 207.45 | 228.43 | 250.85 | 352.88 | 233.12 | 295.14 | 337.91 | 380.69 | 506.87 | 273.75 | 344.33 | 395.66 | 444.85 | 592.42 |
| 71 | 181.57 | 222.84 | 253.79 | 281.54 | 381.72 | 251.73 | 313.63 | 363.15 | 410.61 | 544.72 | 290.93 | 363.15 | 418.86 | 472.51 | 629.32 |
| 72 | 195.24 | 241.06 | 274.92 | 304.81 | 412.39 | 268.95 | 336.68 | 390.47 | 438.28 | 585.71 | 306.80 | 386.49 | 446.25 | 500.04 | 669.38 |
| 73 | 209.39 | 257.42 | 295.84 | 330.42 | 443.76 | 288.16 | 361.16 | 420.71 | 472.58 | 630.10 | 326.58 | 407.26 | 472.58 | 535.97 | 712.71 |
| 74 | 227.54 | 281.18 | 320.03 | 353.33 | 479.12 | 310.78 | 390.33 | 449.53 | 503.17 | 675.21 | 347.78 | 438.43 | 503.17 | 564.22 | 756.61 |
| 75 | 247.25 | 304.17 | 346.86 | 384.21 | 519.40 | 332.63 | 418.01 | 482.04 | 540.74 | 722.17 | 368.20 | 462.48 | 535.40 | 601.22 | 800.44 |
| 76 | 264.68 | 326.15 | 375.67 | 416.65 | 563.51 | 353.47 | 442.27 | 517.40 | 580.58 | 771.84 | 387.63 | 486.67 | 565.22 | 635.23 | 846.97 |
| 77 | 293.85 | 364.37 | 418.11 | 465.12 | 628.00 | 386.20 | 486.95 | 565.87 | 638.07 | 849.64 | 418.11 | 527.25 | 614.57 | 690.13 | 921.85 |
| 78 | 330.79 | 408.03 | 471.84 | 523.89 | 706.92 | 428.18 | 539.00 | 629.68 | 708.60 | 943.68 | 460.08 | 579.30 | 676.69 | 762.33 | 1015.88 |
| 79 | 366.05 | 455.05 | 523.89 | 584.34 | 787.52 | 468.48 | 591.06 | 690.13 | 780.80 | 1037.71 | 498.70 | 633.04 | 738.82 | 831.17 | 1106.55 |
| 80 | 401.31 | 498.70 | 577.62 | 644.79 | 864.76 | 508.78 | 641.43 | 750.58 | 849.64 | 1125.02 | 537.32 | 681.73 | 797.59 | 901.70 | 1195.55 |
| 81 | 434.90 | 540.68 | 626.32 | 698.52 | 940.32 | 545.72 | 688.45 | 807.67 | 911.77 | 1210.66 | 575.95 | 727.07 | 851.32 | 963.83 | 1279.50 |
| 82 | 466.80 | 582.66 | 676.69 | 752.25 | 1012.52 | 577.62 | 733.78 | 859.72 | 968.86 | 1289.58 | 609.53 | 774.08 | 910.09 | 1024.28 | 1361.78 |
| 83 | 502.06 | 626.32 | 723.71 | 807.67 | 1086.40 | 616.24 | 779.12 | 910.09 | 1029.31 | 1366.82 | 648.15 | 821.10 | 960.47 | 1084.72 | 1440.70 |
| 84 | 539.00 | 671.66 | 777.44 | 866.44 | 1167.00 | 654.86 | 826.14 | 967.18 | 1089.76 | 1450.78 | 688.45 | 869.79 | 1017.56 | 1145.17 | 1528.02 |
| 85 | 582.66 | 723.71 | 836.21 | 933.60 | 1256.00 | 698.52 | 881.55 | 1027.63 | 1158.61 | 1544.81 | 733.78 | 925.21 | 1079.69 | 1215.70 | 1620.37 |
| 86 | 626.32 | 779.12 | 903.38 | 1007.48 | 1353.39 | 742.18 | 936.96 | 1094.80 | 1232.49 | 1642.20 | 777.44 | 980.62 | 1146.85 | 1289.58 | 1717.76 |
| 87 | 676.69 | 837.89 | 970.54 | 1084.72 | 1457.49 | 792.55 | 995.73 | 1161.96 | 1309.73 | 1746.31 | 827.82 | 1039.39 | 1214.02 | 1366.82 | 1821.87 |
| 88 | 725.39 | 903.38 | 1046.10 | 1165.32 | 1566.64 | 841.25 | 1061.22 | 1237.53 | 1390.33 | 1855.45 | 876.51 | 1104.87 | 1289.58 | 1447.42 | 1931.01 |
| 89 | 780.80 | 973.90 | 1125.02 | 1254.32 | 1687.54 | 896.66 | 1131.74 | 1316.45 | 1479.32 | 1976.35 | 931.92 | 1175.40 | 1368.50 | 1536.41 | 2051.91 |
| 90 | 842.93 | 1049.46 | 1214.02 | 1353.39 | 1820.19 | 958.79 | 1207.30 | 1405.44 | 1578.39 | 2109.00 | 994.05 | 1250.96 | 1457.49 | 1635.48 | 2184.56 |
| 91 | 908.41 | 1130.06 | 1308.05 | 1459.17 | 1962.91 | 1024.28 | 1287.90 | 1499.47 | 1684.18 | 2251.73 | 1059.54 | 1331.56 | 1551.53 | 1741.27 | 2327.29 |
| 92 | 978.94 | 1217.38 | 1407.12 | 1570.00 | 2110.68 | 1094.80 | 1375.22 | 1598.54 | 1795.00 | 2399.49 | 1130.06 | 1418.87 | 1650.59 | 1852.09 | 2475.05 |
| 93 | 1052.82 | 1309.73 | 1514.58 | 1690.89 | 2273.56 | 1168.68 | 1467.57 | 1706.01 | 1915.90 | 2562.37 | 1203.94 | 1511.23 | 1758.06 | 1972.99 | 2637.93 |
| 94 | 1133.42 | 1408.80 | 1630.44 | 1820.19 | 2448.19 | 1249.28 | 1566.64 | 1821.87 | 2045.19 | 2737.00 | 1284.54 | 1610.30 | 1873.92 | 2102.28 | 2812.56 |
| 95 | 1222.41 | 1521.30 | 1759.74 | 1962.91 | 2639.61 | 1338.27 | 1679.14 | 1951.16 | 2187.92 | 2928.42 | 1373.54 | 1722.80 | 2003.21 | 2245.01 | 3003.98 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.18 | 27.17 | 30.93 | 31.67 | 49.19 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 30 | 25.19 | 28.57 | 32.79 | 33.42 | 53.73 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 31 | 25.19 | 29.26 | 33.94 | 34.50 | 53.73 | 40.30 | 50.37 | 57.09 | 62.13 | 89.34 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 32 | 25.19 | 30.38 | 35.37 | 35.84 | 53.73 | 40.30 | 50.37 | 57.09 | 62.13 | 91.97 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 33 | 25.19 | 31.08 | 36.51 | 37.33 | 53.73 | 41.82 | 50.37 | 57.09 | 62.13 | 97.22 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 34 | 25.19 | 31.90 | 36.94 | 38.62 | 53.73 | 41.82 | 50.37 | 58.23 | 62.13 | 102.48 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 35 | 25.19 | 31.90 | 36.94 | 38.62 | 53.73 | 44.44 | 51.80 | 58.23 | 62.13 | 105.11 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 36 | 25.19 | 31.90 | 36.94 | 38.62 | 53.73 | 47.05 | 54.39 | 60.76 | 64.33 | 110.75 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 37 | 25.19 | 31.90 | 36.94 | 38.62 | 53.73 | 49.66 | 56.98 | 65.82 | 66.81 | 116.63 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 38 | 25.19 | 31.90 | 36.94 | 38.62 | 53.73 | 49.66 | 59.57 | 68.35 | 69.28 | 122.50 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 39 | 25.19 | 31.90 | 36.94 | 38.62 | 53.73 | 52.50 | 62.16 | 70.88 | 74.23 | 131.31 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 40 | 25.19 | 33.58 | 36.94 | 41.98 | 57.09 | 53.74 | 63.56 | 70.75 | 78.14 | 136.19 | 101.04 | 127.78 | 148.58 | 163.44 | 222.87 |
| 41 | 25.19 | 33.58 | 36.94 | 41.98 | 57.09 | 56.87 | 66.52 | 73.49 | 80.99 | 142.51 | 101.04 | 127.78 | 148.58 | 163.44 | 222.87 |
| 42 | 27.33 | 34.17 | 36.97 | 41.98 | 57.09 | 57.14 | 69.69 | 76.57 | 86.69 | 149.53 | 101.04 | 127.78 | 148.58 | 163.44 | 222.87 |
| 43 | 27.53 | 34.39 | 39.55 | 43.11 | 59.44 | 60.31 | 72.87 | 82.44 | 89.93 | 156.58 | 101.04 | 127.78 | 148.58 | 163.44 | 222.87 |
| 44 | 27.73 | 37.10 | 39.81 | 43.39 | 62.19 | 63.51 | 76.08 | 85.58 | 93.20 | 160.47 | 101.04 | 127.78 | 148.58 | 163.44 | 222.87 |
| 45 | 31.92 | 38.03 | 43.30 | 45.13 | 62.50 | 72.26 | 80.34 | 90.01 | 93.85 | 168.69 | 112.92 | 136.70 | 157.50 | 172.36 | 231.79 |
| 46 | 34.82 | 40.84 | 43.59 | 47.82 | 65.17 | 72.61 | 86.64 | 96.12 | 97.02 | 169.38 | 112.92 | 136.70 | 157.50 | 172.36 | 231.79 |
| 47 | 35.07 | 41.11 | 46.32 | 50.53 | 67.85 | 76.48 | 90.10 | 99.41 | 102.97 | 169.38 | 112.92 | 136.70 | 157.50 | 172.36 | 231.79 |
| 48 | 35.32 | 43.97 | 49.08 | 50.87 | 70.55 | 80.49 | 93.90 | 106.32 | 109.14 | 169.38 | 112.92 | 136.70 | 157.50 | 172.36 | 231.79 |
| 49 | 38.38 | 44.26 | 49.41 | 53.64 | 76.06 | 83.21 | 101.04 | 110.08 | 112.80 | 169.38 | 112.92 | 136.70 | 157.50 | 172.36 | 231.79 |
| 50 | 39.15 | 44.38 | 51.59 | 56.33 | 82.96 | 85.49 | 100.04 | 112.66 | 121.38 | 190.18 | 124.81 | 151.55 | 172.36 | 190.18 | 261.50 |
| 51 | 40.44 | 47.60 | 58.93 | 61.61 | 85.19 | 86.69 | 101.51 | 122.99 | 131.29 | 193.16 | 124.81 | 157.50 | 184.24 | 199.10 | 264.48 |
| 52 | 41.02 | 48.34 | 56.10 | 63.42 | 91.70 | 91.40 | 111.61 | 124.74 | 133.81 | 202.07 | 130.75 | 160.47 | 187.21 | 205.04 | 279.33 |
| 53 | 44.34 | 51.63 | 59.46 | 64.25 | 98.38 | 98.33 | 116.43 | 135.05 | 141.48 | 210.99 | 133.72 | 166.41 | 190.18 | 213.96 | 288.25 |
| 54 | 42.96 | 54.30 | 60.25 | 66.13 | 102.90 | 96.74 | 120.75 | 140.04 | 146.73 | 219.90 | 136.70 | 175.33 | 196.13 | 219.90 | 294.19 |
| 55 | 46.30 | 57.72 | 63.68 | 69.56 | 107.40 | 104.01 | 128.39 | 147.94 | 151.84 | 225.84 | 139.67 | 181.27 | 202.07 | 225.84 | 300.14 |
| 56 | 49.64 | 59.46 | 68.51 | 74.42 | 119.81 | 109.95 | 136.32 | 153.23 | 160.62 | 237.73 | 145.61 | 187.21 | 210.99 | 234.76 | 317.97 |
| 57 | 53.36 | 64.31 | 70.77 | 81.78 | 125.90 | 116.36 | 141.52 | 159.39 | 169.88 | 252.59 | 154.53 | 196.13 | 222.87 | 252.59 | 332.82 |
| 58 | 57.41 | 66.53 | 79.67 | 86.75 | 134.37 | 121.41 | 144.18 | 170.36 | 176.36 | 270.42 | 169.38 | 202.07 | 240.70 | 264.48 | 353.62 |
| 59 | 62.00 | 71.47 | 83.08 | 92.64 | 146.18 | 126.50 | 153.03 | 174.15 | 186.53 | 288.25 | 175.33 | 213.96 | 249.62 | 278.19 | 374.43 |
| 60 | 64.14 | 80.46 | 88.54 | 100.13 | 155.73 | 134.47 | 161.27 | 180.86 | 198.85 | 306.08 | 184.24 | 228.82 | 264.48 | 287.36 | 395.23 |
| 61 | 69.11 | 85.88 | 96.72 | 106.82 | 170.28 | 140.40 | 171.02 | 191.21 | 207.17 | 325.72 | 187.36 | 239.24 | 270.95 | 294.65 | 409.31 |
| 62 | 76.16 | 96.18 | 104.68 | 115.56 | 185.66 | 151.77 | 186.11 | 212.45 | 223.57 | 335.19 | 195.53 | 248.60 | 282.12 | 308.39 | 418.99 |
| 63 | 88.59 | 103.74 | 115.07 | 126.40 | 198.65 | 167.65 | 198.99 | 225.42 | 237.57 | 354.23 | 202.80 | 256.89 | 292.04 | 321.49 | 435.35 |
| 64 | 93.93 | 110.49 | 127.12 | 135.72 | 217.96 | 172.64 | 211.89 | 242.89 | 252.37 | 371.45 | 206.65 | 261.58 | 300.82 | 337.44 | 449.92 |
| 65 | 102.61 | 119.74 | 134.80 | 148.31 | 232.44 | 177.54 | 225.73 | 252.60 | 272.72 | 385.52 | 213.05 | 271.38 | 311.97 | 350.01 | 469.22 |
| 66 | 113.12 | 133.36 | 149.56 | 161.43 | 252.50 | 186.72 | 238.31 | 270.25 | 289.10 | 402.91 | 226.02 | 284.99 | 324.29 | 361.15 | 486.44 |
| 67 | 124.74 | 145.86 | 162.26 | 177.72 | 275.70 | 192.56 | 244.86 | 280.52 | 313.35 | 420.77 | 230.59 | 290.03 | 332.82 | 373.23 | 499.22 |
| 68 | 136.47 | 162.16 | 178.56 | 194.42 | 294.11 | 204.50 | 250.45 | 289.51 | 326.28 | 436.57 | 238.96 | 301.00 | 346.96 | 388.32 | 516.99 |
| 69 | 146.13 | 177.62 | 197.35 | 210.63 | 312.77 | 210.73 | 266.19 | 306.11 | 341.60 | 459.17 | 246.22 | 314.99 | 359.35 | 401.50 | 541.24 |
| 70 | 156.12 | 194.62 | 213.89 | 236.57 | 333.64 | 220.28 | 282.31 | 320.80 | 363.58 | 487.62 | 256.64 | 329.36 | 376.41 | 427.74 | 566.75 |
| 71 | 171.26 | 210.46 | 239.35 | 263.18 | 359.02 | 239.35 | 301.25 | 346.64 | 387.91 | 519.96 | 276.49 | 348.71 | 400.29 | 451.87 | 602.50 |
| 72 | 181.29 | 227.11 | 258.99 | 286.88 | 388.48 | 253.01 | 322.74 | 372.54 | 418.36 | 557.82 | 288.87 | 370.55 | 428.32 | 480.12 | 641.49 |
| 73 | 197.87 | 245.89 | 278.55 | 309.29 | 418.79 | 276.63 | 347.71 | 399.58 | 449.53 | 601.29 | 311.21 | 395.74 | 451.45 | 507.16 | 680.05 |
| 74 | 214.59 | 266.39 | 301.53 | 332.98 | 453.23 | 295.98 | 373.68 | 429.18 | 479.12 | 643.77 | 331.13 | 421.78 | 480.97 | 538.32 | 723.31 |
| 75 | 229.46 | 288.16 | 327.29 | 362.87 | 489.16 | 313.06 | 400.22 | 460.70 | 517.62 | 688.38 | 346.86 | 444.69 | 510.50 | 574.54 | 764.86 |
| 76 | 249.31 | 312.49 | 355.18 | 392.75 | 531.06 | 336.40 | 426.90 | 491.79 | 553.26 | 737.68 | 367.13 | 469.59 | 541.31 | 606.20 | 811.11 |
| 77 | 275.38 | 347.58 | 394.60 | 439.93 | 592.74 | 364.37 | 468.48 | 539.00 | 609.53 | 811.02 | 396.28 | 510.46 | 589.38 | 663.26 | 881.55 |
| 78 | 308.96 | 389.56 | 444.97 | 495.35 | 666.62 | 402.99 | 518.85 | 599.45 | 678.37 | 900.02 | 434.90 | 559.15 | 646.47 | 730.43 | 968.86 |
| 79 | 342.54 | 434.90 | 497.03 | 550.76 | 743.86 | 441.61 | 569.23 | 659.90 | 745.54 | 989.01 | 471.84 | 611.21 | 706.92 | 794.23 | 1057.86 |
| 80 | 374.45 | 476.88 | 545.72 | 607.85 | 817.74 | 478.55 | 619.60 | 716.99 | 809.35 | 1074.65 | 507.10 | 658.22 | 762.33 | 861.40 | 1143.49 |
| 81 | 406.35 | 517.18 | 591.06 | 659.90 | 888.27 | 513.82 | 663.26 | 769.05 | 868.12 | 1153.57 | 542.36 | 701.88 | 814.38 | 920.17 | 1222.41 |
| 82 | 438.26 | 555.80 | 638.07 | 708.60 | 957.11 | 547.40 | 705.24 | 819.42 | 923.53 | 1229.13 | 579.30 | 745.54 | 864.76 | 977.26 | 1299.65 |
| 83 | 471.84 | 596.09 | 685.09 | 760.65 | 1027.63 | 582.66 | 747.22 | 868.12 | 977.26 | 1304.69 | 614.57 | 790.87 | 918.49 | 1032.67 | 1376.89 |
| 84 | 505.42 | 641.43 | 735.46 | 817.74 | 1103.19 | 617.92 | 794.23 | 921.85 | 1037.71 | 1381.93 | 649.83 | 837.89 | 972.22 | 1093.12 | 1457.49 |
| 85 | 542.36 | 688.45 | 790.87 | 881.55 | 1187.15 | 654.86 | 842.93 | 978.94 | 1103.19 | 1469.25 | 688.45 | 888.27 | 1029.31 | 1158.61 | 1544.81 |
| 86 | 586.02 | 742.18 | 853.00 | 948.71 | 1277.83 | 698.52 | 896.66 | 1041.07 | 1170.36 | 1559.92 | 732.11 | 942.00 | 1091.44 | 1225.77 | 1635.48 |
| 87 | 631.36 | 800.95 | 916.81 | 1020.92 | 1376.89 | 743.86 | 955.43 | 1104.87 | 1242.56 | 1658.99 | 777.44 | 1000.77 | 1155.25 | 1297.98 | 1734.55 |
| 88 | 680.05 | 861.40 | 989.01 | 1099.84 | 1481.00 | 792.55 | 1015.88 | 1177.08 | 1321.48 | 1763.10 | 826.14 | 1061.22 | 1227.45 | 1376.89 | 1838.66 |
| 89 | 732.11 | 926.89 | 1062.90 | 1183.79 | 1595.18 | 844.61 | 1081.37 | 1250.96 | 1405.44 | 1877.28 | 878.19 | 1126.70 | 1301.33 | 1460.85 | 1952.84 |
| 90 | 789.20 | 999.09 | 1146.85 | 1276.15 | 1721.12 | 901.70 | 1153.57 | 1334.92 | 1497.79 | 2003.21 | 935.28 | 1198.91 | 1385.29 | 1553.20 | 2078.78 |
| 91 | 849.64 | 1076.33 | 1235.85 | 1376.89 | 1853.77 | 962.15 | 1230.81 | 1423.91 | 1598.54 | 2135.87 | 995.73 | 1276.15 | 1474.28 | 1653.95 | 2211.43 |
| 92 | 916.81 | 1160.29 | 1329.88 | 1481.00 | 1994.82 | 1029.31 | 1314.77 | 1517.94 | 1702.65 | 2276.91 | 1062.90 | 1360.10 | 1568.32 | 1758.06 | 2352.48 |
| 93 | 983.98 | 1249.28 | 1432.31 | 1595.18 | 2147.62 | 1096.48 | 1403.76 | 1620.37 | 1816.83 | 2429.72 | 1130.06 | 1449.10 | 1670.74 | 1872.24 | 2505.28 |
| 94 | 1062.90 | 1344.99 | 1543.13 | 1717.76 | 2312.18 | 1175.40 | 1499.47 | 1731.19 | 1939.41 | 2594.27 | 1208.98 | 1544.81 | 1781.57 | 1994.82 | 2669.83 |
| 95 | 1143.49 | 1450.78 | 1662.35 | 1850.41 | 2495.20 | 1256.00 | 1605.26 | 1850.41 | 2072.06 | 2777.30 | 1289.58 | 1650.59 | 1900.79 | 2127.47 | 2852.86 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 30 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 31 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 32 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 33 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 34 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 35 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 36 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 37 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 38 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 39 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 40 | 78.92 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 127.61 | 149.44 | 167.91 | 225.00 |
| 41 | 78.92 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 127.61 | 149.44 | 167.91 | 225.00 |
| 42 | 78.92 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 127.61 | 149.44 | 167.91 | 225.00 |
| 43 | 78.92 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 127.61 | 149.44 | 167.91 | 225.00 |
| 44 | 78.92 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 127.61 | 149.44 | 167.91 | 225.00 |
| 45 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 107.46 | 137.69 | 159.52 | 179.67 | 238.44 |
| 46 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 107.46 | 137.69 | 159.52 | 179.67 | 238.44 |
| 47 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 107.46 | 137.69 | 159.52 | 179.67 | 238.44 |
| 48 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 107.46 | 137.69 | 159.52 | 179.67 | 238.44 |
| 49 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 107.46 | 137.69 | 159.52 | 179.67 | 238.44 |
| 50 | 92.35 | 114.18 | 134.33 | 151.12 | 201.50 | 120.90 | 151.12 | 176.31 | 199.82 | 265.30 |
| 51 | 95.71 | 119.22 | 139.37 | 156.16 | 208.21 | 125.94 | 156.16 | 183.03 | 206.53 | 275.38 |
| 52 | 97.39 | 124.26 | 144.41 | 162.88 | 213.25 | 129.29 | 162.88 | 188.06 | 214.93 | 282.10 |
| 53 | 102.43 | 127.61 | 147.76 | 167.91 | 225.00 | 134.33 | 167.91 | 194.78 | 221.65 | 293.85 |
| 54 | 104.11 | 132.65 | 152.80 | 174.63 | 230.04 | 137.69 | 172.95 | 201.50 | 230.04 | 302.25 |
| 55 | 107.46 | 137.69 | 157.84 | 179.67 | 238.44 | 141.05 | 179.67 | 206.53 | 233.40 | 312.32 |
| 56 | 114.18 | 144.41 | 167.91 | 188.06 | 251.87 | 147.76 | 186.38 | 216.61 | 245.15 | 327.43 |
| 57 | 119.22 | 152.80 | 177.99 | 203.18 | 266.98 | 152.80 | 194.78 | 226.68 | 258.59 | 342.54 |
| 58 | 127.61 | 164.56 | 191.42 | 214.93 | 287.13 | 162.88 | 208.21 | 243.48 | 272.02 | 362.69 |
| 59 | 139.37 | 172.95 | 204.86 | 231.72 | 307.28 | 171.27 | 218.29 | 255.23 | 288.81 | 382.84 |
| 60 | 146.09 | 188.06 | 218.29 | 248.51 | 327.43 | 181.35 | 231.72 | 270.34 | 305.60 | 404.67 |
| 61 | 157.84 | 201.50 | 235.08 | 265.30 | 352.62 | 193.10 | 245.15 | 287.13 | 324.07 | 429.86 |
| 62 | 169.59 | 216.61 | 251.87 | 285.45 | 376.13 | 203.18 | 261.95 | 303.92 | 344.22 | 456.73 |
| 63 | 183.03 | 230.04 | 268.66 | 307.28 | 404.67 | 218.29 | 277.06 | 322.39 | 366.05 | 483.59 |
| 64 | 196.46 | 248.51 | 290.49 | 329.11 | 433.22 | 231.72 | 293.85 | 344.22 | 389.56 | 515.50 |
| 65 | 211.57 | 268.66 | 312.32 | 355.98 | 466.80 | 248.51 | 315.68 | 366.05 | 416.43 | 549.08 |
| 66 | 225.00 | 287.13 | 337.51 | 381.16 | 507.10 | 263.62 | 335.83 | 392.92 | 444.97 | 591.06 |
| 67 | 241.80 | 310.64 | 362.69 | 411.39 | 542.36 | 280.42 | 359.34 | 419.79 | 476.88 | 629.68 |
| 68 | 260.27 | 330.79 | 389.56 | 441.61 | 584.34 | 302.25 | 382.84 | 450.01 | 510.46 | 673.34 |
| 69 | 283.77 | 359.34 | 423.14 | 480.23 | 634.71 | 324.07 | 413.07 | 486.95 | 550.76 | 727.07 |
| 70 | 310.64 | 396.28 | 465.12 | 527.25 | 698.52 | 352.62 | 451.69 | 530.61 | 599.45 | 794.23 |
| 71 | 344.22 | 438.26 | 515.50 | 586.02 | 774.08 | 386.20 | 495.35 | 580.98 | 659.90 | 871.47 |
| 72 | 382.84 | 485.27 | 572.59 | 649.83 | 858.04 | 426.50 | 544.04 | 638.07 | 725.39 | 960.47 |
| 73 | 423.14 | 542.36 | 636.39 | 722.03 | 953.75 | 468.48 | 601.13 | 705.24 | 800.95 | 1056.18 |
| 74 | 470.16 | 602.81 | 708.60 | 804.31 | 1059.54 | 517.18 | 661.58 | 777.44 | 881.55 | 1165.32 |
| 75 | 522.21 | 666.62 | 784.16 | 893.30 | 1177.08 | 567.55 | 725.39 | 854.68 | 970.54 | 1281.18 |
| 76 | 577.62 | 740.50 | 873.15 | 994.05 | 1311.41 | 624.64 | 799.27 | 942.00 | 1069.61 | 1413.84 |
| 77 | 639.75 | 822.78 | 972.22 | 1109.91 | 1459.17 | 683.41 | 879.87 | 1039.39 | 1183.79 | 1559.92 |
| 78 | 705.24 | 906.74 | 1076.33 | 1230.81 | 1617.01 | 745.54 | 962.15 | 1140.14 | 1303.01 | 1712.72 |
| 79 | 770.73 | 995.73 | 1183.79 | 1351.71 | 1774.85 | 811.02 | 1047.78 | 1244.24 | 1420.55 | 1865.52 |
| 80 | 836.21 | 1079.69 | 1286.22 | 1469.25 | 1924.29 | 874.83 | 1130.06 | 1344.99 | 1536.41 | 2014.97 |
| 81 | 894.98 | 1156.93 | 1376.89 | 1575.03 | 2065.34 | 935.28 | 1208.98 | 1437.34 | 1642.20 | 2156.02 |
| 82 | 953.75 | 1234.17 | 1467.57 | 1674.10 | 2201.35 | 995.73 | 1286.22 | 1528.02 | 1742.95 | 2292.03 |
| 83 | 1014.20 | 1308.05 | 1554.88 | 1776.53 | 2332.33 | 1054.50 | 1360.10 | 1617.01 | 1845.37 | 2426.36 |
| 84 | 1078.01 | 1390.33 | 1648.92 | 1880.64 | 2475.05 | 1119.99 | 1445.74 | 1714.40 | 1954.52 | 2572.44 |
| 85 | 1146.85 | 1477.64 | 1753.02 | 1998.18 | 2632.89 | 1190.51 | 1533.05 | 1820.19 | 2072.06 | 2730.28 |
| 86 | 1220.73 | 1571.68 | 1863.85 | 2124.11 | 2797.45 | 1264.39 | 1627.09 | 1931.01 | 2197.99 | 2894.84 |
| 87 | 1299.65 | 1672.42 | 1979.71 | 2255.09 | 2970.40 | 1343.31 | 1727.84 | 2046.87 | 2328.97 | 3067.79 |
| 88 | 1381.93 | 1776.53 | 2103.96 | 2396.13 | 3158.46 | 1425.59 | 1831.94 | 2171.13 | 2470.01 | 3255.85 |
| 89 | 1474.28 | 1894.07 | 2239.97 | 2548.93 | 3361.64 | 1517.94 | 1949.48 | 2307.14 | 2622.82 | 3459.03 |
| 90 | 1573.35 | 2021.68 | 2387.74 | 2716.85 | 3584.96 | 1617.01 | 2077.10 | 2454.90 | 2790.73 | 3682.35 |
| 91 | 1679.14 | 2156.02 | 2548.93 | 2896.52 | 3823.40 | 1722.80 | 2211.43 | 2616.10 | 2970.40 | 3920.79 |
| 92 | 1793.32 | 2300.42 | 2716.85 | 3086.26 | 4078.63 | 1836.98 | 2355.83 | 2784.01 | 3160.14 | 4176.02 |
| 93 | 1914.22 | 2454.90 | 2898.20 | 3291.11 | 4350.65 | 1957.88 | 2510.31 | 2965.36 | 3365.00 | 4448.04 |
| 94 | 2046.87 | 2621.14 | 3094.66 | 3512.76 | 4646.18 | 2090.53 | 2676.55 | 3161.82 | 3586.64 | 4743.57 |
| 95 | 2191.28 | 2805.84 | 3309.58 | 3754.56 | 4968.58 | 2234.94 | 2861.25 | 3376.75 | 3828.44 | 5065.97 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 30 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 31 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 32 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 33 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 34 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 35 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 36 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 37 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 38 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 39 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 40 | 68.84 | 87.32 | 99.07 | 112.50 | 151.12 | 90.67 | 114.18 | 132.65 | 149.44 | 199.82 |
| 41 | 68.84 | 87.32 | 99.07 | 112.50 | 151.12 | 90.67 | 114.18 | 132.65 | 149.44 | 199.82 |
| 42 | 68.84 | 87.32 | 99.07 | 112.50 | 151.12 | 90.67 | 114.18 | 132.65 | 149.44 | 199.82 |
| 43 | 68.84 | 87.32 | 99.07 | 112.50 | 151.12 | 90.67 | 114.18 | 132.65 | 149.44 | 199.82 |
| 44 | 68.84 | 87.32 | 99.07 | 112.50 | 151.12 | 90.67 | 114.18 | 132.65 | 149.44 | 199.82 |
| 45 | 72.20 | 92.35 | 107.46 | 122.58 | 159.52 | 97.39 | 120.90 | 141.05 | 161.20 | 209.89 |
| 46 | 72.20 | 92.35 | 107.46 | 122.58 | 159.52 | 97.39 | 120.90 | 141.05 | 161.20 | 209.89 |
| 47 | 72.20 | 92.35 | 107.46 | 122.58 | 159.52 | 97.39 | 120.90 | 141.05 | 161.20 | 209.89 |
| 48 | 72.20 | 92.35 | 107.46 | 122.58 | 159.52 | 97.39 | 120.90 | 141.05 | 161.20 | 209.89 |
| 49 | 72.20 | 92.35 | 107.46 | 122.58 | 159.52 | 97.39 | 120.90 | 141.05 | 161.20 | 209.89 |
| 50 | 82.28 | 102.43 | 117.54 | 136.01 | 177.99 | 107.46 | 136.01 | 157.84 | 177.99 | 235.08 |
| 51 | 83.96 | 105.79 | 124.26 | 141.05 | 184.71 | 110.82 | 139.37 | 162.88 | 183.03 | 243.48 |
| 52 | 87.32 | 110.82 | 127.61 | 146.09 | 193.10 | 114.18 | 146.09 | 167.91 | 189.74 | 251.87 |
| 53 | 90.67 | 114.18 | 134.33 | 149.44 | 198.14 | 117.54 | 149.44 | 174.63 | 196.46 | 260.27 |
| 54 | 92.35 | 115.86 | 137.69 | 154.48 | 204.86 | 120.90 | 152.80 | 177.99 | 201.50 | 270.34 |
| 55 | 95.71 | 120.90 | 141.05 | 159.52 | 211.57 | 122.58 | 157.84 | 184.71 | 208.21 | 277.06 |
| 56 | 102.43 | 127.61 | 149.44 | 167.91 | 226.68 | 132.65 | 166.23 | 193.10 | 218.29 | 292.17 |
| 57 | 109.14 | 137.69 | 159.52 | 179.67 | 238.44 | 139.37 | 174.63 | 206.53 | 228.36 | 303.92 |
| 58 | 114.18 | 146.09 | 169.59 | 193.10 | 255.23 | 144.41 | 184.71 | 216.61 | 245.15 | 322.39 |
| 59 | 120.90 | 157.84 | 181.35 | 206.53 | 273.70 | 151.12 | 196.46 | 226.68 | 256.91 | 342.54 |
| 60 | 129.29 | 167.91 | 194.78 | 219.97 | 293.85 | 161.20 | 206.53 | 240.12 | 272.02 | 361.02 |
| 61 | 141.05 | 177.99 | 208.21 | 238.44 | 314.00 | 171.27 | 218.29 | 255.23 | 290.49 | 382.84 |
| 62 | 151.12 | 191.42 | 223.33 | 253.55 | 337.51 | 183.03 | 231.72 | 272.02 | 307.28 | 406.35 |
| 63 | 162.88 | 204.86 | 240.12 | 270.34 | 361.02 | 194.78 | 245.15 | 285.45 | 324.07 | 431.54 |
| 64 | 172.95 | 221.65 | 258.59 | 292.17 | 389.56 | 204.86 | 261.95 | 307.28 | 345.90 | 460.08 |
| 65 | 186.38 | 238.44 | 277.06 | 315.68 | 418.11 | 218.29 | 278.74 | 327.43 | 369.41 | 491.99 |
| 66 | 201.50 | 256.91 | 302.25 | 342.54 | 451.69 | 233.40 | 300.57 | 350.94 | 397.96 | 527.25 |
| 67 | 216.61 | 273.70 | 322.39 | 366.05 | 481.91 | 250.19 | 319.04 | 374.45 | 424.82 | 559.15 |
| 68 | 231.72 | 295.53 | 345.90 | 392.92 | 520.53 | 268.66 | 342.54 | 401.31 | 453.37 | 601.13 |
| 69 | 250.19 | 320.72 | 377.81 | 426.50 | 564.19 | 287.13 | 367.73 | 433.22 | 488.63 | 646.47 |
| 70 | 278.74 | 352.62 | 413.07 | 470.16 | 621.28 | 315.68 | 401.31 | 470.16 | 535.65 | 705.24 |
| 71 | 307.28 | 389.56 | 460.08 | 520.53 | 688.45 | 344.22 | 439.93 | 517.18 | 586.02 | 775.76 |
| 72 | 339.19 | 433.22 | 508.78 | 577.62 | 764.01 | 381.16 | 483.59 | 569.23 | 644.79 | 854.68 |
| 73 | 377.81 | 480.23 | 565.87 | 643.11 | 849.64 | 418.11 | 533.97 | 628.00 | 711.96 | 940.32 |
| 74 | 418.11 | 533.97 | 628.00 | 715.31 | 943.68 | 460.08 | 587.70 | 691.81 | 784.16 | 1036.03 |
| 75 | 463.44 | 592.74 | 700.20 | 794.23 | 1049.46 | 503.74 | 646.47 | 760.65 | 863.08 | 1141.82 |
| 76 | 513.82 | 659.90 | 777.44 | 884.91 | 1167.00 | 554.12 | 711.96 | 837.89 | 952.07 | 1257.68 |
| 77 | 570.91 | 732.11 | 866.44 | 985.66 | 1299.65 | 609.53 | 782.48 | 925.21 | 1052.82 | 1386.97 |
| 78 | 628.00 | 809.35 | 958.79 | 1094.80 | 1439.02 | 664.94 | 858.04 | 1015.88 | 1158.61 | 1524.66 |
| 79 | 688.45 | 884.91 | 1052.82 | 1202.26 | 1578.39 | 722.03 | 931.92 | 1106.55 | 1262.71 | 1660.67 |
| 80 | 745.54 | 960.47 | 1143.49 | 1306.37 | 1712.72 | 780.80 | 1007.48 | 1197.23 | 1365.14 | 1793.32 |
| 81 | 795.91 | 1029.31 | 1225.77 | 1402.08 | 1840.34 | 831.17 | 1076.33 | 1279.50 | 1462.53 | 1919.26 |
| 82 | 849.64 | 1098.16 | 1306.37 | 1491.08 | 1956.20 | 886.59 | 1143.49 | 1360.10 | 1551.53 | 2038.48 |
| 83 | 903.38 | 1163.64 | 1383.61 | 1578.39 | 2075.42 | 940.32 | 1212.34 | 1440.70 | 1642.20 | 2161.05 |
| 84 | 958.79 | 1235.85 | 1465.89 | 1674.10 | 2203.03 | 997.41 | 1284.54 | 1524.66 | 1739.59 | 2288.67 |
| 85 | 1020.92 | 1314.77 | 1559.92 | 1781.57 | 2340.72 | 1059.54 | 1365.14 | 1620.37 | 1845.37 | 2428.04 |
| 86 | 1086.40 | 1398.72 | 1657.31 | 1890.71 | 2488.49 | 1125.02 | 1449.10 | 1717.76 | 1954.52 | 2575.80 |
| 87 | 1155.25 | 1486.04 | 1761.42 | 2008.25 | 2644.65 | 1193.87 | 1536.41 | 1821.87 | 2072.06 | 2731.96 |
| 88 | 1230.81 | 1580.07 | 1872.24 | 2134.19 | 2810.88 | 1269.43 | 1630.44 | 1932.69 | 2197.99 | 2898.20 |
| 89 | 1311.41 | 1684.18 | 1994.82 | 2268.52 | 2990.55 | 1350.03 | 1734.55 | 2055.27 | 2332.33 | 3077.86 |
| 90 | 1400.40 | 1796.68 | 2125.79 | 2417.96 | 3190.37 | 1439.02 | 1847.05 | 2186.24 | 2481.77 | 3277.68 |
| 91 | 1494.43 | 1917.58 | 2266.84 | 2579.16 | 3403.62 | 1533.05 | 1967.95 | 2327.29 | 2642.97 | 3490.93 |
| 92 | 1596.86 | 2045.19 | 2417.96 | 2747.07 | 3628.62 | 1635.48 | 2095.57 | 2478.41 | 2810.88 | 3715.94 |
| 93 | 1704.33 | 2182.88 | 2579.16 | 2930.10 | 3870.42 | 1742.95 | 2233.26 | 2639.61 | 2993.91 | 3957.73 |
| 94 | 1821.87 | 2332.33 | 2755.47 | 3128.24 | 4132.36 | 1860.49 | 2382.70 | 2815.92 | 3192.05 | 4219.68 |
| 95 | 1949.48 | 2495.20 | 2946.89 | 3343.17 | 4421.18 | 1988.10 | 2545.58 | 3007.34 | 3406.98 | 4508.49 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 30 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 31 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 32 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 33 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 34 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 35 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 36 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 37 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 38 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 39 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 40 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 |
| 41 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 |
| 42 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 |
| 43 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 |
| 44 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 |
| 45 | 65.49 | 85.64 | 97.39 | 110.82 | 147.76 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 46 | 65.49 | 85.64 | 97.39 | 110.82 | 147.76 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 47 | 65.49 | 85.64 | 97.39 | 110.82 | 147.76 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 48 | 65.49 | 85.64 | 97.39 | 110.82 | 147.76 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 49 | 65.49 | 85.64 | 97.39 | 110.82 | 147.76 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 50 | 77.24 | 94.03 | 109.14 | 122.58 | 162.88 | 99.07 | 124.26 | 144.41 | 161.20 | 214.93 |
| 51 | 78.92 | 95.71 | 112.50 | 127.61 | 167.91 | 102.43 | 127.61 | 147.76 | 167.91 | 221.65 |
| 52 | 78.92 | 99.07 | 114.18 | 130.97 | 174.63 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 53 | 82.28 | 104.11 | 119.22 | 137.69 | 179.67 | 107.46 | 136.01 | 159.52 | 179.67 | 236.76 |
| 54 | 83.96 | 107.46 | 124.26 | 141.05 | 186.38 | 110.82 | 141.05 | 162.88 | 183.03 | 243.48 |
| 55 | 87.32 | 110.82 | 129.29 | 146.09 | 194.78 | 112.50 | 144.41 | 167.91 | 189.74 | 253.55 |
| 56 | 92.35 | 115.86 | 136.01 | 152.80 | 204.86 | 117.54 | 151.12 | 176.31 | 199.82 | 263.62 |
| 57 | 97.39 | 122.58 | 146.09 | 164.56 | 218.29 | 122.58 | 157.84 | 186.38 | 211.57 | 280.42 |
| 58 | 105.79 | 134.33 | 152.80 | 176.31 | 231.72 | 134.33 | 169.59 | 193.10 | 221.65 | 293.85 |
| 59 | 112.50 | 142.73 | 164.56 | 186.38 | 248.51 | 141.05 | 177.99 | 208.21 | 231.72 | 310.64 |
| 60 | 119.22 | 151.12 | 174.63 | 199.82 | 263.62 | 147.76 | 186.38 | 218.29 | 248.51 | 327.43 |
| 61 | 129.29 | 162.88 | 191.42 | 213.25 | 285.45 | 157.84 | 198.14 | 233.40 | 261.95 | 347.58 |
| 62 | 139.37 | 172.95 | 204.86 | 231.72 | 305.60 | 166.23 | 209.89 | 246.83 | 278.74 | 369.41 |
| 63 | 147.76 | 189.74 | 219.97 | 248.51 | 327.43 | 176.31 | 226.68 | 263.62 | 297.21 | 392.92 |
| 64 | 159.52 | 201.50 | 236.76 | 265.30 | 350.94 | 189.74 | 238.44 | 278.74 | 314.00 | 416.43 |
| 65 | 171.27 | 216.61 | 253.55 | 287.13 | 377.81 | 201.50 | 255.23 | 297.21 | 335.83 | 446.65 |
| 66 | 184.71 | 231.72 | 272.02 | 310.64 | 411.39 | 214.93 | 270.34 | 319.04 | 361.02 | 478.55 |
| 67 | 194.78 | 250.19 | 293.85 | 332.47 | 439.93 | 226.68 | 290.49 | 342.54 | 384.52 | 510.46 |
| 68 | 211.57 | 268.66 | 315.68 | 359.34 | 473.52 | 241.80 | 310.64 | 362.69 | 414.75 | 547.40 |
| 69 | 230.04 | 292.17 | 342.54 | 387.88 | 513.82 | 263.62 | 335.83 | 394.60 | 444.97 | 589.38 |
| 70 | 251.87 | 320.72 | 377.81 | 428.18 | 565.87 | 285.45 | 366.05 | 428.18 | 486.95 | 643.11 |
| 71 | 277.06 | 354.30 | 418.11 | 471.84 | 626.32 | 312.32 | 399.64 | 470.16 | 533.97 | 705.24 |
| 72 | 308.96 | 392.92 | 463.44 | 525.57 | 696.84 | 345.90 | 441.61 | 517.18 | 586.02 | 777.44 |
| 73 | 342.54 | 438.26 | 515.50 | 586.02 | 772.40 | 379.49 | 486.95 | 570.91 | 646.47 | 854.68 |
| 74 | 382.84 | 488.63 | 572.59 | 649.83 | 859.72 | 419.79 | 535.65 | 629.68 | 711.96 | 943.68 |
| 75 | 423.14 | 540.68 | 636.39 | 722.03 | 953.75 | 460.08 | 589.38 | 691.81 | 784.16 | 1039.39 |
| 76 | 470.16 | 599.45 | 708.60 | 805.99 | 1061.22 | 507.10 | 646.47 | 764.01 | 868.12 | 1145.17 |
| 77 | 518.85 | 664.94 | 789.20 | 900.02 | 1182.11 | 554.12 | 711.96 | 842.93 | 958.79 | 1262.71 |
| 78 | 570.91 | 735.46 | 871.47 | 995.73 | 1309.73 | 606.17 | 779.12 | 923.53 | 1052.82 | 1385.29 |
| 79 | 624.64 | 805.99 | 958.79 | 1096.48 | 1437.34 | 654.86 | 847.97 | 1009.16 | 1151.89 | 1511.23 |
| 80 | 676.69 | 873.15 | 1041.07 | 1188.83 | 1559.92 | 708.60 | 915.13 | 1088.08 | 1242.56 | 1632.12 |
| 81 | 725.39 | 938.64 | 1114.95 | 1274.47 | 1674.10 | 757.29 | 980.62 | 1163.64 | 1329.88 | 1747.98 |
| 82 | 770.73 | 999.09 | 1185.47 | 1355.07 | 1781.57 | 804.31 | 1041.07 | 1235.85 | 1410.48 | 1855.45 |
| 83 | 822.78 | 1059.54 | 1261.03 | 1435.66 | 1889.03 | 854.68 | 1103.19 | 1309.73 | 1494.43 | 1964.59 |
| 84 | 874.83 | 1125.02 | 1336.60 | 1524.66 | 2003.21 | 908.41 | 1168.68 | 1388.65 | 1583.43 | 2080.45 |
| 85 | 930.24 | 1197.23 | 1420.55 | 1620.37 | 2129.15 | 965.51 | 1244.24 | 1474.28 | 1679.14 | 2209.75 |
| 86 | 990.69 | 1272.79 | 1509.55 | 1719.44 | 2263.48 | 1025.95 | 1319.80 | 1563.28 | 1778.21 | 2344.08 |
| 87 | 1052.82 | 1351.71 | 1603.58 | 1825.23 | 2404.53 | 1088.08 | 1398.72 | 1657.31 | 1884.00 | 2485.13 |
| 88 | 1121.67 | 1439.02 | 1704.33 | 1939.41 | 2557.33 | 1156.93 | 1486.04 | 1758.06 | 1998.18 | 2637.93 |
| 89 | 1193.87 | 1533.05 | 1813.47 | 2063.66 | 2721.89 | 1229.13 | 1580.07 | 1867.20 | 2122.43 | 2802.48 |
| 90 | 1274.47 | 1635.48 | 1934.37 | 2199.67 | 2903.23 | 1309.73 | 1682.50 | 1988.10 | 2258.44 | 2983.83 |
| 91 | 1361.78 | 1746.31 | 2063.66 | 2345.76 | 3094.66 | 1397.04 | 1793.32 | 2117.40 | 2404.53 | 3175.25 |
| 92 | 1454.14 | 1862.17 | 2199.67 | 2500.24 | 3301.19 | 1489.40 | 1909.18 | 2253.41 | 2559.01 | 3381.79 |
| 93 | 1551.53 | 1986.42 | 2347.44 | 2666.47 | 3521.16 | 1586.79 | 2033.44 | 2401.17 | 2725.24 | 3601.76 |
| 94 | 1658.99 | 2122.43 | 2506.96 | 2844.46 | 3759.59 | 1694.25 | 2169.45 | 2560.69 | 2903.23 | 3840.19 |
| 95 | 1774.85 | 2270.20 | 2681.59 | 3042.60 | 4021.54 | 1810.11 | 2317.21 | 2735.32 | 3101.37 | 4102.14 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 30 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 31 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 32 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 33 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 34 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 35 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 36 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 37 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 38 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 39 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 40 | 58.77 | 75.56 | 87.32 | 95.71 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 41 | 58.77 | 75.56 | 87.32 | 95.71 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 42 | 58.77 | 75.56 | 87.32 | 95.71 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 43 | 58.77 | 75.56 | 87.32 | 95.71 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 44 | 58.77 | 75.56 | 87.32 | 95.71 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 45 | 60.45 | 80.60 | 92.35 | 102.43 | 137.69 | 80.60 | 105.79 | 122.58 | 136.01 | 183.03 |
| 46 | 60.45 | 80.60 | 92.35 | 102.43 | 137.69 | 80.60 | 105.79 | 122.58 | 136.01 | 183.03 |
| 47 | 60.45 | 80.60 | 92.35 | 102.43 | 137.69 | 80.60 | 105.79 | 122.58 | 136.01 | 183.03 |
| 48 | 60.45 | 80.60 | 92.35 | 102.43 | 137.69 | 80.60 | 105.79 | 122.58 | 136.01 | 183.03 |
| 49 | 60.45 | 80.60 | 92.35 | 102.43 | 137.69 | 80.60 | 105.79 | 122.58 | 136.01 | 183.03 |
| 50 | 67.17 | 88.99 | 100.75 | 114.18 | 152.80 | 90.67 | 117.54 | 134.33 | 154.48 | 203.18 |
| 51 | 68.84 | 92.35 | 105.79 | 119.22 | 157.84 | 94.03 | 122.58 | 141.05 | 157.84 | 209.89 |
| 52 | 75.56 | 94.03 | 110.82 | 124.26 | 164.56 | 97.39 | 125.94 | 146.09 | 162.88 | 218.29 |
| 53 | 77.24 | 97.39 | 112.50 | 127.61 | 171.27 | 100.75 | 129.29 | 149.44 | 167.91 | 226.68 |
| 54 | 80.60 | 100.75 | 115.86 | 132.65 | 176.31 | 104.11 | 132.65 | 152.80 | 172.95 | 233.40 |
| 55 | 82.28 | 104.11 | 120.90 | 137.69 | 181.35 | 107.46 | 137.69 | 159.52 | 179.67 | 238.44 |
| 56 | 85.64 | 109.14 | 127.61 | 144.41 | 189.74 | 110.82 | 142.73 | 166.23 | 188.06 | 248.51 |
| 57 | 90.67 | 115.86 | 137.69 | 154.48 | 203.18 | 115.86 | 151.12 | 176.31 | 199.82 | 261.95 |
| 58 | 97.39 | 125.94 | 144.41 | 164.56 | 216.61 | 122.58 | 157.84 | 184.71 | 209.89 | 277.06 |
| 59 | 104.11 | 134.33 | 154.48 | 177.99 | 235.08 | 129.29 | 169.59 | 194.78 | 221.65 | 293.85 |
| 60 | 110.82 | 142.73 | 166.23 | 188.06 | 251.87 | 137.69 | 177.99 | 208.21 | 233.40 | 310.64 |
| 61 | 119.22 | 152.80 | 179.67 | 203.18 | 266.98 | 146.09 | 188.06 | 219.97 | 250.19 | 329.11 |
| 62 | 127.61 | 164.56 | 193.10 | 216.61 | 287.13 | 156.16 | 199.82 | 233.40 | 263.62 | 349.26 |
| 63 | 137.69 | 177.99 | 204.86 | 233.40 | 310.64 | 164.56 | 211.57 | 246.83 | 280.42 | 372.77 |
| 64 | 147.76 | 191.42 | 221.65 | 251.87 | 332.47 | 174.63 | 228.36 | 265.30 | 300.57 | 394.60 |
| 65 | 157.84 | 204.86 | 240.12 | 268.66 | 359.34 | 188.06 | 241.80 | 282.10 | 319.04 | 423.14 |
| 66 | 169.59 | 221.65 | 258.59 | 292.17 | 389.56 | 199.82 | 258.59 | 302.25 | 342.54 | 455.05 |
| 67 | 183.03 | 235.08 | 275.38 | 314.00 | 414.75 | 213.25 | 275.38 | 322.39 | 366.05 | 485.27 |
| 68 | 194.78 | 255.23 | 298.89 | 337.51 | 446.65 | 226.68 | 295.53 | 345.90 | 391.24 | 517.18 |
| 69 | 213.25 | 277.06 | 322.39 | 367.73 | 486.95 | 243.48 | 319.04 | 372.77 | 423.14 | 560.83 |
| 70 | 235.08 | 302.25 | 354.30 | 402.99 | 530.61 | 266.98 | 347.58 | 404.67 | 460.08 | 607.85 |
| 71 | 258.59 | 337.51 | 396.28 | 446.65 | 591.06 | 292.17 | 381.16 | 448.33 | 505.42 | 669.98 |
| 72 | 287.13 | 374.45 | 439.93 | 497.03 | 654.86 | 322.39 | 421.46 | 490.31 | 555.80 | 735.46 |
| 73 | 320.72 | 418.11 | 486.95 | 554.12 | 732.11 | 355.98 | 463.44 | 540.68 | 614.57 | 811.02 |
| 74 | 355.98 | 465.12 | 542.36 | 616.24 | 812.70 | 389.56 | 512.14 | 596.09 | 676.69 | 893.30 |
| 75 | 392.92 | 513.82 | 602.81 | 686.77 | 903.38 | 429.86 | 562.51 | 658.22 | 747.22 | 983.98 |
| 76 | 434.90 | 572.59 | 671.66 | 762.33 | 1007.48 | 470.16 | 617.92 | 723.71 | 822.78 | 1088.08 |
| 77 | 485.27 | 634.71 | 745.54 | 851.32 | 1119.99 | 518.85 | 680.05 | 797.59 | 911.77 | 1198.91 |
| 78 | 533.97 | 700.20 | 827.82 | 945.36 | 1240.88 | 565.87 | 743.86 | 878.19 | 1000.77 | 1314.77 |
| 79 | 582.66 | 767.37 | 910.09 | 1037.71 | 1363.46 | 614.57 | 811.02 | 957.11 | 1093.12 | 1435.66 |
| 80 | 633.04 | 832.85 | 985.66 | 1126.70 | 1477.64 | 663.26 | 873.15 | 1032.67 | 1180.44 | 1549.85 |
| 81 | 676.69 | 893.30 | 1057.86 | 1205.62 | 1585.11 | 708.60 | 933.60 | 1104.87 | 1259.36 | 1655.63 |
| 82 | 720.35 | 950.39 | 1123.34 | 1284.54 | 1685.86 | 752.25 | 992.37 | 1173.72 | 1339.95 | 1759.74 |
| 83 | 765.69 | 1010.84 | 1192.19 | 1361.78 | 1786.60 | 797.59 | 1052.82 | 1242.56 | 1417.19 | 1863.85 |
| 84 | 814.38 | 1069.61 | 1266.07 | 1440.70 | 1897.43 | 847.97 | 1113.27 | 1314.77 | 1497.79 | 1972.99 |
| 85 | 866.44 | 1138.46 | 1343.31 | 1531.38 | 2014.97 | 898.34 | 1183.79 | 1393.69 | 1591.82 | 2092.21 |
| 86 | 921.85 | 1210.66 | 1427.27 | 1625.41 | 2140.90 | 953.75 | 1256.00 | 1477.64 | 1685.86 | 2218.14 |
| 87 | 982.30 | 1286.22 | 1514.58 | 1724.48 | 2271.88 | 1014.20 | 1331.56 | 1564.96 | 1784.93 | 2349.12 |
| 88 | 1044.43 | 1366.82 | 1611.97 | 1831.94 | 2416.28 | 1076.33 | 1412.16 | 1662.35 | 1892.39 | 2493.52 |
| 89 | 1113.27 | 1454.14 | 1714.40 | 1947.80 | 2569.08 | 1145.17 | 1499.47 | 1764.78 | 2008.25 | 2646.32 |
| 90 | 1187.15 | 1551.53 | 1826.90 | 2075.42 | 2738.68 | 1219.06 | 1596.86 | 1877.28 | 2135.87 | 2815.92 |
| 91 | 1266.07 | 1655.63 | 1947.80 | 2211.43 | 2920.02 | 1297.98 | 1700.97 | 1998.18 | 2271.88 | 2997.26 |
| 92 | 1351.71 | 1764.78 | 2077.10 | 2355.83 | 3114.80 | 1383.61 | 1810.11 | 2127.47 | 2416.28 | 3192.05 |
| 93 | 1444.06 | 1882.32 | 2213.11 | 2511.99 | 3319.66 | 1475.96 | 1927.65 | 2263.48 | 2572.44 | 3396.90 |
| 94 | 1541.45 | 2011.61 | 2362.55 | 2679.91 | 3544.66 | 1573.35 | 2056.95 | 2412.92 | 2740.36 | 3621.90 |
| 95 | 1650.59 | 2152.66 | 2527.11 | 2864.61 | 3789.82 | 1682.50 | 2197.99 | 2577.48 | 2925.06 | 3867.06 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 30 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 31 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 32 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 33 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 34 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 35 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 36 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 37 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 38 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 39 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 40 | 65.49 | 83.96 | 95.71 | 109.14 | 144.41 | 88.99 | 109.14 | 127.61 | 144.41 | 189.74 |
| 41 | 65.49 | 83.96 | 95.71 | 109.14 | 144.41 | 88.99 | 109.14 | 127.61 | 144.41 | 189.74 |
| 42 | 65.49 | 83.96 | 95.71 | 109.14 | 144.41 | 88.99 | 109.14 | 127.61 | 144.41 | 189.74 |
| 43 | 65.49 | 83.96 | 95.71 | 109.14 | 144.41 | 88.99 | 109.14 | 127.61 | 144.41 | 189.74 |
| 44 | 65.49 | 83.96 | 95.71 | 109.14 | 144.41 | 88.99 | 109.14 | 127.61 | 144.41 | 189.74 |
| 45 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 | 92.35 | 115.86 | 136.01 | 151.12 | 203.18 |
| 46 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 | 92.35 | 115.86 | 136.01 | 151.12 | 203.18 |
| 47 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 | 92.35 | 115.86 | 136.01 | 151.12 | 203.18 |
| 48 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 | 92.35 | 115.86 | 136.01 | 151.12 | 203.18 |
| 49 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 | 92.35 | 115.86 | 136.01 | 151.12 | 203.18 |
| 50 | 78.92 | 97.39 | 112.50 | 127.61 | 172.95 | 104.11 | 129.29 | 149.44 | 167.91 | 225.00 |
| 51 | 82.28 | 102.43 | 117.54 | 134.33 | 177.99 | 107.46 | 134.33 | 154.48 | 176.31 | 233.40 |
| 52 | 83.96 | 105.79 | 124.26 | 139.37 | 183.03 | 110.82 | 139.37 | 161.20 | 183.03 | 240.12 |
| 53 | 87.32 | 107.46 | 127.61 | 142.73 | 191.42 | 112.50 | 142.73 | 166.23 | 188.06 | 251.87 |
| 54 | 88.99 | 110.82 | 129.29 | 147.76 | 194.78 | 115.86 | 146.09 | 169.59 | 194.78 | 255.23 |
| 55 | 90.67 | 115.86 | 136.01 | 151.12 | 203.18 | 117.54 | 152.80 | 176.31 | 198.14 | 266.98 |
| 56 | 97.39 | 122.58 | 142.73 | 157.84 | 213.25 | 124.26 | 157.84 | 183.03 | 208.21 | 277.06 |
| 57 | 104.11 | 132.65 | 151.12 | 174.63 | 228.36 | 132.65 | 167.91 | 193.10 | 219.97 | 292.17 |
| 58 | 107.46 | 139.37 | 161.20 | 184.71 | 243.48 | 139.37 | 176.31 | 206.53 | 231.72 | 305.60 |
| 59 | 117.54 | 147.76 | 172.95 | 196.46 | 260.27 | 146.09 | 184.71 | 216.61 | 245.15 | 325.75 |
| 60 | 125.94 | 159.52 | 188.06 | 208.21 | 278.74 | 156.16 | 196.46 | 231.72 | 258.59 | 344.22 |
| 61 | 136.01 | 169.59 | 199.82 | 225.00 | 302.25 | 164.56 | 208.21 | 245.15 | 275.38 | 367.73 |
| 62 | 144.41 | 186.38 | 213.25 | 241.80 | 319.04 | 172.95 | 223.33 | 256.91 | 292.17 | 387.88 |
| 63 | 156.16 | 196.46 | 228.36 | 260.27 | 344.22 | 186.38 | 236.76 | 275.38 | 310.64 | 411.39 |
| 64 | 167.91 | 209.89 | 248.51 | 280.42 | 367.73 | 198.14 | 248.51 | 292.17 | 330.79 | 438.26 |
| 65 | 179.67 | 226.68 | 265.30 | 300.57 | 397.96 | 211.57 | 266.98 | 312.32 | 352.62 | 466.80 |
| 66 | 191.42 | 246.83 | 285.45 | 324.07 | 429.86 | 225.00 | 287.13 | 334.15 | 377.81 | 502.06 |
| 67 | 208.21 | 265.30 | 308.96 | 347.58 | 463.44 | 240.12 | 307.28 | 355.98 | 404.67 | 537.32 |
| 68 | 219.97 | 280.42 | 332.47 | 374.45 | 495.35 | 255.23 | 324.07 | 384.52 | 431.54 | 572.59 |
| 69 | 240.12 | 305.60 | 359.34 | 408.03 | 540.68 | 275.38 | 350.94 | 413.07 | 468.48 | 619.60 |
| 70 | 263.62 | 337.51 | 396.28 | 448.33 | 592.74 | 298.89 | 384.52 | 451.69 | 508.78 | 675.01 |
| 71 | 292.17 | 371.09 | 436.58 | 498.70 | 658.22 | 327.43 | 421.46 | 495.35 | 560.83 | 742.18 |
| 72 | 325.75 | 413.07 | 486.95 | 552.44 | 728.75 | 362.69 | 461.76 | 542.36 | 616.24 | 816.06 |
| 73 | 359.34 | 460.08 | 539.00 | 616.24 | 807.67 | 399.64 | 510.46 | 599.45 | 680.05 | 896.66 |
| 74 | 399.64 | 512.14 | 602.81 | 685.09 | 901.70 | 439.93 | 562.51 | 661.58 | 748.90 | 992.37 |
| 75 | 444.97 | 567.55 | 668.30 | 757.29 | 999.09 | 483.59 | 616.24 | 728.75 | 824.46 | 1089.76 |
| 76 | 491.99 | 629.68 | 742.18 | 842.93 | 1114.95 | 530.61 | 680.05 | 802.63 | 908.41 | 1202.26 |
| 77 | 542.36 | 700.20 | 827.82 | 943.68 | 1240.88 | 580.98 | 748.90 | 883.23 | 1007.48 | 1326.52 |
| 78 | 599.45 | 772.40 | 915.13 | 1044.43 | 1373.54 | 634.71 | 817.74 | 968.86 | 1106.55 | 1455.81 |
| 79 | 654.86 | 847.97 | 1007.48 | 1148.53 | 1509.55 | 688.45 | 889.94 | 1059.54 | 1207.30 | 1586.79 |
| 80 | 710.28 | 918.49 | 1093.12 | 1249.28 | 1633.80 | 743.86 | 962.15 | 1143.49 | 1306.37 | 1712.72 |
| 81 | 762.33 | 982.30 | 1172.04 | 1338.27 | 1754.70 | 797.59 | 1025.95 | 1220.73 | 1397.04 | 1831.94 |
| 82 | 811.02 | 1049.46 | 1244.24 | 1422.23 | 1870.56 | 846.29 | 1093.12 | 1297.98 | 1481.00 | 1947.80 |
| 83 | 863.08 | 1111.59 | 1321.48 | 1507.87 | 1983.06 | 898.34 | 1158.61 | 1375.22 | 1568.32 | 2061.98 |
| 84 | 916.81 | 1180.44 | 1402.08 | 1596.86 | 2103.96 | 953.75 | 1225.77 | 1454.14 | 1660.67 | 2186.24 |
| 85 | 975.58 | 1256.00 | 1489.40 | 1699.29 | 2238.29 | 1012.52 | 1301.33 | 1546.49 | 1761.42 | 2322.25 |
| 86 | 1037.71 | 1338.27 | 1583.43 | 1806.75 | 2375.98 | 1074.65 | 1383.61 | 1640.52 | 1868.88 | 2459.94 |
| 87 | 1104.87 | 1422.23 | 1684.18 | 1917.58 | 2523.75 | 1141.82 | 1467.57 | 1741.27 | 1979.71 | 2607.70 |
| 88 | 1173.72 | 1511.23 | 1788.28 | 2036.80 | 2684.94 | 1210.66 | 1556.56 | 1845.37 | 2098.93 | 2768.90 |
| 89 | 1254.32 | 1611.97 | 1905.82 | 2167.77 | 2857.90 | 1291.26 | 1657.31 | 1962.91 | 2229.90 | 2941.85 |
| 90 | 1336.60 | 1717.76 | 2030.08 | 2308.82 | 3045.96 | 1373.54 | 1763.10 | 2087.17 | 2370.95 | 3129.92 |
| 91 | 1427.27 | 1833.62 | 2167.77 | 2463.30 | 3249.14 | 1464.21 | 1878.96 | 2224.86 | 2525.43 | 3333.09 |
| 92 | 1524.66 | 1956.20 | 2308.82 | 2622.82 | 3465.74 | 1561.60 | 2001.53 | 2365.91 | 2684.94 | 3549.70 |
| 93 | 1627.09 | 2087.17 | 2463.30 | 2799.13 | 3697.47 | 1664.03 | 2132.51 | 2520.39 | 2861.25 | 3781.42 |
| 94 | 1739.59 | 2229.90 | 2631.21 | 2987.19 | 3947.66 | 1776.53 | 2275.23 | 2688.30 | 3049.32 | 4031.62 |
| 95 | 1862.17 | 2387.74 | 2814.24 | 3192.05 | 4223.04 | 1899.11 | 2433.07 | 2871.33 | 3254.17 | 4306.99 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 30 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 31 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 32 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 33 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 34 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 35 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 36 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 37 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 38 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 39 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 40 | 58.77 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 99.07 | 112.50 | 127.61 | 167.91 |
| 41 | 58.77 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 99.07 | 112.50 | 127.61 | 167.91 |
| 42 | 58.77 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 99.07 | 112.50 | 127.61 | 167.91 |
| 43 | 58.77 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 99.07 | 112.50 | 127.61 | 167.91 |
| 44 | 58.77 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 99.07 | 112.50 | 127.61 | 167.91 |
| 45 | 60.45 | 78.92 | 92.35 | 104.11 | 137.69 | 80.60 | 104.11 | 119.22 | 137.69 | 179.67 |
| 46 | 60.45 | 78.92 | 92.35 | 104.11 | 137.69 | 80.60 | 104.11 | 119.22 | 137.69 | 179.67 |
| 47 | 60.45 | 78.92 | 92.35 | 104.11 | 137.69 | 80.60 | 104.11 | 119.22 | 137.69 | 179.67 |
| 48 | 60.45 | 78.92 | 92.35 | 104.11 | 137.69 | 80.60 | 104.11 | 119.22 | 137.69 | 179.67 |
| 49 | 60.45 | 78.92 | 92.35 | 104.11 | 137.69 | 80.60 | 104.11 | 119.22 | 137.69 | 179.67 |
| 50 | 68.84 | 87.32 | 99.07 | 114.18 | 151.12 | 92.35 | 114.18 | 132.65 | 149.44 | 199.82 |
| 51 | 72.20 | 90.67 | 105.79 | 120.90 | 156.16 | 95.71 | 117.54 | 139.37 | 154.48 | 208.21 |
| 52 | 73.88 | 94.03 | 109.14 | 125.94 | 162.88 | 99.07 | 124.26 | 144.41 | 162.88 | 213.25 |
| 53 | 77.24 | 97.39 | 112.50 | 127.61 | 167.91 | 100.75 | 127.61 | 147.76 | 167.91 | 221.65 |
| 54 | 78.92 | 99.07 | 115.86 | 130.97 | 176.31 | 104.11 | 130.97 | 151.12 | 169.59 | 231.72 |
| 55 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 105.79 | 136.01 | 156.16 | 177.99 | 235.08 |
| 56 | 87.32 | 107.46 | 127.61 | 142.73 | 191.42 | 112.50 | 141.05 | 164.56 | 184.71 | 248.51 |
| 57 | 92.35 | 115.86 | 136.01 | 152.80 | 203.18 | 115.86 | 147.76 | 176.31 | 194.78 | 260.27 |
| 58 | 97.39 | 122.58 | 144.41 | 162.88 | 218.29 | 120.90 | 156.16 | 183.03 | 208.21 | 273.70 |
| 59 | 105.79 | 136.01 | 154.48 | 176.31 | 233.40 | 129.29 | 166.23 | 193.10 | 218.29 | 292.17 |
| 60 | 112.50 | 142.73 | 166.23 | 189.74 | 250.19 | 139.37 | 176.31 | 204.86 | 231.72 | 308.96 |
| 61 | 119.22 | 152.80 | 176.31 | 203.18 | 266.98 | 147.76 | 186.38 | 216.61 | 246.83 | 324.07 |
| 62 | 129.29 | 162.88 | 191.42 | 214.93 | 285.45 | 156.16 | 196.46 | 231.72 | 260.27 | 345.90 |
| 63 | 139.37 | 172.95 | 204.86 | 231.72 | 307.28 | 164.56 | 208.21 | 243.48 | 277.06 | 366.05 |
| 64 | 147.76 | 189.74 | 221.65 | 248.51 | 330.79 | 174.63 | 221.65 | 263.62 | 293.85 | 392.92 |
| 65 | 159.52 | 201.50 | 235.08 | 266.98 | 354.30 | 186.38 | 236.76 | 277.06 | 315.68 | 416.43 |
| 66 | 171.27 | 218.29 | 255.23 | 290.49 | 382.84 | 199.82 | 255.23 | 297.21 | 337.51 | 448.33 |
| 67 | 183.03 | 231.72 | 273.70 | 312.32 | 411.39 | 213.25 | 270.34 | 317.36 | 362.69 | 475.20 |
| 68 | 194.78 | 250.19 | 293.85 | 334.15 | 443.29 | 226.68 | 290.49 | 340.87 | 384.52 | 510.46 |
| 69 | 214.93 | 272.02 | 320.72 | 362.69 | 478.55 | 245.15 | 312.32 | 367.73 | 414.75 | 549.08 |
| 70 | 235.08 | 298.89 | 350.94 | 401.31 | 528.93 | 266.98 | 339.19 | 401.31 | 455.05 | 601.13 |
| 71 | 260.27 | 330.79 | 391.24 | 441.61 | 586.02 | 292.17 | 374.45 | 439.93 | 497.03 | 659.90 |
| 72 | 288.81 | 367.73 | 431.54 | 491.99 | 648.15 | 322.39 | 409.71 | 483.59 | 549.08 | 723.71 |
| 73 | 319.04 | 409.71 | 481.91 | 545.72 | 722.03 | 354.30 | 455.05 | 533.97 | 604.49 | 799.27 |
| 74 | 355.98 | 451.69 | 533.97 | 607.85 | 800.95 | 389.56 | 498.70 | 587.70 | 664.94 | 878.19 |
| 75 | 396.28 | 505.42 | 594.42 | 676.69 | 891.62 | 431.54 | 550.76 | 646.47 | 733.78 | 970.54 |
| 76 | 436.58 | 559.15 | 661.58 | 752.25 | 992.37 | 471.84 | 604.49 | 713.63 | 809.35 | 1069.61 |
| 77 | 485.27 | 622.96 | 737.14 | 839.57 | 1104.87 | 517.18 | 664.94 | 787.52 | 894.98 | 1178.76 |
| 78 | 533.97 | 688.45 | 816.06 | 931.92 | 1224.09 | 565.87 | 730.43 | 863.08 | 985.66 | 1296.30 |
| 79 | 582.66 | 752.25 | 894.98 | 1024.28 | 1343.31 | 612.89 | 792.55 | 940.32 | 1074.65 | 1412.16 |
| 80 | 634.71 | 816.06 | 973.90 | 1109.91 | 1455.81 | 663.26 | 854.68 | 1017.56 | 1161.96 | 1524.66 |
| 81 | 678.37 | 876.51 | 1042.75 | 1192.19 | 1563.28 | 706.92 | 916.81 | 1089.76 | 1242.56 | 1630.44 |
| 82 | 722.03 | 933.60 | 1109.91 | 1267.75 | 1664.03 | 753.93 | 972.22 | 1156.93 | 1319.80 | 1734.55 |
| 83 | 769.05 | 990.69 | 1177.08 | 1339.95 | 1763.10 | 800.95 | 1030.99 | 1224.09 | 1393.69 | 1835.30 |
| 84 | 814.38 | 1049.46 | 1247.60 | 1425.59 | 1873.92 | 847.97 | 1089.76 | 1297.98 | 1481.00 | 1947.80 |
| 85 | 868.12 | 1116.63 | 1326.52 | 1514.58 | 1989.78 | 900.02 | 1160.29 | 1378.57 | 1568.32 | 2065.34 |
| 86 | 923.53 | 1187.15 | 1408.80 | 1606.94 | 2115.72 | 955.43 | 1230.81 | 1460.85 | 1660.67 | 2191.28 |
| 87 | 982.30 | 1262.71 | 1497.79 | 1707.69 | 2246.69 | 1014.20 | 1306.37 | 1549.85 | 1761.42 | 2322.25 |
| 88 | 1047.78 | 1343.31 | 1591.82 | 1815.15 | 2387.74 | 1079.69 | 1386.97 | 1643.88 | 1868.88 | 2463.30 |
| 89 | 1114.95 | 1430.63 | 1695.93 | 1929.33 | 2542.22 | 1146.85 | 1474.28 | 1747.98 | 1983.06 | 2617.78 |
| 90 | 1190.51 | 1528.02 | 1806.75 | 2056.95 | 2711.81 | 1222.41 | 1571.68 | 1858.81 | 2110.68 | 2787.37 |
| 91 | 1271.11 | 1628.77 | 1925.97 | 2192.96 | 2893.16 | 1303.01 | 1672.42 | 1978.03 | 2246.69 | 2968.72 |
| 92 | 1356.75 | 1737.91 | 2053.59 | 2335.68 | 3082.90 | 1388.65 | 1781.57 | 2105.64 | 2389.42 | 3158.46 |
| 93 | 1447.42 | 1855.45 | 2192.96 | 2491.84 | 3289.44 | 1479.32 | 1899.11 | 2245.01 | 2545.58 | 3365.00 |
| 94 | 1549.85 | 1981.39 | 2342.40 | 2658.08 | 3511.08 | 1581.75 | 2025.04 | 2394.45 | 2711.81 | 3586.64 |
| 95 | 1657.31 | 2120.75 | 2505.28 | 2842.78 | 3757.92 | 1689.21 | 2164.41 | 2557.33 | 2896.52 | 3833.48 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 30 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 31 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 32 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 33 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 34 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 35 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 36 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 37 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 38 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 39 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 40 | 53.73 | 67.17 | 78.92 | 88.99 | 117.54 | 72.20 | 90.67 | 104.11 | 115.86 | 154.48 |
| 41 | 53.73 | 67.17 | 78.92 | 88.99 | 117.54 | 72.20 | 90.67 | 104.11 | 115.86 | 154.48 |
| 42 | 53.73 | 67.17 | 78.92 | 88.99 | 117.54 | 72.20 | 90.67 | 104.11 | 115.86 | 154.48 |
| 43 | 53.73 | 67.17 | 78.92 | 88.99 | 117.54 | 72.20 | 90.67 | 104.11 | 115.86 | 154.48 |
| 44 | 53.73 | 67.17 | 78.92 | 88.99 | 117.54 | 72.20 | 90.67 | 104.11 | 115.86 | 154.48 |
| 45 | 57.09 | 72.20 | 83.96 | 94.03 | 127.61 | 75.56 | 95.71 | 109.14 | 124.26 | 166.23 |
| 46 | 57.09 | 72.20 | 83.96 | 94.03 | 127.61 | 75.56 | 95.71 | 109.14 | 124.26 | 166.23 |
| 47 | 57.09 | 72.20 | 83.96 | 94.03 | 127.61 | 75.56 | 95.71 | 109.14 | 124.26 | 166.23 |
| 48 | 57.09 | 72.20 | 83.96 | 94.03 | 127.61 | 75.56 | 95.71 | 109.14 | 124.26 | 166.23 |
| 49 | 57.09 | 72.20 | 83.96 | 94.03 | 127.61 | 75.56 | 95.71 | 109.14 | 124.26 | 166.23 |
| 50 | 63.81 | 80.60 | 92.35 | 104.11 | 139.37 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 |
| 51 | 65.49 | 82.28 | 95.71 | 109.14 | 142.73 | 85.64 | 109.14 | 125.94 | 144.41 | 188.06 |
| 52 | 65.49 | 85.64 | 97.39 | 110.82 | 147.76 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 53 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 | 92.35 | 114.18 | 136.01 | 151.12 | 201.50 |
| 54 | 72.20 | 90.67 | 105.79 | 120.90 | 157.84 | 95.71 | 117.54 | 139.37 | 154.48 | 208.21 |
| 55 | 73.88 | 94.03 | 109.14 | 125.94 | 164.56 | 97.39 | 120.90 | 142.73 | 162.88 | 214.93 |
| 56 | 78.92 | 99.07 | 114.18 | 129.29 | 176.31 | 100.75 | 129.29 | 149.44 | 169.59 | 225.00 |
| 57 | 83.96 | 105.79 | 125.94 | 141.05 | 186.38 | 105.79 | 137.69 | 157.84 | 179.67 | 238.44 |
| 58 | 88.99 | 112.50 | 132.65 | 149.44 | 196.46 | 112.50 | 142.73 | 164.56 | 188.06 | 250.19 |
| 59 | 95.71 | 120.90 | 139.37 | 156.16 | 209.89 | 119.22 | 151.12 | 176.31 | 196.46 | 263.62 |
| 60 | 102.43 | 127.61 | 149.44 | 167.91 | 223.33 | 124.26 | 159.52 | 184.71 | 209.89 | 277.06 |
| 61 | 109.14 | 137.69 | 161.20 | 183.03 | 241.80 | 132.65 | 167.91 | 198.14 | 223.33 | 295.53 |
| 62 | 117.54 | 147.76 | 172.95 | 196.46 | 258.59 | 142.73 | 179.67 | 209.89 | 236.76 | 314.00 |
| 63 | 125.94 | 161.20 | 189.74 | 209.89 | 278.74 | 152.80 | 193.10 | 225.00 | 250.19 | 334.15 |
| 64 | 136.01 | 169.59 | 201.50 | 226.68 | 298.89 | 159.52 | 201.50 | 238.44 | 266.98 | 354.30 |
| 65 | 144.41 | 183.03 | 216.61 | 243.48 | 320.72 | 169.59 | 214.93 | 255.23 | 283.77 | 377.81 |
| 66 | 157.84 | 199.82 | 230.04 | 263.62 | 347.58 | 183.03 | 230.04 | 272.02 | 305.60 | 406.35 |
| 67 | 166.23 | 213.25 | 250.19 | 282.10 | 372.77 | 191.42 | 248.51 | 290.49 | 325.75 | 431.54 |
| 68 | 179.67 | 226.68 | 268.66 | 305.60 | 401.31 | 206.53 | 263.62 | 310.64 | 352.62 | 465.12 |
| 69 | 193.10 | 248.51 | 290.49 | 330.79 | 438.26 | 223.33 | 285.45 | 335.83 | 379.49 | 500.38 |
| 70 | 211.57 | 273.70 | 320.72 | 362.69 | 480.23 | 241.80 | 310.64 | 364.37 | 413.07 | 547.40 |
| 71 | 235.08 | 300.57 | 354.30 | 402.99 | 532.29 | 265.30 | 340.87 | 397.96 | 455.05 | 601.13 |
| 72 | 261.95 | 334.15 | 394.60 | 448.33 | 591.06 | 293.85 | 377.81 | 439.93 | 500.38 | 661.58 |
| 73 | 292.17 | 372.77 | 438.26 | 497.03 | 658.22 | 322.39 | 413.07 | 486.95 | 547.40 | 728.75 |
| 74 | 325.75 | 414.75 | 485.27 | 554.12 | 730.43 | 357.66 | 456.73 | 533.97 | 607.85 | 800.95 |
| 75 | 359.34 | 461.76 | 542.36 | 612.89 | 809.35 | 391.24 | 502.06 | 587.70 | 666.62 | 881.55 |
| 76 | 399.64 | 510.46 | 601.13 | 685.09 | 903.38 | 429.86 | 550.76 | 648.15 | 738.82 | 973.90 |
| 77 | 441.61 | 565.87 | 669.98 | 765.69 | 1005.80 | 471.84 | 604.49 | 713.63 | 816.06 | 1071.29 |
| 78 | 485.27 | 624.64 | 743.86 | 844.61 | 1113.27 | 515.50 | 661.58 | 785.84 | 893.30 | 1177.08 |
| 79 | 530.61 | 683.41 | 816.06 | 930.24 | 1224.09 | 557.47 | 720.35 | 856.36 | 977.26 | 1286.22 |
| 80 | 574.27 | 742.18 | 884.91 | 1012.52 | 1326.52 | 599.45 | 777.44 | 925.21 | 1056.18 | 1390.33 |
| 81 | 616.24 | 799.27 | 947.03 | 1084.72 | 1423.91 | 641.43 | 834.53 | 987.33 | 1131.74 | 1486.04 |
| 82 | 654.86 | 847.97 | 1007.48 | 1153.57 | 1514.58 | 685.09 | 883.23 | 1051.14 | 1200.59 | 1578.39 |
| 83 | 698.52 | 900.02 | 1071.29 | 1220.73 | 1605.26 | 727.07 | 938.64 | 1114.95 | 1267.75 | 1669.07 |
| 84 | 742.18 | 957.11 | 1136.78 | 1296.30 | 1704.33 | 770.73 | 995.73 | 1180.44 | 1346.67 | 1768.13 |
| 85 | 790.87 | 1017.56 | 1208.98 | 1375.22 | 1810.11 | 819.42 | 1056.18 | 1252.64 | 1427.27 | 1878.96 |
| 86 | 842.93 | 1081.37 | 1284.54 | 1460.85 | 1924.29 | 871.47 | 1119.99 | 1328.20 | 1512.91 | 1993.14 |
| 87 | 896.66 | 1148.53 | 1363.46 | 1551.53 | 2043.51 | 925.21 | 1187.15 | 1407.12 | 1603.58 | 2112.36 |
| 88 | 953.75 | 1222.41 | 1450.78 | 1647.24 | 2174.49 | 982.30 | 1261.03 | 1494.43 | 1699.29 | 2243.33 |
| 89 | 1014.20 | 1303.01 | 1543.13 | 1753.02 | 2313.85 | 1042.75 | 1341.63 | 1586.79 | 1805.08 | 2382.70 |
| 90 | 1084.72 | 1388.65 | 1643.88 | 1868.88 | 2468.34 | 1113.27 | 1427.27 | 1687.54 | 1920.94 | 2537.18 |
| 91 | 1158.61 | 1482.68 | 1754.70 | 1993.14 | 2629.53 | 1187.15 | 1521.30 | 1798.36 | 2045.19 | 2698.38 |
| 92 | 1235.85 | 1583.43 | 1872.24 | 2124.11 | 2805.84 | 1264.39 | 1622.05 | 1915.90 | 2176.17 | 2874.69 |
| 93 | 1319.80 | 1687.54 | 1996.50 | 2265.16 | 2993.91 | 1348.35 | 1726.16 | 2040.16 | 2317.21 | 3062.75 |
| 94 | 1412.16 | 1805.08 | 2132.51 | 2417.96 | 3195.40 | 1440.70 | 1843.70 | 2176.17 | 2470.01 | 3264.25 |
| 95 | 1509.55 | 1929.33 | 2281.95 | 2585.88 | 3418.73 | 1538.09 | 1967.95 | 2325.61 | 2637.93 | 3487.57 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 30 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 31 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 32 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 33 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 34 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 35 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 36 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 37 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 38 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 39 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 40 | 50.37 | 62.13 | 75.56 | 82.28 | 110.82 | 67.17 | 85.64 | 99.07 | 109.14 | 147.76 |
| 41 | 50.37 | 62.13 | 75.56 | 82.28 | 110.82 | 67.17 | 85.64 | 99.07 | 109.14 | 147.76 |
| 42 | 50.37 | 62.13 | 75.56 | 82.28 | 110.82 | 67.17 | 85.64 | 99.07 | 109.14 | 147.76 |
| 43 | 50.37 | 62.13 | 75.56 | 82.28 | 110.82 | 67.17 | 85.64 | 99.07 | 109.14 | 147.76 |
| 44 | 50.37 | 62.13 | 75.56 | 82.28 | 110.82 | 67.17 | 85.64 | 99.07 | 109.14 | 147.76 |
| 45 | 52.05 | 67.17 | 78.92 | 88.99 | 115.86 | 70.52 | 90.67 | 104.11 | 115.86 | 156.16 |
| 46 | 52.05 | 67.17 | 78.92 | 88.99 | 115.86 | 70.52 | 90.67 | 104.11 | 115.86 | 156.16 |
| 47 | 52.05 | 67.17 | 78.92 | 88.99 | 115.86 | 70.52 | 90.67 | 104.11 | 115.86 | 156.16 |
| 48 | 52.05 | 67.17 | 78.92 | 88.99 | 115.86 | 70.52 | 90.67 | 104.11 | 115.86 | 156.16 |
| 49 | 52.05 | 67.17 | 78.92 | 88.99 | 115.86 | 70.52 | 90.67 | 104.11 | 115.86 | 156.16 |
| 50 | 58.77 | 77.24 | 87.32 | 95.71 | 129.29 | 77.24 | 102.43 | 114.18 | 129.29 | 171.27 |
| 51 | 58.77 | 78.92 | 90.67 | 99.07 | 136.01 | 78.92 | 104.11 | 120.90 | 132.65 | 179.67 |
| 52 | 62.13 | 80.60 | 94.03 | 105.79 | 141.05 | 80.60 | 107.46 | 124.26 | 139.37 | 186.38 |
| 53 | 63.81 | 83.96 | 95.71 | 109.14 | 144.41 | 83.96 | 109.14 | 127.61 | 144.41 | 191.42 |
| 54 | 67.17 | 87.32 | 97.39 | 112.50 | 149.44 | 88.99 | 112.50 | 129.29 | 147.76 | 198.14 |
| 55 | 68.84 | 88.99 | 100.75 | 117.54 | 152.80 | 92.35 | 115.86 | 134.33 | 151.12 | 203.18 |
| 56 | 72.20 | 92.35 | 109.14 | 124.26 | 159.52 | 95.71 | 119.22 | 142.73 | 161.20 | 209.89 |
| 57 | 77.24 | 99.07 | 115.86 | 130.97 | 174.63 | 99.07 | 129.29 | 149.44 | 169.59 | 223.33 |
| 58 | 83.96 | 107.46 | 124.26 | 141.05 | 184.71 | 105.79 | 137.69 | 156.16 | 177.99 | 236.76 |
| 59 | 88.99 | 112.50 | 132.65 | 151.12 | 199.82 | 110.82 | 142.73 | 167.91 | 188.06 | 250.19 |
| 60 | 94.03 | 120.90 | 141.05 | 157.84 | 211.57 | 115.86 | 151.12 | 176.31 | 196.46 | 263.62 |
| 61 | 104.11 | 132.65 | 152.80 | 174.63 | 228.36 | 124.26 | 161.20 | 186.38 | 213.25 | 278.74 |
| 62 | 107.46 | 139.37 | 162.88 | 184.71 | 241.80 | 130.97 | 167.91 | 198.14 | 225.00 | 295.53 |
| 63 | 115.86 | 151.12 | 176.31 | 198.14 | 263.62 | 141.05 | 181.35 | 209.89 | 238.44 | 315.68 |
| 64 | 124.26 | 161.20 | 189.74 | 211.57 | 283.77 | 149.44 | 193.10 | 226.68 | 253.55 | 337.51 |
| 65 | 136.01 | 172.95 | 204.86 | 230.04 | 305.60 | 159.52 | 204.86 | 241.80 | 270.34 | 359.34 |
| 66 | 144.41 | 189.74 | 221.65 | 248.51 | 330.79 | 169.59 | 219.97 | 258.59 | 290.49 | 386.20 |
| 67 | 156.16 | 199.82 | 231.72 | 266.98 | 350.94 | 181.35 | 233.40 | 272.02 | 312.32 | 411.39 |
| 68 | 166.23 | 216.61 | 253.55 | 285.45 | 381.16 | 191.42 | 251.87 | 293.85 | 332.47 | 439.93 |
| 69 | 181.35 | 236.76 | 273.70 | 312.32 | 414.75 | 208.21 | 272.02 | 315.68 | 357.66 | 476.88 |
| 70 | 199.82 | 256.91 | 302.25 | 340.87 | 453.37 | 228.36 | 297.21 | 345.90 | 389.56 | 518.85 |
| 71 | 219.97 | 285.45 | 335.83 | 381.16 | 502.06 | 246.83 | 324.07 | 377.81 | 431.54 | 565.87 |
| 72 | 243.48 | 319.04 | 376.13 | 423.14 | 559.15 | 273.70 | 359.34 | 418.11 | 471.84 | 626.32 |
| 73 | 273.70 | 354.30 | 414.75 | 470.16 | 621.28 | 305.60 | 392.92 | 460.08 | 523.89 | 688.45 |
| 74 | 302.25 | 394.60 | 461.76 | 522.21 | 691.81 | 330.79 | 436.58 | 507.10 | 574.27 | 758.97 |
| 75 | 334.15 | 436.58 | 510.46 | 584.34 | 769.05 | 366.05 | 476.88 | 559.15 | 636.39 | 836.21 |
| 76 | 371.09 | 486.95 | 569.23 | 649.83 | 854.68 | 401.31 | 527.25 | 614.57 | 700.20 | 925.21 |
| 77 | 413.07 | 539.00 | 634.71 | 723.71 | 950.39 | 439.93 | 575.95 | 678.37 | 774.08 | 1017.56 |
| 78 | 453.37 | 594.42 | 703.56 | 804.31 | 1054.50 | 481.91 | 633.04 | 747.22 | 851.32 | 1118.31 |
| 79 | 497.03 | 654.86 | 772.40 | 881.55 | 1158.61 | 523.89 | 690.13 | 812.70 | 928.56 | 1222.41 |
| 80 | 537.32 | 708.60 | 837.89 | 955.43 | 1256.00 | 564.19 | 743.86 | 876.51 | 1002.45 | 1316.45 |
| 81 | 574.27 | 758.97 | 898.34 | 1027.63 | 1346.67 | 601.13 | 794.23 | 940.32 | 1071.29 | 1408.80 |
| 82 | 612.89 | 809.35 | 955.43 | 1091.44 | 1435.66 | 638.07 | 844.61 | 997.41 | 1138.46 | 1497.79 |
| 83 | 651.51 | 859.72 | 1015.88 | 1158.61 | 1519.62 | 678.37 | 894.98 | 1059.54 | 1203.94 | 1585.11 |
| 84 | 690.13 | 908.41 | 1074.65 | 1225.77 | 1611.97 | 720.35 | 947.03 | 1118.31 | 1274.47 | 1677.46 |
| 85 | 735.46 | 965.51 | 1140.14 | 1303.01 | 1712.72 | 765.69 | 1005.80 | 1185.47 | 1353.39 | 1778.21 |
| 86 | 782.48 | 1027.63 | 1210.66 | 1381.93 | 1820.19 | 812.70 | 1067.93 | 1256.00 | 1432.31 | 1885.67 |
| 87 | 832.85 | 1091.44 | 1286.22 | 1467.57 | 1931.01 | 863.08 | 1131.74 | 1331.56 | 1517.94 | 1996.50 |
| 88 | 886.59 | 1161.96 | 1368.50 | 1558.24 | 2055.27 | 916.81 | 1202.26 | 1413.84 | 1608.62 | 2120.75 |
| 89 | 943.68 | 1235.85 | 1457.49 | 1657.31 | 2184.56 | 973.90 | 1276.15 | 1502.83 | 1707.69 | 2250.05 |
| 90 | 1005.80 | 1318.12 | 1553.20 | 1766.46 | 2327.29 | 1036.03 | 1358.42 | 1598.54 | 1816.83 | 2392.77 |
| 91 | 1074.65 | 1405.44 | 1653.95 | 1880.64 | 2483.45 | 1104.87 | 1445.74 | 1699.29 | 1931.01 | 2548.93 |
| 92 | 1146.85 | 1497.79 | 1763.10 | 2004.89 | 2648.00 | 1177.08 | 1538.09 | 1808.43 | 2055.27 | 2713.49 |
| 93 | 1225.77 | 1600.22 | 1878.96 | 2135.87 | 2820.96 | 1256.00 | 1640.52 | 1924.29 | 2186.24 | 2886.44 |
| 94 | 1309.73 | 1709.36 | 2006.57 | 2278.59 | 3014.06 | 1339.95 | 1749.66 | 2051.91 | 2328.97 | 3079.54 |
| 95 | 1402.08 | 1828.58 | 2147.62 | 2434.75 | 3222.27 | 1432.31 | 1868.88 | 2192.96 | 2485.13 | 3287.76 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 30 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 31 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 32 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 33 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 34 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 35 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 36 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 37 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 38 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 39 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 40 | 63.81 | 82.28 | 92.35 | 105.79 | 139.37 | 88.99 | 110.82 | 125.94 | 142.73 | 191.42 |
| 41 | 63.81 | 82.28 | 92.35 | 105.79 | 139.37 | 88.99 | 110.82 | 125.94 | 142.73 | 191.42 |
| 42 | 63.81 | 82.28 | 92.35 | 105.79 | 139.37 | 88.99 | 110.82 | 125.94 | 142.73 | 191.42 |
| 43 | 63.81 | 82.28 | 92.35 | 105.79 | 139.37 | 88.99 | 110.82 | 125.94 | 142.73 | 191.42 |
| 44 | 63.81 | 82.28 | 92.35 | 105.79 | 139.37 | 88.99 | 110.82 | 125.94 | 142.73 | 191.42 |
| 45 | 70.52 | 87.32 | 97.39 | 110.82 | 147.76 | 97.39 | 115.86 | 134.33 | 149.44 | 201.50 |
| 46 | 70.52 | 87.32 | 97.39 | 110.82 | 147.76 | 97.39 | 115.86 | 134.33 | 149.44 | 201.50 |
| 47 | 70.52 | 87.32 | 97.39 | 110.82 | 147.76 | 97.39 | 115.86 | 134.33 | 149.44 | 201.50 |
| 48 | 70.52 | 87.32 | 97.39 | 110.82 | 147.76 | 97.39 | 115.86 | 134.33 | 149.44 | 201.50 |
| 49 | 70.52 | 87.32 | 97.39 | 110.82 | 147.76 | 97.39 | 115.86 | 134.33 | 149.44 | 201.50 |
| 50 | 78.92 | 94.03 | 109.14 | 120.90 | 164.56 | 105.79 | 129.29 | 149.44 | 166.23 | 223.33 |
| 51 | 80.60 | 100.75 | 112.50 | 125.94 | 169.59 | 109.14 | 136.01 | 152.80 | 171.27 | 231.72 |
| 52 | 83.96 | 104.11 | 117.54 | 132.65 | 174.63 | 110.82 | 139.37 | 159.52 | 177.99 | 238.44 |
| 53 | 85.64 | 105.79 | 120.90 | 137.69 | 181.35 | 114.18 | 142.73 | 164.56 | 183.03 | 245.15 |
| 54 | 90.67 | 109.14 | 124.26 | 141.05 | 189.74 | 119.22 | 146.09 | 169.59 | 188.06 | 255.23 |
| 55 | 92.35 | 112.50 | 130.97 | 144.41 | 194.78 | 122.58 | 151.12 | 174.63 | 194.78 | 261.95 |
| 56 | 99.07 | 117.54 | 137.69 | 152.80 | 204.86 | 130.97 | 157.84 | 183.03 | 203.18 | 273.70 |
| 57 | 104.11 | 127.61 | 146.09 | 162.88 | 218.29 | 136.01 | 167.91 | 191.42 | 214.93 | 288.81 |
| 58 | 109.14 | 136.01 | 156.16 | 172.95 | 233.40 | 141.05 | 176.31 | 204.86 | 226.68 | 303.92 |
| 59 | 115.86 | 146.09 | 166.23 | 188.06 | 251.87 | 149.44 | 186.38 | 214.93 | 240.12 | 322.39 |
| 60 | 124.26 | 156.16 | 177.99 | 201.50 | 270.34 | 157.84 | 198.14 | 226.68 | 255.23 | 342.54 |
| 61 | 134.33 | 166.23 | 194.78 | 216.61 | 288.81 | 167.91 | 208.21 | 241.80 | 270.34 | 361.02 |
| 62 | 146.09 | 181.35 | 206.53 | 231.72 | 312.32 | 177.99 | 225.00 | 256.91 | 287.13 | 386.20 |
| 63 | 159.52 | 194.78 | 223.33 | 251.87 | 335.83 | 193.10 | 238.44 | 275.38 | 308.96 | 411.39 |
| 64 | 169.59 | 211.57 | 241.80 | 272.02 | 364.37 | 204.86 | 255.23 | 293.85 | 329.11 | 441.61 |
| 65 | 181.35 | 226.68 | 260.27 | 290.49 | 391.24 | 218.29 | 273.70 | 314.00 | 350.94 | 470.16 |
| 66 | 194.78 | 245.15 | 280.42 | 315.68 | 421.46 | 233.40 | 292.17 | 335.83 | 376.13 | 503.74 |
| 67 | 211.57 | 263.62 | 302.25 | 339.19 | 453.37 | 250.19 | 312.32 | 359.34 | 402.99 | 540.68 |
| 68 | 226.68 | 282.10 | 325.75 | 362.69 | 485.27 | 268.66 | 334.15 | 384.52 | 429.86 | 575.95 |
| 69 | 245.15 | 305.60 | 352.62 | 396.28 | 528.93 | 287.13 | 359.34 | 414.75 | 466.80 | 621.28 |
| 70 | 266.98 | 335.83 | 387.88 | 433.22 | 582.66 | 312.32 | 391.24 | 453.37 | 505.42 | 678.37 |
| 71 | 298.89 | 372.77 | 429.86 | 481.91 | 648.15 | 344.22 | 429.86 | 497.03 | 557.47 | 745.54 |
| 72 | 332.47 | 414.75 | 478.55 | 537.32 | 716.99 | 379.49 | 471.84 | 545.72 | 612.89 | 819.42 |
| 73 | 371.09 | 460.08 | 532.29 | 599.45 | 799.27 | 416.43 | 520.53 | 601.13 | 676.69 | 903.38 |
| 74 | 409.71 | 513.82 | 592.74 | 664.94 | 888.27 | 458.41 | 574.27 | 663.26 | 743.86 | 995.73 |
| 75 | 453.37 | 567.55 | 659.90 | 743.86 | 990.69 | 502.06 | 629.68 | 732.11 | 822.78 | 1098.16 |
| 76 | 505.42 | 633.04 | 737.14 | 829.50 | 1104.87 | 552.44 | 693.48 | 809.35 | 908.41 | 1212.34 |
| 77 | 559.15 | 706.92 | 822.78 | 928.56 | 1232.49 | 607.85 | 767.37 | 891.62 | 1005.80 | 1338.27 |
| 78 | 621.28 | 780.80 | 911.77 | 1029.31 | 1371.86 | 666.62 | 839.57 | 980.62 | 1106.55 | 1474.28 |
| 79 | 678.37 | 859.72 | 1004.13 | 1133.42 | 1507.87 | 725.39 | 916.81 | 1072.97 | 1210.66 | 1608.62 |
| 80 | 735.46 | 930.24 | 1091.44 | 1232.49 | 1638.84 | 782.48 | 987.33 | 1156.93 | 1309.73 | 1737.91 |
| 81 | 790.87 | 1002.45 | 1170.36 | 1324.84 | 1756.38 | 834.53 | 1059.54 | 1239.21 | 1400.40 | 1858.81 |
| 82 | 842.93 | 1064.57 | 1249.28 | 1408.80 | 1872.24 | 888.27 | 1123.34 | 1316.45 | 1486.04 | 1976.35 |
| 83 | 896.66 | 1130.06 | 1323.16 | 1494.43 | 1984.74 | 943.68 | 1190.51 | 1395.37 | 1575.03 | 2092.21 |
| 84 | 953.75 | 1200.59 | 1403.76 | 1585.11 | 2107.32 | 1002.45 | 1264.39 | 1477.64 | 1665.71 | 2216.46 |
| 85 | 1014.20 | 1277.83 | 1494.43 | 1684.18 | 2241.65 | 1062.90 | 1343.31 | 1568.32 | 1766.46 | 2352.48 |
| 86 | 1079.69 | 1358.42 | 1588.47 | 1789.96 | 2382.70 | 1128.38 | 1423.91 | 1662.35 | 1872.24 | 2493.52 |
| 87 | 1150.21 | 1445.74 | 1689.21 | 1900.79 | 2533.82 | 1198.91 | 1511.23 | 1763.10 | 1983.06 | 2644.65 |
| 88 | 1224.09 | 1538.09 | 1796.68 | 2021.68 | 2695.02 | 1272.79 | 1603.58 | 1870.56 | 2103.96 | 2805.84 |
| 89 | 1306.37 | 1640.52 | 1914.22 | 2152.66 | 2871.33 | 1355.07 | 1706.01 | 1988.10 | 2234.94 | 2982.15 |
| 90 | 1393.69 | 1751.34 | 2040.16 | 2293.71 | 3061.07 | 1442.38 | 1816.83 | 2114.04 | 2375.98 | 3171.90 |
| 91 | 1491.08 | 1868.88 | 2179.52 | 2448.19 | 3267.61 | 1539.77 | 1934.37 | 2253.41 | 2530.46 | 3378.43 |
| 92 | 1590.15 | 1994.82 | 2323.93 | 2611.06 | 3485.89 | 1638.84 | 2060.30 | 2397.81 | 2693.34 | 3596.72 |
| 93 | 1699.29 | 2129.15 | 2480.09 | 2784.01 | 3720.97 | 1747.98 | 2194.64 | 2553.97 | 2866.29 | 3831.80 |
| 94 | 1816.83 | 2275.23 | 2648.00 | 2972.08 | 3974.52 | 1865.52 | 2340.72 | 2721.89 | 3054.36 | 4085.35 |
| 95 | 1944.44 | 2436.43 | 2834.39 | 3178.61 | 4253.26 | 1993.14 | 2501.92 | 2908.27 | 3260.89 | 4364.08 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 30 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 31 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 32 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 33 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 34 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 35 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 36 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 37 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 38 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 39 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 40 | 58.77 | 72.20 | 82.28 | 92.35 | 122.58 | 80.60 | 99.07 | 110.82 | 125.94 | 169.59 |
| 41 | 58.77 | 72.20 | 82.28 | 92.35 | 122.58 | 80.60 | 99.07 | 110.82 | 125.94 | 169.59 |
| 42 | 58.77 | 72.20 | 82.28 | 92.35 | 122.58 | 80.60 | 99.07 | 110.82 | 125.94 | 169.59 |
| 43 | 58.77 | 72.20 | 82.28 | 92.35 | 122.58 | 80.60 | 99.07 | 110.82 | 125.94 | 169.59 |
| 44 | 58.77 | 72.20 | 82.28 | 92.35 | 122.58 | 80.60 | 99.07 | 110.82 | 125.94 | 169.59 |
| 45 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 132.65 | 177.99 |
| 46 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 132.65 | 177.99 |
| 47 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 132.65 | 177.99 |
| 48 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 132.65 | 177.99 |
| 49 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 132.65 | 177.99 |
| 50 | 67.17 | 85.64 | 97.39 | 109.14 | 146.09 | 92.35 | 115.86 | 132.65 | 147.76 | 198.14 |
| 51 | 70.52 | 88.99 | 102.43 | 112.50 | 151.12 | 97.39 | 119.22 | 137.69 | 152.80 | 204.86 |
| 52 | 73.88 | 92.35 | 104.11 | 115.86 | 154.48 | 100.75 | 124.26 | 141.05 | 157.84 | 211.57 |
| 53 | 75.56 | 94.03 | 109.14 | 120.90 | 161.20 | 104.11 | 127.61 | 147.76 | 164.56 | 218.29 |
| 54 | 80.60 | 97.39 | 112.50 | 125.94 | 166.23 | 105.79 | 130.97 | 151.12 | 167.91 | 225.00 |
| 55 | 82.28 | 100.75 | 114.18 | 130.97 | 171.27 | 109.14 | 136.01 | 154.48 | 174.63 | 233.40 |
| 56 | 87.32 | 107.46 | 120.90 | 137.69 | 183.03 | 114.18 | 142.73 | 162.88 | 181.35 | 243.48 |
| 57 | 92.35 | 112.50 | 132.65 | 146.09 | 194.78 | 119.22 | 147.76 | 172.95 | 191.42 | 255.23 |
| 58 | 99.07 | 119.22 | 139.37 | 154.48 | 206.53 | 125.94 | 156.16 | 181.35 | 201.50 | 268.66 |
| 59 | 105.79 | 129.29 | 149.44 | 167.91 | 223.33 | 132.65 | 166.23 | 191.42 | 214.93 | 287.13 |
| 60 | 112.50 | 139.37 | 161.20 | 177.99 | 238.44 | 142.73 | 176.31 | 203.18 | 226.68 | 303.92 |
| 61 | 119.22 | 149.44 | 171.27 | 193.10 | 258.59 | 151.12 | 188.06 | 214.93 | 241.80 | 322.39 |
| 62 | 129.29 | 161.20 | 184.71 | 206.53 | 277.06 | 159.52 | 199.82 | 230.04 | 256.91 | 344.22 |
| 63 | 141.05 | 172.95 | 199.82 | 223.33 | 300.57 | 169.59 | 211.57 | 243.48 | 273.70 | 367.73 |
| 64 | 151.12 | 188.06 | 214.93 | 241.80 | 322.39 | 181.35 | 228.36 | 260.27 | 292.17 | 392.92 |
| 65 | 162.88 | 203.18 | 231.72 | 260.27 | 349.26 | 194.78 | 243.48 | 278.74 | 314.00 | 421.46 |
| 66 | 176.31 | 218.29 | 251.87 | 280.42 | 376.13 | 209.89 | 260.27 | 298.89 | 335.83 | 450.01 |
| 67 | 186.38 | 233.40 | 268.66 | 300.57 | 402.99 | 221.65 | 277.06 | 320.72 | 359.34 | 480.23 |
| 68 | 199.82 | 250.19 | 288.81 | 325.75 | 431.54 | 236.76 | 297.21 | 342.54 | 384.52 | 513.82 |
| 69 | 214.93 | 268.66 | 314.00 | 352.62 | 471.84 | 255.23 | 317.36 | 369.41 | 413.07 | 554.12 |
| 70 | 238.44 | 298.89 | 345.90 | 389.56 | 518.85 | 277.06 | 349.26 | 402.99 | 453.37 | 604.49 |
| 71 | 263.62 | 330.79 | 382.84 | 429.86 | 574.27 | 303.92 | 382.84 | 441.61 | 495.35 | 663.26 |
| 72 | 293.85 | 367.73 | 424.82 | 478.55 | 638.07 | 335.83 | 421.46 | 485.27 | 547.40 | 728.75 |
| 73 | 329.11 | 408.03 | 473.52 | 532.29 | 710.28 | 369.41 | 461.76 | 535.65 | 602.81 | 804.31 |
| 74 | 366.05 | 456.73 | 527.25 | 594.42 | 792.55 | 409.71 | 512.14 | 591.06 | 663.26 | 888.27 |
| 75 | 404.67 | 508.78 | 587.70 | 658.22 | 879.87 | 446.65 | 564.19 | 651.51 | 728.75 | 977.26 |
| 76 | 450.01 | 564.19 | 656.54 | 737.14 | 982.30 | 491.99 | 619.60 | 720.35 | 809.35 | 1079.69 |
| 77 | 502.06 | 629.68 | 730.43 | 826.14 | 1098.16 | 542.36 | 685.09 | 794.23 | 896.66 | 1192.19 |
| 78 | 550.76 | 696.84 | 812.70 | 916.81 | 1219.06 | 591.06 | 748.90 | 874.83 | 987.33 | 1309.73 |
| 79 | 606.17 | 765.69 | 894.98 | 1009.16 | 1341.63 | 644.79 | 816.06 | 953.75 | 1076.33 | 1430.63 |
| 80 | 654.86 | 829.50 | 970.54 | 1096.48 | 1457.49 | 696.84 | 879.87 | 1029.31 | 1163.64 | 1548.17 |
| 81 | 706.92 | 889.94 | 1044.43 | 1177.08 | 1564.96 | 745.54 | 942.00 | 1104.87 | 1245.92 | 1655.63 |
| 82 | 750.58 | 948.71 | 1109.91 | 1254.32 | 1664.03 | 792.55 | 1000.77 | 1170.36 | 1324.84 | 1758.06 |
| 83 | 797.59 | 1007.48 | 1178.76 | 1331.56 | 1768.13 | 839.57 | 1062.90 | 1242.56 | 1400.40 | 1862.17 |
| 84 | 847.97 | 1069.61 | 1249.28 | 1410.48 | 1875.60 | 889.94 | 1125.02 | 1314.77 | 1484.36 | 1972.99 |
| 85 | 903.38 | 1138.46 | 1329.88 | 1497.79 | 1994.82 | 947.03 | 1193.87 | 1397.04 | 1571.68 | 2095.57 |
| 86 | 962.15 | 1212.34 | 1412.16 | 1591.82 | 2120.75 | 1005.80 | 1267.75 | 1479.32 | 1665.71 | 2221.50 |
| 87 | 1022.60 | 1287.90 | 1502.83 | 1692.57 | 2253.41 | 1066.25 | 1343.31 | 1570.00 | 1766.46 | 2354.15 |
| 88 | 1089.76 | 1370.18 | 1596.86 | 1800.04 | 2397.81 | 1133.42 | 1425.59 | 1664.03 | 1873.92 | 2498.56 |
| 89 | 1161.96 | 1460.85 | 1702.65 | 1914.22 | 2553.97 | 1205.62 | 1516.26 | 1769.81 | 1988.10 | 2654.72 |
| 90 | 1240.88 | 1558.24 | 1815.15 | 2041.83 | 2723.57 | 1284.54 | 1613.65 | 1882.32 | 2115.72 | 2824.31 |
| 91 | 1326.52 | 1664.03 | 1937.73 | 2177.84 | 2906.59 | 1370.18 | 1719.44 | 2004.89 | 2251.73 | 3007.34 |
| 92 | 1417.19 | 1776.53 | 2067.02 | 2322.25 | 3101.37 | 1460.85 | 1831.94 | 2134.19 | 2396.13 | 3202.12 |
| 93 | 1512.91 | 1897.43 | 2206.39 | 2476.73 | 3309.58 | 1556.56 | 1952.84 | 2273.56 | 2550.61 | 3410.33 |
| 94 | 1617.01 | 2026.72 | 2355.83 | 2644.65 | 3534.59 | 1660.67 | 2082.13 | 2423.00 | 2718.53 | 3635.34 |
| 95 | 1732.87 | 2167.77 | 2522.07 | 2827.67 | 3783.10 | 1776.53 | 2223.18 | 2589.23 | 2901.55 | 3883.85 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 30 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 31 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 32 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 33 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 34 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 35 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 36 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 37 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 38 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 39 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 40 | 53.73 | 65.49 | 77.24 | 85.64 | 112.50 | 72.20 | 90.67 | 104.11 | 114.18 | 152.80 |
| 41 | 53.73 | 65.49 | 77.24 | 85.64 | 112.50 | 72.20 | 90.67 | 104.11 | 114.18 | 152.80 |
| 42 | 53.73 | 65.49 | 77.24 | 85.64 | 112.50 | 72.20 | 90.67 | 104.11 | 114.18 | 152.80 |
| 43 | 53.73 | 65.49 | 77.24 | 85.64 | 112.50 | 72.20 | 90.67 | 104.11 | 114.18 | 152.80 |
| 44 | 53.73 | 65.49 | 77.24 | 85.64 | 112.50 | 72.20 | 90.67 | 104.11 | 114.18 | 152.80 |
| 45 | 57.09 | 67.17 | 80.60 | 88.99 | 117.54 | 77.24 | 94.03 | 107.46 | 120.90 | 162.88 |
| 46 | 57.09 | 67.17 | 80.60 | 88.99 | 117.54 | 77.24 | 94.03 | 107.46 | 120.90 | 162.88 |
| 47 | 57.09 | 67.17 | 80.60 | 88.99 | 117.54 | 77.24 | 94.03 | 107.46 | 120.90 | 162.88 |
| 48 | 57.09 | 67.17 | 80.60 | 88.99 | 117.54 | 77.24 | 94.03 | 107.46 | 120.90 | 162.88 |
| 49 | 57.09 | 67.17 | 80.60 | 88.99 | 117.54 | 77.24 | 94.03 | 107.46 | 120.90 | 162.88 |
| 50 | 62.13 | 78.92 | 88.99 | 99.07 | 134.33 | 83.96 | 105.79 | 122.58 | 134.33 | 181.35 |
| 51 | 63.81 | 80.60 | 92.35 | 102.43 | 139.37 | 88.99 | 109.14 | 125.94 | 139.37 | 188.06 |
| 52 | 67.17 | 83.96 | 94.03 | 107.46 | 142.73 | 90.67 | 112.50 | 129.29 | 144.41 | 193.10 |
| 53 | 70.52 | 85.64 | 97.39 | 110.82 | 147.76 | 95.71 | 115.86 | 132.65 | 149.44 | 199.82 |
| 54 | 72.20 | 88.99 | 102.43 | 112.50 | 151.12 | 99.07 | 119.22 | 137.69 | 152.80 | 204.86 |
| 55 | 73.88 | 90.67 | 105.79 | 117.54 | 157.84 | 99.07 | 120.90 | 142.73 | 159.52 | 213.25 |
| 56 | 77.24 | 95.71 | 110.82 | 122.58 | 166.23 | 104.11 | 129.29 | 147.76 | 164.56 | 221.65 |
| 57 | 83.96 | 104.11 | 117.54 | 132.65 | 176.31 | 109.14 | 137.69 | 156.16 | 174.63 | 231.72 |
| 58 | 88.99 | 109.14 | 127.61 | 141.05 | 191.42 | 114.18 | 142.73 | 164.56 | 183.03 | 246.83 |
| 59 | 94.03 | 117.54 | 136.01 | 151.12 | 203.18 | 119.22 | 151.12 | 174.63 | 193.10 | 260.27 |
| 60 | 102.43 | 125.94 | 146.09 | 162.88 | 218.29 | 127.61 | 159.52 | 184.71 | 204.86 | 277.06 |
| 61 | 109.14 | 137.69 | 157.84 | 174.63 | 233.40 | 136.01 | 169.59 | 196.46 | 219.97 | 295.53 |
| 62 | 117.54 | 147.76 | 167.91 | 191.42 | 253.55 | 146.09 | 181.35 | 208.21 | 235.08 | 312.32 |
| 63 | 127.61 | 157.84 | 181.35 | 203.18 | 272.02 | 157.84 | 194.78 | 225.00 | 248.51 | 334.15 |
| 64 | 136.01 | 171.27 | 196.46 | 219.97 | 293.85 | 164.56 | 206.53 | 238.44 | 268.66 | 357.66 |
| 65 | 146.09 | 183.03 | 211.57 | 235.08 | 315.68 | 174.63 | 219.97 | 255.23 | 283.77 | 379.49 |
| 66 | 159.52 | 196.46 | 228.36 | 256.91 | 340.87 | 188.06 | 236.76 | 273.70 | 305.60 | 408.03 |
| 67 | 169.59 | 213.25 | 245.15 | 273.70 | 364.37 | 201.50 | 253.55 | 292.17 | 325.75 | 434.90 |
| 68 | 183.03 | 228.36 | 263.62 | 295.53 | 396.28 | 214.93 | 270.34 | 310.64 | 349.26 | 468.48 |
| 69 | 198.14 | 245.15 | 287.13 | 320.72 | 428.18 | 233.40 | 288.81 | 337.51 | 377.81 | 503.74 |
| 70 | 216.61 | 268.66 | 314.00 | 352.62 | 470.16 | 251.87 | 315.68 | 366.05 | 411.39 | 549.08 |
| 71 | 241.80 | 300.57 | 347.58 | 392.92 | 523.89 | 277.06 | 347.58 | 402.99 | 453.37 | 602.81 |
| 72 | 268.66 | 334.15 | 386.20 | 434.90 | 579.30 | 305.60 | 382.84 | 441.61 | 497.03 | 663.26 |
| 73 | 297.21 | 372.77 | 433.22 | 483.59 | 646.47 | 337.51 | 419.79 | 488.63 | 547.40 | 732.11 |
| 74 | 332.47 | 414.75 | 481.91 | 540.68 | 720.35 | 371.09 | 465.12 | 539.00 | 604.49 | 807.67 |
| 75 | 369.41 | 461.76 | 533.97 | 599.45 | 800.95 | 408.03 | 512.14 | 592.74 | 666.62 | 888.27 |
| 76 | 409.71 | 513.82 | 597.77 | 669.98 | 893.30 | 448.33 | 564.19 | 654.86 | 735.46 | 980.62 |
| 77 | 455.05 | 572.59 | 664.94 | 750.58 | 999.09 | 491.99 | 619.60 | 723.71 | 812.70 | 1084.72 |
| 78 | 502.06 | 633.04 | 738.82 | 834.53 | 1109.91 | 539.00 | 681.73 | 795.91 | 896.66 | 1193.87 |
| 79 | 550.76 | 695.16 | 812.70 | 918.49 | 1219.06 | 587.70 | 742.18 | 868.12 | 978.94 | 1301.33 |
| 80 | 597.77 | 755.61 | 884.91 | 999.09 | 1324.84 | 633.04 | 802.63 | 938.64 | 1059.54 | 1407.12 |
| 81 | 641.43 | 811.02 | 950.39 | 1072.97 | 1423.91 | 676.69 | 858.04 | 1002.45 | 1135.10 | 1507.87 |
| 82 | 681.73 | 863.08 | 1010.84 | 1140.14 | 1517.94 | 718.67 | 910.09 | 1067.93 | 1203.94 | 1601.90 |
| 83 | 725.39 | 918.49 | 1071.29 | 1208.98 | 1608.62 | 762.33 | 965.51 | 1130.06 | 1274.47 | 1695.93 |
| 84 | 770.73 | 973.90 | 1138.46 | 1281.18 | 1706.01 | 811.02 | 1024.28 | 1197.23 | 1348.35 | 1795.00 |
| 85 | 819.42 | 1036.03 | 1208.98 | 1361.78 | 1815.15 | 861.40 | 1088.08 | 1271.11 | 1428.95 | 1905.82 |
| 86 | 873.15 | 1103.19 | 1287.90 | 1449.10 | 1929.33 | 915.13 | 1155.25 | 1350.03 | 1516.26 | 2020.01 |
| 87 | 930.24 | 1170.36 | 1366.82 | 1539.77 | 2051.91 | 972.22 | 1222.41 | 1428.95 | 1606.94 | 2142.58 |
| 88 | 989.01 | 1247.60 | 1455.81 | 1635.48 | 2181.20 | 1030.99 | 1299.65 | 1517.94 | 1702.65 | 2271.88 |
| 89 | 1056.18 | 1329.88 | 1549.85 | 1741.27 | 2323.93 | 1098.16 | 1381.93 | 1611.97 | 1808.43 | 2414.60 |
| 90 | 1128.38 | 1418.87 | 1652.27 | 1857.13 | 2478.41 | 1170.36 | 1470.93 | 1714.40 | 1924.29 | 2569.08 |
| 91 | 1205.62 | 1514.58 | 1763.10 | 1981.39 | 2646.32 | 1247.60 | 1566.64 | 1825.23 | 2048.55 | 2737.00 |
| 92 | 1286.22 | 1617.01 | 1882.32 | 2112.36 | 2822.63 | 1328.20 | 1669.07 | 1944.44 | 2179.52 | 2913.31 |
| 93 | 1375.22 | 1724.48 | 2008.25 | 2253.41 | 3012.38 | 1417.19 | 1776.53 | 2070.38 | 2320.57 | 3103.05 |
| 94 | 1469.25 | 1843.70 | 2144.26 | 2406.21 | 3217.23 | 1511.23 | 1895.75 | 2206.39 | 2473.37 | 3307.91 |
| 95 | 1575.03 | 1974.67 | 2295.38 | 2574.12 | 3442.24 | 1617.01 | 2026.72 | 2357.51 | 2641.29 | 3532.91 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 30 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 31 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 32 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 33 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 34 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 35 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 36 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 37 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 38 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 39 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 40 | 50.37 | 60.45 | 68.84 | 80.60 | 105.79 | 68.84 | 85.64 | 97.39 | 109.14 | 146.09 |
| 41 | 50.37 | 60.45 | 68.84 | 80.60 | 105.79 | 68.84 | 85.64 | 97.39 | 109.14 | 146.09 |
| 42 | 50.37 | 60.45 | 68.84 | 80.60 | 105.79 | 68.84 | 85.64 | 97.39 | 109.14 | 146.09 |
| 43 | 50.37 | 60.45 | 68.84 | 80.60 | 105.79 | 68.84 | 85.64 | 97.39 | 109.14 | 146.09 |
| 44 | 50.37 | 60.45 | 68.84 | 80.60 | 105.79 | 68.84 | 85.64 | 97.39 | 109.14 | 146.09 |
| 45 | 53.73 | 65.49 | 77.24 | 83.96 | 112.50 | 73.88 | 90.67 | 104.11 | 114.18 | 156.16 |
| 46 | 53.73 | 65.49 | 77.24 | 83.96 | 112.50 | 73.88 | 90.67 | 104.11 | 114.18 | 156.16 |
| 47 | 53.73 | 65.49 | 77.24 | 83.96 | 112.50 | 73.88 | 90.67 | 104.11 | 114.18 | 156.16 |
| 48 | 53.73 | 65.49 | 77.24 | 83.96 | 112.50 | 73.88 | 90.67 | 104.11 | 114.18 | 156.16 |
| 49 | 53.73 | 65.49 | 77.24 | 83.96 | 112.50 | 73.88 | 90.67 | 104.11 | 114.18 | 156.16 |
| 50 | 60.45 | 75.56 | 83.96 | 92.35 | 125.94 | 80.60 | 100.75 | 114.18 | 127.61 | 172.95 |
| 51 | 60.45 | 77.24 | 87.32 | 97.39 | 129.29 | 82.28 | 104.11 | 120.90 | 132.65 | 176.31 |
| 52 | 62.13 | 80.60 | 90.67 | 99.07 | 136.01 | 87.32 | 107.46 | 124.26 | 136.01 | 184.71 |
| 53 | 65.49 | 82.28 | 94.03 | 104.11 | 141.05 | 88.99 | 110.82 | 127.61 | 141.05 | 191.42 |
| 54 | 67.17 | 85.64 | 95.71 | 109.14 | 144.41 | 92.35 | 114.18 | 130.97 | 146.09 | 196.46 |
| 55 | 70.52 | 87.32 | 99.07 | 110.82 | 149.44 | 95.71 | 117.54 | 134.33 | 151.12 | 201.50 |
| 56 | 73.88 | 92.35 | 105.79 | 115.86 | 156.16 | 99.07 | 124.26 | 141.05 | 157.84 | 209.89 |
| 57 | 80.60 | 97.39 | 112.50 | 125.94 | 167.91 | 104.11 | 129.29 | 147.76 | 166.23 | 221.65 |
| 58 | 83.96 | 105.79 | 119.22 | 134.33 | 179.67 | 109.14 | 137.69 | 156.16 | 176.31 | 235.08 |
| 59 | 88.99 | 110.82 | 130.97 | 144.41 | 193.10 | 114.18 | 144.41 | 167.91 | 186.38 | 248.51 |
| 60 | 94.03 | 117.54 | 137.69 | 154.48 | 204.86 | 119.22 | 151.12 | 176.31 | 196.46 | 261.95 |
| 61 | 104.11 | 129.29 | 147.76 | 166.23 | 221.65 | 129.29 | 162.88 | 186.38 | 209.89 | 280.42 |
| 62 | 110.82 | 141.05 | 159.52 | 179.67 | 238.44 | 139.37 | 176.31 | 199.82 | 221.65 | 297.21 |
| 63 | 119.22 | 151.12 | 172.95 | 193.10 | 258.59 | 146.09 | 186.38 | 211.57 | 236.76 | 317.36 |
| 64 | 129.29 | 162.88 | 188.06 | 208.21 | 280.42 | 157.84 | 198.14 | 228.36 | 255.23 | 342.54 |
| 65 | 137.69 | 174.63 | 201.50 | 223.33 | 302.25 | 167.91 | 209.89 | 243.48 | 272.02 | 364.37 |
| 66 | 151.12 | 189.74 | 218.29 | 243.48 | 325.75 | 179.67 | 226.68 | 260.27 | 292.17 | 392.92 |
| 67 | 161.20 | 203.18 | 231.72 | 260.27 | 349.26 | 191.42 | 241.80 | 277.06 | 310.64 | 416.43 |
| 68 | 174.63 | 216.61 | 248.51 | 278.74 | 376.13 | 206.53 | 258.59 | 297.21 | 332.47 | 444.97 |
| 69 | 186.38 | 236.76 | 272.02 | 303.92 | 406.35 | 219.97 | 278.74 | 319.04 | 359.34 | 480.23 |
| 70 | 203.18 | 260.27 | 297.21 | 334.15 | 450.01 | 238.44 | 305.60 | 349.26 | 391.24 | 525.57 |
| 71 | 228.36 | 288.81 | 330.79 | 372.77 | 497.03 | 261.95 | 334.15 | 382.84 | 433.22 | 577.62 |
| 72 | 253.55 | 320.72 | 369.41 | 413.07 | 552.44 | 288.81 | 367.73 | 423.14 | 473.52 | 634.71 |
| 73 | 282.10 | 359.34 | 411.39 | 461.76 | 616.24 | 319.04 | 406.35 | 466.80 | 522.21 | 700.20 |
| 74 | 314.00 | 397.96 | 456.73 | 513.82 | 686.77 | 350.94 | 448.33 | 512.14 | 575.95 | 772.40 |
| 75 | 347.58 | 443.29 | 510.46 | 574.27 | 764.01 | 386.20 | 491.99 | 567.55 | 638.07 | 849.64 |
| 76 | 387.88 | 493.67 | 569.23 | 639.75 | 853.00 | 424.82 | 544.04 | 626.32 | 701.88 | 938.64 |
| 77 | 429.86 | 550.76 | 634.71 | 716.99 | 955.43 | 466.80 | 597.77 | 691.81 | 779.12 | 1037.71 |
| 78 | 473.52 | 609.53 | 705.24 | 797.59 | 1059.54 | 510.46 | 658.22 | 758.97 | 858.04 | 1141.82 |
| 79 | 518.85 | 669.98 | 775.76 | 874.83 | 1165.32 | 554.12 | 716.99 | 831.17 | 935.28 | 1244.24 |
| 80 | 564.19 | 725.39 | 842.93 | 952.07 | 1264.39 | 599.45 | 772.40 | 896.66 | 1012.52 | 1344.99 |
| 81 | 604.49 | 779.12 | 905.06 | 1020.92 | 1358.42 | 639.75 | 826.14 | 958.79 | 1083.05 | 1439.02 |
| 82 | 643.11 | 829.50 | 963.83 | 1086.40 | 1444.06 | 680.05 | 876.51 | 1019.24 | 1148.53 | 1528.02 |
| 83 | 685.09 | 881.55 | 1022.60 | 1151.89 | 1533.05 | 722.03 | 928.56 | 1079.69 | 1215.70 | 1617.01 |
| 84 | 727.07 | 935.28 | 1084.72 | 1220.73 | 1625.41 | 764.01 | 985.66 | 1141.82 | 1286.22 | 1714.40 |
| 85 | 772.40 | 994.05 | 1151.89 | 1296.30 | 1729.51 | 811.02 | 1046.10 | 1210.66 | 1363.46 | 1818.51 |
| 86 | 821.10 | 1056.18 | 1224.09 | 1378.57 | 1835.30 | 859.72 | 1108.23 | 1282.86 | 1445.74 | 1924.29 |
| 87 | 874.83 | 1125.02 | 1299.65 | 1462.53 | 1952.84 | 913.45 | 1177.08 | 1358.42 | 1529.70 | 2041.83 |
| 88 | 931.92 | 1195.55 | 1383.61 | 1553.20 | 2073.74 | 970.54 | 1247.60 | 1442.38 | 1620.37 | 2162.73 |
| 89 | 994.05 | 1274.47 | 1472.61 | 1652.27 | 2209.75 | 1032.67 | 1326.52 | 1531.38 | 1719.44 | 2298.74 |
| 90 | 1059.54 | 1360.10 | 1570.00 | 1761.42 | 2357.51 | 1098.16 | 1412.16 | 1628.77 | 1828.58 | 2446.51 |
| 91 | 1131.74 | 1450.78 | 1675.78 | 1880.64 | 2513.67 | 1170.36 | 1502.83 | 1734.55 | 1947.80 | 2602.67 |
| 92 | 1208.98 | 1548.17 | 1786.60 | 2003.21 | 2679.91 | 1247.60 | 1600.22 | 1845.37 | 2070.38 | 2768.90 |
| 93 | 1291.26 | 1652.27 | 1905.82 | 2137.55 | 2859.58 | 1329.88 | 1704.33 | 1964.59 | 2204.71 | 2948.57 |
| 94 | 1381.93 | 1764.78 | 2035.12 | 2280.27 | 3052.68 | 1420.55 | 1816.83 | 2093.89 | 2347.44 | 3141.67 |
| 95 | 1477.64 | 1887.35 | 2177.84 | 2438.11 | 3267.61 | 1516.26 | 1939.41 | 2236.61 | 2505.28 | 3356.60 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 30 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 31 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 32 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 33 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 34 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 35 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 36 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 37 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 38 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 39 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 40 | 55.41 | 68.84 | 78.92 | 90.67 | 117.54 | 75.56 | 94.03 | 107.46 | 122.58 | 162.88 |
| 41 | 55.41 | 68.84 | 78.92 | 90.67 | 117.54 | 75.56 | 94.03 | 107.46 | 122.58 | 162.88 |
| 42 | 55.41 | 68.84 | 78.92 | 90.67 | 117.54 | 75.56 | 94.03 | 107.46 | 122.58 | 162.88 |
| 43 | 55.41 | 68.84 | 78.92 | 90.67 | 117.54 | 75.56 | 94.03 | 107.46 | 122.58 | 162.88 |
| 44 | 55.41 | 68.84 | 78.92 | 90.67 | 117.54 | 75.56 | 94.03 | 107.46 | 122.58 | 162.88 |
| 45 | 58.77 | 73.88 | 83.96 | 94.03 | 125.94 | 80.60 | 100.75 | 114.18 | 127.61 | 169.59 |
| 46 | 58.77 | 73.88 | 83.96 | 94.03 | 125.94 | 80.60 | 100.75 | 114.18 | 127.61 | 169.59 |
| 47 | 58.77 | 73.88 | 83.96 | 94.03 | 125.94 | 80.60 | 100.75 | 114.18 | 127.61 | 169.59 |
| 48 | 58.77 | 73.88 | 83.96 | 94.03 | 125.94 | 80.60 | 100.75 | 114.18 | 127.61 | 169.59 |
| 49 | 58.77 | 73.88 | 83.96 | 94.03 | 125.94 | 80.60 | 100.75 | 114.18 | 127.61 | 169.59 |
| 50 | 65.49 | 80.60 | 92.35 | 104.11 | 139.37 | 90.67 | 109.14 | 127.61 | 142.73 | 188.06 |
| 51 | 67.17 | 85.64 | 95.71 | 107.46 | 144.41 | 92.35 | 114.18 | 129.29 | 147.76 | 196.46 |
| 52 | 72.20 | 88.99 | 102.43 | 110.82 | 149.44 | 95.71 | 117.54 | 136.01 | 149.44 | 203.18 |
| 53 | 73.88 | 88.99 | 104.11 | 115.86 | 154.48 | 99.07 | 119.22 | 141.05 | 154.48 | 209.89 |
| 54 | 75.56 | 92.35 | 105.79 | 119.22 | 161.20 | 102.43 | 124.26 | 144.41 | 161.20 | 216.61 |
| 55 | 77.24 | 95.71 | 109.14 | 122.58 | 164.56 | 105.79 | 129.29 | 147.76 | 166.23 | 223.33 |
| 56 | 83.96 | 102.43 | 115.86 | 132.65 | 172.95 | 110.82 | 136.01 | 154.48 | 172.95 | 233.40 |
| 57 | 87.32 | 107.46 | 122.58 | 137.69 | 186.38 | 114.18 | 141.05 | 162.88 | 181.35 | 245.15 |
| 58 | 92.35 | 114.18 | 134.33 | 147.76 | 199.82 | 117.54 | 149.44 | 174.63 | 193.10 | 260.27 |
| 59 | 100.75 | 122.58 | 141.05 | 159.52 | 214.93 | 127.61 | 157.84 | 181.35 | 203.18 | 273.70 |
| 60 | 107.46 | 130.97 | 151.12 | 169.59 | 230.04 | 134.33 | 166.23 | 191.42 | 216.61 | 290.49 |
| 61 | 114.18 | 142.73 | 166.23 | 186.38 | 248.51 | 144.41 | 177.99 | 206.53 | 231.72 | 308.96 |
| 62 | 124.26 | 154.48 | 174.63 | 198.14 | 263.62 | 152.80 | 191.42 | 218.29 | 245.15 | 325.75 |
| 63 | 134.33 | 166.23 | 191.42 | 214.93 | 285.45 | 162.88 | 203.18 | 235.08 | 263.62 | 350.94 |
| 64 | 146.09 | 179.67 | 204.86 | 230.04 | 310.64 | 174.63 | 218.29 | 248.51 | 280.42 | 376.13 |
| 65 | 154.48 | 193.10 | 221.65 | 248.51 | 332.47 | 184.71 | 233.40 | 265.30 | 297.21 | 401.31 |
| 66 | 166.23 | 211.57 | 240.12 | 268.66 | 357.66 | 199.82 | 250.19 | 287.13 | 320.72 | 428.18 |
| 67 | 179.67 | 221.65 | 256.91 | 290.49 | 384.52 | 213.25 | 263.62 | 303.92 | 344.22 | 458.41 |
| 68 | 191.42 | 238.44 | 277.06 | 307.28 | 413.07 | 226.68 | 282.10 | 327.43 | 366.05 | 488.63 |
| 69 | 208.21 | 260.27 | 298.89 | 335.83 | 450.01 | 245.15 | 305.60 | 352.62 | 394.60 | 527.25 |
| 70 | 228.36 | 287.13 | 327.43 | 369.41 | 495.35 | 265.30 | 332.47 | 382.84 | 431.54 | 577.62 |
| 71 | 253.55 | 317.36 | 367.73 | 409.71 | 549.08 | 293.85 | 367.73 | 423.14 | 473.52 | 631.36 |
| 72 | 283.77 | 352.62 | 408.03 | 458.41 | 609.53 | 322.39 | 401.31 | 466.80 | 522.21 | 696.84 |
| 73 | 314.00 | 389.56 | 451.69 | 507.10 | 678.37 | 352.62 | 441.61 | 513.82 | 574.27 | 767.37 |
| 74 | 349.26 | 436.58 | 503.74 | 565.87 | 755.61 | 389.56 | 486.95 | 562.51 | 634.71 | 846.29 |
| 75 | 386.20 | 481.91 | 560.83 | 629.68 | 841.25 | 429.86 | 533.97 | 621.28 | 698.52 | 933.60 |
| 76 | 428.18 | 540.68 | 626.32 | 706.92 | 940.32 | 468.48 | 592.74 | 688.45 | 774.08 | 1030.99 |
| 77 | 475.20 | 599.45 | 700.20 | 789.20 | 1049.46 | 515.50 | 651.51 | 758.97 | 853.00 | 1138.46 |
| 78 | 527.25 | 664.94 | 777.44 | 873.15 | 1165.32 | 567.55 | 713.63 | 836.21 | 940.32 | 1254.32 |
| 79 | 575.95 | 728.75 | 853.00 | 963.83 | 1281.18 | 614.57 | 777.44 | 911.77 | 1029.31 | 1366.82 |
| 80 | 626.32 | 790.87 | 928.56 | 1047.78 | 1393.69 | 664.94 | 839.57 | 985.66 | 1113.27 | 1477.64 |
| 81 | 671.66 | 851.32 | 995.73 | 1126.70 | 1492.76 | 710.28 | 900.02 | 1052.82 | 1192.19 | 1580.07 |
| 82 | 716.99 | 903.38 | 1059.54 | 1197.23 | 1590.15 | 755.61 | 955.43 | 1119.99 | 1262.71 | 1680.82 |
| 83 | 764.01 | 960.47 | 1125.02 | 1271.11 | 1689.21 | 802.63 | 1012.52 | 1185.47 | 1336.60 | 1779.89 |
| 84 | 809.35 | 1020.92 | 1193.87 | 1348.35 | 1789.96 | 849.64 | 1074.65 | 1256.00 | 1417.19 | 1884.00 |
| 85 | 861.40 | 1088.08 | 1269.43 | 1430.63 | 1904.14 | 901.70 | 1140.14 | 1331.56 | 1502.83 | 1998.18 |
| 86 | 918.49 | 1156.93 | 1350.03 | 1519.62 | 2023.36 | 958.79 | 1208.98 | 1412.16 | 1591.82 | 2117.40 |
| 87 | 977.26 | 1230.81 | 1435.66 | 1613.65 | 2150.98 | 1017.56 | 1282.86 | 1497.79 | 1685.86 | 2245.01 |
| 88 | 1041.07 | 1309.73 | 1528.02 | 1717.76 | 2290.35 | 1081.37 | 1361.78 | 1590.15 | 1789.96 | 2384.38 |
| 89 | 1109.91 | 1395.37 | 1625.41 | 1828.58 | 2439.79 | 1150.21 | 1447.42 | 1687.54 | 1900.79 | 2533.82 |
| 90 | 1185.47 | 1489.40 | 1734.55 | 1947.80 | 2600.99 | 1225.77 | 1541.45 | 1796.68 | 2020.01 | 2695.02 |
| 91 | 1267.75 | 1591.82 | 1853.77 | 2080.45 | 2777.30 | 1308.05 | 1643.88 | 1915.90 | 2152.66 | 2871.33 |
| 92 | 1351.71 | 1695.93 | 1974.67 | 2218.14 | 2962.00 | 1392.01 | 1747.98 | 2036.80 | 2290.35 | 3056.03 |
| 93 | 1444.06 | 1813.47 | 2107.32 | 2365.91 | 3161.82 | 1484.36 | 1865.52 | 2169.45 | 2438.11 | 3255.85 |
| 94 | 1544.81 | 1936.05 | 2251.73 | 2525.43 | 3376.75 | 1585.11 | 1988.10 | 2313.85 | 2597.63 | 3470.78 |
| 95 | 1653.95 | 2073.74 | 2409.57 | 2701.74 | 3615.19 | 1694.25 | 2125.79 | 2471.69 | 2773.94 | 3709.22 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 30 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 31 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 32 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 33 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 34 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 35 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 36 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 37 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 38 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 39 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 40 | 50.37 | 60.45 | 68.84 | 78.92 | 105.79 | 70.52 | 82.28 | 94.03 | 107.46 | 146.09 |
| 41 | 50.37 | 60.45 | 68.84 | 78.92 | 105.79 | 70.52 | 82.28 | 94.03 | 107.46 | 146.09 |
| 42 | 50.37 | 60.45 | 68.84 | 78.92 | 105.79 | 70.52 | 82.28 | 94.03 | 107.46 | 146.09 |
| 43 | 50.37 | 60.45 | 68.84 | 78.92 | 105.79 | 70.52 | 82.28 | 94.03 | 107.46 | 146.09 |
| 44 | 50.37 | 60.45 | 68.84 | 78.92 | 105.79 | 70.52 | 82.28 | 94.03 | 107.46 | 146.09 |
| 45 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 112.50 | 149.44 |
| 46 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 112.50 | 149.44 |
| 47 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 112.50 | 149.44 |
| 48 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 112.50 | 149.44 |
| 49 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 112.50 | 149.44 |
| 50 | 57.09 | 73.88 | 83.96 | 92.35 | 125.94 | 77.24 | 100.75 | 112.50 | 125.94 | 167.91 |
| 51 | 58.77 | 73.88 | 87.32 | 95.71 | 129.29 | 80.60 | 102.43 | 115.86 | 129.29 | 172.95 |
| 52 | 62.13 | 78.92 | 88.99 | 99.07 | 134.33 | 83.96 | 105.79 | 119.22 | 132.65 | 181.35 |
| 53 | 63.81 | 80.60 | 92.35 | 104.11 | 137.69 | 88.99 | 109.14 | 125.94 | 141.05 | 186.38 |
| 54 | 67.17 | 83.96 | 95.71 | 107.46 | 141.05 | 90.67 | 110.82 | 129.29 | 144.41 | 189.74 |
| 55 | 70.52 | 85.64 | 97.39 | 109.14 | 146.09 | 95.71 | 114.18 | 130.97 | 147.76 | 198.14 |
| 56 | 73.88 | 90.67 | 105.79 | 115.86 | 154.48 | 97.39 | 119.22 | 139.37 | 152.80 | 206.53 |
| 57 | 77.24 | 95.71 | 110.82 | 122.58 | 164.56 | 102.43 | 124.26 | 146.09 | 162.88 | 218.29 |
| 58 | 83.96 | 104.11 | 117.54 | 134.33 | 174.63 | 107.46 | 136.01 | 154.48 | 172.95 | 228.36 |
| 59 | 88.99 | 109.14 | 127.61 | 142.73 | 191.42 | 112.50 | 141.05 | 162.88 | 181.35 | 245.15 |
| 60 | 94.03 | 115.86 | 136.01 | 152.80 | 201.50 | 117.54 | 147.76 | 172.95 | 193.10 | 256.91 |
| 61 | 102.43 | 127.61 | 146.09 | 164.56 | 219.97 | 127.61 | 161.20 | 183.03 | 206.53 | 275.38 |
| 62 | 110.82 | 137.69 | 157.84 | 174.63 | 233.40 | 134.33 | 169.59 | 194.78 | 218.29 | 290.49 |
| 63 | 117.54 | 147.76 | 167.91 | 191.42 | 255.23 | 144.41 | 179.67 | 206.53 | 233.40 | 312.32 |
| 64 | 127.61 | 161.20 | 181.35 | 203.18 | 273.70 | 156.16 | 194.78 | 219.97 | 246.83 | 332.47 |
| 65 | 137.69 | 171.27 | 196.46 | 219.97 | 295.53 | 166.23 | 206.53 | 236.76 | 266.98 | 357.66 |
| 66 | 151.12 | 184.71 | 213.25 | 238.44 | 320.72 | 177.99 | 221.65 | 253.55 | 287.13 | 382.84 |
| 67 | 159.52 | 196.46 | 226.68 | 256.91 | 344.22 | 189.74 | 233.40 | 270.34 | 303.92 | 409.71 |
| 68 | 171.27 | 214.93 | 245.15 | 275.38 | 367.73 | 201.50 | 253.55 | 290.49 | 327.43 | 436.58 |
| 69 | 184.71 | 230.04 | 266.98 | 300.57 | 401.31 | 218.29 | 272.02 | 314.00 | 352.62 | 471.84 |
| 70 | 201.50 | 253.55 | 293.85 | 329.11 | 439.93 | 235.08 | 297.21 | 344.22 | 384.52 | 513.82 |
| 71 | 225.00 | 280.42 | 324.07 | 366.05 | 488.63 | 260.27 | 325.75 | 374.45 | 421.46 | 564.19 |
| 72 | 250.19 | 312.32 | 362.69 | 406.35 | 545.72 | 285.45 | 357.66 | 414.75 | 465.12 | 621.28 |
| 73 | 280.42 | 345.90 | 401.31 | 451.69 | 604.49 | 314.00 | 391.24 | 455.05 | 512.14 | 683.41 |
| 74 | 310.64 | 387.88 | 450.01 | 503.74 | 673.34 | 347.58 | 433.22 | 502.06 | 562.51 | 753.93 |
| 75 | 344.22 | 431.54 | 502.06 | 560.83 | 748.90 | 381.16 | 478.55 | 555.80 | 621.28 | 831.17 |
| 76 | 384.52 | 478.55 | 557.47 | 626.32 | 834.53 | 419.79 | 525.57 | 611.21 | 686.77 | 918.49 |
| 77 | 426.50 | 533.97 | 622.96 | 701.88 | 931.92 | 460.08 | 582.66 | 675.01 | 762.33 | 1012.52 |
| 78 | 470.16 | 591.06 | 691.81 | 779.12 | 1036.03 | 505.42 | 634.71 | 743.86 | 837.89 | 1113.27 |
| 79 | 515.50 | 649.83 | 758.97 | 858.04 | 1140.14 | 549.08 | 693.48 | 811.02 | 916.81 | 1215.70 |
| 80 | 557.47 | 706.92 | 824.46 | 931.92 | 1240.88 | 592.74 | 748.90 | 874.83 | 989.01 | 1316.45 |
| 81 | 599.45 | 757.29 | 886.59 | 1002.45 | 1329.88 | 631.36 | 799.27 | 938.64 | 1059.54 | 1405.44 |
| 82 | 638.07 | 805.99 | 943.68 | 1066.25 | 1413.84 | 675.01 | 851.32 | 995.73 | 1126.70 | 1494.43 |
| 83 | 678.37 | 854.68 | 1000.77 | 1130.06 | 1502.83 | 715.31 | 901.70 | 1054.50 | 1188.83 | 1583.43 |
| 84 | 720.35 | 910.09 | 1061.22 | 1198.91 | 1593.50 | 755.61 | 957.11 | 1116.63 | 1262.71 | 1675.78 |
| 85 | 769.05 | 967.18 | 1130.06 | 1272.79 | 1695.93 | 804.31 | 1014.20 | 1188.83 | 1336.60 | 1781.57 |
| 86 | 817.74 | 1029.31 | 1200.59 | 1351.71 | 1803.40 | 853.00 | 1076.33 | 1259.36 | 1415.52 | 1889.03 |
| 87 | 869.79 | 1094.80 | 1277.83 | 1435.66 | 1915.90 | 905.06 | 1141.82 | 1336.60 | 1499.47 | 2001.53 |
| 88 | 926.89 | 1165.32 | 1356.75 | 1528.02 | 2036.80 | 962.15 | 1212.34 | 1415.52 | 1591.82 | 2122.43 |
| 89 | 989.01 | 1242.56 | 1447.42 | 1625.41 | 2172.81 | 1024.28 | 1289.58 | 1506.19 | 1689.21 | 2258.44 |
| 90 | 1056.18 | 1324.84 | 1543.13 | 1734.55 | 2315.53 | 1091.44 | 1371.86 | 1601.90 | 1798.36 | 2401.17 |
| 91 | 1128.38 | 1413.84 | 1647.24 | 1850.41 | 2471.69 | 1163.64 | 1460.85 | 1706.01 | 1914.22 | 2557.33 |
| 92 | 1203.94 | 1509.55 | 1756.38 | 1971.31 | 2636.25 | 1239.21 | 1556.56 | 1815.15 | 2035.12 | 2721.89 |
| 93 | 1286.22 | 1611.97 | 1875.60 | 2105.64 | 2812.56 | 1321.48 | 1658.99 | 1934.37 | 2169.45 | 2898.20 |
| 94 | 1376.89 | 1722.80 | 2003.21 | 2246.69 | 3005.66 | 1412.16 | 1769.81 | 2061.98 | 2310.50 | 3091.30 |
| 95 | 1474.28 | 1842.02 | 2144.26 | 2402.85 | 3215.55 | 1509.55 | 1889.03 | 2203.03 | 2466.66 | 3301.19 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 30 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 31 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 32 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 33 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 34 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 35 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 36 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 37 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 38 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 39 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 40 | 47.02 | 57.09 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 129.29 |
| 41 | 47.02 | 57.09 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 129.29 |
| 42 | 47.02 | 57.09 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 129.29 |
| 43 | 47.02 | 57.09 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 129.29 |
| 44 | 47.02 | 57.09 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 129.29 |
| 45 | 48.70 | 57.09 | 67.17 | 77.24 | 102.43 | 67.17 | 78.92 | 90.67 | 104.11 | 139.37 |
| 46 | 48.70 | 57.09 | 67.17 | 77.24 | 102.43 | 67.17 | 78.92 | 90.67 | 104.11 | 139.37 |
| 47 | 48.70 | 57.09 | 67.17 | 77.24 | 102.43 | 67.17 | 78.92 | 90.67 | 104.11 | 139.37 |
| 48 | 48.70 | 57.09 | 67.17 | 77.24 | 102.43 | 67.17 | 78.92 | 90.67 | 104.11 | 139.37 |
| 49 | 48.70 | 57.09 | 67.17 | 77.24 | 102.43 | 67.17 | 78.92 | 90.67 | 104.11 | 139.37 |
| 50 | 53.73 | 65.49 | 73.88 | 85.64 | 112.50 | 72.20 | 90.67 | 104.11 | 114.18 | 152.80 |
| 51 | 55.41 | 67.17 | 78.92 | 87.32 | 117.54 | 75.56 | 92.35 | 107.46 | 117.54 | 161.20 |
| 52 | 57.09 | 72.20 | 80.60 | 90.67 | 120.90 | 75.56 | 97.39 | 109.14 | 122.58 | 164.56 |
| 53 | 58.77 | 73.88 | 83.96 | 94.03 | 125.94 | 78.92 | 100.75 | 112.50 | 127.61 | 167.91 |
| 54 | 60.45 | 73.88 | 87.32 | 95.71 | 130.97 | 82.28 | 102.43 | 115.86 | 129.29 | 174.63 |
| 55 | 62.13 | 75.56 | 88.99 | 102.43 | 136.01 | 82.28 | 104.11 | 119.22 | 136.01 | 181.35 |
| 56 | 65.49 | 82.28 | 94.03 | 105.79 | 141.05 | 87.32 | 110.82 | 125.94 | 141.05 | 188.06 |
| 57 | 72.20 | 87.32 | 102.43 | 110.82 | 151.12 | 95.71 | 114.18 | 136.01 | 147.76 | 196.46 |
| 58 | 75.56 | 92.35 | 107.46 | 119.22 | 162.88 | 99.07 | 119.22 | 139.37 | 156.16 | 209.89 |
| 59 | 78.92 | 102.43 | 114.18 | 130.97 | 171.27 | 102.43 | 129.29 | 147.76 | 164.56 | 221.65 |
| 60 | 85.64 | 107.46 | 122.58 | 137.69 | 184.71 | 107.46 | 136.01 | 156.16 | 174.63 | 235.08 |
| 61 | 92.35 | 115.86 | 136.01 | 149.44 | 199.82 | 115.86 | 146.09 | 167.91 | 186.38 | 251.87 |
| 62 | 102.43 | 125.94 | 142.73 | 162.88 | 216.61 | 125.94 | 154.48 | 177.99 | 199.82 | 266.98 |
| 63 | 109.14 | 132.65 | 154.48 | 171.27 | 230.04 | 132.65 | 164.56 | 191.42 | 211.57 | 282.10 |
| 64 | 115.86 | 146.09 | 167.91 | 188.06 | 250.19 | 139.37 | 176.31 | 203.18 | 228.36 | 303.92 |
| 65 | 124.26 | 156.16 | 179.67 | 199.82 | 270.34 | 151.12 | 189.74 | 216.61 | 241.80 | 324.07 |
| 66 | 134.33 | 167.91 | 196.46 | 218.29 | 290.49 | 161.20 | 201.50 | 233.40 | 260.27 | 345.90 |
| 67 | 142.73 | 181.35 | 211.57 | 231.72 | 308.96 | 169.59 | 214.93 | 250.19 | 275.38 | 371.09 |
| 68 | 157.84 | 191.42 | 221.65 | 250.19 | 335.83 | 183.03 | 228.36 | 261.95 | 297.21 | 396.28 |
| 69 | 169.59 | 208.21 | 243.48 | 272.02 | 364.37 | 199.82 | 245.15 | 285.45 | 319.04 | 429.86 |
| 70 | 183.03 | 231.72 | 265.30 | 298.89 | 397.96 | 214.93 | 270.34 | 310.64 | 349.26 | 465.12 |
| 71 | 204.86 | 255.23 | 295.53 | 334.15 | 443.29 | 236.76 | 295.53 | 340.87 | 384.52 | 512.14 |
| 72 | 226.68 | 283.77 | 329.11 | 369.41 | 493.67 | 258.59 | 325.75 | 376.13 | 421.46 | 564.19 |
| 73 | 251.87 | 315.68 | 367.73 | 413.07 | 550.76 | 285.45 | 355.98 | 413.07 | 468.48 | 622.96 |
| 74 | 282.10 | 354.30 | 408.03 | 456.73 | 612.89 | 315.68 | 397.96 | 456.73 | 512.14 | 686.77 |
| 75 | 314.00 | 394.60 | 455.05 | 510.46 | 681.73 | 347.58 | 436.58 | 505.42 | 567.55 | 755.61 |
| 76 | 347.58 | 434.90 | 508.78 | 570.91 | 758.97 | 381.16 | 478.55 | 555.80 | 624.64 | 832.85 |
| 77 | 386.20 | 486.95 | 565.87 | 638.07 | 849.64 | 418.11 | 527.25 | 614.57 | 690.13 | 921.85 |
| 78 | 428.18 | 539.00 | 629.68 | 708.60 | 943.68 | 460.08 | 579.30 | 676.69 | 762.33 | 1015.88 |
| 79 | 468.48 | 591.06 | 690.13 | 780.80 | 1037.71 | 498.70 | 633.04 | 738.82 | 831.17 | 1106.55 |
| 80 | 508.78 | 641.43 | 750.58 | 849.64 | 1125.02 | 537.32 | 681.73 | 797.59 | 901.70 | 1195.55 |
| 81 | 545.72 | 688.45 | 807.67 | 911.77 | 1210.66 | 575.95 | 727.07 | 851.32 | 963.83 | 1279.50 |
| 82 | 577.62 | 733.78 | 859.72 | 968.86 | 1289.58 | 609.53 | 774.08 | 910.09 | 1024.28 | 1361.78 |
| 83 | 616.24 | 779.12 | 910.09 | 1029.31 | 1366.82 | 648.15 | 821.10 | 960.47 | 1084.72 | 1440.70 |
| 84 | 654.86 | 826.14 | 967.18 | 1089.76 | 1450.78 | 688.45 | 869.79 | 1017.56 | 1145.17 | 1528.02 |
| 85 | 698.52 | 881.55 | 1027.63 | 1158.61 | 1544.81 | 733.78 | 925.21 | 1079.69 | 1215.70 | 1620.37 |
| 86 | 742.18 | 936.96 | 1094.80 | 1232.49 | 1642.20 | 777.44 | 980.62 | 1146.85 | 1289.58 | 1717.76 |
| 87 | 792.55 | 995.73 | 1161.96 | 1309.73 | 1746.31 | 827.82 | 1039.39 | 1214.02 | 1366.82 | 1821.87 |
| 88 | 841.25 | 1061.22 | 1237.53 | 1390.33 | 1855.45 | 876.51 | 1104.87 | 1289.58 | 1447.42 | 1931.01 |
| 89 | 896.66 | 1131.74 | 1316.45 | 1479.32 | 1976.35 | 931.92 | 1175.40 | 1368.50 | 1536.41 | 2051.91 |
| 90 | 958.79 | 1207.30 | 1405.44 | 1578.39 | 2109.00 | 994.05 | 1250.96 | 1457.49 | 1635.48 | 2184.56 |
| 91 | 1024.28 | 1287.90 | 1499.47 | 1684.18 | 2251.73 | 1059.54 | 1331.56 | 1551.53 | 1741.27 | 2327.29 |
| 92 | 1094.80 | 1375.22 | 1598.54 | 1795.00 | 2399.49 | 1130.06 | 1418.87 | 1650.59 | 1852.09 | 2475.05 |
| 93 | 1168.68 | 1467.57 | 1706.01 | 1915.90 | 2562.37 | 1203.94 | 1511.23 | 1758.06 | 1972.99 | 2637.93 |
| 94 | 1249.28 | 1566.64 | 1821.87 | 2045.19 | 2737.00 | 1284.54 | 1610.30 | 1873.92 | 2102.28 | 2812.56 |
| 95 | 1338.27 | 1679.14 | 1951.16 | 2187.92 | 2928.42 | 1373.54 | 1722.80 | 2003.21 | 2245.01 | 3003.98 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 30 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 31 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 32 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 33 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 34 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 35 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 36 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 37 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 38 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 39 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 40 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 |
| 41 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 |
| 42 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 |
| 43 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 |
| 44 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 |
| 45 | 47.02 | 57.09 | 63.81 | 68.84 | 95.71 | 63.81 | 77.24 | 88.99 | 97.39 | 130.97 |
| 46 | 47.02 | 57.09 | 63.81 | 68.84 | 95.71 | 63.81 | 77.24 | 88.99 | 97.39 | 130.97 |
| 47 | 47.02 | 57.09 | 63.81 | 68.84 | 95.71 | 63.81 | 77.24 | 88.99 | 97.39 | 130.97 |
| 48 | 47.02 | 57.09 | 63.81 | 68.84 | 95.71 | 63.81 | 77.24 | 88.99 | 97.39 | 130.97 |
| 49 | 47.02 | 57.09 | 63.81 | 68.84 | 95.71 | 63.81 | 77.24 | 88.99 | 97.39 | 130.97 |
| 50 | 52.05 | 62.13 | 68.84 | 78.92 | 107.46 | 70.52 | 85.64 | 97.39 | 107.46 | 147.76 |
| 51 | 52.05 | 63.81 | 73.88 | 83.96 | 109.14 | 70.52 | 88.99 | 104.11 | 112.50 | 149.44 |
| 52 | 53.73 | 67.17 | 77.24 | 85.64 | 114.18 | 73.88 | 90.67 | 105.79 | 115.86 | 157.84 |
| 53 | 57.09 | 68.84 | 80.60 | 88.99 | 119.22 | 75.56 | 94.03 | 107.46 | 120.90 | 162.88 |
| 54 | 57.09 | 72.20 | 82.28 | 92.35 | 124.26 | 77.24 | 99.07 | 110.82 | 124.26 | 166.23 |
| 55 | 58.77 | 73.88 | 85.64 | 94.03 | 127.61 | 78.92 | 102.43 | 114.18 | 127.61 | 169.59 |
| 56 | 62.13 | 78.92 | 90.67 | 99.07 | 134.33 | 82.28 | 105.79 | 119.22 | 132.65 | 179.67 |
| 57 | 67.17 | 83.96 | 95.71 | 107.46 | 142.73 | 87.32 | 110.82 | 125.94 | 142.73 | 188.06 |
| 58 | 72.20 | 88.99 | 104.11 | 112.50 | 152.80 | 95.71 | 114.18 | 136.01 | 149.44 | 199.82 |
| 59 | 75.56 | 94.03 | 109.14 | 122.58 | 162.88 | 99.07 | 120.90 | 141.05 | 157.84 | 211.57 |
| 60 | 82.28 | 102.43 | 115.86 | 132.65 | 172.95 | 104.11 | 129.29 | 149.44 | 169.59 | 223.33 |
| 61 | 87.32 | 109.14 | 124.26 | 141.05 | 189.74 | 109.14 | 139.37 | 157.84 | 177.99 | 238.44 |
| 62 | 94.03 | 119.22 | 137.69 | 152.80 | 201.50 | 117.54 | 149.44 | 169.59 | 188.06 | 251.87 |
| 63 | 104.11 | 129.29 | 147.76 | 162.88 | 219.97 | 125.94 | 159.52 | 181.35 | 201.50 | 270.34 |
| 64 | 110.82 | 139.37 | 159.52 | 176.31 | 238.44 | 132.65 | 167.91 | 193.10 | 216.61 | 288.81 |
| 65 | 117.54 | 149.44 | 169.59 | 191.42 | 255.23 | 141.05 | 179.67 | 206.53 | 231.72 | 310.64 |
| 66 | 127.61 | 162.88 | 184.71 | 204.86 | 275.38 | 154.48 | 194.78 | 221.65 | 246.83 | 332.47 |
| 67 | 136.01 | 172.95 | 198.14 | 221.65 | 297.21 | 162.88 | 204.86 | 235.08 | 263.62 | 352.62 |
| 68 | 149.44 | 183.03 | 211.57 | 238.44 | 319.04 | 174.63 | 219.97 | 253.55 | 283.77 | 377.81 |
| 69 | 159.52 | 201.50 | 231.72 | 258.59 | 347.58 | 186.38 | 238.44 | 272.02 | 303.92 | 409.71 |
| 70 | 172.95 | 221.65 | 251.87 | 285.45 | 382.84 | 201.50 | 258.59 | 295.53 | 335.83 | 444.97 |
| 71 | 194.78 | 245.15 | 282.10 | 315.68 | 423.14 | 225.00 | 283.77 | 325.75 | 367.73 | 490.31 |
| 72 | 213.25 | 272.02 | 314.00 | 352.62 | 470.16 | 243.48 | 312.32 | 361.02 | 404.67 | 540.68 |
| 73 | 241.80 | 303.92 | 349.26 | 392.92 | 525.57 | 272.02 | 345.90 | 394.60 | 443.29 | 594.42 |
| 74 | 268.66 | 339.19 | 389.56 | 434.90 | 584.34 | 300.57 | 382.84 | 436.58 | 488.63 | 656.54 |
| 75 | 295.53 | 377.81 | 434.90 | 488.63 | 649.83 | 327.43 | 419.79 | 481.91 | 542.36 | 722.03 |
| 76 | 330.79 | 419.79 | 483.59 | 544.04 | 725.39 | 361.02 | 461.76 | 532.29 | 596.09 | 797.59 |
| 77 | 364.37 | 468.48 | 539.00 | 609.53 | 811.02 | 396.28 | 510.46 | 589.38 | 663.26 | 881.55 |
| 78 | 402.99 | 518.85 | 599.45 | 678.37 | 900.02 | 434.90 | 559.15 | 646.47 | 730.43 | 968.86 |
| 79 | 441.61 | 569.23 | 659.90 | 745.54 | 989.01 | 471.84 | 611.21 | 706.92 | 794.23 | 1057.86 |
| 80 | 478.55 | 619.60 | 716.99 | 809.35 | 1074.65 | 507.10 | 658.22 | 762.33 | 861.40 | 1143.49 |
| 81 | 513.82 | 663.26 | 769.05 | 868.12 | 1153.57 | 542.36 | 701.88 | 814.38 | 920.17 | 1222.41 |
| 82 | 547.40 | 705.24 | 819.42 | 923.53 | 1229.13 | 579.30 | 745.54 | 864.76 | 977.26 | 1299.65 |
| 83 | 582.66 | 747.22 | 868.12 | 977.26 | 1304.69 | 614.57 | 790.87 | 918.49 | 1032.67 | 1376.89 |
| 84 | 617.92 | 794.23 | 921.85 | 1037.71 | 1381.93 | 649.83 | 837.89 | 972.22 | 1093.12 | 1457.49 |
| 85 | 654.86 | 842.93 | 978.94 | 1103.19 | 1469.25 | 688.45 | 888.27 | 1029.31 | 1158.61 | 1544.81 |
| 86 | 698.52 | 896.66 | 1041.07 | 1170.36 | 1559.92 | 732.11 | 942.00 | 1091.44 | 1225.77 | 1635.48 |
| 87 | 743.86 | 955.43 | 1104.87 | 1242.56 | 1658.99 | 777.44 | 1000.77 | 1155.25 | 1297.98 | 1734.55 |
| 88 | 792.55 | 1015.88 | 1177.08 | 1321.48 | 1763.10 | 826.14 | 1061.22 | 1227.45 | 1376.89 | 1838.66 |
| 89 | 844.61 | 1081.37 | 1250.96 | 1405.44 | 1877.28 | 878.19 | 1126.70 | 1301.33 | 1460.85 | 1952.84 |
| 90 | 901.70 | 1153.57 | 1334.92 | 1497.79 | 2003.21 | 935.28 | 1198.91 | 1385.29 | 1553.20 | 2078.78 |
| 91 | 962.15 | 1230.81 | 1423.91 | 1598.54 | 2135.87 | 995.73 | 1276.15 | 1474.28 | 1653.95 | 2211.43 |
| 92 | 1029.31 | 1314.77 | 1517.94 | 1702.65 | 2276.91 | 1062.90 | 1360.10 | 1568.32 | 1758.06 | 2352.48 |
| 93 | 1096.48 | 1403.76 | 1620.37 | 1816.83 | 2429.72 | 1130.06 | 1449.10 | 1670.74 | 1872.24 | 2505.28 |
| 94 | 1175.40 | 1499.47 | 1731.19 | 1939.41 | 2594.27 | 1208.98 | 1544.81 | 1781.57 | 1994.82 | 2669.83 |
| 95 | 1256.00 | 1605.26 | 1850.41 | 2072.06 | 2777.30 | 1289.58 | 1650.59 | 1900.79 | 2127.47 | 2852.86 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix C1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 30 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 31 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 50.74 | 63.72 | 75.52 | 86.14 | 115.72 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 32 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 50.74 | 63.72 | 75.52 | 86.14 | 119.12 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 33 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 52.66 | 63.72 | 75.52 | 86.14 | 125.93 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 34 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 52.66 | 63.72 | 77.02 | 86.14 | 132.74 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 35 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 55.95 | 65.52 | 77.02 | 86.14 | 136.14 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 36 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 59.24 | 68.80 | 80.37 | 89.20 | 143.45 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 37 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 62.53 | 72.07 | 87.07 | 92.63 | 151.06 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 38 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 62.53 | 75.35 | 90.42 | 96.06 | 158.67 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 39 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 66.10 | 78.63 | 93.77 | 102.92 | 170.08 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 40 | 35.40 | 42.48 | 49.56 | 55.46 | 75.52 | 71.00 | 83.57 | 95.18 | 104.33 | 179.01 | 129.47 | 158.71 | 185.86 | 208.83 | 279.83 |
| 41 | 35.40 | 42.48 | 49.56 | 55.46 | 75.52 | 75.13 | 87.46 | 98.86 | 108.14 | 187.32 | 129.47 | 158.71 | 185.86 | 208.83 | 279.83 |
| 42 | 38.42 | 43.22 | 49.60 | 55.46 | 75.52 | 75.49 | 91.62 | 103.01 | 115.74 | 196.54 | 129.47 | 158.71 | 185.86 | 208.83 | 279.83 |
| 43 | 38.69 | 43.51 | 53.05 | 56.96 | 78.63 | 79.68 | 95.81 | 110.90 | 120.07 | 205.81 | 129.47 | 158.71 | 185.86 | 208.83 | 279.83 |
| 44 | 38.97 | 46.92 | 53.41 | 57.33 | 82.26 | 83.90 | 100.04 | 115.13 | 124.44 | 210.92 | 129.47 | 158.71 | 185.86 | 208.83 | 279.83 |
| 45 | 38.63 | 47.38 | 57.06 | 62.21 | 84.08 | 88.87 | 102.95 | 118.19 | 131.90 | 224.61 | 133.65 | 171.24 | 198.39 | 223.45 | 296.54 |
| 46 | 42.15 | 50.87 | 57.44 | 65.91 | 87.67 | 89.29 | 111.02 | 126.21 | 136.36 | 225.54 | 133.65 | 171.24 | 198.39 | 223.45 | 296.54 |
| 47 | 42.45 | 51.21 | 61.03 | 69.66 | 91.28 | 94.05 | 115.46 | 130.53 | 144.72 | 225.54 | 133.65 | 171.24 | 198.39 | 223.45 | 296.54 |
| 48 | 42.75 | 54.77 | 64.67 | 70.12 | 94.91 | 98.98 | 120.33 | 139.60 | 153.39 | 225.54 | 133.65 | 171.24 | 198.39 | 223.45 | 296.54 |
| 49 | 46.45 | 55.13 | 65.11 | 73.94 | 102.32 | 102.33 | 129.47 | 144.54 | 158.54 | 225.54 | 133.65 | 171.24 | 198.39 | 223.45 | 296.54 |
| 50 | 48.15 | 58.31 | 69.72 | 76.44 | 106.65 | 106.59 | 129.20 | 154.48 | 163.33 | 250.59 | 150.36 | 187.95 | 219.27 | 248.51 | 329.95 |
| 51 | 51.16 | 62.72 | 74.26 | 81.00 | 113.89 | 112.02 | 133.28 | 163.04 | 171.61 | 258.95 | 156.62 | 194.21 | 227.62 | 256.86 | 342.48 |
| 52 | 50.79 | 62.50 | 73.41 | 84.95 | 119.89 | 116.42 | 145.10 | 163.88 | 178.85 | 265.21 | 160.80 | 202.56 | 233.89 | 267.30 | 350.83 |
| 53 | 55.24 | 66.98 | 76.60 | 86.19 | 129.05 | 123.98 | 151.67 | 174.00 | 187.59 | 279.83 | 167.06 | 208.83 | 242.24 | 275.65 | 365.45 |
| 54 | 54.89 | 68.14 | 77.85 | 88.85 | 135.19 | 123.97 | 155.90 | 182.76 | 194.98 | 286.10 | 171.24 | 215.09 | 250.59 | 286.10 | 375.89 |
| 55 | 58.00 | 72.74 | 82.50 | 92.18 | 142.91 | 133.65 | 168.14 | 191.61 | 203.88 | 296.54 | 175.42 | 223.45 | 256.86 | 290.27 | 388.42 |
| 56 | 63.95 | 76.61 | 89.21 | 98.94 | 156.83 | 142.00 | 175.29 | 199.41 | 214.27 | 313.24 | 183.77 | 231.80 | 269.39 | 304.89 | 407.22 |
| 57 | 66.35 | 81.92 | 92.55 | 106.52 | 165.48 | 145.14 | 181.00 | 208.30 | 225.70 | 332.04 | 190.03 | 242.24 | 281.92 | 321.60 | 426.01 |
| 58 | 69.56 | 86.64 | 102.18 | 114.84 | 177.46 | 150.80 | 187.35 | 220.13 | 236.78 | 357.10 | 202.56 | 258.95 | 302.80 | 338.30 | 451.07 |
| 59 | 78.43 | 93.47 | 108.42 | 120.51 | 190.78 | 163.96 | 197.80 | 229.70 | 247.80 | 382.16 | 213.01 | 271.48 | 317.42 | 357.72 | 476.13 |
| 60 | 80.29 | 103.18 | 116.14 | 129.69 | 204.18 | 167.79 | 208.09 | 239.46 | 261.79 | 407.22 | 225.54 | 288.18 | 336.21 | 363.89 | 503.28 |
| 61 | 88.56 | 109.47 | 127.44 | 140.41 | 221.29 | 178.36 | 221.88 | 254.22 | 273.84 | 425.38 | 232.95 | 295.74 | 346.38 | 377.01 | 518.56 |
| 62 | 95.47 | 120.79 | 133.24 | 151.22 | 240.87 | 192.36 | 237.62 | 273.10 | 293.50 | 439.70 | 237.52 | 306.22 | 355.29 | 396.67 | 533.92 |
| 63 | 109.33 | 127.22 | 146.12 | 163.55 | 252.93 | 207.13 | 248.80 | 288.02 | 314.97 | 457.96 | 247.03 | 313.54 | 364.85 | 410.43 | 547.27 |
| 64 | 115.51 | 138.04 | 159.93 | 173.92 | 276.37 | 215.07 | 265.52 | 310.83 | 331.06 | 474.27 | 253.68 | 321.69 | 376.84 | 426.47 | 564.34 |
| 65 | 128.88 | 149.75 | 169.67 | 190.14 | 294.02 | 224.58 | 285.18 | 326.90 | 356.40 | 495.50 | 263.79 | 335.08 | 388.56 | 442.03 | 582.83 |
| 66 | 137.58 | 162.93 | 188.61 | 207.03 | 320.70 | 231.35 | 295.23 | 347.02 | 378.01 | 521.40 | 271.06 | 345.30 | 404.00 | 457.52 | 607.72 |
| 67 | 153.40 | 182.71 | 207.59 | 229.68 | 349.72 | 240.57 | 309.06 | 360.85 | 408.71 | 539.60 | 278.99 | 357.51 | 417.65 | 474.45 | 626.47 |
| 68 | 168.23 | 202.08 | 228.82 | 250.24 | 374.61 | 250.28 | 318.10 | 374.61 | 424.67 | 561.92 | 290.65 | 368.15 | 432.74 | 490.87 | 647.50 |
| 69 | 182.04 | 219.56 | 252.29 | 273.04 | 397.50 | 263.44 | 333.59 | 392.82 | 445.82 | 589.24 | 300.85 | 383.47 | 452.06 | 511.29 | 674.97 |
| 70 | 195.38 | 244.98 | 275.81 | 303.84 | 426.84 | 278.04 | 354.69 | 416.31 | 471.92 | 625.22 | 315.62 | 404.29 | 474.93 | 536.55 | 710.89 |
| 71 | 208.80 | 263.90 | 305.95 | 339.79 | 459.65 | 297.25 | 378.45 | 445.15 | 506.05 | 668.45 | 333.50 | 427.75 | 501.70 | 569.85 | 752.55 |
| 72 | 226.80 | 282.80 | 329.00 | 369.60 | 494.20 | 319.20 | 404.60 | 477.40 | 541.80 | 715.40 | 355.60 | 453.60 | 532.00 | 604.80 | 800.80 |
| 73 | 243.00 | 306.45 | 355.05 | 398.25 | 531.90 | 340.20 | 436.05 | 511.65 | 580.50 | 766.80 | 376.65 | 483.30 | 567.00 | 643.95 | 849.15 |
| 74 | 262.60 | 330.20 | 383.50 | 429.00 | 574.60 | 364.00 | 466.70 | 548.60 | 622.70 | 820.30 | 400.40 | 512.20 | 601.90 | 682.50 | 902.20 |
| 75 | 283.75 | 356.25 | 413.75 | 463.75 | 620.00 | 388.75 | 496.25 | 583.75 | 665.00 | 876.25 | 422.50 | 540.00 | 636.25 | 722.50 | 953.75 |
| 76 | 306.00 | 385.20 | 448.80 | 502.80 | 673.20 | 412.80 | 529.20 | 624.00 | 710.40 | 937.20 | 446.40 | 571.20 | 673.20 | 764.40 | 1010.40 |
| 77 | 337.48 | 427.16 | 497.96 | 560.50 | 748.12 | 449.58 | 578.20 | 683.22 | 779.98 | 1025.42 | 480.26 | 618.32 | 730.42 | 831.90 | 1096.22 |
| 78 | 377.60 | 477.90 | 559.32 | 631.30 | 840.16 | 495.60 | 637.20 | 756.38 | 864.94 | 1136.34 | 523.92 | 676.14 | 801.22 | 915.68 | 1203.60 |
| 79 | 417.72 | 531.00 | 623.04 | 702.10 | 934.56 | 541.62 | 699.74 | 831.90 | 949.90 | 1247.26 | 569.94 | 736.32 | 874.38 | 998.28 | 1310.98 |
| 80 | 459.02 | 582.92 | 685.58 | 772.90 | 1026.60 | 587.64 | 758.74 | 903.88 | 1032.50 | 1352.28 | 614.78 | 794.14 | 945.18 | 1079.70 | 1416.00 |
| 81 | 497.96 | 632.48 | 743.40 | 838.98 | 1115.10 | 628.94 | 813.02 | 967.60 | 1106.84 | 1451.40 | 657.26 | 849.60 | 1010.08 | 1154.04 | 1515.12 |
| 82 | 535.72 | 682.04 | 801.22 | 902.70 | 1201.24 | 670.24 | 867.30 | 1031.32 | 1176.46 | 1546.98 | 699.74 | 903.88 | 1073.80 | 1224.84 | 1610.70 |
| 83 | 574.66 | 730.42 | 859.04 | 968.78 | 1288.56 | 712.72 | 919.22 | 1092.68 | 1248.44 | 1639.02 | 741.04 | 955.80 | 1136.34 | 1296.82 | 1705.10 |
| 84 | 618.32 | 785.88 | 922.76 | 1039.58 | 1384.14 | 757.56 | 977.04 | 1158.76 | 1321.60 | 1739.32 | 787.06 | 1015.98 | 1204.78 | 1373.52 | 1807.76 |
| 85 | 665.52 | 844.88 | 993.56 | 1118.64 | 1490.34 | 805.94 | 1038.40 | 1231.92 | 1404.20 | 1850.24 | 836.62 | 1077.34 | 1279.12 | 1456.12 | 1918.68 |
| 86 | 717.44 | 910.96 | 1071.44 | 1207.14 | 1605.98 | 857.86 | 1104.48 | 1309.80 | 1492.70 | 1965.88 | 888.54 | 1143.42 | 1357.00 | 1544.62 | 2034.32 |
| 87 | 772.90 | 981.76 | 1152.86 | 1299.18 | 1727.52 | 913.32 | 1175.28 | 1391.22 | 1584.74 | 2087.42 | 944.00 | 1214.22 | 1438.42 | 1636.66 | 2155.86 |
| 88 | 830.72 | 1054.92 | 1240.18 | 1398.30 | 1859.68 | 971.14 | 1248.44 | 1478.54 | 1683.86 | 2219.58 | 1001.82 | 1287.38 | 1525.74 | 1735.78 | 2288.02 |
| 89 | 895.62 | 1137.52 | 1335.76 | 1505.68 | 2002.46 | 1036.04 | 1331.04 | 1574.12 | 1791.24 | 2362.36 | 1066.72 | 1369.98 | 1621.32 | 1843.16 | 2430.80 |
| 90 | 965.24 | 1227.20 | 1439.60 | 1623.68 | 2159.40 | 1105.66 | 1420.72 | 1677.96 | 1909.24 | 2519.30 | 1136.34 | 1459.66 | 1725.16 | 1961.16 | 2587.74 |
| 91 | 1039.58 | 1321.60 | 1552.88 | 1749.94 | 2326.96 | 1180.00 | 1515.12 | 1791.24 | 2035.50 | 2686.86 | 1210.68 | 1554.06 | 1838.44 | 2087.42 | 2755.30 |
| 92 | 1119.82 | 1423.08 | 1670.88 | 1883.28 | 2506.32 | 1260.24 | 1616.60 | 1909.24 | 2168.84 | 2866.22 | 1290.92 | 1655.54 | 1956.44 | 2220.76 | 2934.66 |
| 93 | 1204.78 | 1531.64 | 1798.32 | 2027.24 | 2697.48 | 1345.20 | 1725.16 | 2036.68 | 2312.80 | 3057.38 | 1375.88 | 1764.10 | 2083.88 | 2364.72 | 3125.82 |
| 94 | 1298.00 | 1648.46 | 1936.38 | 2183.00 | 2905.16 | 1438.42 | 1841.98 | 2174.74 | 2468.56 | 3265.06 | 1469.10 | 1880.92 | 2221.94 | 2520.48 | 3333.50 |
| 95 | 1399.48 | 1778.26 | 2087.42 | 2352.92 | 3131.72 | 1539.90 | 1971.78 | 2325.78 | 2638.48 | 3491.62 | 1570.58 | 2010.72 | 2372.98 | 2690.40 | 3560.06 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 30 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 31 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 44.84 | 57.82 | 66.08 | 75.52 | 104.64 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 32 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 44.84 | 57.82 | 66.08 | 75.52 | 107.72 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 33 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 46.53 | 57.82 | 66.08 | 75.52 | 113.87 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 34 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 46.53 | 57.82 | 67.39 | 75.52 | 120.03 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 35 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 49.44 | 59.45 | 67.39 | 75.52 | 123.11 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 36 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 52.35 | 62.43 | 70.32 | 78.20 | 129.72 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 37 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 55.26 | 65.40 | 76.18 | 81.21 | 136.60 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 38 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 55.26 | 68.37 | 79.11 | 84.22 | 143.48 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 39 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 58.42 | 71.35 | 82.04 | 90.23 | 153.80 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 40 | 30.68 | 38.94 | 43.66 | 49.56 | 66.08 | 61.93 | 74.93 | 83.81 | 91.98 | 159.51 | 112.77 | 142.00 | 164.97 | 185.86 | 248.51 |
| 41 | 30.68 | 38.94 | 43.66 | 49.56 | 66.08 | 65.54 | 78.42 | 87.06 | 95.33 | 166.92 | 112.77 | 142.00 | 164.97 | 185.86 | 248.51 |
| 42 | 33.29 | 39.62 | 43.70 | 49.56 | 66.08 | 65.86 | 82.14 | 90.71 | 102.04 | 175.14 | 112.77 | 142.00 | 164.97 | 185.86 | 248.51 |
| 43 | 33.53 | 39.88 | 46.74 | 50.90 | 68.80 | 69.51 | 85.90 | 97.66 | 105.85 | 183.40 | 112.77 | 142.00 | 164.97 | 185.86 | 248.51 |
| 44 | 33.77 | 43.01 | 47.05 | 51.23 | 71.98 | 73.19 | 89.69 | 101.38 | 109.70 | 187.95 | 112.77 | 142.00 | 164.97 | 185.86 | 248.51 |
| 45 | 34.89 | 42.52 | 50.72 | 54.89 | 74.04 | 77.98 | 91.33 | 106.53 | 117.43 | 197.58 | 121.12 | 150.36 | 175.42 | 200.48 | 261.04 |
| 46 | 38.07 | 45.66 | 51.06 | 58.16 | 77.20 | 78.36 | 98.49 | 113.76 | 121.39 | 198.39 | 121.12 | 150.36 | 175.42 | 200.48 | 261.04 |
| 47 | 38.34 | 45.96 | 54.25 | 61.46 | 80.38 | 82.54 | 102.42 | 117.66 | 128.84 | 198.39 | 121.12 | 150.36 | 175.42 | 200.48 | 261.04 |
| 48 | 38.62 | 49.15 | 57.49 | 61.87 | 83.57 | 86.86 | 106.74 | 125.84 | 136.56 | 198.39 | 121.12 | 150.36 | 175.42 | 200.48 | 261.04 |
| 49 | 41.95 | 49.48 | 57.87 | 65.24 | 90.10 | 89.80 | 114.86 | 130.29 | 141.14 | 198.39 | 121.12 | 150.36 | 175.42 | 200.48 | 261.04 |
| 50 | 42.64 | 52.89 | 61.35 | 68.25 | 93.85 | 94.96 | 115.90 | 135.17 | 147.00 | 221.36 | 133.65 | 169.15 | 196.30 | 221.36 | 292.36 |
| 51 | 45.47 | 55.75 | 65.69 | 72.63 | 100.75 | 98.26 | 118.26 | 145.36 | 155.00 | 229.71 | 137.83 | 173.33 | 202.56 | 227.62 | 302.80 |
| 52 | 45.30 | 57.06 | 63.90 | 75.20 | 107.90 | 104.38 | 129.41 | 144.82 | 160.41 | 240.15 | 142.00 | 181.68 | 208.83 | 235.98 | 313.24 |
| 53 | 48.16 | 60.01 | 69.64 | 75.25 | 113.69 | 109.75 | 135.71 | 158.18 | 166.96 | 246.42 | 146.18 | 185.86 | 217.18 | 244.33 | 323.69 |
| 54 | 48.03 | 59.97 | 69.65 | 77.91 | 121.04 | 109.97 | 136.17 | 164.69 | 172.48 | 254.77 | 150.36 | 190.03 | 221.36 | 250.59 | 336.21 |
| 55 | 50.93 | 64.34 | 74.11 | 82.41 | 126.86 | 119.03 | 147.64 | 171.23 | 181.02 | 263.12 | 152.45 | 196.30 | 229.71 | 258.95 | 344.57 |
| 56 | 56.68 | 66.86 | 79.30 | 89.05 | 140.32 | 127.39 | 154.90 | 177.48 | 191.32 | 281.92 | 164.97 | 206.74 | 240.15 | 271.48 | 363.36 |
| 57 | 60.58 | 73.44 | 84.26 | 93.91 | 147.45 | 132.88 | 163.10 | 186.68 | 199.59 | 296.54 | 173.33 | 217.18 | 256.86 | 284.01 | 377.98 |
| 58 | 61.21 | 77.01 | 90.98 | 103.49 | 157.93 | 134.93 | 166.32 | 195.03 | 212.73 | 317.42 | 179.59 | 229.71 | 269.39 | 304.89 | 400.95 |
| 59 | 68.26 | 85.10 | 95.91 | 108.05 | 171.22 | 142.23 | 180.51 | 203.34 | 220.86 | 340.39 | 187.95 | 244.33 | 281.92 | 318.20 | 426.01 |
| 60 | 71.84 | 91.88 | 103.70 | 115.89 | 182.94 | 148.50 | 185.79 | 213.67 | 231.72 | 365.45 | 200.48 | 256.86 | 298.63 | 323.90 | 448.98 |
| 61 | 78.56 | 96.84 | 113.28 | 125.12 | 196.70 | 159.38 | 195.99 | 225.17 | 246.11 | 378.79 | 206.61 | 263.33 | 307.89 | 337.94 | 461.84 |
| 62 | 85.35 | 106.41 | 119.37 | 134.42 | 215.78 | 171.41 | 209.99 | 242.15 | 260.70 | 394.55 | 213.96 | 270.88 | 318.00 | 354.10 | 475.03 |
| 63 | 97.18 | 112.92 | 129.09 | 143.81 | 226.65 | 184.32 | 221.56 | 257.42 | 277.10 | 408.56 | 220.43 | 277.44 | 323.04 | 363.37 | 488.37 |
| 64 | 102.01 | 123.66 | 142.64 | 154.29 | 248.06 | 189.34 | 236.81 | 276.70 | 293.90 | 426.47 | 224.27 | 286.77 | 336.40 | 378.68 | 503.68 |
| 65 | 113.54 | 131.21 | 151.29 | 169.01 | 262.98 | 197.84 | 253.10 | 289.99 | 316.05 | 443.81 | 231.71 | 295.87 | 347.56 | 392.12 | 522.23 |
| 66 | 122.29 | 145.63 | 168.45 | 185.76 | 284.88 | 207.18 | 264.15 | 310.77 | 339.71 | 464.42 | 239.98 | 309.04 | 360.83 | 409.18 | 542.11 |
| 67 | 136.18 | 161.92 | 185.66 | 203.84 | 310.32 | 215.51 | 272.31 | 320.75 | 363.66 | 479.46 | 248.92 | 317.41 | 372.54 | 422.66 | 556.31 |
| 68 | 149.36 | 180.81 | 203.73 | 221.48 | 334.25 | 222.83 | 284.19 | 332.63 | 377.84 | 500.56 | 258.35 | 329.40 | 385.92 | 435.97 | 578.07 |
| 69 | 160.26 | 195.50 | 224.26 | 242.86 | 353.85 | 232.27 | 297.74 | 350.74 | 395.94 | 523.77 | 266.56 | 341.38 | 402.18 | 453.62 | 600.15 |
| 70 | 174.34 | 217.93 | 245.17 | 270.87 | 378.74 | 249.49 | 315.62 | 369.72 | 420.82 | 556.09 | 282.55 | 359.20 | 420.82 | 479.44 | 631.24 |
| 71 | 187.05 | 234.90 | 272.60 | 301.08 | 408.90 | 265.35 | 336.40 | 397.30 | 449.50 | 594.50 | 297.25 | 379.90 | 446.60 | 506.05 | 669.90 |
| 72 | 201.60 | 252.00 | 292.60 | 327.60 | 439.60 | 282.80 | 361.20 | 424.20 | 481.60 | 637.00 | 317.80 | 403.20 | 474.60 | 537.60 | 712.60 |
| 73 | 217.35 | 271.35 | 315.90 | 353.70 | 473.85 | 303.75 | 386.10 | 454.95 | 517.05 | 683.10 | 336.15 | 429.30 | 504.90 | 572.40 | 756.00 |
| 74 | 234.00 | 293.80 | 340.60 | 382.20 | 510.90 | 323.70 | 413.40 | 486.20 | 553.80 | 730.60 | 356.20 | 455.00 | 535.60 | 607.10 | 802.10 |
| 75 | 251.25 | 316.25 | 368.75 | 412.50 | 552.50 | 345.00 | 441.25 | 521.25 | 591.25 | 781.25 | 375.00 | 481.25 | 566.25 | 642.50 | 850.00 |
| 76 | 272.40 | 343.20 | 398.40 | 447.60 | 598.80 | 367.20 | 471.60 | 555.60 | 632.40 | 834.00 | 396.00 | 508.80 | 598.80 | 680.40 | 898.80 |
| 77 | 300.90 | 379.96 | 443.68 | 497.96 | 665.52 | 401.20 | 514.48 | 608.88 | 692.66 | 913.32 | 428.34 | 549.88 | 650.18 | 739.86 | 974.68 |
| 78 | 336.30 | 425.98 | 497.96 | 560.50 | 748.12 | 441.32 | 568.76 | 673.78 | 769.36 | 1011.26 | 467.28 | 602.98 | 713.90 | 814.20 | 1071.44 |
| 79 | 372.88 | 472.00 | 554.60 | 624.22 | 831.90 | 483.80 | 621.86 | 739.86 | 844.88 | 1109.20 | 507.40 | 654.90 | 777.62 | 887.36 | 1167.02 |
| 80 | 409.46 | 519.20 | 610.06 | 686.76 | 913.32 | 523.92 | 674.96 | 803.58 | 918.04 | 1203.60 | 548.70 | 708.00 | 841.34 | 959.34 | 1260.24 |
| 81 | 442.50 | 562.86 | 661.98 | 746.94 | 993.56 | 559.32 | 723.34 | 861.40 | 985.30 | 1293.28 | 584.10 | 756.38 | 899.16 | 1027.78 | 1348.74 |
| 82 | 477.90 | 606.52 | 712.72 | 803.58 | 1067.90 | 597.08 | 771.72 | 918.04 | 1047.84 | 1374.70 | 623.04 | 803.58 | 955.80 | 1090.32 | 1432.52 |
| 83 | 513.30 | 650.18 | 764.64 | 861.40 | 1146.96 | 634.84 | 817.74 | 972.32 | 1109.20 | 1458.48 | 660.80 | 851.96 | 1012.44 | 1154.04 | 1518.66 |
| 84 | 549.88 | 698.56 | 820.10 | 925.12 | 1231.92 | 673.78 | 868.48 | 1030.14 | 1176.46 | 1548.16 | 700.92 | 902.70 | 1071.44 | 1222.48 | 1608.34 |
| 85 | 592.36 | 752.84 | 883.82 | 997.10 | 1325.14 | 717.44 | 923.94 | 1096.22 | 1251.98 | 1644.92 | 744.58 | 959.34 | 1138.70 | 1296.82 | 1706.28 |
| 86 | 638.38 | 811.84 | 952.26 | 1073.80 | 1428.98 | 763.46 | 982.94 | 1164.66 | 1328.68 | 1748.76 | 790.60 | 1018.34 | 1207.14 | 1373.52 | 1810.12 |
| 87 | 686.76 | 873.20 | 1025.42 | 1156.40 | 1538.72 | 811.84 | 1044.30 | 1237.82 | 1411.28 | 1858.50 | 838.98 | 1079.70 | 1280.30 | 1456.12 | 1919.86 |
| 88 | 739.86 | 939.28 | 1103.30 | 1244.90 | 1655.54 | 864.94 | 1110.38 | 1315.70 | 1499.78 | 1975.32 | 892.08 | 1145.78 | 1358.18 | 1544.62 | 2036.68 |
| 89 | 796.50 | 1012.44 | 1189.44 | 1339.30 | 1781.80 | 921.58 | 1183.54 | 1401.84 | 1594.18 | 2101.58 | 948.72 | 1218.94 | 1444.32 | 1639.02 | 2162.94 |
| 90 | 859.04 | 1091.50 | 1281.48 | 1444.32 | 1922.22 | 984.12 | 1262.60 | 1493.88 | 1699.20 | 2242.00 | 1011.26 | 1298.00 | 1536.36 | 1744.04 | 2303.36 |
| 91 | 925.12 | 1176.46 | 1380.60 | 1557.60 | 2072.08 | 1050.20 | 1347.56 | 1593.00 | 1812.48 | 2391.86 | 1077.34 | 1382.96 | 1635.48 | 1857.32 | 2453.22 |
| 92 | 997.10 | 1266.14 | 1486.80 | 1675.60 | 2230.20 | 1122.18 | 1437.24 | 1699.20 | 1930.48 | 2549.98 | 1149.32 | 1472.64 | 1741.68 | 1975.32 | 2611.34 |
| 93 | 1072.62 | 1362.90 | 1600.08 | 1804.22 | 2400.12 | 1197.70 | 1534.00 | 1812.48 | 2059.10 | 2719.90 | 1224.84 | 1569.40 | 1854.96 | 2103.94 | 2781.26 |
| 94 | 1155.22 | 1467.92 | 1723.98 | 1943.46 | 2584.20 | 1280.30 | 1639.02 | 1936.38 | 2198.34 | 2903.98 | 1307.44 | 1674.42 | 1978.86 | 2243.18 | 2965.34 |
| 95 | 1244.90 | 1582.38 | 1858.50 | 2094.50 | 2787.16 | 1369.98 | 1753.48 | 2070.90 | 2349.38 | 3106.94 | 1397.12 | 1788.88 | 2113.38 | 2394.22 | 3168.30 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 30 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 31 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 41.30 | 54.28 | 61.36 | 68.44 | 94.79 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 32 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 41.30 | 54.28 | 61.36 | 68.44 | 97.58 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 33 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 42.86 | 54.28 | 61.36 | 68.44 | 103.15 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 34 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 42.86 | 54.28 | 62.58 | 68.44 | 108.73 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 35 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 45.54 | 55.81 | 62.58 | 68.44 | 111.52 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 36 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 48.22 | 58.61 | 65.30 | 70.87 | 117.51 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 37 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 50.90 | 61.40 | 70.74 | 73.59 | 123.74 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 38 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 50.90 | 64.19 | 73.46 | 76.32 | 129.97 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 39 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 53.81 | 66.98 | 76.18 | 81.77 | 139.32 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 40 | 28.32 | 35.40 | 40.12 | 46.02 | 61.36 | 55.89 | 69.16 | 78.13 | 85.11 | 147.11 | 102.33 | 131.56 | 152.45 | 171.24 | 227.62 |
| 41 | 28.32 | 35.40 | 40.12 | 46.02 | 61.36 | 59.14 | 72.38 | 81.16 | 88.22 | 153.93 | 102.33 | 131.56 | 152.45 | 171.24 | 227.62 |
| 42 | 30.73 | 36.02 | 40.15 | 46.02 | 61.36 | 59.43 | 75.83 | 84.56 | 94.42 | 161.52 | 102.33 | 131.56 | 152.45 | 171.24 | 227.62 |
| 43 | 30.95 | 36.26 | 42.95 | 47.26 | 63.89 | 62.73 | 79.29 | 91.04 | 97.95 | 169.13 | 102.33 | 131.56 | 152.45 | 171.24 | 227.62 |
| 44 | 31.18 | 39.10 | 43.23 | 47.57 | 66.84 | 66.05 | 82.79 | 94.51 | 101.51 | 173.33 | 102.33 | 131.56 | 152.45 | 171.24 | 227.62 |
| 45 | 31.15 | 38.88 | 45.65 | 50.01 | 69.02 | 70.73 | 84.69 | 96.55 | 106.17 | 183.02 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 46 | 33.99 | 41.74 | 45.95 | 52.99 | 71.97 | 71.07 | 91.32 | 103.10 | 109.75 | 183.77 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 47 | 34.23 | 42.02 | 48.83 | 56.00 | 74.93 | 74.86 | 94.97 | 106.63 | 116.48 | 183.77 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 48 | 34.48 | 44.94 | 51.74 | 56.37 | 77.91 | 78.78 | 98.98 | 114.04 | 123.46 | 183.77 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 49 | 37.46 | 45.24 | 52.08 | 59.44 | 83.99 | 81.44 | 106.50 | 118.08 | 127.60 | 183.77 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 50 | 39.89 | 47.46 | 57.17 | 61.42 | 86.74 | 89.15 | 106.40 | 125.52 | 132.48 | 202.56 | 123.21 | 154.53 | 179.59 | 200.48 | 267.30 |
| 51 | 42.63 | 50.18 | 59.98 | 65.64 | 91.99 | 92.36 | 107.00 | 131.61 | 140.24 | 208.83 | 127.39 | 158.71 | 183.77 | 208.83 | 275.65 |
| 52 | 41.18 | 50.27 | 58.46 | 66.85 | 97.41 | 94.34 | 115.68 | 129.58 | 143.81 | 217.18 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 53 | 43.91 | 54.42 | 62.67 | 69.78 | 102.94 | 99.59 | 123.73 | 140.39 | 153.83 | 223.45 | 133.65 | 169.15 | 198.39 | 223.45 | 294.45 |
| 54 | 43.91 | 55.88 | 62.82 | 71.08 | 108.47 | 99.97 | 126.30 | 148.62 | 157.48 | 231.80 | 137.83 | 175.42 | 202.56 | 227.62 | 302.80 |
| 55 | 46.68 | 58.75 | 67.12 | 75.42 | 117.22 | 108.59 | 135.33 | 156.96 | 165.77 | 242.24 | 139.92 | 179.59 | 208.83 | 235.98 | 315.33 |
| 56 | 50.87 | 61.29 | 72.22 | 80.57 | 127.12 | 114.86 | 140.64 | 161.52 | 174.10 | 254.77 | 146.18 | 187.95 | 219.27 | 248.51 | 327.86 |
| 57 | 53.36 | 66.38 | 75.98 | 86.90 | 135.98 | 118.57 | 145.20 | 170.96 | 182.80 | 271.48 | 152.45 | 196.30 | 231.80 | 263.12 | 348.74 |
| 58 | 57.04 | 70.13 | 81.18 | 93.57 | 143.27 | 125.01 | 152.94 | 175.72 | 194.23 | 288.18 | 167.06 | 210.92 | 240.15 | 275.65 | 365.45 |
| 59 | 63.91 | 76.73 | 87.57 | 96.96 | 154.91 | 132.35 | 163.23 | 184.51 | 199.32 | 309.07 | 175.42 | 221.36 | 258.95 | 287.01 | 386.33 |
| 60 | 66.21 | 81.98 | 92.64 | 104.86 | 164.97 | 136.93 | 167.21 | 191.57 | 210.50 | 327.86 | 183.77 | 231.80 | 271.48 | 295.91 | 407.22 |
| 61 | 72.85 | 88.42 | 103.37 | 112.60 | 178.67 | 146.10 | 179.35 | 207.01 | 220.11 | 344.35 | 190.41 | 239.02 | 281.56 | 304.74 | 419.30 |
| 62 | 78.11 | 96.35 | 108.26 | 121.82 | 195.70 | 158.07 | 189.73 | 222.12 | 238.25 | 357.25 | 194.33 | 245.37 | 288.55 | 321.20 | 431.85 |
| 63 | 88.07 | 104.35 | 119.16 | 132.53 | 205.30 | 167.22 | 205.21 | 235.81 | 254.73 | 370.55 | 199.53 | 256.53 | 298.34 | 333.24 | 444.66 |
| 64 | 94.51 | 112.16 | 129.68 | 140.26 | 223.09 | 174.63 | 215.29 | 253.34 | 266.87 | 384.19 | 207.72 | 261.03 | 305.15 | 343.75 | 455.89 |
| 65 | 104.33 | 121.22 | 138.56 | 153.52 | 238.48 | 181.80 | 229.92 | 265.39 | 287.48 | 401.03 | 213.88 | 270.92 | 315.48 | 356.47 | 474.11 |
| 66 | 113.12 | 131.21 | 152.61 | 168.74 | 260.46 | 189.91 | 238.25 | 279.69 | 308.07 | 422.99 | 220.99 | 277.96 | 328.03 | 371.19 | 492.05 |
| 67 | 123.66 | 147.06 | 169.58 | 185.18 | 284.05 | 193.79 | 248.92 | 292.35 | 330.30 | 437.70 | 225.53 | 289.01 | 340.80 | 382.57 | 507.86 |
| 68 | 135.21 | 164.10 | 184.53 | 202.78 | 303.57 | 203.45 | 258.35 | 303.57 | 345.55 | 455.35 | 232.52 | 298.72 | 348.78 | 398.83 | 526.40 |
| 69 | 147.81 | 178.96 | 203.60 | 221.31 | 322.68 | 213.56 | 271.24 | 318.00 | 360.09 | 477.00 | 244.74 | 311.77 | 366.32 | 413.09 | 547.15 |
| 70 | 157.81 | 198.39 | 223.28 | 246.51 | 345.68 | 225.44 | 287.06 | 338.16 | 383.25 | 506.49 | 255.50 | 327.64 | 383.25 | 435.85 | 575.63 |
| 71 | 169.65 | 213.15 | 247.95 | 273.84 | 371.20 | 239.25 | 305.95 | 361.05 | 407.45 | 540.85 | 269.70 | 345.10 | 406.00 | 461.10 | 609.00 |
| 72 | 183.40 | 229.60 | 266.00 | 298.20 | 400.40 | 257.60 | 327.60 | 386.40 | 438.20 | 581.00 | 288.40 | 368.20 | 431.20 | 488.60 | 648.20 |
| 73 | 197.10 | 248.40 | 287.55 | 322.65 | 430.65 | 275.40 | 352.35 | 414.45 | 471.15 | 621.00 | 305.10 | 391.50 | 459.00 | 519.75 | 687.15 |
| 74 | 213.20 | 267.80 | 310.70 | 347.10 | 465.40 | 296.40 | 378.30 | 443.30 | 503.10 | 665.60 | 325.00 | 414.70 | 487.50 | 551.20 | 730.60 |
| 75 | 230.00 | 288.75 | 335.00 | 375.00 | 502.50 | 315.00 | 402.50 | 473.75 | 537.50 | 710.00 | 342.50 | 438.75 | 515.00 | 583.75 | 773.75 |
| 76 | 248.40 | 312.00 | 363.60 | 408.00 | 544.80 | 336.00 | 428.40 | 506.40 | 576.00 | 758.40 | 362.40 | 462.00 | 546.00 | 620.40 | 818.40 |
| 77 | 273.76 | 345.74 | 403.56 | 454.30 | 605.34 | 364.62 | 467.28 | 554.60 | 632.48 | 830.72 | 389.40 | 500.32 | 592.36 | 673.78 | 887.36 |
| 78 | 306.80 | 387.04 | 453.12 | 509.76 | 679.68 | 401.20 | 516.84 | 612.42 | 699.74 | 920.40 | 425.98 | 547.52 | 649.00 | 739.86 | 973.50 |
| 79 | 338.66 | 429.52 | 505.04 | 568.76 | 756.38 | 438.96 | 566.40 | 673.78 | 770.54 | 1010.08 | 460.20 | 595.90 | 709.18 | 809.48 | 1062.00 |
| 80 | 371.70 | 472.00 | 554.60 | 625.40 | 831.90 | 475.54 | 613.60 | 731.60 | 835.44 | 1096.22 | 497.96 | 643.10 | 764.64 | 873.20 | 1146.96 |
| 81 | 403.56 | 513.30 | 601.80 | 678.50 | 903.88 | 509.76 | 659.62 | 783.52 | 895.62 | 1176.46 | 532.18 | 689.12 | 817.74 | 934.56 | 1228.38 |
| 82 | 433.06 | 552.24 | 647.82 | 730.42 | 972.32 | 541.62 | 702.10 | 833.08 | 952.26 | 1251.98 | 565.22 | 731.60 | 868.48 | 991.20 | 1303.90 |
| 83 | 466.10 | 592.36 | 696.20 | 783.52 | 1043.12 | 578.20 | 744.58 | 886.18 | 1008.90 | 1327.50 | 600.62 | 775.26 | 920.40 | 1050.20 | 1380.60 |
| 84 | 501.50 | 636.02 | 746.94 | 842.52 | 1119.82 | 614.78 | 790.60 | 939.28 | 1071.44 | 1407.74 | 638.38 | 821.28 | 975.86 | 1112.74 | 1462.02 |
| 85 | 539.26 | 685.58 | 804.76 | 907.42 | 1205.96 | 653.72 | 841.34 | 998.28 | 1138.70 | 1496.24 | 678.50 | 874.38 | 1036.04 | 1180.00 | 1552.88 |
| 86 | 581.74 | 738.68 | 867.30 | 977.04 | 1300.36 | 696.20 | 894.44 | 1060.82 | 1208.32 | 1590.64 | 720.98 | 927.48 | 1098.58 | 1249.62 | 1647.28 |
| 87 | 625.40 | 794.14 | 933.38 | 1051.38 | 1399.48 | 739.86 | 949.90 | 1126.90 | 1282.66 | 1689.76 | 764.64 | 982.94 | 1164.66 | 1323.96 | 1746.40 |
| 88 | 673.78 | 855.50 | 1004.18 | 1131.62 | 1506.86 | 788.24 | 1011.26 | 1197.70 | 1362.90 | 1797.14 | 813.02 | 1044.30 | 1235.46 | 1404.20 | 1853.78 |
| 89 | 724.52 | 921.58 | 1080.88 | 1218.94 | 1622.50 | 838.98 | 1077.34 | 1274.40 | 1450.22 | 1912.78 | 863.76 | 1110.38 | 1312.16 | 1491.52 | 1969.42 |
| 90 | 781.16 | 993.56 | 1165.84 | 1314.52 | 1749.94 | 895.62 | 1149.32 | 1359.36 | 1545.80 | 2040.22 | 920.40 | 1182.36 | 1397.12 | 1587.10 | 2096.86 |
| 91 | 842.52 | 1071.44 | 1256.70 | 1417.18 | 1884.46 | 956.98 | 1227.20 | 1450.22 | 1648.46 | 2174.74 | 981.76 | 1260.24 | 1487.98 | 1689.76 | 2231.38 |
| 92 | 907.42 | 1152.86 | 1352.28 | 1525.74 | 2029.60 | 1021.88 | 1308.62 | 1545.80 | 1757.02 | 2319.88 | 1046.66 | 1341.66 | 1583.56 | 1798.32 | 2376.52 |
| 93 | 975.86 | 1240.18 | 1456.12 | 1642.56 | 2184.18 | 1090.32 | 1395.94 | 1649.64 | 1873.84 | 2474.46 | 1115.10 | 1428.98 | 1687.40 | 1915.14 | 2531.10 |
| 94 | 1051.38 | 1335.76 | 1568.22 | 1767.64 | 2351.74 | 1165.84 | 1491.52 | 1761.74 | 1998.92 | 2642.02 | 1190.62 | 1524.56 | 1799.50 | 2040.22 | 2698.66 |
| 95 | 1132.80 | 1439.60 | 1690.94 | 1906.88 | 2535.82 | 1247.26 | 1595.36 | 1884.46 | 2138.16 | 2826.10 | 1272.04 | 1628.40 | 1922.22 | 2179.46 | 2882.74 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 30 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 31 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 38.94 | 48.38 | 57.82 | 63.72 | 89.87 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 32 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 38.94 | 48.38 | 57.82 | 63.72 | 92.51 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 33 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 40.41 | 48.38 | 57.82 | 63.72 | 97.80 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 34 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 40.41 | 48.38 | 58.97 | 63.72 | 103.08 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 35 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 42.94 | 49.75 | 58.97 | 63.72 | 105.73 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 36 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 45.46 | 52.24 | 61.53 | 65.98 | 111.40 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 37 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 47.99 | 54.72 | 66.66 | 68.52 | 117.31 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 38 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 47.99 | 57.21 | 69.22 | 71.06 | 123.22 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 39 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 50.73 | 59.70 | 71.79 | 76.13 | 132.08 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 40 | 25.96 | 33.04 | 37.76 | 41.30 | 55.46 | 52.87 | 64.84 | 73.87 | 78.25 | 136.47 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 41 | 25.96 | 33.04 | 37.76 | 41.30 | 55.46 | 55.95 | 67.86 | 76.73 | 81.10 | 142.81 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 42 | 28.17 | 33.62 | 37.79 | 41.30 | 55.46 | 56.22 | 71.09 | 79.95 | 86.81 | 149.84 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 43 | 28.37 | 33.84 | 40.42 | 42.41 | 57.74 | 59.34 | 74.34 | 86.07 | 90.06 | 156.91 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 44 | 28.58 | 36.50 | 40.69 | 42.69 | 60.41 | 62.48 | 77.61 | 89.35 | 93.33 | 160.80 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 45 | 28.66 | 36.45 | 43.11 | 45.13 | 64.00 | 65.29 | 79.71 | 91.55 | 98.12 | 170.54 | 100.24 | 131.56 | 152.45 | 169.15 | 227.62 |
| 46 | 31.27 | 39.13 | 43.40 | 47.82 | 66.73 | 65.60 | 85.95 | 97.76 | 101.44 | 171.24 | 100.24 | 131.56 | 152.45 | 169.15 | 227.62 |
| 47 | 31.49 | 39.39 | 46.11 | 50.54 | 69.48 | 69.10 | 89.39 | 101.11 | 107.66 | 171.24 | 100.24 | 131.56 | 152.45 | 169.15 | 227.62 |
| 48 | 31.72 | 42.13 | 48.86 | 50.87 | 72.24 | 72.72 | 93.16 | 108.14 | 114.11 | 171.24 | 100.24 | 131.56 | 152.45 | 169.15 | 227.62 |
| 49 | 34.46 | 42.41 | 49.19 | 53.64 | 77.88 | 75.18 | 100.24 | 111.97 | 117.94 | 171.24 | 100.24 | 131.56 | 152.45 | 169.15 | 227.62 |
| 50 | 34.39 | 44.75 | 51.59 | 57.33 | 79.63 | 77.52 | 100.70 | 115.86 | 123.41 | 190.03 | 112.77 | 146.18 | 167.06 | 192.12 | 252.68 |
| 51 | 36.95 | 47.39 | 55.69 | 60.06 | 84.69 | 80.57 | 103.25 | 123.75 | 131.02 | 196.30 | 116.94 | 152.45 | 175.42 | 196.30 | 261.04 |
| 52 | 38.43 | 47.55 | 55.74 | 62.67 | 91.41 | 90.33 | 109.80 | 125.77 | 136.44 | 204.65 | 121.12 | 156.62 | 181.68 | 202.56 | 271.48 |
| 53 | 41.08 | 50.24 | 58.50 | 62.94 | 96.79 | 93.49 | 115.75 | 132.48 | 142.57 | 213.01 | 125.30 | 160.80 | 185.86 | 208.83 | 281.92 |
| 54 | 41.17 | 50.43 | 58.73 | 65.61 | 102.18 | 95.97 | 118.41 | 138.58 | 148.11 | 219.27 | 129.47 | 164.97 | 190.03 | 215.09 | 290.27 |
| 55 | 43.85 | 54.55 | 61.53 | 69.84 | 107.59 | 102.33 | 127.13 | 146.77 | 156.25 | 225.54 | 133.65 | 171.24 | 198.39 | 223.45 | 296.54 |
| 56 | 46.51 | 57.11 | 66.56 | 74.91 | 115.56 | 106.50 | 132.48 | 151.55 | 164.53 | 235.98 | 137.83 | 177.50 | 206.74 | 233.89 | 309.07 |
| 57 | 49.04 | 62.14 | 70.45 | 79.89 | 124.52 | 110.39 | 137.24 | 161.13 | 171.61 | 252.68 | 144.09 | 187.95 | 219.27 | 248.51 | 325.77 |
| 58 | 51.47 | 64.63 | 75.58 | 86.48 | 131.88 | 115.08 | 143.38 | 166.07 | 181.28 | 269.39 | 152.45 | 196.30 | 229.71 | 261.04 | 344.57 |
| 59 | 58.10 | 71.15 | 80.62 | 91.42 | 143.50 | 122.48 | 153.63 | 173.22 | 190.34 | 292.36 | 160.80 | 210.92 | 242.24 | 274.53 | 365.45 |
| 60 | 60.57 | 76.33 | 87.10 | 96.58 | 155.17 | 127.29 | 157.92 | 182.36 | 198.11 | 313.24 | 171.24 | 221.36 | 258.95 | 277.92 | 386.33 |
| 61 | 65.71 | 81.40 | 94.87 | 105.65 | 165.56 | 134.72 | 168.26 | 194.30 | 209.71 | 322.07 | 176.23 | 226.87 | 265.36 | 291.06 | 397.02 |
| 62 | 72.33 | 90.59 | 101.32 | 113.42 | 180.65 | 144.74 | 180.52 | 209.38 | 222.72 | 335.66 | 182.55 | 233.59 | 272.85 | 303.79 | 408.29 |
| 63 | 80.48 | 95.77 | 109.23 | 122.66 | 192.16 | 155.82 | 192.50 | 219.61 | 239.24 | 351.55 | 186.23 | 239.43 | 279.34 | 314.42 | 421.86 |
| 64 | 85.51 | 104.97 | 121.03 | 131.84 | 208.11 | 161.77 | 204.52 | 237.17 | 253.36 | 363.97 | 191.18 | 250.00 | 290.44 | 329.05 | 431.99 |
| 65 | 95.13 | 112.67 | 128.66 | 142.25 | 222.15 | 167.54 | 217.45 | 251.33 | 268.98 | 381.43 | 199.62 | 256.66 | 299.44 | 338.65 | 449.16 |
| 66 | 102.42 | 124.00 | 142.54 | 155.98 | 242.56 | 174.37 | 227.90 | 265.88 | 289.75 | 400.54 | 205.45 | 265.88 | 310.77 | 352.20 | 467.88 |
| 67 | 114.27 | 136.66 | 156.42 | 172.26 | 264.35 | 182.09 | 233.88 | 273.98 | 311.95 | 412.64 | 212.17 | 273.98 | 320.75 | 364.19 | 482.80 |
| 68 | 124.21 | 153.46 | 172.72 | 188.40 | 282.57 | 187.31 | 245.44 | 287.42 | 324.56 | 429.51 | 217.99 | 284.19 | 332.63 | 376.23 | 497.33 |
| 69 | 135.36 | 166.93 | 188.85 | 206.94 | 300.85 | 197.97 | 257.21 | 299.29 | 341.38 | 452.06 | 226.03 | 296.18 | 346.06 | 392.82 | 520.65 |
| 70 | 145.79 | 184.86 | 207.23 | 229.31 | 320.13 | 210.41 | 270.53 | 317.12 | 360.71 | 474.93 | 238.97 | 311.11 | 362.21 | 411.81 | 544.07 |
| 71 | 156.60 | 200.10 | 232.00 | 255.20 | 346.55 | 223.30 | 291.45 | 342.20 | 385.70 | 510.40 | 252.30 | 329.15 | 387.15 | 436.45 | 578.55 |
| 72 | 168.00 | 215.60 | 249.20 | 278.60 | 372.40 | 239.40 | 312.20 | 366.80 | 414.40 | 546.00 | 268.80 | 351.40 | 408.80 | 463.40 | 613.20 |
| 73 | 182.25 | 233.55 | 268.65 | 301.05 | 402.30 | 257.85 | 336.15 | 391.50 | 445.50 | 588.60 | 286.20 | 372.60 | 434.70 | 494.10 | 652.05 |
| 74 | 196.30 | 252.20 | 289.90 | 325.00 | 434.20 | 275.60 | 360.10 | 419.90 | 477.10 | 629.20 | 301.60 | 396.50 | 461.50 | 523.90 | 691.60 |
| 75 | 211.25 | 271.25 | 313.75 | 352.50 | 470.00 | 292.50 | 382.50 | 448.75 | 511.25 | 672.50 | 320.00 | 418.75 | 490.00 | 556.25 | 732.50 |
| 76 | 228.00 | 294.00 | 340.80 | 381.60 | 511.20 | 310.80 | 409.20 | 480.00 | 544.80 | 720.00 | 336.00 | 441.60 | 517.20 | 588.00 | 777.60 |
| 77 | 253.70 | 325.68 | 377.60 | 425.98 | 567.58 | 341.02 | 446.04 | 523.92 | 598.26 | 787.06 | 364.62 | 477.90 | 560.50 | 640.74 | 842.52 |
| 78 | 283.20 | 364.62 | 425.98 | 479.08 | 637.20 | 375.24 | 492.06 | 581.74 | 664.34 | 872.02 | 397.66 | 522.74 | 617.14 | 703.28 | 923.94 |
| 79 | 313.88 | 405.92 | 474.36 | 533.36 | 710.36 | 409.46 | 539.26 | 639.56 | 729.24 | 958.16 | 431.88 | 569.94 | 672.60 | 768.18 | 1008.90 |
| 80 | 344.56 | 444.86 | 520.38 | 586.46 | 779.98 | 444.86 | 585.28 | 692.66 | 791.78 | 1038.40 | 466.10 | 613.60 | 725.70 | 829.54 | 1089.14 |
| 81 | 372.88 | 483.80 | 565.22 | 636.02 | 847.24 | 475.54 | 627.76 | 743.40 | 847.24 | 1113.92 | 497.96 | 656.08 | 776.44 | 885.00 | 1163.48 |
| 82 | 401.20 | 520.38 | 607.70 | 685.58 | 912.14 | 506.22 | 667.88 | 789.42 | 902.70 | 1184.72 | 528.64 | 697.38 | 824.82 | 941.64 | 1236.64 |
| 83 | 430.70 | 559.32 | 652.54 | 736.32 | 978.22 | 538.08 | 710.36 | 837.80 | 956.98 | 1255.52 | 560.50 | 739.86 | 873.20 | 995.92 | 1309.80 |
| 84 | 463.74 | 599.44 | 700.92 | 789.42 | 1051.38 | 572.30 | 751.66 | 889.72 | 1012.44 | 1333.40 | 595.90 | 782.34 | 923.94 | 1052.56 | 1386.50 |
| 85 | 497.96 | 646.64 | 754.02 | 850.78 | 1131.62 | 608.88 | 800.04 | 944.00 | 1076.16 | 1416.00 | 631.30 | 831.90 | 979.40 | 1118.64 | 1470.28 |
| 86 | 536.90 | 697.38 | 813.02 | 916.86 | 1220.12 | 647.82 | 850.78 | 1003.00 | 1142.24 | 1504.50 | 670.24 | 882.64 | 1038.40 | 1184.72 | 1558.78 |
| 87 | 579.38 | 750.48 | 874.38 | 986.48 | 1312.16 | 690.30 | 903.88 | 1064.36 | 1211.86 | 1596.54 | 712.72 | 935.74 | 1099.76 | 1254.34 | 1650.82 |
| 88 | 623.04 | 807.12 | 942.82 | 1062.00 | 1413.64 | 733.96 | 960.52 | 1132.80 | 1287.38 | 1698.02 | 756.38 | 992.38 | 1168.20 | 1329.86 | 1752.30 |
| 89 | 671.42 | 868.48 | 1014.80 | 1143.42 | 1521.02 | 782.34 | 1021.88 | 1204.78 | 1368.80 | 1805.40 | 804.76 | 1053.74 | 1240.18 | 1411.28 | 1859.68 |
| 90 | 723.34 | 936.92 | 1093.86 | 1233.10 | 1640.20 | 834.26 | 1090.32 | 1283.84 | 1458.48 | 1924.58 | 856.68 | 1122.18 | 1319.24 | 1500.96 | 1978.86 |
| 91 | 778.80 | 1010.08 | 1178.82 | 1328.68 | 1767.64 | 889.72 | 1163.48 | 1368.80 | 1554.06 | 2052.02 | 912.14 | 1195.34 | 1404.20 | 1596.54 | 2106.30 |
| 92 | 838.98 | 1086.78 | 1269.68 | 1430.16 | 1904.52 | 949.90 | 1240.18 | 1459.66 | 1655.54 | 2188.90 | 972.32 | 1272.04 | 1495.06 | 1698.02 | 2243.18 |
| 93 | 903.88 | 1169.38 | 1365.26 | 1539.90 | 2048.48 | 1014.80 | 1322.78 | 1555.24 | 1765.28 | 2332.86 | 1037.22 | 1354.64 | 1590.64 | 1807.76 | 2387.14 |
| 94 | 972.32 | 1260.24 | 1470.28 | 1657.90 | 2206.60 | 1083.24 | 1413.64 | 1660.26 | 1883.28 | 2490.98 | 1105.66 | 1445.50 | 1695.66 | 1925.76 | 2545.26 |
| 95 | 1049.02 | 1359.36 | 1585.92 | 1787.70 | 2378.88 | 1159.94 | 1512.76 | 1775.90 | 2013.08 | 2663.26 | 1182.36 | 1544.62 | 1811.30 | 2055.56 | 2717.54 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 30 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 31 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 42.48 | 54.28 | 64.90 | 73.16 | 99.72 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 32 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 42.48 | 54.28 | 64.90 | 73.16 | 102.65 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 33 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 44.09 | 54.28 | 64.90 | 73.16 | 108.51 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 34 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 44.09 | 54.28 | 66.19 | 73.16 | 114.38 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 35 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 46.84 | 55.81 | 66.19 | 73.16 | 117.31 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 36 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 49.60 | 58.61 | 69.07 | 75.76 | 123.61 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 37 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 52.35 | 61.40 | 74.82 | 78.67 | 130.17 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 38 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 52.35 | 64.19 | 77.70 | 81.58 | 136.72 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 39 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 55.34 | 66.98 | 80.58 | 87.41 | 146.56 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 40 | 29.50 | 36.58 | 41.30 | 48.38 | 63.72 | 58.91 | 72.04 | 80.97 | 89.23 | 152.42 | 110.68 | 135.74 | 158.71 | 179.59 | 235.98 |
| 41 | 29.50 | 36.58 | 41.30 | 48.38 | 63.72 | 62.34 | 75.40 | 84.11 | 92.48 | 159.50 | 110.68 | 135.74 | 158.71 | 179.59 | 235.98 |
| 42 | 32.01 | 37.22 | 41.34 | 48.38 | 63.72 | 62.64 | 78.99 | 87.64 | 98.99 | 167.35 | 110.68 | 135.74 | 158.71 | 179.59 | 235.98 |
| 43 | 32.24 | 37.46 | 44.21 | 49.69 | 66.34 | 66.12 | 82.60 | 94.35 | 102.69 | 175.24 | 110.68 | 135.74 | 158.71 | 179.59 | 235.98 |
| 44 | 32.47 | 40.41 | 44.51 | 50.01 | 69.41 | 69.62 | 86.24 | 97.95 | 106.43 | 179.59 | 110.68 | 135.74 | 158.71 | 179.59 | 235.98 |
| 45 | 32.40 | 40.09 | 49.45 | 52.45 | 71.53 | 74.36 | 88.01 | 101.54 | 110.99 | 189.26 | 114.86 | 144.09 | 169.15 | 187.95 | 252.68 |
| 46 | 35.35 | 43.05 | 49.78 | 55.57 | 74.58 | 74.71 | 94.91 | 108.43 | 114.74 | 190.03 | 114.86 | 144.09 | 169.15 | 187.95 | 252.68 |
| 47 | 35.60 | 43.33 | 52.90 | 58.73 | 77.65 | 78.70 | 98.70 | 112.14 | 121.78 | 190.03 | 114.86 | 144.09 | 169.15 | 187.95 | 252.68 |
| 48 | 35.86 | 46.34 | 56.05 | 59.12 | 80.74 | 82.82 | 102.86 | 119.94 | 129.07 | 190.03 | 114.86 | 144.09 | 169.15 | 187.95 | 252.68 |
| 49 | 38.96 | 46.65 | 56.42 | 62.34 | 87.05 | 85.62 | 110.68 | 124.18 | 133.40 | 190.03 | 114.86 | 144.09 | 169.15 | 187.95 | 252.68 |
| 50 | 41.27 | 48.82 | 58.56 | 64.15 | 91.00 | 91.09 | 110.20 | 129.38 | 137.93 | 215.09 | 129.47 | 160.80 | 185.86 | 208.83 | 279.83 |
| 51 | 44.05 | 54.36 | 62.83 | 69.83 | 96.37 | 96.29 | 114.51 | 137.50 | 147.62 | 221.36 | 133.65 | 167.06 | 192.12 | 219.27 | 290.27 |
| 52 | 43.92 | 54.35 | 62.54 | 72.42 | 101.90 | 100.36 | 123.53 | 141.01 | 153.03 | 227.62 | 137.83 | 173.33 | 200.48 | 227.62 | 298.63 |
| 53 | 46.74 | 57.21 | 65.46 | 72.51 | 110.62 | 105.69 | 127.72 | 150.27 | 159.45 | 238.07 | 139.92 | 177.50 | 206.74 | 233.89 | 313.24 |
| 54 | 46.66 | 57.24 | 65.55 | 75.18 | 114.76 | 105.97 | 130.25 | 154.65 | 164.98 | 242.24 | 144.09 | 181.68 | 210.92 | 242.24 | 317.42 |
| 55 | 48.10 | 61.55 | 71.32 | 78.22 | 122.04 | 112.77 | 141.48 | 165.11 | 171.49 | 252.68 | 146.18 | 190.03 | 219.27 | 246.42 | 332.04 |
| 56 | 53.77 | 65.47 | 75.05 | 83.39 | 132.07 | 121.12 | 148.79 | 169.50 | 179.84 | 265.21 | 154.53 | 196.30 | 227.62 | 258.95 | 344.57 |
| 57 | 57.69 | 70.62 | 78.74 | 91.11 | 140.90 | 126.75 | 157.14 | 176.85 | 193.99 | 284.01 | 164.97 | 208.83 | 240.15 | 273.57 | 363.36 |
| 58 | 58.43 | 72.89 | 86.78 | 97.82 | 149.79 | 126.99 | 158.67 | 185.38 | 203.48 | 302.80 | 173.33 | 219.27 | 256.86 | 288.18 | 380.07 |
| 59 | 66.81 | 79.52 | 91.74 | 102.51 | 161.43 | 138.28 | 168.99 | 193.93 | 210.09 | 323.69 | 181.68 | 229.71 | 269.39 | 303.65 | 405.13 |
| 60 | 70.43 | 87.64 | 99.55 | 109.00 | 174.78 | 144.64 | 176.50 | 206.30 | 219.34 | 346.66 | 194.21 | 244.33 | 288.18 | 307.91 | 428.10 |
| 61 | 75.71 | 92.63 | 109.03 | 119.55 | 190.14 | 153.69 | 186.75 | 216.09 | 232.25 | 364.61 | 198.51 | 251.18 | 295.74 | 320.36 | 443.61 |
| 62 | 81.01 | 103.54 | 112.43 | 127.42 | 204.07 | 163.79 | 204.47 | 231.23 | 248.61 | 372.96 | 202.18 | 261.07 | 300.33 | 336.68 | 453.44 |
| 63 | 92.62 | 108.64 | 124.84 | 138.17 | 215.15 | 176.72 | 212.48 | 244.82 | 266.77 | 389.55 | 210.93 | 267.94 | 311.64 | 348.30 | 465.56 |
| 64 | 99.01 | 116.47 | 136.88 | 148.68 | 234.75 | 183.82 | 224.26 | 265.91 | 282.07 | 402.58 | 216.91 | 272.06 | 319.85 | 362.13 | 479.78 |
| 65 | 110.47 | 126.93 | 144.22 | 160.56 | 249.92 | 190.71 | 240.62 | 277.69 | 300.92 | 422.42 | 224.58 | 283.40 | 331.52 | 374.30 | 495.50 |
| 66 | 117.71 | 139.86 | 159.81 | 175.83 | 271.86 | 196.82 | 253.79 | 293.50 | 321.39 | 441.98 | 231.35 | 295.23 | 343.57 | 388.46 | 516.22 |
| 67 | 131.49 | 155.98 | 176.89 | 193.79 | 298.83 | 207.15 | 263.95 | 307.39 | 345.31 | 461.08 | 238.90 | 305.72 | 354.17 | 402.61 | 534.59 |
| 68 | 141.50 | 171.70 | 194.87 | 211.41 | 318.10 | 211.53 | 269.66 | 319.71 | 360.08 | 476.34 | 245.44 | 311.64 | 369.77 | 414.98 | 550.62 |
| 69 | 154.03 | 186.48 | 213.93 | 232.80 | 338.27 | 222.91 | 283.71 | 333.59 | 378.79 | 501.94 | 255.65 | 325.79 | 383.47 | 434.91 | 575.21 |
| 70 | 165.32 | 208.91 | 234.95 | 257.98 | 362.21 | 235.96 | 302.09 | 354.69 | 401.29 | 530.54 | 267.52 | 344.17 | 404.29 | 455.39 | 604.18 |
| 71 | 176.90 | 223.30 | 259.55 | 288.18 | 391.50 | 252.30 | 320.45 | 377.00 | 430.65 | 568.40 | 282.75 | 363.95 | 427.75 | 484.30 | 640.90 |
| 72 | 193.20 | 240.80 | 280.00 | 313.60 | 420.00 | 271.60 | 344.40 | 406.00 | 460.60 | 607.60 | 302.40 | 385.00 | 452.20 | 513.80 | 680.40 |
| 73 | 206.55 | 260.55 | 301.05 | 338.85 | 450.90 | 288.90 | 369.90 | 433.35 | 495.45 | 649.35 | 321.30 | 410.40 | 481.95 | 546.75 | 720.90 |
| 74 | 223.60 | 280.80 | 326.30 | 365.30 | 488.80 | 309.40 | 396.50 | 466.70 | 530.40 | 698.10 | 340.60 | 435.50 | 512.20 | 579.80 | 768.30 |
| 75 | 241.25 | 302.50 | 352.50 | 393.75 | 526.25 | 331.25 | 422.50 | 497.50 | 563.75 | 743.75 | 360.00 | 458.75 | 542.50 | 613.75 | 811.25 |
| 76 | 260.40 | 327.60 | 381.60 | 427.20 | 572.40 | 351.60 | 450.00 | 530.40 | 602.40 | 796.80 | 379.20 | 486.00 | 573.60 | 649.20 | 859.20 |
| 77 | 286.74 | 363.44 | 423.62 | 476.72 | 636.02 | 381.14 | 492.06 | 581.74 | 663.16 | 872.02 | 408.28 | 526.28 | 620.68 | 708.00 | 932.20 |
| 78 | 320.96 | 405.92 | 475.54 | 535.72 | 713.90 | 421.26 | 542.80 | 643.10 | 733.96 | 965.24 | 446.04 | 574.66 | 680.86 | 777.62 | 1023.06 |
| 79 | 355.18 | 451.94 | 529.82 | 597.08 | 794.14 | 460.20 | 595.90 | 708.00 | 807.12 | 1060.82 | 483.80 | 625.40 | 744.58 | 848.42 | 1115.10 |
| 80 | 390.58 | 495.60 | 582.92 | 657.26 | 872.02 | 499.14 | 645.46 | 768.18 | 877.92 | 1148.14 | 522.74 | 676.14 | 803.58 | 918.04 | 1203.60 |
| 81 | 423.62 | 536.90 | 632.48 | 712.72 | 947.54 | 535.72 | 690.30 | 823.64 | 940.46 | 1233.10 | 560.50 | 720.98 | 857.86 | 981.76 | 1287.38 |
| 82 | 455.48 | 579.38 | 679.68 | 767.00 | 1020.70 | 569.94 | 737.50 | 874.38 | 999.46 | 1314.52 | 594.72 | 768.18 | 912.14 | 1040.76 | 1368.80 |
| 83 | 489.70 | 621.86 | 730.42 | 822.46 | 1095.04 | 606.52 | 781.16 | 928.66 | 1059.64 | 1393.58 | 631.30 | 814.20 | 966.42 | 1102.12 | 1449.04 |
| 84 | 526.28 | 666.70 | 783.52 | 883.82 | 1176.46 | 644.28 | 829.54 | 985.30 | 1122.18 | 1478.54 | 670.24 | 861.40 | 1021.88 | 1167.02 | 1536.36 |
| 85 | 566.40 | 717.44 | 843.70 | 951.08 | 1267.32 | 685.58 | 882.64 | 1046.66 | 1194.16 | 1572.94 | 711.54 | 914.50 | 1086.78 | 1237.82 | 1631.94 |
| 86 | 610.06 | 775.26 | 909.78 | 1026.60 | 1364.08 | 729.24 | 940.46 | 1112.74 | 1269.68 | 1669.70 | 755.20 | 972.32 | 1152.86 | 1313.34 | 1728.70 |
| 87 | 657.26 | 834.26 | 980.58 | 1104.48 | 1467.92 | 776.44 | 999.46 | 1183.54 | 1347.56 | 1773.54 | 802.40 | 1031.32 | 1223.66 | 1391.22 | 1832.54 |
| 88 | 705.64 | 896.80 | 1053.74 | 1188.26 | 1581.20 | 824.82 | 1062.00 | 1256.70 | 1431.34 | 1886.82 | 850.78 | 1093.86 | 1296.82 | 1475.00 | 1945.82 |
| 89 | 762.28 | 967.60 | 1136.34 | 1280.30 | 1702.74 | 881.46 | 1132.80 | 1339.30 | 1523.38 | 2008.36 | 907.42 | 1164.66 | 1379.42 | 1567.04 | 2067.36 |
| 90 | 820.10 | 1041.94 | 1223.66 | 1379.42 | 1834.90 | 939.28 | 1207.14 | 1426.62 | 1622.50 | 2140.52 | 965.24 | 1239.00 | 1466.74 | 1666.16 | 2199.52 |
| 91 | 883.82 | 1123.36 | 1320.42 | 1487.98 | 1977.68 | 1003.00 | 1288.56 | 1523.38 | 1731.06 | 2283.30 | 1028.96 | 1320.42 | 1563.50 | 1774.72 | 2342.30 |
| 92 | 952.26 | 1209.50 | 1419.54 | 1600.08 | 2129.90 | 1071.44 | 1374.70 | 1622.50 | 1843.16 | 2435.52 | 1097.40 | 1406.56 | 1662.62 | 1886.82 | 2494.52 |
| 93 | 1024.24 | 1301.54 | 1528.10 | 1723.98 | 2292.74 | 1143.42 | 1466.74 | 1731.06 | 1967.06 | 2598.36 | 1169.38 | 1498.60 | 1771.18 | 2010.72 | 2657.36 |
| 94 | 1103.30 | 1401.84 | 1646.10 | 1856.14 | 2468.56 | 1222.48 | 1567.04 | 1849.06 | 2099.22 | 2774.18 | 1248.44 | 1598.90 | 1889.18 | 2142.88 | 2833.18 |
| 95 | 1189.44 | 1512.76 | 1774.72 | 2000.10 | 2662.08 | 1308.62 | 1677.96 | 1977.68 | 2243.18 | 2967.70 | 1334.58 | 1709.82 | 2017.80 | 2286.84 | 3026.70 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 30 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 31 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 38.94 | 48.38 | 56.64 | 64.90 | 89.87 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 32 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 38.94 | 48.38 | 56.64 | 64.90 | 92.51 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 33 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 40.41 | 48.38 | 56.64 | 64.90 | 97.80 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 34 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 40.41 | 48.38 | 57.77 | 64.90 | 103.08 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 35 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 42.94 | 49.75 | 57.77 | 64.90 | 105.73 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 36 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 45.46 | 52.24 | 60.28 | 67.20 | 111.40 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 37 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 47.99 | 54.72 | 65.30 | 69.79 | 117.31 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 38 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 47.99 | 57.21 | 67.81 | 72.37 | 123.22 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 39 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 50.73 | 59.70 | 70.32 | 77.54 | 132.08 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 40 | 25.96 | 34.22 | 37.76 | 41.30 | 55.46 | 52.87 | 63.40 | 72.45 | 78.25 | 134.70 | 93.97 | 123.21 | 139.92 | 158.71 | 208.83 |
| 41 | 25.96 | 34.22 | 37.76 | 41.30 | 55.46 | 55.95 | 66.35 | 75.25 | 81.10 | 140.95 | 93.97 | 123.21 | 139.92 | 158.71 | 208.83 |
| 42 | 28.17 | 34.82 | 37.79 | 41.30 | 55.46 | 56.22 | 69.51 | 78.41 | 86.81 | 147.89 | 93.97 | 123.21 | 139.92 | 158.71 | 208.83 |
| 43 | 28.37 | 35.05 | 40.42 | 42.41 | 57.74 | 59.34 | 72.69 | 84.42 | 90.06 | 154.87 | 93.97 | 123.21 | 139.92 | 158.71 | 208.83 |
| 44 | 28.58 | 37.80 | 40.69 | 42.69 | 60.41 | 62.48 | 75.89 | 87.64 | 93.33 | 158.71 | 93.97 | 123.21 | 139.92 | 158.71 | 208.83 |
| 45 | 28.66 | 36.45 | 43.11 | 47.57 | 64.00 | 65.29 | 78.05 | 91.55 | 99.73 | 170.54 | 100.24 | 129.47 | 148.27 | 171.24 | 223.45 |
| 46 | 31.27 | 39.13 | 43.40 | 50.40 | 66.73 | 65.60 | 84.16 | 97.76 | 103.10 | 171.24 | 100.24 | 129.47 | 148.27 | 171.24 | 223.45 |
| 47 | 31.49 | 39.39 | 46.11 | 53.27 | 69.48 | 69.10 | 87.52 | 101.11 | 109.42 | 171.24 | 100.24 | 129.47 | 148.27 | 171.24 | 223.45 |
| 48 | 31.72 | 42.13 | 48.86 | 53.62 | 72.24 | 72.72 | 91.22 | 108.14 | 115.98 | 171.24 | 100.24 | 129.47 | 148.27 | 171.24 | 223.45 |
| 49 | 34.46 | 42.41 | 49.19 | 56.54 | 77.88 | 75.18 | 98.15 | 111.97 | 119.87 | 171.24 | 100.24 | 129.47 | 148.27 | 171.24 | 223.45 |
| 50 | 35.77 | 44.75 | 51.59 | 57.33 | 79.63 | 79.46 | 98.80 | 113.93 | 123.41 | 187.95 | 114.86 | 142.00 | 164.97 | 185.86 | 248.51 |
| 51 | 39.79 | 47.39 | 57.12 | 61.45 | 86.15 | 84.50 | 101.37 | 123.75 | 132.86 | 194.21 | 119.03 | 146.18 | 173.33 | 192.12 | 258.95 |
| 52 | 39.81 | 47.55 | 55.74 | 64.06 | 91.41 | 88.32 | 109.80 | 123.86 | 138.28 | 202.56 | 123.21 | 154.53 | 179.59 | 202.56 | 265.21 |
| 53 | 41.08 | 50.24 | 58.50 | 64.30 | 96.79 | 93.49 | 115.75 | 132.48 | 142.57 | 208.83 | 125.30 | 158.71 | 183.77 | 208.83 | 275.65 |
| 54 | 41.17 | 50.43 | 58.73 | 65.61 | 103.75 | 93.97 | 116.43 | 138.58 | 146.23 | 219.27 | 129.47 | 162.89 | 187.95 | 210.92 | 288.18 |
| 55 | 43.85 | 55.95 | 62.93 | 71.23 | 107.59 | 102.33 | 127.13 | 144.73 | 156.25 | 225.54 | 131.56 | 169.15 | 194.21 | 221.36 | 292.36 |
| 56 | 47.96 | 57.11 | 66.56 | 74.91 | 118.86 | 108.59 | 130.45 | 151.55 | 162.62 | 238.07 | 139.92 | 175.42 | 204.65 | 229.71 | 309.07 |
| 57 | 50.48 | 62.14 | 71.83 | 79.89 | 126.15 | 112.44 | 137.24 | 159.17 | 169.74 | 252.68 | 144.09 | 183.77 | 219.27 | 242.24 | 323.69 |
| 58 | 51.47 | 64.63 | 76.98 | 87.90 | 135.13 | 115.08 | 139.55 | 166.07 | 179.43 | 271.48 | 150.36 | 194.21 | 227.62 | 258.95 | 340.39 |
| 59 | 59.55 | 72.54 | 82.01 | 91.42 | 145.13 | 124.45 | 155.55 | 173.22 | 188.54 | 290.27 | 160.80 | 206.74 | 240.15 | 270.37 | 363.36 |
| 60 | 61.98 | 77.74 | 88.49 | 99.34 | 156.81 | 129.22 | 157.92 | 182.36 | 199.88 | 311.16 | 173.33 | 219.27 | 254.77 | 275.92 | 384.25 |
| 61 | 67.14 | 82.81 | 96.29 | 107.04 | 167.20 | 134.72 | 168.26 | 190.67 | 209.71 | 322.07 | 178.25 | 224.84 | 261.30 | 287.15 | 390.94 |
| 62 | 73.77 | 90.59 | 101.32 | 113.42 | 182.32 | 146.65 | 178.68 | 207.56 | 220.99 | 333.70 | 182.55 | 229.66 | 270.88 | 299.92 | 404.36 |
| 63 | 82.00 | 95.77 | 110.65 | 122.66 | 192.16 | 157.72 | 187.05 | 219.61 | 237.52 | 347.75 | 186.23 | 235.63 | 275.54 | 310.65 | 414.26 |
| 64 | 87.01 | 104.97 | 122.47 | 131.84 | 211.44 | 161.77 | 202.73 | 237.17 | 249.98 | 362.13 | 191.18 | 242.65 | 288.60 | 321.69 | 430.15 |
| 65 | 96.66 | 111.24 | 127.25 | 143.66 | 222.15 | 169.32 | 213.88 | 246.05 | 267.30 | 376.08 | 197.84 | 251.31 | 294.09 | 335.08 | 442.03 |
| 66 | 103.95 | 124.00 | 142.54 | 157.40 | 242.56 | 176.10 | 224.44 | 262.42 | 288.09 | 393.64 | 205.45 | 262.42 | 305.59 | 347.02 | 460.97 |
| 67 | 115.83 | 136.66 | 157.88 | 173.70 | 264.35 | 182.09 | 230.54 | 272.31 | 310.28 | 409.30 | 212.17 | 268.97 | 315.74 | 360.85 | 472.78 |
| 68 | 125.78 | 153.46 | 172.72 | 188.40 | 284.19 | 187.31 | 240.59 | 282.57 | 321.33 | 426.28 | 217.99 | 279.34 | 327.79 | 369.77 | 490.87 |
| 69 | 136.92 | 165.42 | 190.33 | 206.94 | 300.85 | 199.53 | 252.53 | 297.74 | 336.71 | 444.27 | 227.59 | 289.94 | 341.38 | 385.03 | 509.74 |
| 70 | 147.29 | 184.86 | 208.69 | 230.74 | 323.13 | 210.41 | 267.52 | 314.11 | 359.20 | 473.43 | 238.97 | 303.59 | 359.20 | 407.30 | 538.05 |
| 71 | 158.05 | 200.10 | 232.00 | 255.20 | 348.00 | 224.75 | 285.65 | 337.85 | 381.35 | 506.05 | 252.30 | 323.35 | 379.90 | 429.20 | 569.85 |
| 72 | 170.80 | 214.20 | 249.20 | 278.60 | 372.40 | 240.80 | 306.60 | 359.80 | 410.20 | 540.40 | 268.80 | 341.60 | 403.20 | 457.80 | 603.40 |
| 73 | 183.60 | 232.20 | 268.65 | 299.70 | 402.30 | 256.50 | 329.40 | 387.45 | 438.75 | 580.50 | 284.85 | 365.85 | 429.30 | 486.00 | 642.60 |
| 74 | 198.90 | 248.30 | 288.60 | 325.00 | 432.90 | 275.60 | 349.70 | 413.40 | 470.60 | 620.10 | 301.60 | 386.10 | 455.00 | 514.80 | 679.90 |
| 75 | 215.00 | 270.00 | 313.75 | 351.25 | 470.00 | 295.00 | 376.25 | 442.50 | 503.75 | 663.75 | 321.25 | 410.00 | 481.25 | 546.25 | 722.50 |
| 76 | 231.60 | 291.60 | 339.60 | 380.40 | 510.00 | 312.00 | 399.60 | 472.80 | 537.60 | 709.20 | 337.20 | 432.00 | 510.00 | 578.40 | 764.40 |
| 77 | 256.06 | 323.32 | 377.60 | 423.62 | 566.40 | 341.02 | 437.78 | 518.02 | 590.00 | 776.44 | 363.44 | 467.28 | 553.42 | 628.94 | 828.36 |
| 78 | 285.56 | 362.26 | 423.62 | 476.72 | 636.02 | 375.24 | 483.80 | 573.48 | 654.90 | 860.22 | 397.66 | 513.30 | 606.52 | 692.66 | 910.96 |
| 79 | 316.24 | 401.20 | 470.82 | 531.00 | 708.00 | 409.46 | 528.64 | 628.94 | 719.80 | 944.00 | 430.70 | 556.96 | 660.80 | 755.20 | 992.38 |
| 80 | 348.10 | 441.32 | 519.20 | 584.10 | 776.44 | 446.04 | 573.48 | 684.40 | 779.98 | 1023.06 | 466.10 | 600.62 | 715.08 | 816.56 | 1071.44 |
| 81 | 376.42 | 479.08 | 562.86 | 634.84 | 843.70 | 476.72 | 615.96 | 732.78 | 837.80 | 1098.58 | 496.78 | 644.28 | 765.82 | 873.20 | 1145.78 |
| 82 | 405.92 | 515.66 | 606.52 | 683.22 | 908.60 | 507.40 | 656.08 | 779.98 | 890.90 | 1169.38 | 529.82 | 683.22 | 813.02 | 927.48 | 1218.94 |
| 83 | 436.60 | 553.42 | 650.18 | 731.60 | 974.68 | 540.44 | 696.20 | 827.18 | 941.64 | 1239.00 | 562.86 | 724.52 | 860.22 | 979.40 | 1289.74 |
| 84 | 467.28 | 593.54 | 697.38 | 787.06 | 1047.84 | 572.30 | 737.50 | 876.74 | 1001.82 | 1316.88 | 595.90 | 765.82 | 912.14 | 1040.76 | 1368.80 |
| 85 | 503.86 | 639.56 | 751.66 | 847.24 | 1126.90 | 610.06 | 784.70 | 932.20 | 1064.36 | 1398.30 | 632.48 | 815.38 | 968.78 | 1102.12 | 1451.40 |
| 86 | 542.80 | 689.12 | 809.48 | 912.14 | 1215.40 | 649.00 | 834.26 | 990.02 | 1129.26 | 1486.80 | 671.42 | 864.94 | 1026.60 | 1167.02 | 1539.90 |
| 87 | 584.10 | 742.22 | 872.02 | 982.94 | 1307.44 | 690.30 | 887.36 | 1052.56 | 1200.06 | 1578.84 | 712.72 | 918.04 | 1089.14 | 1237.82 | 1631.94 |
| 88 | 630.12 | 798.86 | 938.10 | 1058.46 | 1406.56 | 736.32 | 944.00 | 1118.64 | 1275.58 | 1677.96 | 758.74 | 974.68 | 1155.22 | 1313.34 | 1731.06 |
| 89 | 677.32 | 860.22 | 1011.26 | 1138.70 | 1515.12 | 783.52 | 1005.36 | 1191.80 | 1355.82 | 1786.52 | 805.94 | 1036.04 | 1228.38 | 1393.58 | 1839.62 |
| 90 | 730.42 | 928.66 | 1089.14 | 1228.38 | 1634.30 | 836.62 | 1073.80 | 1269.68 | 1445.50 | 1905.70 | 859.04 | 1104.48 | 1306.26 | 1483.26 | 1958.80 |
| 91 | 787.06 | 999.46 | 1172.92 | 1323.96 | 1761.74 | 893.26 | 1144.60 | 1353.46 | 1541.08 | 2033.14 | 915.68 | 1175.28 | 1390.04 | 1578.84 | 2086.24 |
| 92 | 847.24 | 1076.16 | 1262.60 | 1424.26 | 1895.08 | 953.44 | 1221.30 | 1443.14 | 1641.38 | 2166.48 | 975.86 | 1251.98 | 1479.72 | 1679.14 | 2219.58 |
| 93 | 910.96 | 1158.76 | 1360.54 | 1534.00 | 2040.22 | 1017.16 | 1303.90 | 1541.08 | 1751.12 | 2311.62 | 1039.58 | 1334.58 | 1577.66 | 1788.88 | 2364.72 |
| 94 | 982.94 | 1247.26 | 1465.56 | 1650.82 | 2195.98 | 1089.14 | 1392.40 | 1646.10 | 1867.94 | 2467.38 | 1111.56 | 1423.08 | 1682.68 | 1905.70 | 2520.48 |
| 95 | 1058.46 | 1345.20 | 1580.02 | 1780.62 | 2369.44 | 1164.66 | 1490.34 | 1760.56 | 1997.74 | 2640.84 | 1187.08 | 1521.02 | 1797.14 | 2035.50 | 2693.94 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 30 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 31 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 35.40 | 44.84 | 53.10 | 59.00 | 80.02 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 32 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 35.40 | 44.84 | 53.10 | 59.00 | 82.37 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 33 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 36.74 | 44.84 | 53.10 | 59.00 | 87.08 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 34 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 36.74 | 44.84 | 54.16 | 59.00 | 91.79 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 35 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 39.03 | 46.11 | 54.16 | 59.00 | 94.14 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 36 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 41.33 | 48.41 | 56.51 | 61.09 | 99.20 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 37 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 43.63 | 50.72 | 61.22 | 63.44 | 104.46 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 38 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 43.63 | 53.02 | 63.57 | 65.79 | 109.72 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 39 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 46.12 | 55.33 | 65.93 | 70.49 | 117.61 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 40 | 24.78 | 29.50 | 34.22 | 38.94 | 51.92 | 48.34 | 57.63 | 66.77 | 72.76 | 124.07 | 89.80 | 112.77 | 129.47 | 144.09 | 192.12 |
| 41 | 24.78 | 29.50 | 34.22 | 38.94 | 51.92 | 51.15 | 60.32 | 69.35 | 75.41 | 129.82 | 89.80 | 112.77 | 129.47 | 144.09 | 192.12 |
| 42 | 26.89 | 30.01 | 34.25 | 38.94 | 51.92 | 51.40 | 63.19 | 72.26 | 80.72 | 136.22 | 89.80 | 112.77 | 129.47 | 144.09 | 192.12 |
| 43 | 27.08 | 30.21 | 36.63 | 39.99 | 54.06 | 54.25 | 66.08 | 77.80 | 83.74 | 142.64 | 89.80 | 112.77 | 129.47 | 144.09 | 192.12 |
| 44 | 27.28 | 32.59 | 36.88 | 40.25 | 56.55 | 57.12 | 68.99 | 80.76 | 86.78 | 146.18 | 89.80 | 112.77 | 129.47 | 144.09 | 192.12 |
| 45 | 27.41 | 34.02 | 39.31 | 41.47 | 58.98 | 61.66 | 71.40 | 83.23 | 90.08 | 158.06 | 93.97 | 119.03 | 135.74 | 154.53 | 206.74 |
| 46 | 29.91 | 36.52 | 39.57 | 43.94 | 61.50 | 61.96 | 77.00 | 88.88 | 93.12 | 158.71 | 93.97 | 119.03 | 135.74 | 154.53 | 206.74 |
| 47 | 30.12 | 36.77 | 42.05 | 46.44 | 64.03 | 65.26 | 80.08 | 91.92 | 98.83 | 158.71 | 93.97 | 119.03 | 135.74 | 154.53 | 206.74 |
| 48 | 30.34 | 39.32 | 44.55 | 46.74 | 66.58 | 68.68 | 83.45 | 98.31 | 104.75 | 158.71 | 93.97 | 119.03 | 135.74 | 154.53 | 206.74 |
| 49 | 32.96 | 39.58 | 44.85 | 49.29 | 71.78 | 71.00 | 89.80 | 101.79 | 108.27 | 158.71 | 93.97 | 119.03 | 135.74 | 154.53 | 206.74 |
| 50 | 33.01 | 40.68 | 47.41 | 53.23 | 73.94 | 73.64 | 91.20 | 106.21 | 112.52 | 173.33 | 102.33 | 131.56 | 152.45 | 171.24 | 227.62 |
| 51 | 35.53 | 43.21 | 49.98 | 57.26 | 77.39 | 76.64 | 91.98 | 111.97 | 119.94 | 177.50 | 106.50 | 135.74 | 156.62 | 179.59 | 233.89 |
| 52 | 34.31 | 43.48 | 48.94 | 57.10 | 82.42 | 78.28 | 100.00 | 110.52 | 121.69 | 183.77 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 53 | 36.83 | 46.05 | 54.32 | 58.83 | 87.57 | 83.33 | 105.77 | 120.61 | 129.44 | 190.03 | 114.86 | 142.00 | 169.15 | 187.95 | 250.59 |
| 54 | 38.42 | 46.34 | 54.63 | 60.14 | 92.75 | 85.98 | 106.57 | 126.53 | 134.98 | 196.30 | 119.03 | 146.18 | 173.33 | 192.12 | 258.95 |
| 55 | 41.02 | 48.96 | 57.33 | 64.25 | 99.56 | 91.88 | 114.83 | 132.50 | 142.91 | 204.65 | 121.12 | 150.36 | 177.50 | 202.56 | 267.30 |
| 56 | 43.60 | 51.54 | 60.89 | 67.84 | 108.96 | 98.15 | 120.25 | 135.60 | 147.31 | 219.27 | 125.30 | 160.80 | 185.86 | 210.92 | 279.83 |
| 57 | 46.15 | 57.91 | 64.92 | 74.29 | 114.69 | 102.21 | 125.31 | 147.38 | 156.68 | 231.80 | 131.56 | 171.24 | 196.30 | 223.45 | 296.54 |
| 58 | 47.30 | 59.13 | 69.98 | 79.39 | 122.11 | 105.16 | 128.08 | 152.55 | 164.63 | 244.33 | 139.92 | 177.50 | 204.65 | 233.89 | 311.16 |
| 59 | 53.74 | 65.57 | 73.67 | 81.73 | 130.45 | 112.60 | 138.27 | 156.27 | 166.99 | 261.04 | 148.27 | 187.95 | 219.27 | 243.33 | 327.86 |
| 60 | 56.35 | 70.67 | 78.81 | 88.30 | 140.47 | 117.64 | 141.20 | 163.94 | 176.89 | 277.74 | 154.53 | 198.39 | 229.71 | 249.92 | 344.57 |
| 61 | 61.42 | 74.38 | 87.79 | 95.92 | 150.80 | 123.33 | 151.62 | 174.32 | 188.92 | 291.69 | 160.02 | 202.56 | 239.02 | 259.81 | 356.51 |
| 62 | 66.54 | 81.97 | 91.61 | 103.62 | 165.60 | 133.32 | 162.10 | 187.53 | 202.00 | 302.29 | 166.85 | 210.03 | 245.37 | 272.83 | 367.07 |
| 63 | 75.92 | 88.62 | 102.14 | 111.38 | 175.73 | 142.52 | 174.34 | 203.41 | 215.14 | 315.44 | 172.92 | 218.53 | 254.63 | 280.53 | 378.15 |
| 64 | 79.51 | 94.90 | 110.94 | 119.22 | 189.79 | 148.90 | 181.20 | 215.61 | 228.02 | 327.21 | 174.63 | 220.59 | 261.03 | 292.28 | 387.87 |
| 65 | 87.45 | 102.68 | 118.77 | 129.58 | 202.55 | 153.28 | 194.28 | 226.72 | 243.77 | 340.43 | 180.02 | 228.14 | 270.92 | 301.22 | 401.03 |
| 66 | 96.31 | 112.46 | 129.58 | 143.22 | 219.77 | 162.29 | 205.45 | 236.53 | 261.44 | 357.38 | 188.19 | 236.53 | 279.69 | 314.22 | 417.81 |
| 67 | 104.88 | 126.27 | 143.26 | 156.47 | 239.72 | 165.39 | 212.17 | 248.92 | 280.26 | 370.87 | 190.45 | 247.25 | 289.01 | 324.10 | 429.34 |
| 68 | 114.77 | 138.27 | 157.96 | 172.58 | 258.35 | 172.77 | 217.99 | 258.35 | 293.88 | 385.92 | 198.61 | 253.51 | 298.72 | 339.09 | 447.27 |
| 69 | 124.47 | 151.89 | 172.62 | 188.25 | 274.35 | 179.27 | 230.71 | 269.68 | 307.09 | 406.85 | 207.32 | 265.00 | 311.77 | 352.29 | 464.53 |
| 70 | 133.76 | 168.33 | 189.71 | 209.25 | 294.58 | 189.37 | 244.98 | 287.06 | 324.64 | 429.84 | 216.42 | 278.04 | 326.14 | 369.72 | 489.96 |
| 71 | 143.55 | 181.25 | 210.25 | 233.70 | 316.10 | 203.00 | 259.55 | 305.95 | 348.00 | 459.65 | 229.10 | 294.35 | 343.65 | 392.95 | 519.10 |
| 72 | 155.40 | 196.00 | 226.80 | 254.80 | 340.20 | 218.40 | 278.60 | 329.00 | 373.80 | 492.80 | 245.00 | 315.00 | 366.80 | 417.20 | 551.60 |
| 73 | 167.40 | 210.60 | 245.70 | 272.70 | 367.20 | 234.90 | 299.70 | 352.35 | 399.60 | 529.20 | 259.20 | 332.10 | 391.50 | 440.10 | 585.90 |
| 74 | 182.00 | 227.50 | 262.60 | 296.40 | 395.20 | 252.20 | 321.10 | 375.70 | 429.00 | 565.50 | 276.90 | 353.60 | 413.40 | 470.60 | 620.10 |
| 75 | 195.00 | 246.25 | 285.00 | 318.75 | 426.25 | 267.50 | 343.75 | 403.75 | 456.25 | 602.50 | 291.25 | 373.75 | 437.50 | 496.25 | 656.25 |
| 76 | 211.20 | 265.20 | 308.40 | 346.80 | 463.20 | 285.60 | 364.80 | 429.60 | 489.60 | 645.60 | 307.20 | 393.60 | 463.20 | 528.00 | 696.00 |
| 77 | 232.46 | 293.82 | 342.20 | 387.04 | 514.48 | 310.34 | 397.66 | 470.82 | 538.08 | 706.82 | 331.58 | 424.80 | 501.50 | 573.48 | 752.84 |
| 78 | 260.78 | 328.04 | 385.86 | 433.06 | 578.20 | 341.02 | 438.96 | 522.74 | 593.54 | 782.34 | 362.26 | 464.92 | 552.24 | 627.76 | 827.18 |
| 79 | 287.92 | 364.62 | 429.52 | 482.62 | 644.28 | 372.88 | 480.26 | 573.48 | 653.72 | 860.22 | 391.76 | 506.22 | 601.80 | 686.76 | 903.88 |
| 80 | 315.06 | 401.20 | 470.82 | 532.18 | 708.00 | 403.56 | 521.56 | 621.86 | 711.54 | 932.20 | 421.26 | 546.34 | 650.18 | 742.22 | 977.04 |
| 81 | 342.20 | 436.60 | 510.94 | 578.20 | 768.18 | 433.06 | 561.68 | 665.52 | 762.28 | 1000.64 | 450.76 | 586.46 | 693.84 | 795.32 | 1044.30 |
| 82 | 368.16 | 468.46 | 549.88 | 621.86 | 827.18 | 460.20 | 595.90 | 708.00 | 810.66 | 1064.36 | 481.44 | 620.68 | 738.68 | 843.70 | 1109.20 |
| 83 | 396.48 | 503.86 | 592.36 | 665.52 | 886.18 | 490.88 | 632.48 | 752.84 | 857.86 | 1128.08 | 510.94 | 659.62 | 783.52 | 890.90 | 1172.92 |
| 84 | 425.98 | 541.62 | 634.84 | 716.26 | 952.26 | 521.56 | 672.60 | 798.86 | 910.96 | 1197.70 | 541.62 | 699.74 | 829.54 | 946.36 | 1242.54 |
| 85 | 457.84 | 582.92 | 684.40 | 770.54 | 1025.42 | 555.78 | 715.08 | 849.60 | 966.42 | 1272.04 | 575.84 | 742.22 | 880.28 | 1003.00 | 1320.42 |
| 86 | 494.42 | 627.76 | 737.50 | 830.72 | 1105.66 | 592.36 | 759.92 | 902.70 | 1026.60 | 1352.28 | 612.42 | 787.06 | 933.38 | 1063.18 | 1400.66 |
| 87 | 532.18 | 674.96 | 792.96 | 894.44 | 1189.44 | 630.12 | 807.12 | 958.16 | 1090.32 | 1436.06 | 650.18 | 834.26 | 988.84 | 1126.90 | 1484.44 |
| 88 | 572.30 | 726.88 | 854.32 | 961.70 | 1281.48 | 670.24 | 859.04 | 1019.52 | 1157.58 | 1528.10 | 690.30 | 886.18 | 1050.20 | 1194.16 | 1576.48 |
| 89 | 614.78 | 783.52 | 919.22 | 1036.04 | 1379.42 | 712.72 | 915.68 | 1084.42 | 1231.92 | 1626.04 | 732.78 | 942.82 | 1115.10 | 1268.50 | 1674.42 |
| 90 | 664.34 | 843.70 | 990.02 | 1117.46 | 1487.98 | 762.28 | 975.86 | 1155.22 | 1313.34 | 1734.60 | 782.34 | 1003.00 | 1185.90 | 1349.92 | 1782.98 |
| 91 | 716.26 | 909.78 | 1067.90 | 1204.78 | 1601.26 | 814.20 | 1041.94 | 1233.10 | 1400.66 | 1847.88 | 834.26 | 1069.08 | 1263.78 | 1437.24 | 1896.26 |
| 92 | 770.54 | 980.58 | 1150.50 | 1296.82 | 1725.16 | 868.48 | 1112.74 | 1315.70 | 1492.70 | 1971.78 | 888.54 | 1139.88 | 1346.38 | 1529.28 | 2020.16 |
| 93 | 829.54 | 1053.74 | 1237.82 | 1395.94 | 1857.32 | 927.48 | 1185.90 | 1403.02 | 1591.82 | 2103.94 | 947.54 | 1213.04 | 1433.70 | 1628.40 | 2152.32 |
| 94 | 894.44 | 1136.34 | 1333.40 | 1503.32 | 1998.92 | 992.38 | 1268.50 | 1498.60 | 1699.20 | 2245.54 | 1012.44 | 1295.64 | 1529.28 | 1735.78 | 2293.92 |
| 95 | 962.88 | 1223.66 | 1438.42 | 1621.32 | 2155.86 | 1060.82 | 1355.82 | 1603.62 | 1817.20 | 2402.48 | 1080.88 | 1382.96 | 1634.30 | 1853.78 | 2450.86 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 30 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 31 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 33.04 | 41.30 | 47.20 | 55.46 | 76.33 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 32 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 33.04 | 41.30 | 47.20 | 55.46 | 78.57 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 33 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 34.29 | 41.30 | 47.20 | 55.46 | 83.06 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 34 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 34.29 | 41.30 | 48.14 | 55.46 | 87.55 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 35 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 36.43 | 42.47 | 48.14 | 55.46 | 89.79 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 36 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 38.57 | 44.59 | 50.23 | 57.43 | 94.62 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 37 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 40.72 | 46.71 | 54.42 | 59.64 | 99.64 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 38 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 40.72 | 48.84 | 56.51 | 61.85 | 104.65 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 39 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 43.04 | 50.96 | 58.60 | 66.26 | 112.18 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 40 | 22.42 | 27.14 | 33.04 | 35.40 | 48.38 | 45.32 | 53.31 | 63.92 | 67.27 | 116.98 | 83.53 | 106.50 | 123.21 | 135.74 | 183.77 |
| 41 | 22.42 | 27.14 | 33.04 | 35.40 | 48.38 | 47.95 | 55.80 | 66.40 | 69.72 | 122.40 | 83.53 | 106.50 | 123.21 | 135.74 | 183.77 |
| 42 | 24.33 | 27.61 | 33.07 | 35.40 | 48.38 | 48.19 | 58.45 | 69.19 | 74.62 | 128.43 | 83.53 | 106.50 | 123.21 | 135.74 | 183.77 |
| 43 | 24.51 | 27.80 | 35.37 | 36.36 | 50.37 | 50.86 | 61.12 | 74.49 | 77.42 | 134.49 | 83.53 | 106.50 | 123.21 | 135.74 | 183.77 |
| 44 | 24.68 | 29.98 | 35.61 | 36.59 | 52.70 | 53.55 | 63.82 | 77.33 | 80.23 | 137.83 | 83.53 | 106.50 | 123.21 | 135.74 | 183.77 |
| 45 | 24.92 | 30.37 | 36.77 | 39.03 | 53.96 | 56.22 | 66.42 | 78.24 | 85.26 | 143.50 | 87.71 | 112.77 | 129.47 | 144.09 | 194.21 |
| 46 | 27.19 | 32.61 | 37.02 | 41.36 | 56.26 | 56.49 | 71.63 | 83.54 | 88.13 | 144.09 | 87.71 | 112.77 | 129.47 | 144.09 | 194.21 |
| 47 | 27.39 | 32.83 | 39.33 | 43.71 | 58.58 | 59.50 | 74.49 | 86.41 | 93.54 | 144.09 | 87.71 | 112.77 | 129.47 | 144.09 | 194.21 |
| 48 | 27.58 | 35.11 | 41.68 | 43.99 | 60.91 | 62.62 | 77.63 | 92.41 | 99.14 | 144.09 | 87.71 | 112.77 | 129.47 | 144.09 | 194.21 |
| 49 | 29.97 | 35.34 | 41.96 | 46.39 | 65.67 | 64.74 | 83.53 | 95.68 | 102.47 | 144.09 | 87.71 | 112.77 | 129.47 | 144.09 | 194.21 |
| 50 | 30.26 | 39.33 | 44.62 | 47.77 | 66.83 | 67.83 | 87.40 | 100.41 | 103.44 | 160.80 | 96.06 | 127.39 | 142.00 | 160.80 | 213.01 |
| 51 | 31.26 | 40.42 | 47.13 | 50.28 | 73.01 | 68.78 | 88.23 | 106.07 | 108.87 | 169.15 | 98.15 | 129.47 | 150.36 | 164.97 | 223.45 |
| 52 | 31.57 | 40.76 | 46.22 | 54.31 | 77.93 | 74.27 | 94.12 | 106.71 | 116.16 | 175.42 | 100.24 | 133.65 | 154.53 | 173.33 | 231.80 |
| 53 | 33.99 | 43.26 | 48.75 | 54.73 | 81.43 | 77.23 | 99.78 | 112.70 | 121.94 | 179.59 | 104.41 | 135.74 | 158.71 | 179.59 | 238.07 |
| 54 | 34.31 | 43.61 | 49.17 | 56.04 | 86.46 | 79.98 | 102.62 | 116.49 | 125.61 | 185.86 | 110.68 | 139.92 | 160.80 | 183.77 | 246.42 |
| 55 | 36.78 | 46.16 | 51.74 | 58.66 | 91.53 | 85.62 | 108.68 | 122.31 | 133.38 | 190.03 | 114.86 | 144.09 | 167.06 | 187.95 | 252.68 |
| 56 | 40.69 | 47.36 | 58.06 | 63.60 | 97.40 | 89.80 | 112.10 | 129.62 | 141.57 | 198.39 | 119.03 | 148.27 | 177.50 | 200.48 | 261.04 |
| 57 | 41.83 | 52.26 | 59.40 | 67.28 | 106.49 | 94.04 | 117.35 | 135.59 | 145.49 | 217.18 | 123.21 | 160.80 | 185.86 | 210.92 | 277.74 |
| 58 | 44.52 | 56.38 | 64.39 | 73.72 | 112.34 | 99.21 | 122.35 | 142.89 | 155.38 | 229.71 | 131.56 | 171.24 | 194.21 | 221.36 | 294.45 |
| 59 | 49.38 | 59.99 | 69.50 | 77.57 | 122.30 | 104.70 | 128.66 | 148.74 | 161.61 | 248.51 | 137.83 | 177.50 | 208.83 | 232.93 | 311.16 |
| 60 | 50.71 | 65.02 | 73.28 | 81.40 | 130.67 | 108.00 | 133.77 | 154.73 | 166.27 | 263.12 | 144.09 | 187.95 | 219.27 | 233.93 | 327.86 |
| 61 | 57.14 | 70.17 | 80.71 | 90.36 | 140.97 | 117.64 | 146.07 | 165.24 | 180.25 | 275.48 | 149.90 | 194.46 | 224.84 | 248.09 | 336.25 |
| 62 | 60.76 | 76.21 | 86.05 | 96.61 | 152.21 | 121.89 | 152.89 | 176.61 | 189.91 | 282.66 | 153.11 | 196.29 | 231.63 | 259.28 | 345.48 |
| 63 | 68.33 | 81.48 | 93.63 | 104.33 | 162.60 | 131.12 | 163.44 | 189.01 | 203.09 | 298.34 | 159.62 | 205.23 | 237.53 | 267.35 | 357.25 |
| 64 | 72.01 | 89.15 | 103.74 | 110.80 | 178.14 | 136.03 | 172.23 | 203.03 | 212.82 | 310.66 | 163.60 | 211.40 | 248.16 | 277.58 | 369.49 |
| 65 | 81.32 | 95.55 | 110.28 | 121.13 | 189.48 | 144.37 | 183.58 | 214.42 | 230.32 | 324.39 | 169.32 | 217.45 | 256.66 | 286.96 | 381.43 |
| 66 | 87.13 | 105.25 | 122.38 | 133.29 | 206.74 | 148.48 | 195.09 | 227.90 | 246.46 | 340.12 | 174.37 | 226.17 | 265.88 | 298.68 | 397.09 |
| 67 | 97.05 | 115.87 | 131.57 | 146.42 | 223.30 | 155.37 | 198.80 | 230.54 | 265.24 | 349.15 | 180.42 | 232.21 | 270.64 | 310.73 | 409.30 |
| 68 | 105.34 | 130.67 | 146.15 | 159.64 | 240.59 | 159.86 | 208.30 | 243.82 | 274.50 | 366.54 | 184.08 | 242.21 | 282.57 | 319.71 | 423.05 |
| 69 | 115.14 | 142.87 | 160.82 | 175.32 | 255.65 | 168.35 | 219.79 | 254.09 | 289.94 | 385.03 | 193.29 | 252.53 | 293.06 | 332.03 | 442.71 |
| 70 | 124.74 | 157.81 | 176.58 | 193.48 | 273.54 | 178.85 | 229.95 | 270.53 | 305.10 | 405.79 | 204.40 | 266.02 | 309.61 | 348.68 | 464.41 |
| 71 | 131.95 | 169.65 | 195.75 | 217.92 | 292.90 | 189.95 | 246.50 | 290.00 | 329.15 | 433.55 | 213.15 | 279.85 | 326.25 | 372.65 | 488.65 |
| 72 | 142.80 | 183.40 | 212.80 | 236.60 | 317.80 | 203.00 | 266.00 | 313.60 | 352.80 | 466.20 | 228.20 | 299.60 | 348.60 | 393.40 | 522.20 |
| 73 | 156.60 | 197.10 | 228.15 | 256.50 | 341.55 | 220.05 | 284.85 | 333.45 | 378.00 | 499.50 | 245.70 | 315.90 | 369.90 | 421.20 | 553.50 |
| 74 | 166.40 | 214.50 | 247.00 | 275.60 | 369.20 | 234.00 | 305.50 | 357.50 | 404.30 | 535.60 | 256.10 | 338.00 | 392.60 | 444.60 | 587.60 |
| 75 | 180.00 | 230.00 | 266.25 | 300.00 | 400.00 | 248.75 | 325.00 | 380.00 | 435.00 | 572.50 | 272.50 | 355.00 | 416.25 | 473.75 | 622.50 |
| 76 | 194.40 | 250.80 | 289.20 | 325.20 | 434.40 | 265.20 | 348.00 | 406.80 | 464.40 | 610.80 | 286.80 | 376.80 | 439.20 | 500.40 | 661.20 |
| 77 | 215.94 | 276.12 | 320.96 | 362.26 | 481.44 | 290.28 | 378.78 | 446.04 | 508.58 | 667.88 | 309.16 | 404.74 | 476.72 | 543.98 | 715.08 |
| 78 | 240.72 | 310.34 | 362.26 | 407.10 | 541.62 | 318.60 | 417.72 | 494.42 | 565.22 | 741.04 | 338.66 | 444.86 | 525.10 | 598.26 | 785.88 |
| 79 | 267.86 | 345.74 | 402.38 | 453.12 | 604.16 | 349.28 | 460.20 | 542.80 | 619.50 | 814.20 | 368.16 | 484.98 | 571.12 | 652.54 | 859.04 |
| 80 | 292.64 | 378.78 | 442.50 | 497.96 | 663.16 | 377.60 | 497.96 | 588.82 | 671.42 | 882.64 | 396.48 | 522.74 | 615.96 | 704.46 | 925.12 |
| 81 | 316.24 | 411.82 | 480.26 | 541.62 | 720.98 | 403.56 | 533.36 | 631.30 | 722.16 | 946.36 | 422.44 | 558.14 | 660.80 | 752.84 | 990.02 |
| 82 | 341.02 | 442.50 | 516.84 | 582.92 | 776.44 | 430.70 | 568.76 | 671.42 | 767.00 | 1008.90 | 448.40 | 593.54 | 700.92 | 800.04 | 1052.56 |
| 83 | 365.80 | 475.54 | 555.78 | 625.40 | 831.90 | 457.84 | 604.16 | 713.90 | 814.20 | 1067.90 | 476.72 | 628.94 | 744.58 | 846.06 | 1113.92 |
| 84 | 392.94 | 509.76 | 595.90 | 671.42 | 894.44 | 484.98 | 638.38 | 755.20 | 861.40 | 1132.80 | 506.22 | 665.52 | 785.88 | 895.62 | 1178.82 |
| 85 | 423.62 | 548.70 | 640.74 | 723.34 | 961.70 | 516.84 | 678.50 | 801.22 | 915.68 | 1203.60 | 538.08 | 706.82 | 833.08 | 951.08 | 1249.62 |
| 86 | 456.66 | 592.36 | 690.30 | 778.80 | 1037.22 | 549.88 | 722.16 | 850.78 | 971.14 | 1279.12 | 571.12 | 750.48 | 882.64 | 1006.54 | 1325.14 |
| 87 | 492.06 | 637.20 | 743.40 | 838.98 | 1115.10 | 585.28 | 767.00 | 903.88 | 1031.32 | 1357.00 | 606.52 | 795.32 | 935.74 | 1066.72 | 1403.02 |
| 88 | 529.82 | 686.76 | 801.22 | 902.70 | 1202.42 | 623.04 | 816.56 | 961.70 | 1095.04 | 1444.32 | 644.28 | 844.88 | 993.56 | 1130.44 | 1490.34 |
| 89 | 569.94 | 738.68 | 863.76 | 972.32 | 1293.28 | 663.16 | 868.48 | 1024.24 | 1164.66 | 1535.18 | 684.40 | 896.80 | 1056.10 | 1200.06 | 1581.20 |
| 90 | 613.60 | 796.50 | 931.02 | 1049.02 | 1393.58 | 706.82 | 926.30 | 1091.50 | 1241.36 | 1635.48 | 728.06 | 954.62 | 1123.36 | 1276.76 | 1681.50 |
| 91 | 661.98 | 857.86 | 1001.82 | 1129.26 | 1503.32 | 755.20 | 987.66 | 1162.30 | 1321.60 | 1745.22 | 776.44 | 1015.98 | 1194.16 | 1357.00 | 1791.24 |
| 92 | 712.72 | 922.76 | 1078.52 | 1216.58 | 1618.96 | 805.94 | 1052.56 | 1239.00 | 1408.92 | 1860.86 | 827.18 | 1080.88 | 1270.86 | 1444.32 | 1906.88 |
| 93 | 768.18 | 994.74 | 1159.94 | 1308.62 | 1740.50 | 861.40 | 1124.54 | 1320.42 | 1500.96 | 1982.40 | 882.64 | 1152.86 | 1352.28 | 1536.36 | 2028.42 |
| 94 | 827.18 | 1071.44 | 1249.62 | 1408.92 | 1876.20 | 920.40 | 1201.24 | 1410.10 | 1601.26 | 2118.10 | 941.64 | 1229.56 | 1441.96 | 1636.66 | 2164.12 |
| 95 | 892.08 | 1155.22 | 1348.74 | 1518.66 | 2022.52 | 985.30 | 1285.02 | 1509.22 | 1711.00 | 2264.42 | 1006.54 | 1313.34 | 1541.08 | 1746.40 | 2310.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 30 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 31 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 43.66 | 55.46 | 61.36 | 67.26 | 97.25 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 32 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 43.66 | 55.46 | 61.36 | 67.26 | 100.11 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 33 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 45.31 | 55.46 | 61.36 | 67.26 | 105.83 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 34 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 45.31 | 55.46 | 62.58 | 67.26 | 111.55 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 35 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 48.14 | 57.03 | 62.58 | 67.26 | 114.42 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 36 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 50.97 | 59.88 | 65.30 | 69.65 | 120.56 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 37 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 53.81 | 62.73 | 70.74 | 72.33 | 126.95 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 38 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 53.81 | 65.58 | 73.46 | 75.00 | 133.35 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 39 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 56.88 | 68.43 | 76.18 | 80.36 | 142.94 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 40 | 29.50 | 36.58 | 41.30 | 47.20 | 62.54 | 57.40 | 70.60 | 78.13 | 86.49 | 147.11 | 110.68 | 137.83 | 156.62 | 177.50 | 238.07 |
| 41 | 29.50 | 36.58 | 41.30 | 47.20 | 62.54 | 60.74 | 73.89 | 81.16 | 89.64 | 153.93 | 110.68 | 137.83 | 156.62 | 177.50 | 238.07 |
| 42 | 32.01 | 37.22 | 41.34 | 47.20 | 62.54 | 61.04 | 77.41 | 84.56 | 95.95 | 161.52 | 110.68 | 137.83 | 156.62 | 177.50 | 238.07 |
| 43 | 32.24 | 37.46 | 44.21 | 48.47 | 65.11 | 64.42 | 80.95 | 91.04 | 99.53 | 169.13 | 110.68 | 137.83 | 156.62 | 177.50 | 238.07 |
| 44 | 32.47 | 40.41 | 44.51 | 48.79 | 68.12 | 67.83 | 84.51 | 94.51 | 103.15 | 173.33 | 110.68 | 137.83 | 156.62 | 177.50 | 238.07 |
| 45 | 34.89 | 40.09 | 46.91 | 51.23 | 70.27 | 76.17 | 86.35 | 96.55 | 106.17 | 183.02 | 121.12 | 144.09 | 167.06 | 185.86 | 250.59 |
| 46 | 38.07 | 43.05 | 47.23 | 54.28 | 73.27 | 76.54 | 93.12 | 103.10 | 109.75 | 183.77 | 121.12 | 144.09 | 167.06 | 185.86 | 250.59 |
| 47 | 38.34 | 43.33 | 50.18 | 57.37 | 76.29 | 80.62 | 96.83 | 106.63 | 116.48 | 183.77 | 121.12 | 144.09 | 167.06 | 185.86 | 250.59 |
| 48 | 38.62 | 46.34 | 53.18 | 57.74 | 79.32 | 84.84 | 100.92 | 114.04 | 123.46 | 183.77 | 121.12 | 144.09 | 167.06 | 185.86 | 250.59 |
| 49 | 41.95 | 46.65 | 53.53 | 60.89 | 85.52 | 87.71 | 108.59 | 118.08 | 127.60 | 183.77 | 121.12 | 144.09 | 167.06 | 185.86 | 250.59 |
| 50 | 41.27 | 48.82 | 58.56 | 62.79 | 89.58 | 91.09 | 106.40 | 125.52 | 130.67 | 204.65 | 131.56 | 160.80 | 185.86 | 206.74 | 277.74 |
| 51 | 44.05 | 54.36 | 61.41 | 65.64 | 94.91 | 94.33 | 112.63 | 131.61 | 138.40 | 210.92 | 135.74 | 169.15 | 190.03 | 213.01 | 288.18 |
| 52 | 43.92 | 54.35 | 61.18 | 69.63 | 100.40 | 100.36 | 121.57 | 133.39 | 145.66 | 217.18 | 137.83 | 173.33 | 198.39 | 221.36 | 296.54 |
| 53 | 46.74 | 57.21 | 64.07 | 71.14 | 106.01 | 103.65 | 125.73 | 142.36 | 153.83 | 225.54 | 142.00 | 177.50 | 204.65 | 227.62 | 304.89 |
| 54 | 48.03 | 57.24 | 65.55 | 72.44 | 114.76 | 107.97 | 128.27 | 148.62 | 157.48 | 235.98 | 148.27 | 181.68 | 210.92 | 233.89 | 317.42 |
| 55 | 50.93 | 61.55 | 69.92 | 76.82 | 120.43 | 114.86 | 137.38 | 159.00 | 163.87 | 242.24 | 152.45 | 187.95 | 217.18 | 242.24 | 325.77 |
| 56 | 56.68 | 64.07 | 75.05 | 81.98 | 130.42 | 123.21 | 142.68 | 163.52 | 174.10 | 254.77 | 162.89 | 196.30 | 227.62 | 252.68 | 340.39 |
| 57 | 59.13 | 70.62 | 77.36 | 88.30 | 139.26 | 126.75 | 151.17 | 170.96 | 180.93 | 271.48 | 169.15 | 208.83 | 238.07 | 267.30 | 359.19 |
| 58 | 59.82 | 72.89 | 85.38 | 94.99 | 148.16 | 128.97 | 154.85 | 179.58 | 190.53 | 290.27 | 175.42 | 219.27 | 254.77 | 281.92 | 377.98 |
| 59 | 66.81 | 79.52 | 90.35 | 101.12 | 159.80 | 136.30 | 167.07 | 186.39 | 201.11 | 313.24 | 185.86 | 231.80 | 267.30 | 297.41 | 400.95 |
| 60 | 70.43 | 87.64 | 96.78 | 107.62 | 173.14 | 142.72 | 172.79 | 195.25 | 212.26 | 336.21 | 196.30 | 246.42 | 281.92 | 303.91 | 426.01 |
| 61 | 77.13 | 92.63 | 107.62 | 116.77 | 185.23 | 151.79 | 183.05 | 210.64 | 223.58 | 348.41 | 202.56 | 251.18 | 291.69 | 314.50 | 435.51 |
| 62 | 83.90 | 103.54 | 112.43 | 126.02 | 204.07 | 165.69 | 198.94 | 223.94 | 238.25 | 365.11 | 208.07 | 263.03 | 300.33 | 330.88 | 451.47 |
| 63 | 97.18 | 110.07 | 124.84 | 138.17 | 216.79 | 180.52 | 210.66 | 239.42 | 258.17 | 380.05 | 218.53 | 269.84 | 311.64 | 346.42 | 465.56 |
| 64 | 102.01 | 120.79 | 138.32 | 148.68 | 238.07 | 185.66 | 226.05 | 258.73 | 273.63 | 398.90 | 224.27 | 279.41 | 321.69 | 360.30 | 483.46 |
| 65 | 113.54 | 129.78 | 145.63 | 160.56 | 253.18 | 192.50 | 240.62 | 272.42 | 290.84 | 415.29 | 231.71 | 290.53 | 333.30 | 372.51 | 499.06 |
| 66 | 122.29 | 142.74 | 161.25 | 175.83 | 273.49 | 200.27 | 252.07 | 288.32 | 313.07 | 433.35 | 239.98 | 300.41 | 345.30 | 386.73 | 517.94 |
| 67 | 136.18 | 158.95 | 178.35 | 193.79 | 300.47 | 210.49 | 262.28 | 300.71 | 336.97 | 451.06 | 248.92 | 310.73 | 357.51 | 400.94 | 537.93 |
| 68 | 149.36 | 176.25 | 194.87 | 209.97 | 319.71 | 217.99 | 271.27 | 313.25 | 348.78 | 466.65 | 258.35 | 321.33 | 369.77 | 413.37 | 553.85 |
| 69 | 160.26 | 190.99 | 213.93 | 231.37 | 338.27 | 227.59 | 283.71 | 327.35 | 367.88 | 491.03 | 266.56 | 333.59 | 385.03 | 433.35 | 576.77 |
| 70 | 171.34 | 211.91 | 234.95 | 255.11 | 362.21 | 238.97 | 300.59 | 347.18 | 387.76 | 521.52 | 279.55 | 350.19 | 405.79 | 452.39 | 607.19 |
| 71 | 185.60 | 227.65 | 259.55 | 285.31 | 391.50 | 258.10 | 321.90 | 371.20 | 416.15 | 559.70 | 297.25 | 371.20 | 429.20 | 481.40 | 643.80 |
| 72 | 200.20 | 245.00 | 280.00 | 310.80 | 420.00 | 277.20 | 345.80 | 399.00 | 448.00 | 597.80 | 316.40 | 393.40 | 455.00 | 511.00 | 683.20 |
| 73 | 216.00 | 264.60 | 301.05 | 336.15 | 453.60 | 298.35 | 369.90 | 427.95 | 481.95 | 642.60 | 334.80 | 418.50 | 483.30 | 544.05 | 726.30 |
| 74 | 232.70 | 286.00 | 326.30 | 361.40 | 488.80 | 317.20 | 397.80 | 458.90 | 514.80 | 687.70 | 354.90 | 444.60 | 513.50 | 575.90 | 770.90 |
| 75 | 250.00 | 307.50 | 353.75 | 392.50 | 530.00 | 337.50 | 422.50 | 491.25 | 553.75 | 737.50 | 373.75 | 468.75 | 545.00 | 612.50 | 817.50 |
| 76 | 271.20 | 333.60 | 384.00 | 426.00 | 576.00 | 361.20 | 452.40 | 526.80 | 592.80 | 789.60 | 394.80 | 495.60 | 578.40 | 649.20 | 866.40 |
| 77 | 299.72 | 371.70 | 427.16 | 475.54 | 640.74 | 392.94 | 496.78 | 578.20 | 652.54 | 866.12 | 427.16 | 539.26 | 626.58 | 706.82 | 940.46 |
| 78 | 336.30 | 416.54 | 480.26 | 534.54 | 722.16 | 436.60 | 548.70 | 640.74 | 723.34 | 964.06 | 468.46 | 590.00 | 689.12 | 777.62 | 1036.04 |
| 79 | 372.88 | 463.74 | 535.72 | 597.08 | 803.58 | 476.72 | 604.16 | 705.64 | 796.50 | 1059.64 | 509.76 | 644.28 | 754.02 | 850.78 | 1130.44 |
| 80 | 409.46 | 508.58 | 588.82 | 657.26 | 883.82 | 516.84 | 653.72 | 767.00 | 866.12 | 1151.68 | 549.88 | 693.84 | 813.02 | 920.40 | 1221.30 |
| 81 | 443.68 | 553.42 | 639.56 | 713.90 | 959.34 | 555.78 | 704.46 | 822.46 | 931.02 | 1234.28 | 586.46 | 744.58 | 870.84 | 984.12 | 1306.26 |
| 82 | 477.90 | 594.72 | 689.12 | 768.18 | 1033.68 | 592.36 | 748.12 | 877.92 | 990.02 | 1315.70 | 624.22 | 789.42 | 925.12 | 1044.30 | 1388.86 |
| 83 | 513.30 | 638.38 | 738.68 | 824.82 | 1108.02 | 630.12 | 794.14 | 929.84 | 1050.20 | 1394.76 | 663.16 | 836.62 | 980.58 | 1106.84 | 1470.28 |
| 84 | 552.24 | 685.58 | 792.96 | 885.00 | 1190.62 | 670.24 | 843.70 | 986.48 | 1113.92 | 1480.90 | 704.46 | 888.54 | 1038.40 | 1170.56 | 1557.60 |
| 85 | 593.54 | 738.68 | 854.32 | 952.26 | 1281.48 | 712.72 | 897.98 | 1050.20 | 1183.54 | 1575.30 | 746.94 | 944.00 | 1102.12 | 1241.36 | 1653.18 |
| 86 | 639.56 | 795.32 | 920.40 | 1026.60 | 1380.60 | 758.74 | 954.62 | 1116.28 | 1257.88 | 1674.42 | 792.96 | 1000.64 | 1168.20 | 1315.70 | 1752.30 |
| 87 | 689.12 | 856.68 | 991.20 | 1104.48 | 1486.80 | 808.30 | 1015.98 | 1187.08 | 1335.76 | 1780.62 | 842.52 | 1062.00 | 1239.00 | 1393.58 | 1858.50 |
| 88 | 741.04 | 921.58 | 1066.72 | 1189.44 | 1600.08 | 860.22 | 1080.88 | 1262.60 | 1420.72 | 1893.90 | 894.44 | 1126.90 | 1314.52 | 1478.54 | 1971.78 |
| 89 | 798.86 | 993.56 | 1149.32 | 1281.48 | 1723.98 | 918.04 | 1152.86 | 1345.20 | 1512.76 | 2017.80 | 952.26 | 1198.88 | 1397.12 | 1570.58 | 2095.68 |
| 90 | 860.22 | 1071.44 | 1237.82 | 1380.60 | 1857.32 | 979.40 | 1230.74 | 1433.70 | 1611.88 | 2151.14 | 1013.62 | 1276.76 | 1485.62 | 1669.70 | 2229.02 |
| 91 | 928.66 | 1154.04 | 1335.76 | 1489.16 | 2002.46 | 1047.84 | 1313.34 | 1531.64 | 1720.44 | 2296.28 | 1082.06 | 1359.36 | 1583.56 | 1778.26 | 2374.16 |
| 92 | 998.28 | 1242.54 | 1437.24 | 1603.62 | 2155.86 | 1117.46 | 1401.84 | 1633.12 | 1834.90 | 2449.68 | 1151.68 | 1447.86 | 1685.04 | 1892.72 | 2527.56 |
| 93 | 1074.98 | 1336.94 | 1546.98 | 1725.16 | 2321.06 | 1194.16 | 1496.24 | 1742.86 | 1956.44 | 2614.88 | 1228.38 | 1542.26 | 1794.78 | 2014.26 | 2692.76 |
| 94 | 1157.58 | 1439.60 | 1664.98 | 1857.32 | 2499.24 | 1276.76 | 1598.90 | 1860.86 | 2088.60 | 2793.06 | 1310.98 | 1644.92 | 1912.78 | 2146.42 | 2870.94 |
| 95 | 1247.26 | 1552.88 | 1795.96 | 2002.46 | 2695.12 | 1366.44 | 1712.18 | 1991.84 | 2233.74 | 2988.94 | 1400.66 | 1758.20 | 2043.76 | 2291.56 | 3066.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 30 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 31 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 37.76 | 47.20 | 55.46 | 61.36 | 84.94 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 32 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 37.76 | 47.20 | 55.46 | 61.36 | 87.44 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 33 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 39.19 | 47.20 | 55.46 | 61.36 | 92.44 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 34 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 39.19 | 47.20 | 56.56 | 61.36 | 97.43 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 35 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 41.64 | 48.53 | 56.56 | 61.36 | 99.93 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 36 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 44.09 | 50.96 | 59.02 | 63.54 | 105.30 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 37 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 46.53 | 53.39 | 63.94 | 65.98 | 110.88 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 38 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 46.53 | 55.81 | 66.40 | 68.43 | 116.47 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 39 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 49.19 | 58.24 | 68.86 | 73.31 | 124.85 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 40 | 27.14 | 33.04 | 36.58 | 41.30 | 55.46 | 52.87 | 61.96 | 69.61 | 75.50 | 129.38 | 100.24 | 123.21 | 137.83 | 156.62 | 210.92 |
| 41 | 27.14 | 33.04 | 36.58 | 41.30 | 55.46 | 55.95 | 64.84 | 72.30 | 78.26 | 135.39 | 100.24 | 123.21 | 137.83 | 156.62 | 210.92 |
| 42 | 29.45 | 33.62 | 36.61 | 41.30 | 55.46 | 56.22 | 67.93 | 75.34 | 83.76 | 142.06 | 100.24 | 123.21 | 137.83 | 156.62 | 210.92 |
| 43 | 29.66 | 33.84 | 39.16 | 42.41 | 57.74 | 59.34 | 71.03 | 81.11 | 86.90 | 148.75 | 100.24 | 123.21 | 137.83 | 156.62 | 210.92 |
| 44 | 29.88 | 36.50 | 39.42 | 42.69 | 60.41 | 62.48 | 74.16 | 84.20 | 90.05 | 152.45 | 100.24 | 123.21 | 137.83 | 156.62 | 210.92 |
| 45 | 29.90 | 36.45 | 41.84 | 43.91 | 62.74 | 67.10 | 78.05 | 86.56 | 91.69 | 164.30 | 104.41 | 131.56 | 146.18 | 164.97 | 221.36 |
| 46 | 32.63 | 39.13 | 42.12 | 46.53 | 65.42 | 67.42 | 84.16 | 92.43 | 94.79 | 164.97 | 104.41 | 131.56 | 146.18 | 164.97 | 221.36 |
| 47 | 32.86 | 39.39 | 44.76 | 49.17 | 68.12 | 71.02 | 87.52 | 95.60 | 100.60 | 164.97 | 104.41 | 131.56 | 146.18 | 164.97 | 221.36 |
| 48 | 33.10 | 42.13 | 47.43 | 49.49 | 70.83 | 74.74 | 91.22 | 102.24 | 106.63 | 164.97 | 104.41 | 131.56 | 146.18 | 164.97 | 221.36 |
| 49 | 35.96 | 42.41 | 47.74 | 52.19 | 76.36 | 77.27 | 98.15 | 105.86 | 110.20 | 164.97 | 104.41 | 131.56 | 146.18 | 164.97 | 221.36 |
| 50 | 35.77 | 44.75 | 51.59 | 55.96 | 78.21 | 77.52 | 96.90 | 112.00 | 117.96 | 181.68 | 114.86 | 144.09 | 164.97 | 183.77 | 246.42 |
| 51 | 39.79 | 47.39 | 55.69 | 60.06 | 83.23 | 82.54 | 99.49 | 119.83 | 123.63 | 187.95 | 121.12 | 148.27 | 171.24 | 190.03 | 254.77 |
| 52 | 39.81 | 47.55 | 54.38 | 61.28 | 88.42 | 88.32 | 107.84 | 118.15 | 127.22 | 192.12 | 125.30 | 154.53 | 175.42 | 196.30 | 263.12 |
| 53 | 42.49 | 50.24 | 58.50 | 62.94 | 95.25 | 91.46 | 111.76 | 128.52 | 135.07 | 200.48 | 129.47 | 158.71 | 183.77 | 204.65 | 271.48 |
| 54 | 42.54 | 50.43 | 58.73 | 64.24 | 100.61 | 95.97 | 114.46 | 134.56 | 140.61 | 206.74 | 131.56 | 162.89 | 187.95 | 208.83 | 279.83 |
| 55 | 45.27 | 54.55 | 61.53 | 69.84 | 105.98 | 102.33 | 123.03 | 138.61 | 148.62 | 213.01 | 135.74 | 169.15 | 192.12 | 217.18 | 290.27 |
| 56 | 49.41 | 58.50 | 66.56 | 73.50 | 115.56 | 108.59 | 130.45 | 143.58 | 156.88 | 227.62 | 142.00 | 177.50 | 202.56 | 225.54 | 302.80 |
| 57 | 51.92 | 62.14 | 70.45 | 78.49 | 122.88 | 112.44 | 133.27 | 155.24 | 162.28 | 242.24 | 148.27 | 183.77 | 215.09 | 238.07 | 317.42 |
| 58 | 54.25 | 64.63 | 75.58 | 83.65 | 130.25 | 117.07 | 135.73 | 160.27 | 170.18 | 256.86 | 156.62 | 194.21 | 225.54 | 250.59 | 334.13 |
| 59 | 61.00 | 71.15 | 80.62 | 90.04 | 141.87 | 124.45 | 147.87 | 167.57 | 179.56 | 277.74 | 164.97 | 206.74 | 238.07 | 266.21 | 357.10 |
| 60 | 63.39 | 77.74 | 87.10 | 95.20 | 153.54 | 129.22 | 154.21 | 176.83 | 187.50 | 296.54 | 177.50 | 219.27 | 252.68 | 269.92 | 377.98 |
| 61 | 68.56 | 82.81 | 94.87 | 104.26 | 165.56 | 134.72 | 164.56 | 185.22 | 199.31 | 311.94 | 182.31 | 226.87 | 259.28 | 281.29 | 388.92 |
| 62 | 75.22 | 92.03 | 101.32 | 112.02 | 182.32 | 146.65 | 176.84 | 200.27 | 212.36 | 323.88 | 186.48 | 233.59 | 268.92 | 296.05 | 402.40 |
| 63 | 85.03 | 98.63 | 110.65 | 122.66 | 193.80 | 159.62 | 187.05 | 214.21 | 228.91 | 340.15 | 191.93 | 239.43 | 275.54 | 306.88 | 416.16 |
| 64 | 91.51 | 107.85 | 122.47 | 131.84 | 211.44 | 165.44 | 200.93 | 229.98 | 243.23 | 352.94 | 198.53 | 250.00 | 284.93 | 319.85 | 430.15 |
| 65 | 101.26 | 115.52 | 130.08 | 143.66 | 227.05 | 172.89 | 215.67 | 242.54 | 260.58 | 370.73 | 206.75 | 258.44 | 295.87 | 333.30 | 447.37 |
| 66 | 110.07 | 126.88 | 143.98 | 157.40 | 244.18 | 181.28 | 224.44 | 258.97 | 278.10 | 386.73 | 215.81 | 267.60 | 307.31 | 345.30 | 462.70 |
| 67 | 120.53 | 141.12 | 157.88 | 172.26 | 267.63 | 185.44 | 232.21 | 267.30 | 298.61 | 400.94 | 220.52 | 275.65 | 319.08 | 357.51 | 477.79 |
| 68 | 132.07 | 156.50 | 174.20 | 188.40 | 284.19 | 192.15 | 240.59 | 277.73 | 313.25 | 414.98 | 227.67 | 285.80 | 329.40 | 369.77 | 494.10 |
| 69 | 141.59 | 168.43 | 190.33 | 205.50 | 302.41 | 199.53 | 249.41 | 291.50 | 327.35 | 438.03 | 236.94 | 294.62 | 342.94 | 383.47 | 514.41 |
| 70 | 151.80 | 187.87 | 208.69 | 229.31 | 323.13 | 213.42 | 267.52 | 309.61 | 348.68 | 464.41 | 247.99 | 312.61 | 360.71 | 405.79 | 541.06 |
| 71 | 163.85 | 203.00 | 232.00 | 253.77 | 348.00 | 227.65 | 285.65 | 330.60 | 371.20 | 495.90 | 262.45 | 330.60 | 381.35 | 427.75 | 572.75 |
| 72 | 177.80 | 218.40 | 249.20 | 277.20 | 373.80 | 245.00 | 306.60 | 354.20 | 399.00 | 532.00 | 280.00 | 351.40 | 404.60 | 456.40 | 607.60 |
| 73 | 191.70 | 234.90 | 268.65 | 298.35 | 403.65 | 264.60 | 328.05 | 380.70 | 427.95 | 571.05 | 297.00 | 371.25 | 430.65 | 484.65 | 646.65 |
| 74 | 208.00 | 254.80 | 289.90 | 322.40 | 436.80 | 283.40 | 353.60 | 408.20 | 460.20 | 613.60 | 317.20 | 396.50 | 457.60 | 513.50 | 687.70 |
| 75 | 222.50 | 275.00 | 315.00 | 347.50 | 471.25 | 301.25 | 378.75 | 437.50 | 490.00 | 655.00 | 332.50 | 420.00 | 485.00 | 542.50 | 727.50 |
| 76 | 241.20 | 297.60 | 342.00 | 379.20 | 512.40 | 321.60 | 403.20 | 469.20 | 526.80 | 702.00 | 351.60 | 442.80 | 514.80 | 578.40 | 771.60 |
| 77 | 267.86 | 331.58 | 379.96 | 423.62 | 569.94 | 352.82 | 442.50 | 513.30 | 580.56 | 771.72 | 381.14 | 481.44 | 558.14 | 630.12 | 837.80 |
| 78 | 298.54 | 371.70 | 428.34 | 476.72 | 640.74 | 387.04 | 489.70 | 571.12 | 644.28 | 856.68 | 415.36 | 526.28 | 614.78 | 693.84 | 920.40 |
| 79 | 332.76 | 413.00 | 476.72 | 531.00 | 715.08 | 425.98 | 538.08 | 628.94 | 709.18 | 942.82 | 453.12 | 573.48 | 670.24 | 756.38 | 1005.36 |
| 80 | 364.62 | 453.12 | 523.92 | 584.10 | 787.06 | 460.20 | 582.92 | 682.04 | 770.54 | 1024.24 | 489.70 | 618.32 | 723.34 | 817.74 | 1087.96 |
| 81 | 396.48 | 492.06 | 569.94 | 634.84 | 854.32 | 496.78 | 625.40 | 733.96 | 827.18 | 1099.76 | 523.92 | 661.98 | 776.44 | 875.56 | 1163.48 |
| 82 | 425.98 | 529.82 | 612.42 | 684.40 | 919.22 | 527.46 | 666.70 | 779.98 | 881.46 | 1169.38 | 556.96 | 703.28 | 822.46 | 931.02 | 1235.46 |
| 83 | 456.66 | 568.76 | 658.44 | 733.96 | 986.48 | 560.50 | 708.00 | 828.36 | 935.74 | 1242.54 | 590.00 | 746.94 | 873.20 | 984.12 | 1308.62 |
| 84 | 490.88 | 610.06 | 705.64 | 788.24 | 1059.64 | 595.90 | 751.66 | 877.92 | 991.20 | 1318.06 | 625.40 | 790.60 | 923.94 | 1043.12 | 1386.50 |
| 85 | 528.64 | 657.26 | 761.10 | 847.24 | 1141.06 | 634.84 | 800.04 | 934.56 | 1052.56 | 1401.84 | 665.52 | 838.98 | 981.76 | 1104.48 | 1472.64 |
| 86 | 569.94 | 709.18 | 818.92 | 913.32 | 1229.56 | 676.14 | 851.96 | 992.38 | 1118.64 | 1490.34 | 706.82 | 890.90 | 1039.58 | 1170.56 | 1561.14 |
| 87 | 612.42 | 762.28 | 882.64 | 984.12 | 1322.78 | 718.62 | 905.06 | 1056.10 | 1189.44 | 1583.56 | 749.30 | 944.00 | 1103.30 | 1241.36 | 1654.36 |
| 88 | 659.62 | 820.10 | 948.72 | 1059.64 | 1424.26 | 765.82 | 962.88 | 1122.18 | 1264.96 | 1685.04 | 796.50 | 1001.82 | 1169.38 | 1316.88 | 1755.84 |
| 89 | 710.36 | 883.82 | 1023.06 | 1139.88 | 1534.00 | 816.56 | 1026.60 | 1196.52 | 1345.20 | 1794.78 | 847.24 | 1065.54 | 1243.72 | 1397.12 | 1865.58 |
| 90 | 765.82 | 952.26 | 1102.12 | 1229.56 | 1653.18 | 872.02 | 1095.04 | 1275.58 | 1434.88 | 1913.96 | 902.70 | 1133.98 | 1322.78 | 1486.80 | 1984.76 |
| 91 | 826.00 | 1026.60 | 1188.26 | 1325.14 | 1781.80 | 932.20 | 1169.38 | 1361.72 | 1530.46 | 2042.58 | 962.88 | 1208.32 | 1408.92 | 1582.38 | 2113.38 |
| 92 | 889.72 | 1105.66 | 1279.12 | 1426.62 | 1918.68 | 995.92 | 1248.44 | 1452.58 | 1631.94 | 2179.46 | 1026.60 | 1287.38 | 1499.78 | 1683.86 | 2250.26 |
| 93 | 956.98 | 1190.62 | 1377.06 | 1535.18 | 2065.00 | 1063.18 | 1333.40 | 1550.52 | 1740.50 | 2325.78 | 1093.86 | 1372.34 | 1597.72 | 1792.42 | 2396.58 |
| 94 | 1030.14 | 1281.48 | 1482.08 | 1653.18 | 2223.12 | 1136.34 | 1424.26 | 1655.54 | 1858.50 | 2483.90 | 1167.02 | 1463.20 | 1702.74 | 1910.42 | 2554.70 |
| 95 | 1111.56 | 1380.60 | 1598.90 | 1781.80 | 2397.76 | 1217.76 | 1523.38 | 1772.36 | 1987.12 | 2658.54 | 1248.44 | 1562.32 | 1819.56 | 2039.04 | 2729.34 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 30 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 31 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 36.58 | 43.66 | 48.38 | 56.64 | 78.79 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 32 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 36.58 | 43.66 | 48.38 | 56.64 | 81.10 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 33 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 37.96 | 43.66 | 48.38 | 56.64 | 85.74 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 34 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 37.96 | 43.66 | 49.34 | 56.64 | 90.37 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 35 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 40.34 | 44.89 | 49.34 | 56.64 | 92.69 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 36 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 42.71 | 47.14 | 51.49 | 58.65 | 97.67 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 37 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 45.08 | 49.38 | 55.78 | 60.91 | 102.85 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 38 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 45.08 | 51.63 | 57.92 | 63.16 | 108.03 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 39 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 47.66 | 53.87 | 60.07 | 67.67 | 115.80 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 40 | 24.78 | 29.50 | 34.22 | 37.76 | 50.74 | 48.34 | 56.19 | 65.35 | 70.01 | 118.75 | 89.80 | 112.77 | 129.47 | 142.00 | 190.03 |
| 41 | 24.78 | 29.50 | 34.22 | 37.76 | 50.74 | 51.15 | 58.81 | 67.88 | 72.56 | 124.26 | 89.80 | 112.77 | 129.47 | 142.00 | 190.03 |
| 42 | 26.89 | 30.01 | 34.25 | 37.76 | 50.74 | 51.40 | 61.61 | 70.72 | 77.67 | 130.38 | 89.80 | 112.77 | 129.47 | 142.00 | 190.03 |
| 43 | 27.08 | 30.21 | 36.63 | 38.78 | 52.83 | 54.25 | 64.43 | 76.14 | 80.58 | 136.53 | 89.80 | 112.77 | 129.47 | 142.00 | 190.03 |
| 44 | 27.28 | 32.59 | 36.88 | 39.03 | 55.27 | 57.12 | 67.27 | 79.04 | 83.50 | 139.92 | 89.80 | 112.77 | 129.47 | 142.00 | 190.03 |
| 45 | 27.41 | 31.59 | 38.04 | 40.25 | 56.47 | 61.66 | 66.42 | 79.90 | 85.26 | 145.58 | 96.06 | 116.94 | 133.65 | 150.36 | 202.56 |
| 46 | 29.91 | 33.92 | 38.29 | 42.65 | 58.88 | 61.96 | 71.63 | 85.32 | 88.13 | 146.18 | 96.06 | 116.94 | 133.65 | 150.36 | 202.56 |
| 47 | 30.12 | 34.14 | 40.69 | 45.07 | 61.31 | 65.26 | 74.49 | 88.24 | 93.54 | 146.18 | 96.06 | 116.94 | 133.65 | 150.36 | 202.56 |
| 48 | 30.34 | 36.51 | 43.12 | 45.37 | 63.74 | 68.68 | 77.63 | 94.38 | 99.14 | 146.18 | 96.06 | 116.94 | 133.65 | 150.36 | 202.56 |
| 49 | 32.96 | 36.76 | 43.40 | 47.84 | 68.72 | 71.00 | 83.53 | 97.72 | 102.47 | 146.18 | 96.06 | 116.94 | 133.65 | 150.36 | 202.56 |
| 50 | 33.01 | 40.68 | 47.41 | 50.50 | 72.52 | 71.71 | 89.30 | 102.34 | 107.07 | 167.06 | 104.41 | 131.56 | 152.45 | 167.06 | 225.54 |
| 51 | 35.53 | 43.21 | 49.98 | 54.47 | 77.39 | 74.68 | 90.11 | 108.04 | 112.56 | 173.33 | 110.68 | 135.74 | 156.62 | 173.33 | 233.89 |
| 52 | 35.69 | 43.48 | 48.94 | 57.10 | 80.92 | 80.29 | 98.04 | 106.71 | 118.00 | 177.50 | 112.77 | 139.92 | 160.80 | 179.59 | 240.15 |
| 53 | 39.66 | 46.05 | 51.53 | 57.46 | 86.04 | 85.36 | 101.78 | 114.68 | 123.81 | 183.77 | 119.03 | 144.09 | 164.97 | 185.86 | 248.51 |
| 54 | 39.80 | 46.34 | 53.26 | 58.77 | 91.18 | 85.98 | 104.59 | 122.51 | 125.61 | 187.95 | 123.21 | 148.27 | 171.24 | 190.03 | 254.77 |
| 55 | 41.02 | 48.96 | 57.33 | 62.85 | 97.95 | 91.88 | 110.73 | 128.42 | 133.38 | 196.30 | 123.21 | 150.36 | 177.50 | 198.39 | 265.21 |
| 56 | 45.05 | 51.54 | 60.89 | 66.43 | 105.65 | 96.06 | 116.18 | 131.61 | 139.66 | 206.74 | 129.47 | 160.80 | 183.77 | 204.65 | 275.65 |
| 57 | 47.60 | 57.91 | 63.54 | 71.48 | 111.41 | 102.21 | 123.32 | 137.55 | 147.36 | 219.27 | 135.74 | 171.24 | 194.21 | 217.18 | 288.18 |
| 58 | 48.69 | 59.13 | 69.98 | 76.56 | 120.48 | 105.16 | 124.26 | 146.76 | 155.38 | 238.07 | 142.00 | 177.50 | 204.65 | 227.62 | 306.98 |
| 59 | 53.74 | 64.17 | 73.67 | 80.34 | 128.82 | 110.62 | 134.43 | 152.50 | 161.61 | 252.68 | 148.27 | 187.95 | 217.18 | 239.17 | 323.69 |
| 60 | 57.75 | 70.67 | 78.81 | 86.92 | 140.47 | 117.64 | 139.34 | 160.25 | 171.58 | 271.48 | 158.71 | 198.39 | 229.71 | 243.93 | 344.57 |
| 61 | 62.85 | 75.79 | 87.79 | 94.53 | 150.80 | 123.33 | 151.62 | 170.69 | 180.25 | 281.56 | 164.07 | 204.59 | 237.00 | 255.90 | 356.51 |
| 62 | 67.99 | 83.40 | 91.61 | 103.62 | 165.60 | 133.32 | 162.10 | 182.07 | 196.82 | 296.40 | 170.78 | 212.00 | 243.40 | 270.89 | 365.11 |
| 63 | 78.96 | 90.05 | 102.14 | 111.38 | 175.73 | 144.42 | 170.71 | 194.41 | 208.26 | 307.84 | 178.62 | 220.43 | 254.63 | 278.64 | 378.15 |
| 64 | 82.51 | 97.78 | 110.94 | 120.62 | 193.12 | 148.90 | 182.99 | 210.22 | 221.27 | 321.69 | 180.15 | 226.10 | 261.03 | 294.12 | 391.55 |
| 65 | 90.52 | 105.54 | 118.77 | 129.58 | 204.18 | 155.07 | 194.28 | 221.45 | 235.36 | 335.08 | 185.37 | 233.49 | 270.92 | 301.22 | 402.81 |
| 66 | 99.36 | 115.35 | 131.02 | 143.22 | 221.39 | 164.02 | 202.00 | 234.80 | 254.78 | 350.48 | 193.37 | 243.43 | 281.42 | 314.22 | 419.53 |
| 67 | 109.57 | 129.24 | 144.73 | 156.47 | 241.36 | 168.73 | 212.17 | 243.91 | 271.91 | 362.52 | 200.47 | 252.26 | 290.68 | 324.10 | 432.68 |
| 68 | 119.49 | 142.83 | 157.96 | 171.14 | 259.97 | 176.00 | 219.60 | 253.51 | 284.19 | 381.07 | 206.68 | 259.97 | 298.72 | 335.86 | 450.50 |
| 69 | 130.70 | 153.39 | 174.10 | 186.82 | 274.35 | 183.94 | 227.59 | 266.56 | 297.74 | 397.50 | 216.68 | 268.12 | 313.32 | 350.74 | 467.65 |
| 70 | 138.27 | 169.83 | 189.71 | 207.81 | 293.07 | 193.88 | 240.47 | 281.05 | 315.62 | 420.82 | 225.44 | 282.55 | 327.64 | 368.22 | 491.46 |
| 71 | 149.35 | 184.15 | 210.25 | 232.26 | 316.10 | 208.80 | 259.55 | 300.15 | 339.30 | 452.40 | 239.25 | 300.15 | 348.00 | 391.50 | 520.55 |
| 72 | 162.40 | 198.80 | 226.80 | 252.00 | 340.20 | 224.00 | 278.60 | 322.00 | 362.60 | 483.00 | 254.80 | 319.20 | 368.20 | 414.40 | 553.00 |
| 73 | 174.15 | 213.30 | 245.70 | 271.35 | 367.20 | 238.95 | 299.70 | 348.30 | 388.80 | 519.75 | 271.35 | 337.50 | 392.85 | 440.10 | 588.60 |
| 74 | 188.50 | 231.40 | 265.20 | 293.80 | 396.50 | 257.40 | 321.10 | 373.10 | 418.60 | 557.70 | 287.30 | 360.10 | 417.30 | 468.00 | 625.30 |
| 75 | 203.75 | 250.00 | 286.25 | 317.50 | 428.75 | 275.00 | 343.75 | 397.50 | 446.25 | 596.25 | 303.75 | 381.25 | 441.25 | 496.25 | 661.25 |
| 76 | 219.60 | 271.20 | 310.80 | 344.40 | 465.60 | 292.80 | 367.20 | 427.20 | 478.80 | 638.40 | 320.40 | 403.20 | 468.00 | 525.60 | 700.80 |
| 77 | 243.08 | 300.90 | 345.74 | 384.68 | 519.20 | 319.78 | 402.38 | 467.28 | 527.46 | 702.10 | 345.74 | 435.42 | 508.58 | 571.12 | 762.28 |
| 78 | 272.58 | 337.48 | 389.40 | 433.06 | 584.10 | 352.82 | 444.86 | 519.20 | 586.46 | 779.98 | 378.78 | 479.08 | 559.32 | 630.12 | 838.98 |
| 79 | 302.08 | 375.24 | 433.06 | 482.62 | 650.18 | 387.04 | 488.52 | 571.12 | 645.46 | 856.68 | 413.00 | 521.56 | 610.06 | 687.94 | 914.50 |
| 80 | 331.58 | 413.00 | 477.90 | 532.18 | 715.08 | 420.08 | 531.00 | 621.86 | 702.10 | 931.02 | 444.86 | 564.04 | 659.62 | 744.58 | 988.84 |
| 81 | 359.90 | 448.40 | 518.02 | 578.20 | 777.62 | 450.76 | 569.94 | 667.88 | 754.02 | 1000.64 | 475.54 | 602.98 | 704.46 | 797.68 | 1059.64 |
| 82 | 387.04 | 481.44 | 558.14 | 621.86 | 837.80 | 479.08 | 606.52 | 710.36 | 801.22 | 1066.72 | 505.04 | 639.56 | 750.48 | 846.06 | 1125.72 |
| 83 | 415.36 | 518.02 | 598.26 | 666.70 | 897.98 | 509.76 | 645.46 | 752.84 | 849.60 | 1130.44 | 535.72 | 678.50 | 794.14 | 895.62 | 1191.80 |
| 84 | 446.04 | 555.78 | 643.10 | 716.26 | 964.06 | 541.62 | 684.40 | 800.04 | 900.34 | 1198.88 | 569.94 | 719.80 | 841.34 | 947.54 | 1261.42 |
| 85 | 480.26 | 598.26 | 691.48 | 770.54 | 1038.40 | 575.84 | 728.06 | 849.60 | 956.98 | 1275.58 | 605.34 | 764.64 | 893.26 | 1004.18 | 1339.30 |
| 86 | 518.02 | 645.46 | 746.94 | 831.90 | 1118.64 | 613.60 | 775.26 | 905.06 | 1018.34 | 1355.82 | 643.10 | 811.84 | 948.72 | 1065.54 | 1419.54 |
| 87 | 558.14 | 692.66 | 802.40 | 895.62 | 1204.78 | 653.72 | 822.46 | 960.52 | 1082.06 | 1441.96 | 683.22 | 859.04 | 1004.18 | 1129.26 | 1505.68 |
| 88 | 599.44 | 746.94 | 864.94 | 962.88 | 1295.64 | 695.02 | 876.74 | 1023.06 | 1149.32 | 1532.82 | 724.52 | 913.32 | 1066.72 | 1196.52 | 1596.54 |
| 89 | 646.64 | 804.76 | 931.02 | 1037.22 | 1395.94 | 742.22 | 934.56 | 1089.14 | 1223.66 | 1633.12 | 771.72 | 971.14 | 1132.80 | 1270.86 | 1696.84 |
| 90 | 697.38 | 867.30 | 1003.00 | 1118.64 | 1504.50 | 792.96 | 997.10 | 1161.12 | 1305.08 | 1741.68 | 822.46 | 1033.68 | 1204.78 | 1352.28 | 1805.40 |
| 91 | 751.66 | 934.56 | 1080.88 | 1205.96 | 1622.50 | 847.24 | 1064.36 | 1239.00 | 1392.40 | 1859.68 | 876.74 | 1100.94 | 1282.66 | 1439.60 | 1923.40 |
| 92 | 808.30 | 1006.54 | 1164.66 | 1298.00 | 1746.40 | 903.88 | 1136.34 | 1322.78 | 1484.44 | 1983.58 | 933.38 | 1172.92 | 1366.44 | 1531.64 | 2047.30 |
| 93 | 870.84 | 1082.06 | 1253.16 | 1397.12 | 1879.74 | 966.42 | 1211.86 | 1411.28 | 1583.56 | 2116.92 | 995.92 | 1248.44 | 1454.94 | 1630.76 | 2180.64 |
| 94 | 936.92 | 1165.84 | 1348.74 | 1504.50 | 2023.70 | 1032.50 | 1295.64 | 1506.86 | 1690.94 | 2260.88 | 1062.00 | 1332.22 | 1550.52 | 1738.14 | 2324.60 |
| 95 | 1011.26 | 1257.88 | 1454.94 | 1622.50 | 2181.82 | 1106.84 | 1387.68 | 1613.06 | 1808.94 | 2419.00 | 1136.34 | 1424.26 | 1656.72 | 1856.14 | 2482.72 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 30 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 31 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 33.04 | 41.30 | 46.02 | 53.10 | 72.63 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 32 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 33.04 | 41.30 | 46.02 | 53.10 | 74.77 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 33 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 34.29 | 41.30 | 46.02 | 53.10 | 79.04 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 34 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 34.29 | 41.30 | 46.93 | 53.10 | 83.31 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 35 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 36.43 | 42.47 | 46.93 | 53.10 | 85.45 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 36 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 38.57 | 44.59 | 48.98 | 54.98 | 90.04 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 37 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 40.72 | 46.71 | 53.06 | 57.10 | 94.81 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 38 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 40.72 | 48.84 | 55.10 | 59.21 | 99.59 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 39 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 43.04 | 50.96 | 57.14 | 63.44 | 106.75 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 40 | 22.42 | 27.14 | 30.68 | 35.40 | 47.20 | 45.32 | 51.87 | 58.24 | 65.89 | 111.66 | 85.62 | 106.50 | 121.12 | 135.74 | 181.68 |
| 41 | 22.42 | 27.14 | 30.68 | 35.40 | 47.20 | 47.95 | 54.29 | 60.50 | 68.30 | 116.84 | 85.62 | 106.50 | 121.12 | 135.74 | 181.68 |
| 42 | 24.33 | 27.61 | 30.71 | 35.40 | 47.20 | 48.19 | 56.87 | 63.04 | 73.10 | 122.60 | 85.62 | 106.50 | 121.12 | 135.74 | 181.68 |
| 43 | 24.51 | 27.80 | 32.84 | 36.36 | 49.14 | 50.86 | 59.47 | 67.87 | 75.84 | 128.38 | 85.62 | 106.50 | 121.12 | 135.74 | 181.68 |
| 44 | 24.68 | 29.98 | 33.06 | 36.59 | 51.41 | 53.55 | 62.09 | 70.45 | 78.59 | 131.56 | 85.62 | 106.50 | 121.12 | 135.74 | 181.68 |
| 45 | 26.17 | 30.37 | 36.77 | 37.81 | 52.70 | 58.03 | 64.76 | 76.57 | 80.43 | 139.34 | 91.88 | 112.77 | 129.47 | 142.00 | 194.21 |
| 46 | 28.55 | 32.61 | 37.02 | 40.06 | 54.96 | 58.31 | 69.84 | 81.77 | 83.15 | 139.92 | 91.88 | 112.77 | 129.47 | 142.00 | 194.21 |
| 47 | 28.76 | 32.83 | 39.33 | 42.34 | 57.22 | 61.42 | 72.63 | 84.57 | 88.25 | 139.92 | 91.88 | 112.77 | 129.47 | 142.00 | 194.21 |
| 48 | 28.96 | 35.11 | 41.68 | 42.62 | 59.49 | 64.64 | 75.69 | 90.45 | 93.53 | 139.92 | 91.88 | 112.77 | 129.47 | 142.00 | 194.21 |
| 49 | 31.46 | 35.34 | 41.96 | 44.94 | 64.14 | 66.83 | 81.44 | 93.65 | 96.67 | 139.92 | 91.88 | 112.77 | 129.47 | 142.00 | 194.21 |
| 50 | 31.64 | 37.97 | 43.22 | 46.41 | 66.83 | 69.77 | 85.50 | 96.55 | 99.82 | 156.62 | 100.24 | 125.30 | 142.00 | 158.71 | 215.09 |
| 51 | 32.68 | 40.42 | 47.13 | 50.28 | 70.09 | 70.75 | 86.35 | 102.15 | 107.03 | 160.80 | 102.33 | 129.47 | 150.36 | 164.97 | 219.27 |
| 52 | 32.94 | 40.76 | 46.22 | 51.53 | 76.43 | 74.27 | 94.12 | 102.90 | 108.78 | 169.15 | 108.59 | 133.65 | 154.53 | 169.15 | 229.71 |
| 53 | 35.41 | 43.26 | 48.75 | 53.36 | 81.43 | 79.26 | 97.79 | 110.73 | 116.31 | 175.42 | 110.68 | 137.83 | 158.71 | 175.42 | 238.07 |
| 54 | 35.68 | 43.61 | 49.17 | 56.04 | 84.89 | 79.98 | 100.65 | 114.48 | 121.86 | 179.59 | 114.86 | 142.00 | 162.89 | 181.68 | 244.33 |
| 55 | 39.61 | 46.16 | 51.74 | 58.66 | 89.92 | 87.71 | 106.63 | 120.27 | 125.76 | 185.86 | 119.03 | 146.18 | 167.06 | 187.95 | 250.59 |
| 56 | 42.15 | 48.75 | 56.64 | 62.19 | 97.40 | 91.88 | 112.10 | 125.63 | 132.01 | 194.21 | 123.21 | 154.53 | 175.42 | 196.30 | 261.04 |
| 57 | 44.71 | 52.26 | 59.40 | 65.88 | 104.86 | 98.13 | 115.37 | 131.66 | 139.90 | 208.83 | 129.47 | 160.80 | 183.77 | 206.74 | 275.65 |
| 58 | 45.91 | 56.38 | 64.39 | 72.30 | 110.71 | 99.21 | 120.44 | 137.10 | 147.99 | 223.45 | 135.74 | 171.24 | 194.21 | 219.27 | 292.36 |
| 59 | 50.84 | 59.99 | 69.50 | 76.19 | 120.67 | 104.70 | 126.74 | 146.86 | 154.42 | 240.15 | 142.00 | 179.59 | 208.83 | 230.85 | 309.07 |
| 60 | 52.12 | 65.02 | 73.28 | 81.40 | 129.04 | 108.00 | 130.05 | 151.04 | 162.74 | 254.77 | 148.27 | 187.95 | 219.27 | 233.93 | 325.77 |
| 61 | 58.56 | 71.58 | 80.71 | 88.97 | 140.97 | 117.64 | 142.37 | 159.80 | 171.58 | 267.38 | 155.97 | 196.48 | 224.84 | 244.18 | 338.28 |
| 62 | 63.65 | 79.09 | 86.05 | 95.21 | 153.89 | 125.70 | 154.73 | 172.96 | 184.73 | 278.74 | 162.92 | 206.11 | 233.59 | 255.41 | 347.44 |
| 63 | 71.37 | 84.34 | 95.05 | 104.33 | 164.24 | 134.92 | 163.44 | 185.41 | 197.93 | 292.64 | 165.32 | 210.93 | 239.43 | 265.46 | 359.15 |
| 64 | 78.01 | 92.03 | 105.18 | 112.21 | 181.47 | 141.55 | 174.02 | 201.23 | 209.44 | 306.99 | 172.80 | 216.91 | 250.00 | 279.41 | 375.00 |
| 65 | 85.92 | 98.41 | 111.70 | 122.54 | 192.75 | 146.15 | 185.37 | 210.90 | 223.59 | 320.83 | 178.24 | 222.80 | 258.44 | 288.74 | 386.77 |
| 66 | 93.25 | 109.58 | 123.82 | 134.71 | 210.00 | 155.38 | 195.09 | 224.44 | 241.46 | 334.94 | 184.73 | 233.07 | 267.60 | 300.41 | 404.00 |
| 67 | 103.31 | 120.32 | 134.49 | 146.42 | 228.22 | 160.38 | 202.14 | 230.54 | 258.57 | 347.48 | 190.45 | 240.57 | 275.65 | 309.06 | 414.31 |
| 68 | 113.20 | 133.71 | 147.63 | 159.64 | 243.82 | 167.93 | 208.30 | 238.98 | 268.04 | 361.70 | 198.61 | 248.67 | 285.80 | 319.71 | 427.90 |
| 69 | 121.36 | 145.87 | 162.29 | 175.32 | 257.21 | 173.03 | 219.79 | 252.53 | 282.15 | 377.24 | 204.21 | 258.77 | 296.18 | 333.59 | 445.82 |
| 70 | 129.25 | 162.32 | 178.04 | 193.48 | 276.54 | 181.86 | 232.96 | 266.02 | 299.09 | 402.79 | 213.42 | 273.54 | 312.61 | 350.19 | 470.42 |
| 71 | 140.65 | 174.00 | 197.20 | 217.92 | 297.25 | 197.20 | 249.40 | 285.65 | 321.90 | 429.20 | 226.20 | 288.55 | 330.60 | 374.10 | 498.80 |
| 72 | 151.20 | 187.60 | 214.20 | 236.60 | 320.60 | 211.40 | 267.40 | 308.00 | 344.40 | 460.60 | 240.80 | 306.60 | 352.80 | 394.80 | 529.20 |
| 73 | 163.35 | 203.85 | 230.85 | 255.15 | 345.60 | 226.80 | 288.90 | 330.75 | 371.25 | 495.45 | 256.50 | 326.70 | 375.30 | 419.85 | 562.95 |
| 74 | 175.50 | 219.70 | 248.30 | 275.60 | 374.40 | 243.10 | 308.10 | 353.60 | 397.80 | 531.70 | 271.70 | 347.10 | 396.50 | 445.90 | 598.00 |
| 75 | 190.00 | 237.50 | 270.00 | 300.00 | 403.75 | 258.75 | 330.00 | 380.00 | 427.50 | 568.75 | 287.50 | 366.25 | 422.50 | 475.00 | 632.50 |
| 76 | 206.40 | 258.00 | 292.80 | 325.20 | 439.20 | 277.20 | 352.80 | 406.80 | 457.20 | 609.60 | 303.60 | 388.80 | 447.60 | 501.60 | 670.80 |
| 77 | 227.74 | 286.74 | 326.86 | 363.44 | 490.88 | 302.08 | 387.04 | 446.04 | 503.86 | 671.42 | 328.04 | 420.08 | 486.16 | 547.52 | 729.24 |
| 78 | 254.88 | 322.14 | 366.98 | 409.46 | 552.24 | 332.76 | 428.34 | 495.60 | 560.50 | 744.58 | 358.72 | 462.56 | 533.36 | 602.98 | 802.40 |
| 79 | 283.20 | 358.72 | 410.64 | 455.48 | 614.78 | 364.62 | 470.82 | 545.16 | 614.78 | 818.92 | 389.40 | 503.86 | 584.10 | 657.26 | 874.38 |
| 80 | 310.34 | 392.94 | 450.76 | 502.68 | 676.14 | 396.48 | 509.76 | 592.36 | 669.06 | 888.54 | 421.26 | 542.80 | 630.12 | 711.54 | 945.18 |
| 81 | 336.30 | 427.16 | 489.70 | 545.16 | 735.14 | 424.80 | 547.52 | 636.02 | 717.44 | 954.62 | 449.58 | 580.56 | 673.78 | 761.10 | 1011.26 |
| 82 | 362.26 | 459.02 | 527.46 | 586.46 | 790.60 | 451.94 | 582.92 | 677.32 | 763.46 | 1014.80 | 477.90 | 615.96 | 716.26 | 807.12 | 1073.80 |
| 83 | 389.40 | 493.24 | 566.40 | 630.12 | 848.42 | 481.44 | 619.50 | 718.62 | 809.48 | 1077.34 | 507.40 | 652.54 | 758.74 | 854.32 | 1136.34 |
| 84 | 417.72 | 529.82 | 607.70 | 676.14 | 910.96 | 510.94 | 657.26 | 762.28 | 857.86 | 1142.24 | 536.90 | 692.66 | 802.40 | 903.88 | 1204.78 |
| 85 | 449.58 | 569.94 | 653.72 | 728.06 | 981.76 | 542.80 | 698.56 | 809.48 | 910.96 | 1215.40 | 569.94 | 735.14 | 850.78 | 958.16 | 1277.94 |
| 86 | 483.80 | 613.60 | 704.46 | 785.88 | 1056.10 | 577.02 | 742.22 | 860.22 | 968.78 | 1289.74 | 604.16 | 778.80 | 901.52 | 1015.98 | 1352.28 |
| 87 | 521.56 | 661.98 | 757.56 | 844.88 | 1138.70 | 614.78 | 790.60 | 913.32 | 1027.78 | 1372.34 | 641.92 | 827.18 | 954.62 | 1074.98 | 1434.88 |
| 88 | 561.68 | 711.54 | 816.56 | 908.60 | 1223.66 | 654.90 | 840.16 | 972.32 | 1091.50 | 1457.30 | 682.04 | 876.74 | 1013.62 | 1138.70 | 1519.84 |
| 89 | 605.34 | 767.00 | 879.10 | 978.22 | 1319.24 | 698.56 | 895.62 | 1034.86 | 1161.12 | 1552.88 | 725.70 | 932.20 | 1076.16 | 1208.32 | 1615.42 |
| 90 | 651.36 | 827.18 | 947.54 | 1054.92 | 1423.08 | 744.58 | 955.80 | 1103.30 | 1237.82 | 1656.72 | 771.72 | 992.38 | 1144.60 | 1285.02 | 1719.26 |
| 91 | 702.10 | 890.90 | 1021.88 | 1138.70 | 1532.82 | 795.32 | 1019.52 | 1177.64 | 1321.60 | 1766.46 | 822.46 | 1056.10 | 1218.94 | 1368.80 | 1829.00 |
| 92 | 756.38 | 959.34 | 1099.76 | 1224.84 | 1649.64 | 849.60 | 1087.96 | 1255.52 | 1407.74 | 1883.28 | 876.74 | 1124.54 | 1296.82 | 1454.94 | 1945.82 |
| 93 | 814.20 | 1032.50 | 1183.54 | 1319.24 | 1775.90 | 907.42 | 1161.12 | 1339.30 | 1502.14 | 2009.54 | 934.56 | 1197.70 | 1380.60 | 1549.34 | 2072.08 |
| 94 | 877.92 | 1111.56 | 1274.40 | 1419.54 | 1911.60 | 971.14 | 1240.18 | 1430.16 | 1602.44 | 2145.24 | 998.28 | 1276.76 | 1471.46 | 1649.64 | 2207.78 |
| 95 | 945.18 | 1197.70 | 1374.70 | 1530.46 | 2062.64 | 1038.40 | 1326.32 | 1530.46 | 1713.36 | 2296.28 | 1065.54 | 1362.90 | 1571.76 | 1760.56 | 2358.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 30 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 31 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 37.76 | 46.02 | 51.92 | 57.82 | 81.25 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 32 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 37.76 | 46.02 | 51.92 | 57.82 | 83.64 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 33 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 39.19 | 46.02 | 51.92 | 57.82 | 88.42 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 34 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 39.19 | 46.02 | 52.95 | 57.82 | 93.20 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 35 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 41.64 | 47.32 | 52.95 | 57.82 | 95.59 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 36 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 44.09 | 49.69 | 55.25 | 59.87 | 100.72 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 37 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 46.53 | 52.05 | 59.86 | 62.17 | 106.06 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 38 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 46.53 | 54.42 | 62.16 | 64.48 | 111.41 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 39 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 49.19 | 56.79 | 64.46 | 69.08 | 119.42 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 40 | 25.96 | 30.68 | 35.40 | 40.12 | 53.10 | 49.85 | 59.08 | 66.77 | 74.13 | 124.07 | 93.97 | 116.94 | 133.65 | 152.45 | 202.56 |
| 41 | 25.96 | 30.68 | 35.40 | 40.12 | 53.10 | 52.75 | 61.83 | 69.35 | 76.83 | 129.82 | 93.97 | 116.94 | 133.65 | 152.45 | 202.56 |
| 42 | 28.17 | 31.22 | 35.43 | 40.12 | 53.10 | 53.01 | 64.77 | 72.26 | 82.24 | 136.22 | 93.97 | 116.94 | 133.65 | 152.45 | 202.56 |
| 43 | 28.37 | 31.42 | 37.90 | 41.20 | 55.29 | 55.95 | 67.73 | 77.80 | 85.32 | 142.64 | 93.97 | 116.94 | 133.65 | 152.45 | 202.56 |
| 44 | 28.58 | 33.89 | 38.15 | 41.47 | 57.84 | 58.91 | 70.71 | 80.76 | 88.42 | 146.18 | 93.97 | 116.94 | 133.65 | 152.45 | 202.56 |
| 45 | 28.66 | 35.23 | 40.57 | 42.69 | 58.98 | 63.48 | 73.06 | 83.23 | 90.08 | 155.98 | 100.24 | 125.30 | 142.00 | 158.71 | 210.92 |
| 46 | 31.27 | 37.83 | 40.84 | 45.23 | 61.50 | 63.78 | 78.79 | 88.88 | 93.12 | 156.62 | 100.24 | 125.30 | 142.00 | 158.71 | 210.92 |
| 47 | 31.49 | 38.08 | 43.40 | 47.81 | 64.03 | 67.18 | 81.94 | 91.92 | 98.83 | 156.62 | 100.24 | 125.30 | 142.00 | 158.71 | 210.92 |
| 48 | 31.72 | 40.73 | 45.99 | 48.12 | 66.58 | 70.70 | 85.39 | 98.31 | 104.75 | 156.62 | 100.24 | 125.30 | 142.00 | 158.71 | 210.92 |
| 49 | 34.46 | 41.00 | 46.30 | 50.74 | 71.78 | 73.09 | 91.88 | 101.79 | 108.27 | 156.62 | 100.24 | 125.30 | 142.00 | 158.71 | 210.92 |
| 50 | 34.39 | 42.04 | 48.80 | 54.60 | 75.36 | 75.58 | 91.20 | 106.21 | 112.52 | 173.33 | 112.77 | 135.74 | 158.71 | 177.50 | 233.89 |
| 51 | 36.95 | 46.00 | 51.41 | 57.26 | 80.31 | 78.61 | 95.74 | 111.97 | 118.10 | 179.59 | 114.86 | 142.00 | 160.80 | 183.77 | 244.33 |
| 52 | 38.43 | 46.20 | 53.02 | 58.49 | 85.42 | 86.31 | 103.92 | 116.24 | 121.69 | 185.86 | 119.03 | 146.18 | 169.15 | 185.86 | 252.68 |
| 53 | 41.08 | 47.45 | 55.71 | 60.20 | 90.64 | 89.43 | 105.77 | 122.59 | 129.44 | 192.12 | 123.21 | 148.27 | 175.42 | 192.12 | 261.04 |
| 54 | 41.17 | 47.70 | 55.99 | 61.51 | 97.46 | 89.98 | 108.54 | 126.53 | 133.11 | 200.48 | 127.39 | 154.53 | 179.59 | 200.48 | 269.39 |
| 55 | 43.85 | 51.75 | 58.73 | 65.65 | 102.77 | 96.06 | 116.88 | 132.50 | 139.10 | 204.65 | 131.56 | 160.80 | 183.77 | 206.74 | 277.74 |
| 56 | 47.96 | 55.72 | 63.72 | 70.67 | 110.61 | 104.41 | 124.33 | 137.59 | 151.14 | 215.09 | 137.83 | 169.15 | 192.12 | 215.09 | 290.27 |
| 57 | 49.04 | 59.32 | 64.92 | 74.29 | 117.96 | 106.30 | 127.30 | 143.45 | 152.95 | 231.80 | 142.00 | 175.42 | 202.56 | 225.54 | 304.89 |
| 58 | 50.08 | 61.88 | 72.78 | 80.81 | 126.99 | 109.13 | 130.00 | 154.48 | 162.78 | 248.51 | 146.18 | 185.86 | 217.18 | 240.15 | 323.69 |
| 59 | 58.10 | 66.96 | 76.45 | 85.88 | 136.97 | 118.53 | 140.19 | 158.15 | 170.58 | 267.30 | 158.71 | 196.30 | 225.54 | 251.65 | 340.39 |
| 60 | 60.57 | 73.50 | 81.57 | 91.06 | 147.01 | 123.43 | 144.92 | 165.78 | 178.66 | 286.10 | 167.06 | 206.74 | 238.07 | 257.92 | 361.27 |
| 61 | 65.71 | 78.60 | 92.04 | 100.09 | 159.00 | 129.03 | 157.16 | 179.77 | 192.38 | 299.79 | 174.20 | 214.71 | 249.15 | 269.57 | 372.71 |
| 62 | 72.33 | 87.72 | 95.77 | 107.82 | 172.29 | 140.93 | 169.47 | 189.35 | 203.72 | 308.18 | 178.63 | 223.77 | 255.18 | 282.50 | 380.81 |
| 63 | 82.00 | 94.34 | 106.40 | 118.43 | 183.95 | 152.02 | 179.79 | 205.21 | 220.30 | 323.04 | 184.32 | 229.93 | 266.04 | 295.59 | 397.15 |
| 64 | 87.01 | 103.53 | 116.71 | 126.23 | 203.11 | 159.93 | 191.96 | 219.20 | 231.40 | 340.08 | 191.18 | 238.97 | 272.06 | 306.99 | 411.77 |
| 65 | 96.66 | 111.24 | 124.42 | 136.62 | 215.61 | 163.98 | 204.97 | 231.99 | 248.81 | 352.91 | 196.06 | 247.75 | 281.61 | 315.48 | 425.98 |
| 66 | 103.95 | 122.56 | 138.22 | 150.31 | 232.79 | 170.92 | 217.54 | 246.89 | 266.44 | 367.74 | 205.45 | 257.25 | 295.23 | 329.76 | 440.25 |
| 67 | 115.83 | 133.69 | 150.57 | 166.52 | 254.49 | 178.75 | 220.52 | 255.60 | 288.60 | 382.57 | 212.17 | 262.28 | 302.38 | 342.47 | 456.07 |
| 68 | 125.78 | 148.90 | 165.34 | 178.33 | 271.27 | 184.08 | 229.29 | 266.43 | 295.49 | 397.22 | 217.99 | 271.27 | 314.87 | 352.01 | 469.88 |
| 69 | 136.92 | 162.42 | 181.47 | 195.44 | 286.82 | 193.29 | 241.62 | 277.47 | 311.77 | 417.77 | 227.59 | 283.71 | 327.35 | 366.32 | 489.47 |
| 70 | 145.79 | 180.35 | 198.47 | 217.85 | 308.10 | 204.40 | 257.00 | 293.07 | 330.65 | 443.37 | 237.46 | 297.58 | 342.67 | 386.26 | 517.01 |
| 71 | 158.05 | 194.30 | 221.85 | 242.30 | 332.05 | 218.95 | 274.05 | 317.55 | 353.80 | 474.15 | 253.75 | 317.55 | 365.40 | 408.90 | 545.20 |
| 72 | 170.80 | 208.60 | 239.40 | 264.60 | 357.00 | 236.60 | 294.00 | 340.20 | 382.20 | 508.20 | 268.80 | 334.60 | 389.20 | 435.40 | 581.00 |
| 73 | 182.25 | 224.10 | 256.50 | 284.85 | 384.75 | 252.45 | 313.20 | 363.15 | 407.70 | 545.40 | 283.50 | 355.05 | 413.10 | 461.70 | 616.95 |
| 74 | 198.90 | 243.10 | 276.90 | 308.10 | 416.00 | 270.40 | 338.00 | 390.00 | 438.10 | 585.00 | 301.60 | 377.00 | 435.50 | 491.40 | 655.20 |
| 75 | 213.75 | 261.25 | 300.00 | 332.50 | 450.00 | 287.50 | 358.75 | 417.50 | 468.75 | 626.25 | 320.00 | 397.50 | 462.50 | 520.00 | 695.00 |
| 76 | 229.20 | 284.40 | 326.40 | 363.60 | 489.60 | 306.00 | 386.40 | 447.60 | 505.20 | 672.00 | 334.80 | 423.60 | 492.00 | 553.20 | 736.80 |
| 77 | 254.88 | 315.06 | 363.44 | 403.56 | 545.16 | 333.94 | 421.26 | 492.06 | 554.60 | 737.50 | 362.26 | 457.84 | 533.36 | 599.44 | 800.04 |
| 78 | 285.56 | 354.00 | 409.46 | 454.30 | 613.60 | 370.52 | 467.28 | 546.34 | 613.60 | 818.92 | 398.84 | 501.50 | 587.64 | 660.80 | 881.46 |
| 79 | 316.24 | 392.94 | 455.48 | 507.40 | 683.22 | 404.74 | 512.12 | 599.44 | 677.32 | 900.34 | 431.88 | 546.34 | 640.74 | 723.34 | 960.52 |
| 80 | 348.10 | 431.88 | 501.50 | 558.14 | 751.66 | 440.14 | 555.78 | 652.54 | 736.32 | 979.40 | 467.28 | 590.00 | 692.66 | 782.34 | 1038.40 |
| 81 | 377.60 | 469.64 | 543.98 | 607.70 | 815.38 | 472.00 | 598.26 | 699.74 | 791.78 | 1049.02 | 499.14 | 632.48 | 739.86 | 837.80 | 1110.38 |
| 82 | 405.92 | 505.04 | 585.28 | 652.54 | 879.10 | 503.86 | 634.84 | 744.58 | 841.34 | 1117.46 | 531.00 | 671.42 | 787.06 | 887.36 | 1181.18 |
| 83 | 436.60 | 542.80 | 627.76 | 700.92 | 942.82 | 536.90 | 674.96 | 790.60 | 893.26 | 1187.08 | 564.04 | 711.54 | 833.08 | 939.28 | 1250.80 |
| 84 | 468.46 | 582.92 | 673.78 | 752.84 | 1011.26 | 568.76 | 717.44 | 838.98 | 947.54 | 1257.88 | 597.08 | 755.20 | 882.64 | 995.92 | 1323.96 |
| 85 | 503.86 | 627.76 | 725.70 | 809.48 | 1089.14 | 605.34 | 764.64 | 892.08 | 1005.36 | 1338.12 | 633.66 | 801.22 | 935.74 | 1056.10 | 1404.20 |
| 86 | 543.98 | 676.14 | 782.34 | 872.02 | 1172.92 | 645.46 | 813.02 | 948.72 | 1067.90 | 1421.90 | 673.78 | 849.60 | 992.38 | 1118.64 | 1487.98 |
| 87 | 585.28 | 728.06 | 842.52 | 938.10 | 1262.60 | 686.76 | 864.94 | 1008.90 | 1133.98 | 1511.58 | 715.08 | 901.52 | 1052.56 | 1184.72 | 1577.66 |
| 88 | 630.12 | 783.52 | 907.42 | 1011.26 | 1360.54 | 731.60 | 920.40 | 1073.80 | 1207.14 | 1609.52 | 759.92 | 956.98 | 1117.46 | 1257.88 | 1675.60 |
| 89 | 678.50 | 843.70 | 975.86 | 1089.14 | 1465.56 | 779.98 | 980.58 | 1142.24 | 1285.02 | 1714.54 | 808.30 | 1017.16 | 1185.90 | 1335.76 | 1780.62 |
| 90 | 731.60 | 909.78 | 1052.56 | 1172.92 | 1578.84 | 833.08 | 1046.66 | 1218.94 | 1368.80 | 1827.82 | 861.40 | 1083.24 | 1262.60 | 1419.54 | 1893.90 |
| 91 | 789.42 | 981.76 | 1136.34 | 1266.14 | 1702.74 | 890.90 | 1118.64 | 1302.72 | 1462.02 | 1951.72 | 919.22 | 1155.22 | 1346.38 | 1512.76 | 2017.80 |
| 92 | 848.42 | 1054.92 | 1221.30 | 1362.90 | 1832.54 | 949.90 | 1191.80 | 1387.68 | 1558.78 | 2081.52 | 978.22 | 1228.38 | 1431.34 | 1609.52 | 2147.60 |
| 93 | 913.32 | 1137.52 | 1314.52 | 1466.74 | 1972.96 | 1014.80 | 1274.40 | 1480.90 | 1662.62 | 2221.94 | 1043.12 | 1310.98 | 1524.56 | 1713.36 | 2288.02 |
| 94 | 984.12 | 1223.66 | 1416.00 | 1578.84 | 2124.00 | 1085.60 | 1360.54 | 1582.38 | 1774.72 | 2372.98 | 1113.92 | 1397.12 | 1626.04 | 1825.46 | 2439.06 |
| 95 | 1060.82 | 1320.42 | 1526.92 | 1702.74 | 2291.56 | 1162.30 | 1457.30 | 1693.30 | 1898.62 | 2540.54 | 1190.62 | 1493.88 | 1736.96 | 1949.36 | 2606.62 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 30 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 31 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 33.04 | 40.12 | 46.02 | 51.92 | 72.63 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 32 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 33.04 | 40.12 | 46.02 | 51.92 | 74.77 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 33 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 34.29 | 40.12 | 46.02 | 51.92 | 79.04 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 34 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 34.29 | 40.12 | 46.93 | 51.92 | 83.31 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 35 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 36.43 | 41.25 | 46.93 | 51.92 | 85.45 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 36 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 38.57 | 43.32 | 48.98 | 53.76 | 90.04 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 37 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 40.72 | 45.38 | 53.06 | 55.83 | 94.81 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 38 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 40.72 | 47.44 | 55.10 | 57.90 | 99.59 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 39 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 43.04 | 49.51 | 57.14 | 62.03 | 106.75 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 40 | 23.60 | 27.14 | 30.68 | 35.40 | 48.38 | 45.32 | 51.87 | 58.24 | 64.52 | 111.66 | 87.71 | 102.33 | 116.94 | 133.65 | 181.68 |
| 41 | 23.60 | 27.14 | 30.68 | 35.40 | 48.38 | 47.95 | 54.29 | 60.50 | 66.87 | 116.84 | 87.71 | 102.33 | 116.94 | 133.65 | 181.68 |
| 42 | 25.61 | 27.61 | 30.71 | 35.40 | 48.38 | 48.19 | 56.87 | 63.04 | 71.58 | 122.60 | 87.71 | 102.33 | 116.94 | 133.65 | 181.68 |
| 43 | 25.79 | 27.80 | 32.84 | 36.36 | 50.37 | 50.86 | 59.47 | 67.87 | 74.26 | 128.38 | 87.71 | 102.33 | 116.94 | 133.65 | 181.68 |
| 44 | 25.98 | 29.98 | 33.06 | 36.59 | 52.70 | 53.55 | 62.09 | 70.45 | 76.95 | 131.56 | 87.71 | 102.33 | 116.94 | 133.65 | 181.68 |
| 45 | 26.17 | 30.37 | 36.77 | 37.81 | 52.70 | 58.03 | 64.76 | 73.24 | 78.82 | 137.26 | 89.80 | 112.77 | 127.39 | 139.92 | 185.86 |
| 46 | 28.55 | 32.61 | 37.02 | 40.06 | 54.96 | 58.31 | 69.84 | 78.21 | 81.48 | 137.83 | 89.80 | 112.77 | 127.39 | 139.92 | 185.86 |
| 47 | 28.76 | 32.83 | 39.33 | 42.34 | 57.22 | 61.42 | 72.63 | 80.89 | 86.48 | 137.83 | 89.80 | 112.77 | 127.39 | 139.92 | 185.86 |
| 48 | 28.96 | 35.11 | 41.68 | 42.62 | 59.49 | 64.64 | 75.69 | 86.51 | 91.66 | 137.83 | 89.80 | 112.77 | 127.39 | 139.92 | 185.86 |
| 49 | 31.46 | 35.34 | 41.96 | 44.94 | 64.14 | 66.83 | 81.44 | 89.57 | 94.73 | 137.83 | 89.80 | 112.77 | 127.39 | 139.92 | 185.86 |
| 50 | 30.26 | 39.33 | 44.62 | 46.41 | 66.83 | 65.89 | 83.60 | 96.55 | 99.82 | 156.62 | 96.06 | 125.30 | 139.92 | 156.62 | 208.83 |
| 51 | 32.68 | 40.42 | 47.13 | 50.28 | 70.09 | 68.78 | 82.60 | 102.15 | 105.18 | 160.80 | 100.24 | 127.39 | 144.09 | 160.80 | 215.09 |
| 52 | 32.94 | 40.76 | 46.22 | 51.53 | 76.43 | 74.27 | 92.16 | 101.00 | 108.78 | 167.06 | 104.41 | 131.56 | 148.27 | 164.97 | 225.54 |
| 53 | 35.41 | 43.26 | 48.75 | 54.73 | 81.43 | 77.23 | 95.79 | 108.75 | 116.31 | 171.24 | 110.68 | 135.74 | 156.62 | 175.42 | 231.80 |
| 54 | 35.68 | 43.61 | 49.17 | 56.04 | 84.89 | 79.98 | 98.67 | 114.48 | 119.99 | 175.42 | 112.77 | 137.83 | 160.80 | 179.59 | 235.98 |
| 55 | 39.61 | 46.16 | 51.74 | 58.66 | 89.92 | 87.71 | 104.58 | 118.23 | 123.85 | 181.68 | 119.03 | 142.00 | 162.89 | 183.77 | 246.42 |
| 56 | 42.15 | 48.75 | 58.06 | 62.19 | 97.40 | 91.88 | 110.06 | 125.63 | 132.01 | 192.12 | 121.12 | 148.27 | 173.33 | 190.03 | 256.86 |
| 57 | 44.71 | 52.26 | 59.40 | 65.88 | 104.86 | 94.04 | 113.38 | 129.69 | 136.17 | 204.65 | 127.39 | 154.53 | 181.68 | 202.56 | 271.48 |
| 58 | 45.91 | 56.38 | 64.39 | 72.30 | 110.71 | 99.21 | 118.53 | 135.17 | 147.99 | 217.18 | 133.65 | 169.15 | 192.12 | 215.09 | 284.01 |
| 59 | 50.84 | 59.99 | 69.50 | 76.19 | 120.67 | 104.70 | 124.82 | 143.09 | 152.63 | 238.07 | 139.92 | 175.42 | 202.56 | 224.61 | 304.89 |
| 60 | 52.12 | 65.02 | 73.28 | 81.40 | 129.04 | 108.00 | 128.20 | 149.20 | 160.97 | 250.59 | 146.18 | 183.77 | 215.09 | 229.93 | 319.51 |
| 61 | 58.56 | 71.58 | 80.71 | 88.97 | 140.97 | 115.74 | 140.52 | 157.98 | 169.85 | 265.36 | 153.95 | 194.46 | 220.79 | 240.27 | 332.20 |
| 62 | 63.65 | 77.65 | 86.05 | 95.21 | 153.89 | 125.70 | 151.05 | 171.14 | 179.55 | 272.85 | 157.03 | 198.26 | 227.70 | 251.54 | 339.59 |
| 63 | 71.37 | 84.34 | 93.63 | 104.33 | 164.24 | 133.02 | 159.81 | 180.01 | 196.21 | 288.84 | 163.42 | 203.33 | 233.73 | 261.70 | 353.45 |
| 64 | 78.01 | 92.03 | 103.74 | 110.80 | 179.80 | 139.71 | 172.23 | 194.05 | 204.38 | 299.63 | 170.96 | 213.24 | 240.81 | 270.22 | 363.97 |
| 65 | 85.92 | 98.41 | 110.28 | 122.54 | 192.75 | 146.15 | 181.80 | 205.63 | 220.23 | 313.70 | 176.45 | 219.23 | 251.31 | 283.40 | 379.64 |
| 66 | 93.25 | 108.14 | 122.38 | 134.71 | 208.37 | 155.38 | 189.91 | 219.26 | 236.47 | 329.76 | 183.01 | 227.90 | 260.70 | 295.23 | 393.64 |
| 67 | 103.31 | 118.84 | 133.03 | 146.42 | 228.22 | 158.71 | 195.46 | 225.53 | 255.23 | 342.47 | 188.78 | 232.21 | 268.97 | 302.38 | 407.63 |
| 68 | 113.20 | 133.71 | 147.63 | 159.64 | 242.21 | 164.70 | 206.68 | 235.75 | 264.81 | 353.62 | 193.77 | 243.82 | 279.34 | 314.87 | 419.82 |
| 69 | 121.36 | 144.37 | 160.82 | 175.32 | 257.21 | 171.47 | 213.56 | 247.85 | 279.03 | 372.56 | 202.65 | 252.53 | 291.50 | 327.35 | 438.03 |
| 70 | 129.25 | 160.81 | 178.04 | 193.48 | 275.04 | 180.35 | 226.94 | 263.01 | 294.58 | 393.77 | 210.41 | 266.02 | 308.10 | 344.17 | 459.90 |
| 71 | 140.65 | 172.55 | 195.75 | 216.49 | 295.80 | 194.30 | 242.15 | 279.85 | 316.10 | 421.95 | 224.75 | 281.30 | 323.35 | 363.95 | 487.20 |
| 72 | 151.20 | 186.20 | 212.80 | 235.20 | 319.20 | 208.60 | 260.40 | 302.40 | 338.80 | 455.00 | 238.00 | 298.20 | 345.80 | 387.80 | 518.00 |
| 73 | 163.35 | 198.45 | 228.15 | 253.80 | 342.90 | 225.45 | 278.10 | 322.65 | 363.15 | 486.00 | 252.45 | 314.55 | 365.85 | 411.75 | 549.45 |
| 74 | 175.50 | 215.80 | 247.00 | 273.00 | 370.50 | 240.50 | 300.30 | 348.40 | 390.00 | 521.30 | 269.10 | 335.40 | 388.70 | 435.50 | 583.70 |
| 75 | 190.00 | 233.75 | 268.75 | 296.25 | 401.25 | 256.25 | 321.25 | 373.75 | 417.50 | 557.50 | 283.75 | 356.25 | 413.75 | 462.50 | 618.75 |
| 76 | 206.40 | 252.00 | 290.40 | 321.60 | 435.60 | 274.80 | 342.00 | 398.40 | 447.60 | 596.40 | 300.00 | 375.60 | 436.80 | 490.80 | 656.40 |
| 77 | 227.74 | 282.02 | 323.32 | 359.90 | 483.80 | 299.72 | 375.24 | 437.78 | 493.24 | 654.90 | 323.32 | 409.46 | 474.36 | 535.72 | 711.54 |
| 78 | 254.88 | 315.06 | 364.62 | 404.74 | 545.16 | 330.40 | 415.36 | 486.16 | 547.52 | 728.06 | 355.18 | 446.04 | 522.74 | 588.82 | 782.34 |
| 79 | 283.20 | 350.46 | 404.74 | 451.94 | 607.70 | 362.26 | 456.66 | 533.36 | 602.98 | 801.22 | 385.86 | 487.34 | 569.94 | 644.28 | 854.32 |
| 80 | 310.34 | 385.86 | 444.86 | 496.78 | 669.06 | 391.76 | 496.78 | 579.38 | 654.90 | 872.02 | 416.54 | 526.28 | 614.78 | 695.02 | 925.12 |
| 81 | 336.30 | 417.72 | 483.80 | 540.44 | 725.70 | 421.26 | 532.18 | 623.04 | 704.46 | 934.56 | 443.68 | 561.68 | 659.62 | 744.58 | 987.66 |
| 82 | 362.26 | 450.76 | 520.38 | 581.74 | 781.16 | 448.40 | 566.40 | 663.16 | 749.30 | 993.56 | 474.36 | 598.26 | 699.74 | 791.78 | 1050.20 |
| 83 | 388.22 | 482.62 | 559.32 | 623.04 | 838.98 | 476.72 | 600.62 | 703.28 | 794.14 | 1056.10 | 502.68 | 633.66 | 741.04 | 835.44 | 1112.74 |
| 84 | 416.54 | 519.20 | 599.44 | 670.24 | 900.34 | 506.22 | 639.56 | 745.76 | 842.52 | 1119.82 | 531.00 | 672.60 | 784.70 | 887.36 | 1177.64 |
| 85 | 449.58 | 558.14 | 646.64 | 720.98 | 969.96 | 540.44 | 679.68 | 794.14 | 894.44 | 1191.80 | 565.22 | 712.72 | 835.44 | 939.28 | 1251.98 |
| 86 | 483.80 | 601.80 | 696.20 | 776.44 | 1045.48 | 574.66 | 723.34 | 843.70 | 949.90 | 1267.32 | 599.44 | 756.38 | 885.00 | 994.74 | 1327.50 |
| 87 | 520.38 | 647.82 | 750.48 | 835.44 | 1124.54 | 611.24 | 769.36 | 897.98 | 1008.90 | 1346.38 | 636.02 | 802.40 | 939.28 | 1053.74 | 1406.56 |
| 88 | 560.50 | 697.38 | 805.94 | 900.34 | 1209.50 | 651.36 | 818.92 | 953.44 | 1073.80 | 1431.34 | 676.14 | 851.96 | 994.74 | 1118.64 | 1491.52 |
| 89 | 604.16 | 751.66 | 869.66 | 968.78 | 1305.08 | 695.02 | 873.20 | 1017.16 | 1142.24 | 1526.92 | 719.80 | 906.24 | 1058.46 | 1187.08 | 1587.10 |
| 90 | 651.36 | 809.48 | 936.92 | 1045.48 | 1405.38 | 742.22 | 931.02 | 1084.42 | 1218.94 | 1627.22 | 767.00 | 964.06 | 1125.72 | 1263.78 | 1687.40 |
| 91 | 702.10 | 872.02 | 1010.08 | 1126.90 | 1515.12 | 792.96 | 993.56 | 1157.58 | 1300.36 | 1736.96 | 817.74 | 1026.60 | 1198.88 | 1345.20 | 1797.14 |
| 92 | 755.20 | 939.28 | 1086.78 | 1211.86 | 1630.76 | 846.06 | 1060.82 | 1234.28 | 1385.32 | 1852.60 | 870.84 | 1093.86 | 1275.58 | 1430.16 | 1912.78 |
| 93 | 813.02 | 1011.26 | 1170.56 | 1306.26 | 1754.66 | 903.88 | 1132.80 | 1318.06 | 1479.72 | 1976.50 | 928.66 | 1165.84 | 1359.36 | 1524.56 | 2036.68 |
| 94 | 876.74 | 1089.14 | 1260.24 | 1405.38 | 1890.36 | 967.60 | 1210.68 | 1407.74 | 1578.84 | 2112.20 | 992.38 | 1243.72 | 1449.04 | 1623.68 | 2172.38 |
| 95 | 945.18 | 1172.92 | 1359.36 | 1515.12 | 2037.86 | 1036.04 | 1294.46 | 1506.86 | 1688.58 | 2259.70 | 1060.82 | 1327.50 | 1548.16 | 1733.42 | 2319.88 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 30 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 31 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 31.86 | 37.76 | 41.30 | 47.20 | 66.48 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 32 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 31.86 | 37.76 | 41.30 | 47.20 | 68.43 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 33 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 33.06 | 37.76 | 41.30 | 47.20 | 72.34 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 34 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 33.06 | 37.76 | 42.12 | 47.20 | 76.25 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 35 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 35.13 | 38.83 | 42.12 | 47.20 | 78.21 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 36 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 37.20 | 40.77 | 43.95 | 48.88 | 82.41 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 37 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 39.26 | 42.71 | 47.62 | 50.76 | 86.78 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 38 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 39.26 | 44.65 | 49.45 | 52.63 | 91.15 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 39 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 41.51 | 46.59 | 51.28 | 56.39 | 97.71 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 40 | 21.24 | 25.96 | 28.32 | 33.04 | 42.48 | 42.30 | 48.99 | 53.98 | 59.03 | 101.02 | 77.27 | 96.06 | 110.68 | 123.21 | 160.80 |
| 41 | 21.24 | 25.96 | 28.32 | 33.04 | 42.48 | 44.76 | 51.27 | 56.07 | 61.18 | 105.71 | 77.27 | 96.06 | 110.68 | 123.21 | 160.80 |
| 42 | 23.05 | 26.41 | 28.34 | 33.04 | 42.48 | 44.98 | 53.71 | 58.42 | 65.49 | 110.92 | 77.27 | 96.06 | 110.68 | 123.21 | 160.80 |
| 43 | 23.22 | 26.59 | 30.32 | 33.93 | 44.23 | 47.47 | 56.17 | 62.90 | 67.94 | 116.15 | 77.27 | 96.06 | 110.68 | 123.21 | 160.80 |
| 44 | 23.38 | 28.68 | 30.52 | 34.15 | 46.27 | 49.98 | 58.64 | 65.30 | 70.41 | 119.03 | 77.27 | 96.06 | 110.68 | 123.21 | 160.80 |
| 45 | 23.67 | 26.73 | 31.70 | 35.37 | 48.94 | 52.59 | 56.46 | 66.58 | 74.00 | 126.86 | 83.53 | 98.15 | 112.77 | 129.47 | 173.33 |
| 46 | 25.83 | 28.70 | 31.91 | 37.48 | 51.03 | 52.85 | 60.88 | 71.10 | 76.49 | 127.39 | 83.53 | 98.15 | 112.77 | 129.47 | 173.33 |
| 47 | 26.02 | 28.89 | 33.91 | 39.61 | 53.13 | 55.66 | 63.32 | 73.54 | 81.19 | 127.39 | 83.53 | 98.15 | 112.77 | 129.47 | 173.33 |
| 48 | 26.20 | 30.90 | 35.93 | 39.87 | 55.24 | 58.58 | 65.99 | 78.65 | 86.05 | 127.39 | 83.53 | 98.15 | 112.77 | 129.47 | 173.33 |
| 49 | 28.47 | 31.10 | 36.17 | 42.04 | 59.56 | 60.56 | 71.00 | 81.43 | 88.93 | 127.39 | 83.53 | 98.15 | 112.77 | 129.47 | 173.33 |
| 50 | 28.89 | 33.90 | 40.44 | 43.68 | 61.14 | 62.02 | 74.10 | 84.96 | 92.56 | 139.92 | 89.80 | 112.77 | 129.47 | 142.00 | 190.03 |
| 51 | 31.26 | 36.24 | 42.84 | 46.09 | 65.71 | 64.85 | 75.09 | 92.32 | 95.96 | 146.18 | 93.97 | 114.86 | 133.65 | 146.18 | 200.48 |
| 52 | 30.20 | 38.04 | 42.14 | 47.35 | 68.93 | 68.25 | 84.31 | 91.47 | 99.56 | 150.36 | 93.97 | 121.12 | 135.74 | 152.45 | 204.65 |
| 53 | 32.58 | 40.47 | 44.57 | 47.89 | 72.21 | 71.13 | 87.81 | 98.86 | 105.05 | 156.62 | 98.15 | 125.30 | 139.92 | 158.71 | 208.83 |
| 54 | 32.94 | 39.52 | 45.07 | 49.21 | 78.60 | 71.98 | 86.83 | 104.44 | 106.86 | 162.89 | 102.33 | 127.39 | 144.09 | 160.80 | 217.18 |
| 55 | 33.95 | 41.96 | 47.54 | 54.47 | 83.50 | 77.27 | 92.27 | 108.04 | 116.23 | 169.15 | 102.33 | 129.47 | 148.27 | 169.15 | 225.54 |
| 56 | 37.79 | 44.57 | 50.98 | 57.95 | 89.15 | 81.44 | 99.87 | 111.67 | 120.53 | 175.42 | 108.59 | 137.83 | 156.62 | 175.42 | 233.89 |
| 57 | 41.83 | 48.02 | 55.26 | 60.27 | 95.03 | 87.90 | 103.43 | 119.87 | 123.11 | 187.95 | 119.03 | 142.00 | 169.15 | 183.77 | 244.33 |
| 58 | 41.73 | 49.51 | 58.79 | 65.21 | 102.57 | 89.29 | 105.14 | 123.58 | 131.34 | 202.56 | 123.21 | 148.27 | 173.33 | 194.21 | 261.04 |
| 59 | 46.48 | 55.80 | 62.55 | 69.26 | 109.25 | 92.85 | 117.14 | 128.03 | 140.06 | 213.01 | 127.39 | 160.80 | 183.77 | 203.82 | 275.65 |
| 60 | 47.89 | 59.37 | 66.37 | 73.12 | 119.24 | 98.36 | 118.91 | 134.47 | 145.05 | 229.71 | 133.65 | 169.15 | 194.21 | 207.94 | 292.36 |
| 61 | 52.85 | 64.56 | 75.05 | 80.63 | 127.86 | 104.36 | 127.58 | 147.09 | 154.25 | 241.05 | 139.77 | 176.23 | 202.56 | 216.83 | 303.84 |
| 62 | 59.31 | 71.90 | 77.73 | 88.21 | 142.18 | 116.18 | 138.15 | 154.76 | 167.47 | 253.22 | 147.22 | 180.59 | 208.07 | 230.26 | 312.11 |
| 63 | 66.81 | 75.76 | 86.54 | 94.46 | 147.81 | 123.52 | 143.47 | 165.61 | 175.55 | 260.34 | 150.12 | 186.23 | 216.63 | 237.22 | 319.24 |
| 64 | 70.51 | 83.40 | 95.10 | 102.39 | 163.16 | 126.84 | 156.08 | 179.67 | 189.18 | 273.90 | 152.57 | 193.02 | 222.43 | 250.00 | 332.72 |
| 65 | 78.25 | 89.85 | 101.80 | 109.86 | 174.78 | 131.89 | 165.76 | 188.06 | 200.06 | 286.96 | 160.41 | 201.41 | 229.92 | 256.66 | 344.00 |
| 66 | 84.08 | 98.05 | 112.30 | 121.95 | 188.84 | 138.12 | 172.65 | 202.00 | 216.48 | 298.68 | 165.74 | 207.18 | 239.98 | 267.60 | 355.65 |
| 67 | 92.35 | 109.93 | 124.26 | 132.07 | 205.24 | 142.00 | 180.42 | 210.49 | 230.21 | 307.39 | 168.73 | 213.84 | 248.92 | 273.98 | 369.20 |
| 68 | 102.20 | 120.03 | 132.86 | 145.25 | 219.60 | 151.78 | 184.08 | 213.14 | 240.59 | 322.94 | 176.00 | 219.60 | 251.89 | 285.80 | 381.07 |
| 69 | 112.02 | 130.83 | 147.54 | 158.08 | 233.82 | 157.44 | 193.29 | 226.03 | 252.53 | 338.27 | 185.50 | 227.59 | 265.00 | 296.18 | 399.06 |
| 70 | 117.23 | 145.79 | 160.53 | 176.28 | 247.99 | 163.82 | 207.41 | 237.46 | 267.52 | 356.20 | 192.38 | 241.97 | 278.04 | 312.61 | 416.31 |
| 71 | 127.60 | 156.60 | 178.35 | 197.85 | 268.25 | 176.90 | 220.40 | 255.20 | 288.55 | 382.80 | 204.45 | 255.20 | 294.35 | 332.05 | 442.25 |
| 72 | 137.20 | 169.40 | 193.20 | 214.20 | 289.80 | 189.00 | 236.60 | 274.40 | 308.00 | 411.60 | 215.60 | 271.60 | 313.60 | 351.40 | 470.40 |
| 73 | 147.15 | 180.90 | 207.90 | 232.20 | 311.85 | 202.50 | 253.80 | 295.65 | 332.10 | 442.80 | 229.50 | 286.20 | 332.10 | 376.65 | 500.85 |
| 74 | 159.90 | 197.60 | 224.90 | 248.30 | 336.70 | 218.40 | 274.30 | 315.90 | 353.60 | 474.50 | 244.40 | 308.10 | 353.60 | 396.50 | 531.70 |
| 75 | 173.75 | 213.75 | 243.75 | 270.00 | 365.00 | 233.75 | 293.75 | 338.75 | 380.00 | 507.50 | 258.75 | 325.00 | 376.25 | 422.50 | 562.50 |
| 76 | 186.00 | 229.20 | 264.00 | 292.80 | 396.00 | 248.40 | 310.80 | 363.60 | 408.00 | 542.40 | 272.40 | 342.00 | 397.20 | 446.40 | 595.20 |
| 77 | 206.50 | 256.06 | 293.82 | 326.86 | 441.32 | 271.40 | 342.20 | 397.66 | 448.40 | 597.08 | 293.82 | 370.52 | 431.88 | 484.98 | 647.82 |
| 78 | 232.46 | 286.74 | 331.58 | 368.16 | 496.78 | 300.90 | 378.78 | 442.50 | 497.96 | 663.16 | 323.32 | 407.10 | 475.54 | 535.72 | 713.90 |
| 79 | 257.24 | 319.78 | 368.16 | 410.64 | 553.42 | 329.22 | 415.36 | 484.98 | 548.70 | 729.24 | 350.46 | 444.86 | 519.20 | 584.10 | 777.62 |
| 80 | 282.02 | 350.46 | 405.92 | 453.12 | 607.70 | 357.54 | 450.76 | 527.46 | 597.08 | 790.60 | 377.60 | 479.08 | 560.50 | 633.66 | 840.16 |
| 81 | 305.62 | 379.96 | 440.14 | 490.88 | 660.80 | 383.50 | 483.80 | 567.58 | 640.74 | 850.78 | 404.74 | 510.94 | 598.26 | 677.32 | 899.16 |
| 82 | 328.04 | 409.46 | 475.54 | 528.64 | 711.54 | 405.92 | 515.66 | 604.16 | 680.86 | 906.24 | 428.34 | 543.98 | 639.56 | 719.80 | 956.98 |
| 83 | 352.82 | 440.14 | 508.58 | 567.58 | 763.46 | 433.06 | 547.52 | 639.56 | 723.34 | 960.52 | 455.48 | 577.02 | 674.96 | 762.28 | 1012.44 |
| 84 | 378.78 | 472.00 | 546.34 | 608.88 | 820.10 | 460.20 | 580.56 | 679.68 | 765.82 | 1019.52 | 483.80 | 611.24 | 715.08 | 804.76 | 1073.80 |
| 85 | 409.46 | 508.58 | 587.64 | 656.08 | 882.64 | 490.88 | 619.50 | 722.16 | 814.20 | 1085.60 | 515.66 | 650.18 | 758.74 | 854.32 | 1138.70 |
| 86 | 440.14 | 547.52 | 634.84 | 708.00 | 951.08 | 521.56 | 658.44 | 769.36 | 866.12 | 1154.04 | 546.34 | 689.12 | 805.94 | 906.24 | 1207.14 |
| 87 | 475.54 | 588.82 | 682.04 | 762.28 | 1024.24 | 556.96 | 699.74 | 816.56 | 920.40 | 1227.20 | 581.74 | 730.42 | 853.14 | 960.52 | 1280.30 |
| 88 | 509.76 | 634.84 | 735.14 | 818.92 | 1100.94 | 591.18 | 745.76 | 869.66 | 977.04 | 1303.90 | 615.96 | 776.44 | 906.24 | 1017.16 | 1357.00 |
| 89 | 548.70 | 684.40 | 790.60 | 881.46 | 1185.90 | 630.12 | 795.32 | 925.12 | 1039.58 | 1388.86 | 654.90 | 826.00 | 961.70 | 1079.70 | 1441.96 |
| 90 | 592.36 | 737.50 | 853.14 | 951.08 | 1279.12 | 673.78 | 848.42 | 987.66 | 1109.20 | 1482.08 | 698.56 | 879.10 | 1024.24 | 1149.32 | 1535.18 |
| 91 | 638.38 | 794.14 | 919.22 | 1025.42 | 1379.42 | 719.80 | 905.06 | 1053.74 | 1183.54 | 1582.38 | 744.58 | 935.74 | 1090.32 | 1223.66 | 1635.48 |
| 92 | 687.94 | 855.50 | 988.84 | 1103.30 | 1483.26 | 769.36 | 966.42 | 1123.36 | 1261.42 | 1686.22 | 794.14 | 997.10 | 1159.94 | 1301.54 | 1739.32 |
| 93 | 739.86 | 920.40 | 1064.36 | 1188.26 | 1597.72 | 821.28 | 1031.32 | 1198.88 | 1346.38 | 1800.68 | 846.06 | 1062.00 | 1235.46 | 1386.50 | 1853.78 |
| 94 | 796.50 | 990.02 | 1145.78 | 1279.12 | 1720.44 | 877.92 | 1100.94 | 1280.30 | 1437.24 | 1923.40 | 902.70 | 1131.62 | 1316.88 | 1477.36 | 1976.50 |
| 95 | 859.04 | 1069.08 | 1236.64 | 1379.42 | 1854.96 | 940.46 | 1180.00 | 1371.16 | 1537.54 | 2057.92 | 965.24 | 1210.68 | 1407.74 | 1577.66 | 2111.02 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 30 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 31 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 28.32 | 35.40 | 40.12 | 43.66 | 62.78 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 32 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 28.32 | 35.40 | 40.12 | 43.66 | 64.63 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 33 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 29.39 | 35.40 | 40.12 | 43.66 | 68.32 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 34 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 29.39 | 35.40 | 40.92 | 43.66 | 72.02 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 35 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 31.23 | 36.40 | 40.92 | 43.66 | 73.86 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 36 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 33.06 | 38.22 | 42.70 | 45.21 | 77.83 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 37 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 34.90 | 40.04 | 46.25 | 46.95 | 81.96 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 38 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 34.90 | 41.86 | 48.03 | 48.69 | 86.09 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 39 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 36.90 | 43.68 | 49.81 | 52.16 | 92.28 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 40 | 17.70 | 23.60 | 25.96 | 29.50 | 40.12 | 37.76 | 44.67 | 49.72 | 54.91 | 95.71 | 71.00 | 89.80 | 104.41 | 114.86 | 156.62 |
| 41 | 17.70 | 23.60 | 25.96 | 29.50 | 40.12 | 39.96 | 46.75 | 51.64 | 56.91 | 100.15 | 71.00 | 89.80 | 104.41 | 114.86 | 156.62 |
| 42 | 19.21 | 24.01 | 25.98 | 29.50 | 40.12 | 40.16 | 48.97 | 53.81 | 60.92 | 105.08 | 71.00 | 89.80 | 104.41 | 114.86 | 156.62 |
| 43 | 19.35 | 24.17 | 27.79 | 30.30 | 41.77 | 42.38 | 51.21 | 57.93 | 63.20 | 110.04 | 71.00 | 89.80 | 104.41 | 114.86 | 156.62 |
| 44 | 19.48 | 26.07 | 27.98 | 30.49 | 43.70 | 44.63 | 53.47 | 60.14 | 65.49 | 112.77 | 71.00 | 89.80 | 104.41 | 114.86 | 156.62 |
| 45 | 22.43 | 26.73 | 30.43 | 31.71 | 43.92 | 50.78 | 56.46 | 63.25 | 65.95 | 118.55 | 79.36 | 96.06 | 110.68 | 121.12 | 162.89 |
| 46 | 24.47 | 28.70 | 30.63 | 33.60 | 45.80 | 51.02 | 60.88 | 67.55 | 68.18 | 119.03 | 79.36 | 96.06 | 110.68 | 121.12 | 162.89 |
| 47 | 24.65 | 28.89 | 32.55 | 35.51 | 47.68 | 53.74 | 63.32 | 69.86 | 72.36 | 119.03 | 79.36 | 96.06 | 110.68 | 121.12 | 162.89 |
| 48 | 24.82 | 30.90 | 34.49 | 35.75 | 49.58 | 56.56 | 65.99 | 74.72 | 76.70 | 119.03 | 79.36 | 96.06 | 110.68 | 121.12 | 162.89 |
| 49 | 26.97 | 31.10 | 34.72 | 37.69 | 53.45 | 58.47 | 71.00 | 77.36 | 79.27 | 119.03 | 79.36 | 96.06 | 110.68 | 121.12 | 162.89 |
| 50 | 27.51 | 31.19 | 36.25 | 39.58 | 58.30 | 60.08 | 70.30 | 79.17 | 85.30 | 133.65 | 87.71 | 106.50 | 121.12 | 133.65 | 183.77 |
| 51 | 28.42 | 33.45 | 41.41 | 43.30 | 59.87 | 60.92 | 71.33 | 86.43 | 92.26 | 135.74 | 87.71 | 110.68 | 129.47 | 139.92 | 185.86 |
| 52 | 28.82 | 33.97 | 39.43 | 44.57 | 64.44 | 64.23 | 78.43 | 87.66 | 94.03 | 142.00 | 91.88 | 112.77 | 131.56 | 144.09 | 196.30 |
| 53 | 31.16 | 36.28 | 41.78 | 45.15 | 69.14 | 69.10 | 81.82 | 94.91 | 99.42 | 148.27 | 93.97 | 116.94 | 133.65 | 150.36 | 202.56 |
| 54 | 30.19 | 38.16 | 42.34 | 46.47 | 72.31 | 67.98 | 84.86 | 98.41 | 103.11 | 154.53 | 96.06 | 123.21 | 137.83 | 154.53 | 206.74 |
| 55 | 32.54 | 40.56 | 44.75 | 48.89 | 75.47 | 73.09 | 90.22 | 103.96 | 106.70 | 158.71 | 98.15 | 127.39 | 142.00 | 158.71 | 210.92 |
| 56 | 34.88 | 41.79 | 48.15 | 52.30 | 84.19 | 77.27 | 95.80 | 107.68 | 112.88 | 167.06 | 102.33 | 131.56 | 148.27 | 164.97 | 223.45 |
| 57 | 37.50 | 45.20 | 49.73 | 57.47 | 88.47 | 81.77 | 99.45 | 112.01 | 119.38 | 177.50 | 108.59 | 137.83 | 156.62 | 177.50 | 233.89 |
| 58 | 40.34 | 46.76 | 55.99 | 60.96 | 94.43 | 85.32 | 101.32 | 119.72 | 123.94 | 190.03 | 119.03 | 142.00 | 169.15 | 185.86 | 248.51 |
| 59 | 43.57 | 50.22 | 58.38 | 65.10 | 102.73 | 88.89 | 107.54 | 122.38 | 131.08 | 202.56 | 123.21 | 150.36 | 175.42 | 195.50 | 263.12 |
| 60 | 45.08 | 56.54 | 62.22 | 70.36 | 109.44 | 94.50 | 113.33 | 127.10 | 139.74 | 215.09 | 129.47 | 160.80 | 185.86 | 201.94 | 277.74 |
| 61 | 48.57 | 60.35 | 67.97 | 75.07 | 119.66 | 98.67 | 120.18 | 134.37 | 145.59 | 228.89 | 131.66 | 168.13 | 190.41 | 207.06 | 287.64 |
| 62 | 53.52 | 67.59 | 73.56 | 81.21 | 130.47 | 106.65 | 130.78 | 149.30 | 157.11 | 235.55 | 137.41 | 174.70 | 198.26 | 216.72 | 294.44 |
| 63 | 62.26 | 72.90 | 80.86 | 88.82 | 139.60 | 117.82 | 139.84 | 158.41 | 166.95 | 248.93 | 142.52 | 180.52 | 205.23 | 225.93 | 305.94 |
| 64 | 66.01 | 77.65 | 89.33 | 95.38 | 153.17 | 121.32 | 148.91 | 170.69 | 177.35 | 261.03 | 145.22 | 183.82 | 211.40 | 237.13 | 316.18 |
| 65 | 72.11 | 84.14 | 94.73 | 104.23 | 163.34 | 124.77 | 158.63 | 177.51 | 191.65 | 270.92 | 149.72 | 190.71 | 219.23 | 245.97 | 329.74 |
| 66 | 79.49 | 93.72 | 105.10 | 113.44 | 177.44 | 131.21 | 167.47 | 189.91 | 203.16 | 283.14 | 158.84 | 200.27 | 227.90 | 253.79 | 341.84 |
| 67 | 87.66 | 102.50 | 114.03 | 124.89 | 193.74 | 135.32 | 172.07 | 197.13 | 220.20 | 295.70 | 162.05 | 203.81 | 233.88 | 262.28 | 350.82 |
| 68 | 95.91 | 113.96 | 125.48 | 136.62 | 206.68 | 143.71 | 176.00 | 203.45 | 229.29 | 306.79 | 167.93 | 211.53 | 243.82 | 272.89 | 363.31 |
| 69 | 102.69 | 124.82 | 138.69 | 148.02 | 219.79 | 148.09 | 187.06 | 215.12 | 240.06 | 322.68 | 173.03 | 221.35 | 252.53 | 282.15 | 380.35 |
| 70 | 109.71 | 136.77 | 150.31 | 166.25 | 234.46 | 154.80 | 198.39 | 225.44 | 255.50 | 342.67 | 180.35 | 231.45 | 264.52 | 300.59 | 398.28 |
| 71 | 120.35 | 147.90 | 168.20 | 184.95 | 252.30 | 168.20 | 211.70 | 243.60 | 272.60 | 365.40 | 194.30 | 245.05 | 281.30 | 317.55 | 423.40 |
| 72 | 127.40 | 159.60 | 182.00 | 201.60 | 273.00 | 177.80 | 226.80 | 261.80 | 294.00 | 392.00 | 203.00 | 260.40 | 301.00 | 337.40 | 450.80 |
| 73 | 139.05 | 172.80 | 195.75 | 217.35 | 294.30 | 194.40 | 244.35 | 280.80 | 315.90 | 422.55 | 218.70 | 278.10 | 317.25 | 356.40 | 477.90 |
| 74 | 150.80 | 187.20 | 211.90 | 234.00 | 318.50 | 208.00 | 262.60 | 301.60 | 336.70 | 452.40 | 232.70 | 296.40 | 338.00 | 378.30 | 508.30 |
| 75 | 161.25 | 202.50 | 230.00 | 255.00 | 343.75 | 220.00 | 281.25 | 323.75 | 363.75 | 483.75 | 243.75 | 312.50 | 358.75 | 403.75 | 537.50 |
| 76 | 175.20 | 219.60 | 249.60 | 276.00 | 373.20 | 236.40 | 300.00 | 345.60 | 388.80 | 518.40 | 258.00 | 330.00 | 380.40 | 426.00 | 570.00 |
| 77 | 193.52 | 244.26 | 277.30 | 309.16 | 416.54 | 256.06 | 329.22 | 378.78 | 428.34 | 569.94 | 278.48 | 358.72 | 414.18 | 466.10 | 619.50 |
| 78 | 217.12 | 273.76 | 312.70 | 348.10 | 468.46 | 283.20 | 364.62 | 421.26 | 476.72 | 632.48 | 305.62 | 392.94 | 454.30 | 513.30 | 680.86 |
| 79 | 240.72 | 305.62 | 349.28 | 387.04 | 522.74 | 310.34 | 400.02 | 463.74 | 523.92 | 695.02 | 331.58 | 429.52 | 496.78 | 558.14 | 743.40 |
| 80 | 263.14 | 335.12 | 383.50 | 427.16 | 574.66 | 336.30 | 435.42 | 503.86 | 568.76 | 755.20 | 356.36 | 462.56 | 535.72 | 605.34 | 803.58 |
| 81 | 285.56 | 363.44 | 415.36 | 463.74 | 624.22 | 361.08 | 466.10 | 540.44 | 610.06 | 810.66 | 381.14 | 493.24 | 572.30 | 646.64 | 859.04 |
| 82 | 307.98 | 390.58 | 448.40 | 497.96 | 672.60 | 384.68 | 495.60 | 575.84 | 649.00 | 863.76 | 407.10 | 523.92 | 607.70 | 686.76 | 913.32 |
| 83 | 331.58 | 418.90 | 481.44 | 534.54 | 722.16 | 409.46 | 525.10 | 610.06 | 686.76 | 916.86 | 431.88 | 555.78 | 645.46 | 725.70 | 967.60 |
| 84 | 355.18 | 450.76 | 516.84 | 574.66 | 775.26 | 434.24 | 558.14 | 647.82 | 729.24 | 971.14 | 456.66 | 588.82 | 683.22 | 768.18 | 1024.24 |
| 85 | 381.14 | 483.80 | 555.78 | 619.50 | 834.26 | 460.20 | 592.36 | 687.94 | 775.26 | 1032.50 | 483.80 | 624.22 | 723.34 | 814.20 | 1085.60 |
| 86 | 411.82 | 521.56 | 599.44 | 666.70 | 897.98 | 490.88 | 630.12 | 731.60 | 822.46 | 1096.22 | 514.48 | 661.98 | 767.00 | 861.40 | 1149.32 |
| 87 | 443.68 | 562.86 | 644.28 | 717.44 | 967.60 | 522.74 | 671.42 | 776.44 | 873.20 | 1165.84 | 546.34 | 703.28 | 811.84 | 912.14 | 1218.94 |
| 88 | 477.90 | 605.34 | 695.02 | 772.90 | 1040.76 | 556.96 | 713.90 | 827.18 | 928.66 | 1239.00 | 580.56 | 745.76 | 862.58 | 967.60 | 1292.10 |
| 89 | 514.48 | 651.36 | 746.94 | 831.90 | 1121.00 | 593.54 | 759.92 | 879.10 | 987.66 | 1319.24 | 617.14 | 791.78 | 914.50 | 1026.60 | 1372.34 |
| 90 | 554.60 | 702.10 | 805.94 | 896.80 | 1209.50 | 633.66 | 810.66 | 938.10 | 1052.56 | 1407.74 | 657.26 | 842.52 | 973.50 | 1091.50 | 1460.84 |
| 91 | 597.08 | 756.38 | 868.48 | 967.60 | 1302.72 | 676.14 | 864.94 | 1000.64 | 1123.36 | 1500.96 | 699.74 | 896.80 | 1036.04 | 1162.30 | 1554.06 |
| 92 | 644.28 | 815.38 | 934.56 | 1040.76 | 1401.84 | 723.34 | 923.94 | 1066.72 | 1196.52 | 1600.08 | 746.94 | 955.80 | 1102.12 | 1235.46 | 1653.18 |
| 93 | 691.48 | 877.92 | 1006.54 | 1121.00 | 1509.22 | 770.54 | 986.48 | 1138.70 | 1276.76 | 1707.46 | 794.14 | 1018.34 | 1174.10 | 1315.70 | 1760.56 |
| 94 | 746.94 | 945.18 | 1084.42 | 1207.14 | 1624.86 | 826.00 | 1053.74 | 1216.58 | 1362.90 | 1823.10 | 849.60 | 1085.60 | 1251.98 | 1401.84 | 1876.20 |
| 95 | 803.58 | 1019.52 | 1168.20 | 1300.36 | 1753.48 | 882.64 | 1128.08 | 1300.36 | 1456.12 | 1951.72 | 906.24 | 1159.94 | 1335.76 | 1495.06 | 2004.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 30 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 31 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 32 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 33 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 34 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 35 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 36 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 37 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 38 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 39 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 40 | 55.46 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 89.68 | 105.02 | 118.00 | 158.12 |
| 41 | 55.46 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 89.68 | 105.02 | 118.00 | 158.12 |
| 42 | 55.46 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 89.68 | 105.02 | 118.00 | 158.12 |
| 43 | 55.46 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 89.68 | 105.02 | 118.00 | 158.12 |
| 44 | 55.46 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 89.68 | 105.02 | 118.00 | 158.12 |
| 45 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 75.52 | 96.76 | 112.10 | 126.26 | 167.56 |
| 46 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 75.52 | 96.76 | 112.10 | 126.26 | 167.56 |
| 47 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 75.52 | 96.76 | 112.10 | 126.26 | 167.56 |
| 48 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 75.52 | 96.76 | 112.10 | 126.26 | 167.56 |
| 49 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 75.52 | 96.76 | 112.10 | 126.26 | 167.56 |
| 50 | 64.90 | 80.24 | 94.40 | 106.20 | 141.60 | 84.96 | 106.20 | 123.90 | 140.42 | 186.44 |
| 51 | 67.26 | 83.78 | 97.94 | 109.74 | 146.32 | 88.50 | 109.74 | 128.62 | 145.14 | 193.52 |
| 52 | 68.44 | 87.32 | 101.48 | 114.46 | 149.86 | 90.86 | 114.46 | 132.16 | 151.04 | 198.24 |
| 53 | 71.98 | 89.68 | 103.84 | 118.00 | 158.12 | 94.40 | 118.00 | 136.88 | 155.76 | 206.50 |
| 54 | 73.16 | 93.22 | 107.38 | 122.72 | 161.66 | 96.76 | 121.54 | 141.60 | 161.66 | 212.40 |
| 55 | 75.52 | 96.76 | 110.92 | 126.26 | 167.56 | 99.12 | 126.26 | 145.14 | 164.02 | 219.48 |
| 56 | 80.24 | 101.48 | 118.00 | 132.16 | 177.00 | 103.84 | 130.98 | 152.22 | 172.28 | 230.10 |
| 57 | 83.78 | 107.38 | 125.08 | 142.78 | 187.62 | 107.38 | 136.88 | 159.30 | 181.72 | 240.72 |
| 58 | 89.68 | 115.64 | 134.52 | 151.04 | 201.78 | 114.46 | 146.32 | 171.10 | 191.16 | 254.88 |
| 59 | 97.94 | 121.54 | 143.96 | 162.84 | 215.94 | 120.36 | 153.40 | 179.36 | 202.96 | 269.04 |
| 60 | 102.66 | 132.16 | 153.40 | 174.64 | 230.10 | 127.44 | 162.84 | 189.98 | 214.76 | 284.38 |
| 61 | 110.92 | 141.60 | 165.20 | 186.44 | 247.80 | 135.70 | 172.28 | 201.78 | 227.74 | 302.08 |
| 62 | 119.18 | 152.22 | 177.00 | 200.60 | 264.32 | 142.78 | 184.08 | 213.58 | 241.90 | 320.96 |
| 63 | 128.62 | 161.66 | 188.80 | 215.94 | 284.38 | 153.40 | 194.70 | 226.56 | 257.24 | 339.84 |
| 64 | 138.06 | 174.64 | 204.14 | 231.28 | 304.44 | 162.84 | 206.50 | 241.90 | 273.76 | 362.26 |
| 65 | 148.68 | 188.80 | 219.48 | 250.16 | 328.04 | 174.64 | 221.84 | 257.24 | 292.64 | 385.86 |
| 66 | 158.12 | 201.78 | 237.18 | 267.86 | 356.36 | 185.26 | 236.00 | 276.12 | 312.70 | 415.36 |
| 67 | 169.92 | 218.30 | 254.88 | 289.10 | 381.14 | 197.06 | 252.52 | 295.00 | 335.12 | 442.50 |
| 68 | 182.90 | 232.46 | 273.76 | 310.34 | 410.64 | 212.40 | 269.04 | 316.24 | 358.72 | 473.18 |
| 69 | 199.42 | 252.52 | 297.36 | 337.48 | 446.04 | 227.74 | 290.28 | 342.20 | 387.04 | 510.94 |
| 70 | 218.30 | 278.48 | 326.86 | 370.52 | 490.88 | 247.80 | 317.42 | 372.88 | 421.26 | 558.14 |
| 71 | 241.90 | 307.98 | 362.26 | 411.82 | 543.98 | 271.40 | 348.10 | 408.28 | 463.74 | 612.42 |
| 72 | 269.04 | 341.02 | 402.38 | 456.66 | 602.98 | 299.72 | 382.32 | 448.40 | 509.76 | 674.96 |
| 73 | 297.36 | 381.14 | 447.22 | 507.40 | 670.24 | 329.22 | 422.44 | 495.60 | 562.86 | 742.22 |
| 74 | 330.40 | 423.62 | 497.96 | 565.22 | 744.58 | 363.44 | 464.92 | 546.34 | 619.50 | 818.92 |
| 75 | 366.98 | 468.46 | 551.06 | 627.76 | 827.18 | 398.84 | 509.76 | 600.62 | 682.04 | 900.34 |
| 76 | 405.92 | 520.38 | 613.60 | 698.56 | 921.58 | 438.96 | 561.68 | 661.98 | 751.66 | 993.56 |
| 77 | 449.58 | 578.20 | 683.22 | 779.98 | 1025.42 | 480.26 | 618.32 | 730.42 | 831.90 | 1096.22 |
| 78 | 495.60 | 637.20 | 756.38 | 864.94 | 1136.34 | 523.92 | 676.14 | 801.22 | 915.68 | 1203.60 |
| 79 | 541.62 | 699.74 | 831.90 | 949.90 | 1247.26 | 569.94 | 736.32 | 874.38 | 998.28 | 1310.98 |
| 80 | 587.64 | 758.74 | 903.88 | 1032.50 | 1352.28 | 614.78 | 794.14 | 945.18 | 1079.70 | 1416.00 |
| 81 | 628.94 | 813.02 | 967.60 | 1106.84 | 1451.40 | 657.26 | 849.60 | 1010.08 | 1154.04 | 1515.12 |
| 82 | 670.24 | 867.30 | 1031.32 | 1176.46 | 1546.98 | 699.74 | 903.88 | 1073.80 | 1224.84 | 1610.70 |
| 83 | 712.72 | 919.22 | 1092.68 | 1248.44 | 1639.02 | 741.04 | 955.80 | 1136.34 | 1296.82 | 1705.10 |
| 84 | 757.56 | 977.04 | 1158.76 | 1321.60 | 1739.32 | 787.06 | 1015.98 | 1204.78 | 1373.52 | 1807.76 |
| 85 | 805.94 | 1038.40 | 1231.92 | 1404.20 | 1850.24 | 836.62 | 1077.34 | 1279.12 | 1456.12 | 1918.68 |
| 86 | 857.86 | 1104.48 | 1309.80 | 1492.70 | 1965.88 | 888.54 | 1143.42 | 1357.00 | 1544.62 | 2034.32 |
| 87 | 913.32 | 1175.28 | 1391.22 | 1584.74 | 2087.42 | 944.00 | 1214.22 | 1438.42 | 1636.66 | 2155.86 |
| 88 | 971.14 | 1248.44 | 1478.54 | 1683.86 | 2219.58 | 1001.82 | 1287.38 | 1525.74 | 1735.78 | 2288.02 |
| 89 | 1036.04 | 1331.04 | 1574.12 | 1791.24 | 2362.36 | 1066.72 | 1369.98 | 1621.32 | 1843.16 | 2430.80 |
| 90 | 1105.66 | 1420.72 | 1677.96 | 1909.24 | 2519.30 | 1136.34 | 1459.66 | 1725.16 | 1961.16 | 2587.74 |
| 91 | 1180.00 | 1515.12 | 1791.24 | 2035.50 | 2686.86 | 1210.68 | 1554.06 | 1838.44 | 2087.42 | 2755.30 |
| 92 | 1260.24 | 1616.60 | 1909.24 | 2168.84 | 2866.22 | 1290.92 | 1655.54 | 1956.44 | 2220.76 | 2934.66 |
| 93 | 1345.20 | 1725.16 | 2036.68 | 2312.80 | 3057.38 | 1375.88 | 1764.10 | 2083.88 | 2364.72 | 3125.82 |
| 94 | 1438.42 | 1841.98 | 2174.74 | 2468.56 | 3265.06 | 1469.10 | 1880.92 | 2221.94 | 2520.48 | 3333.50 |
| 95 | 1539.90 | 1971.78 | 2325.78 | 2638.48 | 3491.62 | 1570.58 | 2010.72 | 2372.98 | 2690.40 | 3560.06 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 30 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 31 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 32 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 33 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 34 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 35 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 36 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 37 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 38 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 39 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 40 | 48.38 | 61.36 | 69.62 | 79.06 | 106.20 | 63.72 | 80.24 | 93.22 | 105.02 | 140.42 |
| 41 | 48.38 | 61.36 | 69.62 | 79.06 | 106.20 | 63.72 | 80.24 | 93.22 | 105.02 | 140.42 |
| 42 | 48.38 | 61.36 | 69.62 | 79.06 | 106.20 | 63.72 | 80.24 | 93.22 | 105.02 | 140.42 |
| 43 | 48.38 | 61.36 | 69.62 | 79.06 | 106.20 | 63.72 | 80.24 | 93.22 | 105.02 | 140.42 |
| 44 | 48.38 | 61.36 | 69.62 | 79.06 | 106.20 | 63.72 | 80.24 | 93.22 | 105.02 | 140.42 |
| 45 | 50.74 | 64.90 | 75.52 | 86.14 | 112.10 | 68.44 | 84.96 | 99.12 | 113.28 | 147.50 |
| 46 | 50.74 | 64.90 | 75.52 | 86.14 | 112.10 | 68.44 | 84.96 | 99.12 | 113.28 | 147.50 |
| 47 | 50.74 | 64.90 | 75.52 | 86.14 | 112.10 | 68.44 | 84.96 | 99.12 | 113.28 | 147.50 |
| 48 | 50.74 | 64.90 | 75.52 | 86.14 | 112.10 | 68.44 | 84.96 | 99.12 | 113.28 | 147.50 |
| 49 | 50.74 | 64.90 | 75.52 | 86.14 | 112.10 | 68.44 | 84.96 | 99.12 | 113.28 | 147.50 |
| 50 | 57.82 | 71.98 | 82.60 | 95.58 | 125.08 | 75.52 | 95.58 | 110.92 | 125.08 | 165.20 |
| 51 | 59.00 | 74.34 | 87.32 | 99.12 | 129.80 | 77.88 | 97.94 | 114.46 | 128.62 | 171.10 |
| 52 | 61.36 | 77.88 | 89.68 | 102.66 | 135.70 | 80.24 | 102.66 | 118.00 | 133.34 | 177.00 |
| 53 | 63.72 | 80.24 | 94.40 | 105.02 | 139.24 | 82.60 | 105.02 | 122.72 | 138.06 | 182.90 |
| 54 | 64.90 | 81.42 | 96.76 | 108.56 | 143.96 | 84.96 | 107.38 | 125.08 | 141.60 | 189.98 |
| 55 | 67.26 | 84.96 | 99.12 | 112.10 | 148.68 | 86.14 | 110.92 | 129.80 | 146.32 | 194.70 |
| 56 | 71.98 | 89.68 | 105.02 | 118.00 | 159.30 | 93.22 | 116.82 | 135.70 | 153.40 | 205.32 |
| 57 | 76.70 | 96.76 | 112.10 | 126.26 | 167.56 | 97.94 | 122.72 | 145.14 | 160.48 | 213.58 |
| 58 | 80.24 | 102.66 | 119.18 | 135.70 | 179.36 | 101.48 | 129.80 | 152.22 | 172.28 | 226.56 |
| 59 | 84.96 | 110.92 | 127.44 | 145.14 | 192.34 | 106.20 | 138.06 | 159.30 | 180.54 | 240.72 |
| 60 | 90.86 | 118.00 | 136.88 | 154.58 | 206.50 | 113.28 | 145.14 | 168.74 | 191.16 | 253.70 |
| 61 | 99.12 | 125.08 | 146.32 | 167.56 | 220.66 | 120.36 | 153.40 | 179.36 | 204.14 | 269.04 |
| 62 | 106.20 | 134.52 | 156.94 | 178.18 | 237.18 | 128.62 | 162.84 | 191.16 | 215.94 | 285.56 |
| 63 | 114.46 | 143.96 | 168.74 | 189.98 | 253.70 | 136.88 | 172.28 | 200.60 | 227.74 | 303.26 |
| 64 | 121.54 | 155.76 | 181.72 | 205.32 | 273.76 | 143.96 | 184.08 | 215.94 | 243.08 | 323.32 |
| 65 | 130.98 | 167.56 | 194.70 | 221.84 | 293.82 | 153.40 | 195.88 | 230.10 | 259.60 | 345.74 |
| 66 | 141.60 | 180.54 | 212.40 | 240.72 | 317.42 | 164.02 | 211.22 | 246.62 | 279.66 | 370.52 |
| 67 | 152.22 | 192.34 | 226.56 | 257.24 | 338.66 | 175.82 | 224.20 | 263.14 | 298.54 | 392.94 |
| 68 | 162.84 | 207.68 | 243.08 | 276.12 | 365.80 | 188.80 | 240.72 | 282.02 | 318.60 | 422.44 |
| 69 | 175.82 | 225.38 | 265.50 | 299.72 | 396.48 | 201.78 | 258.42 | 304.44 | 343.38 | 454.30 |
| 70 | 195.88 | 247.80 | 290.28 | 330.40 | 436.60 | 221.84 | 282.02 | 330.40 | 376.42 | 495.60 |
| 71 | 215.94 | 273.76 | 323.32 | 365.80 | 483.80 | 241.90 | 309.16 | 363.44 | 411.82 | 545.16 |
| 72 | 238.36 | 304.44 | 357.54 | 405.92 | 536.90 | 267.86 | 339.84 | 400.02 | 453.12 | 600.62 |
| 73 | 265.50 | 337.48 | 397.66 | 451.94 | 597.08 | 293.82 | 375.24 | 441.32 | 500.32 | 660.80 |
| 74 | 293.82 | 375.24 | 441.32 | 502.68 | 663.16 | 323.32 | 413.00 | 486.16 | 551.06 | 728.06 |
| 75 | 325.68 | 416.54 | 492.06 | 558.14 | 737.50 | 354.00 | 454.30 | 534.54 | 606.52 | 802.40 |
| 76 | 361.08 | 463.74 | 546.34 | 621.86 | 820.10 | 389.40 | 500.32 | 588.82 | 669.06 | 883.82 |
| 77 | 401.20 | 514.48 | 608.88 | 692.66 | 913.32 | 428.34 | 549.88 | 650.18 | 739.86 | 974.68 |
| 78 | 441.32 | 568.76 | 673.78 | 769.36 | 1011.26 | 467.28 | 602.98 | 713.90 | 814.20 | 1071.44 |
| 79 | 483.80 | 621.86 | 739.86 | 844.88 | 1109.20 | 507.40 | 654.90 | 777.62 | 887.36 | 1167.02 |
| 80 | 523.92 | 674.96 | 803.58 | 918.04 | 1203.60 | 548.70 | 708.00 | 841.34 | 959.34 | 1260.24 |
| 81 | 559.32 | 723.34 | 861.40 | 985.30 | 1293.28 | 584.10 | 756.38 | 899.16 | 1027.78 | 1348.74 |
| 82 | 597.08 | 771.72 | 918.04 | 1047.84 | 1374.70 | 623.04 | 803.58 | 955.80 | 1090.32 | 1432.52 |
| 83 | 634.84 | 817.74 | 972.32 | 1109.20 | 1458.48 | 660.80 | 851.96 | 1012.44 | 1154.04 | 1518.66 |
| 84 | 673.78 | 868.48 | 1030.14 | 1176.46 | 1548.16 | 700.92 | 902.70 | 1071.44 | 1222.48 | 1608.34 |
| 85 | 717.44 | 923.94 | 1096.22 | 1251.98 | 1644.92 | 744.58 | 959.34 | 1138.70 | 1296.82 | 1706.28 |
| 86 | 763.46 | 982.94 | 1164.66 | 1328.68 | 1748.76 | 790.60 | 1018.34 | 1207.14 | 1373.52 | 1810.12 |
| 87 | 811.84 | 1044.30 | 1237.82 | 1411.28 | 1858.50 | 838.98 | 1079.70 | 1280.30 | 1456.12 | 1919.86 |
| 88 | 864.94 | 1110.38 | 1315.70 | 1499.78 | 1975.32 | 892.08 | 1145.78 | 1358.18 | 1544.62 | 2036.68 |
| 89 | 921.58 | 1183.54 | 1401.84 | 1594.18 | 2101.58 | 948.72 | 1218.94 | 1444.32 | 1639.02 | 2162.94 |
| 90 | 984.12 | 1262.60 | 1493.88 | 1699.20 | 2242.00 | 1011.26 | 1298.00 | 1536.36 | 1744.04 | 2303.36 |
| 91 | 1050.20 | 1347.56 | 1593.00 | 1812.48 | 2391.86 | 1077.34 | 1382.96 | 1635.48 | 1857.32 | 2453.22 |
| 92 | 1122.18 | 1437.24 | 1699.20 | 1930.48 | 2549.98 | 1149.32 | 1472.64 | 1741.68 | 1975.32 | 2611.34 |
| 93 | 1197.70 | 1534.00 | 1812.48 | 2059.10 | 2719.90 | 1224.84 | 1569.40 | 1854.96 | 2103.94 | 2781.26 |
| 94 | 1280.30 | 1639.02 | 1936.38 | 2198.34 | 2903.98 | 1307.44 | 1674.42 | 1978.86 | 2243.18 | 2965.34 |
| 95 | 1369.98 | 1753.48 | 2070.90 | 2349.38 | 3106.94 | 1397.12 | 1788.88 | 2113.38 | 2394.22 | 3168.30 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 30 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 31 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 32 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 33 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 34 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 35 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 36 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 37 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 38 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 39 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 40 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 |
| 41 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 |
| 42 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 |
| 43 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 |
| 44 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 |
| 45 | 46.02 | 60.18 | 68.44 | 77.88 | 103.84 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 46 | 46.02 | 60.18 | 68.44 | 77.88 | 103.84 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 47 | 46.02 | 60.18 | 68.44 | 77.88 | 103.84 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 48 | 46.02 | 60.18 | 68.44 | 77.88 | 103.84 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 49 | 46.02 | 60.18 | 68.44 | 77.88 | 103.84 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 50 | 54.28 | 66.08 | 76.70 | 86.14 | 114.46 | 69.62 | 87.32 | 101.48 | 113.28 | 151.04 |
| 51 | 55.46 | 67.26 | 79.06 | 89.68 | 118.00 | 71.98 | 89.68 | 103.84 | 118.00 | 155.76 |
| 52 | 55.46 | 69.62 | 80.24 | 92.04 | 122.72 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 53 | 57.82 | 73.16 | 83.78 | 96.76 | 126.26 | 75.52 | 95.58 | 112.10 | 126.26 | 166.38 |
| 54 | 59.00 | 75.52 | 87.32 | 99.12 | 130.98 | 77.88 | 99.12 | 114.46 | 128.62 | 171.10 |
| 55 | 61.36 | 77.88 | 90.86 | 102.66 | 136.88 | 79.06 | 101.48 | 118.00 | 133.34 | 178.18 |
| 56 | 64.90 | 81.42 | 95.58 | 107.38 | 143.96 | 82.60 | 106.20 | 123.90 | 140.42 | 185.26 |
| 57 | 68.44 | 86.14 | 102.66 | 115.64 | 153.40 | 86.14 | 110.92 | 130.98 | 148.68 | 197.06 |
| 58 | 74.34 | 94.40 | 107.38 | 123.90 | 162.84 | 94.40 | 119.18 | 135.70 | 155.76 | 206.50 |
| 59 | 79.06 | 100.30 | 115.64 | 130.98 | 174.64 | 99.12 | 125.08 | 146.32 | 162.84 | 218.30 |
| 60 | 83.78 | 106.20 | 122.72 | 140.42 | 185.26 | 103.84 | 130.98 | 153.40 | 174.64 | 230.10 |
| 61 | 90.86 | 114.46 | 134.52 | 149.86 | 200.60 | 110.92 | 139.24 | 164.02 | 184.08 | 244.26 |
| 62 | 97.94 | 121.54 | 143.96 | 162.84 | 214.76 | 116.82 | 147.50 | 173.46 | 195.88 | 259.60 |
| 63 | 103.84 | 133.34 | 154.58 | 174.64 | 230.10 | 123.90 | 159.30 | 185.26 | 208.86 | 276.12 |
| 64 | 112.10 | 141.60 | 166.38 | 186.44 | 246.62 | 133.34 | 167.56 | 195.88 | 220.66 | 292.64 |
| 65 | 120.36 | 152.22 | 178.18 | 201.78 | 265.50 | 141.60 | 179.36 | 208.86 | 236.00 | 313.88 |
| 66 | 129.80 | 162.84 | 191.16 | 218.30 | 289.10 | 151.04 | 189.98 | 224.20 | 253.70 | 336.30 |
| 67 | 136.88 | 175.82 | 206.50 | 233.64 | 309.16 | 159.30 | 204.14 | 240.72 | 270.22 | 358.72 |
| 68 | 148.68 | 188.80 | 221.84 | 252.52 | 332.76 | 169.92 | 218.30 | 254.88 | 291.46 | 384.68 |
| 69 | 161.66 | 205.32 | 240.72 | 272.58 | 361.08 | 185.26 | 236.00 | 277.30 | 312.70 | 414.18 |
| 70 | 177.00 | 225.38 | 265.50 | 300.90 | 397.66 | 200.60 | 257.24 | 300.90 | 342.20 | 451.94 |
| 71 | 194.70 | 248.98 | 293.82 | 331.58 | 440.14 | 219.48 | 280.84 | 330.40 | 375.24 | 495.60 |
| 72 | 217.12 | 276.12 | 325.68 | 369.34 | 489.70 | 243.08 | 310.34 | 363.44 | 411.82 | 546.34 |
| 73 | 240.72 | 307.98 | 362.26 | 411.82 | 542.80 | 266.68 | 342.20 | 401.20 | 454.30 | 600.62 |
| 74 | 269.04 | 343.38 | 402.38 | 456.66 | 604.16 | 295.00 | 376.42 | 442.50 | 500.32 | 663.16 |
| 75 | 297.36 | 379.96 | 447.22 | 507.40 | 670.24 | 323.32 | 414.18 | 486.16 | 551.06 | 730.42 |
| 76 | 330.40 | 421.26 | 497.96 | 566.40 | 745.76 | 356.36 | 454.30 | 536.90 | 610.06 | 804.76 |
| 77 | 364.62 | 467.28 | 554.60 | 632.48 | 830.72 | 389.40 | 500.32 | 592.36 | 673.78 | 887.36 |
| 78 | 401.20 | 516.84 | 612.42 | 699.74 | 920.40 | 425.98 | 547.52 | 649.00 | 739.86 | 973.50 |
| 79 | 438.96 | 566.40 | 673.78 | 770.54 | 1010.08 | 460.20 | 595.90 | 709.18 | 809.48 | 1062.00 |
| 80 | 475.54 | 613.60 | 731.60 | 835.44 | 1096.22 | 497.96 | 643.10 | 764.64 | 873.20 | 1146.96 |
| 81 | 509.76 | 659.62 | 783.52 | 895.62 | 1176.46 | 532.18 | 689.12 | 817.74 | 934.56 | 1228.38 |
| 82 | 541.62 | 702.10 | 833.08 | 952.26 | 1251.98 | 565.22 | 731.60 | 868.48 | 991.20 | 1303.90 |
| 83 | 578.20 | 744.58 | 886.18 | 1008.90 | 1327.50 | 600.62 | 775.26 | 920.40 | 1050.20 | 1380.60 |
| 84 | 614.78 | 790.60 | 939.28 | 1071.44 | 1407.74 | 638.38 | 821.28 | 975.86 | 1112.74 | 1462.02 |
| 85 | 653.72 | 841.34 | 998.28 | 1138.70 | 1496.24 | 678.50 | 874.38 | 1036.04 | 1180.00 | 1552.88 |
| 86 | 696.20 | 894.44 | 1060.82 | 1208.32 | 1590.64 | 720.98 | 927.48 | 1098.58 | 1249.62 | 1647.28 |
| 87 | 739.86 | 949.90 | 1126.90 | 1282.66 | 1689.76 | 764.64 | 982.94 | 1164.66 | 1323.96 | 1746.40 |
| 88 | 788.24 | 1011.26 | 1197.70 | 1362.90 | 1797.14 | 813.02 | 1044.30 | 1235.46 | 1404.20 | 1853.78 |
| 89 | 838.98 | 1077.34 | 1274.40 | 1450.22 | 1912.78 | 863.76 | 1110.38 | 1312.16 | 1491.52 | 1969.42 |
| 90 | 895.62 | 1149.32 | 1359.36 | 1545.80 | 2040.22 | 920.40 | 1182.36 | 1397.12 | 1587.10 | 2096.86 |
| 91 | 956.98 | 1227.20 | 1450.22 | 1648.46 | 2174.74 | 981.76 | 1260.24 | 1487.98 | 1689.76 | 2231.38 |
| 92 | 1021.88 | 1308.62 | 1545.80 | 1757.02 | 2319.88 | 1046.66 | 1341.66 | 1583.56 | 1798.32 | 2376.52 |
| 93 | 1090.32 | 1395.94 | 1649.64 | 1873.84 | 2474.46 | 1115.10 | 1428.98 | 1687.40 | 1915.14 | 2531.10 |
| 94 | 1165.84 | 1491.52 | 1761.74 | 1998.92 | 2642.02 | 1190.62 | 1524.56 | 1799.50 | 2040.22 | 2698.66 |
| 95 | 1247.26 | 1595.36 | 1884.46 | 2138.16 | 2826.10 | 1272.04 | 1628.40 | 1922.22 | 2179.46 | 2882.74 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 30 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 31 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 32 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 33 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 34 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 35 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 36 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 37 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 38 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 39 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 40 | 41.30 | 53.10 | 61.36 | 67.26 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 41 | 41.30 | 53.10 | 61.36 | 67.26 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 42 | 41.30 | 53.10 | 61.36 | 67.26 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 43 | 41.30 | 53.10 | 61.36 | 67.26 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 44 | 41.30 | 53.10 | 61.36 | 67.26 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 45 | 42.48 | 56.64 | 64.90 | 71.98 | 96.76 | 56.64 | 74.34 | 86.14 | 95.58 | 128.62 |
| 46 | 42.48 | 56.64 | 64.90 | 71.98 | 96.76 | 56.64 | 74.34 | 86.14 | 95.58 | 128.62 |
| 47 | 42.48 | 56.64 | 64.90 | 71.98 | 96.76 | 56.64 | 74.34 | 86.14 | 95.58 | 128.62 |
| 48 | 42.48 | 56.64 | 64.90 | 71.98 | 96.76 | 56.64 | 74.34 | 86.14 | 95.58 | 128.62 |
| 49 | 42.48 | 56.64 | 64.90 | 71.98 | 96.76 | 56.64 | 74.34 | 86.14 | 95.58 | 128.62 |
| 50 | 47.20 | 62.54 | 70.80 | 80.24 | 107.38 | 63.72 | 82.60 | 94.40 | 108.56 | 142.78 |
| 51 | 48.38 | 64.90 | 74.34 | 83.78 | 110.92 | 66.08 | 86.14 | 99.12 | 110.92 | 147.50 |
| 52 | 53.10 | 66.08 | 77.88 | 87.32 | 115.64 | 68.44 | 88.50 | 102.66 | 114.46 | 153.40 |
| 53 | 54.28 | 68.44 | 79.06 | 89.68 | 120.36 | 70.80 | 90.86 | 105.02 | 118.00 | 159.30 |
| 54 | 56.64 | 70.80 | 81.42 | 93.22 | 123.90 | 73.16 | 93.22 | 107.38 | 121.54 | 164.02 |
| 55 | 57.82 | 73.16 | 84.96 | 96.76 | 127.44 | 75.52 | 96.76 | 112.10 | 126.26 | 167.56 |
| 56 | 60.18 | 76.70 | 89.68 | 101.48 | 133.34 | 77.88 | 100.30 | 116.82 | 132.16 | 174.64 |
| 57 | 63.72 | 81.42 | 96.76 | 108.56 | 142.78 | 81.42 | 106.20 | 123.90 | 140.42 | 184.08 |
| 58 | 68.44 | 88.50 | 101.48 | 115.64 | 152.22 | 86.14 | 110.92 | 129.80 | 147.50 | 194.70 |
| 59 | 73.16 | 94.40 | 108.56 | 125.08 | 165.20 | 90.86 | 119.18 | 136.88 | 155.76 | 206.50 |
| 60 | 77.88 | 100.30 | 116.82 | 132.16 | 177.00 | 96.76 | 125.08 | 146.32 | 164.02 | 218.30 |
| 61 | 83.78 | 107.38 | 126.26 | 142.78 | 187.62 | 102.66 | 132.16 | 154.58 | 175.82 | 231.28 |
| 62 | 89.68 | 115.64 | 135.70 | 152.22 | 201.78 | 109.74 | 140.42 | 164.02 | 185.26 | 245.44 |
| 63 | 96.76 | 125.08 | 143.96 | 164.02 | 218.30 | 115.64 | 148.68 | 173.46 | 197.06 | 261.96 |
| 64 | 103.84 | 134.52 | 155.76 | 177.00 | 233.64 | 122.72 | 160.48 | 186.44 | 211.22 | 277.30 |
| 65 | 110.92 | 143.96 | 168.74 | 188.80 | 252.52 | 132.16 | 169.92 | 198.24 | 224.20 | 297.36 |
| 66 | 119.18 | 155.76 | 181.72 | 205.32 | 273.76 | 140.42 | 181.72 | 212.40 | 240.72 | 319.78 |
| 67 | 128.62 | 165.20 | 193.52 | 220.66 | 291.46 | 149.86 | 193.52 | 226.56 | 257.24 | 341.02 |
| 68 | 136.88 | 179.36 | 210.04 | 237.18 | 313.88 | 159.30 | 207.68 | 243.08 | 274.94 | 363.44 |
| 69 | 149.86 | 194.70 | 226.56 | 258.42 | 342.20 | 171.10 | 224.20 | 261.96 | 297.36 | 394.12 |
| 70 | 165.20 | 212.40 | 248.98 | 283.20 | 372.88 | 187.62 | 244.26 | 284.38 | 323.32 | 427.16 |
| 71 | 181.72 | 237.18 | 278.48 | 313.88 | 415.36 | 205.32 | 267.86 | 315.06 | 355.18 | 470.82 |
| 72 | 201.78 | 263.14 | 309.16 | 349.28 | 460.20 | 226.56 | 296.18 | 344.56 | 390.58 | 516.84 |
| 73 | 225.38 | 293.82 | 342.20 | 389.40 | 514.48 | 250.16 | 325.68 | 379.96 | 431.88 | 569.94 |
| 74 | 250.16 | 326.86 | 381.14 | 433.06 | 571.12 | 273.76 | 359.90 | 418.90 | 475.54 | 627.76 |
| 75 | 276.12 | 361.08 | 423.62 | 482.62 | 634.84 | 302.08 | 395.30 | 462.56 | 525.10 | 691.48 |
| 76 | 305.62 | 402.38 | 472.00 | 535.72 | 708.00 | 330.40 | 434.24 | 508.58 | 578.20 | 764.64 |
| 77 | 341.02 | 446.04 | 523.92 | 598.26 | 787.06 | 364.62 | 477.90 | 560.50 | 640.74 | 842.52 |
| 78 | 375.24 | 492.06 | 581.74 | 664.34 | 872.02 | 397.66 | 522.74 | 617.14 | 703.28 | 923.94 |
| 79 | 409.46 | 539.26 | 639.56 | 729.24 | 958.16 | 431.88 | 569.94 | 672.60 | 768.18 | 1008.90 |
| 80 | 444.86 | 585.28 | 692.66 | 791.78 | 1038.40 | 466.10 | 613.60 | 725.70 | 829.54 | 1089.14 |
| 81 | 475.54 | 627.76 | 743.40 | 847.24 | 1113.92 | 497.96 | 656.08 | 776.44 | 885.00 | 1163.48 |
| 82 | 506.22 | 667.88 | 789.42 | 902.70 | 1184.72 | 528.64 | 697.38 | 824.82 | 941.64 | 1236.64 |
| 83 | 538.08 | 710.36 | 837.80 | 956.98 | 1255.52 | 560.50 | 739.86 | 873.20 | 995.92 | 1309.80 |
| 84 | 572.30 | 751.66 | 889.72 | 1012.44 | 1333.40 | 595.90 | 782.34 | 923.94 | 1052.56 | 1386.50 |
| 85 | 608.88 | 800.04 | 944.00 | 1076.16 | 1416.00 | 631.30 | 831.90 | 979.40 | 1118.64 | 1470.28 |
| 86 | 647.82 | 850.78 | 1003.00 | 1142.24 | 1504.50 | 670.24 | 882.64 | 1038.40 | 1184.72 | 1558.78 |
| 87 | 690.30 | 903.88 | 1064.36 | 1211.86 | 1596.54 | 712.72 | 935.74 | 1099.76 | 1254.34 | 1650.82 |
| 88 | 733.96 | 960.52 | 1132.80 | 1287.38 | 1698.02 | 756.38 | 992.38 | 1168.20 | 1329.86 | 1752.30 |
| 89 | 782.34 | 1021.88 | 1204.78 | 1368.80 | 1805.40 | 804.76 | 1053.74 | 1240.18 | 1411.28 | 1859.68 |
| 90 | 834.26 | 1090.32 | 1283.84 | 1458.48 | 1924.58 | 856.68 | 1122.18 | 1319.24 | 1500.96 | 1978.86 |
| 91 | 889.72 | 1163.48 | 1368.80 | 1554.06 | 2052.02 | 912.14 | 1195.34 | 1404.20 | 1596.54 | 2106.30 |
| 92 | 949.90 | 1240.18 | 1459.66 | 1655.54 | 2188.90 | 972.32 | 1272.04 | 1495.06 | 1698.02 | 2243.18 |
| 93 | 1014.80 | 1322.78 | 1555.24 | 1765.28 | 2332.86 | 1037.22 | 1354.64 | 1590.64 | 1807.76 | 2387.14 |
| 94 | 1083.24 | 1413.64 | 1660.26 | 1883.28 | 2490.98 | 1105.66 | 1445.50 | 1695.66 | 1925.76 | 2545.26 |
| 95 | 1159.94 | 1512.76 | 1775.90 | 2013.08 | 2663.26 | 1182.36 | 1544.62 | 1811.30 | 2055.56 | 2717.54 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 30 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 31 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 32 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 33 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 34 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 35 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 36 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 37 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 38 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 39 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 40 | 46.02 | 59.00 | 67.26 | 76.70 | 101.48 | 62.54 | 76.70 | 89.68 | 101.48 | 133.34 |
| 41 | 46.02 | 59.00 | 67.26 | 76.70 | 101.48 | 62.54 | 76.70 | 89.68 | 101.48 | 133.34 |
| 42 | 46.02 | 59.00 | 67.26 | 76.70 | 101.48 | 62.54 | 76.70 | 89.68 | 101.48 | 133.34 |
| 43 | 46.02 | 59.00 | 67.26 | 76.70 | 101.48 | 62.54 | 76.70 | 89.68 | 101.48 | 133.34 |
| 44 | 46.02 | 59.00 | 67.26 | 76.70 | 101.48 | 62.54 | 76.70 | 89.68 | 101.48 | 133.34 |
| 45 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 | 64.90 | 81.42 | 95.58 | 106.20 | 142.78 |
| 46 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 | 64.90 | 81.42 | 95.58 | 106.20 | 142.78 |
| 47 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 | 64.90 | 81.42 | 95.58 | 106.20 | 142.78 |
| 48 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 | 64.90 | 81.42 | 95.58 | 106.20 | 142.78 |
| 49 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 | 64.90 | 81.42 | 95.58 | 106.20 | 142.78 |
| 50 | 55.46 | 68.44 | 79.06 | 89.68 | 121.54 | 73.16 | 90.86 | 105.02 | 118.00 | 158.12 |
| 51 | 57.82 | 71.98 | 82.60 | 94.40 | 125.08 | 75.52 | 94.40 | 108.56 | 123.90 | 164.02 |
| 52 | 59.00 | 74.34 | 87.32 | 97.94 | 128.62 | 77.88 | 97.94 | 113.28 | 128.62 | 168.74 |
| 53 | 61.36 | 75.52 | 89.68 | 100.30 | 134.52 | 79.06 | 100.30 | 116.82 | 132.16 | 177.00 |
| 54 | 62.54 | 77.88 | 90.86 | 103.84 | 136.88 | 81.42 | 102.66 | 119.18 | 136.88 | 179.36 |
| 55 | 63.72 | 81.42 | 95.58 | 106.20 | 142.78 | 82.60 | 107.38 | 123.90 | 139.24 | 187.62 |
| 56 | 68.44 | 86.14 | 100.30 | 110.92 | 149.86 | 87.32 | 110.92 | 128.62 | 146.32 | 194.70 |
| 57 | 73.16 | 93.22 | 106.20 | 122.72 | 160.48 | 93.22 | 118.00 | 135.70 | 154.58 | 205.32 |
| 58 | 75.52 | 97.94 | 113.28 | 129.80 | 171.10 | 97.94 | 123.90 | 145.14 | 162.84 | 214.76 |
| 59 | 82.60 | 103.84 | 121.54 | 138.06 | 182.90 | 102.66 | 129.80 | 152.22 | 172.28 | 228.92 |
| 60 | 88.50 | 112.10 | 132.16 | 146.32 | 195.88 | 109.74 | 138.06 | 162.84 | 181.72 | 241.90 |
| 61 | 95.58 | 119.18 | 140.42 | 158.12 | 212.40 | 115.64 | 146.32 | 172.28 | 193.52 | 258.42 |
| 62 | 101.48 | 130.98 | 149.86 | 169.92 | 224.20 | 121.54 | 156.94 | 180.54 | 205.32 | 272.58 |
| 63 | 109.74 | 138.06 | 160.48 | 182.90 | 241.90 | 130.98 | 166.38 | 193.52 | 218.30 | 289.10 |
| 64 | 118.00 | 147.50 | 174.64 | 197.06 | 258.42 | 139.24 | 174.64 | 205.32 | 232.46 | 307.98 |
| 65 | 126.26 | 159.30 | 186.44 | 211.22 | 279.66 | 148.68 | 187.62 | 219.48 | 247.80 | 328.04 |
| 66 | 134.52 | 173.46 | 200.60 | 227.74 | 302.08 | 158.12 | 201.78 | 234.82 | 265.50 | 352.82 |
| 67 | 146.32 | 186.44 | 217.12 | 244.26 | 325.68 | 168.74 | 215.94 | 250.16 | 284.38 | 377.60 |
| 68 | 154.58 | 197.06 | 233.64 | 263.14 | 348.10 | 179.36 | 227.74 | 270.22 | 303.26 | 402.38 |
| 69 | 168.74 | 214.76 | 252.52 | 286.74 | 379.96 | 193.52 | 246.62 | 290.28 | 329.22 | 435.42 |
| 70 | 185.26 | 237.18 | 278.48 | 315.06 | 416.54 | 210.04 | 270.22 | 317.42 | 357.54 | 474.36 |
| 71 | 205.32 | 260.78 | 306.80 | 350.46 | 462.56 | 230.10 | 296.18 | 348.10 | 394.12 | 521.56 |
| 72 | 228.92 | 290.28 | 342.20 | 388.22 | 512.12 | 254.88 | 324.50 | 381.14 | 433.06 | 573.48 |
| 73 | 252.52 | 323.32 | 378.78 | 433.06 | 567.58 | 280.84 | 358.72 | 421.26 | 477.90 | 630.12 |
| 74 | 280.84 | 359.90 | 423.62 | 481.44 | 633.66 | 309.16 | 395.30 | 464.92 | 526.28 | 697.38 |
| 75 | 312.70 | 398.84 | 469.64 | 532.18 | 702.10 | 339.84 | 433.06 | 512.12 | 579.38 | 765.82 |
| 76 | 345.74 | 442.50 | 521.56 | 592.36 | 783.52 | 372.88 | 477.90 | 564.04 | 638.38 | 844.88 |
| 77 | 381.14 | 492.06 | 581.74 | 663.16 | 872.02 | 408.28 | 526.28 | 620.68 | 708.00 | 932.20 |
| 78 | 421.26 | 542.80 | 643.10 | 733.96 | 965.24 | 446.04 | 574.66 | 680.86 | 777.62 | 1023.06 |
| 79 | 460.20 | 595.90 | 708.00 | 807.12 | 1060.82 | 483.80 | 625.40 | 744.58 | 848.42 | 1115.10 |
| 80 | 499.14 | 645.46 | 768.18 | 877.92 | 1148.14 | 522.74 | 676.14 | 803.58 | 918.04 | 1203.60 |
| 81 | 535.72 | 690.30 | 823.64 | 940.46 | 1233.10 | 560.50 | 720.98 | 857.86 | 981.76 | 1287.38 |
| 82 | 569.94 | 737.50 | 874.38 | 999.46 | 1314.52 | 594.72 | 768.18 | 912.14 | 1040.76 | 1368.80 |
| 83 | 606.52 | 781.16 | 928.66 | 1059.64 | 1393.58 | 631.30 | 814.20 | 966.42 | 1102.12 | 1449.04 |
| 84 | 644.28 | 829.54 | 985.30 | 1122.18 | 1478.54 | 670.24 | 861.40 | 1021.88 | 1167.02 | 1536.36 |
| 85 | 685.58 | 882.64 | 1046.66 | 1194.16 | 1572.94 | 711.54 | 914.50 | 1086.78 | 1237.82 | 1631.94 |
| 86 | 729.24 | 940.46 | 1112.74 | 1269.68 | 1669.70 | 755.20 | 972.32 | 1152.86 | 1313.34 | 1728.70 |
| 87 | 776.44 | 999.46 | 1183.54 | 1347.56 | 1773.54 | 802.40 | 1031.32 | 1223.66 | 1391.22 | 1832.54 |
| 88 | 824.82 | 1062.00 | 1256.70 | 1431.34 | 1886.82 | 850.78 | 1093.86 | 1296.82 | 1475.00 | 1945.82 |
| 89 | 881.46 | 1132.80 | 1339.30 | 1523.38 | 2008.36 | 907.42 | 1164.66 | 1379.42 | 1567.04 | 2067.36 |
| 90 | 939.28 | 1207.14 | 1426.62 | 1622.50 | 2140.52 | 965.24 | 1239.00 | 1466.74 | 1666.16 | 2199.52 |
| 91 | 1003.00 | 1288.56 | 1523.38 | 1731.06 | 2283.30 | 1028.96 | 1320.42 | 1563.50 | 1774.72 | 2342.30 |
| 92 | 1071.44 | 1374.70 | 1622.50 | 1843.16 | 2435.52 | 1097.40 | 1406.56 | 1662.62 | 1886.82 | 2494.52 |
| 93 | 1143.42 | 1466.74 | 1731.06 | 1967.06 | 2598.36 | 1169.38 | 1498.60 | 1771.18 | 2010.72 | 2657.36 |
| 94 | 1222.48 | 1567.04 | 1849.06 | 2099.22 | 2774.18 | 1248.44 | 1598.90 | 1889.18 | 2142.88 | 2833.18 |
| 95 | 1308.62 | 1677.96 | 1977.68 | 2243.18 | 2967.70 | 1334.58 | 1709.82 | 2017.80 | 2286.84 | 3026.70 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 30 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 31 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 32 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 33 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 34 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 35 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 36 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 37 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 38 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 39 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 40 | 41.30 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 69.62 | 79.06 | 89.68 | 118.00 |
| 41 | 41.30 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 69.62 | 79.06 | 89.68 | 118.00 |
| 42 | 41.30 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 69.62 | 79.06 | 89.68 | 118.00 |
| 43 | 41.30 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 69.62 | 79.06 | 89.68 | 118.00 |
| 44 | 41.30 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 69.62 | 79.06 | 89.68 | 118.00 |
| 45 | 42.48 | 55.46 | 64.90 | 73.16 | 96.76 | 56.64 | 73.16 | 83.78 | 96.76 | 126.26 |
| 46 | 42.48 | 55.46 | 64.90 | 73.16 | 96.76 | 56.64 | 73.16 | 83.78 | 96.76 | 126.26 |
| 47 | 42.48 | 55.46 | 64.90 | 73.16 | 96.76 | 56.64 | 73.16 | 83.78 | 96.76 | 126.26 |
| 48 | 42.48 | 55.46 | 64.90 | 73.16 | 96.76 | 56.64 | 73.16 | 83.78 | 96.76 | 126.26 |
| 49 | 42.48 | 55.46 | 64.90 | 73.16 | 96.76 | 56.64 | 73.16 | 83.78 | 96.76 | 126.26 |
| 50 | 48.38 | 61.36 | 69.62 | 80.24 | 106.20 | 64.90 | 80.24 | 93.22 | 105.02 | 140.42 |
| 51 | 50.74 | 63.72 | 74.34 | 84.96 | 109.74 | 67.26 | 82.60 | 97.94 | 108.56 | 146.32 |
| 52 | 51.92 | 66.08 | 76.70 | 88.50 | 114.46 | 69.62 | 87.32 | 101.48 | 114.46 | 149.86 |
| 53 | 54.28 | 68.44 | 79.06 | 89.68 | 118.00 | 70.80 | 89.68 | 103.84 | 118.00 | 155.76 |
| 54 | 55.46 | 69.62 | 81.42 | 92.04 | 123.90 | 73.16 | 92.04 | 106.20 | 119.18 | 162.84 |
| 55 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 74.34 | 95.58 | 109.74 | 125.08 | 165.20 |
| 56 | 61.36 | 75.52 | 89.68 | 100.30 | 134.52 | 79.06 | 99.12 | 115.64 | 129.80 | 174.64 |
| 57 | 64.90 | 81.42 | 95.58 | 107.38 | 142.78 | 81.42 | 103.84 | 123.90 | 136.88 | 182.90 |
| 58 | 68.44 | 86.14 | 101.48 | 114.46 | 153.40 | 84.96 | 109.74 | 128.62 | 146.32 | 192.34 |
| 59 | 74.34 | 95.58 | 108.56 | 123.90 | 164.02 | 90.86 | 116.82 | 135.70 | 153.40 | 205.32 |
| 60 | 79.06 | 100.30 | 116.82 | 133.34 | 175.82 | 97.94 | 123.90 | 143.96 | 162.84 | 217.12 |
| 61 | 83.78 | 107.38 | 123.90 | 142.78 | 187.62 | 103.84 | 130.98 | 152.22 | 173.46 | 227.74 |
| 62 | 90.86 | 114.46 | 134.52 | 151.04 | 200.60 | 109.74 | 138.06 | 162.84 | 182.90 | 243.08 |
| 63 | 97.94 | 121.54 | 143.96 | 162.84 | 215.94 | 115.64 | 146.32 | 171.10 | 194.70 | 257.24 |
| 64 | 103.84 | 133.34 | 155.76 | 174.64 | 232.46 | 122.72 | 155.76 | 185.26 | 206.50 | 276.12 |
| 65 | 112.10 | 141.60 | 165.20 | 187.62 | 248.98 | 130.98 | 166.38 | 194.70 | 221.84 | 292.64 |
| 66 | 120.36 | 153.40 | 179.36 | 204.14 | 269.04 | 140.42 | 179.36 | 208.86 | 237.18 | 315.06 |
| 67 | 128.62 | 162.84 | 192.34 | 219.48 | 289.10 | 149.86 | 189.98 | 223.02 | 254.88 | 333.94 |
| 68 | 136.88 | 175.82 | 206.50 | 234.82 | 311.52 | 159.30 | 204.14 | 239.54 | 270.22 | 358.72 |
| 69 | 151.04 | 191.16 | 225.38 | 254.88 | 336.30 | 172.28 | 219.48 | 258.42 | 291.46 | 385.86 |
| 70 | 165.20 | 210.04 | 246.62 | 282.02 | 371.70 | 187.62 | 238.36 | 282.02 | 319.78 | 422.44 |
| 71 | 182.90 | 232.46 | 274.94 | 310.34 | 411.82 | 205.32 | 263.14 | 309.16 | 349.28 | 463.74 |
| 72 | 202.96 | 258.42 | 303.26 | 345.74 | 455.48 | 226.56 | 287.92 | 339.84 | 385.86 | 508.58 |
| 73 | 224.20 | 287.92 | 338.66 | 383.50 | 507.40 | 248.98 | 319.78 | 375.24 | 424.80 | 561.68 |
| 74 | 250.16 | 317.42 | 375.24 | 427.16 | 562.86 | 273.76 | 350.46 | 413.00 | 467.28 | 617.14 |
| 75 | 278.48 | 355.18 | 417.72 | 475.54 | 626.58 | 303.26 | 387.04 | 454.30 | 515.66 | 682.04 |
| 76 | 306.80 | 392.94 | 464.92 | 528.64 | 697.38 | 331.58 | 424.80 | 501.50 | 568.76 | 751.66 |
| 77 | 341.02 | 437.78 | 518.02 | 590.00 | 776.44 | 363.44 | 467.28 | 553.42 | 628.94 | 828.36 |
| 78 | 375.24 | 483.80 | 573.48 | 654.90 | 860.22 | 397.66 | 513.30 | 606.52 | 692.66 | 910.96 |
| 79 | 409.46 | 528.64 | 628.94 | 719.80 | 944.00 | 430.70 | 556.96 | 660.80 | 755.20 | 992.38 |
| 80 | 446.04 | 573.48 | 684.40 | 779.98 | 1023.06 | 466.10 | 600.62 | 715.08 | 816.56 | 1071.44 |
| 81 | 476.72 | 615.96 | 732.78 | 837.80 | 1098.58 | 496.78 | 644.28 | 765.82 | 873.20 | 1145.78 |
| 82 | 507.40 | 656.08 | 779.98 | 890.90 | 1169.38 | 529.82 | 683.22 | 813.02 | 927.48 | 1218.94 |
| 83 | 540.44 | 696.20 | 827.18 | 941.64 | 1239.00 | 562.86 | 724.52 | 860.22 | 979.40 | 1289.74 |
| 84 | 572.30 | 737.50 | 876.74 | 1001.82 | 1316.88 | 595.90 | 765.82 | 912.14 | 1040.76 | 1368.80 |
| 85 | 610.06 | 784.70 | 932.20 | 1064.36 | 1398.30 | 632.48 | 815.38 | 968.78 | 1102.12 | 1451.40 |
| 86 | 649.00 | 834.26 | 990.02 | 1129.26 | 1486.80 | 671.42 | 864.94 | 1026.60 | 1167.02 | 1539.90 |
| 87 | 690.30 | 887.36 | 1052.56 | 1200.06 | 1578.84 | 712.72 | 918.04 | 1089.14 | 1237.82 | 1631.94 |
| 88 | 736.32 | 944.00 | 1118.64 | 1275.58 | 1677.96 | 758.74 | 974.68 | 1155.22 | 1313.34 | 1731.06 |
| 89 | 783.52 | 1005.36 | 1191.80 | 1355.82 | 1786.52 | 805.94 | 1036.04 | 1228.38 | 1393.58 | 1839.62 |
| 90 | 836.62 | 1073.80 | 1269.68 | 1445.50 | 1905.70 | 859.04 | 1104.48 | 1306.26 | 1483.26 | 1958.80 |
| 91 | 893.26 | 1144.60 | 1353.46 | 1541.08 | 2033.14 | 915.68 | 1175.28 | 1390.04 | 1578.84 | 2086.24 |
| 92 | 953.44 | 1221.30 | 1443.14 | 1641.38 | 2166.48 | 975.86 | 1251.98 | 1479.72 | 1679.14 | 2219.58 |
| 93 | 1017.16 | 1303.90 | 1541.08 | 1751.12 | 2311.62 | 1039.58 | 1334.58 | 1577.66 | 1788.88 | 2364.72 |
| 94 | 1089.14 | 1392.40 | 1646.10 | 1867.94 | 2467.38 | 1111.56 | 1423.08 | 1682.68 | 1905.70 | 2520.48 |
| 95 | 1164.66 | 1490.34 | 1760.56 | 1997.74 | 2640.84 | 1187.08 | 1521.02 | 1797.14 | 2035.50 | 2693.94 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 30 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 31 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 32 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 33 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 34 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 35 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 36 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 37 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 38 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 39 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 40 | 37.76 | 47.20 | 55.46 | 62.54 | 82.60 | 50.74 | 63.72 | 73.16 | 81.42 | 108.56 |
| 41 | 37.76 | 47.20 | 55.46 | 62.54 | 82.60 | 50.74 | 63.72 | 73.16 | 81.42 | 108.56 |
| 42 | 37.76 | 47.20 | 55.46 | 62.54 | 82.60 | 50.74 | 63.72 | 73.16 | 81.42 | 108.56 |
| 43 | 37.76 | 47.20 | 55.46 | 62.54 | 82.60 | 50.74 | 63.72 | 73.16 | 81.42 | 108.56 |
| 44 | 37.76 | 47.20 | 55.46 | 62.54 | 82.60 | 50.74 | 63.72 | 73.16 | 81.42 | 108.56 |
| 45 | 40.12 | 50.74 | 59.00 | 66.08 | 89.68 | 53.10 | 67.26 | 76.70 | 87.32 | 116.82 |
| 46 | 40.12 | 50.74 | 59.00 | 66.08 | 89.68 | 53.10 | 67.26 | 76.70 | 87.32 | 116.82 |
| 47 | 40.12 | 50.74 | 59.00 | 66.08 | 89.68 | 53.10 | 67.26 | 76.70 | 87.32 | 116.82 |
| 48 | 40.12 | 50.74 | 59.00 | 66.08 | 89.68 | 53.10 | 67.26 | 76.70 | 87.32 | 116.82 |
| 49 | 40.12 | 50.74 | 59.00 | 66.08 | 89.68 | 53.10 | 67.26 | 76.70 | 87.32 | 116.82 |
| 50 | 44.84 | 56.64 | 64.90 | 73.16 | 97.94 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 |
| 51 | 46.02 | 57.82 | 67.26 | 76.70 | 100.30 | 60.18 | 76.70 | 88.50 | 101.48 | 132.16 |
| 52 | 46.02 | 60.18 | 68.44 | 77.88 | 103.84 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 53 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 | 64.90 | 80.24 | 95.58 | 106.20 | 141.60 |
| 54 | 50.74 | 63.72 | 74.34 | 84.96 | 110.92 | 67.26 | 82.60 | 97.94 | 108.56 | 146.32 |
| 55 | 51.92 | 66.08 | 76.70 | 88.50 | 115.64 | 68.44 | 84.96 | 100.30 | 114.46 | 151.04 |
| 56 | 55.46 | 69.62 | 80.24 | 90.86 | 123.90 | 70.80 | 90.86 | 105.02 | 119.18 | 158.12 |
| 57 | 59.00 | 74.34 | 88.50 | 99.12 | 130.98 | 74.34 | 96.76 | 110.92 | 126.26 | 167.56 |
| 58 | 62.54 | 79.06 | 93.22 | 105.02 | 138.06 | 79.06 | 100.30 | 115.64 | 132.16 | 175.82 |
| 59 | 67.26 | 84.96 | 97.94 | 109.74 | 147.50 | 83.78 | 106.20 | 123.90 | 138.06 | 185.26 |
| 60 | 71.98 | 89.68 | 105.02 | 118.00 | 156.94 | 87.32 | 112.10 | 129.80 | 147.50 | 194.70 |
| 61 | 76.70 | 96.76 | 113.28 | 128.62 | 169.92 | 93.22 | 118.00 | 139.24 | 156.94 | 207.68 |
| 62 | 82.60 | 103.84 | 121.54 | 138.06 | 181.72 | 100.30 | 126.26 | 147.50 | 166.38 | 220.66 |
| 63 | 88.50 | 113.28 | 133.34 | 147.50 | 195.88 | 107.38 | 135.70 | 158.12 | 175.82 | 234.82 |
| 64 | 95.58 | 119.18 | 141.60 | 159.30 | 210.04 | 112.10 | 141.60 | 167.56 | 187.62 | 248.98 |
| 65 | 101.48 | 128.62 | 152.22 | 171.10 | 225.38 | 119.18 | 151.04 | 179.36 | 199.42 | 265.50 |
| 66 | 110.92 | 140.42 | 161.66 | 185.26 | 244.26 | 128.62 | 161.66 | 191.16 | 214.76 | 285.56 |
| 67 | 116.82 | 149.86 | 175.82 | 198.24 | 261.96 | 134.52 | 174.64 | 204.14 | 228.92 | 303.26 |
| 68 | 126.26 | 159.30 | 188.80 | 214.76 | 282.02 | 145.14 | 185.26 | 218.30 | 247.80 | 326.86 |
| 69 | 135.70 | 174.64 | 204.14 | 232.46 | 307.98 | 156.94 | 200.60 | 236.00 | 266.68 | 351.64 |
| 70 | 148.68 | 192.34 | 225.38 | 254.88 | 337.48 | 169.92 | 218.30 | 256.06 | 290.28 | 384.68 |
| 71 | 165.20 | 211.22 | 248.98 | 283.20 | 374.06 | 186.44 | 239.54 | 279.66 | 319.78 | 422.44 |
| 72 | 184.08 | 234.82 | 277.30 | 315.06 | 415.36 | 206.50 | 265.50 | 309.16 | 351.64 | 464.92 |
| 73 | 205.32 | 261.96 | 307.98 | 349.28 | 462.56 | 226.56 | 290.28 | 342.20 | 384.68 | 512.12 |
| 74 | 228.92 | 291.46 | 341.02 | 389.40 | 513.30 | 251.34 | 320.96 | 375.24 | 427.16 | 562.86 |
| 75 | 252.52 | 324.50 | 381.14 | 430.70 | 568.76 | 274.94 | 352.82 | 413.00 | 468.46 | 619.50 |
| 76 | 280.84 | 358.72 | 422.44 | 481.44 | 634.84 | 302.08 | 387.04 | 455.48 | 519.20 | 684.40 |
| 77 | 310.34 | 397.66 | 470.82 | 538.08 | 706.82 | 331.58 | 424.80 | 501.50 | 573.48 | 752.84 |
| 78 | 341.02 | 438.96 | 522.74 | 593.54 | 782.34 | 362.26 | 464.92 | 552.24 | 627.76 | 827.18 |
| 79 | 372.88 | 480.26 | 573.48 | 653.72 | 860.22 | 391.76 | 506.22 | 601.80 | 686.76 | 903.88 |
| 80 | 403.56 | 521.56 | 621.86 | 711.54 | 932.20 | 421.26 | 546.34 | 650.18 | 742.22 | 977.04 |
| 81 | 433.06 | 561.68 | 665.52 | 762.28 | 1000.64 | 450.76 | 586.46 | 693.84 | 795.32 | 1044.30 |
| 82 | 460.20 | 595.90 | 708.00 | 810.66 | 1064.36 | 481.44 | 620.68 | 738.68 | 843.70 | 1109.20 |
| 83 | 490.88 | 632.48 | 752.84 | 857.86 | 1128.08 | 510.94 | 659.62 | 783.52 | 890.90 | 1172.92 |
| 84 | 521.56 | 672.60 | 798.86 | 910.96 | 1197.70 | 541.62 | 699.74 | 829.54 | 946.36 | 1242.54 |
| 85 | 555.78 | 715.08 | 849.60 | 966.42 | 1272.04 | 575.84 | 742.22 | 880.28 | 1003.00 | 1320.42 |
| 86 | 592.36 | 759.92 | 902.70 | 1026.60 | 1352.28 | 612.42 | 787.06 | 933.38 | 1063.18 | 1400.66 |
| 87 | 630.12 | 807.12 | 958.16 | 1090.32 | 1436.06 | 650.18 | 834.26 | 988.84 | 1126.90 | 1484.44 |
| 88 | 670.24 | 859.04 | 1019.52 | 1157.58 | 1528.10 | 690.30 | 886.18 | 1050.20 | 1194.16 | 1576.48 |
| 89 | 712.72 | 915.68 | 1084.42 | 1231.92 | 1626.04 | 732.78 | 942.82 | 1115.10 | 1268.50 | 1674.42 |
| 90 | 762.28 | 975.86 | 1155.22 | 1313.34 | 1734.60 | 782.34 | 1003.00 | 1185.90 | 1349.92 | 1782.98 |
| 91 | 814.20 | 1041.94 | 1233.10 | 1400.66 | 1847.88 | 834.26 | 1069.08 | 1263.78 | 1437.24 | 1896.26 |
| 92 | 868.48 | 1112.74 | 1315.70 | 1492.70 | 1971.78 | 888.54 | 1139.88 | 1346.38 | 1529.28 | 2020.16 |
| 93 | 927.48 | 1185.90 | 1403.02 | 1591.82 | 2103.94 | 947.54 | 1213.04 | 1433.70 | 1628.40 | 2152.32 |
| 94 | 992.38 | 1268.50 | 1498.60 | 1699.20 | 2245.54 | 1012.44 | 1295.64 | 1529.28 | 1735.78 | 2293.92 |
| 95 | 1060.82 | 1355.82 | 1603.62 | 1817.20 | 2402.48 | 1080.88 | 1382.96 | 1634.30 | 1853.78 | 2450.86 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 30 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 31 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 32 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 33 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 34 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 35 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 36 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 37 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 38 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 39 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 40 | 35.40 | 43.66 | 53.10 | 57.82 | 77.88 | 47.20 | 60.18 | 69.62 | 76.70 | 103.84 |
| 41 | 35.40 | 43.66 | 53.10 | 57.82 | 77.88 | 47.20 | 60.18 | 69.62 | 76.70 | 103.84 |
| 42 | 35.40 | 43.66 | 53.10 | 57.82 | 77.88 | 47.20 | 60.18 | 69.62 | 76.70 | 103.84 |
| 43 | 35.40 | 43.66 | 53.10 | 57.82 | 77.88 | 47.20 | 60.18 | 69.62 | 76.70 | 103.84 |
| 44 | 35.40 | 43.66 | 53.10 | 57.82 | 77.88 | 47.20 | 60.18 | 69.62 | 76.70 | 103.84 |
| 45 | 36.58 | 47.20 | 55.46 | 62.54 | 81.42 | 49.56 | 63.72 | 73.16 | 81.42 | 109.74 |
| 46 | 36.58 | 47.20 | 55.46 | 62.54 | 81.42 | 49.56 | 63.72 | 73.16 | 81.42 | 109.74 |
| 47 | 36.58 | 47.20 | 55.46 | 62.54 | 81.42 | 49.56 | 63.72 | 73.16 | 81.42 | 109.74 |
| 48 | 36.58 | 47.20 | 55.46 | 62.54 | 81.42 | 49.56 | 63.72 | 73.16 | 81.42 | 109.74 |
| 49 | 36.58 | 47.20 | 55.46 | 62.54 | 81.42 | 49.56 | 63.72 | 73.16 | 81.42 | 109.74 |
| 50 | 41.30 | 54.28 | 61.36 | 67.26 | 90.86 | 54.28 | 71.98 | 80.24 | 90.86 | 120.36 |
| 51 | 41.30 | 55.46 | 63.72 | 69.62 | 95.58 | 55.46 | 73.16 | 84.96 | 93.22 | 126.26 |
| 52 | 43.66 | 56.64 | 66.08 | 74.34 | 99.12 | 56.64 | 75.52 | 87.32 | 97.94 | 130.98 |
| 53 | 44.84 | 59.00 | 67.26 | 76.70 | 101.48 | 59.00 | 76.70 | 89.68 | 101.48 | 134.52 |
| 54 | 47.20 | 61.36 | 68.44 | 79.06 | 105.02 | 62.54 | 79.06 | 90.86 | 103.84 | 139.24 |
| 55 | 48.38 | 62.54 | 70.80 | 82.60 | 107.38 | 64.90 | 81.42 | 94.40 | 106.20 | 142.78 |
| 56 | 50.74 | 64.90 | 76.70 | 87.32 | 112.10 | 67.26 | 83.78 | 100.30 | 113.28 | 147.50 |
| 57 | 54.28 | 69.62 | 81.42 | 92.04 | 122.72 | 69.62 | 90.86 | 105.02 | 119.18 | 156.94 |
| 58 | 59.00 | 75.52 | 87.32 | 99.12 | 129.80 | 74.34 | 96.76 | 109.74 | 125.08 | 166.38 |
| 59 | 62.54 | 79.06 | 93.22 | 106.20 | 140.42 | 77.88 | 100.30 | 118.00 | 132.16 | 175.82 |
| 60 | 66.08 | 84.96 | 99.12 | 110.92 | 148.68 | 81.42 | 106.20 | 123.90 | 138.06 | 185.26 |
| 61 | 73.16 | 93.22 | 107.38 | 122.72 | 160.48 | 87.32 | 113.28 | 130.98 | 149.86 | 195.88 |
| 62 | 75.52 | 97.94 | 114.46 | 129.80 | 169.92 | 92.04 | 118.00 | 139.24 | 158.12 | 207.68 |
| 63 | 81.42 | 106.20 | 123.90 | 139.24 | 185.26 | 99.12 | 127.44 | 147.50 | 167.56 | 221.84 |
| 64 | 87.32 | 113.28 | 133.34 | 148.68 | 199.42 | 105.02 | 135.70 | 159.30 | 178.18 | 237.18 |
| 65 | 95.58 | 121.54 | 143.96 | 161.66 | 214.76 | 112.10 | 143.96 | 169.92 | 189.98 | 252.52 |
| 66 | 101.48 | 133.34 | 155.76 | 174.64 | 232.46 | 119.18 | 154.58 | 181.72 | 204.14 | 271.40 |
| 67 | 109.74 | 140.42 | 162.84 | 187.62 | 246.62 | 127.44 | 164.02 | 191.16 | 219.48 | 289.10 |
| 68 | 116.82 | 152.22 | 178.18 | 200.60 | 267.86 | 134.52 | 177.00 | 206.50 | 233.64 | 309.16 |
| 69 | 127.44 | 166.38 | 192.34 | 219.48 | 291.46 | 146.32 | 191.16 | 221.84 | 251.34 | 335.12 |
| 70 | 140.42 | 180.54 | 212.40 | 239.54 | 318.60 | 160.48 | 208.86 | 243.08 | 273.76 | 364.62 |
| 71 | 154.58 | 200.60 | 236.00 | 267.86 | 352.82 | 173.46 | 227.74 | 265.50 | 303.26 | 397.66 |
| 72 | 171.10 | 224.20 | 264.32 | 297.36 | 392.94 | 192.34 | 252.52 | 293.82 | 331.58 | 440.14 |
| 73 | 192.34 | 248.98 | 291.46 | 330.40 | 436.60 | 214.76 | 276.12 | 323.32 | 368.16 | 483.80 |
| 74 | 212.40 | 277.30 | 324.50 | 366.98 | 486.16 | 232.46 | 306.80 | 356.36 | 403.56 | 533.36 |
| 75 | 234.82 | 306.80 | 358.72 | 410.64 | 540.44 | 257.24 | 335.12 | 392.94 | 447.22 | 587.64 |
| 76 | 260.78 | 342.20 | 400.02 | 456.66 | 600.62 | 282.02 | 370.52 | 431.88 | 492.06 | 650.18 |
| 77 | 290.28 | 378.78 | 446.04 | 508.58 | 667.88 | 309.16 | 404.74 | 476.72 | 543.98 | 715.08 |
| 78 | 318.60 | 417.72 | 494.42 | 565.22 | 741.04 | 338.66 | 444.86 | 525.10 | 598.26 | 785.88 |
| 79 | 349.28 | 460.20 | 542.80 | 619.50 | 814.20 | 368.16 | 484.98 | 571.12 | 652.54 | 859.04 |
| 80 | 377.60 | 497.96 | 588.82 | 671.42 | 882.64 | 396.48 | 522.74 | 615.96 | 704.46 | 925.12 |
| 81 | 403.56 | 533.36 | 631.30 | 722.16 | 946.36 | 422.44 | 558.14 | 660.80 | 752.84 | 990.02 |
| 82 | 430.70 | 568.76 | 671.42 | 767.00 | 1008.90 | 448.40 | 593.54 | 700.92 | 800.04 | 1052.56 |
| 83 | 457.84 | 604.16 | 713.90 | 814.20 | 1067.90 | 476.72 | 628.94 | 744.58 | 846.06 | 1113.92 |
| 84 | 484.98 | 638.38 | 755.20 | 861.40 | 1132.80 | 506.22 | 665.52 | 785.88 | 895.62 | 1178.82 |
| 85 | 516.84 | 678.50 | 801.22 | 915.68 | 1203.60 | 538.08 | 706.82 | 833.08 | 951.08 | 1249.62 |
| 86 | 549.88 | 722.16 | 850.78 | 971.14 | 1279.12 | 571.12 | 750.48 | 882.64 | 1006.54 | 1325.14 |
| 87 | 585.28 | 767.00 | 903.88 | 1031.32 | 1357.00 | 606.52 | 795.32 | 935.74 | 1066.72 | 1403.02 |
| 88 | 623.04 | 816.56 | 961.70 | 1095.04 | 1444.32 | 644.28 | 844.88 | 993.56 | 1130.44 | 1490.34 |
| 89 | 663.16 | 868.48 | 1024.24 | 1164.66 | 1535.18 | 684.40 | 896.80 | 1056.10 | 1200.06 | 1581.20 |
| 90 | 706.82 | 926.30 | 1091.50 | 1241.36 | 1635.48 | 728.06 | 954.62 | 1123.36 | 1276.76 | 1681.50 |
| 91 | 755.20 | 987.66 | 1162.30 | 1321.60 | 1745.22 | 776.44 | 1015.98 | 1194.16 | 1357.00 | 1791.24 |
| 92 | 805.94 | 1052.56 | 1239.00 | 1408.92 | 1860.86 | 827.18 | 1080.88 | 1270.86 | 1444.32 | 1906.88 |
| 93 | 861.40 | 1124.54 | 1320.42 | 1500.96 | 1982.40 | 882.64 | 1152.86 | 1352.28 | 1536.36 | 2028.42 |
| 94 | 920.40 | 1201.24 | 1410.10 | 1601.26 | 2118.10 | 941.64 | 1229.56 | 1441.96 | 1636.66 | 2164.12 |
| 95 | 985.30 | 1285.02 | 1509.22 | 1711.00 | 2264.42 | 1006.54 | 1313.34 | 1541.08 | 1746.40 | 2310.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 30 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 31 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 32 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 33 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 34 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 35 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 36 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 37 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 38 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 39 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 40 | 44.84 | 57.82 | 64.90 | 74.34 | 97.94 | 62.54 | 77.88 | 88.50 | 100.30 | 134.52 |
| 41 | 44.84 | 57.82 | 64.90 | 74.34 | 97.94 | 62.54 | 77.88 | 88.50 | 100.30 | 134.52 |
| 42 | 44.84 | 57.82 | 64.90 | 74.34 | 97.94 | 62.54 | 77.88 | 88.50 | 100.30 | 134.52 |
| 43 | 44.84 | 57.82 | 64.90 | 74.34 | 97.94 | 62.54 | 77.88 | 88.50 | 100.30 | 134.52 |
| 44 | 44.84 | 57.82 | 64.90 | 74.34 | 97.94 | 62.54 | 77.88 | 88.50 | 100.30 | 134.52 |
| 45 | 49.56 | 61.36 | 68.44 | 77.88 | 103.84 | 68.44 | 81.42 | 94.40 | 105.02 | 141.60 |
| 46 | 49.56 | 61.36 | 68.44 | 77.88 | 103.84 | 68.44 | 81.42 | 94.40 | 105.02 | 141.60 |
| 47 | 49.56 | 61.36 | 68.44 | 77.88 | 103.84 | 68.44 | 81.42 | 94.40 | 105.02 | 141.60 |
| 48 | 49.56 | 61.36 | 68.44 | 77.88 | 103.84 | 68.44 | 81.42 | 94.40 | 105.02 | 141.60 |
| 49 | 49.56 | 61.36 | 68.44 | 77.88 | 103.84 | 68.44 | 81.42 | 94.40 | 105.02 | 141.60 |
| 50 | 55.46 | 66.08 | 76.70 | 84.96 | 115.64 | 74.34 | 90.86 | 105.02 | 116.82 | 156.94 |
| 51 | 56.64 | 70.80 | 79.06 | 88.50 | 119.18 | 76.70 | 95.58 | 107.38 | 120.36 | 162.84 |
| 52 | 59.00 | 73.16 | 82.60 | 93.22 | 122.72 | 77.88 | 97.94 | 112.10 | 125.08 | 167.56 |
| 53 | 60.18 | 74.34 | 84.96 | 96.76 | 127.44 | 80.24 | 100.30 | 115.64 | 128.62 | 172.28 |
| 54 | 63.72 | 76.70 | 87.32 | 99.12 | 133.34 | 83.78 | 102.66 | 119.18 | 132.16 | 179.36 |
| 55 | 64.90 | 79.06 | 92.04 | 101.48 | 136.88 | 86.14 | 106.20 | 122.72 | 136.88 | 184.08 |
| 56 | 69.62 | 82.60 | 96.76 | 107.38 | 143.96 | 92.04 | 110.92 | 128.62 | 142.78 | 192.34 |
| 57 | 73.16 | 89.68 | 102.66 | 114.46 | 153.40 | 95.58 | 118.00 | 134.52 | 151.04 | 202.96 |
| 58 | 76.70 | 95.58 | 109.74 | 121.54 | 164.02 | 99.12 | 123.90 | 143.96 | 159.30 | 213.58 |
| 59 | 81.42 | 102.66 | 116.82 | 132.16 | 177.00 | 105.02 | 130.98 | 151.04 | 168.74 | 226.56 |
| 60 | 87.32 | 109.74 | 125.08 | 141.60 | 189.98 | 110.92 | 139.24 | 159.30 | 179.36 | 240.72 |
| 61 | 94.40 | 116.82 | 136.88 | 152.22 | 202.96 | 118.00 | 146.32 | 169.92 | 189.98 | 253.70 |
| 62 | 102.66 | 127.44 | 145.14 | 162.84 | 219.48 | 125.08 | 158.12 | 180.54 | 201.78 | 271.40 |
| 63 | 112.10 | 136.88 | 156.94 | 177.00 | 236.00 | 135.70 | 167.56 | 193.52 | 217.12 | 289.10 |
| 64 | 119.18 | 148.68 | 169.92 | 191.16 | 256.06 | 143.96 | 179.36 | 206.50 | 231.28 | 310.34 |
| 65 | 127.44 | 159.30 | 182.90 | 204.14 | 274.94 | 153.40 | 192.34 | 220.66 | 246.62 | 330.40 |
| 66 | 136.88 | 172.28 | 197.06 | 221.84 | 296.18 | 164.02 | 205.32 | 236.00 | 264.32 | 354.00 |
| 67 | 148.68 | 185.26 | 212.40 | 238.36 | 318.60 | 175.82 | 219.48 | 252.52 | 283.20 | 379.96 |
| 68 | 159.30 | 198.24 | 228.92 | 254.88 | 341.02 | 188.80 | 234.82 | 270.22 | 302.08 | 404.74 |
| 69 | 172.28 | 214.76 | 247.80 | 278.48 | 371.70 | 201.78 | 252.52 | 291.46 | 328.04 | 436.60 |
| 70 | 187.62 | 236.00 | 272.58 | 304.44 | 409.46 | 219.48 | 274.94 | 318.60 | 355.18 | 476.72 |
| 71 | 210.04 | 261.96 | 302.08 | 338.66 | 455.48 | 241.90 | 302.08 | 349.28 | 391.76 | 523.92 |
| 72 | 233.64 | 291.46 | 336.30 | 377.60 | 503.86 | 266.68 | 331.58 | 383.50 | 430.70 | 575.84 |
| 73 | 260.78 | 323.32 | 374.06 | 421.26 | 561.68 | 292.64 | 365.80 | 422.44 | 475.54 | 634.84 |
| 74 | 287.92 | 361.08 | 416.54 | 467.28 | 624.22 | 322.14 | 403.56 | 466.10 | 522.74 | 699.74 |
| 75 | 318.60 | 398.84 | 463.74 | 522.74 | 696.20 | 352.82 | 442.50 | 514.48 | 578.20 | 771.72 |
| 76 | 355.18 | 444.86 | 518.02 | 582.92 | 776.44 | 388.22 | 487.34 | 568.76 | 638.38 | 851.96 |
| 77 | 392.94 | 496.78 | 578.20 | 652.54 | 866.12 | 427.16 | 539.26 | 626.58 | 706.82 | 940.46 |
| 78 | 436.60 | 548.70 | 640.74 | 723.34 | 964.06 | 468.46 | 590.00 | 689.12 | 777.62 | 1036.04 |
| 79 | 476.72 | 604.16 | 705.64 | 796.50 | 1059.64 | 509.76 | 644.28 | 754.02 | 850.78 | 1130.44 |
| 80 | 516.84 | 653.72 | 767.00 | 866.12 | 1151.68 | 549.88 | 693.84 | 813.02 | 920.40 | 1221.30 |
| 81 | 555.78 | 704.46 | 822.46 | 931.02 | 1234.28 | 586.46 | 744.58 | 870.84 | 984.12 | 1306.26 |
| 82 | 592.36 | 748.12 | 877.92 | 990.02 | 1315.70 | 624.22 | 789.42 | 925.12 | 1044.30 | 1388.86 |
| 83 | 630.12 | 794.14 | 929.84 | 1050.20 | 1394.76 | 663.16 | 836.62 | 980.58 | 1106.84 | 1470.28 |
| 84 | 670.24 | 843.70 | 986.48 | 1113.92 | 1480.90 | 704.46 | 888.54 | 1038.40 | 1170.56 | 1557.60 |
| 85 | 712.72 | 897.98 | 1050.20 | 1183.54 | 1575.30 | 746.94 | 944.00 | 1102.12 | 1241.36 | 1653.18 |
| 86 | 758.74 | 954.62 | 1116.28 | 1257.88 | 1674.42 | 792.96 | 1000.64 | 1168.20 | 1315.70 | 1752.30 |
| 87 | 808.30 | 1015.98 | 1187.08 | 1335.76 | 1780.62 | 842.52 | 1062.00 | 1239.00 | 1393.58 | 1858.50 |
| 88 | 860.22 | 1080.88 | 1262.60 | 1420.72 | 1893.90 | 894.44 | 1126.90 | 1314.52 | 1478.54 | 1971.78 |
| 89 | 918.04 | 1152.86 | 1345.20 | 1512.76 | 2017.80 | 952.26 | 1198.88 | 1397.12 | 1570.58 | 2095.68 |
| 90 | 979.40 | 1230.74 | 1433.70 | 1611.88 | 2151.14 | 1013.62 | 1276.76 | 1485.62 | 1669.70 | 2229.02 |
| 91 | 1047.84 | 1313.34 | 1531.64 | 1720.44 | 2296.28 | 1082.06 | 1359.36 | 1583.56 | 1778.26 | 2374.16 |
| 92 | 1117.46 | 1401.84 | 1633.12 | 1834.90 | 2449.68 | 1151.68 | 1447.86 | 1685.04 | 1892.72 | 2527.56 |
| 93 | 1194.16 | 1496.24 | 1742.86 | 1956.44 | 2614.88 | 1228.38 | 1542.26 | 1794.78 | 2014.26 | 2692.76 |
| 94 | 1276.76 | 1598.90 | 1860.86 | 2088.60 | 2793.06 | 1310.98 | 1644.92 | 1912.78 | 2146.42 | 2870.94 |
| 95 | 1366.44 | 1712.18 | 1991.84 | 2233.74 | 2988.94 | 1400.66 | 1758.20 | 2043.76 | 2291.56 | 3066.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 30 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 31 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 32 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 33 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 34 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 35 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 36 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 37 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 38 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 39 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 40 | 41.30 | 50.74 | 57.82 | 64.90 | 86.14 | 56.64 | 69.62 | 77.88 | 88.50 | 119.18 |
| 41 | 41.30 | 50.74 | 57.82 | 64.90 | 86.14 | 56.64 | 69.62 | 77.88 | 88.50 | 119.18 |
| 42 | 41.30 | 50.74 | 57.82 | 64.90 | 86.14 | 56.64 | 69.62 | 77.88 | 88.50 | 119.18 |
| 43 | 41.30 | 50.74 | 57.82 | 64.90 | 86.14 | 56.64 | 69.62 | 77.88 | 88.50 | 119.18 |
| 44 | 41.30 | 50.74 | 57.82 | 64.90 | 86.14 | 56.64 | 69.62 | 77.88 | 88.50 | 119.18 |
| 45 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 93.22 | 125.08 |
| 46 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 93.22 | 125.08 |
| 47 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 93.22 | 125.08 |
| 48 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 93.22 | 125.08 |
| 49 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 93.22 | 125.08 |
| 50 | 47.20 | 60.18 | 68.44 | 76.70 | 102.66 | 64.90 | 81.42 | 93.22 | 103.84 | 139.24 |
| 51 | 49.56 | 62.54 | 71.98 | 79.06 | 106.20 | 68.44 | 83.78 | 96.76 | 107.38 | 143.96 |
| 52 | 51.92 | 64.90 | 73.16 | 81.42 | 108.56 | 70.80 | 87.32 | 99.12 | 110.92 | 148.68 |
| 53 | 53.10 | 66.08 | 76.70 | 84.96 | 113.28 | 73.16 | 89.68 | 103.84 | 115.64 | 153.40 |
| 54 | 56.64 | 68.44 | 79.06 | 88.50 | 116.82 | 74.34 | 92.04 | 106.20 | 118.00 | 158.12 |
| 55 | 57.82 | 70.80 | 80.24 | 92.04 | 120.36 | 76.70 | 95.58 | 108.56 | 122.72 | 164.02 |
| 56 | 61.36 | 75.52 | 84.96 | 96.76 | 128.62 | 80.24 | 100.30 | 114.46 | 127.44 | 171.10 |
| 57 | 64.90 | 79.06 | 93.22 | 102.66 | 136.88 | 83.78 | 103.84 | 121.54 | 134.52 | 179.36 |
| 58 | 69.62 | 83.78 | 97.94 | 108.56 | 145.14 | 88.50 | 109.74 | 127.44 | 141.60 | 188.80 |
| 59 | 74.34 | 90.86 | 105.02 | 118.00 | 156.94 | 93.22 | 116.82 | 134.52 | 151.04 | 201.78 |
| 60 | 79.06 | 97.94 | 113.28 | 125.08 | 167.56 | 100.30 | 123.90 | 142.78 | 159.30 | 213.58 |
| 61 | 83.78 | 105.02 | 120.36 | 135.70 | 181.72 | 106.20 | 132.16 | 151.04 | 169.92 | 226.56 |
| 62 | 90.86 | 113.28 | 129.80 | 145.14 | 194.70 | 112.10 | 140.42 | 161.66 | 180.54 | 241.90 |
| 63 | 99.12 | 121.54 | 140.42 | 156.94 | 211.22 | 119.18 | 148.68 | 171.10 | 192.34 | 258.42 |
| 64 | 106.20 | 132.16 | 151.04 | 169.92 | 226.56 | 127.44 | 160.48 | 182.90 | 205.32 | 276.12 |
| 65 | 114.46 | 142.78 | 162.84 | 182.90 | 245.44 | 136.88 | 171.10 | 195.88 | 220.66 | 296.18 |
| 66 | 123.90 | 153.40 | 177.00 | 197.06 | 264.32 | 147.50 | 182.90 | 210.04 | 236.00 | 316.24 |
| 67 | 130.98 | 164.02 | 188.80 | 211.22 | 283.20 | 155.76 | 194.70 | 225.38 | 252.52 | 337.48 |
| 68 | 140.42 | 175.82 | 202.96 | 228.92 | 303.26 | 166.38 | 208.86 | 240.72 | 270.22 | 361.08 |
| 69 | 151.04 | 188.80 | 220.66 | 247.80 | 331.58 | 179.36 | 223.02 | 259.60 | 290.28 | 389.40 |
| 70 | 167.56 | 210.04 | 243.08 | 273.76 | 364.62 | 194.70 | 245.44 | 283.20 | 318.60 | 424.80 |
| 71 | 185.26 | 232.46 | 269.04 | 302.08 | 403.56 | 213.58 | 269.04 | 310.34 | 348.10 | 466.10 |
| 72 | 206.50 | 258.42 | 298.54 | 336.30 | 448.40 | 236.00 | 296.18 | 341.02 | 384.68 | 512.12 |
| 73 | 231.28 | 286.74 | 332.76 | 374.06 | 499.14 | 259.60 | 324.50 | 376.42 | 423.62 | 565.22 |
| 74 | 257.24 | 320.96 | 370.52 | 417.72 | 556.96 | 287.92 | 359.90 | 415.36 | 466.10 | 624.22 |
| 75 | 284.38 | 357.54 | 413.00 | 462.56 | 618.32 | 313.88 | 396.48 | 457.84 | 512.12 | 686.76 |
| 76 | 316.24 | 396.48 | 461.38 | 518.02 | 690.30 | 345.74 | 435.42 | 506.22 | 568.76 | 758.74 |
| 77 | 352.82 | 442.50 | 513.30 | 580.56 | 771.72 | 381.14 | 481.44 | 558.14 | 630.12 | 837.80 |
| 78 | 387.04 | 489.70 | 571.12 | 644.28 | 856.68 | 415.36 | 526.28 | 614.78 | 693.84 | 920.40 |
| 79 | 425.98 | 538.08 | 628.94 | 709.18 | 942.82 | 453.12 | 573.48 | 670.24 | 756.38 | 1005.36 |
| 80 | 460.20 | 582.92 | 682.04 | 770.54 | 1024.24 | 489.70 | 618.32 | 723.34 | 817.74 | 1087.96 |
| 81 | 496.78 | 625.40 | 733.96 | 827.18 | 1099.76 | 523.92 | 661.98 | 776.44 | 875.56 | 1163.48 |
| 82 | 527.46 | 666.70 | 779.98 | 881.46 | 1169.38 | 556.96 | 703.28 | 822.46 | 931.02 | 1235.46 |
| 83 | 560.50 | 708.00 | 828.36 | 935.74 | 1242.54 | 590.00 | 746.94 | 873.20 | 984.12 | 1308.62 |
| 84 | 595.90 | 751.66 | 877.92 | 991.20 | 1318.06 | 625.40 | 790.60 | 923.94 | 1043.12 | 1386.50 |
| 85 | 634.84 | 800.04 | 934.56 | 1052.56 | 1401.84 | 665.52 | 838.98 | 981.76 | 1104.48 | 1472.64 |
| 86 | 676.14 | 851.96 | 992.38 | 1118.64 | 1490.34 | 706.82 | 890.90 | 1039.58 | 1170.56 | 1561.14 |
| 87 | 718.62 | 905.06 | 1056.10 | 1189.44 | 1583.56 | 749.30 | 944.00 | 1103.30 | 1241.36 | 1654.36 |
| 88 | 765.82 | 962.88 | 1122.18 | 1264.96 | 1685.04 | 796.50 | 1001.82 | 1169.38 | 1316.88 | 1755.84 |
| 89 | 816.56 | 1026.60 | 1196.52 | 1345.20 | 1794.78 | 847.24 | 1065.54 | 1243.72 | 1397.12 | 1865.58 |
| 90 | 872.02 | 1095.04 | 1275.58 | 1434.88 | 1913.96 | 902.70 | 1133.98 | 1322.78 | 1486.80 | 1984.76 |
| 91 | 932.20 | 1169.38 | 1361.72 | 1530.46 | 2042.58 | 962.88 | 1208.32 | 1408.92 | 1582.38 | 2113.38 |
| 92 | 995.92 | 1248.44 | 1452.58 | 1631.94 | 2179.46 | 1026.60 | 1287.38 | 1499.78 | 1683.86 | 2250.26 |
| 93 | 1063.18 | 1333.40 | 1550.52 | 1740.50 | 2325.78 | 1093.86 | 1372.34 | 1597.72 | 1792.42 | 2396.58 |
| 94 | 1136.34 | 1424.26 | 1655.54 | 1858.50 | 2483.90 | 1167.02 | 1463.20 | 1702.74 | 1910.42 | 2554.70 |
| 95 | 1217.76 | 1523.38 | 1772.36 | 1987.12 | 2658.54 | 1248.44 | 1562.32 | 1819.56 | 2039.04 | 2729.34 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 30 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 31 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 32 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 33 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 34 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 35 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 36 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 37 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 38 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 39 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 40 | 37.76 | 46.02 | 54.28 | 60.18 | 79.06 | 50.74 | 63.72 | 73.16 | 80.24 | 107.38 |
| 41 | 37.76 | 46.02 | 54.28 | 60.18 | 79.06 | 50.74 | 63.72 | 73.16 | 80.24 | 107.38 |
| 42 | 37.76 | 46.02 | 54.28 | 60.18 | 79.06 | 50.74 | 63.72 | 73.16 | 80.24 | 107.38 |
| 43 | 37.76 | 46.02 | 54.28 | 60.18 | 79.06 | 50.74 | 63.72 | 73.16 | 80.24 | 107.38 |
| 44 | 37.76 | 46.02 | 54.28 | 60.18 | 79.06 | 50.74 | 63.72 | 73.16 | 80.24 | 107.38 |
| 45 | 40.12 | 47.20 | 56.64 | 62.54 | 82.60 | 54.28 | 66.08 | 75.52 | 84.96 | 114.46 |
| 46 | 40.12 | 47.20 | 56.64 | 62.54 | 82.60 | 54.28 | 66.08 | 75.52 | 84.96 | 114.46 |
| 47 | 40.12 | 47.20 | 56.64 | 62.54 | 82.60 | 54.28 | 66.08 | 75.52 | 84.96 | 114.46 |
| 48 | 40.12 | 47.20 | 56.64 | 62.54 | 82.60 | 54.28 | 66.08 | 75.52 | 84.96 | 114.46 |
| 49 | 40.12 | 47.20 | 56.64 | 62.54 | 82.60 | 54.28 | 66.08 | 75.52 | 84.96 | 114.46 |
| 50 | 43.66 | 55.46 | 62.54 | 69.62 | 94.40 | 59.00 | 74.34 | 86.14 | 94.40 | 127.44 |
| 51 | 44.84 | 56.64 | 64.90 | 71.98 | 97.94 | 62.54 | 76.70 | 88.50 | 97.94 | 132.16 |
| 52 | 47.20 | 59.00 | 66.08 | 75.52 | 100.30 | 63.72 | 79.06 | 90.86 | 101.48 | 135.70 |
| 53 | 49.56 | 60.18 | 68.44 | 77.88 | 103.84 | 67.26 | 81.42 | 93.22 | 105.02 | 140.42 |
| 54 | 50.74 | 62.54 | 71.98 | 79.06 | 106.20 | 69.62 | 83.78 | 96.76 | 107.38 | 143.96 |
| 55 | 51.92 | 63.72 | 74.34 | 82.60 | 110.92 | 69.62 | 84.96 | 100.30 | 112.10 | 149.86 |
| 56 | 54.28 | 67.26 | 77.88 | 86.14 | 116.82 | 73.16 | 90.86 | 103.84 | 115.64 | 155.76 |
| 57 | 59.00 | 73.16 | 82.60 | 93.22 | 123.90 | 76.70 | 96.76 | 109.74 | 122.72 | 162.84 |
| 58 | 62.54 | 76.70 | 89.68 | 99.12 | 134.52 | 80.24 | 100.30 | 115.64 | 128.62 | 173.46 |
| 59 | 66.08 | 82.60 | 95.58 | 106.20 | 142.78 | 83.78 | 106.20 | 122.72 | 135.70 | 182.90 |
| 60 | 71.98 | 88.50 | 102.66 | 114.46 | 153.40 | 89.68 | 112.10 | 129.80 | 143.96 | 194.70 |
| 61 | 76.70 | 96.76 | 110.92 | 122.72 | 164.02 | 95.58 | 119.18 | 138.06 | 154.58 | 207.68 |
| 62 | 82.60 | 103.84 | 118.00 | 134.52 | 178.18 | 102.66 | 127.44 | 146.32 | 165.20 | 219.48 |
| 63 | 89.68 | 110.92 | 127.44 | 142.78 | 191.16 | 110.92 | 136.88 | 158.12 | 174.64 | 234.82 |
| 64 | 95.58 | 120.36 | 138.06 | 154.58 | 206.50 | 115.64 | 145.14 | 167.56 | 188.80 | 251.34 |
| 65 | 102.66 | 128.62 | 148.68 | 165.20 | 221.84 | 122.72 | 154.58 | 179.36 | 199.42 | 266.68 |
| 66 | 112.10 | 138.06 | 160.48 | 180.54 | 239.54 | 132.16 | 166.38 | 192.34 | 214.76 | 286.74 |
| 67 | 119.18 | 149.86 | 172.28 | 192.34 | 256.06 | 141.60 | 178.18 | 205.32 | 228.92 | 305.62 |
| 68 | 128.62 | 160.48 | 185.26 | 207.68 | 278.48 | 151.04 | 189.98 | 218.30 | 245.44 | 329.22 |
| 69 | 139.24 | 172.28 | 201.78 | 225.38 | 300.90 | 164.02 | 202.96 | 237.18 | 265.50 | 354.00 |
| 70 | 152.22 | 188.80 | 220.66 | 247.80 | 330.40 | 177.00 | 221.84 | 257.24 | 289.10 | 385.86 |
| 71 | 169.92 | 211.22 | 244.26 | 276.12 | 368.16 | 194.70 | 244.26 | 283.20 | 318.60 | 423.62 |
| 72 | 188.80 | 234.82 | 271.40 | 305.62 | 407.10 | 214.76 | 269.04 | 310.34 | 349.28 | 466.10 |
| 73 | 208.86 | 261.96 | 304.44 | 339.84 | 454.30 | 237.18 | 295.00 | 343.38 | 384.68 | 514.48 |
| 74 | 233.64 | 291.46 | 338.66 | 379.96 | 506.22 | 260.78 | 326.86 | 378.78 | 424.80 | 567.58 |
| 75 | 259.60 | 324.50 | 375.24 | 421.26 | 562.86 | 286.74 | 359.90 | 416.54 | 468.46 | 624.22 |
| 76 | 287.92 | 361.08 | 420.08 | 470.82 | 627.76 | 315.06 | 396.48 | 460.20 | 516.84 | 689.12 |
| 77 | 319.78 | 402.38 | 467.28 | 527.46 | 702.10 | 345.74 | 435.42 | 508.58 | 571.12 | 762.28 |
| 78 | 352.82 | 444.86 | 519.20 | 586.46 | 779.98 | 378.78 | 479.08 | 559.32 | 630.12 | 838.98 |
| 79 | 387.04 | 488.52 | 571.12 | 645.46 | 856.68 | 413.00 | 521.56 | 610.06 | 687.94 | 914.50 |
| 80 | 420.08 | 531.00 | 621.86 | 702.10 | 931.02 | 444.86 | 564.04 | 659.62 | 744.58 | 988.84 |
| 81 | 450.76 | 569.94 | 667.88 | 754.02 | 1000.64 | 475.54 | 602.98 | 704.46 | 797.68 | 1059.64 |
| 82 | 479.08 | 606.52 | 710.36 | 801.22 | 1066.72 | 505.04 | 639.56 | 750.48 | 846.06 | 1125.72 |
| 83 | 509.76 | 645.46 | 752.84 | 849.60 | 1130.44 | 535.72 | 678.50 | 794.14 | 895.62 | 1191.80 |
| 84 | 541.62 | 684.40 | 800.04 | 900.34 | 1198.88 | 569.94 | 719.80 | 841.34 | 947.54 | 1261.42 |
| 85 | 575.84 | 728.06 | 849.60 | 956.98 | 1275.58 | 605.34 | 764.64 | 893.26 | 1004.18 | 1339.30 |
| 86 | 613.60 | 775.26 | 905.06 | 1018.34 | 1355.82 | 643.10 | 811.84 | 948.72 | 1065.54 | 1419.54 |
| 87 | 653.72 | 822.46 | 960.52 | 1082.06 | 1441.96 | 683.22 | 859.04 | 1004.18 | 1129.26 | 1505.68 |
| 88 | 695.02 | 876.74 | 1023.06 | 1149.32 | 1532.82 | 724.52 | 913.32 | 1066.72 | 1196.52 | 1596.54 |
| 89 | 742.22 | 934.56 | 1089.14 | 1223.66 | 1633.12 | 771.72 | 971.14 | 1132.80 | 1270.86 | 1696.84 |
| 90 | 792.96 | 997.10 | 1161.12 | 1305.08 | 1741.68 | 822.46 | 1033.68 | 1204.78 | 1352.28 | 1805.40 |
| 91 | 847.24 | 1064.36 | 1239.00 | 1392.40 | 1859.68 | 876.74 | 1100.94 | 1282.66 | 1439.60 | 1923.40 |
| 92 | 903.88 | 1136.34 | 1322.78 | 1484.44 | 1983.58 | 933.38 | 1172.92 | 1366.44 | 1531.64 | 2047.30 |
| 93 | 966.42 | 1211.86 | 1411.28 | 1583.56 | 2116.92 | 995.92 | 1248.44 | 1454.94 | 1630.76 | 2180.64 |
| 94 | 1032.50 | 1295.64 | 1506.86 | 1690.94 | 2260.88 | 1062.00 | 1332.22 | 1550.52 | 1738.14 | 2324.60 |
| 95 | 1106.84 | 1387.68 | 1613.06 | 1808.94 | 2419.00 | 1136.34 | 1424.26 | 1656.72 | 1856.14 | 2482.72 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 30 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 31 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 32 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 33 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 34 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 35 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 36 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 37 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 38 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 39 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 40 | 35.40 | 42.48 | 48.38 | 56.64 | 74.34 | 48.38 | 60.18 | 68.44 | 76.70 | 102.66 |
| 41 | 35.40 | 42.48 | 48.38 | 56.64 | 74.34 | 48.38 | 60.18 | 68.44 | 76.70 | 102.66 |
| 42 | 35.40 | 42.48 | 48.38 | 56.64 | 74.34 | 48.38 | 60.18 | 68.44 | 76.70 | 102.66 |
| 43 | 35.40 | 42.48 | 48.38 | 56.64 | 74.34 | 48.38 | 60.18 | 68.44 | 76.70 | 102.66 |
| 44 | 35.40 | 42.48 | 48.38 | 56.64 | 74.34 | 48.38 | 60.18 | 68.44 | 76.70 | 102.66 |
| 45 | 37.76 | 46.02 | 54.28 | 59.00 | 79.06 | 51.92 | 63.72 | 73.16 | 80.24 | 109.74 |
| 46 | 37.76 | 46.02 | 54.28 | 59.00 | 79.06 | 51.92 | 63.72 | 73.16 | 80.24 | 109.74 |
| 47 | 37.76 | 46.02 | 54.28 | 59.00 | 79.06 | 51.92 | 63.72 | 73.16 | 80.24 | 109.74 |
| 48 | 37.76 | 46.02 | 54.28 | 59.00 | 79.06 | 51.92 | 63.72 | 73.16 | 80.24 | 109.74 |
| 49 | 37.76 | 46.02 | 54.28 | 59.00 | 79.06 | 51.92 | 63.72 | 73.16 | 80.24 | 109.74 |
| 50 | 42.48 | 53.10 | 59.00 | 64.90 | 88.50 | 56.64 | 70.80 | 80.24 | 89.68 | 121.54 |
| 51 | 42.48 | 54.28 | 61.36 | 68.44 | 90.86 | 57.82 | 73.16 | 84.96 | 93.22 | 123.90 |
| 52 | 43.66 | 56.64 | 63.72 | 69.62 | 95.58 | 61.36 | 75.52 | 87.32 | 95.58 | 129.80 |
| 53 | 46.02 | 57.82 | 66.08 | 73.16 | 99.12 | 62.54 | 77.88 | 89.68 | 99.12 | 134.52 |
| 54 | 47.20 | 60.18 | 67.26 | 76.70 | 101.48 | 64.90 | 80.24 | 92.04 | 102.66 | 138.06 |
| 55 | 49.56 | 61.36 | 69.62 | 77.88 | 105.02 | 67.26 | 82.60 | 94.40 | 106.20 | 141.60 |
| 56 | 51.92 | 64.90 | 74.34 | 81.42 | 109.74 | 69.62 | 87.32 | 99.12 | 110.92 | 147.50 |
| 57 | 56.64 | 68.44 | 79.06 | 88.50 | 118.00 | 73.16 | 90.86 | 103.84 | 116.82 | 155.76 |
| 58 | 59.00 | 74.34 | 83.78 | 94.40 | 126.26 | 76.70 | 96.76 | 109.74 | 123.90 | 165.20 |
| 59 | 62.54 | 77.88 | 92.04 | 101.48 | 135.70 | 80.24 | 101.48 | 118.00 | 130.98 | 174.64 |
| 60 | 66.08 | 82.60 | 96.76 | 108.56 | 143.96 | 83.78 | 106.20 | 123.90 | 138.06 | 184.08 |
| 61 | 73.16 | 90.86 | 103.84 | 116.82 | 155.76 | 90.86 | 114.46 | 130.98 | 147.50 | 197.06 |
| 62 | 77.88 | 99.12 | 112.10 | 126.26 | 167.56 | 97.94 | 123.90 | 140.42 | 155.76 | 208.86 |
| 63 | 83.78 | 106.20 | 121.54 | 135.70 | 181.72 | 102.66 | 130.98 | 148.68 | 166.38 | 223.02 |
| 64 | 90.86 | 114.46 | 132.16 | 146.32 | 197.06 | 110.92 | 139.24 | 160.48 | 179.36 | 240.72 |
| 65 | 96.76 | 122.72 | 141.60 | 156.94 | 212.40 | 118.00 | 147.50 | 171.10 | 191.16 | 256.06 |
| 66 | 106.20 | 133.34 | 153.40 | 171.10 | 228.92 | 126.26 | 159.30 | 182.90 | 205.32 | 276.12 |
| 67 | 113.28 | 142.78 | 162.84 | 182.90 | 245.44 | 134.52 | 169.92 | 194.70 | 218.30 | 292.64 |
| 68 | 122.72 | 152.22 | 174.64 | 195.88 | 264.32 | 145.14 | 181.72 | 208.86 | 233.64 | 312.70 |
| 69 | 130.98 | 166.38 | 191.16 | 213.58 | 285.56 | 154.58 | 195.88 | 224.20 | 252.52 | 337.48 |
| 70 | 142.78 | 182.90 | 208.86 | 234.82 | 316.24 | 167.56 | 214.76 | 245.44 | 274.94 | 369.34 |
| 71 | 160.48 | 202.96 | 232.46 | 261.96 | 349.28 | 184.08 | 234.82 | 269.04 | 304.44 | 405.92 |
| 72 | 178.18 | 225.38 | 259.60 | 290.28 | 388.22 | 202.96 | 258.42 | 297.36 | 332.76 | 446.04 |
| 73 | 198.24 | 252.52 | 289.10 | 324.50 | 433.06 | 224.20 | 285.56 | 328.04 | 366.98 | 492.06 |
| 74 | 220.66 | 279.66 | 320.96 | 361.08 | 482.62 | 246.62 | 315.06 | 359.90 | 404.74 | 542.80 |
| 75 | 244.26 | 311.52 | 358.72 | 403.56 | 536.90 | 271.40 | 345.74 | 398.84 | 448.40 | 597.08 |
| 76 | 272.58 | 346.92 | 400.02 | 449.58 | 599.44 | 298.54 | 382.32 | 440.14 | 493.24 | 659.62 |
| 77 | 302.08 | 387.04 | 446.04 | 503.86 | 671.42 | 328.04 | 420.08 | 486.16 | 547.52 | 729.24 |
| 78 | 332.76 | 428.34 | 495.60 | 560.50 | 744.58 | 358.72 | 462.56 | 533.36 | 602.98 | 802.40 |
| 79 | 364.62 | 470.82 | 545.16 | 614.78 | 818.92 | 389.40 | 503.86 | 584.10 | 657.26 | 874.38 |
| 80 | 396.48 | 509.76 | 592.36 | 669.06 | 888.54 | 421.26 | 542.80 | 630.12 | 711.54 | 945.18 |
| 81 | 424.80 | 547.52 | 636.02 | 717.44 | 954.62 | 449.58 | 580.56 | 673.78 | 761.10 | 1011.26 |
| 82 | 451.94 | 582.92 | 677.32 | 763.46 | 1014.80 | 477.90 | 615.96 | 716.26 | 807.12 | 1073.80 |
| 83 | 481.44 | 619.50 | 718.62 | 809.48 | 1077.34 | 507.40 | 652.54 | 758.74 | 854.32 | 1136.34 |
| 84 | 510.94 | 657.26 | 762.28 | 857.86 | 1142.24 | 536.90 | 692.66 | 802.40 | 903.88 | 1204.78 |
| 85 | 542.80 | 698.56 | 809.48 | 910.96 | 1215.40 | 569.94 | 735.14 | 850.78 | 958.16 | 1277.94 |
| 86 | 577.02 | 742.22 | 860.22 | 968.78 | 1289.74 | 604.16 | 778.80 | 901.52 | 1015.98 | 1352.28 |
| 87 | 614.78 | 790.60 | 913.32 | 1027.78 | 1372.34 | 641.92 | 827.18 | 954.62 | 1074.98 | 1434.88 |
| 88 | 654.90 | 840.16 | 972.32 | 1091.50 | 1457.30 | 682.04 | 876.74 | 1013.62 | 1138.70 | 1519.84 |
| 89 | 698.56 | 895.62 | 1034.86 | 1161.12 | 1552.88 | 725.70 | 932.20 | 1076.16 | 1208.32 | 1615.42 |
| 90 | 744.58 | 955.80 | 1103.30 | 1237.82 | 1656.72 | 771.72 | 992.38 | 1144.60 | 1285.02 | 1719.26 |
| 91 | 795.32 | 1019.52 | 1177.64 | 1321.60 | 1766.46 | 822.46 | 1056.10 | 1218.94 | 1368.80 | 1829.00 |
| 92 | 849.60 | 1087.96 | 1255.52 | 1407.74 | 1883.28 | 876.74 | 1124.54 | 1296.82 | 1454.94 | 1945.82 |
| 93 | 907.42 | 1161.12 | 1339.30 | 1502.14 | 2009.54 | 934.56 | 1197.70 | 1380.60 | 1549.34 | 2072.08 |
| 94 | 971.14 | 1240.18 | 1430.16 | 1602.44 | 2145.24 | 998.28 | 1276.76 | 1471.46 | 1649.64 | 2207.78 |
| 95 | 1038.40 | 1326.32 | 1530.46 | 1713.36 | 2296.28 | 1065.54 | 1362.90 | 1571.76 | 1760.56 | 2358.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 30 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 31 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 32 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 33 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 34 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 35 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 36 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 37 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 38 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 39 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 40 | 38.94 | 48.38 | 55.46 | 63.72 | 82.60 | 53.10 | 66.08 | 75.52 | 86.14 | 114.46 |
| 41 | 38.94 | 48.38 | 55.46 | 63.72 | 82.60 | 53.10 | 66.08 | 75.52 | 86.14 | 114.46 |
| 42 | 38.94 | 48.38 | 55.46 | 63.72 | 82.60 | 53.10 | 66.08 | 75.52 | 86.14 | 114.46 |
| 43 | 38.94 | 48.38 | 55.46 | 63.72 | 82.60 | 53.10 | 66.08 | 75.52 | 86.14 | 114.46 |
| 44 | 38.94 | 48.38 | 55.46 | 63.72 | 82.60 | 53.10 | 66.08 | 75.52 | 86.14 | 114.46 |
| 45 | 41.30 | 51.92 | 59.00 | 66.08 | 88.50 | 56.64 | 70.80 | 80.24 | 89.68 | 119.18 |
| 46 | 41.30 | 51.92 | 59.00 | 66.08 | 88.50 | 56.64 | 70.80 | 80.24 | 89.68 | 119.18 |
| 47 | 41.30 | 51.92 | 59.00 | 66.08 | 88.50 | 56.64 | 70.80 | 80.24 | 89.68 | 119.18 |
| 48 | 41.30 | 51.92 | 59.00 | 66.08 | 88.50 | 56.64 | 70.80 | 80.24 | 89.68 | 119.18 |
| 49 | 41.30 | 51.92 | 59.00 | 66.08 | 88.50 | 56.64 | 70.80 | 80.24 | 89.68 | 119.18 |
| 50 | 46.02 | 56.64 | 64.90 | 73.16 | 97.94 | 63.72 | 76.70 | 89.68 | 100.30 | 132.16 |
| 51 | 47.20 | 60.18 | 67.26 | 75.52 | 101.48 | 64.90 | 80.24 | 90.86 | 103.84 | 138.06 |
| 52 | 50.74 | 62.54 | 71.98 | 77.88 | 105.02 | 67.26 | 82.60 | 95.58 | 105.02 | 142.78 |
| 53 | 51.92 | 62.54 | 73.16 | 81.42 | 108.56 | 69.62 | 83.78 | 99.12 | 108.56 | 147.50 |
| 54 | 53.10 | 64.90 | 74.34 | 83.78 | 113.28 | 71.98 | 87.32 | 101.48 | 113.28 | 152.22 |
| 55 | 54.28 | 67.26 | 76.70 | 86.14 | 115.64 | 74.34 | 90.86 | 103.84 | 116.82 | 156.94 |
| 56 | 59.00 | 71.98 | 81.42 | 93.22 | 121.54 | 77.88 | 95.58 | 108.56 | 121.54 | 164.02 |
| 57 | 61.36 | 75.52 | 86.14 | 96.76 | 130.98 | 80.24 | 99.12 | 114.46 | 127.44 | 172.28 |
| 58 | 64.90 | 80.24 | 94.40 | 103.84 | 140.42 | 82.60 | 105.02 | 122.72 | 135.70 | 182.90 |
| 59 | 70.80 | 86.14 | 99.12 | 112.10 | 151.04 | 89.68 | 110.92 | 127.44 | 142.78 | 192.34 |
| 60 | 75.52 | 92.04 | 106.20 | 119.18 | 161.66 | 94.40 | 116.82 | 134.52 | 152.22 | 204.14 |
| 61 | 80.24 | 100.30 | 116.82 | 130.98 | 174.64 | 101.48 | 125.08 | 145.14 | 162.84 | 217.12 |
| 62 | 87.32 | 108.56 | 122.72 | 139.24 | 185.26 | 107.38 | 134.52 | 153.40 | 172.28 | 228.92 |
| 63 | 94.40 | 116.82 | 134.52 | 151.04 | 200.60 | 114.46 | 142.78 | 165.20 | 185.26 | 246.62 |
| 64 | 102.66 | 126.26 | 143.96 | 161.66 | 218.30 | 122.72 | 153.40 | 174.64 | 197.06 | 264.32 |
| 65 | 108.56 | 135.70 | 155.76 | 174.64 | 233.64 | 129.80 | 164.02 | 186.44 | 208.86 | 282.02 |
| 66 | 116.82 | 148.68 | 168.74 | 188.80 | 251.34 | 140.42 | 175.82 | 201.78 | 225.38 | 300.90 |
| 67 | 126.26 | 155.76 | 180.54 | 204.14 | 270.22 | 149.86 | 185.26 | 213.58 | 241.90 | 322.14 |
| 68 | 134.52 | 167.56 | 194.70 | 215.94 | 290.28 | 159.30 | 198.24 | 230.10 | 257.24 | 343.38 |
| 69 | 146.32 | 182.90 | 210.04 | 236.00 | 316.24 | 172.28 | 214.76 | 247.80 | 277.30 | 370.52 |
| 70 | 160.48 | 201.78 | 230.10 | 259.60 | 348.10 | 186.44 | 233.64 | 269.04 | 303.26 | 405.92 |
| 71 | 178.18 | 223.02 | 258.42 | 287.92 | 385.86 | 206.50 | 258.42 | 297.36 | 332.76 | 443.68 |
| 72 | 199.42 | 247.80 | 286.74 | 322.14 | 428.34 | 226.56 | 282.02 | 328.04 | 366.98 | 489.70 |
| 73 | 220.66 | 273.76 | 317.42 | 356.36 | 476.72 | 247.80 | 310.34 | 361.08 | 403.56 | 539.26 |
| 74 | 245.44 | 306.80 | 354.00 | 397.66 | 531.00 | 273.76 | 342.20 | 395.30 | 446.04 | 594.72 |
| 75 | 271.40 | 338.66 | 394.12 | 442.50 | 591.18 | 302.08 | 375.24 | 436.60 | 490.88 | 656.08 |
| 76 | 300.90 | 379.96 | 440.14 | 496.78 | 660.80 | 329.22 | 416.54 | 483.80 | 543.98 | 724.52 |
| 77 | 333.94 | 421.26 | 492.06 | 554.60 | 737.50 | 362.26 | 457.84 | 533.36 | 599.44 | 800.04 |
| 78 | 370.52 | 467.28 | 546.34 | 613.60 | 818.92 | 398.84 | 501.50 | 587.64 | 660.80 | 881.46 |
| 79 | 404.74 | 512.12 | 599.44 | 677.32 | 900.34 | 431.88 | 546.34 | 640.74 | 723.34 | 960.52 |
| 80 | 440.14 | 555.78 | 652.54 | 736.32 | 979.40 | 467.28 | 590.00 | 692.66 | 782.34 | 1038.40 |
| 81 | 472.00 | 598.26 | 699.74 | 791.78 | 1049.02 | 499.14 | 632.48 | 739.86 | 837.80 | 1110.38 |
| 82 | 503.86 | 634.84 | 744.58 | 841.34 | 1117.46 | 531.00 | 671.42 | 787.06 | 887.36 | 1181.18 |
| 83 | 536.90 | 674.96 | 790.60 | 893.26 | 1187.08 | 564.04 | 711.54 | 833.08 | 939.28 | 1250.80 |
| 84 | 568.76 | 717.44 | 838.98 | 947.54 | 1257.88 | 597.08 | 755.20 | 882.64 | 995.92 | 1323.96 |
| 85 | 605.34 | 764.64 | 892.08 | 1005.36 | 1338.12 | 633.66 | 801.22 | 935.74 | 1056.10 | 1404.20 |
| 86 | 645.46 | 813.02 | 948.72 | 1067.90 | 1421.90 | 673.78 | 849.60 | 992.38 | 1118.64 | 1487.98 |
| 87 | 686.76 | 864.94 | 1008.90 | 1133.98 | 1511.58 | 715.08 | 901.52 | 1052.56 | 1184.72 | 1577.66 |
| 88 | 731.60 | 920.40 | 1073.80 | 1207.14 | 1609.52 | 759.92 | 956.98 | 1117.46 | 1257.88 | 1675.60 |
| 89 | 779.98 | 980.58 | 1142.24 | 1285.02 | 1714.54 | 808.30 | 1017.16 | 1185.90 | 1335.76 | 1780.62 |
| 90 | 833.08 | 1046.66 | 1218.94 | 1368.80 | 1827.82 | 861.40 | 1083.24 | 1262.60 | 1419.54 | 1893.90 |
| 91 | 890.90 | 1118.64 | 1302.72 | 1462.02 | 1951.72 | 919.22 | 1155.22 | 1346.38 | 1512.76 | 2017.80 |
| 92 | 949.90 | 1191.80 | 1387.68 | 1558.78 | 2081.52 | 978.22 | 1228.38 | 1431.34 | 1609.52 | 2147.60 |
| 93 | 1014.80 | 1274.40 | 1480.90 | 1662.62 | 2221.94 | 1043.12 | 1310.98 | 1524.56 | 1713.36 | 2288.02 |
| 94 | 1085.60 | 1360.54 | 1582.38 | 1774.72 | 2372.98 | 1113.92 | 1397.12 | 1626.04 | 1825.46 | 2439.06 |
| 95 | 1162.30 | 1457.30 | 1693.30 | 1898.62 | 2540.54 | 1190.62 | 1493.88 | 1736.96 | 1949.36 | 2606.62 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 30 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 31 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 32 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 33 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 34 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 35 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 36 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 37 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 38 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 39 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 40 | 35.40 | 42.48 | 48.38 | 55.46 | 74.34 | 49.56 | 57.82 | 66.08 | 75.52 | 102.66 |
| 41 | 35.40 | 42.48 | 48.38 | 55.46 | 74.34 | 49.56 | 57.82 | 66.08 | 75.52 | 102.66 |
| 42 | 35.40 | 42.48 | 48.38 | 55.46 | 74.34 | 49.56 | 57.82 | 66.08 | 75.52 | 102.66 |
| 43 | 35.40 | 42.48 | 48.38 | 55.46 | 74.34 | 49.56 | 57.82 | 66.08 | 75.52 | 102.66 |
| 44 | 35.40 | 42.48 | 48.38 | 55.46 | 74.34 | 49.56 | 57.82 | 66.08 | 75.52 | 102.66 |
| 45 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 79.06 | 105.02 |
| 46 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 79.06 | 105.02 |
| 47 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 79.06 | 105.02 |
| 48 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 79.06 | 105.02 |
| 49 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 79.06 | 105.02 |
| 50 | 40.12 | 51.92 | 59.00 | 64.90 | 88.50 | 54.28 | 70.80 | 79.06 | 88.50 | 118.00 |
| 51 | 41.30 | 51.92 | 61.36 | 67.26 | 90.86 | 56.64 | 71.98 | 81.42 | 90.86 | 121.54 |
| 52 | 43.66 | 55.46 | 62.54 | 69.62 | 94.40 | 59.00 | 74.34 | 83.78 | 93.22 | 127.44 |
| 53 | 44.84 | 56.64 | 64.90 | 73.16 | 96.76 | 62.54 | 76.70 | 88.50 | 99.12 | 130.98 |
| 54 | 47.20 | 59.00 | 67.26 | 75.52 | 99.12 | 63.72 | 77.88 | 90.86 | 101.48 | 133.34 |
| 55 | 49.56 | 60.18 | 68.44 | 76.70 | 102.66 | 67.26 | 80.24 | 92.04 | 103.84 | 139.24 |
| 56 | 51.92 | 63.72 | 74.34 | 81.42 | 108.56 | 68.44 | 83.78 | 97.94 | 107.38 | 145.14 |
| 57 | 54.28 | 67.26 | 77.88 | 86.14 | 115.64 | 71.98 | 87.32 | 102.66 | 114.46 | 153.40 |
| 58 | 59.00 | 73.16 | 82.60 | 94.40 | 122.72 | 75.52 | 95.58 | 108.56 | 121.54 | 160.48 |
| 59 | 62.54 | 76.70 | 89.68 | 100.30 | 134.52 | 79.06 | 99.12 | 114.46 | 127.44 | 172.28 |
| 60 | 66.08 | 81.42 | 95.58 | 107.38 | 141.60 | 82.60 | 103.84 | 121.54 | 135.70 | 180.54 |
| 61 | 71.98 | 89.68 | 102.66 | 115.64 | 154.58 | 89.68 | 113.28 | 128.62 | 145.14 | 193.52 |
| 62 | 77.88 | 96.76 | 110.92 | 122.72 | 164.02 | 94.40 | 119.18 | 136.88 | 153.40 | 204.14 |
| 63 | 82.60 | 103.84 | 118.00 | 134.52 | 179.36 | 101.48 | 126.26 | 145.14 | 164.02 | 219.48 |
| 64 | 89.68 | 113.28 | 127.44 | 142.78 | 192.34 | 109.74 | 136.88 | 154.58 | 173.46 | 233.64 |
| 65 | 96.76 | 120.36 | 138.06 | 154.58 | 207.68 | 116.82 | 145.14 | 166.38 | 187.62 | 251.34 |
| 66 | 106.20 | 129.80 | 149.86 | 167.56 | 225.38 | 125.08 | 155.76 | 178.18 | 201.78 | 269.04 |
| 67 | 112.10 | 138.06 | 159.30 | 180.54 | 241.90 | 133.34 | 164.02 | 189.98 | 213.58 | 287.92 |
| 68 | 120.36 | 151.04 | 172.28 | 193.52 | 258.42 | 141.60 | 178.18 | 204.14 | 230.10 | 306.80 |
| 69 | 129.80 | 161.66 | 187.62 | 211.22 | 282.02 | 153.40 | 191.16 | 220.66 | 247.80 | 331.58 |
| 70 | 141.60 | 178.18 | 206.50 | 231.28 | 309.16 | 165.20 | 208.86 | 241.90 | 270.22 | 361.08 |
| 71 | 158.12 | 197.06 | 227.74 | 257.24 | 343.38 | 182.90 | 228.92 | 263.14 | 296.18 | 396.48 |
| 72 | 175.82 | 219.48 | 254.88 | 285.56 | 383.50 | 200.60 | 251.34 | 291.46 | 326.86 | 436.60 |
| 73 | 197.06 | 243.08 | 282.02 | 317.42 | 424.80 | 220.66 | 274.94 | 319.78 | 359.90 | 480.26 |
| 74 | 218.30 | 272.58 | 316.24 | 354.00 | 473.18 | 244.26 | 304.44 | 352.82 | 395.30 | 529.82 |
| 75 | 241.90 | 303.26 | 352.82 | 394.12 | 526.28 | 267.86 | 336.30 | 390.58 | 436.60 | 584.10 |
| 76 | 270.22 | 336.30 | 391.76 | 440.14 | 586.46 | 295.00 | 369.34 | 429.52 | 482.62 | 645.46 |
| 77 | 299.72 | 375.24 | 437.78 | 493.24 | 654.90 | 323.32 | 409.46 | 474.36 | 535.72 | 711.54 |
| 78 | 330.40 | 415.36 | 486.16 | 547.52 | 728.06 | 355.18 | 446.04 | 522.74 | 588.82 | 782.34 |
| 79 | 362.26 | 456.66 | 533.36 | 602.98 | 801.22 | 385.86 | 487.34 | 569.94 | 644.28 | 854.32 |
| 80 | 391.76 | 496.78 | 579.38 | 654.90 | 872.02 | 416.54 | 526.28 | 614.78 | 695.02 | 925.12 |
| 81 | 421.26 | 532.18 | 623.04 | 704.46 | 934.56 | 443.68 | 561.68 | 659.62 | 744.58 | 987.66 |
| 82 | 448.40 | 566.40 | 663.16 | 749.30 | 993.56 | 474.36 | 598.26 | 699.74 | 791.78 | 1050.20 |
| 83 | 476.72 | 600.62 | 703.28 | 794.14 | 1056.10 | 502.68 | 633.66 | 741.04 | 835.44 | 1112.74 |
| 84 | 506.22 | 639.56 | 745.76 | 842.52 | 1119.82 | 531.00 | 672.60 | 784.70 | 887.36 | 1177.64 |
| 85 | 540.44 | 679.68 | 794.14 | 894.44 | 1191.80 | 565.22 | 712.72 | 835.44 | 939.28 | 1251.98 |
| 86 | 574.66 | 723.34 | 843.70 | 949.90 | 1267.32 | 599.44 | 756.38 | 885.00 | 994.74 | 1327.50 |
| 87 | 611.24 | 769.36 | 897.98 | 1008.90 | 1346.38 | 636.02 | 802.40 | 939.28 | 1053.74 | 1406.56 |
| 88 | 651.36 | 818.92 | 953.44 | 1073.80 | 1431.34 | 676.14 | 851.96 | 994.74 | 1118.64 | 1491.52 |
| 89 | 695.02 | 873.20 | 1017.16 | 1142.24 | 1526.92 | 719.80 | 906.24 | 1058.46 | 1187.08 | 1587.10 |
| 90 | 742.22 | 931.02 | 1084.42 | 1218.94 | 1627.22 | 767.00 | 964.06 | 1125.72 | 1263.78 | 1687.40 |
| 91 | 792.96 | 993.56 | 1157.58 | 1300.36 | 1736.96 | 817.74 | 1026.60 | 1198.88 | 1345.20 | 1797.14 |
| 92 | 846.06 | 1060.82 | 1234.28 | 1385.32 | 1852.60 | 870.84 | 1093.86 | 1275.58 | 1430.16 | 1912.78 |
| 93 | 903.88 | 1132.80 | 1318.06 | 1479.72 | 1976.50 | 928.66 | 1165.84 | 1359.36 | 1524.56 | 2036.68 |
| 94 | 967.60 | 1210.68 | 1407.74 | 1578.84 | 2112.20 | 992.38 | 1243.72 | 1449.04 | 1623.68 | 2172.38 |
| 95 | 1036.04 | 1294.46 | 1506.86 | 1688.58 | 2259.70 | 1060.82 | 1327.50 | 1548.16 | 1733.42 | 2319.88 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 30 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 31 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 32 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 33 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 34 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 35 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 36 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 37 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 38 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 39 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 40 | 33.04 | 40.12 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 90.86 |
| 41 | 33.04 | 40.12 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 90.86 |
| 42 | 33.04 | 40.12 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 90.86 |
| 43 | 33.04 | 40.12 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 90.86 |
| 44 | 33.04 | 40.12 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 90.86 |
| 45 | 34.22 | 40.12 | 47.20 | 54.28 | 71.98 | 47.20 | 55.46 | 63.72 | 73.16 | 97.94 |
| 46 | 34.22 | 40.12 | 47.20 | 54.28 | 71.98 | 47.20 | 55.46 | 63.72 | 73.16 | 97.94 |
| 47 | 34.22 | 40.12 | 47.20 | 54.28 | 71.98 | 47.20 | 55.46 | 63.72 | 73.16 | 97.94 |
| 48 | 34.22 | 40.12 | 47.20 | 54.28 | 71.98 | 47.20 | 55.46 | 63.72 | 73.16 | 97.94 |
| 49 | 34.22 | 40.12 | 47.20 | 54.28 | 71.98 | 47.20 | 55.46 | 63.72 | 73.16 | 97.94 |
| 50 | 37.76 | 46.02 | 51.92 | 60.18 | 79.06 | 50.74 | 63.72 | 73.16 | 80.24 | 107.38 |
| 51 | 38.94 | 47.20 | 55.46 | 61.36 | 82.60 | 53.10 | 64.90 | 75.52 | 82.60 | 113.28 |
| 52 | 40.12 | 50.74 | 56.64 | 63.72 | 84.96 | 53.10 | 68.44 | 76.70 | 86.14 | 115.64 |
| 53 | 41.30 | 51.92 | 59.00 | 66.08 | 88.50 | 55.46 | 70.80 | 79.06 | 89.68 | 118.00 |
| 54 | 42.48 | 51.92 | 61.36 | 67.26 | 92.04 | 57.82 | 71.98 | 81.42 | 90.86 | 122.72 |
| 55 | 43.66 | 53.10 | 62.54 | 71.98 | 95.58 | 57.82 | 73.16 | 83.78 | 95.58 | 127.44 |
| 56 | 46.02 | 57.82 | 66.08 | 74.34 | 99.12 | 61.36 | 77.88 | 88.50 | 99.12 | 132.16 |
| 57 | 50.74 | 61.36 | 71.98 | 77.88 | 106.20 | 67.26 | 80.24 | 95.58 | 103.84 | 138.06 |
| 58 | 53.10 | 64.90 | 75.52 | 83.78 | 114.46 | 69.62 | 83.78 | 97.94 | 109.74 | 147.50 |
| 59 | 55.46 | 71.98 | 80.24 | 92.04 | 120.36 | 71.98 | 90.86 | 103.84 | 115.64 | 155.76 |
| 60 | 60.18 | 75.52 | 86.14 | 96.76 | 129.80 | 75.52 | 95.58 | 109.74 | 122.72 | 165.20 |
| 61 | 64.90 | 81.42 | 95.58 | 105.02 | 140.42 | 81.42 | 102.66 | 118.00 | 130.98 | 177.00 |
| 62 | 71.98 | 88.50 | 100.30 | 114.46 | 152.22 | 88.50 | 108.56 | 125.08 | 140.42 | 187.62 |
| 63 | 76.70 | 93.22 | 108.56 | 120.36 | 161.66 | 93.22 | 115.64 | 134.52 | 148.68 | 198.24 |
| 64 | 81.42 | 102.66 | 118.00 | 132.16 | 175.82 | 97.94 | 123.90 | 142.78 | 160.48 | 213.58 |
| 65 | 87.32 | 109.74 | 126.26 | 140.42 | 189.98 | 106.20 | 133.34 | 152.22 | 169.92 | 227.74 |
| 66 | 94.40 | 118.00 | 138.06 | 153.40 | 204.14 | 113.28 | 141.60 | 164.02 | 182.90 | 243.08 |
| 67 | 100.30 | 127.44 | 148.68 | 162.84 | 217.12 | 119.18 | 151.04 | 175.82 | 193.52 | 260.78 |
| 68 | 110.92 | 134.52 | 155.76 | 175.82 | 236.00 | 128.62 | 160.48 | 184.08 | 208.86 | 278.48 |
| 69 | 119.18 | 146.32 | 171.10 | 191.16 | 256.06 | 140.42 | 172.28 | 200.60 | 224.20 | 302.08 |
| 70 | 128.62 | 162.84 | 186.44 | 210.04 | 279.66 | 151.04 | 189.98 | 218.30 | 245.44 | 326.86 |
| 71 | 143.96 | 179.36 | 207.68 | 234.82 | 311.52 | 166.38 | 207.68 | 239.54 | 270.22 | 359.90 |
| 72 | 159.30 | 199.42 | 231.28 | 259.60 | 346.92 | 181.72 | 228.92 | 264.32 | 296.18 | 396.48 |
| 73 | 177.00 | 221.84 | 258.42 | 290.28 | 387.04 | 200.60 | 250.16 | 290.28 | 329.22 | 437.78 |
| 74 | 198.24 | 248.98 | 286.74 | 320.96 | 430.70 | 221.84 | 279.66 | 320.96 | 359.90 | 482.62 |
| 75 | 220.66 | 277.30 | 319.78 | 358.72 | 479.08 | 244.26 | 306.80 | 355.18 | 398.84 | 531.00 |
| 76 | 244.26 | 305.62 | 357.54 | 401.20 | 533.36 | 267.86 | 336.30 | 390.58 | 438.96 | 585.28 |
| 77 | 271.40 | 342.20 | 397.66 | 448.40 | 597.08 | 293.82 | 370.52 | 431.88 | 484.98 | 647.82 |
| 78 | 300.90 | 378.78 | 442.50 | 497.96 | 663.16 | 323.32 | 407.10 | 475.54 | 535.72 | 713.90 |
| 79 | 329.22 | 415.36 | 484.98 | 548.70 | 729.24 | 350.46 | 444.86 | 519.20 | 584.10 | 777.62 |
| 80 | 357.54 | 450.76 | 527.46 | 597.08 | 790.60 | 377.60 | 479.08 | 560.50 | 633.66 | 840.16 |
| 81 | 383.50 | 483.80 | 567.58 | 640.74 | 850.78 | 404.74 | 510.94 | 598.26 | 677.32 | 899.16 |
| 82 | 405.92 | 515.66 | 604.16 | 680.86 | 906.24 | 428.34 | 543.98 | 639.56 | 719.80 | 956.98 |
| 83 | 433.06 | 547.52 | 639.56 | 723.34 | 960.52 | 455.48 | 577.02 | 674.96 | 762.28 | 1012.44 |
| 84 | 460.20 | 580.56 | 679.68 | 765.82 | 1019.52 | 483.80 | 611.24 | 715.08 | 804.76 | 1073.80 |
| 85 | 490.88 | 619.50 | 722.16 | 814.20 | 1085.60 | 515.66 | 650.18 | 758.74 | 854.32 | 1138.70 |
| 86 | 521.56 | 658.44 | 769.36 | 866.12 | 1154.04 | 546.34 | 689.12 | 805.94 | 906.24 | 1207.14 |
| 87 | 556.96 | 699.74 | 816.56 | 920.40 | 1227.20 | 581.74 | 730.42 | 853.14 | 960.52 | 1280.30 |
| 88 | 591.18 | 745.76 | 869.66 | 977.04 | 1303.90 | 615.96 | 776.44 | 906.24 | 1017.16 | 1357.00 |
| 89 | 630.12 | 795.32 | 925.12 | 1039.58 | 1388.86 | 654.90 | 826.00 | 961.70 | 1079.70 | 1441.96 |
| 90 | 673.78 | 848.42 | 987.66 | 1109.20 | 1482.08 | 698.56 | 879.10 | 1024.24 | 1149.32 | 1535.18 |
| 91 | 719.80 | 905.06 | 1053.74 | 1183.54 | 1582.38 | 744.58 | 935.74 | 1090.32 | 1223.66 | 1635.48 |
| 92 | 769.36 | 966.42 | 1123.36 | 1261.42 | 1686.22 | 794.14 | 997.10 | 1159.94 | 1301.54 | 1739.32 |
| 93 | 821.28 | 1031.32 | 1198.88 | 1346.38 | 1800.68 | 846.06 | 1062.00 | 1235.46 | 1386.50 | 1853.78 |
| 94 | 877.92 | 1100.94 | 1280.30 | 1437.24 | 1923.40 | 902.70 | 1131.62 | 1316.88 | 1477.36 | 1976.50 |
| 95 | 940.46 | 1180.00 | 1371.16 | 1537.54 | 2057.92 | 965.24 | 1210.68 | 1407.74 | 1577.66 | 2111.02 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 30 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 31 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 32 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 33 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 34 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 35 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 36 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 37 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 38 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 39 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 40 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 |
| 41 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 |
| 42 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 |
| 43 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 |
| 44 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 |
| 45 | 33.04 | 40.12 | 44.84 | 48.38 | 67.26 | 44.84 | 54.28 | 62.54 | 68.44 | 92.04 |
| 46 | 33.04 | 40.12 | 44.84 | 48.38 | 67.26 | 44.84 | 54.28 | 62.54 | 68.44 | 92.04 |
| 47 | 33.04 | 40.12 | 44.84 | 48.38 | 67.26 | 44.84 | 54.28 | 62.54 | 68.44 | 92.04 |
| 48 | 33.04 | 40.12 | 44.84 | 48.38 | 67.26 | 44.84 | 54.28 | 62.54 | 68.44 | 92.04 |
| 49 | 33.04 | 40.12 | 44.84 | 48.38 | 67.26 | 44.84 | 54.28 | 62.54 | 68.44 | 92.04 |
| 50 | 36.58 | 43.66 | 48.38 | 55.46 | 75.52 | 49.56 | 60.18 | 68.44 | 75.52 | 103.84 |
| 51 | 36.58 | 44.84 | 51.92 | 59.00 | 76.70 | 49.56 | 62.54 | 73.16 | 79.06 | 105.02 |
| 52 | 37.76 | 47.20 | 54.28 | 60.18 | 80.24 | 51.92 | 63.72 | 74.34 | 81.42 | 110.92 |
| 53 | 40.12 | 48.38 | 56.64 | 62.54 | 83.78 | 53.10 | 66.08 | 75.52 | 84.96 | 114.46 |
| 54 | 40.12 | 50.74 | 57.82 | 64.90 | 87.32 | 54.28 | 69.62 | 77.88 | 87.32 | 116.82 |
| 55 | 41.30 | 51.92 | 60.18 | 66.08 | 89.68 | 55.46 | 71.98 | 80.24 | 89.68 | 119.18 |
| 56 | 43.66 | 55.46 | 63.72 | 69.62 | 94.40 | 57.82 | 74.34 | 83.78 | 93.22 | 126.26 |
| 57 | 47.20 | 59.00 | 67.26 | 75.52 | 100.30 | 61.36 | 77.88 | 88.50 | 100.30 | 132.16 |
| 58 | 50.74 | 62.54 | 73.16 | 79.06 | 107.38 | 67.26 | 80.24 | 95.58 | 105.02 | 140.42 |
| 59 | 53.10 | 66.08 | 76.70 | 86.14 | 114.46 | 69.62 | 84.96 | 99.12 | 110.92 | 148.68 |
| 60 | 57.82 | 71.98 | 81.42 | 93.22 | 121.54 | 73.16 | 90.86 | 105.02 | 119.18 | 156.94 |
| 61 | 61.36 | 76.70 | 87.32 | 99.12 | 133.34 | 76.70 | 97.94 | 110.92 | 125.08 | 167.56 |
| 62 | 66.08 | 83.78 | 96.76 | 107.38 | 141.60 | 82.60 | 105.02 | 119.18 | 132.16 | 177.00 |
| 63 | 73.16 | 90.86 | 103.84 | 114.46 | 154.58 | 88.50 | 112.10 | 127.44 | 141.60 | 189.98 |
| 64 | 77.88 | 97.94 | 112.10 | 123.90 | 167.56 | 93.22 | 118.00 | 135.70 | 152.22 | 202.96 |
| 65 | 82.60 | 105.02 | 119.18 | 134.52 | 179.36 | 99.12 | 126.26 | 145.14 | 162.84 | 218.30 |
| 66 | 89.68 | 114.46 | 129.80 | 143.96 | 193.52 | 108.56 | 136.88 | 155.76 | 173.46 | 233.64 |
| 67 | 95.58 | 121.54 | 139.24 | 155.76 | 208.86 | 114.46 | 143.96 | 165.20 | 185.26 | 247.80 |
| 68 | 105.02 | 128.62 | 148.68 | 167.56 | 224.20 | 122.72 | 154.58 | 178.18 | 199.42 | 265.50 |
| 69 | 112.10 | 141.60 | 162.84 | 181.72 | 244.26 | 130.98 | 167.56 | 191.16 | 213.58 | 287.92 |
| 70 | 121.54 | 155.76 | 177.00 | 200.60 | 269.04 | 141.60 | 181.72 | 207.68 | 236.00 | 312.70 |
| 71 | 136.88 | 172.28 | 198.24 | 221.84 | 297.36 | 158.12 | 199.42 | 228.92 | 258.42 | 344.56 |
| 72 | 149.86 | 191.16 | 220.66 | 247.80 | 330.40 | 171.10 | 219.48 | 253.70 | 284.38 | 379.96 |
| 73 | 169.92 | 213.58 | 245.44 | 276.12 | 369.34 | 191.16 | 243.08 | 277.30 | 311.52 | 417.72 |
| 74 | 188.80 | 238.36 | 273.76 | 305.62 | 410.64 | 211.22 | 269.04 | 306.80 | 343.38 | 461.38 |
| 75 | 207.68 | 265.50 | 305.62 | 343.38 | 456.66 | 230.10 | 295.00 | 338.66 | 381.14 | 507.40 |
| 76 | 232.46 | 295.00 | 339.84 | 382.32 | 509.76 | 253.70 | 324.50 | 374.06 | 418.90 | 560.50 |
| 77 | 256.06 | 329.22 | 378.78 | 428.34 | 569.94 | 278.48 | 358.72 | 414.18 | 466.10 | 619.50 |
| 78 | 283.20 | 364.62 | 421.26 | 476.72 | 632.48 | 305.62 | 392.94 | 454.30 | 513.30 | 680.86 |
| 79 | 310.34 | 400.02 | 463.74 | 523.92 | 695.02 | 331.58 | 429.52 | 496.78 | 558.14 | 743.40 |
| 80 | 336.30 | 435.42 | 503.86 | 568.76 | 755.20 | 356.36 | 462.56 | 535.72 | 605.34 | 803.58 |
| 81 | 361.08 | 466.10 | 540.44 | 610.06 | 810.66 | 381.14 | 493.24 | 572.30 | 646.64 | 859.04 |
| 82 | 384.68 | 495.60 | 575.84 | 649.00 | 863.76 | 407.10 | 523.92 | 607.70 | 686.76 | 913.32 |
| 83 | 409.46 | 525.10 | 610.06 | 686.76 | 916.86 | 431.88 | 555.78 | 645.46 | 725.70 | 967.60 |
| 84 | 434.24 | 558.14 | 647.82 | 729.24 | 971.14 | 456.66 | 588.82 | 683.22 | 768.18 | 1024.24 |
| 85 | 460.20 | 592.36 | 687.94 | 775.26 | 1032.50 | 483.80 | 624.22 | 723.34 | 814.20 | 1085.60 |
| 86 | 490.88 | 630.12 | 731.60 | 822.46 | 1096.22 | 514.48 | 661.98 | 767.00 | 861.40 | 1149.32 |
| 87 | 522.74 | 671.42 | 776.44 | 873.20 | 1165.84 | 546.34 | 703.28 | 811.84 | 912.14 | 1218.94 |
| 88 | 556.96 | 713.90 | 827.18 | 928.66 | 1239.00 | 580.56 | 745.76 | 862.58 | 967.60 | 1292.10 |
| 89 | 593.54 | 759.92 | 879.10 | 987.66 | 1319.24 | 617.14 | 791.78 | 914.50 | 1026.60 | 1372.34 |
| 90 | 633.66 | 810.66 | 938.10 | 1052.56 | 1407.74 | 657.26 | 842.52 | 973.50 | 1091.50 | 1460.84 |
| 91 | 676.14 | 864.94 | 1000.64 | 1123.36 | 1500.96 | 699.74 | 896.80 | 1036.04 | 1162.30 | 1554.06 |
| 92 | 723.34 | 923.94 | 1066.72 | 1196.52 | 1600.08 | 746.94 | 955.80 | 1102.12 | 1235.46 | 1653.18 |
| 93 | 770.54 | 986.48 | 1138.70 | 1276.76 | 1707.46 | 794.14 | 1018.34 | 1174.10 | 1315.70 | 1760.56 |
| 94 | 826.00 | 1053.74 | 1216.58 | 1362.90 | 1823.10 | 849.60 | 1085.60 | 1251.98 | 1401.84 | 1876.20 |
| 95 | 882.64 | 1128.08 | 1300.36 | 1456.12 | 1951.72 | 906.24 | 1159.94 | 1335.76 | 1495.06 | 2004.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix D

**6060-6073 (Including 4062-NY & 4063-NY)**

**Shared Cost Percentages**

| Age | Base | | | | | Simple Inflation | | | | | Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | | | | | | | | | | 9.9% | | | | | 11.2% |
| 30 | | | | | | | | | | | | 17.6% | | | 9.9% |
| 31 | | | | | | | 10.4% | | | | | | | | 8.6% |
| 32 | | | | | | | | | | 7.7% | | | | | |
| 33 | | | | | | | 21.5% | | | | | 22.7% | | | |
| 34 | | | | 23.8% | | | 10.8% | | | 12.8% | | | | | 13.6% |
| 35 | | | | | | | 16.6% | | | 6.5% | | | 10.9% | | 11.6% |
| 36 | | | | | 18.9% | | 12.9% | | 9.8% | | | 12.2% | | 11.8% | 14.1% |
| 37 | | | | | | | 10.9% | | 10.3% | 12.8% | | 10.7% | | | 11.3% |
| 38 | | | | | 12.0% | | | | | 8.4% | | 12.6% | 22.7% | 14.8% | 13.6% |
| 39 | | | | | 16.9% | | 13.6% | 14.6% | | 13.1% | | 11.8% | 11.7% | 13.8% | 11.1% |
| 40 | 23.8% | | | 18.9% | 14.7% | | 11.7% | | | 9.4% | | | | 9.2% | 11.3% |
| 41 | | 23.8% | | 18.9% | 17.0% | | 15.4% | 11.2% | | 14.8% | 15.7% | 14.1% | 13.5% | 12.7% | 10.9% |
| 42 | 21.6% | | | | 23.8% | | 8.9% | | 11.8% | 13.3% | 13.5% | 15.6% | 10.6% | 11.2% | 11.3% |
| 43 | | 23.8% | | | 18.2% | 23.8% | 13.3% | | 13.1% | 14.1% | 15.5% | 12.9% | 14.5% | 11.8% | 11.4% |
| 44 | | | | 21.7% | 18.7% | | 15.0% | | 11.1% | 17.1% | 12.6% | 14.3% | 13.0% | 13.1% | 12.3% |
| 45 | | 23.2% | 23.8% | 23.8% | 17.6% | | 15.6% | 15.3% | 16.6% | 15.2% | 23.8% | 14.1% | 11.8% | 13.6% | 12.2% |
| 46 | | 23.8% | | 18.8% | 23.8% | | 14.7% | | 16.5% | 15.4% | | 13.7% | 14.1% | 12.0% | 12.2% |
| 47 | | 23.8% | | 23.8% | 20.0% | | 17.4% | 18.6% | 20.9% | 15.6% | 16.1% | 15.6% | 14.0% | 12.8% | 12.0% |
| 48 | | | 20.8% | 20.4% | 17.6% | | 21.7% | 15.0% | 17.5% | 13.3% | 15.7% | 15.0% | 13.1% | 14.3% | 12.6% |
| 49 | 23.8% | 23.8% | | 23.2% | 21.2% | 23.6% | 17.9% | 19.7% | 17.7% | 16.0% | 20.1% | 15.0% | 13.3% | 14.1% | 12.3% |
| 50 | 15.2% | 16.2% | 18.5% | 15.1% | 11.1% | 14.4% | 10.6% | 11.2% | 10.7% | 10.3% | 12.5% | 12.0% | 10.2% | 10.8% | 9.6% |
| 51 | 23.2% | 21.7% | 16.1% | 18.6% | 11.4% | 9.7% | 12.5% | 11.8% | 10.6% | 11.6% | 12.8% | 11.6% | 10.8% | 9.9% | 10.1% |
| 52 | 19.4% | 17.9% | 19.2% | 14.7% | 13.6% | 14.8% | 13.2% | 12.1% | 11.4% | 11.5% | 17.2% | 13.0% | 10.9% | 10.6% | 10.0% |
| 53 | 21.4% | 17.7% | 19.2% | 20.7% | 16.3% | 14.3% | 14.7% | 14.5% | 11.8% | 11.9% | 14.2% | 13.3% | 11.8% | 11.2% | 10.8% |
| 54 | 23.8% | 19.0% | 17.1% | 15.1% | 16.6% | 15.8% | 15.8% | 15.1% | 12.7% | 12.2% | 14.7% | 13.2% | 11.8% | 11.7% | 10.6% |
| 55 | 13.9% | 11.9% | 12.4% | 10.0% | 11.6% | 9.5% | 10.3% | 10.0% | 8.3% | 8.7% | 11.8% | 10.4% | 8.8% | 9.3% | 8.6% |
| 56 | 16.1% | 12.7% | 13.3% | 11.8% | 12.4% | 12.9% | 10.4% | 10.6% | 9.2% | 8.8% | 12.4% | 10.5% | 9.4% | 9.4% | 8.6% |
| 57 | 17.7% | 13.5% | 13.6% | 11.9% | 12.8% | 11.8% | 11.9% | 11.3% | 10.0% | 9.3% | 12.1% | 11.3% | 10.1% | 10.0% | 9.0% |
| 58 | 18.3% | 14.3% | 13.8% | 13.3% | 14.8% | 12.0% | 11.9% | 12.0% | 10.4% | 10.0% | 12.7% | 11.5% | 10.4% | 10.5% | 9.7% |
| 59 | 19.7% | 16.1% | 14.3% | 14.4% | 14.2% | 12.9% | 12.3% | 11.7% | 12.0% | 10.7% | 14.0% | 12.4% | 11.3% | 11.6% | 10.2% |
| 60 | 11.1% | 9.8% | 9.3% | 8.6% | 9.6% | 8.8% | 7.9% | 7.4% | 6.9% | 7.4% | 9.7% | 8.5% | 8.4% | 8.0% | 7.5% |
| 61 | 14.1% | 11.0% | 9.8% | 9.2% | 11.2% | 9.1% | 8.8% | 7.9% | 7.9% | 7.7% | 10.6% | 9.2% | 8.5% | 8.4% | 8.1% |
| 62 | 13.8% | 11.2% | 11.3% | 10.4% | 11.3% | 10.8% | 9.1% | 8.8% | 8.3% | 8.1% | 12.0% | 9.4% | 9.0% | 9.0% | 8.0% |
| 63 | 16.8% | 12.8% | 12.1% | 11.0% | 11.0% | 11.0% | 10.3% | 9.4% | 9.3% | 9.2% | 12.3% | 9.9% | 9.2% | 9.1% | 8.6% |
| 64 | 16.2% | 14.1% | 13.3% | 11.7% | 13.3% | 12.1% | 10.9% | 10.4% | 9.8% | 9.0% | 12.1% | 10.3% | 9.9% | 9.8% | 8.8% |
| 65 | 9.8% | 8.1% | 7.8% | 7.8% | 8.6% | 7.5% | 6.9% | 6.2% | 6.0% | 6.1% | 7.1% | 7.1% | 6.7% | 6.5% | 6.5% |
| 66 | 11.2% | 9.0% | 8.5% | 8.6% | 9.3% | 8.4% | 7.8% | 6.7% | 6.7% | 6.7% | 7.4% | 7.2% | 6.4% | 7.0% | 6.7% |
| 67 | 13.5% | 10.4% | 8.9% | 9.2% | 9.5% | 8.6% | 7.9% | 7.3% | 7.2% | 6.4% | 8.1% | 7.6% | 7.5% | 7.4% | 6.9% |
| 68 | 13.4% | 11.7% | 11.5% | 10.1% | 10.0% | 9.0% | 8.2% | 7.7% | 7.5% | 7.0% | 8.9% | 7.4% | 7.6% | 7.0% | 7.8% |
| 69 | 13.6% | 12.7% | 11.0% | 10.5% | 11.7% | 9.1% | 9.0% | 7.9% | 7.6% | 7.7% | 8.3% | 8.2% | 7.7% | 7.6% | 8.0% |
| 70 | 10.5% | 9.0% | 8.6% | 7.3% | 8.3% | 6.7% | 6.4% | 6.2% | 5.9% | 6.0% | 7.5% | 5.7% | 6.0% | 5.9% | 6.8% |
| 71 | 11.0% | 9.6% | 9.3% | 9.2% | 9.3% | 7.7% | 7.5% | 6.7% | 6.6% | 6.4% | 7.4% | 6.8% | 6.2% | 5.7% | 6.6% |
| 72 | 11.9% | 10.7% | 10.3% | 8.7% | 9.7% | 7.9% | 6.8% | 7.5% | 6.9% | 6.7% | 8.2% | 6.5% | 9.8% | 7.2% | 4.9% |
| 73 | 13.7% | 11.4% | 11.8% | 10.8% | 10.0% | 7.9% | 7.6% | 7.7% | 7.2% | 5.5% | 7.4% | 8.7% | 6.9% | 8.6% | 9.4% |
| 74 | 14.2% | 12.2% | 11.4% | 12.6% | 10.1% | 10.1% | 8.3% | 8.4% | 7.7% | 13.4% | | 9.3% | 8.2% | 10.7% | |
| 75 | 12.0% | 10.8% | 11.4% | 11.0% | 7.9% | 7.4% | 7.6% | 5.2% | 6.8% | 8.1% | | 4.4% | 4.8% | | |
| 76 | 13.3% | 12.0% | 11.7% | | 7.4% | 7.9% | 7.6% | 5.9% | 5.2% | 6.7% | 12.0% | 11.1% | | 7.6% | |
| 77 | 15.1% | 12.2% | 9.6% | 8.7% | 10.6% | 8.0% | 6.8% | 7.4% | 6.6% | | 8.2% | 7.8% | | | |
| 78 | 16.2% | 10.9% | 13.0% | 11.0% | | 7.4% | 6.2% | | | | 12.9% | 14.5% | 8.7% | 7.6% | |
| 79 | 13.0% | 13.1% | 15.5% | 15.0% | | | | | | 6.9% | | | 6.7% | | |
| 80 | 12.0% | 9.0% | | | | | | | | | | | | | |
| 81 | | 11.7% | | | | | 5.6% | | | | | | | | |
| 82 | 14.5% | 6.8% | | | | 10.6% | | | | | | | | | |
| 83 | | | | | | | | | | | | | | | |
| 84 | 15.3% | | | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | | | | |
| 87 | | | | | | | | | | | | | | | |
| 88 | | | | | | | | | | | | | | | |
| 89 | | | | | | | | | | | | | | | |
| 90 | | | | | | | | | | | | | | | |
| 91 | | | | | | | | | | | | | | | |
| 92 | | | | | | | | | | | | | | | |
| 93 | | | | | | | | | | | | | | | |
| 94 | | | | | | | | | | | | | | | |
| 95 | | | | | | | | | | | | | | | |

* Certain cells are blank because there are no nationwide polcies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

## Appendix D

**6060-6073 (Including 4062-NY & 4063-NY)**
**Shared Cost Percentages**

### Note on premium calculation for a policyholder who elects the Shared Cost option:

To calculate the premium after election of the Shared Cost option, the premium rate schedules in Appendix C should be used. Since the Shared Cost option reduces the daily benefit, an additional factor is required to calculate the premium appropriately, as shown below:

$$\text{Premium after electing Shared Cost option} = \frac{\text{(Premium Rate Schedule per \$10 daily benefit: Appendix C)} * \text{(New Daily Benefit/10)}}{\text{(1 – Shared Cost Percentage)}}$$

A similar formula can be used for GPO policies with multiple layers of coverage:

$$\text{Premium after electing Shared Cost option} = \frac{[\ \text{(Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendix C)} * \text{(New Base Daily Benefit/10)} + \text{(Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendix C)} * \text{(New Layer 1 Daily Benefit/10)} + \ \ldots\ ]}{\text{(1 – Shared Cost Percentage)}}$$

# Appendix B1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 54.81 | 60.07 | 67.48 | 74.35 | 112.21 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 30 | 57.09 | 63.15 | 71.54 | 78.46 | 122.58 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 31 | 57.09 | 64.69 | 74.04 | 80.99 | 122.58 | 87.32 | 109.14 | 127.61 | 142.73 | 199.70 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 32 | 57.09 | 67.15 | 77.17 | 84.15 | 122.58 | 87.32 | 109.14 | 127.61 | 142.73 | 205.58 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 33 | 57.09 | 68.69 | 79.67 | 87.63 | 122.58 | 90.61 | 109.14 | 127.61 | 142.73 | 217.32 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 34 | 57.09 | 70.52 | 80.60 | 90.67 | 122.58 | 90.61 | 109.14 | 130.15 | 142.73 | 229.07 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 35 | 57.09 | 70.52 | 80.60 | 90.67 | 122.58 | 96.28 | 112.23 | 130.15 | 142.73 | 234.95 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 36 | 57.09 | 70.52 | 80.60 | 90.67 | 122.58 | 101.94 | 117.84 | 135.81 | 147.79 | 247.57 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 37 | 57.09 | 70.52 | 80.60 | 90.67 | 122.58 | 107.61 | 123.45 | 147.13 | 153.48 | 260.69 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 38 | 57.09 | 70.52 | 80.60 | 90.67 | 122.58 | 107.61 | 129.06 | 152.79 | 159.16 | 273.82 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 39 | 57.09 | 70.52 | 80.60 | 90.67 | 122.58 | 113.75 | 134.68 | 158.45 | 170.53 | 293.52 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 40 | 58.77 | 75.56 | 87.32 | 95.71 | 129.29 | 116.08 | 141.47 | 163.74 | 175.82 | 302.65 | 213.96 | 276.36 | 320.94 | 359.57 | 481.41 |
| 41 | 58.77 | 75.56 | 87.32 | 95.71 | 129.29 | 122.83 | 148.07 | 170.08 | 182.22 | 316.69 | 213.96 | 276.36 | 320.94 | 359.57 | 481.41 |
| 42 | 63.78 | 76.88 | 87.39 | 95.71 | 129.29 | 123.43 | 155.11 | 177.21 | 195.04 | 332.29 | 213.96 | 276.36 | 320.94 | 359.57 | 481.41 |
| 43 | 64.24 | 77.39 | 93.47 | 98.29 | 134.61 | 130.27 | 162.20 | 190.79 | 202.34 | 347.96 | 213.96 | 276.36 | 320.94 | 359.57 | 481.41 |
| 44 | 64.70 | 83.46 | 94.09 | 98.94 | 140.84 | 137.17 | 169.35 | 198.06 | 209.69 | 356.60 | 213.96 | 276.36 | 320.94 | 359.57 | 481.41 |
| 45 | 65.60 | 81.25 | 99.24 | 107.61 | 144.64 | 147.10 | 170.13 | 203.71 | 222.04 | 372.89 | 228.82 | 291.22 | 338.77 | 386.31 | 508.15 |
| 46 | 71.58 | 87.24 | 99.90 | 114.02 | 150.82 | 147.81 | 183.47 | 217.53 | 229.53 | 374.43 | 228.82 | 291.22 | 338.77 | 386.31 | 508.15 |
| 47 | 72.09 | 87.82 | 106.15 | 120.51 | 157.03 | 155.69 | 190.79 | 224.98 | 243.61 | 374.43 | 228.82 | 291.22 | 338.77 | 386.31 | 508.15 |
| 48 | 72.61 | 93.93 | 112.48 | 121.30 | 163.27 | 163.85 | 198.84 | 240.62 | 258.20 | 374.43 | 228.82 | 291.22 | 338.77 | 386.31 | 508.15 |
| 49 | 78.89 | 94.55 | 113.23 | 127.90 | 176.02 | 169.38 | 213.96 | 249.14 | 266.86 | 374.43 | 228.82 | 291.22 | 338.77 | 386.31 | 508.15 |
| 50 | 82.21 | 102.27 | 121.03 | 132.08 | 184.13 | 176.50 | 221.71 | 261.04 | 276.33 | 421.97 | 255.56 | 326.88 | 380.37 | 427.92 | 567.58 |
| 51 | 86.95 | 107.11 | 128.02 | 139.12 | 197.40 | 184.57 | 224.38 | 273.94 | 288.84 | 439.80 | 261.50 | 329.85 | 386.31 | 436.83 | 582.44 |
| 52 | 87.89 | 108.27 | 125.75 | 144.67 | 208.98 | 194.23 | 242.74 | 273.87 | 299.10 | 451.69 | 267.45 | 338.77 | 395.23 | 448.72 | 594.33 |
| 53 | 92.72 | 115.17 | 132.79 | 146.02 | 220.81 | 202.45 | 252.75 | 292.62 | 315.00 | 466.55 | 273.39 | 347.68 | 404.14 | 457.63 | 606.21 |
| 54 | 91.78 | 118.30 | 134.10 | 151.71 | 234.88 | 204.86 | 261.16 | 308.66 | 325.47 | 481.41 | 276.36 | 356.60 | 413.06 | 469.52 | 627.02 |
| 55 | 100.65 | 123.41 | 143.27 | 159.00 | 246.78 | 222.87 | 277.20 | 324.88 | 338.93 | 496.26 | 288.25 | 365.51 | 427.92 | 475.46 | 638.90 |
| 56 | 109.61 | 130.82 | 153.15 | 172.97 | 267.80 | 234.76 | 292.94 | 332.00 | 362.08 | 523.01 | 300.14 | 380.37 | 442.77 | 505.18 | 665.65 |
| 57 | 114.93 | 140.68 | 159.22 | 181.50 | 284.43 | 247.27 | 300.02 | 349.53 | 374.26 | 555.70 | 314.99 | 398.20 | 466.55 | 525.98 | 698.33 |
| 58 | 120.76 | 148.72 | 175.27 | 199.72 | 305.82 | 256.94 | 312.84 | 368.21 | 400.11 | 597.30 | 335.80 | 421.97 | 493.29 | 558.67 | 742.91 |
| 59 | 134.34 | 160.80 | 187.91 | 208.94 | 329.50 | 272.67 | 333.39 | 383.12 | 413.94 | 641.87 | 353.62 | 445.75 | 523.01 | 591.90 | 784.51 |
| 60 | 138.31 | 174.99 | 198.71 | 221.85 | 353.30 | 282.67 | 346.34 | 401.04 | 437.98 | 683.48 | 371.45 | 475.46 | 555.70 | 600.32 | 835.03 |
| 61 | 150.41 | 187.73 | 219.64 | 241.34 | 380.21 | 297.01 | 370.98 | 426.36 | 461.20 | 711.96 | 380.48 | 492.90 | 573.61 | 625.44 | 858.97 |
| 62 | 162.62 | 204.63 | 229.11 | 259.02 | 414.16 | 319.79 | 395.80 | 458.57 | 488.90 | 737.42 | 396.64 | 505.58 | 592.17 | 660.83 | 888.26 |
| 63 | 183.66 | 217.65 | 248.30 | 278.87 | 432.37 | 343.42 | 416.06 | 481.57 | 524.12 | 765.25 | 408.31 | 521.88 | 608.41 | 685.85 | 913.97 |
| 64 | 194.26 | 233.27 | 272.69 | 297.39 | 471.45 | 353.14 | 439.10 | 516.46 | 550.41 | 795.21 | 418.53 | 536.24 | 630.41 | 714.12 | 946.93 |
| 65 | 213.96 | 251.65 | 289.72 | 322.68 | 502.07 | 365.23 | 471.75 | 545.21 | 590.89 | 829.37 | 433.71 | 557.99 | 651.83 | 740.60 | 984.09 |
| 66 | 232.76 | 274.93 | 319.61 | 353.12 | 539.74 | 385.71 | 491.36 | 577.34 | 630.33 | 862.33 | 452.05 | 577.34 | 678.07 | 768.97 | 1014.65 |
| 67 | 253.93 | 304.39 | 349.48 | 386.08 | 588.78 | 394.62 | 503.98 | 596.69 | 676.54 | 893.85 | 461.19 | 591.94 | 696.54 | 791.63 | 1045.99 |
| 68 | 277.42 | 339.46 | 384.44 | 421.58 | 629.58 | 411.29 | 528.48 | 620.39 | 705.40 | 930.58 | 475.63 | 611.20 | 721.49 | 817.99 | 1079.93 |
| 69 | 301.11 | 370.21 | 422.00 | 462.15 | 667.68 | 428.11 | 554.55 | 649.94 | 740.88 | 976.01 | 494.66 | 636.63 | 751.97 | 851.79 | 1124.63 |
| 70 | 325.08 | 412.77 | 465.17 | 513.94 | 720.74 | 457.68 | 590.28 | 692.93 | 789.18 | 1041.54 | 521.84 | 671.55 | 789.18 | 898.25 | 1186.97 |
| 71 | 352.83 | 447.75 | 519.96 | 579.41 | 779.95 | 491.08 | 633.45 | 744.87 | 850.10 | 1118.34 | 557.10 | 718.05 | 841.85 | 961.52 | 1264.83 |
| 72 | 384.49 | 484.10 | 565.78 | 635.51 | 848.68 | 531.92 | 681.33 | 804.85 | 916.41 | 1207.27 | 597.66 | 767.00 | 902.47 | 1027.98 | 1356.69 |
| 73 | 416.87 | 528.29 | 614.74 | 691.58 | 922.10 | 572.47 | 737.68 | 868.31 | 989.34 | 1304.39 | 639.71 | 822.21 | 968.21 | 1100.76 | 1452.31 |
| 74 | 453.23 | 573.47 | 669.66 | 751.06 | 1002.65 | 616.02 | 793.61 | 937.90 | 1063.69 | 1405.92 | 680.76 | 878.70 | 1035.94 | 1176.54 | 1553.92 |
| 75 | 490.94 | 624.34 | 729.29 | 820.00 | 1095.71 | 659.92 | 853.80 | 1008.55 | 1149.07 | 1513.72 | 723.95 | 935.62 | 1106.38 | 1257.58 | 1661.35 |
| 76 | 536.19 | 681.33 | 799.16 | 899.91 | 1198.74 | 708.65 | 916.98 | 1087.74 | 1239.72 | 1632.47 | 771.84 | 997.24 | 1181.66 | 1347.30 | 1774.20 |
| 77 | 596.09 | 762.33 | 896.66 | 1010.84 | 1344.99 | 777.44 | 1009.16 | 1202.26 | 1373.54 | 1803.40 | 837.89 | 1089.76 | 1294.62 | 1477.64 | 1941.09 |
| 78 | 669.98 | 861.40 | 1015.88 | 1146.85 | 1524.66 | 861.40 | 1123.34 | 1343.31 | 1534.73 | 2014.97 | 921.85 | 1203.94 | 1435.66 | 1640.52 | 2152.66 |
| 79 | 748.90 | 960.47 | 1136.78 | 1286.22 | 1704.33 | 950.39 | 1237.53 | 1482.68 | 1697.61 | 2223.18 | 1007.48 | 1314.77 | 1575.03 | 1803.40 | 2360.87 |
| 80 | 822.78 | 1057.86 | 1254.32 | 1418.87 | 1880.64 | 1030.99 | 1348.35 | 1617.01 | 1850.41 | 2423.00 | 1091.44 | 1423.91 | 1707.69 | 1954.52 | 2560.69 |
| 81 | 891.62 | 1150.21 | 1361.78 | 1539.77 | 2043.51 | 1108.23 | 1449.10 | 1734.55 | 1986.42 | 2602.67 | 1165.32 | 1526.34 | 1826.90 | 2092.21 | 2742.04 |
| 82 | 962.15 | 1239.21 | 1465.89 | 1660.67 | 2199.67 | 1182.11 | 1544.81 | 1848.73 | 2117.40 | 2772.26 | 1242.56 | 1625.41 | 1942.76 | 2226.54 | 2914.99 |
| 83 | 1032.67 | 1329.88 | 1573.35 | 1779.89 | 2360.87 | 1257.68 | 1640.52 | 1961.24 | 2245.01 | 2945.21 | 1319.80 | 1721.12 | 2058.63 | 2355.83 | 3091.30 |
| 84 | 1108.23 | 1425.59 | 1687.54 | 1909.18 | 2532.14 | 1334.92 | 1741.27 | 2080.45 | 2381.02 | 3123.20 | 1398.72 | 1825.23 | 2181.20 | 2493.52 | 3270.96 |
| 85 | 1193.87 | 1534.73 | 1816.83 | 2055.27 | 2726.92 | 1422.23 | 1852.09 | 2214.79 | 2530.46 | 3323.02 | 1487.72 | 1937.73 | 2315.53 | 2646.32 | 3475.82 |
| 86 | 1286.22 | 1655.63 | 1957.88 | 2216.46 | 2938.50 | 1514.58 | 1972.99 | 2355.83 | 2691.66 | 3534.59 | 1580.07 | 2058.63 | 2456.58 | 2807.52 | 3687.39 |
| 87 | 1383.61 | 1779.89 | 2109.00 | 2384.38 | 3161.82 | 1611.97 | 2097.25 | 2506.96 | 2859.58 | 3757.92 | 1677.46 | 2182.88 | 2607.70 | 2975.44 | 3910.72 |
| 88 | 1489.40 | 1917.58 | 2270.20 | 2567.41 | 3403.62 | 1717.76 | 2234.94 | 2668.15 | 3042.60 | 3999.71 | 1783.25 | 2320.57 | 2768.90 | 3158.46 | 4152.51 |
| 89 | 1603.58 | 2065.34 | 2443.15 | 2765.54 | 3667.24 | 1831.94 | 2382.70 | 2841.10 | 3240.74 | 4263.34 | 1897.43 | 2468.34 | 2941.85 | 3356.60 | 4416.14 |
| 90 | 1729.51 | 2226.54 | 2636.25 | 2980.47 | 3952.70 | 1957.88 | 2543.90 | 3034.21 | 3455.67 | 4548.79 | 2023.36 | 2629.53 | 3134.95 | 3571.53 | 4701.59 |
| 91 | 1863.85 | 2399.49 | 2841.10 | 3213.87 | 4259.98 | 2092.21 | 2716.85 | 3239.06 | 3689.07 | 4856.07 | 2157.69 | 2802.48 | 3339.81 | 3804.93 | 5008.87 |
| 92 | 2006.57 | 2582.52 | 3057.71 | 3457.35 | 4585.73 | 2234.94 | 2899.87 | 3455.67 | 3932.55 | 5181.83 | 2300.42 | 2985.51 | 3556.42 | 4048.41 | 5334.63 |
| 93 | 2159.37 | 2780.66 | 3289.44 | 3722.65 | 4934.99 | 2387.74 | 3098.01 | 3687.39 | 4197.85 | 5531.09 | 2453.22 | 3183.65 | 3788.14 | 4313.71 | 5683.89 |
| 94 | 2325.61 | 2993.91 | 3544.66 | 4008.11 | 5316.16 | 2553.97 | 3311.26 | 3942.62 | 4483.30 | 5912.25 | 2619.46 | 3396.90 | 4043.37 | 4599.16 | 6065.05 |
| 95 | 2506.96 | 3228.99 | 3821.72 | 4322.11 | 5730.90 | 2735.32 | 3546.34 | 4219.68 | 4797.30 | 6327.00 | 2800.81 | 3631.98 | 4320.43 | 4913.16 | 6479.80 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 48.37 | 52.92 | 60.45 | 66.09 | 99.91 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 30 | 50.37 | 55.63 | 64.09 | 69.74 | 109.14 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 31 | 50.37 | 56.99 | 66.33 | 71.99 | 109.14 | 75.56 | 97.39 | 112.50 | 127.61 | 176.93 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 32 | 50.37 | 59.16 | 69.13 | 74.80 | 109.14 | 75.56 | 97.39 | 112.50 | 127.61 | 182.13 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 33 | 50.37 | 60.52 | 71.37 | 77.90 | 109.14 | 78.42 | 97.39 | 112.50 | 127.61 | 192.54 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 34 | 50.37 | 62.13 | 72.20 | 80.60 | 109.14 | 78.42 | 97.39 | 114.74 | 127.61 | 202.95 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 35 | 50.37 | 62.13 | 72.20 | 80.60 | 109.14 | 83.32 | 100.14 | 114.74 | 127.61 | 208.15 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 36 | 50.37 | 62.13 | 72.20 | 80.60 | 109.14 | 88.22 | 105.15 | 119.73 | 132.14 | 219.33 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 37 | 50.37 | 62.13 | 72.20 | 80.60 | 109.14 | 93.12 | 110.16 | 129.70 | 137.23 | 230.97 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 38 | 50.37 | 62.13 | 72.20 | 80.60 | 109.14 | 93.12 | 115.17 | 134.69 | 142.31 | 242.60 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 39 | 50.37 | 62.13 | 72.20 | 80.60 | 109.14 | 98.44 | 120.17 | 139.68 | 152.47 | 260.05 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 40 | 53.73 | 67.17 | 77.24 | 87.32 | 115.86 | 105.33 | 127.12 | 143.52 | 160.19 | 272.38 | 193.16 | 246.65 | 288.25 | 323.91 | 430.89 |
| 41 | 53.73 | 67.17 | 77.24 | 87.32 | 115.86 | 111.46 | 133.05 | 149.08 | 166.03 | 285.03 | 193.16 | 246.65 | 288.25 | 323.91 | 430.89 |
| 42 | 58.31 | 68.34 | 77.31 | 87.32 | 115.86 | 112.00 | 139.37 | 155.34 | 177.71 | 299.06 | 193.16 | 246.65 | 288.25 | 323.91 | 430.89 |
| 43 | 58.73 | 68.79 | 82.69 | 89.67 | 120.63 | 118.21 | 145.74 | 167.24 | 184.35 | 313.17 | 193.16 | 246.65 | 288.25 | 323.91 | 430.89 |
| 44 | 59.15 | 74.19 | 83.24 | 90.26 | 126.20 | 124.47 | 152.17 | 173.61 | 191.05 | 320.94 | 193.16 | 246.65 | 288.25 | 323.91 | 430.89 |
| 45 | 60.28 | 72.61 | 86.61 | 93.73 | 130.35 | 134.20 | 153.59 | 180.02 | 194.57 | 337.38 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 46 | 65.78 | 77.96 | 87.18 | 99.31 | 135.92 | 134.84 | 165.63 | 192.24 | 201.14 | 338.77 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 47 | 66.25 | 78.48 | 92.64 | 104.96 | 141.52 | 142.03 | 172.25 | 198.82 | 213.47 | 338.77 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 48 | 66.72 | 83.93 | 98.17 | 105.64 | 147.15 | 149.47 | 179.51 | 212.64 | 226.26 | 338.77 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 49 | 72.49 | 84.49 | 98.82 | 111.40 | 158.64 | 154.53 | 193.16 | 220.17 | 233.85 | 338.77 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 50 | 72.43 | 88.77 | 107.14 | 118.48 | 163.90 | 157.19 | 191.97 | 230.82 | 245.34 | 374.43 | 228.82 | 288.25 | 335.80 | 380.37 | 505.18 |
| 51 | 78.87 | 95.21 | 113.80 | 125.21 | 174.54 | 167.79 | 197.67 | 243.19 | 257.33 | 386.31 | 234.76 | 297.16 | 347.68 | 389.28 | 517.07 |
| 52 | 78.13 | 98.60 | 112.21 | 128.82 | 185.52 | 174.24 | 220.42 | 244.05 | 264.99 | 401.17 | 240.70 | 306.08 | 353.62 | 398.20 | 528.95 |
| 53 | 82.64 | 103.26 | 116.93 | 130.44 | 196.76 | 182.20 | 227.19 | 258.85 | 277.62 | 416.03 | 243.67 | 312.02 | 359.57 | 407.11 | 540.84 |
| 54 | 83.97 | 104.72 | 120.49 | 134.21 | 205.80 | 184.94 | 233.08 | 274.36 | 288.12 | 424.94 | 249.62 | 317.97 | 371.45 | 419.00 | 552.72 |
| 55 | 88.57 | 109.47 | 127.35 | 143.10 | 219.36 | 199.10 | 248.02 | 287.17 | 303.68 | 442.77 | 255.56 | 323.91 | 377.40 | 427.92 | 567.58 |
| 56 | 95.14 | 114.96 | 137.03 | 152.86 | 237.26 | 208.01 | 258.13 | 295.11 | 321.25 | 463.58 | 264.48 | 335.80 | 395.23 | 445.75 | 591.36 |
| 57 | 102.62 | 126.62 | 143.50 | 161.56 | 254.12 | 218.18 | 271.72 | 313.18 | 331.79 | 496.26 | 279.33 | 356.60 | 416.03 | 469.52 | 624.04 |
| 58 | 106.90 | 131.11 | 155.36 | 177.53 | 273.38 | 225.88 | 274.75 | 326.99 | 355.36 | 534.89 | 294.19 | 374.43 | 436.83 | 496.26 | 662.68 |
| 59 | 117.81 | 144.92 | 166.16 | 187.26 | 294.69 | 241.75 | 297.86 | 342.94 | 373.06 | 570.55 | 309.05 | 401.17 | 466.55 | 526.79 | 701.31 |
| 60 | 124.28 | 156.89 | 177.07 | 198.29 | 313.79 | 252.48 | 309.33 | 356.48 | 390.15 | 606.21 | 332.82 | 424.94 | 493.29 | 534.89 | 739.94 |
| 61 | 134.15 | 167.76 | 195.46 | 215.63 | 338.22 | 264.61 | 331.52 | 379.85 | 409.41 | 634.14 | 343.01 | 438.13 | 510.19 | 558.73 | 766.73 |
| 62 | 144.09 | 182.12 | 203.43 | 231.13 | 366.56 | 281.85 | 351.24 | 406.76 | 437.31 | 653.62 | 349.16 | 452.51 | 527.93 | 589.24 | 790.49 |
| 63 | 162.06 | 193.24 | 222.06 | 246.77 | 385.62 | 300.15 | 369.54 | 430.34 | 465.34 | 681.42 | 359.64 | 465.10 | 543.52 | 610.84 | 813.92 |
| 64 | 172.92 | 208.71 | 241.94 | 263.46 | 419.33 | 316.51 | 393.15 | 460.21 | 490.32 | 708.89 | 374.06 | 478.70 | 562.40 | 633.03 | 839.68 |
| 65 | 192.13 | 223.24 | 257.53 | 286.60 | 443.96 | 329.72 | 418.49 | 485.19 | 523.91 | 735.53 | 388.05 | 497.12 | 583.35 | 656.90 | 869.95 |
| 66 | 206.65 | 246.21 | 284.78 | 312.77 | 481.83 | 341.49 | 437.31 | 513.47 | 559.24 | 771.43 | 400.45 | 515.92 | 604.37 | 680.53 | 906.55 |
| 67 | 227.20 | 272.69 | 312.04 | 343.18 | 523.36 | 351.83 | 454.06 | 532.51 | 602.95 | 794.00 | 413.64 | 530.13 | 620.46 | 703.67 | 929.51 |
| 68 | 246.10 | 302.70 | 342.42 | 374.51 | 560.65 | 363.04 | 468.74 | 551.46 | 627.28 | 829.48 | 422.78 | 544.56 | 643.37 | 726.08 | 960.45 |
| 69 | 267.90 | 327.42 | 375.81 | 411.03 | 594.48 | 383.75 | 490.22 | 581.17 | 658.81 | 867.32 | 439.21 | 565.64 | 667.68 | 758.63 | 1000.41 |
| 70 | 288.72 | 365.72 | 415.33 | 456.83 | 639.47 | 406.35 | 523.98 | 618.08 | 699.35 | 923.91 | 461.96 | 596.69 | 705.77 | 799.87 | 1056.51 |
| 71 | 313.63 | 398.23 | 462.19 | 516.16 | 695.35 | 435.37 | 563.29 | 662.34 | 755.19 | 994.53 | 495.20 | 639.64 | 751.06 | 854.23 | 1126.59 |
| 72 | 340.67 | 432.31 | 504.03 | 565.78 | 757.04 | 472.15 | 607.62 | 717.19 | 814.81 | 1077.78 | 529.93 | 681.33 | 804.85 | 914.42 | 1209.27 |
| 73 | 370.76 | 468.74 | 547.50 | 614.74 | 820.29 | 511.00 | 655.08 | 774.18 | 879.84 | 1160.31 | 566.71 | 730.00 | 862.55 | 979.74 | 1292.87 |
| 74 | 403.28 | 510.57 | 595.67 | 669.66 | 893.50 | 549.42 | 706.66 | 834.30 | 949.00 | 1252.38 | 606.77 | 780.66 | 923.10 | 1048.89 | 1383.73 |
| 75 | 437.57 | 554.97 | 649.24 | 729.29 | 974.76 | 588.77 | 757.75 | 898.27 | 1021.00 | 1348.29 | 645.69 | 832.46 | 983.65 | 1118.83 | 1478.14 |
| 76 | 476.42 | 606.20 | 712.07 | 800.86 | 1067.25 | 630.10 | 814.53 | 969.92 | 1103.11 | 1453.17 | 684.75 | 887.95 | 1053.59 | 1198.74 | 1577.82 |
| 77 | 530.61 | 678.37 | 797.59 | 900.02 | 1197.23 | 691.81 | 898.34 | 1069.61 | 1220.73 | 1605.26 | 745.54 | 968.86 | 1151.89 | 1316.45 | 1729.51 |
| 78 | 596.09 | 767.37 | 903.38 | 1020.92 | 1355.07 | 765.69 | 1002.45 | 1193.87 | 1366.82 | 1791.64 | 819.42 | 1069.61 | 1276.15 | 1459.17 | 1912.54 |
| 79 | 664.94 | 854.68 | 1012.52 | 1143.49 | 1516.26 | 844.61 | 1101.52 | 1321.48 | 1511.23 | 1978.03 | 896.66 | 1170.36 | 1402.08 | 1603.58 | 2100.60 |
| 80 | 732.11 | 942.00 | 1114.95 | 1261.03 | 1674.10 | 918.49 | 1198.91 | 1435.66 | 1645.56 | 2156.02 | 970.54 | 1267.75 | 1517.94 | 1739.59 | 2278.59 |
| 81 | 794.23 | 1022.60 | 1212.34 | 1371.86 | 1816.83 | 985.66 | 1287.90 | 1544.81 | 1769.81 | 2315.53 | 1037.71 | 1356.75 | 1628.77 | 1863.85 | 2439.79 |
| 82 | 854.68 | 1103.19 | 1306.37 | 1477.64 | 1957.88 | 1051.14 | 1375.22 | 1645.56 | 1884.00 | 2468.34 | 1104.87 | 1447.42 | 1731.19 | 1981.39 | 2595.95 |
| 83 | 918.49 | 1182.11 | 1400.40 | 1585.11 | 2100.60 | 1118.31 | 1459.17 | 1746.31 | 1998.18 | 2619.46 | 1173.72 | 1531.38 | 1831.94 | 2097.25 | 2748.75 |
| 84 | 985.66 | 1269.43 | 1501.15 | 1699.29 | 2253.41 | 1188.83 | 1549.85 | 1852.09 | 2119.07 | 2780.66 | 1244.24 | 1623.73 | 1939.41 | 2218.14 | 2911.63 |
| 85 | 1062.90 | 1366.82 | 1618.69 | 1830.26 | 2424.68 | 1267.75 | 1648.92 | 1972.99 | 2253.41 | 2955.29 | 1323.16 | 1724.48 | 2061.98 | 2354.15 | 3089.62 |
| 86 | 1143.49 | 1472.61 | 1742.95 | 1972.99 | 2616.10 | 1348.35 | 1754.70 | 2097.25 | 2396.13 | 3146.71 | 1403.76 | 1830.26 | 2186.24 | 2496.88 | 3281.04 |
| 87 | 1232.49 | 1585.11 | 1877.28 | 2122.43 | 2814.24 | 1437.34 | 1867.20 | 2231.58 | 2545.58 | 3344.85 | 1492.76 | 1942.76 | 2320.57 | 2646.32 | 3479.18 |
| 88 | 1324.84 | 1706.01 | 2018.33 | 2285.31 | 3029.17 | 1529.70 | 1988.10 | 2372.62 | 2708.45 | 3559.78 | 1585.11 | 2063.66 | 2461.62 | 2809.20 | 3694.11 |
| 89 | 1427.27 | 1838.66 | 2176.17 | 2459.94 | 3262.57 | 1632.12 | 2120.75 | 2530.46 | 2883.08 | 3793.18 | 1687.54 | 2196.32 | 2619.46 | 2983.83 | 3927.51 |
| 90 | 1538.09 | 1981.39 | 2345.76 | 2653.04 | 3519.48 | 1742.95 | 2263.48 | 2700.06 | 3076.18 | 4050.09 | 1798.36 | 2339.04 | 2789.05 | 3176.93 | 4184.42 |
| 91 | 1658.99 | 2135.87 | 2528.78 | 2859.58 | 3791.50 | 1863.85 | 2417.96 | 2883.08 | 3282.72 | 4322.11 | 1919.26 | 2493.52 | 2972.08 | 3383.47 | 4456.44 |
| 92 | 1786.60 | 2300.42 | 2720.21 | 3079.54 | 4081.99 | 1991.46 | 2582.52 | 3074.51 | 3502.69 | 4612.60 | 2046.87 | 2658.08 | 3163.50 | 3603.43 | 4746.93 |
| 93 | 1920.94 | 2475.05 | 2928.42 | 3312.94 | 4392.63 | 2125.79 | 2757.15 | 3282.72 | 3736.09 | 4923.24 | 2181.20 | 2832.71 | 3371.71 | 3836.83 | 5057.57 |
| 94 | 2068.70 | 2664.80 | 3155.10 | 3568.17 | 4730.14 | 2273.56 | 2946.89 | 3509.40 | 3991.32 | 5260.75 | 2328.97 | 3022.45 | 3598.40 | 4092.06 | 5395.08 |
| 95 | 2231.58 | 2873.01 | 3400.26 | 3846.91 | 5101.23 | 2436.43 | 3155.10 | 3754.56 | 4270.05 | 5631.84 | 2491.84 | 3230.67 | 3843.55 | 4370.80 | 5766.17 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 45.14 | 48.63 | 56.23 | 60.58 | 90.69 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 30 | 47.02 | 51.12 | 59.62 | 63.93 | 99.07 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 31 | 47.02 | 52.37 | 61.70 | 65.99 | 99.07 | 70.52 | 88.99 | 104.11 | 115.86 | 161.16 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 32 | 47.02 | 54.36 | 64.31 | 68.57 | 99.07 | 70.52 | 88.99 | 104.11 | 115.86 | 165.90 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 33 | 47.02 | 55.61 | 66.39 | 71.40 | 99.07 | 73.19 | 88.99 | 104.11 | 115.86 | 175.38 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 34 | 47.02 | 57.09 | 67.17 | 73.88 | 99.07 | 73.19 | 88.99 | 106.18 | 115.86 | 184.86 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 35 | 47.02 | 57.09 | 67.17 | 73.88 | 99.07 | 77.76 | 91.51 | 106.18 | 115.86 | 189.60 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 36 | 47.02 | 57.09 | 67.17 | 73.88 | 99.07 | 82.34 | 96.09 | 110.79 | 119.97 | 199.79 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 37 | 47.02 | 57.09 | 67.17 | 73.88 | 99.07 | 86.91 | 100.66 | 120.03 | 124.59 | 210.39 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 38 | 47.02 | 57.09 | 67.17 | 73.88 | 99.07 | 86.91 | 105.24 | 124.64 | 129.20 | 220.98 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 39 | 47.02 | 57.09 | 67.17 | 73.88 | 99.07 | 91.88 | 109.81 | 129.26 | 138.43 | 236.88 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 40 | 48.70 | 60.45 | 70.52 | 77.24 | 105.79 | 94.58 | 114.82 | 131.39 | 140.65 | 247.16 | 178.30 | 225.84 | 261.50 | 291.22 | 389.28 |
| 41 | 48.70 | 60.45 | 70.52 | 77.24 | 105.79 | 100.09 | 120.17 | 136.48 | 145.78 | 258.63 | 178.30 | 225.84 | 261.50 | 291.22 | 389.28 |
| 42 | 52.84 | 61.50 | 70.58 | 77.24 | 105.79 | 100.57 | 125.88 | 142.21 | 156.03 | 271.37 | 178.30 | 225.84 | 261.50 | 291.22 | 389.28 |
| 43 | 53.22 | 61.91 | 75.50 | 79.33 | 110.14 | 106.15 | 131.64 | 153.10 | 161.87 | 284.17 | 178.30 | 225.84 | 261.50 | 291.22 | 389.28 |
| 44 | 53.61 | 66.77 | 76.00 | 79.85 | 115.23 | 111.77 | 137.44 | 158.94 | 167.75 | 291.22 | 178.30 | 225.84 | 261.50 | 291.22 | 389.28 |
| 45 | 54.97 | 67.42 | 79.39 | 86.79 | 117.85 | 123.88 | 141.78 | 161.07 | 180.83 | 304.83 | 187.21 | 240.70 | 273.39 | 312.02 | 413.06 |
| 46 | 59.97 | 72.39 | 79.92 | 91.95 | 122.89 | 124.47 | 152.89 | 172.00 | 186.94 | 306.08 | 187.21 | 240.70 | 273.39 | 312.02 | 413.06 |
| 47 | 60.40 | 72.87 | 84.92 | 97.18 | 127.95 | 131.10 | 159.00 | 177.89 | 198.41 | 306.08 | 187.21 | 240.70 | 273.39 | 312.02 | 413.06 |
| 48 | 60.84 | 77.94 | 89.99 | 97.82 | 133.04 | 137.97 | 165.70 | 190.26 | 210.29 | 306.08 | 187.21 | 240.70 | 273.39 | 312.02 | 413.06 |
| 49 | 66.09 | 78.45 | 90.59 | 103.15 | 143.43 | 142.64 | 178.30 | 196.99 | 217.34 | 306.08 | 187.21 | 240.70 | 273.39 | 312.02 | 413.06 |
| 50 | 66.55 | 82.98 | 99.21 | 106.83 | 149.73 | 143.40 | 178.45 | 214.33 | 222.09 | 341.74 | 208.01 | 264.48 | 309.05 | 347.68 | 460.60 |
| 51 | 70.78 | 87.27 | 103.64 | 113.28 | 157.92 | 151.01 | 181.64 | 223.62 | 233.70 | 350.65 | 210.99 | 267.45 | 314.99 | 353.62 | 472.49 |
| 52 | 70.31 | 87.00 | 102.53 | 116.92 | 168.46 | 157.10 | 192.52 | 222.35 | 241.38 | 365.51 | 213.96 | 273.39 | 320.94 | 362.54 | 484.38 |
| 53 | 74.58 | 93.33 | 107.02 | 118.76 | 177.08 | 164.85 | 204.47 | 236.35 | 253.60 | 374.43 | 219.90 | 279.33 | 326.88 | 371.45 | 490.32 |
| 54 | 76.16 | 93.09 | 108.83 | 122.54 | 190.14 | 167.87 | 207.81 | 248.64 | 261.45 | 389.28 | 225.84 | 285.28 | 335.80 | 380.37 | 505.18 |
| 55 | 80.52 | 101.51 | 115.41 | 129.19 | 198.80 | 181.27 | 224.68 | 261.06 | 273.86 | 398.20 | 228.82 | 294.19 | 341.74 | 389.28 | 514.09 |
| 56 | 88.93 | 105.05 | 124.94 | 138.78 | 216.12 | 193.16 | 237.83 | 269.57 | 294.02 | 424.94 | 243.67 | 309.05 | 359.57 | 404.14 | 537.87 |
| 57 | 92.36 | 114.56 | 129.74 | 147.60 | 230.81 | 197.81 | 246.25 | 282.42 | 305.25 | 451.69 | 252.59 | 323.91 | 380.37 | 424.94 | 564.61 |
| 58 | 95.02 | 121.33 | 143.41 | 161.39 | 247.90 | 203.29 | 255.71 | 299.51 | 323.77 | 484.38 | 267.45 | 344.71 | 404.14 | 454.66 | 600.27 |
| 59 | 109.54 | 131.02 | 152.31 | 169.52 | 264.52 | 219.26 | 270.54 | 313.46 | 337.28 | 514.09 | 285.28 | 362.54 | 424.94 | 479.44 | 632.96 |
| 60 | 112.25 | 140.80 | 163.30 | 180.62 | 285.90 | 230.53 | 277.60 | 327.65 | 352.39 | 555.70 | 300.14 | 380.37 | 451.69 | 486.52 | 677.53 |
| 61 | 123.99 | 151.78 | 177.32 | 195.84 | 307.90 | 245.70 | 302.57 | 343.67 | 374.88 | 576.49 | 311.30 | 397.78 | 466.96 | 508.69 | 697.55 |
| 62 | 131.74 | 165.75 | 185.66 | 211.20 | 335.61 | 257.46 | 319.79 | 367.90 | 398.00 | 600.55 | 321.22 | 410.61 | 480.44 | 536.92 | 720.66 |
| 63 | 146.93 | 176.96 | 201.87 | 224.70 | 350.57 | 273.11 | 338.53 | 391.92 | 423.70 | 619.23 | 329.90 | 421.83 | 494.84 | 554.58 | 740.91 |
| 64 | 157.97 | 188.25 | 221.43 | 239.51 | 381.42 | 287.74 | 354.86 | 419.30 | 444.66 | 643.49 | 340.06 | 434.23 | 512.70 | 575.48 | 766.44 |
| 65 | 172.48 | 202.94 | 235.40 | 260.55 | 406.77 | 299.28 | 380.45 | 440.17 | 476.06 | 672.12 | 350.01 | 451.46 | 530.09 | 598.57 | 796.40 |
| 66 | 187.08 | 223.64 | 260.19 | 284.52 | 437.82 | 312.01 | 398.00 | 469.24 | 509.47 | 700.18 | 366.06 | 466.79 | 550.32 | 619.11 | 823.02 |
| 67 | 204.93 | 247.32 | 282.91 | 312.54 | 478.97 | 318.55 | 411.27 | 482.58 | 548.35 | 725.06 | 373.23 | 480.21 | 563.41 | 641.86 | 848.68 |
| 68 | 223.73 | 274.59 | 308.81 | 339.72 | 510.10 | 330.87 | 425.08 | 498.61 | 572.14 | 753.66 | 383.72 | 494.01 | 581.33 | 661.75 | 873.14 |
| 69 | 243.54 | 299.60 | 342.21 | 374.22 | 541.24 | 346.04 | 448.08 | 527.93 | 598.92 | 789.68 | 399.28 | 514.62 | 607.79 | 689.86 | 909.47 |
| 70 | 263.06 | 333.64 | 377.95 | 418.08 | 583.86 | 372.13 | 476.93 | 560.34 | 641.61 | 842.64 | 423.46 | 543.23 | 641.61 | 729.29 | 962.41 |
| 71 | 286.81 | 361.09 | 422.99 | 469.24 | 633.45 | 400.29 | 511.71 | 604.56 | 687.10 | 905.81 | 451.87 | 579.80 | 685.03 | 775.82 | 1025.48 |
| 72 | 308.79 | 392.46 | 458.21 | 515.98 | 687.31 | 426.33 | 551.84 | 653.44 | 741.10 | 978.17 | 482.11 | 619.57 | 733.13 | 834.73 | 1099.69 |
| 73 | 338.10 | 426.47 | 499.47 | 560.95 | 745.37 | 464.89 | 595.53 | 706.95 | 801.08 | 1054.66 | 518.68 | 664.68 | 787.63 | 893.29 | 1173.76 |
| 74 | 366.28 | 464.32 | 542.02 | 608.62 | 813.96 | 499.47 | 643.77 | 760.31 | 863.90 | 1139.54 | 551.27 | 710.36 | 839.85 | 954.55 | 1259.78 |
| 75 | 398.44 | 506.94 | 590.55 | 665.25 | 885.82 | 535.40 | 693.71 | 818.23 | 932.07 | 1223.78 | 586.99 | 759.53 | 896.49 | 1019.22 | 1342.96 |
| 76 | 433.73 | 551.55 | 648.89 | 729.15 | 971.62 | 575.46 | 741.10 | 884.54 | 1005.78 | 1323.39 | 623.27 | 807.69 | 959.67 | 1091.16 | 1437.80 |
| 77 | 481.91 | 616.24 | 725.39 | 817.74 | 1089.76 | 628.00 | 816.06 | 972.22 | 1111.59 | 1460.85 | 678.37 | 879.87 | 1049.46 | 1197.23 | 1573.35 |
| 78 | 542.36 | 698.52 | 822.78 | 928.56 | 1234.17 | 696.84 | 911.77 | 1086.40 | 1242.56 | 1632.12 | 745.54 | 973.90 | 1160.29 | 1328.20 | 1742.95 |
| 79 | 606.17 | 779.12 | 920.17 | 1039.39 | 1380.25 | 769.05 | 1004.13 | 1200.59 | 1373.54 | 1800.04 | 816.06 | 1066.25 | 1274.47 | 1457.49 | 1910.86 |
| 80 | 666.62 | 856.36 | 1015.88 | 1148.53 | 1521.30 | 836.21 | 1091.44 | 1308.05 | 1497.79 | 1961.24 | 883.23 | 1153.57 | 1383.61 | 1583.43 | 2072.06 |
| 81 | 723.71 | 930.24 | 1103.19 | 1249.28 | 1655.63 | 896.66 | 1172.04 | 1405.44 | 1611.97 | 2109.00 | 945.36 | 1235.85 | 1479.32 | 1695.93 | 2223.18 |
| 82 | 779.12 | 1002.45 | 1187.15 | 1344.99 | 1783.25 | 958.79 | 1249.28 | 1497.79 | 1714.40 | 2246.69 | 1005.80 | 1314.77 | 1573.35 | 1803.40 | 2362.55 |
| 83 | 834.53 | 1076.33 | 1274.47 | 1442.38 | 1912.54 | 1015.88 | 1328.20 | 1588.47 | 1818.51 | 2386.06 | 1066.25 | 1393.69 | 1667.39 | 1909.18 | 2503.60 |
| 84 | 898.34 | 1155.25 | 1366.82 | 1546.49 | 2050.23 | 1083.05 | 1410.48 | 1685.86 | 1927.65 | 2528.78 | 1133.42 | 1479.32 | 1766.46 | 2020.01 | 2648.00 |
| 85 | 965.51 | 1242.56 | 1472.61 | 1664.03 | 2208.07 | 1151.89 | 1501.15 | 1793.32 | 2048.55 | 2691.66 | 1203.94 | 1570.00 | 1875.60 | 2142.58 | 2814.24 |
| 86 | 1041.07 | 1341.63 | 1586.79 | 1795.00 | 2379.34 | 1227.45 | 1600.22 | 1907.50 | 2179.52 | 2862.93 | 1279.50 | 1669.07 | 1989.78 | 2273.56 | 2985.51 |
| 87 | 1121.67 | 1442.38 | 1709.36 | 1932.69 | 2562.37 | 1308.05 | 1700.97 | 2030.08 | 2317.21 | 3045.96 | 1360.10 | 1769.81 | 2112.36 | 2411.25 | 3168.54 |
| 88 | 1205.62 | 1553.20 | 1838.66 | 2080.45 | 2757.15 | 1392.01 | 1811.79 | 2159.37 | 2464.98 | 3240.74 | 1444.06 | 1880.64 | 2241.65 | 2559.01 | 3363.32 |
| 89 | 1297.98 | 1672.42 | 1979.71 | 2238.29 | 2968.72 | 1484.36 | 1931.01 | 2300.42 | 2622.82 | 3452.31 | 1536.41 | 1999.86 | 2382.70 | 2716.85 | 3574.89 |
| 90 | 1400.40 | 1803.40 | 2134.19 | 2414.60 | 3200.44 | 1586.79 | 2061.98 | 2454.90 | 2799.13 | 3684.03 | 1638.84 | 2130.83 | 2537.18 | 2893.16 | 3806.61 |
| 91 | 1509.55 | 1942.76 | 2300.42 | 2602.67 | 3450.63 | 1695.93 | 2201.35 | 2621.14 | 2987.19 | 3934.23 | 1747.98 | 2270.20 | 2703.42 | 3081.22 | 4056.80 |
| 92 | 1625.41 | 2092.21 | 2476.73 | 2802.48 | 3714.26 | 1811.79 | 2350.80 | 2797.45 | 3187.01 | 4197.85 | 1863.85 | 2419.64 | 2879.73 | 3281.04 | 4320.43 |
| 93 | 1749.66 | 2251.73 | 2664.80 | 3014.06 | 3996.35 | 1936.05 | 2510.31 | 2985.51 | 3398.58 | 4479.95 | 1988.10 | 2579.16 | 3067.79 | 3492.61 | 4602.52 |
| 94 | 1884.00 | 2424.68 | 2869.65 | 3247.46 | 4305.31 | 2070.38 | 2683.27 | 3190.37 | 3631.98 | 4788.91 | 2122.43 | 2752.11 | 3272.64 | 3726.01 | 4911.48 |
| 95 | 2030.08 | 2616.10 | 3094.66 | 3501.01 | 4641.14 | 2216.46 | 2874.69 | 3415.37 | 3885.53 | 5124.74 | 2268.52 | 2943.53 | 3497.65 | 3979.56 | 5247.31 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.69 | 44.34 | 50.61 | 56.45 | 83.00 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 30 | 40.30 | 46.61 | 53.66 | 59.57 | 90.67 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 31 | 40.30 | 47.75 | 55.53 | 61.49 | 90.67 | 62.13 | 82.28 | 94.03 | 107.46 | 147.15 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 32 | 40.30 | 49.57 | 57.87 | 63.89 | 90.67 | 62.13 | 82.28 | 94.03 | 107.46 | 151.48 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 33 | 40.30 | 50.70 | 59.75 | 66.54 | 90.67 | 64.48 | 82.28 | 94.03 | 107.46 | 160.13 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 34 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 64.48 | 82.28 | 95.90 | 107.46 | 168.79 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 35 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 68.51 | 84.60 | 95.90 | 107.46 | 173.12 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 36 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 72.54 | 88.83 | 100.07 | 111.28 | 182.42 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 37 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 76.57 | 93.06 | 108.41 | 115.56 | 192.09 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 38 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 76.57 | 97.29 | 112.58 | 119.84 | 201.77 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 39 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 80.94 | 101.53 | 116.75 | 128.40 | 216.28 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 40 | 43.66 | 55.41 | 65.49 | 72.20 | 95.71 | 85.98 | 106.62 | 121.29 | 130.88 | 224.47 | 160.47 | 205.04 | 240.70 | 270.42 | 359.57 |
| 41 | 43.66 | 55.41 | 65.49 | 72.20 | 95.71 | 90.99 | 111.59 | 125.98 | 135.65 | 234.88 | 160.47 | 205.04 | 240.70 | 270.42 | 359.57 |
| 42 | 47.38 | 56.38 | 65.54 | 72.20 | 95.71 | 91.43 | 116.89 | 131.27 | 145.20 | 246.45 | 160.47 | 205.04 | 240.70 | 270.42 | 359.57 |
| 43 | 47.72 | 56.75 | 70.10 | 74.15 | 99.65 | 96.50 | 122.24 | 141.33 | 150.63 | 258.07 | 160.47 | 205.04 | 240.70 | 270.42 | 359.57 |
| 44 | 48.06 | 61.21 | 70.57 | 74.64 | 104.25 | 101.61 | 127.62 | 146.71 | 156.10 | 264.48 | 160.47 | 205.04 | 240.70 | 270.42 | 359.57 |
| 45 | 49.65 | 60.51 | 73.98 | 78.11 | 108.92 | 108.39 | 127.60 | 151.60 | 162.52 | 281.15 | 172.36 | 219.90 | 255.56 | 285.28 | 380.37 |
| 46 | 54.17 | 64.97 | 74.47 | 82.76 | 113.58 | 108.91 | 137.60 | 161.88 | 168.01 | 282.31 | 172.36 | 219.90 | 255.56 | 285.28 | 380.37 |
| 47 | 54.56 | 65.40 | 79.13 | 87.46 | 118.26 | 114.72 | 143.10 | 167.43 | 178.31 | 282.31 | 172.36 | 219.90 | 255.56 | 285.28 | 380.37 |
| 48 | 54.95 | 69.94 | 83.85 | 88.04 | 122.96 | 120.73 | 149.13 | 179.07 | 188.99 | 282.31 | 172.36 | 219.90 | 255.56 | 285.28 | 380.37 |
| 49 | 59.70 | 70.41 | 84.41 | 92.83 | 132.56 | 124.81 | 160.47 | 185.40 | 195.33 | 282.31 | 172.36 | 219.90 | 255.56 | 285.28 | 380.37 |
| 50 | 60.68 | 77.19 | 89.29 | 99.06 | 137.59 | 132.37 | 164.93 | 192.35 | 206.60 | 312.02 | 190.18 | 246.65 | 282.31 | 317.97 | 424.94 |
| 51 | 64.71 | 81.32 | 95.51 | 105.33 | 145.45 | 137.03 | 168.29 | 204.05 | 217.95 | 323.91 | 193.16 | 249.62 | 291.22 | 326.88 | 433.86 |
| 52 | 64.46 | 81.20 | 92.86 | 107.02 | 155.67 | 145.67 | 181.36 | 200.66 | 223.01 | 338.77 | 196.13 | 255.56 | 294.19 | 332.82 | 445.75 |
| 53 | 68.53 | 85.39 | 99.09 | 109.03 | 163.97 | 150.39 | 187.43 | 219.46 | 234.91 | 347.68 | 202.07 | 258.53 | 303.11 | 341.74 | 454.66 |
| 54 | 68.35 | 87.27 | 101.06 | 112.81 | 172.25 | 153.64 | 193.77 | 231.49 | 242.77 | 356.60 | 205.04 | 267.45 | 312.02 | 347.68 | 460.60 |
| 55 | 72.47 | 91.56 | 105.46 | 117.26 | 182.80 | 163.44 | 204.25 | 240.76 | 252.16 | 368.48 | 208.01 | 270.42 | 314.99 | 356.60 | 472.49 |
| 56 | 80.66 | 99.10 | 114.86 | 128.72 | 199.68 | 175.33 | 220.43 | 249.71 | 269.52 | 389.28 | 219.90 | 285.28 | 332.82 | 377.40 | 499.24 |
| 57 | 84.15 | 106.52 | 119.91 | 135.63 | 212.16 | 180.36 | 229.26 | 260.05 | 278.70 | 413.06 | 228.82 | 300.14 | 347.68 | 395.23 | 523.01 |
| 58 | 87.10 | 109.59 | 129.46 | 149.29 | 227.05 | 186.35 | 231.23 | 272.03 | 300.08 | 445.75 | 240.70 | 314.99 | 365.51 | 419.00 | 552.72 |
| 59 | 97.14 | 121.10 | 138.46 | 155.72 | 245.96 | 196.77 | 251.41 | 283.99 | 309.18 | 478.43 | 258.53 | 335.80 | 392.26 | 438.01 | 585.41 |
| 60 | 102.23 | 130.74 | 149.53 | 166.88 | 262.65 | 205.83 | 259.09 | 301.43 | 327.22 | 508.15 | 273.39 | 353.62 | 416.03 | 449.53 | 621.07 |
| 61 | 111.79 | 139.80 | 163.22 | 180.02 | 282.24 | 218.70 | 276.26 | 317.83 | 342.82 | 530.37 | 282.48 | 366.07 | 429.48 | 467.00 | 639.90 |
| 62 | 119.39 | 153.47 | 169.86 | 193.27 | 309.43 | 235.78 | 293.58 | 339.40 | 366.06 | 550.27 | 290.50 | 379.88 | 441.33 | 495.62 | 664.79 |
| 63 | 136.13 | 162.73 | 185.72 | 206.65 | 324.86 | 254.18 | 312.69 | 358.62 | 389.42 | 573.26 | 300.15 | 392.09 | 454.28 | 511.71 | 684.13 |
| 64 | 143.03 | 175.97 | 202.98 | 221.54 | 353.00 | 261.58 | 331.88 | 386.07 | 413.41 | 593.79 | 311.28 | 402.84 | 470.85 | 536.24 | 708.89 |
| 65 | 159.38 | 186.71 | 217.29 | 242.51 | 374.23 | 271.38 | 350.01 | 407.66 | 444.96 | 621.39 | 322.11 | 415.95 | 492.04 | 557.99 | 735.53 |
| 66 | 169.67 | 205.17 | 239.71 | 264.34 | 405.39 | 280.07 | 368.52 | 432.39 | 471.56 | 646.13 | 329.21 | 432.39 | 508.55 | 574.89 | 761.60 |
| 67 | 189.33 | 228.30 | 260.03 | 288.03 | 439.25 | 294.78 | 380.36 | 444.55 | 505.63 | 665.63 | 339.95 | 444.55 | 520.62 | 591.94 | 782.12 |
| 68 | 203.59 | 255.13 | 285.70 | 315.16 | 471.04 | 301.00 | 395.21 | 461.84 | 528.48 | 696.21 | 351.55 | 461.84 | 537.67 | 611.20 | 806.50 |
| 69 | 221.40 | 276.06 | 314.92 | 345.59 | 501.32 | 317.20 | 412.59 | 485.79 | 552.33 | 734.23 | 363.79 | 476.92 | 558.99 | 638.84 | 842.92 |
| 70 | 237.39 | 307.97 | 346.80 | 385.45 | 538.95 | 333.64 | 440.57 | 517.56 | 590.28 | 778.48 | 382.82 | 502.59 | 590.28 | 675.82 | 889.69 |
| 71 | 257.92 | 336.33 | 389.97 | 432.52 | 585.99 | 361.09 | 476.63 | 557.10 | 635.51 | 839.78 | 408.54 | 538.53 | 633.45 | 718.05 | 949.14 |
| 72 | 282.89 | 364.57 | 422.35 | 476.14 | 635.51 | 392.46 | 513.99 | 601.64 | 687.31 | 904.46 | 438.28 | 577.74 | 677.35 | 768.99 | 1016.02 |
| 73 | 307.37 | 397.66 | 461.05 | 518.68 | 691.58 | 420.71 | 557.10 | 651.24 | 743.45 | 979.74 | 470.66 | 620.50 | 728.08 | 827.97 | 1091.16 |
| 74 | 332.98 | 431.03 | 503.17 | 564.22 | 752.91 | 453.23 | 597.52 | 704.81 | 801.01 | 1056.29 | 501.32 | 660.41 | 780.66 | 886.10 | 1167.29 |
| 75 | 364.64 | 471.37 | 547.86 | 617.23 | 821.78 | 489.16 | 643.91 | 757.75 | 864.47 | 1136.62 | 537.18 | 706.16 | 832.46 | 948.07 | 1246.90 |
| 76 | 396.16 | 513.99 | 599.37 | 676.21 | 899.91 | 524.23 | 693.29 | 817.94 | 934.06 | 1226.06 | 568.63 | 753.05 | 887.95 | 1014.31 | 1331.93 |
| 77 | 441.61 | 574.27 | 671.66 | 758.97 | 1010.84 | 575.95 | 760.65 | 903.38 | 1032.67 | 1356.75 | 621.28 | 821.10 | 970.54 | 1111.59 | 1460.85 |
| 78 | 497.03 | 648.15 | 762.33 | 861.40 | 1143.49 | 639.75 | 847.97 | 1007.48 | 1153.57 | 1512.91 | 683.41 | 906.74 | 1078.01 | 1232.49 | 1617.01 |
| 79 | 552.44 | 723.71 | 853.00 | 963.83 | 1279.50 | 701.88 | 933.60 | 1113.27 | 1274.47 | 1670.74 | 743.86 | 992.37 | 1182.11 | 1353.39 | 1774.85 |
| 80 | 607.85 | 797.59 | 940.32 | 1064.57 | 1410.48 | 762.33 | 1017.56 | 1214.02 | 1390.33 | 1818.51 | 805.99 | 1074.65 | 1282.86 | 1469.25 | 1922.62 |
| 81 | 659.90 | 868.12 | 1020.92 | 1156.93 | 1533.05 | 821.10 | 1094.80 | 1301.33 | 1492.76 | 1954.52 | 863.08 | 1155.25 | 1371.86 | 1575.03 | 2060.30 |
| 82 | 711.96 | 935.28 | 1101.52 | 1244.24 | 1650.59 | 876.51 | 1167.00 | 1390.33 | 1590.15 | 2082.13 | 920.17 | 1227.45 | 1462.53 | 1670.74 | 2189.60 |
| 83 | 762.33 | 1000.77 | 1180.44 | 1334.92 | 1771.49 | 928.56 | 1237.53 | 1474.28 | 1685.86 | 2211.43 | 975.58 | 1297.98 | 1546.49 | 1769.81 | 2322.25 |
| 84 | 817.74 | 1074.65 | 1267.75 | 1433.99 | 1900.79 | 985.66 | 1313.09 | 1564.96 | 1788.28 | 2345.76 | 1034.35 | 1376.89 | 1638.84 | 1873.92 | 2458.26 |
| 85 | 881.55 | 1158.61 | 1363.46 | 1543.13 | 2045.19 | 1051.14 | 1400.40 | 1662.35 | 1900.79 | 2493.52 | 1099.84 | 1464.21 | 1737.91 | 1988.10 | 2609.38 |
| 86 | 948.71 | 1247.60 | 1470.93 | 1662.35 | 2204.71 | 1118.31 | 1489.40 | 1769.81 | 2020.01 | 2653.04 | 1167.00 | 1553.20 | 1845.37 | 2107.32 | 2768.90 |
| 87 | 1020.92 | 1343.31 | 1583.43 | 1789.96 | 2374.30 | 1190.51 | 1585.11 | 1882.32 | 2147.62 | 2822.63 | 1239.21 | 1648.92 | 1957.88 | 2234.94 | 2938.50 |
| 88 | 1101.52 | 1445.74 | 1702.65 | 1925.97 | 2553.97 | 1271.11 | 1687.54 | 2001.53 | 2283.63 | 3002.30 | 1319.80 | 1751.34 | 2077.10 | 2370.95 | 3118.16 |
| 89 | 1183.79 | 1556.56 | 1833.62 | 2073.74 | 2750.43 | 1353.39 | 1798.36 | 2132.51 | 2431.39 | 3198.76 | 1402.08 | 1862.17 | 2208.07 | 2518.71 | 3314.62 |
| 90 | 1277.83 | 1679.14 | 1978.03 | 2236.61 | 2967.04 | 1447.42 | 1920.94 | 2276.91 | 2594.27 | 3415.37 | 1496.11 | 1984.74 | 2352.48 | 2681.59 | 3531.23 |
| 91 | 1376.89 | 1808.43 | 2130.83 | 2412.92 | 3197.08 | 1546.49 | 2050.23 | 2429.72 | 2770.58 | 3645.41 | 1595.18 | 2114.04 | 2505.28 | 2857.90 | 3761.27 |
| 92 | 1481.00 | 1946.12 | 2293.71 | 2595.95 | 3440.56 | 1650.59 | 2187.92 | 2592.59 | 2953.61 | 3888.89 | 1699.29 | 2251.73 | 2668.15 | 3040.92 | 4004.75 |
| 93 | 1595.18 | 2097.25 | 2470.01 | 2794.09 | 3704.18 | 1764.78 | 2339.04 | 2768.90 | 3151.75 | 4152.51 | 1813.47 | 2402.85 | 2844.46 | 3239.06 | 4268.37 |
| 94 | 1717.76 | 2256.76 | 2659.76 | 3009.02 | 3987.96 | 1887.35 | 2498.56 | 2958.64 | 3366.68 | 4436.29 | 1936.05 | 2562.37 | 3034.21 | 3453.99 | 4552.15 |
| 95 | 1852.09 | 2434.75 | 2866.29 | 3244.10 | 4300.28 | 2021.68 | 2676.55 | 3165.18 | 3601.76 | 4748.61 | 2070.38 | 2740.36 | 3240.74 | 3689.07 | 4864.47 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 46.75 | 50.06 | 57.64 | 63.33 | 95.30 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 30 | 48.70 | 52.62 | 61.11 | 66.84 | 104.11 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 31 | 48.70 | 53.91 | 63.24 | 68.99 | 104.11 | 73.88 | 92.35 | 107.46 | 120.90 | 168.17 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 32 | 48.70 | 55.96 | 65.91 | 71.69 | 104.11 | 73.88 | 92.35 | 107.46 | 120.90 | 173.12 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 33 | 48.70 | 57.24 | 68.05 | 74.65 | 104.11 | 76.67 | 92.35 | 107.46 | 120.90 | 183.01 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 34 | 48.70 | 58.77 | 68.84 | 77.24 | 104.11 | 76.67 | 92.35 | 109.60 | 120.90 | 192.90 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 35 | 48.70 | 58.77 | 68.84 | 77.24 | 104.11 | 81.47 | 94.96 | 109.60 | 120.90 | 197.85 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 36 | 48.70 | 58.77 | 68.84 | 77.24 | 104.11 | 86.26 | 99.71 | 114.37 | 125.19 | 208.48 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 37 | 48.70 | 58.77 | 68.84 | 77.24 | 104.11 | 91.05 | 104.46 | 123.90 | 130.00 | 219.53 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 38 | 48.70 | 58.77 | 68.84 | 77.24 | 104.11 | 91.05 | 109.21 | 128.66 | 134.82 | 230.59 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 39 | 48.70 | 58.77 | 68.84 | 77.24 | 104.11 | 96.25 | 113.96 | 133.43 | 144.45 | 247.17 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 40 | 50.37 | 65.49 | 73.88 | 80.60 | 110.82 | 96.73 | 123.02 | 137.46 | 150.42 | 257.25 | 184.24 | 237.73 | 270.42 | 303.11 | 410.09 |
| 41 | 50.37 | 65.49 | 73.88 | 80.60 | 110.82 | 102.36 | 128.75 | 142.78 | 155.90 | 269.19 | 184.24 | 237.73 | 270.42 | 303.11 | 410.09 |
| 42 | 54.67 | 66.63 | 73.95 | 80.60 | 110.82 | 102.86 | 134.87 | 148.77 | 166.87 | 282.45 | 184.24 | 237.73 | 270.42 | 303.11 | 410.09 |
| 43 | 55.06 | 67.07 | 79.09 | 82.77 | 115.38 | 108.56 | 141.04 | 160.17 | 173.11 | 295.77 | 184.24 | 237.73 | 270.42 | 303.11 | 410.09 |
| 44 | 55.45 | 72.34 | 79.62 | 83.32 | 120.72 | 114.31 | 147.26 | 166.28 | 179.40 | 303.11 | 184.24 | 237.73 | 270.42 | 303.11 | 410.09 |
| 45 | 56.74 | 70.88 | 84.80 | 91.99 | 123.21 | 126.46 | 148.87 | 172.92 | 189.99 | 319.62 | 196.13 | 249.62 | 291.22 | 329.85 | 433.86 |
| 46 | 61.91 | 76.10 | 85.37 | 97.47 | 128.47 | 127.06 | 160.53 | 184.65 | 196.40 | 320.94 | 196.13 | 249.62 | 291.22 | 329.85 | 433.86 |
| 47 | 62.35 | 76.61 | 90.71 | 103.01 | 133.76 | 133.84 | 166.95 | 190.97 | 208.45 | 320.94 | 196.13 | 249.62 | 291.22 | 329.85 | 433.86 |
| 48 | 62.80 | 81.94 | 96.12 | 103.69 | 139.08 | 140.85 | 173.99 | 204.25 | 220.94 | 320.94 | 196.13 | 249.62 | 291.22 | 329.85 | 433.86 |
| 49 | 68.23 | 82.48 | 96.76 | 109.34 | 149.95 | 145.61 | 187.21 | 211.48 | 228.35 | 320.94 | 196.13 | 249.62 | 291.22 | 329.85 | 433.86 |
| 50 | 68.51 | 86.84 | 103.17 | 112.66 | 157.83 | 148.92 | 186.56 | 222.57 | 235.01 | 359.57 | 213.96 | 276.36 | 323.91 | 365.51 | 484.38 |
| 51 | 72.80 | 91.24 | 107.70 | 117.26 | 166.23 | 156.60 | 189.66 | 232.01 | 244.20 | 371.45 | 222.87 | 279.33 | 326.88 | 371.45 | 493.29 |
| 52 | 76.17 | 90.87 | 106.40 | 122.87 | 179.13 | 168.52 | 203.68 | 233.20 | 251.87 | 386.31 | 231.79 | 288.25 | 335.80 | 380.37 | 508.15 |
| 53 | 80.62 | 99.29 | 112.97 | 124.60 | 188.01 | 176.42 | 215.83 | 250.41 | 266.95 | 395.23 | 237.73 | 300.14 | 344.71 | 389.28 | 517.07 |
| 54 | 80.06 | 100.85 | 114.66 | 128.37 | 199.09 | 179.25 | 224.66 | 262.93 | 274.78 | 407.11 | 240.70 | 306.08 | 350.65 | 398.20 | 531.92 |
| 55 | 84.55 | 105.49 | 121.38 | 135.15 | 207.94 | 190.18 | 239.26 | 275.57 | 290.12 | 421.97 | 246.65 | 312.02 | 362.54 | 404.14 | 537.87 |
| 56 | 93.07 | 111.00 | 130.98 | 146.83 | 227.87 | 199.10 | 249.43 | 280.92 | 310.36 | 445.75 | 255.56 | 323.91 | 377.40 | 430.89 | 567.58 |
| 57 | 96.46 | 118.58 | 135.63 | 155.57 | 240.13 | 206.54 | 254.74 | 296.40 | 318.52 | 469.52 | 264.48 | 335.80 | 398.20 | 448.72 | 594.33 |
| 58 | 102.94 | 127.20 | 149.38 | 171.48 | 259.48 | 217.41 | 266.59 | 316.00 | 342.20 | 508.15 | 285.28 | 359.57 | 419.00 | 478.43 | 629.99 |
| 59 | 113.68 | 136.98 | 158.24 | 177.40 | 280.77 | 233.32 | 281.47 | 324.18 | 350.06 | 546.78 | 300.14 | 380.37 | 442.77 | 500.16 | 665.65 |
| 60 | 116.26 | 148.84 | 169.20 | 190.44 | 302.17 | 238.76 | 293.46 | 340.75 | 372.53 | 582.44 | 312.02 | 404.14 | 472.49 | 514.97 | 710.22 |
| 61 | 128.06 | 157.78 | 185.38 | 203.76 | 324.22 | 253.81 | 315.73 | 359.17 | 389.68 | 608.20 | 325.72 | 417.95 | 487.13 | 530.93 | 735.02 |
| 62 | 137.92 | 173.93 | 193.56 | 219.17 | 349.89 | 271.01 | 335.52 | 388.62 | 415.20 | 625.69 | 335.19 | 430.16 | 499.99 | 561.70 | 751.39 |
| 63 | 155.57 | 183.07 | 211.96 | 236.74 | 366.93 | 289.33 | 351.45 | 409.85 | 445.75 | 651.68 | 346.12 | 440.76 | 519.18 | 581.37 | 776.07 |
| 64 | 166.51 | 198.48 | 231.69 | 253.48 | 400.38 | 300.82 | 375.28 | 439.76 | 468.69 | 674.88 | 358.37 | 457.77 | 533.63 | 609.49 | 805.67 |
| 65 | 183.40 | 215.12 | 245.46 | 272.58 | 427.69 | 314.50 | 403.27 | 462.68 | 499.98 | 707.63 | 372.84 | 474.29 | 555.45 | 626.47 | 836.98 |
| 66 | 195.78 | 233.90 | 272.49 | 300.66 | 458.67 | 324.29 | 417.65 | 491.36 | 537.91 | 732.12 | 383.26 | 491.36 | 577.34 | 653.50 | 862.33 |
| 67 | 216.06 | 257.89 | 297.48 | 328.88 | 502.33 | 335.19 | 427.91 | 506.36 | 574.47 | 763.10 | 392.25 | 501.60 | 594.31 | 672.76 | 891.47 |
| 68 | 237.15 | 289.73 | 325.62 | 358.14 | 535.37 | 351.55 | 450.36 | 526.18 | 599.71 | 790.42 | 404.40 | 519.29 | 611.20 | 696.21 | 916.80 |
| 69 | 256.83 | 312.44 | 361.11 | 390.58 | 567.86 | 363.79 | 470.26 | 554.55 | 625.54 | 829.61 | 421.46 | 539.02 | 641.06 | 720.92 | 956.05 |
| 70 | 275.89 | 350.74 | 394.56 | 438.48 | 611.66 | 389.24 | 500.45 | 588.14 | 671.55 | 885.42 | 442.71 | 571.03 | 669.41 | 765.65 | 1007.32 |
| 71 | 299.19 | 379.66 | 443.62 | 491.68 | 662.34 | 416.80 | 538.53 | 633.45 | 722.17 | 951.20 | 474.57 | 608.69 | 718.05 | 815.02 | 1075.01 |
| 72 | 326.72 | 412.39 | 480.12 | 541.88 | 721.18 | 452.23 | 581.72 | 683.32 | 780.94 | 1025.98 | 506.02 | 653.44 | 767.00 | 874.58 | 1153.48 |
| 73 | 353.47 | 449.53 | 522.53 | 587.84 | 783.79 | 486.03 | 626.26 | 737.68 | 841.42 | 1108.45 | 541.74 | 699.26 | 822.21 | 937.47 | 1233.31 |
| 74 | 386.63 | 488.37 | 569.77 | 638.22 | 852.80 | 525.37 | 675.21 | 797.31 | 904.60 | 1195.04 | 580.87 | 749.21 | 880.55 | 1000.80 | 1320.83 |
| 75 | 416.23 | 530.07 | 620.78 | 697.27 | 932.07 | 558.53 | 723.95 | 859.14 | 976.53 | 1287.82 | 613.67 | 795.10 | 940.96 | 1069.03 | 1414.11 |
| 76 | 454.22 | 580.58 | 677.92 | 765.00 | 1017.73 | 601.08 | 780.37 | 923.81 | 1053.59 | 1386.57 | 654.01 | 848.68 | 1002.36 | 1144.09 | 1506.10 |
| 77 | 508.78 | 648.15 | 760.65 | 859.72 | 1143.49 | 661.58 | 858.04 | 1019.24 | 1168.68 | 1533.05 | 713.63 | 925.21 | 1098.16 | 1257.68 | 1652.27 |
| 78 | 570.91 | 732.11 | 864.76 | 975.58 | 1294.62 | 733.78 | 955.43 | 1141.82 | 1306.37 | 1711.04 | 785.84 | 1022.60 | 1220.73 | 1395.37 | 1828.58 |
| 79 | 634.71 | 816.06 | 965.51 | 1093.12 | 1450.78 | 805.99 | 1052.82 | 1259.36 | 1444.06 | 1892.39 | 854.68 | 1116.63 | 1336.60 | 1533.05 | 2008.25 |
| 80 | 698.52 | 900.02 | 1066.25 | 1205.62 | 1598.54 | 876.51 | 1145.17 | 1375.22 | 1573.35 | 2060.30 | 925.21 | 1210.66 | 1450.78 | 1662.35 | 2176.17 |
| 81 | 758.97 | 978.94 | 1156.93 | 1309.73 | 1736.23 | 942.00 | 1234.17 | 1474.28 | 1690.89 | 2213.11 | 992.37 | 1297.98 | 1551.53 | 1778.21 | 2328.97 |
| 82 | 817.74 | 1052.82 | 1247.60 | 1410.48 | 1868.88 | 1004.13 | 1311.41 | 1573.35 | 1798.36 | 2355.83 | 1056.18 | 1381.93 | 1652.27 | 1890.71 | 2476.73 |
| 83 | 878.19 | 1130.06 | 1336.60 | 1512.91 | 2006.57 | 1069.61 | 1393.69 | 1667.39 | 1907.50 | 2503.60 | 1121.67 | 1462.53 | 1749.66 | 2003.21 | 2627.85 |
| 84 | 942.00 | 1212.34 | 1435.66 | 1623.73 | 2152.66 | 1136.78 | 1481.00 | 1769.81 | 2025.04 | 2654.72 | 1187.15 | 1551.53 | 1855.45 | 2120.75 | 2780.66 |
| 85 | 1014.20 | 1304.69 | 1544.81 | 1747.98 | 2318.89 | 1208.98 | 1575.03 | 1882.32 | 2150.98 | 2827.67 | 1264.39 | 1647.24 | 1969.63 | 2250.05 | 2953.61 |
| 86 | 1093.12 | 1407.12 | 1664.03 | 1884.00 | 2496.88 | 1287.90 | 1677.46 | 2001.53 | 2286.99 | 3005.66 | 1343.31 | 1749.66 | 2088.85 | 2386.06 | 3131.60 |
| 87 | 1177.08 | 1512.91 | 1793.32 | 2026.72 | 2688.30 | 1371.86 | 1783.25 | 2130.83 | 2429.72 | 3197.08 | 1427.27 | 1855.45 | 2218.14 | 2528.78 | 3323.02 |
| 88 | 1266.07 | 1628.77 | 1931.01 | 2182.88 | 2894.84 | 1460.85 | 1899.11 | 2268.52 | 2585.88 | 3403.62 | 1516.26 | 1971.31 | 2355.83 | 2684.94 | 3529.55 |
| 89 | 1363.46 | 1754.70 | 2078.78 | 2349.12 | 3116.48 | 1558.24 | 2025.04 | 2416.28 | 2752.11 | 3625.26 | 1613.65 | 2097.25 | 2503.60 | 2851.18 | 3751.20 |
| 90 | 1470.93 | 1890.71 | 2239.97 | 2533.82 | 3359.96 | 1665.71 | 2161.05 | 2577.48 | 2936.82 | 3868.74 | 1721.12 | 2233.26 | 2664.80 | 3035.89 | 3994.67 |
| 91 | 1585.11 | 2038.48 | 2414.60 | 2731.96 | 3620.23 | 1779.89 | 2308.82 | 2752.11 | 3134.95 | 4129.01 | 1835.30 | 2381.02 | 2839.43 | 3234.02 | 4254.94 |
| 92 | 1704.33 | 2194.64 | 2599.31 | 2938.50 | 3898.96 | 1899.11 | 2464.98 | 2936.82 | 3341.49 | 4407.74 | 1954.52 | 2537.18 | 3024.13 | 3440.56 | 4533.68 |
| 93 | 1835.30 | 2362.55 | 2795.77 | 3163.50 | 4194.49 | 2030.08 | 2632.89 | 3133.28 | 3566.49 | 4703.27 | 2085.49 | 2705.09 | 3220.59 | 3665.56 | 4829.21 |
| 94 | 1976.35 | 2545.58 | 3012.38 | 3408.65 | 4518.57 | 2171.13 | 2815.92 | 3349.88 | 3811.65 | 5027.35 | 2226.54 | 2888.12 | 3437.20 | 3910.72 | 5153.28 |
| 95 | 2129.15 | 2745.39 | 3249.14 | 3673.96 | 4872.86 | 2323.93 | 3015.74 | 3586.64 | 4076.95 | 5381.64 | 2379.34 | 3087.94 | 3673.96 | 4176.02 | 5507.58 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.30 | 45.77 | 50.61 | 56.45 | 84.54 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 30 | 41.98 | 48.11 | 53.66 | 59.57 | 92.35 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 31 | 41.98 | 49.29 | 55.53 | 61.49 | 92.35 | 63.81 | 83.96 | 95.71 | 107.46 | 150.65 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 32 | 41.98 | 51.16 | 57.87 | 63.89 | 92.35 | 63.81 | 83.96 | 95.71 | 107.46 | 155.08 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 33 | 41.98 | 52.34 | 59.75 | 66.54 | 92.35 | 66.22 | 83.96 | 95.71 | 107.46 | 163.95 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 34 | 41.98 | 53.73 | 60.45 | 68.84 | 92.35 | 66.22 | 83.96 | 97.61 | 107.46 | 172.81 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 35 | 41.98 | 53.73 | 60.45 | 68.84 | 92.35 | 70.36 | 86.33 | 97.61 | 107.46 | 177.24 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 36 | 41.98 | 53.73 | 60.45 | 68.84 | 92.35 | 74.50 | 90.65 | 101.86 | 111.28 | 186.76 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 37 | 41.98 | 53.73 | 60.45 | 68.84 | 92.35 | 78.63 | 94.96 | 110.35 | 115.56 | 196.66 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 38 | 41.98 | 53.73 | 60.45 | 68.84 | 92.35 | 78.63 | 99.28 | 114.59 | 119.84 | 206.57 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 39 | 41.98 | 53.73 | 60.45 | 68.84 | 92.35 | 83.13 | 103.60 | 118.83 | 128.40 | 221.43 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 40 | 47.02 | 57.09 | 67.17 | 73.88 | 99.07 | 90.28 | 108.67 | 125.33 | 134.79 | 232.03 | 169.38 | 208.01 | 246.65 | 273.39 | 368.48 |
| 41 | 47.02 | 57.09 | 67.17 | 73.88 | 99.07 | 95.54 | 113.73 | 130.18 | 139.70 | 242.80 | 169.38 | 208.01 | 246.65 | 273.39 | 368.48 |
| 42 | 51.02 | 58.09 | 67.22 | 73.88 | 99.07 | 96.00 | 119.14 | 135.65 | 149.53 | 254.76 | 169.38 | 208.01 | 246.65 | 273.39 | 368.48 |
| 43 | 51.39 | 58.47 | 71.90 | 75.88 | 103.15 | 101.32 | 124.59 | 146.04 | 155.13 | 266.77 | 169.38 | 208.01 | 246.65 | 273.39 | 368.48 |
| 44 | 51.76 | 63.06 | 72.38 | 76.37 | 107.91 | 106.69 | 130.08 | 151.60 | 160.76 | 273.39 | 169.38 | 208.01 | 246.65 | 273.39 | 368.48 |
| 45 | 51.42 | 60.51 | 73.98 | 79.84 | 110.71 | 113.55 | 129.96 | 151.60 | 164.81 | 284.11 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 46 | 56.10 | 64.97 | 74.47 | 84.60 | 115.44 | 114.10 | 140.15 | 161.88 | 170.37 | 285.28 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 47 | 56.51 | 65.40 | 79.13 | 89.41 | 120.19 | 120.18 | 145.75 | 167.43 | 180.83 | 285.28 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 48 | 56.91 | 69.94 | 83.85 | 89.99 | 124.97 | 126.48 | 151.90 | 179.07 | 191.66 | 285.28 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 49 | 61.83 | 70.41 | 84.41 | 94.90 | 134.73 | 130.75 | 163.44 | 185.40 | 198.08 | 285.28 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 50 | 62.64 | 77.19 | 91.27 | 101.00 | 139.62 | 135.13 | 167.63 | 195.10 | 209.18 | 320.94 | 196.13 | 246.65 | 288.25 | 323.91 | 430.89 |
| 51 | 66.73 | 81.32 | 95.51 | 105.33 | 149.61 | 142.62 | 168.29 | 204.05 | 217.95 | 332.82 | 199.10 | 252.59 | 294.19 | 329.85 | 442.77 |
| 52 | 66.41 | 83.14 | 96.73 | 109.00 | 157.80 | 148.53 | 184.15 | 211.51 | 225.64 | 341.74 | 202.07 | 258.53 | 303.11 | 338.77 | 451.69 |
| 53 | 68.53 | 87.37 | 101.08 | 110.97 | 168.34 | 153.28 | 190.27 | 225.09 | 237.58 | 353.62 | 202.07 | 264.48 | 309.05 | 344.71 | 460.60 |
| 54 | 70.30 | 89.21 | 103.00 | 114.76 | 174.48 | 156.49 | 196.58 | 234.35 | 245.44 | 359.57 | 208.01 | 270.42 | 314.99 | 356.60 | 466.55 |
| 55 | 74.48 | 93.55 | 107.45 | 121.24 | 185.09 | 169.38 | 210.09 | 243.66 | 257.59 | 374.43 | 213.96 | 276.36 | 317.97 | 362.54 | 478.43 |
| 56 | 82.73 | 99.10 | 116.88 | 130.74 | 202.03 | 181.27 | 220.43 | 252.55 | 272.24 | 395.23 | 225.84 | 288.25 | 335.80 | 380.37 | 505.18 |
| 57 | 86.20 | 106.52 | 121.87 | 137.62 | 214.49 | 186.18 | 232.09 | 265.65 | 281.36 | 421.97 | 234.76 | 300.14 | 353.62 | 401.17 | 528.95 |
| 58 | 91.06 | 111.54 | 131.45 | 151.31 | 231.68 | 192.00 | 233.95 | 274.78 | 305.35 | 454.66 | 252.59 | 320.94 | 371.45 | 421.97 | 561.64 |
| 59 | 99.21 | 123.08 | 142.42 | 157.69 | 250.60 | 202.39 | 254.14 | 292.03 | 314.29 | 484.38 | 264.48 | 341.74 | 398.20 | 443.93 | 594.33 |
| 60 | 104.23 | 132.75 | 151.49 | 168.84 | 269.62 | 211.32 | 261.74 | 306.68 | 329.74 | 520.04 | 279.33 | 359.57 | 421.97 | 455.22 | 632.96 |
| 61 | 113.83 | 143.80 | 167.25 | 182.00 | 286.90 | 226.80 | 281.53 | 323.00 | 345.28 | 539.02 | 291.13 | 374.72 | 435.25 | 472.55 | 651.43 |
| 62 | 121.45 | 155.52 | 173.81 | 195.26 | 311.81 | 238.49 | 301.44 | 347.17 | 370.97 | 555.86 | 296.09 | 385.47 | 449.71 | 501.13 | 670.38 |
| 63 | 138.29 | 162.73 | 189.76 | 210.66 | 329.53 | 256.89 | 312.69 | 368.87 | 396.76 | 581.37 | 308.26 | 394.79 | 465.10 | 519.75 | 694.94 |
| 64 | 147.30 | 178.02 | 205.03 | 223.54 | 357.73 | 269.43 | 334.43 | 391.18 | 415.81 | 601.64 | 319.13 | 408.07 | 478.70 | 538.86 | 714.12 |
| 65 | 163.75 | 190.77 | 219.31 | 244.52 | 378.88 | 278.99 | 355.08 | 412.66 | 447.35 | 629.00 | 329.72 | 423.56 | 494.58 | 557.99 | 740.60 |
| 66 | 174.03 | 209.28 | 241.75 | 266.36 | 410.02 | 287.44 | 373.43 | 434.85 | 476.30 | 655.96 | 339.04 | 439.76 | 511.01 | 577.34 | 768.97 |
| 67 | 193.79 | 230.41 | 266.27 | 292.11 | 443.92 | 301.91 | 385.12 | 454.06 | 512.75 | 675.14 | 351.83 | 446.92 | 530.13 | 599.07 | 789.25 |
| 68 | 210.31 | 257.30 | 292.00 | 317.21 | 477.93 | 310.19 | 397.51 | 471.04 | 533.07 | 705.40 | 360.74 | 464.14 | 546.86 | 615.79 | 815.70 |
| 69 | 228.05 | 278.20 | 321.22 | 351.73 | 505.75 | 326.08 | 417.02 | 494.66 | 561.21 | 738.66 | 374.88 | 481.35 | 567.86 | 647.72 | 849.57 |
| 70 | 248.09 | 310.11 | 355.10 | 387.49 | 543.23 | 348.61 | 444.85 | 528.26 | 594.55 | 784.90 | 395.66 | 504.73 | 600.97 | 680.10 | 896.11 |
| 71 | 266.17 | 338.39 | 392.04 | 440.68 | 590.12 | 371.40 | 478.70 | 563.29 | 645.83 | 843.91 | 420.92 | 542.66 | 637.58 | 726.30 | 957.39 |
| 72 | 288.87 | 366.56 | 430.32 | 480.12 | 641.49 | 400.43 | 515.98 | 609.61 | 693.29 | 912.43 | 448.25 | 579.73 | 685.32 | 776.96 | 1025.98 |
| 73 | 315.05 | 399.58 | 464.89 | 522.53 | 697.34 | 434.16 | 559.03 | 657.00 | 747.29 | 987.42 | 482.18 | 622.42 | 733.84 | 833.74 | 1098.84 |
| 74 | 342.23 | 432.88 | 506.87 | 569.77 | 758.46 | 466.17 | 599.37 | 708.51 | 806.56 | 1063.69 | 516.12 | 662.26 | 786.21 | 891.65 | 1176.54 |
| 75 | 371.76 | 471.37 | 551.41 | 620.78 | 827.12 | 499.83 | 643.91 | 763.08 | 869.81 | 1143.74 | 547.86 | 707.94 | 836.01 | 951.63 | 1254.02 |
| 76 | 406.41 | 517.40 | 604.49 | 679.62 | 906.74 | 537.89 | 693.29 | 823.06 | 937.47 | 1232.89 | 582.29 | 758.17 | 896.49 | 1017.73 | 1340.47 |
| 77 | 450.01 | 575.95 | 678.37 | 764.01 | 1017.56 | 586.02 | 762.33 | 910.09 | 1037.71 | 1365.14 | 633.04 | 821.10 | 978.94 | 1116.63 | 1470.93 |
| 78 | 508.78 | 651.51 | 769.05 | 868.12 | 1151.89 | 653.19 | 851.32 | 1014.20 | 1161.96 | 1522.98 | 698.52 | 908.41 | 1086.40 | 1239.21 | 1627.09 |
| 79 | 565.87 | 727.07 | 861.40 | 972.22 | 1289.58 | 716.99 | 936.96 | 1123.34 | 1284.54 | 1682.50 | 762.33 | 995.73 | 1192.19 | 1363.46 | 1786.60 |
| 80 | 622.96 | 800.95 | 947.03 | 1072.97 | 1422.23 | 782.48 | 1019.24 | 1220.73 | 1400.40 | 1831.94 | 826.14 | 1078.01 | 1289.58 | 1479.32 | 1936.05 |
| 81 | 676.69 | 869.79 | 1030.99 | 1167.00 | 1544.81 | 839.57 | 1094.80 | 1313.09 | 1504.51 | 1969.63 | 883.23 | 1153.57 | 1383.61 | 1585.11 | 2073.74 |
| 82 | 727.07 | 936.96 | 1109.91 | 1256.00 | 1664.03 | 893.30 | 1168.68 | 1398.72 | 1601.90 | 2098.93 | 940.32 | 1229.13 | 1472.61 | 1684.18 | 2204.71 |
| 83 | 779.12 | 1004.13 | 1188.83 | 1346.67 | 1784.93 | 948.71 | 1240.88 | 1482.68 | 1697.61 | 2226.54 | 995.73 | 1301.33 | 1556.56 | 1781.57 | 2335.68 |
| 84 | 837.89 | 1078.01 | 1276.15 | 1444.06 | 1915.90 | 1010.84 | 1316.45 | 1575.03 | 1800.04 | 2362.55 | 1057.86 | 1378.57 | 1647.24 | 1885.67 | 2475.05 |
| 85 | 903.38 | 1161.96 | 1376.89 | 1554.88 | 2061.98 | 1076.33 | 1402.08 | 1677.46 | 1915.90 | 2511.99 | 1125.02 | 1467.57 | 1753.02 | 1999.86 | 2627.85 |
| 86 | 972.22 | 1250.96 | 1481.00 | 1677.46 | 2223.18 | 1145.17 | 1491.08 | 1781.57 | 2038.48 | 2673.19 | 1193.87 | 1556.56 | 1857.13 | 2122.43 | 2789.05 |
| 87 | 1047.78 | 1346.67 | 1595.18 | 1805.08 | 2392.77 | 1220.73 | 1586.79 | 1895.75 | 2166.09 | 2842.78 | 1269.43 | 1652.27 | 1971.31 | 2250.05 | 2958.64 |
| 88 | 1125.02 | 1450.78 | 1716.08 | 1941.09 | 2574.12 | 1297.98 | 1690.89 | 2016.65 | 2302.10 | 3024.13 | 1346.67 | 1756.38 | 2092.21 | 2386.06 | 3139.99 |
| 89 | 1214.02 | 1563.28 | 1848.73 | 2090.53 | 2772.26 | 1386.97 | 1803.40 | 2149.30 | 2451.54 | 3222.27 | 1435.66 | 1868.88 | 2224.86 | 2535.50 | 3338.13 |
| 90 | 1308.05 | 1684.18 | 1994.82 | 2255.09 | 2990.55 | 1481.00 | 1924.29 | 2295.38 | 2616.10 | 3440.56 | 1529.70 | 1989.78 | 2370.95 | 2700.06 | 3556.42 |
| 91 | 1408.80 | 1815.15 | 2149.30 | 2431.39 | 3223.95 | 1581.75 | 2055.27 | 2449.87 | 2792.41 | 3673.96 | 1630.44 | 2120.75 | 2525.43 | 2876.37 | 3789.82 |
| 92 | 1517.94 | 1954.52 | 2312.18 | 2617.78 | 3470.78 | 1690.89 | 2194.64 | 2612.74 | 2978.79 | 3920.79 | 1739.59 | 2260.12 | 2688.30 | 3062.75 | 4036.65 |
| 93 | 1632.12 | 2103.96 | 2488.49 | 2817.60 | 3732.73 | 1805.08 | 2344.08 | 2789.05 | 3178.61 | 4182.74 | 1853.77 | 2409.57 | 2864.61 | 3262.57 | 4298.60 |
| 94 | 1758.06 | 2266.84 | 2681.59 | 3032.53 | 4021.54 | 1931.01 | 2506.96 | 2982.15 | 3393.54 | 4471.55 | 1979.71 | 2572.44 | 3057.71 | 3477.50 | 4587.41 |
| 95 | 1897.43 | 2441.47 | 2891.48 | 3270.96 | 4337.22 | 2070.38 | 2681.59 | 3192.05 | 3631.98 | 4787.23 | 2119.07 | 2747.07 | 3267.61 | 3715.94 | 4903.09 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.08 | 41.48 | 47.80 | 50.94 | 78.39 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 30 | 38.62 | 43.60 | 50.68 | 53.76 | 85.64 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 31 | 38.62 | 44.67 | 52.45 | 55.49 | 85.64 | 58.77 | 73.88 | 88.99 | 99.07 | 140.14 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 32 | 38.62 | 46.37 | 54.66 | 57.66 | 85.64 | 58.77 | 73.88 | 88.99 | 99.07 | 144.26 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 33 | 38.62 | 47.43 | 56.43 | 60.05 | 85.64 | 60.99 | 73.88 | 88.99 | 99.07 | 152.51 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 34 | 38.62 | 48.70 | 57.09 | 62.13 | 85.64 | 60.99 | 73.88 | 90.76 | 99.07 | 160.75 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 35 | 38.62 | 48.70 | 57.09 | 62.13 | 85.64 | 64.80 | 75.97 | 90.76 | 99.07 | 164.87 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 36 | 38.62 | 48.70 | 57.09 | 62.13 | 85.64 | 68.61 | 79.77 | 94.71 | 102.59 | 173.73 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 37 | 38.62 | 48.70 | 57.09 | 62.13 | 85.64 | 72.43 | 83.57 | 102.60 | 106.53 | 182.94 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 38 | 38.62 | 48.70 | 57.09 | 62.13 | 85.64 | 72.43 | 87.37 | 106.55 | 110.48 | 192.16 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 39 | 38.62 | 48.70 | 57.09 | 62.13 | 85.64 | 76.57 | 91.17 | 110.49 | 118.37 | 205.98 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 40 | 40.30 | 52.05 | 58.77 | 67.17 | 88.99 | 79.53 | 98.42 | 111.18 | 121.12 | 209.33 | 148.58 | 193.16 | 222.87 | 249.62 | 329.85 |
| 41 | 40.30 | 52.05 | 58.77 | 67.17 | 88.99 | 84.16 | 103.00 | 115.49 | 125.53 | 219.05 | 148.58 | 193.16 | 222.87 | 249.62 | 329.85 |
| 42 | 43.73 | 52.96 | 58.82 | 67.17 | 88.99 | 84.57 | 107.90 | 120.33 | 134.36 | 229.84 | 148.58 | 193.16 | 222.87 | 249.62 | 329.85 |
| 43 | 44.05 | 53.31 | 62.91 | 68.98 | 92.66 | 89.26 | 112.83 | 129.55 | 139.39 | 240.67 | 148.58 | 193.16 | 222.87 | 249.62 | 329.85 |
| 44 | 44.36 | 57.50 | 63.33 | 69.43 | 96.94 | 93.99 | 117.81 | 134.49 | 144.45 | 246.65 | 148.58 | 193.16 | 222.87 | 249.62 | 329.85 |
| 45 | 46.10 | 57.05 | 66.76 | 72.90 | 100.00 | 103.23 | 120.51 | 137.39 | 151.08 | 260.43 | 160.47 | 202.07 | 231.79 | 264.48 | 350.65 |
| 46 | 50.30 | 61.25 | 67.20 | 77.24 | 104.27 | 103.73 | 129.96 | 146.71 | 156.18 | 261.50 | 160.47 | 202.07 | 231.79 | 264.48 | 350.65 |
| 47 | 50.66 | 61.66 | 71.41 | 81.63 | 108.56 | 109.25 | 135.15 | 151.73 | 165.76 | 261.50 | 160.47 | 202.07 | 231.79 | 264.48 | 350.65 |
| 48 | 51.02 | 65.95 | 75.67 | 82.17 | 112.88 | 114.98 | 140.85 | 162.28 | 175.69 | 261.50 | 160.47 | 202.07 | 231.79 | 264.48 | 350.65 |
| 49 | 55.43 | 66.38 | 76.17 | 86.64 | 121.70 | 118.87 | 151.55 | 168.02 | 181.58 | 261.50 | 160.47 | 202.07 | 231.79 | 264.48 | 350.65 |
| 50 | 56.77 | 69.47 | 83.33 | 91.29 | 127.48 | 121.34 | 151.41 | 178.61 | 188.52 | 288.25 | 178.30 | 225.84 | 261.50 | 297.16 | 392.26 |
| 51 | 60.67 | 73.39 | 87.38 | 95.40 | 135.06 | 125.84 | 154.93 | 187.28 | 199.56 | 297.16 | 181.27 | 228.82 | 267.45 | 300.14 | 401.17 |
| 52 | 60.55 | 75.40 | 87.06 | 101.07 | 142.88 | 131.39 | 167.41 | 187.10 | 209.89 | 309.05 | 184.24 | 237.73 | 273.39 | 309.05 | 413.06 |
| 53 | 64.50 | 81.42 | 91.17 | 101.24 | 150.85 | 141.71 | 178.91 | 199.77 | 216.23 | 320.94 | 190.18 | 243.67 | 276.36 | 314.99 | 419.00 |
| 54 | 64.44 | 79.51 | 91.34 | 103.09 | 161.06 | 142.26 | 176.92 | 208.63 | 221.43 | 332.82 | 193.16 | 243.67 | 282.31 | 320.94 | 427.92 |
| 55 | 68.44 | 85.59 | 99.49 | 109.31 | 169.09 | 154.53 | 189.66 | 226.26 | 233.18 | 341.74 | 196.13 | 249.62 | 291.22 | 329.85 | 436.83 |
| 56 | 74.45 | 89.19 | 106.80 | 118.67 | 183.23 | 163.44 | 200.13 | 232.69 | 250.46 | 359.57 | 205.04 | 261.50 | 309.05 | 344.71 | 457.63 |
| 57 | 80.04 | 96.47 | 110.08 | 125.66 | 198.17 | 171.63 | 206.62 | 240.48 | 257.47 | 386.31 | 216.93 | 273.39 | 323.91 | 362.54 | 484.38 |
| 58 | 81.16 | 103.72 | 121.50 | 137.18 | 208.51 | 175.06 | 220.35 | 255.55 | 273.76 | 407.11 | 225.84 | 294.19 | 341.74 | 386.31 | 505.18 |
| 59 | 93.01 | 111.17 | 130.55 | 143.89 | 225.08 | 188.34 | 232.28 | 267.92 | 288.74 | 439.80 | 240.70 | 306.08 | 362.54 | 408.41 | 540.84 |
| 60 | 94.21 | 122.69 | 137.72 | 153.14 | 244.06 | 192.11 | 240.59 | 275.22 | 299.54 | 472.49 | 255.56 | 329.85 | 383.34 | 412.54 | 576.50 |
| 61 | 105.70 | 129.82 | 151.13 | 168.15 | 261.25 | 207.90 | 257.85 | 294.57 | 320.62 | 490.02 | 268.07 | 340.13 | 397.78 | 436.42 | 593.78 |
| 62 | 111.16 | 141.19 | 156.03 | 179.32 | 285.63 | 216.81 | 269.99 | 310.90 | 336.58 | 511.17 | 270.95 | 349.16 | 405.02 | 457.07 | 611.72 |
| 63 | 125.32 | 150.52 | 171.59 | 192.60 | 299.15 | 235.25 | 286.85 | 333.00 | 362.48 | 527.29 | 281.22 | 359.64 | 419.13 | 471.52 | 632.75 |
| 64 | 134.49 | 159.60 | 186.58 | 203.58 | 322.20 | 245.89 | 303.80 | 352.83 | 377.36 | 544.09 | 287.74 | 368.83 | 434.23 | 489.16 | 648.72 |
| 65 | 146.28 | 172.50 | 199.19 | 222.47 | 346.33 | 251.09 | 324.65 | 375.15 | 404.29 | 570.67 | 296.75 | 382.98 | 448.93 | 507.26 | 677.19 |
| 66 | 158.80 | 188.76 | 221.27 | 242.14 | 372.96 | 262.88 | 336.58 | 398.00 | 433.65 | 594.54 | 309.55 | 395.54 | 469.24 | 528.21 | 700.18 |
| 67 | 173.74 | 209.27 | 241.31 | 265.56 | 406.54 | 268.63 | 347.08 | 411.27 | 465.27 | 615.71 | 316.18 | 406.51 | 480.21 | 544.39 | 720.31 |
| 68 | 190.17 | 233.51 | 262.59 | 288.56 | 434.27 | 280.32 | 363.04 | 422.78 | 484.82 | 641.07 | 326.28 | 420.49 | 494.01 | 560.65 | 742.17 |
| 69 | 208.12 | 254.66 | 291.83 | 316.96 | 461.39 | 297.24 | 381.53 | 450.30 | 507.97 | 674.34 | 339.39 | 436.99 | 519.06 | 585.61 | 774.16 |
| 70 | 224.56 | 284.45 | 319.80 | 354.86 | 496.18 | 316.53 | 406.35 | 474.79 | 543.23 | 716.46 | 361.44 | 464.09 | 543.23 | 620.22 | 819.12 |
| 71 | 243.48 | 307.44 | 359.02 | 399.87 | 538.53 | 340.45 | 435.37 | 513.77 | 585.99 | 769.63 | 383.78 | 493.14 | 581.86 | 660.27 | 872.80 |
| 72 | 262.97 | 332.70 | 390.47 | 438.28 | 585.71 | 364.57 | 468.17 | 557.82 | 631.53 | 832.74 | 410.39 | 525.94 | 623.56 | 707.23 | 936.33 |
| 73 | 288.16 | 363.08 | 424.55 | 476.42 | 633.95 | 395.74 | 507.16 | 599.37 | 681.97 | 895.21 | 439.92 | 566.71 | 670.45 | 756.89 | 998.95 |
| 74 | 310.78 | 394.03 | 460.63 | 516.12 | 691.86 | 423.63 | 547.57 | 645.62 | 732.56 | 969.35 | 468.02 | 603.07 | 712.21 | 812.11 | 1071.09 |
| 75 | 337.96 | 430.46 | 503.39 | 565.64 | 754.19 | 455.36 | 588.77 | 697.27 | 793.32 | 1042.35 | 498.05 | 645.69 | 763.08 | 866.25 | 1143.74 |
| 76 | 368.84 | 469.59 | 549.85 | 619.86 | 824.77 | 488.37 | 631.81 | 749.64 | 855.51 | 1123.60 | 531.06 | 688.16 | 812.82 | 927.23 | 1220.93 |
| 77 | 409.71 | 523.89 | 616.24 | 696.84 | 926.89 | 533.97 | 693.48 | 826.14 | 947.03 | 1242.56 | 575.95 | 748.90 | 891.62 | 1017.56 | 1338.27 |
| 78 | 461.76 | 592.74 | 698.52 | 790.87 | 1049.46 | 592.74 | 774.08 | 923.53 | 1059.54 | 1386.97 | 634.71 | 827.82 | 987.33 | 1130.06 | 1481.00 |
| 79 | 515.50 | 663.26 | 780.80 | 884.91 | 1173.72 | 654.86 | 854.68 | 1019.24 | 1168.68 | 1529.70 | 695.16 | 906.74 | 1081.37 | 1239.21 | 1623.73 |
| 80 | 567.55 | 727.07 | 864.76 | 977.26 | 1292.94 | 711.96 | 926.89 | 1111.59 | 1274.47 | 1665.71 | 750.58 | 980.62 | 1177.08 | 1346.67 | 1759.74 |
| 81 | 614.57 | 790.87 | 936.96 | 1062.90 | 1407.12 | 762.33 | 995.73 | 1193.87 | 1371.86 | 1791.64 | 802.63 | 1049.46 | 1256.00 | 1444.06 | 1889.03 |
| 82 | 663.26 | 853.00 | 1010.84 | 1143.49 | 1514.58 | 814.38 | 1062.90 | 1274.47 | 1457.49 | 1907.50 | 858.04 | 1118.31 | 1339.95 | 1533.05 | 2008.25 |
| 83 | 708.60 | 916.81 | 1084.72 | 1225.77 | 1625.41 | 861.40 | 1131.74 | 1353.39 | 1544.81 | 2028.40 | 905.06 | 1187.15 | 1418.87 | 1623.73 | 2127.47 |
| 84 | 762.33 | 980.62 | 1161.96 | 1313.09 | 1742.95 | 920.17 | 1197.23 | 1433.99 | 1637.16 | 2149.30 | 962.15 | 1256.00 | 1501.15 | 1716.08 | 2251.73 |
| 85 | 822.78 | 1056.18 | 1250.96 | 1415.52 | 1877.28 | 982.30 | 1276.15 | 1524.66 | 1742.95 | 2288.67 | 1025.95 | 1333.24 | 1593.50 | 1821.87 | 2392.77 |
| 86 | 884.91 | 1140.14 | 1348.35 | 1526.34 | 2023.36 | 1044.43 | 1360.10 | 1622.05 | 1853.77 | 2434.75 | 1088.08 | 1417.19 | 1690.89 | 1932.69 | 2538.86 |
| 87 | 953.75 | 1225.77 | 1452.46 | 1642.20 | 2177.84 | 1113.27 | 1445.74 | 1726.16 | 1969.63 | 2589.23 | 1156.93 | 1502.83 | 1795.00 | 2048.55 | 2693.34 |
| 88 | 1025.95 | 1321.48 | 1563.28 | 1768.13 | 2344.08 | 1185.47 | 1541.45 | 1836.98 | 2095.57 | 2755.47 | 1229.13 | 1598.54 | 1905.82 | 2174.49 | 2859.58 |
| 89 | 1104.87 | 1420.55 | 1682.50 | 1902.47 | 2523.75 | 1264.39 | 1640.52 | 1956.20 | 2229.90 | 2935.14 | 1308.05 | 1697.61 | 2025.04 | 2308.82 | 3039.24 |
| 90 | 1188.83 | 1533.05 | 1813.47 | 2051.91 | 2720.21 | 1348.35 | 1753.02 | 2087.17 | 2379.34 | 3131.60 | 1392.01 | 1810.11 | 2156.02 | 2458.26 | 3235.70 |
| 91 | 1281.18 | 1650.59 | 1954.52 | 2213.11 | 2933.46 | 1440.70 | 1870.56 | 2228.22 | 2540.54 | 3344.85 | 1484.36 | 1927.65 | 2297.06 | 2619.46 | 3448.95 |
| 92 | 1381.93 | 1778.21 | 2105.64 | 2381.02 | 3156.78 | 1541.45 | 1998.18 | 2379.34 | 2708.45 | 3568.17 | 1585.11 | 2055.27 | 2448.19 | 2787.37 | 3672.28 |
| 93 | 1487.72 | 1914.22 | 2266.84 | 2562.37 | 3396.90 | 1647.24 | 2134.19 | 2540.54 | 2889.80 | 3808.29 | 1690.89 | 2191.28 | 2609.38 | 2968.72 | 3912.40 |
| 94 | 1601.90 | 2061.98 | 2439.79 | 2758.83 | 3658.85 | 1761.42 | 2281.95 | 2713.49 | 3086.26 | 4070.24 | 1805.08 | 2339.04 | 2782.33 | 3165.18 | 4174.34 |
| 95 | 1724.48 | 2223.18 | 2629.53 | 2975.44 | 3945.98 | 1884.00 | 2443.15 | 2903.23 | 3302.87 | 4357.37 | 1927.65 | 2500.24 | 2972.08 | 3381.79 | 4461.47 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 37.18 | 43.58 | 46.81 | 70.71 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 30 | 35.26 | 39.09 | 46.20 | 49.40 | 77.24 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 31 | 35.26 | 40.05 | 47.82 | 50.99 | 77.24 | 53.73 | 68.84 | 80.60 | 90.67 | 124.38 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 32 | 35.26 | 41.57 | 49.84 | 52.99 | 77.24 | 53.73 | 68.84 | 80.60 | 90.67 | 128.03 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 33 | 35.26 | 42.52 | 51.45 | 55.18 | 77.24 | 55.76 | 68.84 | 80.60 | 90.67 | 135.35 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 34 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 55.76 | 68.84 | 82.20 | 90.67 | 142.67 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 35 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 59.25 | 70.79 | 82.20 | 90.67 | 146.33 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 36 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 62.73 | 74.33 | 85.77 | 93.89 | 154.19 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 37 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 66.22 | 77.87 | 92.92 | 97.50 | 162.36 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 38 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 66.22 | 81.41 | 96.50 | 101.11 | 170.54 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 39 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 70.00 | 84.95 | 100.07 | 108.34 | 182.81 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 40 | 36.94 | 48.70 | 55.41 | 60.45 | 80.60 | 73.08 | 90.22 | 103.09 | 111.35 | 191.68 | 133.72 | 178.30 | 202.07 | 228.82 | 303.11 |
| 41 | 36.94 | 48.70 | 55.41 | 60.45 | 80.60 | 77.34 | 94.42 | 107.09 | 115.41 | 200.57 | 133.72 | 178.30 | 202.07 | 228.82 | 303.11 |
| 42 | 40.09 | 49.54 | 55.46 | 60.45 | 80.60 | 77.71 | 98.91 | 111.58 | 123.53 | 210.45 | 133.72 | 178.30 | 202.07 | 228.82 | 303.11 |
| 43 | 40.38 | 49.87 | 59.32 | 62.08 | 83.92 | 82.02 | 103.43 | 120.13 | 128.15 | 220.38 | 133.72 | 178.30 | 202.07 | 228.82 | 303.11 |
| 44 | 40.67 | 53.79 | 59.71 | 62.49 | 87.79 | 86.37 | 107.99 | 124.71 | 132.81 | 225.84 | 133.72 | 178.30 | 202.07 | 228.82 | 303.11 |
| 45 | 40.78 | 51.86 | 61.35 | 67.69 | 92.85 | 90.33 | 106.33 | 127.91 | 139.63 | 239.72 | 142.64 | 187.21 | 216.93 | 243.67 | 323.91 |
| 46 | 44.50 | 55.69 | 61.75 | 71.72 | 96.82 | 90.76 | 114.67 | 136.59 | 144.35 | 240.70 | 142.64 | 187.21 | 216.93 | 243.67 | 323.91 |
| 47 | 44.82 | 56.06 | 65.62 | 75.80 | 100.81 | 95.60 | 119.25 | 141.27 | 153.20 | 240.70 | 142.64 | 187.21 | 216.93 | 243.67 | 323.91 |
| 48 | 45.14 | 59.95 | 69.53 | 76.30 | 104.82 | 100.61 | 124.28 | 151.09 | 162.38 | 240.70 | 142.64 | 187.21 | 216.93 | 243.67 | 323.91 |
| 49 | 49.04 | 60.35 | 70.00 | 80.46 | 113.00 | 104.01 | 133.72 | 156.43 | 167.82 | 240.70 | 142.64 | 187.21 | 216.93 | 243.67 | 323.91 |
| 50 | 50.89 | 65.61 | 77.38 | 83.52 | 117.36 | 110.31 | 140.59 | 167.62 | 173.03 | 267.45 | 163.44 | 208.01 | 240.70 | 267.45 | 362.54 |
| 51 | 56.62 | 67.44 | 83.32 | 89.43 | 122.59 | 117.45 | 141.58 | 176.10 | 183.81 | 273.39 | 169.38 | 208.01 | 249.62 | 276.36 | 368.48 |
| 52 | 56.64 | 67.67 | 79.32 | 91.16 | 132.21 | 125.68 | 153.46 | 170.83 | 188.90 | 285.28 | 172.36 | 213.96 | 249.62 | 285.28 | 380.37 |
| 53 | 58.45 | 71.49 | 83.24 | 91.50 | 139.92 | 127.25 | 159.03 | 182.89 | 200.21 | 294.19 | 172.36 | 216.93 | 255.56 | 291.22 | 386.31 |
| 54 | 58.58 | 75.63 | 85.51 | 97.25 | 147.64 | 128.04 | 168.49 | 194.34 | 210.76 | 303.11 | 175.33 | 231.79 | 264.48 | 300.14 | 392.26 |
| 55 | 62.40 | 79.62 | 89.54 | 101.36 | 155.38 | 136.70 | 177.99 | 203.05 | 216.92 | 312.02 | 178.30 | 234.76 | 267.45 | 306.08 | 401.17 |
| 56 | 68.25 | 83.25 | 96.73 | 108.61 | 169.14 | 148.58 | 185.62 | 209.98 | 228.68 | 332.82 | 187.21 | 243.67 | 282.31 | 317.97 | 421.97 |
| 57 | 69.78 | 90.44 | 102.22 | 115.68 | 181.85 | 151.27 | 192.47 | 223.70 | 238.89 | 353.62 | 193.16 | 255.56 | 294.19 | 335.80 | 445.75 |
| 58 | 73.25 | 91.97 | 109.55 | 127.10 | 194.61 | 158.12 | 193.14 | 230.82 | 255.33 | 380.37 | 205.04 | 264.48 | 312.02 | 356.60 | 472.49 |
| 59 | 84.74 | 103.23 | 116.70 | 132.07 | 208.84 | 171.47 | 213.15 | 241.13 | 260.63 | 407.11 | 222.87 | 285.28 | 332.82 | 372.90 | 499.24 |
| 60 | 86.19 | 110.63 | 125.92 | 141.36 | 225.46 | 175.64 | 219.44 | 254.25 | 274.36 | 436.83 | 228.82 | 300.14 | 350.65 | 384.09 | 528.95 |
| 61 | 95.53 | 117.83 | 139.04 | 154.30 | 240.25 | 186.30 | 234.17 | 268.73 | 293.49 | 449.66 | 239.24 | 308.42 | 366.07 | 400.28 | 544.78 |
| 62 | 102.92 | 130.96 | 144.18 | 165.38 | 261.83 | 200.55 | 251.64 | 290.17 | 312.01 | 466.47 | 251.39 | 324.02 | 374.30 | 421.28 | 561.44 |
| 63 | 114.52 | 138.32 | 157.46 | 176.55 | 275.78 | 213.62 | 263.59 | 304.83 | 330.64 | 486.73 | 254.18 | 332.60 | 386.68 | 436.70 | 581.37 |
| 64 | 121.68 | 149.37 | 174.28 | 189.61 | 300.88 | 224.96 | 280.82 | 329.82 | 353.32 | 504.85 | 264.20 | 342.67 | 402.84 | 455.15 | 601.64 |
| 65 | 135.36 | 158.30 | 183.09 | 206.44 | 316.12 | 230.80 | 299.28 | 345.13 | 377.98 | 522.48 | 271.38 | 355.08 | 415.95 | 474.29 | 621.39 |
| 66 | 143.57 | 174.40 | 202.83 | 223.98 | 345.16 | 238.31 | 312.01 | 368.52 | 400.47 | 550.32 | 277.62 | 368.52 | 432.39 | 488.90 | 651.05 |
| 67 | 160.38 | 192.36 | 222.59 | 245.13 | 373.83 | 249.61 | 320.93 | 380.36 | 429.66 | 565.79 | 290.03 | 375.61 | 442.17 | 501.60 | 665.63 |
| 68 | 174.51 | 216.21 | 243.69 | 268.09 | 399.81 | 257.35 | 335.47 | 392.91 | 450.36 | 592.82 | 301.00 | 390.61 | 459.55 | 521.59 | 684.72 |
| 69 | 188.19 | 233.26 | 268.73 | 294.47 | 423.68 | 268.40 | 348.26 | 414.81 | 470.26 | 621.10 | 308.33 | 403.71 | 476.92 | 543.46 | 714.26 |
| 70 | 203.18 | 260.92 | 294.88 | 328.35 | 459.82 | 286.58 | 374.27 | 440.57 | 502.59 | 665.13 | 325.08 | 425.60 | 500.45 | 575.31 | 759.23 |
| 71 | 220.78 | 286.81 | 332.20 | 367.23 | 497.27 | 307.44 | 406.48 | 474.57 | 538.53 | 713.92 | 348.71 | 460.13 | 538.53 | 610.75 | 806.77 |
| 72 | 241.06 | 308.79 | 358.60 | 402.42 | 541.88 | 334.69 | 436.29 | 512.00 | 581.72 | 772.97 | 372.54 | 488.09 | 575.75 | 651.45 | 866.61 |
| 73 | 259.34 | 338.10 | 391.89 | 439.92 | 587.84 | 357.32 | 472.58 | 555.18 | 630.10 | 833.74 | 397.66 | 526.37 | 618.58 | 701.18 | 927.87 |
| 74 | 283.03 | 366.28 | 427.33 | 479.12 | 641.92 | 384.78 | 508.72 | 597.52 | 680.76 | 900.90 | 427.33 | 562.37 | 664.11 | 751.06 | 993.40 |
| 75 | 309.50 | 402.00 | 466.03 | 524.73 | 699.05 | 414.45 | 549.63 | 643.91 | 734.62 | 967.64 | 457.14 | 601.22 | 706.16 | 805.77 | 1058.36 |
| 76 | 336.40 | 437.15 | 508.86 | 575.46 | 765.00 | 445.68 | 589.12 | 694.99 | 794.03 | 1043.34 | 483.25 | 640.35 | 754.76 | 862.34 | 1133.85 |
| 77 | 374.45 | 486.95 | 570.91 | 644.79 | 859.72 | 488.63 | 646.47 | 767.37 | 878.19 | 1153.57 | 525.57 | 696.84 | 826.14 | 943.68 | 1242.56 |
| 78 | 423.14 | 550.76 | 648.15 | 732.11 | 972.22 | 544.04 | 720.35 | 856.36 | 978.94 | 1286.22 | 582.66 | 770.73 | 916.81 | 1047.78 | 1375.22 |
| 79 | 468.48 | 614.57 | 725.39 | 819.42 | 1088.08 | 596.09 | 794.23 | 947.03 | 1083.05 | 1420.55 | 631.36 | 841.25 | 1004.13 | 1150.21 | 1509.55 |
| 80 | 517.18 | 678.37 | 799.27 | 905.06 | 1198.91 | 648.15 | 864.76 | 1032.67 | 1182.11 | 1546.49 | 685.09 | 915.13 | 1089.76 | 1249.28 | 1633.80 |
| 81 | 559.15 | 738.82 | 868.12 | 982.30 | 1304.69 | 695.16 | 933.60 | 1106.55 | 1269.43 | 1662.35 | 732.11 | 982.30 | 1167.00 | 1336.60 | 1751.34 |
| 82 | 604.49 | 794.23 | 936.96 | 1057.86 | 1403.76 | 745.54 | 990.69 | 1182.11 | 1351.71 | 1771.49 | 782.48 | 1041.07 | 1244.24 | 1420.55 | 1862.17 |
| 83 | 648.15 | 851.32 | 1002.45 | 1136.78 | 1506.19 | 790.87 | 1052.82 | 1252.64 | 1435.66 | 1878.96 | 829.50 | 1104.87 | 1313.09 | 1506.19 | 1972.99 |
| 84 | 696.84 | 915.13 | 1076.33 | 1219.06 | 1617.01 | 839.57 | 1118.31 | 1329.88 | 1519.62 | 1996.50 | 879.87 | 1172.04 | 1392.01 | 1591.82 | 2092.21 |
| 85 | 748.90 | 983.98 | 1158.61 | 1311.41 | 1737.91 | 893.30 | 1188.83 | 1413.84 | 1617.01 | 2120.75 | 933.60 | 1242.56 | 1477.64 | 1690.89 | 2216.46 |
| 86 | 807.67 | 1059.54 | 1250.96 | 1413.84 | 1875.60 | 952.07 | 1264.39 | 1506.19 | 1719.44 | 2258.44 | 992.37 | 1318.12 | 1570.00 | 1793.32 | 2354.15 |
| 87 | 868.12 | 1141.82 | 1344.99 | 1521.30 | 2016.65 | 1012.52 | 1346.67 | 1600.22 | 1826.90 | 2399.49 | 1052.82 | 1400.40 | 1664.03 | 1900.79 | 2495.20 |
| 88 | 936.96 | 1230.81 | 1447.42 | 1638.84 | 2172.81 | 1081.37 | 1435.66 | 1702.65 | 1944.44 | 2555.65 | 1121.67 | 1489.40 | 1766.46 | 2018.33 | 2651.36 |
| 89 | 1007.48 | 1324.84 | 1558.24 | 1764.78 | 2339.04 | 1151.89 | 1529.70 | 1813.47 | 2070.38 | 2721.89 | 1192.19 | 1583.43 | 1877.28 | 2144.26 | 2817.60 |
| 90 | 1086.40 | 1427.27 | 1680.82 | 1900.79 | 2522.07 | 1230.81 | 1632.12 | 1936.05 | 2206.39 | 2904.91 | 1271.11 | 1685.86 | 1999.86 | 2280.27 | 3000.62 |
| 91 | 1168.68 | 1536.41 | 1811.79 | 2050.23 | 2716.85 | 1313.09 | 1741.27 | 2067.02 | 2355.83 | 3099.69 | 1353.39 | 1795.00 | 2130.83 | 2429.72 | 3195.40 |
| 92 | 1259.36 | 1655.63 | 1951.16 | 2204.71 | 2925.06 | 1403.76 | 1860.49 | 2206.39 | 2510.31 | 3307.91 | 1444.06 | 1914.22 | 2270.20 | 2584.20 | 3403.62 |
| 93 | 1355.07 | 1783.25 | 2098.93 | 2375.98 | 3146.71 | 1499.47 | 1988.10 | 2354.15 | 2681.59 | 3529.55 | 1539.77 | 2041.83 | 2417.96 | 2755.47 | 3625.26 |
| 94 | 1460.85 | 1919.26 | 2260.12 | 2559.01 | 3390.18 | 1605.26 | 2124.11 | 2515.35 | 2864.61 | 3773.03 | 1645.56 | 2177.84 | 2579.16 | 2938.50 | 3868.74 |
| 95 | 1575.03 | 2068.70 | 2436.43 | 2757.15 | 3655.49 | 1719.44 | 2273.56 | 2691.66 | 3062.75 | 4038.33 | 1759.74 | 2327.29 | 2755.47 | 3136.63 | 4134.04 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 49.98 | 55.78 | 61.86 | 66.09 | 101.45 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 30 | 52.05 | 58.64 | 65.58 | 69.74 | 110.82 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 31 | 52.05 | 60.07 | 67.87 | 71.99 | 110.82 | 80.60 | 100.75 | 114.18 | 127.61 | 178.68 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 32 | 52.05 | 62.36 | 70.74 | 74.80 | 110.82 | 80.60 | 100.75 | 114.18 | 127.61 | 183.94 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 33 | 52.05 | 63.79 | 73.03 | 77.90 | 110.82 | 83.64 | 100.75 | 114.18 | 127.61 | 194.45 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 34 | 52.05 | 65.49 | 73.88 | 80.60 | 110.82 | 83.64 | 100.75 | 116.45 | 127.61 | 204.96 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 35 | 52.05 | 65.49 | 73.88 | 80.60 | 110.82 | 88.87 | 103.60 | 116.45 | 127.61 | 210.21 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 36 | 52.05 | 65.49 | 73.88 | 80.60 | 110.82 | 94.10 | 108.78 | 121.51 | 132.14 | 221.51 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 37 | 52.05 | 65.49 | 73.88 | 80.60 | 110.82 | 99.33 | 113.96 | 131.64 | 137.23 | 233.25 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 38 | 52.05 | 65.49 | 73.88 | 80.60 | 110.82 | 99.33 | 119.14 | 136.70 | 142.31 | 245.00 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 39 | 52.05 | 65.49 | 73.88 | 80.60 | 110.82 | 105.00 | 124.32 | 141.77 | 152.47 | 262.62 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 40 | 55.41 | 68.84 | 78.92 | 87.32 | 117.54 | 109.63 | 129.17 | 147.57 | 160.19 | 277.43 | 202.07 | 252.59 | 291.22 | 323.91 | 436.83 |
| 41 | 55.41 | 68.84 | 78.92 | 87.32 | 117.54 | 116.01 | 135.19 | 153.28 | 166.03 | 290.30 | 202.07 | 252.59 | 291.22 | 323.91 | 436.83 |
| 42 | 60.13 | 70.05 | 78.99 | 87.32 | 117.54 | 116.57 | 141.62 | 159.71 | 177.71 | 304.60 | 202.07 | 252.59 | 291.22 | 323.91 | 436.83 |
| 43 | 60.56 | 70.51 | 84.48 | 89.67 | 122.38 | 123.03 | 148.10 | 171.95 | 184.35 | 318.97 | 202.07 | 252.59 | 291.22 | 323.91 | 436.83 |
| 44 | 61.00 | 76.05 | 85.05 | 90.26 | 128.03 | 129.55 | 154.62 | 178.50 | 191.05 | 326.88 | 202.07 | 252.59 | 291.22 | 323.91 | 436.83 |
| 45 | 62.06 | 74.34 | 90.21 | 95.46 | 133.92 | 139.36 | 155.95 | 184.76 | 196.86 | 346.26 | 210.99 | 264.48 | 309.05 | 344.71 | 463.58 |
| 46 | 67.71 | 79.82 | 90.82 | 101.15 | 139.65 | 140.03 | 168.18 | 197.30 | 203.50 | 347.68 | 210.99 | 264.48 | 309.05 | 344.71 | 463.58 |
| 47 | 68.20 | 80.35 | 96.50 | 106.90 | 145.40 | 147.49 | 174.90 | 204.05 | 215.99 | 347.68 | 210.99 | 264.48 | 309.05 | 344.71 | 463.58 |
| 48 | 68.69 | 85.93 | 102.26 | 107.60 | 151.18 | 155.22 | 182.27 | 218.24 | 228.92 | 347.68 | 210.99 | 264.48 | 309.05 | 344.71 | 463.58 |
| 49 | 74.62 | 86.50 | 102.94 | 113.46 | 162.99 | 160.47 | 196.13 | 225.96 | 236.60 | 347.68 | 210.99 | 264.48 | 309.05 | 344.71 | 463.58 |
| 50 | 76.34 | 92.62 | 109.13 | 120.43 | 167.94 | 165.47 | 200.08 | 236.31 | 250.50 | 383.34 | 237.73 | 297.16 | 344.71 | 386.31 | 514.09 |
| 51 | 82.91 | 99.17 | 115.83 | 127.19 | 178.70 | 173.38 | 208.36 | 248.78 | 262.58 | 395.23 | 246.65 | 306.08 | 350.65 | 392.26 | 525.98 |
| 52 | 82.03 | 100.54 | 114.14 | 130.80 | 187.66 | 182.80 | 223.21 | 249.47 | 270.24 | 410.09 | 249.62 | 312.02 | 359.57 | 401.17 | 534.89 |
| 53 | 86.67 | 105.25 | 120.90 | 132.39 | 198.95 | 187.99 | 232.87 | 267.30 | 285.63 | 421.97 | 255.56 | 317.97 | 368.48 | 410.09 | 552.72 |
| 54 | 85.92 | 106.66 | 122.44 | 136.15 | 212.51 | 190.63 | 238.70 | 280.08 | 293.46 | 436.83 | 258.53 | 326.88 | 377.40 | 421.97 | 567.58 |
| 55 | 92.60 | 113.45 | 129.34 | 145.09 | 223.93 | 208.01 | 256.77 | 290.07 | 309.11 | 451.69 | 267.45 | 335.80 | 386.31 | 433.86 | 579.47 |
| 56 | 99.27 | 120.91 | 139.04 | 154.87 | 241.96 | 216.93 | 269.74 | 300.79 | 326.69 | 472.49 | 276.36 | 350.65 | 404.14 | 451.69 | 603.24 |
| 57 | 106.72 | 130.64 | 145.46 | 165.55 | 258.79 | 226.90 | 280.21 | 318.77 | 339.75 | 505.18 | 291.22 | 368.48 | 424.94 | 478.43 | 635.93 |
| 58 | 110.86 | 135.03 | 159.34 | 179.55 | 278.02 | 237.18 | 282.92 | 335.23 | 357.99 | 543.81 | 306.08 | 389.28 | 451.69 | 502.21 | 674.56 |
| 59 | 126.08 | 148.89 | 170.11 | 189.23 | 299.33 | 255.80 | 306.06 | 350.97 | 375.61 | 582.44 | 329.85 | 413.06 | 478.43 | 535.67 | 716.16 |
| 60 | 130.29 | 160.91 | 181.01 | 200.26 | 320.76 | 263.46 | 317.26 | 364.34 | 392.67 | 624.04 | 347.68 | 436.83 | 505.18 | 543.42 | 760.74 |
| 61 | 140.25 | 171.76 | 199.49 | 217.60 | 342.89 | 275.41 | 339.41 | 387.60 | 414.34 | 645.67 | 357.42 | 449.66 | 524.61 | 567.07 | 781.14 |
| 62 | 152.33 | 186.21 | 207.38 | 233.12 | 373.70 | 298.11 | 359.11 | 414.53 | 442.22 | 670.38 | 368.71 | 463.68 | 539.10 | 597.50 | 807.25 |
| 63 | 168.54 | 197.30 | 224.07 | 248.78 | 390.30 | 316.38 | 379.88 | 435.47 | 470.24 | 692.24 | 378.57 | 475.92 | 554.33 | 616.20 | 830.15 |
| 64 | 179.32 | 214.85 | 246.04 | 265.45 | 424.07 | 326.98 | 405.91 | 470.44 | 495.13 | 719.35 | 389.76 | 497.01 | 572.87 | 640.88 | 857.99 |
| 65 | 196.50 | 229.33 | 261.56 | 288.61 | 453.26 | 337.33 | 431.17 | 492.69 | 528.69 | 753.28 | 400.74 | 512.33 | 596.03 | 667.05 | 890.24 |
| 66 | 213.18 | 250.31 | 288.88 | 314.78 | 488.78 | 353.78 | 449.59 | 523.29 | 566.35 | 783.71 | 417.65 | 530.66 | 616.65 | 690.35 | 923.75 |
| 67 | 238.34 | 279.03 | 318.28 | 345.22 | 535.04 | 368.47 | 465.94 | 544.39 | 607.70 | 813.02 | 432.66 | 544.39 | 634.73 | 713.18 | 953.28 |
| 68 | 259.53 | 311.35 | 348.72 | 378.60 | 574.43 | 383.72 | 484.82 | 562.94 | 636.47 | 850.16 | 445.76 | 562.94 | 657.15 | 737.57 | 985.73 |
| 69 | 281.18 | 338.12 | 386.30 | 419.21 | 610.01 | 401.50 | 505.75 | 596.70 | 672.12 | 893.94 | 461.39 | 585.61 | 685.43 | 774.16 | 1027.03 |
| 70 | 303.69 | 378.55 | 427.79 | 467.03 | 658.72 | 427.74 | 541.09 | 635.19 | 716.46 | 953.85 | 487.62 | 618.08 | 725.01 | 816.98 | 1086.45 |
| 71 | 330.14 | 412.67 | 476.63 | 524.33 | 715.98 | 460.13 | 585.99 | 682.97 | 769.63 | 1025.48 | 519.96 | 662.34 | 773.76 | 870.73 | 1161.67 |
| 72 | 358.60 | 450.24 | 517.97 | 577.74 | 778.95 | 496.06 | 631.53 | 737.11 | 832.74 | 1107.66 | 557.82 | 711.22 | 828.76 | 934.34 | 1245.13 |
| 73 | 391.89 | 487.95 | 564.79 | 628.18 | 845.26 | 537.89 | 681.97 | 799.16 | 899.05 | 1196.81 | 599.37 | 760.74 | 889.45 | 1002.79 | 1333.21 |
| 74 | 425.48 | 530.92 | 614.17 | 684.46 | 921.25 | 579.02 | 734.41 | 860.20 | 971.20 | 1291.23 | 640.07 | 813.96 | 952.70 | 1072.94 | 1428.12 |
| 75 | 462.48 | 579.87 | 670.59 | 747.08 | 1004.99 | 620.78 | 791.54 | 926.73 | 1045.91 | 1390.98 | 681.26 | 869.81 | 1017.45 | 1149.07 | 1526.17 |
| 76 | 503.74 | 635.23 | 735.98 | 821.36 | 1103.11 | 667.67 | 855.51 | 1002.36 | 1133.85 | 1502.69 | 725.73 | 930.64 | 1089.45 | 1231.18 | 1634.17 |
| 77 | 560.83 | 711.96 | 827.82 | 925.21 | 1240.88 | 732.11 | 943.68 | 1109.91 | 1257.68 | 1665.71 | 787.52 | 1017.56 | 1197.23 | 1353.39 | 1793.32 |
| 78 | 633.04 | 804.31 | 938.64 | 1051.14 | 1407.12 | 814.38 | 1051.14 | 1240.88 | 1408.80 | 1862.17 | 869.79 | 1123.34 | 1326.52 | 1506.19 | 1991.46 |
| 79 | 706.92 | 900.02 | 1051.14 | 1178.76 | 1576.71 | 896.66 | 1160.29 | 1371.86 | 1559.92 | 2058.63 | 952.07 | 1232.49 | 1457.49 | 1655.63 | 2186.24 |
| 80 | 777.44 | 990.69 | 1160.29 | 1303.01 | 1741.27 | 977.26 | 1262.71 | 1496.11 | 1702.65 | 2246.69 | 1032.67 | 1336.60 | 1583.43 | 1800.04 | 2374.30 |
| 81 | 846.29 | 1076.33 | 1261.03 | 1417.19 | 1894.07 | 1051.14 | 1356.75 | 1608.62 | 1828.58 | 2416.28 | 1106.55 | 1430.63 | 1695.93 | 1929.33 | 2545.58 |
| 82 | 910.09 | 1160.29 | 1360.10 | 1524.66 | 2036.80 | 1119.99 | 1449.10 | 1716.08 | 1947.80 | 2570.76 | 1178.76 | 1522.98 | 1805.08 | 2046.87 | 2703.42 |
| 83 | 977.26 | 1242.56 | 1457.49 | 1635.48 | 2186.24 | 1192.19 | 1534.73 | 1820.19 | 2065.34 | 2728.60 | 1249.28 | 1611.97 | 1910.86 | 2167.77 | 2866.29 |
| 84 | 1049.46 | 1334.92 | 1564.96 | 1754.70 | 2345.76 | 1266.07 | 1632.12 | 1932.69 | 2191.28 | 2896.52 | 1326.52 | 1709.36 | 2025.04 | 2293.71 | 3034.21 |
| 85 | 1128.38 | 1437.34 | 1682.50 | 1887.35 | 2525.43 | 1346.67 | 1736.23 | 2053.59 | 2327.29 | 3081.22 | 1407.12 | 1816.83 | 2147.62 | 2434.75 | 3222.27 |
| 86 | 1217.38 | 1548.17 | 1813.47 | 2035.12 | 2720.21 | 1435.66 | 1847.05 | 2184.56 | 2475.05 | 3276.00 | 1496.11 | 1927.65 | 2278.59 | 2582.52 | 3417.05 |
| 87 | 1309.73 | 1665.71 | 1952.84 | 2191.28 | 2930.10 | 1528.02 | 1964.59 | 2323.93 | 2631.21 | 3485.89 | 1588.47 | 2045.19 | 2417.96 | 2738.68 | 3626.94 |
| 88 | 1408.80 | 1793.32 | 2102.28 | 2359.19 | 3153.42 | 1627.09 | 2092.21 | 2473.37 | 2799.13 | 3709.22 | 1687.54 | 2172.81 | 2567.41 | 2906.59 | 3850.27 |
| 89 | 1517.94 | 1932.69 | 2263.48 | 2540.54 | 3395.22 | 1736.23 | 2231.58 | 2634.57 | 2980.47 | 3951.02 | 1796.68 | 2312.18 | 2728.60 | 3087.94 | 4092.06 |
| 90 | 1637.16 | 2083.81 | 2439.79 | 2737.00 | 3660.53 | 1855.45 | 2382.70 | 2810.88 | 3176.93 | 4216.32 | 1915.90 | 2463.30 | 2904.91 | 3284.40 | 4357.37 |
| 91 | 1764.78 | 2246.69 | 2629.53 | 2951.93 | 3945.98 | 1983.06 | 2545.58 | 3000.62 | 3391.86 | 4501.77 | 2043.51 | 2626.17 | 3094.66 | 3499.33 | 4642.82 |
| 92 | 1899.11 | 2417.96 | 2831.03 | 3176.93 | 4246.55 | 2117.40 | 2716.85 | 3202.12 | 3616.87 | 4802.34 | 2177.84 | 2797.45 | 3296.15 | 3724.33 | 4943.39 |
| 93 | 2043.51 | 2600.99 | 3047.64 | 3418.73 | 4572.30 | 2261.80 | 2899.87 | 3418.73 | 3858.66 | 5128.09 | 2322.25 | 2980.47 | 3512.76 | 3966.13 | 5269.14 |
| 94 | 2199.67 | 2802.48 | 3282.72 | 3680.67 | 4923.24 | 2417.96 | 3101.37 | 3653.81 | 4120.61 | 5479.03 | 2478.41 | 3181.97 | 3747.84 | 4228.07 | 5620.08 |
| 95 | 2374.30 | 3020.77 | 3539.63 | 3969.49 | 5307.76 | 2592.59 | 3319.66 | 3910.72 | 4409.42 | 5863.56 | 2653.04 | 3400.26 | 4004.75 | 4516.89 | 6004.60 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 45.14 | 48.63 | 56.23 | 60.58 | 89.15 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 30 | 47.02 | 51.12 | 59.62 | 63.93 | 97.39 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 31 | 47.02 | 52.37 | 61.70 | 65.99 | 97.39 | 70.52 | 88.99 | 104.11 | 115.86 | 159.41 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 32 | 47.02 | 54.36 | 64.31 | 68.57 | 97.39 | 70.52 | 88.99 | 104.11 | 115.86 | 164.10 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 33 | 47.02 | 55.61 | 66.39 | 71.40 | 97.39 | 73.19 | 88.99 | 104.11 | 115.86 | 173.48 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 34 | 47.02 | 57.09 | 67.17 | 73.88 | 97.39 | 73.19 | 88.99 | 106.18 | 115.86 | 182.86 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 35 | 47.02 | 57.09 | 67.17 | 73.88 | 97.39 | 77.76 | 91.51 | 106.18 | 115.86 | 187.54 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 36 | 47.02 | 57.09 | 67.17 | 73.88 | 97.39 | 82.34 | 96.09 | 110.79 | 119.97 | 197.62 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 37 | 47.02 | 57.09 | 67.17 | 73.88 | 97.39 | 86.91 | 100.66 | 120.03 | 124.59 | 208.10 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 38 | 47.02 | 57.09 | 67.17 | 73.88 | 97.39 | 86.91 | 105.24 | 124.64 | 129.20 | 218.58 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 39 | 47.02 | 57.09 | 67.17 | 73.88 | 97.39 | 91.88 | 109.81 | 129.26 | 138.43 | 234.30 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 40 | 50.37 | 60.45 | 70.52 | 77.24 | 105.79 | 96.73 | 114.82 | 131.39 | 140.65 | 247.16 | 181.27 | 225.84 | 258.53 | 291.22 | 389.28 |
| 41 | 50.37 | 60.45 | 70.52 | 77.24 | 105.79 | 102.36 | 120.17 | 136.48 | 145.78 | 258.63 | 181.27 | 225.84 | 258.53 | 291.22 | 389.28 |
| 42 | 54.67 | 61.50 | 70.58 | 77.24 | 105.79 | 102.86 | 125.88 | 142.21 | 156.03 | 271.37 | 181.27 | 225.84 | 258.53 | 291.22 | 389.28 |
| 43 | 55.06 | 61.91 | 75.50 | 79.33 | 110.14 | 108.56 | 131.64 | 153.10 | 161.87 | 284.17 | 181.27 | 225.84 | 258.53 | 291.22 | 389.28 |
| 44 | 55.45 | 66.77 | 76.00 | 79.85 | 115.23 | 114.31 | 137.44 | 158.94 | 167.75 | 291.22 | 181.27 | 225.84 | 258.53 | 291.22 | 389.28 |
| 45 | 54.97 | 67.42 | 79.39 | 86.79 | 117.85 | 123.88 | 141.78 | 161.07 | 178.54 | 301.87 | 190.18 | 240.70 | 273.39 | 309.05 | 413.06 |
| 46 | 59.97 | 72.39 | 79.92 | 91.95 | 122.89 | 124.47 | 152.89 | 172.00 | 184.57 | 303.11 | 190.18 | 240.70 | 273.39 | 309.05 | 413.06 |
| 47 | 60.40 | 72.87 | 84.92 | 97.18 | 127.95 | 131.10 | 159.00 | 177.89 | 195.89 | 303.11 | 190.18 | 240.70 | 273.39 | 309.05 | 413.06 |
| 48 | 60.84 | 77.94 | 89.99 | 97.82 | 133.04 | 137.97 | 165.70 | 190.26 | 207.63 | 303.11 | 190.18 | 240.70 | 273.39 | 309.05 | 413.06 |
| 49 | 66.09 | 78.45 | 90.59 | 103.15 | 143.43 | 142.64 | 178.30 | 196.99 | 214.59 | 303.11 | 190.18 | 240.70 | 273.39 | 309.05 | 413.06 |
| 50 | 66.55 | 82.98 | 99.21 | 104.89 | 149.73 | 146.16 | 178.45 | 214.33 | 219.51 | 341.74 | 208.01 | 264.48 | 309.05 | 341.74 | 457.63 |
| 51 | 72.80 | 87.27 | 103.64 | 111.30 | 157.92 | 153.81 | 181.64 | 223.62 | 231.07 | 350.65 | 213.96 | 267.45 | 312.02 | 350.65 | 466.55 |
| 52 | 72.27 | 88.94 | 102.53 | 114.94 | 168.46 | 162.81 | 198.10 | 222.35 | 238.75 | 365.51 | 219.90 | 276.36 | 320.94 | 359.57 | 481.41 |
| 53 | 78.61 | 93.33 | 107.02 | 118.76 | 177.08 | 170.64 | 204.47 | 236.35 | 253.60 | 374.43 | 225.84 | 282.31 | 326.88 | 368.48 | 490.32 |
| 54 | 78.11 | 96.97 | 108.83 | 122.54 | 187.91 | 173.56 | 213.42 | 248.64 | 261.45 | 386.31 | 234.76 | 291.22 | 335.80 | 377.40 | 502.21 |
| 55 | 82.53 | 101.51 | 115.41 | 129.19 | 198.80 | 184.24 | 230.51 | 261.06 | 273.86 | 398.20 | 237.73 | 300.14 | 341.74 | 386.31 | 517.07 |
| 56 | 88.93 | 107.03 | 124.94 | 136.77 | 216.12 | 193.16 | 240.73 | 269.57 | 291.30 | 424.94 | 246.65 | 312.02 | 359.57 | 401.17 | 537.87 |
| 57 | 94.41 | 114.56 | 129.74 | 147.60 | 230.81 | 200.72 | 246.25 | 282.42 | 302.59 | 451.69 | 258.53 | 326.88 | 380.37 | 424.94 | 567.58 |
| 58 | 98.98 | 121.33 | 143.41 | 159.38 | 247.90 | 208.94 | 255.71 | 299.51 | 321.14 | 484.38 | 276.36 | 344.71 | 404.14 | 448.72 | 603.24 |
| 59 | 111.61 | 133.01 | 152.31 | 167.55 | 264.52 | 224.88 | 276.00 | 313.46 | 332.17 | 514.09 | 291.22 | 368.48 | 424.94 | 473.52 | 632.96 |
| 60 | 114.26 | 144.82 | 163.30 | 178.66 | 285.90 | 233.27 | 285.53 | 327.65 | 349.88 | 555.70 | 306.08 | 389.28 | 451.69 | 483.67 | 677.53 |
| 61 | 126.02 | 151.78 | 177.32 | 193.86 | 307.90 | 248.40 | 302.57 | 343.67 | 369.95 | 576.49 | 317.07 | 400.66 | 466.96 | 505.91 | 697.55 |
| 62 | 133.80 | 165.75 | 185.66 | 205.23 | 333.23 | 262.88 | 322.41 | 367.90 | 390.63 | 597.76 | 326.81 | 410.61 | 480.44 | 528.66 | 717.87 |
| 63 | 149.09 | 176.96 | 199.85 | 220.69 | 348.23 | 278.52 | 338.53 | 389.36 | 418.81 | 616.53 | 335.30 | 424.54 | 494.84 | 549.22 | 738.21 |
| 64 | 160.11 | 188.25 | 219.38 | 237.51 | 379.06 | 290.36 | 354.86 | 416.75 | 442.25 | 640.88 | 347.90 | 436.84 | 510.09 | 572.87 | 763.82 |
| 65 | 174.66 | 202.94 | 233.39 | 258.55 | 402.12 | 301.82 | 382.98 | 437.67 | 473.67 | 667.05 | 357.62 | 451.46 | 527.55 | 596.03 | 791.33 |
| 66 | 191.43 | 223.64 | 256.10 | 282.50 | 435.50 | 319.38 | 400.45 | 464.33 | 507.10 | 697.73 | 373.43 | 471.70 | 547.86 | 616.65 | 820.56 |
| 67 | 211.61 | 249.43 | 280.83 | 308.45 | 476.63 | 328.06 | 413.64 | 480.21 | 543.61 | 725.06 | 382.74 | 484.96 | 563.41 | 637.10 | 848.68 |
| 68 | 228.20 | 278.92 | 308.81 | 337.67 | 510.10 | 337.77 | 431.97 | 498.61 | 565.24 | 755.95 | 392.91 | 503.20 | 583.62 | 657.15 | 877.73 |
| 69 | 250.19 | 301.74 | 342.21 | 372.18 | 541.24 | 357.13 | 452.51 | 530.15 | 596.70 | 791.90 | 412.59 | 523.50 | 610.01 | 687.65 | 911.68 |
| 70 | 271.61 | 337.91 | 380.02 | 416.05 | 586.00 | 382.82 | 483.34 | 564.61 | 639.47 | 846.92 | 436.29 | 551.78 | 645.88 | 727.15 | 966.69 |
| 71 | 293.00 | 367.28 | 425.05 | 469.24 | 635.51 | 408.54 | 519.96 | 608.69 | 687.10 | 909.94 | 464.25 | 590.12 | 689.16 | 775.82 | 1033.74 |
| 72 | 320.74 | 398.44 | 460.20 | 515.98 | 693.29 | 444.26 | 559.81 | 655.43 | 743.09 | 986.14 | 498.05 | 631.53 | 737.11 | 834.73 | 1107.66 |
| 73 | 345.79 | 436.08 | 501.39 | 557.10 | 753.05 | 476.42 | 608.97 | 708.87 | 797.24 | 1066.18 | 530.21 | 680.05 | 791.47 | 889.45 | 1187.21 |
| 74 | 379.23 | 473.57 | 547.57 | 608.62 | 819.51 | 516.12 | 654.86 | 767.71 | 863.90 | 1148.79 | 569.77 | 725.16 | 849.10 | 954.55 | 1270.88 |
| 75 | 410.89 | 515.84 | 597.66 | 665.25 | 894.71 | 551.41 | 706.16 | 827.12 | 932.07 | 1238.01 | 606.55 | 773.76 | 907.16 | 1021.00 | 1358.97 |
| 76 | 449.10 | 563.51 | 654.01 | 730.85 | 981.87 | 594.24 | 758.17 | 891.37 | 1009.19 | 1337.05 | 647.18 | 824.77 | 969.92 | 1094.57 | 1453.17 |
| 77 | 500.38 | 631.36 | 737.14 | 824.46 | 1104.87 | 651.51 | 836.21 | 989.01 | 1119.99 | 1481.00 | 703.56 | 903.38 | 1066.25 | 1207.30 | 1596.86 |
| 78 | 564.19 | 715.31 | 834.53 | 935.28 | 1252.64 | 725.39 | 935.28 | 1104.87 | 1252.64 | 1657.31 | 774.08 | 999.09 | 1180.44 | 1339.95 | 1771.49 |
| 79 | 629.68 | 799.27 | 936.96 | 1049.46 | 1403.76 | 799.27 | 1032.67 | 1224.09 | 1386.97 | 1833.62 | 849.64 | 1094.80 | 1299.65 | 1474.28 | 1946.12 |
| 80 | 693.48 | 881.55 | 1032.67 | 1158.61 | 1549.85 | 871.47 | 1123.34 | 1331.56 | 1512.91 | 1998.18 | 918.49 | 1188.83 | 1407.12 | 1600.22 | 2114.04 |
| 81 | 752.25 | 958.79 | 1123.34 | 1259.36 | 1684.18 | 935.28 | 1208.98 | 1433.99 | 1627.09 | 2149.30 | 985.66 | 1274.47 | 1511.23 | 1714.40 | 2263.48 |
| 82 | 811.02 | 1032.67 | 1210.66 | 1358.42 | 1813.47 | 997.41 | 1289.58 | 1528.02 | 1734.55 | 2290.35 | 1049.46 | 1356.75 | 1605.26 | 1823.55 | 2407.89 |
| 83 | 869.79 | 1106.55 | 1296.30 | 1455.81 | 1944.44 | 1059.54 | 1366.82 | 1620.37 | 1838.66 | 2428.04 | 1111.59 | 1435.66 | 1699.29 | 1931.01 | 2550.61 |
| 84 | 933.60 | 1187.15 | 1390.33 | 1561.60 | 2087.17 | 1125.02 | 1450.78 | 1717.76 | 1949.48 | 2577.48 | 1178.76 | 1521.30 | 1798.36 | 2041.83 | 2700.06 |
| 85 | 1004.13 | 1277.83 | 1497.79 | 1680.82 | 2246.69 | 1198.91 | 1543.13 | 1828.58 | 2072.06 | 2742.04 | 1254.32 | 1615.33 | 1910.86 | 2166.09 | 2867.97 |
| 86 | 1083.05 | 1378.57 | 1613.65 | 1811.79 | 2421.32 | 1277.83 | 1643.88 | 1944.44 | 2203.03 | 2916.67 | 1333.24 | 1716.08 | 2026.72 | 2297.06 | 3042.60 |
| 87 | 1165.32 | 1482.68 | 1737.91 | 1951.16 | 2606.03 | 1360.10 | 1747.98 | 2068.70 | 2342.40 | 3101.37 | 1415.52 | 1820.19 | 2150.98 | 2436.43 | 3227.31 |
| 88 | 1254.32 | 1595.18 | 1870.56 | 2098.93 | 2805.84 | 1449.10 | 1860.49 | 2201.35 | 2490.16 | 3301.19 | 1504.51 | 1932.69 | 2283.63 | 2584.20 | 3427.12 |
| 89 | 1350.03 | 1719.44 | 2014.97 | 2260.12 | 3022.45 | 1544.81 | 1984.74 | 2345.76 | 2651.36 | 3517.80 | 1600.22 | 2056.95 | 2428.04 | 2745.39 | 3643.73 |
| 90 | 1455.81 | 1853.77 | 2172.81 | 2436.43 | 3257.53 | 1650.59 | 2119.07 | 2503.60 | 2827.67 | 3752.88 | 1706.01 | 2191.28 | 2585.88 | 2921.70 | 3878.81 |
| 91 | 1570.00 | 1998.18 | 2340.72 | 2626.17 | 3511.08 | 1764.78 | 2263.48 | 2671.51 | 3017.41 | 4006.43 | 1820.19 | 2335.68 | 2753.79 | 3111.45 | 4132.36 |
| 92 | 1690.89 | 2152.66 | 2518.71 | 2827.67 | 3779.74 | 1885.67 | 2417.96 | 2849.50 | 3218.91 | 4275.09 | 1941.09 | 2490.16 | 2931.78 | 3312.94 | 4401.03 |
| 93 | 1820.19 | 2313.85 | 2711.81 | 3042.60 | 4066.88 | 2014.97 | 2579.16 | 3042.60 | 3433.84 | 4562.22 | 2070.38 | 2651.36 | 3124.88 | 3527.87 | 4688.16 |
| 94 | 1957.88 | 2493.52 | 2920.02 | 3276.00 | 4380.88 | 2152.66 | 2758.83 | 3250.82 | 3667.24 | 4876.22 | 2208.07 | 2831.03 | 3333.09 | 3761.27 | 5002.16 |
| 95 | 2110.68 | 2688.30 | 3150.07 | 3532.91 | 4725.10 | 2305.46 | 2953.61 | 3480.86 | 3924.15 | 5220.45 | 2360.87 | 3025.81 | 3563.14 | 4018.18 | 5346.38 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.30 | 44.34 | 49.21 | 55.07 | 83.00 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 30 | 41.98 | 46.61 | 52.17 | 58.12 | 90.67 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 31 | 41.98 | 47.75 | 53.99 | 59.99 | 90.67 | 63.81 | 80.60 | 92.35 | 104.11 | 147.15 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 32 | 41.98 | 49.57 | 56.27 | 62.34 | 90.67 | 63.81 | 80.60 | 92.35 | 104.11 | 151.48 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 33 | 41.98 | 50.70 | 58.09 | 64.91 | 90.67 | 66.22 | 80.60 | 92.35 | 104.11 | 160.13 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 34 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 66.22 | 80.60 | 94.19 | 104.11 | 168.79 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 35 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 70.36 | 82.88 | 94.19 | 104.11 | 173.12 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 36 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 74.50 | 87.02 | 98.28 | 107.80 | 182.42 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 37 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 78.63 | 91.17 | 106.47 | 111.95 | 192.09 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 38 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 78.63 | 95.31 | 110.57 | 116.09 | 201.77 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 39 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 83.13 | 99.45 | 114.66 | 124.39 | 216.28 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 40 | 43.66 | 55.41 | 62.13 | 70.52 | 95.71 | 85.98 | 104.57 | 117.24 | 128.93 | 224.47 | 163.44 | 202.07 | 234.76 | 261.50 | 353.62 |
| 41 | 43.66 | 55.41 | 62.13 | 70.52 | 95.71 | 90.99 | 109.44 | 121.78 | 133.63 | 234.88 | 163.44 | 202.07 | 234.76 | 261.50 | 353.62 |
| 42 | 47.38 | 56.38 | 62.18 | 70.52 | 95.71 | 91.43 | 114.64 | 126.89 | 143.03 | 246.45 | 163.44 | 202.07 | 234.76 | 261.50 | 353.62 |
| 43 | 47.72 | 56.75 | 66.51 | 72.43 | 99.65 | 96.50 | 119.89 | 136.62 | 148.38 | 258.07 | 163.44 | 202.07 | 234.76 | 261.50 | 353.62 |
| 44 | 48.06 | 61.21 | 66.95 | 72.90 | 104.25 | 101.61 | 125.17 | 141.82 | 153.77 | 264.48 | 163.44 | 202.07 | 234.76 | 261.50 | 353.62 |
| 45 | 51.42 | 60.51 | 72.17 | 78.11 | 108.92 | 113.55 | 127.60 | 146.86 | 160.23 | 278.19 | 175.33 | 213.96 | 249.62 | 282.31 | 377.40 |
| 46 | 56.10 | 64.97 | 72.65 | 82.76 | 113.58 | 114.10 | 137.60 | 156.83 | 165.64 | 279.33 | 175.33 | 213.96 | 249.62 | 282.31 | 377.40 |
| 47 | 56.51 | 65.40 | 77.20 | 87.46 | 118.26 | 120.18 | 143.10 | 162.20 | 175.80 | 279.33 | 175.33 | 213.96 | 249.62 | 282.31 | 377.40 |
| 48 | 56.91 | 69.94 | 81.81 | 88.04 | 122.96 | 126.48 | 149.13 | 173.47 | 186.33 | 279.33 | 175.33 | 213.96 | 249.62 | 282.31 | 377.40 |
| 49 | 61.83 | 70.41 | 82.35 | 92.83 | 132.56 | 130.75 | 160.47 | 179.61 | 192.58 | 279.33 | 175.33 | 213.96 | 249.62 | 282.31 | 377.40 |
| 50 | 62.64 | 75.26 | 89.29 | 97.12 | 135.57 | 135.13 | 162.22 | 192.35 | 204.02 | 309.05 | 193.16 | 240.70 | 276.36 | 312.02 | 416.03 |
| 51 | 66.73 | 81.32 | 93.48 | 103.35 | 143.37 | 142.62 | 168.29 | 198.46 | 212.69 | 320.94 | 196.13 | 249.62 | 285.28 | 320.94 | 424.94 |
| 52 | 66.41 | 81.20 | 90.93 | 105.03 | 153.54 | 148.53 | 181.36 | 197.95 | 217.77 | 332.82 | 202.07 | 252.59 | 291.22 | 323.91 | 436.83 |
| 53 | 70.54 | 85.39 | 99.09 | 107.08 | 161.78 | 156.17 | 187.43 | 219.46 | 229.57 | 341.74 | 205.04 | 258.53 | 300.14 | 332.82 | 445.75 |
| 54 | 70.30 | 87.27 | 99.11 | 110.87 | 172.25 | 156.49 | 193.77 | 228.63 | 237.43 | 353.62 | 210.99 | 264.48 | 306.08 | 341.74 | 457.63 |
| 55 | 74.48 | 91.56 | 105.46 | 115.28 | 180.52 | 169.38 | 204.25 | 237.86 | 246.74 | 362.54 | 213.96 | 270.42 | 314.99 | 347.68 | 469.52 |
| 56 | 82.73 | 95.14 | 112.85 | 126.71 | 197.33 | 178.30 | 214.63 | 246.87 | 264.07 | 383.34 | 225.84 | 279.33 | 326.88 | 368.48 | 490.32 |
| 57 | 86.20 | 106.52 | 119.91 | 133.63 | 209.83 | 183.27 | 229.26 | 260.05 | 273.39 | 410.09 | 234.76 | 297.16 | 347.68 | 386.31 | 517.07 |
| 58 | 89.08 | 109.59 | 129.46 | 145.25 | 224.73 | 189.18 | 231.23 | 272.03 | 292.18 | 439.80 | 249.62 | 314.99 | 365.51 | 410.09 | 546.78 |
| 59 | 99.21 | 121.10 | 136.48 | 151.78 | 243.64 | 202.39 | 251.41 | 281.31 | 301.51 | 472.49 | 264.48 | 335.80 | 386.31 | 429.13 | 579.47 |
| 60 | 104.23 | 130.74 | 147.56 | 162.95 | 260.33 | 211.32 | 259.09 | 298.81 | 319.67 | 502.21 | 279.33 | 353.62 | 413.06 | 441.00 | 615.13 |
| 61 | 113.83 | 137.80 | 161.20 | 176.06 | 279.91 | 226.80 | 273.63 | 315.25 | 335.42 | 524.61 | 288.24 | 363.19 | 423.72 | 458.66 | 634.14 |
| 62 | 121.45 | 151.42 | 167.88 | 189.29 | 304.67 | 238.49 | 290.96 | 334.22 | 358.69 | 544.68 | 296.09 | 377.09 | 438.54 | 481.85 | 656.42 |
| 63 | 138.29 | 160.69 | 181.68 | 200.63 | 315.51 | 256.89 | 310.11 | 353.50 | 379.62 | 559.74 | 308.26 | 386.68 | 448.87 | 498.32 | 670.61 |
| 64 | 145.16 | 173.93 | 198.88 | 215.56 | 343.52 | 264.20 | 326.77 | 380.95 | 401.39 | 580.71 | 316.51 | 400.22 | 463.00 | 520.55 | 693.19 |
| 65 | 161.56 | 184.68 | 211.26 | 234.49 | 364.93 | 276.46 | 344.94 | 400.15 | 430.61 | 603.64 | 327.18 | 413.42 | 481.90 | 540.23 | 720.31 |
| 66 | 171.85 | 203.12 | 233.56 | 256.27 | 396.12 | 284.99 | 361.15 | 422.57 | 459.71 | 633.85 | 336.58 | 429.94 | 498.73 | 560.15 | 746.86 |
| 67 | 191.56 | 228.30 | 255.87 | 281.90 | 432.24 | 299.53 | 380.36 | 439.79 | 493.76 | 658.50 | 349.46 | 442.17 | 511.11 | 580.05 | 770.23 |
| 68 | 210.31 | 252.97 | 281.50 | 306.97 | 464.14 | 312.49 | 392.91 | 457.25 | 516.99 | 687.02 | 360.74 | 454.95 | 530.78 | 599.71 | 797.31 |
| 69 | 225.83 | 276.06 | 312.82 | 339.46 | 492.44 | 323.86 | 412.59 | 481.35 | 543.46 | 720.92 | 372.66 | 476.92 | 556.77 | 627.75 | 831.83 |
| 70 | 243.81 | 307.97 | 344.72 | 379.34 | 534.67 | 344.33 | 440.57 | 513.28 | 581.72 | 772.07 | 391.38 | 502.59 | 586.00 | 662.99 | 881.14 |
| 71 | 268.24 | 334.26 | 385.85 | 426.40 | 579.80 | 373.47 | 472.51 | 552.98 | 625.20 | 829.47 | 422.99 | 536.47 | 627.26 | 705.67 | 940.89 |
| 72 | 288.87 | 364.57 | 420.35 | 466.17 | 629.54 | 400.43 | 513.99 | 597.66 | 671.37 | 896.49 | 450.24 | 577.74 | 673.36 | 755.04 | 1006.06 |
| 73 | 316.97 | 395.74 | 457.21 | 509.08 | 683.89 | 436.08 | 551.34 | 647.39 | 728.08 | 966.29 | 484.10 | 618.58 | 722.31 | 810.68 | 1079.63 |
| 74 | 344.08 | 431.03 | 495.77 | 553.12 | 747.36 | 468.02 | 595.67 | 695.56 | 784.36 | 1047.04 | 517.97 | 660.41 | 767.71 | 869.45 | 1158.04 |
| 75 | 373.54 | 469.59 | 544.30 | 604.78 | 814.67 | 503.39 | 642.13 | 752.41 | 846.69 | 1127.73 | 551.41 | 704.39 | 825.34 | 930.29 | 1236.23 |
| 76 | 408.12 | 512.28 | 595.95 | 664.26 | 894.78 | 539.60 | 688.16 | 812.82 | 915.27 | 1217.52 | 587.41 | 751.34 | 882.83 | 997.24 | 1325.10 |
| 77 | 456.73 | 575.95 | 669.98 | 750.58 | 1004.13 | 596.09 | 762.33 | 898.34 | 1020.92 | 1348.35 | 641.43 | 822.78 | 968.86 | 1098.16 | 1450.78 |
| 78 | 513.82 | 649.83 | 760.65 | 851.32 | 1140.14 | 661.58 | 849.64 | 1005.80 | 1141.82 | 1507.87 | 705.24 | 908.41 | 1074.65 | 1219.06 | 1613.65 |
| 79 | 572.59 | 727.07 | 851.32 | 955.43 | 1277.83 | 727.07 | 936.96 | 1111.59 | 1264.39 | 1669.07 | 772.40 | 997.41 | 1180.44 | 1341.63 | 1773.17 |
| 80 | 629.68 | 800.95 | 940.32 | 1054.50 | 1408.80 | 790.87 | 1020.92 | 1214.02 | 1378.57 | 1818.51 | 834.53 | 1079.69 | 1282.86 | 1457.49 | 1922.62 |
| 81 | 685.09 | 871.47 | 1020.92 | 1146.85 | 1533.05 | 851.32 | 1098.16 | 1303.01 | 1481.00 | 1956.20 | 894.98 | 1158.61 | 1373.54 | 1559.92 | 2061.98 |
| 82 | 737.14 | 938.64 | 1101.52 | 1235.85 | 1650.59 | 906.74 | 1172.04 | 1390.33 | 1578.39 | 2082.13 | 953.75 | 1232.49 | 1462.53 | 1658.99 | 2191.28 |
| 83 | 790.87 | 1007.48 | 1180.44 | 1324.84 | 1771.49 | 963.83 | 1244.24 | 1474.28 | 1672.42 | 2211.43 | 1010.84 | 1306.37 | 1548.17 | 1756.38 | 2322.25 |
| 84 | 849.64 | 1081.37 | 1267.75 | 1420.55 | 1899.11 | 1025.95 | 1321.48 | 1564.96 | 1773.17 | 2344.08 | 1072.97 | 1383.61 | 1640.52 | 1858.81 | 2456.58 |
| 85 | 915.13 | 1163.64 | 1363.46 | 1529.70 | 2045.19 | 1093.12 | 1405.44 | 1662.35 | 1885.67 | 2495.20 | 1141.82 | 1470.93 | 1739.59 | 1971.31 | 2611.06 |
| 86 | 983.98 | 1254.32 | 1469.25 | 1647.24 | 2203.03 | 1161.96 | 1496.11 | 1768.13 | 2003.21 | 2653.04 | 1210.66 | 1561.60 | 1845.37 | 2088.85 | 2768.90 |
| 87 | 1059.54 | 1350.03 | 1581.75 | 1774.85 | 2370.95 | 1237.53 | 1591.82 | 1880.64 | 2130.83 | 2820.96 | 1286.22 | 1657.31 | 1957.88 | 2216.46 | 2936.82 |
| 88 | 1141.82 | 1454.14 | 1702.65 | 1909.18 | 2552.29 | 1319.80 | 1695.93 | 2001.53 | 2265.16 | 3002.30 | 1368.50 | 1761.42 | 2078.78 | 2350.80 | 3118.16 |
| 89 | 1229.13 | 1564.96 | 1831.94 | 2055.27 | 2750.43 | 1407.12 | 1806.75 | 2130.83 | 2411.25 | 3200.44 | 1455.81 | 1872.24 | 2208.07 | 2496.88 | 3316.30 |
| 90 | 1326.52 | 1685.86 | 1976.35 | 2216.46 | 2965.36 | 1504.51 | 1927.65 | 2275.23 | 2572.44 | 3415.37 | 1553.20 | 1993.14 | 2352.48 | 2658.08 | 3531.23 |
| 91 | 1427.27 | 1820.19 | 2129.15 | 2389.42 | 3195.40 | 1605.26 | 2061.98 | 2428.04 | 2745.39 | 3645.41 | 1653.95 | 2127.47 | 2505.28 | 2831.03 | 3761.27 |
| 92 | 1536.41 | 1957.88 | 2292.03 | 2572.44 | 3438.88 | 1714.40 | 2199.67 | 2590.91 | 2928.42 | 3888.89 | 1763.10 | 2265.16 | 2668.15 | 3014.06 | 4004.75 |
| 93 | 1655.63 | 2107.32 | 2468.34 | 2768.90 | 3700.82 | 1833.62 | 2349.12 | 2767.22 | 3124.88 | 4150.83 | 1882.32 | 2414.60 | 2844.46 | 3210.52 | 4266.69 |
| 94 | 1783.25 | 2268.52 | 2658.08 | 2980.47 | 3986.28 | 1961.24 | 2510.31 | 2956.97 | 3336.45 | 4436.29 | 2009.93 | 2575.80 | 3034.21 | 3422.09 | 4552.15 |
| 95 | 1920.94 | 2444.83 | 2866.29 | 3215.55 | 4298.60 | 2098.93 | 2686.62 | 3165.18 | 3571.53 | 4748.61 | 2147.62 | 2752.11 | 3242.42 | 3657.17 | 4864.47 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.08 | 41.48 | 46.39 | 49.56 | 76.86 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 30 | 38.62 | 43.60 | 49.19 | 52.31 | 83.96 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 31 | 38.62 | 44.67 | 50.90 | 53.99 | 83.96 | 58.77 | 73.88 | 87.32 | 95.71 | 136.64 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 32 | 38.62 | 46.37 | 53.05 | 56.10 | 83.96 | 58.77 | 73.88 | 87.32 | 95.71 | 140.66 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 33 | 38.62 | 47.43 | 54.77 | 58.42 | 83.96 | 60.99 | 73.88 | 87.32 | 95.71 | 148.70 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 34 | 38.62 | 48.70 | 55.41 | 60.45 | 83.96 | 60.99 | 73.88 | 89.05 | 95.71 | 156.73 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 35 | 38.62 | 48.70 | 55.41 | 60.45 | 83.96 | 64.80 | 75.97 | 89.05 | 95.71 | 160.75 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 36 | 38.62 | 48.70 | 55.41 | 60.45 | 83.96 | 68.61 | 79.77 | 92.92 | 99.11 | 169.39 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 37 | 38.62 | 48.70 | 55.41 | 60.45 | 83.96 | 72.43 | 83.57 | 100.67 | 102.92 | 178.37 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 38 | 38.62 | 48.70 | 55.41 | 60.45 | 83.96 | 72.43 | 87.37 | 104.54 | 106.73 | 187.35 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 39 | 38.62 | 48.70 | 55.41 | 60.45 | 83.96 | 76.57 | 91.17 | 108.41 | 114.36 | 200.83 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 40 | 40.30 | 52.05 | 58.77 | 65.49 | 88.99 | 79.53 | 98.42 | 111.18 | 119.16 | 209.33 | 145.61 | 190.18 | 219.90 | 243.67 | 326.88 |
| 41 | 40.30 | 52.05 | 58.77 | 65.49 | 88.99 | 84.16 | 103.00 | 115.49 | 123.51 | 219.05 | 145.61 | 190.18 | 219.90 | 243.67 | 326.88 |
| 42 | 43.73 | 52.96 | 58.82 | 65.49 | 88.99 | 84.57 | 107.90 | 120.33 | 132.20 | 229.84 | 145.61 | 190.18 | 219.90 | 243.67 | 326.88 |
| 43 | 44.05 | 53.31 | 62.91 | 67.25 | 92.66 | 89.26 | 112.83 | 129.55 | 137.14 | 240.67 | 145.61 | 190.18 | 219.90 | 243.67 | 326.88 |
| 44 | 44.36 | 57.50 | 63.33 | 67.69 | 96.94 | 93.99 | 117.81 | 134.49 | 142.12 | 246.65 | 145.61 | 190.18 | 219.90 | 243.67 | 326.88 |
| 45 | 46.10 | 57.05 | 66.76 | 71.16 | 100.00 | 100.65 | 120.51 | 137.39 | 146.50 | 257.47 | 160.47 | 202.07 | 231.79 | 258.53 | 347.68 |
| 46 | 50.30 | 61.25 | 67.20 | 75.40 | 104.27 | 101.13 | 129.96 | 146.71 | 151.44 | 258.53 | 160.47 | 202.07 | 231.79 | 258.53 | 347.68 |
| 47 | 50.66 | 61.66 | 71.41 | 79.69 | 108.56 | 106.52 | 135.15 | 151.73 | 160.73 | 258.53 | 160.47 | 202.07 | 231.79 | 258.53 | 347.68 |
| 48 | 51.02 | 65.95 | 75.67 | 80.21 | 112.88 | 112.10 | 140.85 | 162.28 | 170.36 | 258.53 | 160.47 | 202.07 | 231.79 | 258.53 | 347.68 |
| 49 | 55.43 | 66.38 | 76.17 | 84.58 | 121.70 | 115.89 | 151.55 | 168.02 | 176.08 | 258.53 | 160.47 | 202.07 | 231.79 | 258.53 | 347.68 |
| 50 | 56.77 | 69.47 | 81.35 | 89.35 | 125.45 | 121.34 | 151.41 | 175.86 | 185.94 | 285.28 | 175.33 | 222.87 | 255.56 | 288.25 | 383.34 |
| 51 | 60.67 | 73.39 | 87.38 | 93.41 | 132.98 | 125.84 | 154.93 | 187.28 | 196.94 | 294.19 | 181.27 | 228.82 | 264.48 | 294.19 | 392.26 |
| 52 | 60.55 | 75.40 | 85.12 | 99.09 | 140.74 | 137.10 | 167.41 | 184.39 | 204.65 | 303.11 | 184.24 | 234.76 | 267.45 | 306.08 | 401.17 |
| 53 | 64.50 | 79.43 | 91.17 | 99.29 | 148.66 | 141.71 | 176.07 | 199.77 | 213.56 | 312.02 | 190.18 | 240.70 | 276.36 | 309.05 | 410.09 |
| 54 | 64.44 | 81.45 | 91.34 | 103.09 | 156.59 | 145.11 | 179.73 | 208.63 | 221.43 | 323.91 | 193.16 | 249.62 | 282.31 | 317.97 | 421.97 |
| 55 | 68.44 | 85.59 | 95.51 | 107.33 | 166.81 | 154.53 | 192.58 | 214.65 | 230.47 | 335.80 | 196.13 | 252.59 | 285.28 | 323.91 | 433.86 |
| 56 | 74.45 | 89.19 | 104.79 | 114.65 | 183.23 | 163.44 | 200.13 | 229.85 | 242.30 | 356.60 | 205.04 | 261.50 | 306.08 | 335.80 | 454.66 |
| 57 | 80.04 | 96.47 | 108.11 | 123.66 | 195.84 | 171.63 | 206.62 | 237.68 | 254.81 | 380.37 | 216.93 | 273.39 | 317.97 | 356.60 | 481.41 |
| 58 | 83.14 | 101.76 | 117.51 | 133.15 | 206.19 | 177.88 | 212.19 | 250.05 | 268.49 | 404.14 | 228.82 | 291.22 | 335.80 | 377.40 | 502.21 |
| 59 | 90.94 | 111.17 | 126.59 | 141.92 | 225.08 | 185.53 | 232.28 | 259.88 | 283.63 | 439.80 | 237.73 | 309.05 | 356.60 | 402.49 | 537.87 |
| 60 | 94.21 | 122.69 | 133.79 | 151.17 | 239.41 | 192.11 | 243.23 | 269.98 | 297.02 | 466.55 | 255.56 | 332.82 | 374.43 | 409.70 | 567.58 |
| 61 | 103.66 | 129.82 | 149.11 | 164.19 | 258.91 | 205.20 | 257.85 | 291.99 | 313.22 | 484.25 | 265.19 | 340.13 | 392.01 | 425.30 | 590.90 |
| 62 | 111.16 | 139.15 | 154.06 | 173.35 | 280.87 | 216.81 | 269.99 | 310.90 | 329.21 | 502.79 | 270.95 | 346.36 | 402.23 | 446.06 | 606.14 |
| 63 | 125.32 | 150.52 | 169.57 | 188.59 | 292.14 | 235.25 | 286.85 | 327.88 | 355.13 | 519.18 | 278.52 | 365.05 | 416.43 | 466.17 | 624.64 |
| 64 | 134.49 | 159.60 | 184.53 | 199.59 | 317.46 | 245.89 | 303.80 | 350.27 | 372.55 | 538.86 | 290.36 | 371.45 | 431.61 | 483.93 | 643.49 |
| 65 | 146.28 | 172.50 | 197.17 | 216.46 | 339.36 | 251.09 | 324.65 | 372.64 | 397.12 | 563.06 | 299.28 | 385.52 | 448.93 | 499.65 | 669.58 |
| 66 | 158.80 | 188.76 | 217.17 | 238.11 | 366.01 | 262.88 | 336.58 | 393.08 | 428.91 | 587.17 | 309.55 | 398.00 | 464.33 | 523.29 | 692.81 |
| 67 | 175.97 | 211.38 | 237.15 | 261.47 | 401.86 | 273.38 | 351.83 | 406.51 | 460.52 | 613.33 | 318.55 | 413.64 | 475.45 | 537.26 | 717.93 |
| 68 | 192.41 | 235.67 | 260.49 | 286.51 | 429.68 | 282.62 | 367.64 | 425.08 | 480.23 | 636.47 | 328.58 | 427.38 | 491.71 | 558.35 | 739.87 |
| 69 | 208.12 | 256.80 | 289.73 | 314.92 | 459.17 | 297.24 | 385.97 | 448.08 | 505.75 | 672.12 | 343.82 | 443.64 | 516.84 | 581.17 | 774.16 |
| 70 | 226.70 | 286.58 | 319.80 | 350.78 | 494.04 | 318.66 | 408.49 | 476.93 | 536.81 | 714.32 | 363.58 | 468.37 | 545.37 | 615.94 | 816.98 |
| 71 | 245.54 | 311.57 | 359.02 | 395.79 | 538.53 | 342.52 | 441.56 | 515.84 | 579.80 | 771.69 | 385.85 | 499.33 | 583.93 | 656.15 | 874.86 |
| 72 | 266.95 | 340.67 | 390.47 | 436.29 | 585.71 | 370.55 | 478.13 | 557.82 | 629.54 | 832.74 | 414.38 | 537.89 | 625.55 | 705.24 | 938.33 |
| 73 | 290.08 | 370.76 | 424.55 | 472.58 | 637.79 | 397.66 | 518.68 | 599.37 | 678.13 | 902.89 | 443.76 | 578.24 | 670.45 | 754.97 | 1004.71 |
| 74 | 316.33 | 403.28 | 464.32 | 516.12 | 693.71 | 431.03 | 558.67 | 649.31 | 732.56 | 973.05 | 475.42 | 619.72 | 719.61 | 812.11 | 1076.64 |
| 75 | 345.08 | 441.13 | 506.94 | 563.86 | 759.53 | 462.48 | 601.22 | 700.83 | 791.54 | 1051.24 | 506.94 | 661.70 | 768.42 | 868.03 | 1152.63 |
| 76 | 375.67 | 481.54 | 554.97 | 619.86 | 831.60 | 498.62 | 648.89 | 756.47 | 855.51 | 1133.85 | 539.60 | 705.24 | 823.06 | 930.64 | 1232.89 |
| 77 | 418.11 | 539.00 | 624.64 | 698.52 | 936.96 | 545.72 | 715.31 | 839.57 | 950.39 | 1257.68 | 587.70 | 772.40 | 903.38 | 1024.28 | 1356.75 |
| 78 | 471.84 | 609.53 | 706.92 | 792.55 | 1062.90 | 606.17 | 797.59 | 935.28 | 1062.90 | 1407.12 | 649.83 | 853.00 | 1000.77 | 1136.78 | 1504.51 |
| 79 | 527.25 | 681.73 | 792.55 | 888.27 | 1188.83 | 669.98 | 879.87 | 1036.03 | 1177.08 | 1554.88 | 710.28 | 935.28 | 1101.52 | 1249.28 | 1650.59 |
| 80 | 577.62 | 752.25 | 874.83 | 980.62 | 1313.09 | 725.39 | 958.79 | 1130.06 | 1281.18 | 1695.93 | 767.37 | 1014.20 | 1193.87 | 1355.07 | 1793.32 |
| 81 | 628.00 | 816.06 | 952.07 | 1067.93 | 1425.59 | 780.80 | 1030.99 | 1215.70 | 1380.25 | 1820.19 | 822.78 | 1086.40 | 1281.18 | 1454.14 | 1919.26 |
| 82 | 678.37 | 879.87 | 1022.60 | 1148.53 | 1536.41 | 836.21 | 1099.84 | 1292.94 | 1467.57 | 1941.09 | 878.19 | 1156.93 | 1358.42 | 1543.13 | 2041.83 |
| 83 | 725.39 | 943.68 | 1099.84 | 1232.49 | 1647.24 | 884.91 | 1167.00 | 1373.54 | 1558.24 | 2058.63 | 928.56 | 1225.77 | 1444.06 | 1635.48 | 2162.73 |
| 84 | 779.12 | 1012.52 | 1178.76 | 1323.16 | 1768.13 | 940.32 | 1237.53 | 1455.81 | 1652.27 | 2184.56 | 985.66 | 1299.65 | 1526.34 | 1731.19 | 2290.35 |
| 85 | 837.89 | 1089.76 | 1269.43 | 1422.23 | 1902.47 | 1000.77 | 1316.45 | 1549.85 | 1754.70 | 2323.93 | 1046.10 | 1380.25 | 1620.37 | 1835.30 | 2431.39 |
| 86 | 905.06 | 1175.40 | 1366.82 | 1533.05 | 2050.23 | 1067.93 | 1402.08 | 1647.24 | 1865.52 | 2471.69 | 1113.27 | 1465.89 | 1717.76 | 1946.12 | 2579.16 |
| 87 | 973.90 | 1262.71 | 1472.61 | 1650.59 | 2208.07 | 1136.78 | 1489.40 | 1753.02 | 1983.06 | 2629.53 | 1182.11 | 1553.20 | 1823.55 | 2063.66 | 2737.00 |
| 88 | 1047.78 | 1360.10 | 1585.11 | 1776.53 | 2375.98 | 1210.66 | 1586.79 | 1865.52 | 2109.00 | 2797.45 | 1256.00 | 1650.59 | 1936.05 | 2189.60 | 2904.91 |
| 89 | 1128.38 | 1464.21 | 1706.01 | 1914.22 | 2559.01 | 1291.26 | 1690.89 | 1986.42 | 2246.69 | 2980.47 | 1336.60 | 1754.70 | 2056.95 | 2327.29 | 3087.94 |
| 90 | 1217.38 | 1580.07 | 1840.34 | 2063.66 | 2758.83 | 1380.25 | 1806.75 | 2120.75 | 2396.13 | 3180.29 | 1425.59 | 1870.56 | 2191.28 | 2476.73 | 3287.76 |
| 91 | 1311.41 | 1702.65 | 1981.39 | 2223.18 | 2973.76 | 1474.28 | 1929.33 | 2261.80 | 2555.65 | 3395.22 | 1519.62 | 1993.14 | 2332.33 | 2636.25 | 3502.69 |
| 92 | 1410.48 | 1831.94 | 2134.19 | 2394.45 | 3200.44 | 1573.35 | 2058.63 | 2414.60 | 2726.92 | 3621.90 | 1618.69 | 2122.43 | 2485.13 | 2807.52 | 3729.37 |
| 93 | 1519.62 | 1972.99 | 2297.06 | 2577.48 | 3445.60 | 1682.50 | 2199.67 | 2577.48 | 2909.95 | 3867.06 | 1727.84 | 2263.48 | 2648.00 | 2990.55 | 3974.52 |
| 94 | 1637.16 | 2124.11 | 2473.37 | 2773.94 | 3710.90 | 1800.04 | 2350.80 | 2753.79 | 3106.41 | 4132.36 | 1845.37 | 2414.60 | 2824.31 | 3187.01 | 4239.83 |
| 95 | 1764.78 | 2290.35 | 2666.47 | 2992.23 | 4001.39 | 1927.65 | 2517.03 | 2946.89 | 3324.70 | 4422.85 | 1972.99 | 2580.84 | 3017.41 | 3405.30 | 4530.32 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.92 | 47.20 | 52.02 | 56.45 | 86.08 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 30 | 43.66 | 49.62 | 55.15 | 59.57 | 94.03 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 31 | 43.66 | 50.83 | 57.07 | 61.49 | 94.03 | 67.17 | 85.64 | 97.39 | 107.46 | 152.41 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 32 | 43.66 | 52.76 | 59.48 | 63.89 | 94.03 | 67.17 | 85.64 | 97.39 | 107.46 | 156.89 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 33 | 43.66 | 53.97 | 61.41 | 66.54 | 94.03 | 69.70 | 85.64 | 97.39 | 107.46 | 165.85 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 34 | 43.66 | 55.41 | 62.13 | 68.84 | 94.03 | 69.70 | 85.64 | 99.33 | 107.46 | 174.82 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 35 | 43.66 | 55.41 | 62.13 | 68.84 | 94.03 | 74.06 | 88.06 | 99.33 | 107.46 | 179.30 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 36 | 43.66 | 55.41 | 62.13 | 68.84 | 94.03 | 78.42 | 92.46 | 103.64 | 111.28 | 188.93 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 37 | 43.66 | 55.41 | 62.13 | 68.84 | 94.03 | 82.77 | 96.86 | 112.28 | 115.56 | 198.95 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 38 | 43.66 | 55.41 | 62.13 | 68.84 | 94.03 | 82.77 | 101.27 | 116.60 | 119.84 | 208.97 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 39 | 43.66 | 55.41 | 62.13 | 68.84 | 94.03 | 87.50 | 105.67 | 120.92 | 128.40 | 224.00 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 40 | 48.70 | 57.09 | 68.84 | 73.88 | 99.07 | 94.58 | 108.67 | 127.35 | 134.79 | 234.55 | 175.33 | 210.99 | 249.62 | 273.39 | 371.45 |
| 41 | 48.70 | 57.09 | 68.84 | 73.88 | 99.07 | 100.09 | 113.73 | 132.28 | 139.70 | 245.44 | 175.33 | 210.99 | 249.62 | 273.39 | 371.45 |
| 42 | 52.84 | 58.09 | 68.90 | 73.88 | 99.07 | 100.57 | 119.14 | 137.83 | 149.53 | 257.53 | 175.33 | 210.99 | 249.62 | 273.39 | 371.45 |
| 43 | 53.22 | 58.47 | 73.70 | 75.88 | 103.15 | 106.15 | 124.59 | 148.39 | 155.13 | 269.67 | 175.33 | 210.99 | 249.62 | 273.39 | 371.45 |
| 44 | 53.61 | 63.06 | 74.19 | 76.37 | 107.91 | 111.77 | 130.08 | 154.05 | 160.76 | 276.36 | 175.33 | 210.99 | 249.62 | 273.39 | 371.45 |
| 45 | 53.19 | 62.24 | 75.78 | 81.58 | 114.28 | 116.13 | 132.33 | 153.97 | 167.10 | 292.99 | 181.27 | 225.84 | 261.50 | 294.19 | 395.23 |
| 46 | 58.04 | 66.82 | 76.29 | 86.44 | 119.16 | 116.69 | 142.70 | 164.41 | 172.74 | 294.19 | 181.27 | 225.84 | 261.50 | 294.19 | 395.23 |
| 47 | 58.45 | 67.27 | 81.06 | 91.35 | 124.07 | 122.91 | 148.40 | 170.05 | 183.34 | 294.19 | 181.27 | 225.84 | 261.50 | 294.19 | 395.23 |
| 48 | 58.87 | 71.94 | 85.90 | 91.95 | 129.00 | 129.35 | 154.66 | 181.86 | 194.32 | 294.19 | 181.27 | 225.84 | 261.50 | 294.19 | 395.23 |
| 49 | 63.96 | 72.42 | 86.47 | 96.96 | 139.08 | 133.72 | 166.41 | 188.30 | 200.84 | 294.19 | 181.27 | 225.84 | 261.50 | 294.19 | 395.23 |
| 50 | 64.60 | 79.12 | 93.25 | 102.95 | 141.64 | 140.65 | 170.34 | 200.59 | 214.35 | 326.88 | 199.10 | 252.59 | 294.19 | 329.85 | 436.83 |
| 51 | 68.75 | 83.30 | 97.54 | 107.32 | 151.68 | 145.42 | 173.63 | 212.44 | 223.20 | 338.77 | 205.04 | 258.53 | 297.16 | 332.82 | 448.72 |
| 52 | 68.36 | 85.07 | 98.66 | 110.98 | 159.93 | 154.24 | 186.94 | 216.93 | 230.88 | 347.68 | 208.01 | 264.48 | 309.05 | 341.74 | 454.66 |
| 53 | 72.56 | 89.36 | 103.06 | 112.92 | 170.53 | 159.07 | 195.95 | 227.90 | 242.92 | 359.57 | 213.96 | 270.42 | 312.02 | 347.68 | 469.52 |
| 54 | 72.25 | 91.15 | 103.00 | 114.76 | 178.96 | 162.18 | 202.19 | 237.21 | 248.11 | 368.48 | 216.93 | 279.33 | 317.97 | 356.60 | 478.43 |
| 55 | 80.52 | 95.54 | 109.44 | 123.23 | 191.94 | 181.27 | 215.92 | 246.56 | 260.30 | 386.31 | 228.82 | 282.31 | 326.88 | 368.48 | 496.26 |
| 56 | 84.79 | 103.07 | 118.89 | 132.75 | 206.73 | 187.21 | 232.03 | 258.22 | 277.69 | 401.17 | 237.73 | 297.16 | 344.71 | 386.31 | 514.09 |
| 57 | 90.31 | 110.54 | 123.84 | 139.62 | 221.48 | 191.99 | 237.76 | 271.24 | 289.32 | 433.86 | 249.62 | 314.99 | 362.54 | 404.14 | 543.81 |
| 58 | 93.04 | 115.46 | 135.44 | 153.32 | 236.31 | 197.65 | 242.11 | 283.03 | 307.98 | 460.60 | 261.50 | 332.82 | 383.34 | 427.92 | 570.55 |
| 59 | 107.48 | 127.05 | 144.40 | 159.66 | 252.92 | 216.45 | 262.34 | 300.07 | 316.84 | 493.29 | 279.33 | 350.65 | 407.11 | 452.80 | 609.19 |
| 60 | 110.25 | 136.77 | 153.46 | 170.81 | 271.95 | 222.29 | 269.67 | 311.92 | 334.78 | 528.95 | 294.19 | 368.48 | 427.92 | 460.91 | 644.85 |
| 61 | 119.92 | 145.79 | 171.28 | 185.95 | 291.57 | 237.60 | 286.79 | 330.75 | 355.15 | 550.55 | 305.54 | 380.48 | 446.78 | 480.89 | 665.85 |
| 62 | 129.68 | 159.61 | 175.78 | 197.26 | 318.95 | 254.75 | 309.30 | 352.35 | 373.43 | 569.82 | 315.64 | 396.64 | 458.09 | 506.63 | 687.14 |
| 63 | 142.61 | 168.83 | 191.78 | 212.67 | 331.87 | 267.70 | 323.03 | 373.99 | 401.66 | 589.49 | 321.78 | 405.61 | 470.51 | 525.11 | 705.76 |
| 64 | 153.70 | 182.11 | 209.13 | 225.54 | 362.47 | 277.28 | 344.64 | 398.85 | 420.62 | 612.10 | 332.21 | 421.15 | 489.16 | 546.71 | 732.43 |
| 65 | 168.11 | 196.86 | 221.32 | 244.52 | 383.53 | 286.60 | 367.76 | 417.66 | 449.75 | 636.61 | 339.86 | 438.78 | 504.72 | 565.60 | 755.82 |
| 66 | 182.73 | 211.33 | 245.85 | 268.37 | 414.65 | 304.64 | 380.80 | 444.68 | 481.04 | 663.33 | 356.23 | 447.13 | 525.75 | 589.63 | 786.17 |
| 67 | 200.47 | 236.75 | 270.43 | 294.15 | 455.60 | 311.42 | 394.62 | 463.56 | 517.50 | 694.16 | 366.10 | 463.56 | 539.64 | 606.20 | 810.64 |
| 68 | 219.25 | 263.78 | 296.20 | 321.30 | 487.12 | 323.98 | 411.29 | 477.93 | 539.97 | 721.49 | 376.83 | 477.93 | 558.35 | 627.28 | 838.67 |
| 69 | 239.12 | 286.76 | 327.52 | 355.82 | 519.06 | 341.60 | 428.11 | 505.75 | 572.30 | 760.85 | 392.62 | 496.88 | 583.39 | 656.59 | 873.97 |
| 70 | 258.78 | 322.94 | 363.41 | 397.69 | 560.34 | 365.72 | 461.96 | 541.09 | 609.53 | 810.56 | 414.91 | 528.26 | 615.94 | 695.07 | 926.05 |
| 71 | 278.55 | 352.83 | 406.48 | 446.80 | 608.69 | 387.91 | 501.39 | 581.86 | 654.08 | 872.80 | 439.49 | 565.36 | 658.21 | 742.81 | 988.34 |
| 72 | 304.81 | 380.51 | 440.28 | 490.08 | 661.41 | 422.35 | 535.90 | 627.54 | 707.23 | 942.31 | 474.14 | 601.64 | 705.24 | 794.89 | 1057.86 |
| 73 | 332.34 | 414.95 | 480.26 | 532.13 | 718.47 | 457.21 | 580.16 | 678.13 | 762.66 | 1016.24 | 507.16 | 647.39 | 756.89 | 849.10 | 1133.42 |
| 74 | 362.58 | 451.38 | 523.52 | 582.72 | 784.36 | 492.07 | 625.27 | 732.56 | 826.91 | 1100.69 | 543.87 | 691.86 | 810.26 | 912.00 | 1215.38 |
| 75 | 393.10 | 492.71 | 570.98 | 636.79 | 855.58 | 528.29 | 672.37 | 787.99 | 891.15 | 1182.87 | 579.87 | 739.96 | 864.47 | 976.53 | 1298.49 |
| 76 | 428.61 | 539.60 | 624.98 | 696.70 | 937.47 | 566.92 | 725.73 | 852.09 | 961.38 | 1277.28 | 616.44 | 788.91 | 925.52 | 1045.05 | 1389.99 |
| 77 | 476.88 | 604.49 | 703.56 | 787.52 | 1054.50 | 622.96 | 800.95 | 943.68 | 1069.61 | 1417.19 | 671.66 | 863.08 | 1017.56 | 1151.89 | 1522.98 |
| 78 | 539.00 | 683.41 | 797.59 | 893.30 | 1197.23 | 691.81 | 893.30 | 1054.50 | 1198.91 | 1583.43 | 740.50 | 955.43 | 1128.38 | 1279.50 | 1694.25 |
| 79 | 602.81 | 764.01 | 893.30 | 1000.77 | 1341.63 | 765.69 | 985.66 | 1167.00 | 1324.84 | 1751.34 | 811.02 | 1046.10 | 1239.21 | 1405.44 | 1860.49 |
| 80 | 661.58 | 842.93 | 985.66 | 1106.55 | 1481.00 | 831.17 | 1074.65 | 1272.79 | 1445.74 | 1910.86 | 878.19 | 1136.78 | 1346.67 | 1529.70 | 2020.01 |
| 81 | 718.67 | 916.81 | 1072.97 | 1203.94 | 1608.62 | 891.62 | 1155.25 | 1368.50 | 1554.88 | 2053.59 | 940.32 | 1217.38 | 1442.38 | 1638.84 | 2162.73 |
| 82 | 774.08 | 985.66 | 1156.93 | 1294.62 | 1732.87 | 953.75 | 1230.81 | 1459.17 | 1655.63 | 2187.92 | 1000.77 | 1294.62 | 1536.41 | 1739.59 | 2300.42 |
| 83 | 831.17 | 1056.18 | 1239.21 | 1388.65 | 1858.81 | 1014.20 | 1303.01 | 1548.17 | 1754.70 | 2320.57 | 1062.90 | 1370.18 | 1623.73 | 1842.02 | 2436.43 |
| 84 | 891.62 | 1136.78 | 1329.88 | 1492.76 | 1994.82 | 1074.65 | 1390.33 | 1642.20 | 1863.85 | 2461.62 | 1128.38 | 1455.81 | 1721.12 | 1951.16 | 2580.84 |
| 85 | 958.79 | 1220.73 | 1428.95 | 1605.26 | 2145.94 | 1143.49 | 1475.96 | 1744.63 | 1978.03 | 2619.46 | 1195.55 | 1541.45 | 1823.55 | 2070.38 | 2737.00 |
| 86 | 1034.35 | 1314.77 | 1543.13 | 1731.19 | 2312.18 | 1219.06 | 1570.00 | 1858.81 | 2103.96 | 2785.69 | 1271.11 | 1635.48 | 1937.73 | 2196.32 | 2903.23 |
| 87 | 1113.27 | 1417.19 | 1658.99 | 1862.17 | 2490.16 | 1297.98 | 1672.42 | 1974.67 | 2234.94 | 2963.68 | 1350.03 | 1737.91 | 2053.59 | 2327.29 | 3081.22 |
| 88 | 1198.91 | 1524.66 | 1786.60 | 2004.89 | 2679.91 | 1383.61 | 1779.89 | 2102.28 | 2377.66 | 3153.42 | 1435.66 | 1845.37 | 2181.20 | 2470.01 | 3270.96 |
| 89 | 1291.26 | 1642.20 | 1922.62 | 2159.37 | 2884.76 | 1475.96 | 1897.43 | 2238.29 | 2532.14 | 3358.28 | 1528.02 | 1962.91 | 2317.21 | 2624.50 | 3475.82 |
| 90 | 1390.33 | 1771.49 | 2073.74 | 2327.29 | 3113.13 | 1575.03 | 2026.72 | 2389.42 | 2700.06 | 3586.64 | 1627.09 | 2092.21 | 2468.34 | 2792.41 | 3704.18 |
| 91 | 1499.47 | 1909.18 | 2234.94 | 2508.64 | 3354.92 | 1684.18 | 2164.41 | 2550.61 | 2881.40 | 3828.44 | 1736.23 | 2229.90 | 2629.53 | 2973.76 | 3945.98 |
| 92 | 1613.65 | 2055.27 | 2406.21 | 2700.06 | 3608.47 | 1798.36 | 2310.50 | 2721.89 | 3072.83 | 4081.99 | 1850.41 | 2375.98 | 2800.81 | 3165.18 | 4199.53 |
| 93 | 1736.23 | 2211.43 | 2590.91 | 2904.91 | 3885.53 | 1920.94 | 2466.66 | 2906.59 | 3277.68 | 4359.05 | 1972.99 | 2532.14 | 2985.51 | 3370.03 | 4476.59 |
| 94 | 1868.88 | 2381.02 | 2789.05 | 3128.24 | 4184.42 | 2053.59 | 2636.25 | 3104.73 | 3501.01 | 4657.93 | 2105.64 | 2701.74 | 3183.65 | 3593.36 | 4775.47 |
| 95 | 2016.65 | 2567.41 | 3009.02 | 3375.07 | 4511.85 | 2201.35 | 2822.63 | 3324.70 | 3747.84 | 4985.37 | 2253.41 | 2888.12 | 3403.62 | 3840.19 | 5102.91 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.08 | 41.48 | 47.80 | 50.94 | 76.86 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 30 | 38.62 | 43.60 | 50.68 | 53.76 | 83.96 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 31 | 38.62 | 44.67 | 52.45 | 55.49 | 83.96 | 58.77 | 73.88 | 88.99 | 99.07 | 138.39 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 32 | 38.62 | 46.37 | 54.66 | 57.66 | 83.96 | 58.77 | 73.88 | 88.99 | 99.07 | 142.46 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 33 | 38.62 | 47.43 | 56.43 | 60.05 | 83.96 | 60.99 | 73.88 | 88.99 | 99.07 | 150.60 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 34 | 38.62 | 48.70 | 57.09 | 62.13 | 83.96 | 60.99 | 73.88 | 90.76 | 99.07 | 158.74 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 35 | 38.62 | 48.70 | 57.09 | 62.13 | 83.96 | 64.80 | 75.97 | 90.76 | 99.07 | 162.81 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 36 | 38.62 | 48.70 | 57.09 | 62.13 | 83.96 | 68.61 | 79.77 | 94.71 | 102.59 | 171.56 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 37 | 38.62 | 48.70 | 57.09 | 62.13 | 83.96 | 72.43 | 83.57 | 102.60 | 106.53 | 180.66 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 38 | 38.62 | 48.70 | 57.09 | 62.13 | 83.96 | 72.43 | 87.37 | 106.55 | 110.48 | 189.76 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 39 | 38.62 | 48.70 | 57.09 | 62.13 | 83.96 | 76.57 | 91.17 | 110.49 | 118.37 | 203.40 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 40 | 41.98 | 52.05 | 58.77 | 67.17 | 88.99 | 81.68 | 98.42 | 111.18 | 121.12 | 209.33 | 151.55 | 193.16 | 219.90 | 249.62 | 329.85 |
| 41 | 41.98 | 52.05 | 58.77 | 67.17 | 88.99 | 86.44 | 103.00 | 115.49 | 125.53 | 219.05 | 151.55 | 193.16 | 219.90 | 249.62 | 329.85 |
| 42 | 45.56 | 52.96 | 58.82 | 67.17 | 88.99 | 86.86 | 107.90 | 120.33 | 134.36 | 229.84 | 151.55 | 193.16 | 219.90 | 249.62 | 329.85 |
| 43 | 45.88 | 53.31 | 62.91 | 68.98 | 92.66 | 91.67 | 112.83 | 129.55 | 139.39 | 240.67 | 151.55 | 193.16 | 219.90 | 249.62 | 329.85 |
| 44 | 46.21 | 57.50 | 63.33 | 69.43 | 96.94 | 96.53 | 117.81 | 134.49 | 144.45 | 246.65 | 151.55 | 193.16 | 219.90 | 249.62 | 329.85 |
| 45 | 46.10 | 57.05 | 66.76 | 72.90 | 100.00 | 103.23 | 120.51 | 137.39 | 148.79 | 257.47 | 163.44 | 202.07 | 231.79 | 261.50 | 350.65 |
| 46 | 50.30 | 61.25 | 67.20 | 77.24 | 104.27 | 103.73 | 129.96 | 146.71 | 153.81 | 258.53 | 163.44 | 202.07 | 231.79 | 261.50 | 350.65 |
| 47 | 50.66 | 61.66 | 71.41 | 81.63 | 108.56 | 109.25 | 135.15 | 151.73 | 163.25 | 258.53 | 163.44 | 202.07 | 231.79 | 261.50 | 350.65 |
| 48 | 51.02 | 65.95 | 75.67 | 82.17 | 112.88 | 114.98 | 140.85 | 162.28 | 173.02 | 258.53 | 163.44 | 202.07 | 231.79 | 261.50 | 350.65 |
| 49 | 55.43 | 66.38 | 76.17 | 86.64 | 121.70 | 118.87 | 151.55 | 168.02 | 178.83 | 258.53 | 163.44 | 202.07 | 231.79 | 261.50 | 350.65 |
| 50 | 56.77 | 69.47 | 83.33 | 89.35 | 127.48 | 121.34 | 151.41 | 178.61 | 185.94 | 288.25 | 178.30 | 225.84 | 261.50 | 291.22 | 389.28 |
| 51 | 62.69 | 73.39 | 87.38 | 93.41 | 135.06 | 128.64 | 154.93 | 187.28 | 196.94 | 297.16 | 184.24 | 228.82 | 264.48 | 297.16 | 398.20 |
| 52 | 62.50 | 77.34 | 87.06 | 99.09 | 142.88 | 139.96 | 172.99 | 187.10 | 207.27 | 309.05 | 190.18 | 240.70 | 273.39 | 306.08 | 407.11 |
| 53 | 66.51 | 81.42 | 91.17 | 101.24 | 150.85 | 144.61 | 178.91 | 199.77 | 216.23 | 320.94 | 193.16 | 243.67 | 276.36 | 312.02 | 419.00 |
| 54 | 66.39 | 81.45 | 91.34 | 103.09 | 161.06 | 147.95 | 179.73 | 208.63 | 221.43 | 332.82 | 199.10 | 246.65 | 282.31 | 317.97 | 427.92 |
| 55 | 68.44 | 85.59 | 99.49 | 109.31 | 169.09 | 154.53 | 192.58 | 226.26 | 233.18 | 341.74 | 199.10 | 252.59 | 291.22 | 326.88 | 439.80 |
| 56 | 74.45 | 91.17 | 106.80 | 116.66 | 183.23 | 163.44 | 203.03 | 232.69 | 247.74 | 359.57 | 208.01 | 264.48 | 309.05 | 341.74 | 457.63 |
| 57 | 82.10 | 96.47 | 110.08 | 125.66 | 198.17 | 174.54 | 206.62 | 240.48 | 257.47 | 386.31 | 219.90 | 276.36 | 323.91 | 362.54 | 484.38 |
| 58 | 83.14 | 103.72 | 121.50 | 135.17 | 208.51 | 177.88 | 220.35 | 255.55 | 271.13 | 407.11 | 231.79 | 294.19 | 341.74 | 380.37 | 508.15 |
| 59 | 95.07 | 113.16 | 130.55 | 141.92 | 225.08 | 191.15 | 235.01 | 267.92 | 283.63 | 439.80 | 246.65 | 312.02 | 362.54 | 402.49 | 540.84 |
| 60 | 96.22 | 122.69 | 137.72 | 151.17 | 244.06 | 194.85 | 243.23 | 277.84 | 297.02 | 472.49 | 261.50 | 332.82 | 383.34 | 409.70 | 576.50 |
| 61 | 107.73 | 129.82 | 151.13 | 166.17 | 261.25 | 210.60 | 257.85 | 294.57 | 315.69 | 490.02 | 270.95 | 340.13 | 397.78 | 433.64 | 593.78 |
| 62 | 113.21 | 141.19 | 156.03 | 175.34 | 283.25 | 224.94 | 272.61 | 310.90 | 331.67 | 508.37 | 276.53 | 349.16 | 405.02 | 451.56 | 608.93 |
| 63 | 127.48 | 150.52 | 171.59 | 188.59 | 296.81 | 237.96 | 286.85 | 333.00 | 357.58 | 524.59 | 286.63 | 359.64 | 424.54 | 466.17 | 630.05 |
| 64 | 136.63 | 159.60 | 184.53 | 201.59 | 319.83 | 248.50 | 303.80 | 350.27 | 374.95 | 541.48 | 298.20 | 371.45 | 431.61 | 486.54 | 646.11 |
| 65 | 148.46 | 172.50 | 197.17 | 218.46 | 339.36 | 256.17 | 324.65 | 372.64 | 399.51 | 563.06 | 304.36 | 385.52 | 448.93 | 502.19 | 672.12 |
| 66 | 163.15 | 188.76 | 219.22 | 240.12 | 370.64 | 270.25 | 339.04 | 395.54 | 431.28 | 592.08 | 316.92 | 398.00 | 469.24 | 525.75 | 697.73 |
| 67 | 178.20 | 211.38 | 241.31 | 261.47 | 404.20 | 275.76 | 349.46 | 411.27 | 460.52 | 615.71 | 323.31 | 411.27 | 482.58 | 539.64 | 720.31 |
| 68 | 194.64 | 235.67 | 262.59 | 288.56 | 434.27 | 289.51 | 367.64 | 422.78 | 482.52 | 641.07 | 335.47 | 427.38 | 494.01 | 560.65 | 744.47 |
| 69 | 214.76 | 256.80 | 291.83 | 314.92 | 461.39 | 306.11 | 383.75 | 452.51 | 505.75 | 676.55 | 352.70 | 443.64 | 521.28 | 583.39 | 776.37 |
| 70 | 230.98 | 286.58 | 321.88 | 352.82 | 498.31 | 325.08 | 408.49 | 479.07 | 541.09 | 718.60 | 372.13 | 468.37 | 547.50 | 618.08 | 823.39 |
| 71 | 249.67 | 313.63 | 361.09 | 399.87 | 540.60 | 346.64 | 443.62 | 517.90 | 585.99 | 773.76 | 394.10 | 501.39 | 585.99 | 660.27 | 878.99 |
| 72 | 270.94 | 340.67 | 392.46 | 438.28 | 589.69 | 376.53 | 478.13 | 559.81 | 631.53 | 838.72 | 422.35 | 537.89 | 627.54 | 707.23 | 942.31 |
| 73 | 293.92 | 370.76 | 424.55 | 472.58 | 639.71 | 405.34 | 518.68 | 599.37 | 678.13 | 906.74 | 449.53 | 578.24 | 670.45 | 753.05 | 1006.63 |
| 74 | 321.88 | 403.28 | 466.17 | 516.12 | 697.41 | 438.43 | 558.67 | 653.01 | 732.56 | 978.60 | 484.67 | 617.87 | 723.31 | 812.11 | 1082.19 |
| 75 | 350.41 | 437.57 | 506.94 | 565.64 | 759.53 | 469.59 | 597.66 | 700.83 | 793.32 | 1051.24 | 517.62 | 656.36 | 768.42 | 869.81 | 1152.63 |
| 76 | 380.79 | 479.84 | 556.68 | 621.57 | 836.72 | 503.74 | 645.47 | 758.17 | 858.92 | 1138.97 | 548.14 | 701.82 | 824.77 | 932.35 | 1236.30 |
| 77 | 424.82 | 537.32 | 626.32 | 700.20 | 938.64 | 554.12 | 710.28 | 841.25 | 952.07 | 1257.68 | 597.77 | 769.05 | 905.06 | 1025.95 | 1356.75 |
| 78 | 478.55 | 607.85 | 708.60 | 794.23 | 1064.57 | 614.57 | 794.23 | 936.96 | 1064.57 | 1408.80 | 658.22 | 849.64 | 1002.45 | 1138.46 | 1506.19 |
| 79 | 535.65 | 680.05 | 795.91 | 891.62 | 1193.87 | 680.05 | 878.19 | 1039.39 | 1180.44 | 1559.92 | 722.03 | 931.92 | 1104.87 | 1254.32 | 1655.63 |
| 80 | 589.38 | 748.90 | 878.19 | 983.98 | 1316.45 | 740.50 | 953.75 | 1133.42 | 1284.54 | 1699.29 | 780.80 | 1009.16 | 1197.23 | 1358.42 | 1795.00 |
| 81 | 639.75 | 814.38 | 955.43 | 1071.29 | 1432.31 | 794.23 | 1027.63 | 1219.06 | 1383.61 | 1826.90 | 837.89 | 1083.05 | 1286.22 | 1457.49 | 1925.97 |
| 82 | 688.45 | 878.19 | 1029.31 | 1155.25 | 1543.13 | 847.97 | 1096.48 | 1299.65 | 1474.28 | 1947.80 | 891.62 | 1153.57 | 1365.14 | 1549.85 | 2048.55 |
| 83 | 738.82 | 940.32 | 1103.19 | 1237.53 | 1653.95 | 901.70 | 1161.96 | 1378.57 | 1563.28 | 2065.34 | 943.68 | 1219.06 | 1445.74 | 1640.52 | 2169.45 |
| 84 | 792.55 | 1010.84 | 1182.11 | 1326.52 | 1774.85 | 955.43 | 1235.85 | 1459.17 | 1657.31 | 2191.28 | 1000.77 | 1294.62 | 1529.70 | 1734.55 | 2295.38 |
| 85 | 853.00 | 1086.40 | 1272.79 | 1428.95 | 1909.18 | 1017.56 | 1311.41 | 1553.20 | 1761.42 | 2330.65 | 1066.25 | 1375.22 | 1623.73 | 1842.02 | 2438.11 |
| 86 | 920.17 | 1170.36 | 1371.86 | 1539.77 | 2056.95 | 1084.72 | 1395.37 | 1652.27 | 1872.24 | 2478.41 | 1133.42 | 1459.17 | 1722.80 | 1952.84 | 2585.88 |
| 87 | 990.69 | 1261.03 | 1477.64 | 1658.99 | 2214.79 | 1155.25 | 1486.04 | 1758.06 | 1991.46 | 2636.25 | 1203.94 | 1549.85 | 1828.58 | 2072.06 | 2743.71 |
| 88 | 1066.25 | 1355.07 | 1590.15 | 1784.93 | 2384.38 | 1230.81 | 1580.07 | 1870.56 | 2117.40 | 2805.84 | 1279.50 | 1643.88 | 1941.09 | 2197.99 | 2913.31 |
| 89 | 1146.85 | 1460.85 | 1712.72 | 1920.94 | 2569.08 | 1311.41 | 1685.86 | 1993.14 | 2253.41 | 2990.55 | 1360.10 | 1749.66 | 2063.66 | 2334.00 | 3098.01 |
| 90 | 1237.53 | 1575.03 | 1847.05 | 2070.38 | 2768.90 | 1402.08 | 1800.04 | 2127.47 | 2402.85 | 3190.37 | 1450.78 | 1863.85 | 2197.99 | 2483.45 | 3297.83 |
| 91 | 1334.92 | 1699.29 | 1989.78 | 2233.26 | 2985.51 | 1499.47 | 1924.29 | 2270.20 | 2565.73 | 3406.98 | 1548.17 | 1988.10 | 2340.72 | 2646.32 | 3514.44 |
| 92 | 1437.34 | 1828.58 | 2140.90 | 2402.85 | 3212.19 | 1601.90 | 2053.59 | 2421.32 | 2735.32 | 3633.66 | 1650.59 | 2117.40 | 2491.84 | 2815.92 | 3741.12 |
| 93 | 1546.49 | 1967.95 | 2305.46 | 2585.88 | 3457.35 | 1711.04 | 2192.96 | 2585.88 | 2918.35 | 3878.81 | 1759.74 | 2256.76 | 2656.40 | 2998.94 | 3986.28 |
| 94 | 1664.03 | 2120.75 | 2481.77 | 2785.69 | 3724.33 | 1828.58 | 2345.76 | 2762.19 | 3118.16 | 4145.80 | 1877.28 | 2409.57 | 2832.71 | 3198.76 | 4253.26 |
| 95 | 1795.00 | 2285.31 | 2676.55 | 3003.98 | 4014.82 | 1959.56 | 2510.31 | 2956.97 | 3336.45 | 4436.29 | 2008.25 | 2574.12 | 3027.49 | 3417.05 | 4543.75 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.47 | 37.18 | 42.18 | 46.81 | 70.71 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 30 | 36.94 | 39.09 | 44.71 | 49.40 | 77.24 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 31 | 36.94 | 40.05 | 46.28 | 50.99 | 77.24 | 55.41 | 67.17 | 78.92 | 88.99 | 124.38 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 32 | 36.94 | 41.57 | 48.23 | 52.99 | 77.24 | 55.41 | 67.17 | 78.92 | 88.99 | 128.03 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 33 | 36.94 | 42.52 | 49.79 | 55.18 | 77.24 | 57.51 | 67.17 | 78.92 | 88.99 | 135.35 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 34 | 36.94 | 43.66 | 50.37 | 57.09 | 77.24 | 57.51 | 67.17 | 80.49 | 88.99 | 142.67 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 35 | 36.94 | 43.66 | 50.37 | 57.09 | 77.24 | 61.10 | 69.06 | 80.49 | 88.99 | 146.33 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 36 | 36.94 | 43.66 | 50.37 | 57.09 | 77.24 | 64.69 | 72.52 | 83.99 | 92.15 | 154.19 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 37 | 36.94 | 43.66 | 50.37 | 57.09 | 77.24 | 68.29 | 75.97 | 90.99 | 95.70 | 162.36 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 38 | 36.94 | 43.66 | 50.37 | 57.09 | 77.24 | 68.29 | 79.42 | 94.49 | 99.24 | 170.54 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 39 | 36.94 | 43.66 | 50.37 | 57.09 | 77.24 | 72.19 | 82.88 | 97.99 | 106.33 | 182.81 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 40 | 36.94 | 48.70 | 53.73 | 58.77 | 80.60 | 73.08 | 90.22 | 101.07 | 109.40 | 191.68 | 136.70 | 175.33 | 199.10 | 222.87 | 300.14 |
| 41 | 36.94 | 48.70 | 53.73 | 58.77 | 80.60 | 77.34 | 94.42 | 104.99 | 113.38 | 200.57 | 136.70 | 175.33 | 199.10 | 222.87 | 300.14 |
| 42 | 40.09 | 49.54 | 53.78 | 58.77 | 80.60 | 77.71 | 98.91 | 109.39 | 121.36 | 210.45 | 136.70 | 175.33 | 199.10 | 222.87 | 300.14 |
| 43 | 40.38 | 49.87 | 57.52 | 60.36 | 83.92 | 82.02 | 103.43 | 117.77 | 125.90 | 220.38 | 136.70 | 175.33 | 199.10 | 222.87 | 300.14 |
| 44 | 40.67 | 53.79 | 57.90 | 60.75 | 87.79 | 86.37 | 107.99 | 122.26 | 130.48 | 225.84 | 136.70 | 175.33 | 199.10 | 222.87 | 300.14 |
| 45 | 42.55 | 51.86 | 61.35 | 67.69 | 92.85 | 95.49 | 106.33 | 125.54 | 139.63 | 239.72 | 145.61 | 184.24 | 210.99 | 240.70 | 320.94 |
| 46 | 46.43 | 55.69 | 61.75 | 71.72 | 96.82 | 95.95 | 114.67 | 134.06 | 144.35 | 240.70 | 145.61 | 184.24 | 210.99 | 240.70 | 320.94 |
| 47 | 46.76 | 56.06 | 65.62 | 75.80 | 100.81 | 101.06 | 119.25 | 138.65 | 153.20 | 240.70 | 145.61 | 184.24 | 210.99 | 240.70 | 320.94 |
| 48 | 47.10 | 59.95 | 69.53 | 76.30 | 104.82 | 106.36 | 124.28 | 148.29 | 162.38 | 240.70 | 145.61 | 184.24 | 210.99 | 240.70 | 320.94 |
| 49 | 51.17 | 60.35 | 70.00 | 80.46 | 113.00 | 109.95 | 133.72 | 153.54 | 167.82 | 240.70 | 145.61 | 184.24 | 210.99 | 240.70 | 320.94 |
| 50 | 54.81 | 63.68 | 77.38 | 81.58 | 115.34 | 115.83 | 137.89 | 167.62 | 170.44 | 264.48 | 169.38 | 202.07 | 237.73 | 264.48 | 353.62 |
| 51 | 58.64 | 67.44 | 81.29 | 87.45 | 122.59 | 123.04 | 141.58 | 173.31 | 178.56 | 273.39 | 172.36 | 208.01 | 243.67 | 270.42 | 362.54 |
| 52 | 56.64 | 67.67 | 79.32 | 89.18 | 130.08 | 125.68 | 153.46 | 170.83 | 183.66 | 282.31 | 172.36 | 210.99 | 249.62 | 273.39 | 371.45 |
| 53 | 60.47 | 71.49 | 83.24 | 91.50 | 137.73 | 130.15 | 159.03 | 182.89 | 194.87 | 288.25 | 175.33 | 216.93 | 252.59 | 282.31 | 380.37 |
| 54 | 60.54 | 75.63 | 83.57 | 93.36 | 147.64 | 130.88 | 168.49 | 191.48 | 202.75 | 300.14 | 181.27 | 225.84 | 258.53 | 291.22 | 392.26 |
| 55 | 64.42 | 79.62 | 89.54 | 99.38 | 153.10 | 145.61 | 177.99 | 200.15 | 214.20 | 306.08 | 184.24 | 234.76 | 267.45 | 300.14 | 398.20 |
| 56 | 70.32 | 81.26 | 94.71 | 106.60 | 169.14 | 151.55 | 182.72 | 207.15 | 223.24 | 329.85 | 193.16 | 240.70 | 276.36 | 312.02 | 419.00 |
| 57 | 71.83 | 90.44 | 102.22 | 113.69 | 179.52 | 154.18 | 192.47 | 223.70 | 233.58 | 350.65 | 199.10 | 255.56 | 294.19 | 326.88 | 442.77 |
| 58 | 77.20 | 91.97 | 109.55 | 123.06 | 192.29 | 163.76 | 193.14 | 230.82 | 247.44 | 374.43 | 213.96 | 264.48 | 312.02 | 347.68 | 466.55 |
| 59 | 84.74 | 103.23 | 116.70 | 130.10 | 206.51 | 174.28 | 213.15 | 241.13 | 255.52 | 401.17 | 222.87 | 285.28 | 329.85 | 366.98 | 493.29 |
| 60 | 88.20 | 110.63 | 125.92 | 137.43 | 223.14 | 181.13 | 219.44 | 254.25 | 269.33 | 433.86 | 234.76 | 300.14 | 350.65 | 372.71 | 523.01 |
| 61 | 95.53 | 117.83 | 137.02 | 150.34 | 237.92 | 189.00 | 234.17 | 266.15 | 288.56 | 446.78 | 242.13 | 308.42 | 360.31 | 391.94 | 539.02 |
| 62 | 104.98 | 128.92 | 142.21 | 159.40 | 259.45 | 203.26 | 249.02 | 282.40 | 302.18 | 463.68 | 256.98 | 321.22 | 371.50 | 407.51 | 555.86 |
| 63 | 116.68 | 136.28 | 155.44 | 170.53 | 271.10 | 216.33 | 261.01 | 302.26 | 323.29 | 478.62 | 259.59 | 327.19 | 383.98 | 423.30 | 575.97 |
| 64 | 123.82 | 147.33 | 170.18 | 181.63 | 291.40 | 227.58 | 275.72 | 324.71 | 341.30 | 494.39 | 269.43 | 340.06 | 394.99 | 442.07 | 588.56 |
| 65 | 137.55 | 158.30 | 179.07 | 198.42 | 311.47 | 235.88 | 296.75 | 337.63 | 366.02 | 514.87 | 278.99 | 352.55 | 408.34 | 456.53 | 613.79 |
| 66 | 145.75 | 174.40 | 198.73 | 217.93 | 335.89 | 243.22 | 309.55 | 361.15 | 390.99 | 538.03 | 287.44 | 368.52 | 425.02 | 476.62 | 633.85 |
| 67 | 162.61 | 192.36 | 218.43 | 239.00 | 366.82 | 254.37 | 320.93 | 375.61 | 417.79 | 558.66 | 297.16 | 373.23 | 435.04 | 492.09 | 653.75 |
| 68 | 176.75 | 214.05 | 239.48 | 261.95 | 395.21 | 261.94 | 333.17 | 388.32 | 441.16 | 585.92 | 303.30 | 386.02 | 452.65 | 512.39 | 677.83 |
| 69 | 192.62 | 233.26 | 266.63 | 288.34 | 419.24 | 275.06 | 348.26 | 410.37 | 461.39 | 614.44 | 317.20 | 403.71 | 474.70 | 532.37 | 707.61 |
| 70 | 207.45 | 260.92 | 292.81 | 322.23 | 453.40 | 293.00 | 374.27 | 436.29 | 494.04 | 656.58 | 333.64 | 427.74 | 496.18 | 564.61 | 748.54 |
| 71 | 226.97 | 284.74 | 330.14 | 363.15 | 493.14 | 315.69 | 402.35 | 472.51 | 530.28 | 705.67 | 359.02 | 458.06 | 534.41 | 600.43 | 800.58 |
| 72 | 245.04 | 308.79 | 356.60 | 396.45 | 533.91 | 338.67 | 436.29 | 508.01 | 571.76 | 761.02 | 382.50 | 488.09 | 571.76 | 641.49 | 854.65 |
| 73 | 270.87 | 336.18 | 388.05 | 434.16 | 582.08 | 372.68 | 468.74 | 551.34 | 620.50 | 822.21 | 413.03 | 524.45 | 612.81 | 691.58 | 918.26 |
| 74 | 292.28 | 366.28 | 421.78 | 469.87 | 634.52 | 397.73 | 506.87 | 590.12 | 667.81 | 889.80 | 438.43 | 562.37 | 653.01 | 738.11 | 984.15 |
| 75 | 316.62 | 398.44 | 462.48 | 514.06 | 691.93 | 426.90 | 546.08 | 638.57 | 720.39 | 958.75 | 467.81 | 597.66 | 700.83 | 789.77 | 1049.46 |
| 76 | 344.94 | 435.44 | 505.45 | 565.22 | 761.59 | 457.64 | 585.71 | 689.87 | 778.67 | 1036.51 | 496.91 | 638.64 | 749.64 | 846.97 | 1128.72 |
| 77 | 387.88 | 490.31 | 570.91 | 638.07 | 853.00 | 505.42 | 649.83 | 765.69 | 866.44 | 1145.17 | 545.72 | 700.20 | 826.14 | 933.60 | 1234.17 |
| 78 | 436.58 | 552.44 | 646.47 | 723.71 | 967.18 | 562.51 | 722.03 | 854.68 | 968.86 | 1279.50 | 599.45 | 772.40 | 915.13 | 1036.03 | 1370.18 |
| 79 | 486.95 | 619.60 | 723.71 | 811.02 | 1086.40 | 617.92 | 799.27 | 945.36 | 1072.97 | 1418.87 | 656.54 | 847.97 | 1002.45 | 1140.14 | 1507.87 |
| 80 | 535.65 | 681.73 | 799.27 | 896.66 | 1198.91 | 671.66 | 868.12 | 1032.67 | 1172.04 | 1548.17 | 708.60 | 918.49 | 1089.76 | 1239.21 | 1635.48 |
| 81 | 582.66 | 740.50 | 868.12 | 975.58 | 1304.69 | 725.39 | 935.28 | 1108.23 | 1259.36 | 1665.71 | 762.33 | 983.98 | 1167.00 | 1326.52 | 1753.02 |
| 82 | 626.32 | 797.59 | 936.96 | 1051.14 | 1403.76 | 770.73 | 995.73 | 1182.11 | 1341.63 | 1771.49 | 809.35 | 1047.78 | 1244.24 | 1412.16 | 1863.85 |
| 83 | 671.66 | 854.68 | 1002.45 | 1125.02 | 1506.19 | 819.42 | 1056.18 | 1252.64 | 1420.55 | 1878.96 | 858.04 | 1109.91 | 1314.77 | 1492.76 | 1972.99 |
| 84 | 722.03 | 918.49 | 1076.33 | 1207.30 | 1613.65 | 871.47 | 1123.34 | 1329.88 | 1506.19 | 1993.14 | 911.77 | 1175.40 | 1393.69 | 1578.39 | 2088.85 |
| 85 | 777.44 | 990.69 | 1158.61 | 1299.65 | 1737.91 | 928.56 | 1195.55 | 1413.84 | 1601.90 | 2120.75 | 972.22 | 1250.96 | 1477.64 | 1674.10 | 2218.14 |
| 86 | 836.21 | 1066.25 | 1249.28 | 1400.40 | 1872.24 | 987.33 | 1271.11 | 1504.51 | 1702.65 | 2255.09 | 1030.99 | 1326.52 | 1568.32 | 1774.85 | 2352.48 |
| 87 | 901.70 | 1146.85 | 1344.99 | 1509.55 | 2014.97 | 1052.82 | 1351.71 | 1600.22 | 1811.79 | 2397.81 | 1096.48 | 1407.12 | 1664.03 | 1884.00 | 2495.20 |
| 88 | 970.54 | 1235.85 | 1447.42 | 1623.73 | 2171.13 | 1121.67 | 1440.70 | 1702.65 | 1925.97 | 2553.97 | 1165.32 | 1496.11 | 1766.46 | 1998.18 | 2651.36 |
| 89 | 1044.43 | 1329.88 | 1556.56 | 1747.98 | 2339.04 | 1195.55 | 1534.73 | 1811.79 | 2050.23 | 2721.89 | 1239.21 | 1590.15 | 1875.60 | 2122.43 | 2819.28 |
| 90 | 1126.70 | 1433.99 | 1680.82 | 1884.00 | 2518.71 | 1277.83 | 1638.84 | 1936.05 | 2186.24 | 2901.55 | 1321.48 | 1694.25 | 1999.86 | 2258.44 | 2998.94 |
| 91 | 1214.02 | 1546.49 | 1810.11 | 2031.76 | 2716.85 | 1365.14 | 1751.34 | 2065.34 | 2334.00 | 3099.69 | 1408.80 | 1806.75 | 2129.15 | 2406.21 | 3197.08 |
| 92 | 1306.37 | 1664.03 | 1949.48 | 2186.24 | 2923.38 | 1457.49 | 1868.88 | 2204.71 | 2488.49 | 3306.23 | 1501.15 | 1924.29 | 2268.52 | 2560.69 | 3403.62 |
| 93 | 1407.12 | 1791.64 | 2098.93 | 2352.48 | 3145.03 | 1558.24 | 1996.50 | 2354.15 | 2654.72 | 3527.87 | 1601.90 | 2051.91 | 2417.96 | 2726.92 | 3625.26 |
| 94 | 1514.58 | 1927.65 | 2258.44 | 2533.82 | 3386.83 | 1665.71 | 2132.51 | 2513.67 | 2836.07 | 3769.67 | 1709.36 | 2187.92 | 2577.48 | 2908.27 | 3867.06 |
| 95 | 1632.12 | 2078.78 | 2436.43 | 2733.64 | 3653.81 | 1783.25 | 2283.63 | 2691.66 | 3035.89 | 4036.65 | 1826.90 | 2339.04 | 2755.47 | 3108.09 | 4134.04 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 32.24 | 34.32 | 40.77 | 42.68 | 64.56 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 30 | 33.58 | 36.08 | 43.22 | 45.04 | 70.52 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 31 | 33.58 | 36.96 | 44.73 | 46.49 | 70.52 | 50.37 | 62.13 | 73.88 | 82.28 | 113.87 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 32 | 33.58 | 38.37 | 46.62 | 48.31 | 70.52 | 50.37 | 62.13 | 73.88 | 82.28 | 117.22 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 33 | 33.58 | 39.25 | 48.13 | 50.31 | 70.52 | 52.28 | 62.13 | 73.88 | 82.28 | 123.91 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 34 | 33.58 | 40.30 | 48.70 | 52.05 | 70.52 | 52.28 | 62.13 | 75.35 | 82.28 | 130.61 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 35 | 33.58 | 40.30 | 48.70 | 52.05 | 70.52 | 55.55 | 63.88 | 75.35 | 82.28 | 133.96 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 36 | 33.58 | 40.30 | 48.70 | 52.05 | 70.52 | 58.81 | 67.08 | 78.63 | 85.20 | 141.16 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 37 | 33.58 | 40.30 | 48.70 | 52.05 | 70.52 | 62.08 | 70.27 | 85.18 | 88.47 | 148.64 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 38 | 33.58 | 40.30 | 48.70 | 52.05 | 70.52 | 62.08 | 73.47 | 88.46 | 91.75 | 156.13 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 39 | 33.58 | 40.30 | 48.70 | 52.05 | 70.52 | 65.63 | 76.66 | 91.73 | 98.31 | 167.36 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 40 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 68.79 | 82.01 | 95.01 | 101.58 | 176.55 | 127.78 | 163.44 | 187.21 | 205.04 | 276.36 |
| 41 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 72.79 | 85.84 | 98.69 | 105.28 | 184.74 | 127.78 | 163.44 | 187.21 | 205.04 | 276.36 |
| 42 | 38.27 | 44.42 | 50.42 | 55.41 | 75.56 | 73.14 | 89.92 | 102.83 | 112.69 | 193.84 | 127.78 | 163.44 | 187.21 | 205.04 | 276.36 |
| 43 | 38.54 | 44.71 | 53.93 | 56.91 | 78.67 | 77.20 | 94.03 | 110.71 | 116.91 | 202.98 | 127.78 | 163.44 | 187.21 | 205.04 | 276.36 |
| 44 | 38.82 | 48.22 | 54.29 | 57.28 | 82.31 | 81.29 | 98.17 | 114.93 | 121.16 | 208.01 | 127.78 | 163.44 | 187.21 | 205.04 | 276.36 |
| 45 | 39.01 | 50.13 | 57.74 | 59.01 | 83.93 | 85.16 | 103.97 | 118.44 | 123.61 | 216.04 | 133.72 | 175.33 | 196.13 | 219.90 | 294.19 |
| 46 | 42.56 | 53.83 | 58.12 | 62.53 | 87.51 | 85.57 | 112.12 | 126.47 | 127.78 | 216.93 | 133.72 | 175.33 | 196.13 | 219.90 | 294.19 |
| 47 | 42.87 | 54.19 | 61.76 | 66.08 | 91.12 | 90.13 | 116.60 | 130.80 | 135.62 | 216.93 | 133.72 | 175.33 | 196.13 | 219.90 | 294.19 |
| 48 | 43.17 | 57.95 | 65.44 | 66.52 | 94.74 | 94.86 | 121.52 | 139.90 | 143.74 | 216.93 | 133.72 | 175.33 | 196.13 | 219.90 | 294.19 |
| 49 | 46.91 | 58.34 | 65.88 | 70.14 | 102.14 | 98.06 | 130.75 | 144.85 | 148.56 | 216.93 | 133.72 | 175.33 | 196.13 | 219.90 | 294.19 |
| 50 | 46.98 | 59.82 | 67.46 | 77.69 | 107.24 | 102.04 | 129.78 | 148.38 | 160.11 | 243.67 | 145.61 | 190.18 | 216.93 | 246.65 | 326.88 |
| 51 | 50.55 | 63.47 | 73.16 | 81.48 | 112.20 | 106.27 | 133.56 | 159.33 | 168.05 | 249.62 | 151.55 | 196.13 | 225.84 | 252.59 | 332.82 |
| 52 | 50.78 | 63.80 | 71.58 | 83.23 | 119.42 | 114.25 | 142.30 | 157.27 | 170.54 | 258.53 | 154.53 | 199.10 | 228.82 | 258.53 | 341.74 |
| 53 | 56.44 | 67.52 | 79.28 | 83.72 | 126.80 | 121.47 | 150.51 | 174.45 | 178.85 | 267.45 | 166.41 | 202.07 | 240.70 | 261.50 | 347.68 |
| 54 | 56.63 | 67.88 | 79.68 | 87.53 | 131.98 | 125.19 | 151.64 | 180.05 | 186.75 | 273.39 | 169.38 | 208.01 | 243.67 | 270.42 | 356.60 |
| 55 | 58.38 | 71.66 | 81.59 | 91.43 | 141.67 | 130.75 | 163.40 | 182.74 | 195.22 | 285.28 | 169.38 | 210.99 | 243.67 | 276.36 | 368.48 |
| 56 | 64.11 | 77.30 | 88.66 | 96.54 | 155.04 | 136.70 | 174.02 | 192.96 | 206.90 | 300.14 | 178.30 | 222.87 | 258.53 | 282.31 | 386.31 |
| 57 | 67.73 | 82.40 | 92.39 | 105.71 | 167.86 | 145.45 | 178.32 | 201.33 | 217.65 | 323.91 | 184.24 | 231.79 | 270.42 | 306.08 | 410.09 |
| 58 | 69.29 | 86.10 | 101.58 | 112.98 | 176.08 | 149.65 | 179.54 | 217.08 | 229.01 | 347.68 | 193.16 | 249.62 | 288.25 | 320.94 | 427.92 |
| 59 | 76.47 | 93.30 | 106.81 | 120.24 | 192.59 | 157.42 | 194.02 | 222.37 | 240.19 | 374.43 | 202.07 | 261.50 | 300.14 | 340.34 | 460.60 |
| 60 | 80.18 | 102.58 | 114.11 | 127.61 | 204.54 | 164.66 | 203.57 | 230.66 | 249.19 | 395.23 | 213.96 | 279.33 | 320.94 | 344.26 | 484.38 |
| 61 | 87.40 | 109.84 | 126.95 | 138.47 | 221.59 | 175.50 | 221.01 | 248.06 | 263.89 | 412.19 | 221.95 | 288.24 | 334.36 | 358.59 | 501.55 |
| 62 | 94.69 | 118.68 | 130.36 | 147.44 | 238.02 | 184.29 | 230.67 | 261.67 | 282.53 | 427.37 | 229.05 | 293.29 | 340.78 | 379.98 | 516.75 |
| 63 | 108.04 | 128.15 | 145.35 | 158.50 | 250.07 | 200.10 | 245.50 | 279.21 | 298.80 | 443.47 | 240.66 | 310.97 | 354.23 | 393.83 | 532.70 |
| 64 | 113.14 | 135.05 | 157.87 | 169.65 | 270.08 | 206.65 | 255.29 | 301.69 | 317.27 | 457.77 | 245.89 | 313.90 | 368.83 | 410.68 | 549.32 |
| 65 | 124.45 | 146.12 | 169.01 | 182.38 | 288.22 | 215.59 | 273.92 | 317.62 | 337.31 | 479.36 | 253.63 | 324.65 | 382.98 | 423.56 | 568.13 |
| 66 | 134.87 | 160.04 | 184.39 | 201.78 | 310.41 | 223.57 | 287.44 | 334.12 | 362.56 | 498.73 | 262.88 | 336.58 | 393.08 | 442.22 | 589.63 |
| 67 | 149.24 | 179.68 | 201.78 | 222.66 | 341.12 | 232.97 | 299.53 | 344.70 | 391.68 | 520.62 | 271.01 | 351.83 | 404.13 | 458.81 | 608.58 |
| 68 | 163.32 | 198.92 | 222.68 | 243.53 | 367.64 | 241.26 | 310.19 | 363.04 | 409.00 | 544.56 | 278.03 | 363.04 | 420.49 | 475.63 | 634.17 |
| 69 | 174.91 | 218.28 | 245.64 | 267.89 | 390.40 | 250.66 | 328.30 | 379.31 | 430.33 | 570.08 | 290.59 | 377.10 | 436.99 | 492.44 | 658.81 |
| 70 | 192.48 | 243.81 | 272.04 | 297.76 | 421.32 | 269.47 | 346.47 | 406.35 | 455.54 | 609.53 | 307.97 | 397.80 | 464.09 | 521.84 | 695.07 |
| 71 | 208.40 | 264.11 | 303.31 | 336.63 | 456.00 | 293.00 | 373.47 | 437.43 | 493.14 | 656.15 | 328.07 | 425.05 | 493.14 | 559.17 | 742.81 |
| 72 | 227.11 | 288.87 | 330.71 | 370.55 | 498.05 | 314.77 | 406.41 | 474.14 | 535.90 | 709.22 | 352.62 | 458.21 | 529.93 | 601.64 | 798.87 |
| 73 | 245.89 | 315.05 | 361.16 | 401.50 | 543.66 | 336.18 | 441.84 | 511.00 | 574.39 | 768.42 | 376.53 | 489.87 | 570.55 | 641.63 | 856.79 |
| 74 | 268.24 | 342.23 | 394.03 | 440.28 | 590.12 | 366.28 | 475.42 | 551.27 | 623.42 | 826.91 | 403.28 | 525.37 | 610.47 | 690.01 | 915.70 |
| 75 | 293.49 | 373.54 | 430.46 | 480.26 | 645.69 | 393.10 | 510.50 | 594.10 | 674.15 | 894.71 | 432.24 | 562.09 | 652.80 | 738.18 | 980.09 |
| 76 | 319.32 | 409.82 | 471.30 | 527.65 | 708.65 | 423.48 | 553.26 | 642.06 | 727.44 | 966.50 | 457.64 | 599.37 | 700.12 | 790.62 | 1050.17 |
| 77 | 354.30 | 458.41 | 530.61 | 592.74 | 795.91 | 463.44 | 607.85 | 713.63 | 807.67 | 1069.61 | 498.70 | 656.54 | 767.37 | 869.79 | 1151.89 |
| 78 | 401.31 | 518.85 | 602.81 | 675.01 | 903.38 | 515.50 | 680.05 | 797.59 | 903.38 | 1195.55 | 552.44 | 725.39 | 853.00 | 967.18 | 1277.83 |
| 79 | 446.65 | 579.30 | 675.01 | 755.61 | 1010.84 | 567.55 | 747.22 | 881.55 | 1000.77 | 1321.48 | 601.13 | 794.23 | 936.96 | 1062.90 | 1403.76 |
| 80 | 491.99 | 639.75 | 743.86 | 832.85 | 1114.95 | 617.92 | 816.06 | 960.47 | 1089.76 | 1440.70 | 654.86 | 863.08 | 1015.88 | 1151.89 | 1522.98 |
| 81 | 533.97 | 695.16 | 809.35 | 906.74 | 1212.34 | 664.94 | 878.19 | 1034.35 | 1172.04 | 1548.17 | 698.52 | 923.53 | 1088.08 | 1235.85 | 1632.12 |
| 82 | 575.95 | 748.90 | 869.79 | 977.26 | 1306.37 | 708.60 | 935.28 | 1098.16 | 1249.28 | 1650.59 | 745.54 | 985.66 | 1156.93 | 1313.09 | 1736.23 |
| 83 | 616.24 | 800.95 | 935.28 | 1047.78 | 1400.40 | 750.58 | 990.69 | 1168.68 | 1324.84 | 1751.34 | 789.20 | 1041.07 | 1227.45 | 1390.33 | 1838.66 |
| 84 | 663.26 | 861.40 | 1000.77 | 1125.02 | 1501.15 | 799.27 | 1052.82 | 1237.53 | 1403.76 | 1853.77 | 839.57 | 1104.87 | 1296.30 | 1472.61 | 1946.12 |
| 85 | 713.63 | 926.89 | 1078.01 | 1210.66 | 1618.69 | 853.00 | 1121.67 | 1316.45 | 1492.76 | 1976.35 | 891.62 | 1172.04 | 1376.89 | 1561.60 | 2067.02 |
| 86 | 770.73 | 999.09 | 1161.96 | 1304.69 | 1742.95 | 910.09 | 1193.87 | 1400.40 | 1586.79 | 2100.60 | 948.71 | 1244.24 | 1460.85 | 1655.63 | 2191.28 |
| 87 | 827.82 | 1072.97 | 1250.96 | 1403.76 | 1877.28 | 967.18 | 1267.75 | 1489.40 | 1685.86 | 2234.94 | 1005.80 | 1318.12 | 1549.85 | 1754.70 | 2325.61 |
| 88 | 889.94 | 1156.93 | 1346.67 | 1511.23 | 2018.33 | 1029.31 | 1351.71 | 1585.11 | 1793.32 | 2375.98 | 1067.93 | 1402.08 | 1645.56 | 1862.17 | 2466.66 |
| 89 | 958.79 | 1244.24 | 1450.78 | 1627.09 | 2174.49 | 1098.16 | 1439.02 | 1689.21 | 1909.18 | 2532.14 | 1136.78 | 1489.40 | 1749.66 | 1978.03 | 2622.82 |
| 90 | 1034.35 | 1343.31 | 1564.96 | 1753.02 | 2345.76 | 1173.72 | 1538.09 | 1803.40 | 2035.12 | 2703.42 | 1212.34 | 1588.47 | 1863.85 | 2103.96 | 2794.09 |
| 91 | 1114.95 | 1447.42 | 1684.18 | 1889.03 | 2528.78 | 1254.32 | 1642.20 | 1922.62 | 2171.13 | 2886.44 | 1292.94 | 1692.57 | 1983.06 | 2239.97 | 2977.12 |
| 92 | 1198.91 | 1556.56 | 1813.47 | 2035.12 | 2720.21 | 1338.27 | 1751.34 | 2051.91 | 2317.21 | 3077.86 | 1376.89 | 1801.72 | 2112.36 | 2386.06 | 3168.54 |
| 93 | 1292.94 | 1677.46 | 1952.84 | 2191.28 | 2928.42 | 1432.31 | 1872.24 | 2191.28 | 2473.37 | 3286.08 | 1470.93 | 1922.62 | 2251.73 | 2542.22 | 3376.75 |
| 94 | 1390.33 | 1806.75 | 2102.28 | 2359.19 | 3155.10 | 1529.70 | 2001.53 | 2340.72 | 2641.29 | 3512.76 | 1568.32 | 2051.91 | 2401.17 | 2710.13 | 3603.43 |
| 95 | 1499.47 | 1946.12 | 2266.84 | 2543.90 | 3400.26 | 1638.84 | 2140.90 | 2505.28 | 2825.99 | 3757.92 | 1677.46 | 2191.28 | 2565.73 | 2894.84 | 3848.59 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 30 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 31 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 32 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 33 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 34 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 35 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 36 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 37 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 38 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 39 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 40 | 90.67 | 115.86 | 136.01 | 151.12 | 201.50 | 120.90 | 156.16 | 181.35 | 203.18 | 272.02 |
| 41 | 90.67 | 115.86 | 136.01 | 151.12 | 201.50 | 120.90 | 156.16 | 181.35 | 203.18 | 272.02 |
| 42 | 90.67 | 115.86 | 136.01 | 151.12 | 201.50 | 120.90 | 156.16 | 181.35 | 203.18 | 272.02 |
| 43 | 90.67 | 115.86 | 136.01 | 151.12 | 201.50 | 120.90 | 156.16 | 181.35 | 203.18 | 272.02 |
| 44 | 90.67 | 115.86 | 136.01 | 151.12 | 201.50 | 120.90 | 156.16 | 181.35 | 203.18 | 272.02 |
| 45 | 95.71 | 120.90 | 144.41 | 162.88 | 211.57 | 129.29 | 164.56 | 191.42 | 218.29 | 287.13 |
| 46 | 95.71 | 120.90 | 144.41 | 162.88 | 211.57 | 129.29 | 164.56 | 191.42 | 218.29 | 287.13 |
| 47 | 95.71 | 120.90 | 144.41 | 162.88 | 211.57 | 129.29 | 164.56 | 191.42 | 218.29 | 287.13 |
| 48 | 95.71 | 120.90 | 144.41 | 162.88 | 211.57 | 129.29 | 164.56 | 191.42 | 218.29 | 287.13 |
| 49 | 95.71 | 120.90 | 144.41 | 162.88 | 211.57 | 129.29 | 164.56 | 191.42 | 218.29 | 287.13 |
| 50 | 107.46 | 137.69 | 159.52 | 179.67 | 238.44 | 144.41 | 184.71 | 214.93 | 241.80 | 320.72 |
| 51 | 110.82 | 141.05 | 164.56 | 184.71 | 248.51 | 147.76 | 186.38 | 218.29 | 246.83 | 329.11 |
| 52 | 114.18 | 146.09 | 169.59 | 191.42 | 255.23 | 151.12 | 191.42 | 223.33 | 253.55 | 335.83 |
| 53 | 117.54 | 149.44 | 174.63 | 198.14 | 263.62 | 154.48 | 196.46 | 228.36 | 258.59 | 342.54 |
| 54 | 120.90 | 156.16 | 181.35 | 204.86 | 272.02 | 156.16 | 201.50 | 233.40 | 265.30 | 354.30 |
| 55 | 125.94 | 159.52 | 188.06 | 209.89 | 280.42 | 162.88 | 206.53 | 241.80 | 268.66 | 361.02 |
| 56 | 132.65 | 169.59 | 196.46 | 223.33 | 295.53 | 169.59 | 214.93 | 250.19 | 285.45 | 376.13 |
| 57 | 142.73 | 177.99 | 209.89 | 236.76 | 314.00 | 177.99 | 225.00 | 263.62 | 297.21 | 394.60 |
| 58 | 152.80 | 193.10 | 225.00 | 255.23 | 337.51 | 189.74 | 238.44 | 278.74 | 315.68 | 419.79 |
| 59 | 162.88 | 204.86 | 240.12 | 272.02 | 362.69 | 199.82 | 251.87 | 295.53 | 335.83 | 443.29 |
| 60 | 172.95 | 219.97 | 256.91 | 292.17 | 386.20 | 209.89 | 268.66 | 314.00 | 354.30 | 471.84 |
| 61 | 184.71 | 236.76 | 277.06 | 314.00 | 414.75 | 221.65 | 287.13 | 334.15 | 377.81 | 500.38 |
| 62 | 198.14 | 253.55 | 297.21 | 334.15 | 443.29 | 238.44 | 303.92 | 355.98 | 402.99 | 533.97 |
| 63 | 213.25 | 270.34 | 315.68 | 359.34 | 475.20 | 253.55 | 324.07 | 377.81 | 429.86 | 567.55 |
| 64 | 226.68 | 288.81 | 339.19 | 384.52 | 510.46 | 268.66 | 344.22 | 404.67 | 458.41 | 607.85 |
| 65 | 241.80 | 312.32 | 366.05 | 414.75 | 549.08 | 287.13 | 369.41 | 431.54 | 490.31 | 651.51 |
| 66 | 263.62 | 335.83 | 394.60 | 446.65 | 589.38 | 308.96 | 394.60 | 463.44 | 525.57 | 693.48 |
| 67 | 278.74 | 355.98 | 421.46 | 478.55 | 631.36 | 325.75 | 418.11 | 491.99 | 559.15 | 738.82 |
| 68 | 300.57 | 386.20 | 453.37 | 515.50 | 680.05 | 347.58 | 446.65 | 527.25 | 597.77 | 789.20 |
| 69 | 324.07 | 419.79 | 491.99 | 560.83 | 738.82 | 374.45 | 481.91 | 569.23 | 644.79 | 851.32 |
| 70 | 359.34 | 463.44 | 544.04 | 619.60 | 817.74 | 409.71 | 527.25 | 619.60 | 705.24 | 931.92 |
| 71 | 399.64 | 515.50 | 606.17 | 691.81 | 910.09 | 453.37 | 584.34 | 685.09 | 782.48 | 1029.31 |
| 72 | 448.33 | 574.27 | 678.37 | 772.40 | 1017.56 | 503.74 | 646.47 | 760.65 | 866.44 | 1143.49 |
| 73 | 500.38 | 644.79 | 758.97 | 864.76 | 1140.14 | 559.15 | 718.67 | 846.29 | 962.15 | 1269.43 |
| 74 | 559.15 | 720.35 | 851.32 | 965.51 | 1276.15 | 617.92 | 797.59 | 940.32 | 1067.93 | 1410.48 |
| 75 | 622.96 | 805.99 | 952.07 | 1084.72 | 1428.95 | 683.41 | 883.23 | 1044.43 | 1187.15 | 1568.32 |
| 76 | 696.84 | 901.70 | 1069.61 | 1219.06 | 1605.26 | 758.97 | 980.62 | 1161.96 | 1324.84 | 1744.63 |
| 77 | 777.44 | 1009.16 | 1202.26 | 1373.54 | 1803.40 | 837.89 | 1089.76 | 1294.62 | 1477.64 | 1941.09 |
| 78 | 861.40 | 1123.34 | 1343.31 | 1534.73 | 2014.97 | 921.85 | 1203.94 | 1435.66 | 1640.52 | 2152.66 |
| 79 | 950.39 | 1237.53 | 1482.68 | 1697.61 | 2223.18 | 1007.48 | 1314.77 | 1575.03 | 1803.40 | 2360.87 |
| 80 | 1030.99 | 1348.35 | 1617.01 | 1850.41 | 2423.00 | 1091.44 | 1423.91 | 1707.69 | 1954.52 | 2560.69 |
| 81 | 1108.23 | 1449.10 | 1734.55 | 1986.42 | 2602.67 | 1165.32 | 1526.34 | 1826.90 | 2092.21 | 2742.04 |
| 82 | 1182.11 | 1544.81 | 1848.73 | 2117.40 | 2772.26 | 1242.56 | 1625.41 | 1942.76 | 2226.54 | 2914.99 |
| 83 | 1257.68 | 1640.52 | 1961.24 | 2245.01 | 2945.21 | 1319.80 | 1721.12 | 2058.63 | 2355.83 | 3091.30 |
| 84 | 1334.92 | 1741.27 | 2080.45 | 2381.02 | 3123.20 | 1398.72 | 1825.23 | 2181.20 | 2493.52 | 3270.96 |
| 85 | 1422.23 | 1852.09 | 2214.79 | 2530.46 | 3323.02 | 1487.72 | 1937.73 | 2315.53 | 2646.32 | 3475.82 |
| 86 | 1514.58 | 1972.99 | 2355.83 | 2691.66 | 3534.59 | 1580.07 | 2058.63 | 2456.58 | 2807.52 | 3687.39 |
| 87 | 1611.97 | 2097.25 | 2506.96 | 2859.58 | 3757.92 | 1677.46 | 2182.88 | 2607.70 | 2975.44 | 3910.72 |
| 88 | 1717.76 | 2234.94 | 2668.15 | 3042.60 | 3999.71 | 1783.25 | 2320.57 | 2768.90 | 3158.46 | 4152.51 |
| 89 | 1831.94 | 2382.70 | 2841.10 | 3240.74 | 4263.34 | 1897.43 | 2468.34 | 2941.85 | 3356.60 | 4416.14 |
| 90 | 1957.88 | 2543.90 | 3034.21 | 3455.67 | 4548.79 | 2023.36 | 2629.53 | 3134.95 | 3571.53 | 4701.59 |
| 91 | 2092.21 | 2716.85 | 3239.06 | 3689.07 | 4856.07 | 2157.69 | 2802.48 | 3339.81 | 3804.93 | 5008.87 |
| 92 | 2234.94 | 2899.87 | 3455.67 | 3932.55 | 5181.83 | 2300.42 | 2985.51 | 3556.42 | 4048.41 | 5334.63 |
| 93 | 2387.74 | 3098.01 | 3687.39 | 4197.85 | 5531.09 | 2453.22 | 3183.65 | 3788.14 | 4313.71 | 5683.89 |
| 94 | 2553.97 | 3311.26 | 3942.62 | 4483.30 | 5912.25 | 2619.46 | 3396.90 | 4043.37 | 4599.16 | 6065.05 |
| 95 | 2735.32 | 3546.34 | 4219.68 | 4797.30 | 6327.00 | 2800.81 | 3631.98 | 4320.43 | 4913.16 | 6479.80 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 30 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 31 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 32 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 33 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 34 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 35 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 36 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 37 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 38 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 39 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 40 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 109.14 | 139.37 | 162.88 | 183.03 | 243.48 |
| 41 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 109.14 | 139.37 | 162.88 | 183.03 | 243.48 |
| 42 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 109.14 | 139.37 | 162.88 | 183.03 | 243.48 |
| 43 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 109.14 | 139.37 | 162.88 | 183.03 | 243.48 |
| 44 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 109.14 | 139.37 | 162.88 | 183.03 | 243.48 |
| 45 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 46 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 47 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 48 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 49 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 50 | 95.71 | 119.22 | 141.05 | 159.52 | 211.57 | 129.29 | 162.88 | 189.74 | 214.93 | 285.45 |
| 51 | 100.75 | 124.26 | 146.09 | 164.56 | 218.29 | 132.65 | 167.91 | 196.46 | 219.97 | 292.17 |
| 52 | 102.43 | 132.65 | 151.12 | 169.59 | 226.68 | 136.01 | 172.95 | 199.82 | 225.00 | 298.89 |
| 53 | 105.79 | 134.33 | 154.48 | 174.63 | 235.08 | 137.69 | 176.31 | 203.18 | 230.04 | 305.60 |
| 54 | 109.14 | 139.37 | 161.20 | 181.35 | 240.12 | 141.05 | 179.67 | 209.89 | 236.76 | 312.32 |
| 55 | 112.50 | 142.73 | 166.23 | 188.06 | 250.19 | 144.41 | 183.03 | 213.25 | 241.80 | 320.72 |
| 56 | 117.54 | 149.44 | 174.63 | 198.14 | 261.95 | 149.44 | 189.74 | 223.33 | 251.87 | 334.15 |
| 57 | 125.94 | 161.20 | 188.06 | 209.89 | 280.42 | 157.84 | 201.50 | 235.08 | 265.30 | 352.62 |
| 58 | 134.33 | 169.59 | 199.82 | 226.68 | 302.25 | 166.23 | 211.57 | 246.83 | 280.42 | 374.45 |
| 59 | 144.41 | 183.03 | 214.93 | 245.15 | 322.39 | 174.63 | 226.68 | 263.62 | 298.89 | 396.28 |
| 60 | 154.48 | 196.46 | 228.36 | 260.27 | 342.54 | 188.06 | 240.12 | 278.74 | 315.68 | 418.11 |
| 61 | 164.56 | 211.57 | 246.83 | 278.74 | 369.41 | 199.82 | 255.23 | 297.21 | 337.51 | 446.65 |
| 62 | 174.63 | 225.00 | 263.62 | 298.89 | 392.92 | 209.89 | 272.02 | 317.36 | 359.34 | 475.20 |
| 63 | 186.38 | 240.12 | 282.10 | 319.04 | 423.14 | 223.33 | 288.81 | 337.51 | 382.84 | 505.42 |
| 64 | 203.18 | 258.59 | 302.25 | 342.54 | 455.05 | 240.12 | 307.28 | 361.02 | 406.35 | 539.00 |
| 65 | 218.29 | 277.06 | 325.75 | 367.73 | 486.95 | 256.91 | 329.11 | 386.20 | 434.90 | 575.95 |
| 66 | 233.40 | 298.89 | 350.94 | 396.28 | 527.25 | 273.70 | 352.62 | 413.07 | 465.12 | 619.60 |
| 67 | 248.51 | 320.72 | 376.13 | 426.50 | 560.83 | 292.17 | 374.45 | 438.26 | 497.03 | 656.54 |
| 68 | 265.30 | 342.54 | 402.99 | 458.41 | 606.17 | 308.96 | 397.96 | 470.16 | 530.61 | 701.88 |
| 69 | 290.49 | 371.09 | 439.93 | 498.70 | 656.54 | 332.47 | 428.18 | 505.42 | 574.27 | 757.29 |
| 70 | 319.04 | 411.39 | 485.27 | 549.08 | 725.39 | 362.69 | 468.48 | 554.12 | 628.00 | 829.50 |
| 71 | 354.30 | 458.41 | 539.00 | 614.57 | 809.35 | 402.99 | 520.53 | 611.21 | 695.16 | 916.81 |
| 72 | 397.96 | 512.14 | 604.49 | 686.77 | 908.41 | 446.65 | 574.27 | 678.37 | 770.73 | 1019.24 |
| 73 | 446.65 | 572.59 | 676.69 | 769.05 | 1014.20 | 495.35 | 638.07 | 753.93 | 856.36 | 1130.06 |
| 74 | 498.70 | 641.43 | 757.29 | 861.40 | 1136.78 | 550.76 | 708.60 | 837.89 | 952.07 | 1256.00 |
| 75 | 555.80 | 715.31 | 847.97 | 963.83 | 1272.79 | 609.53 | 785.84 | 928.56 | 1056.18 | 1395.37 |
| 76 | 619.60 | 800.95 | 953.75 | 1084.72 | 1428.95 | 673.34 | 873.15 | 1036.03 | 1178.76 | 1551.53 |
| 77 | 691.81 | 898.34 | 1069.61 | 1220.73 | 1605.26 | 745.54 | 968.86 | 1151.89 | 1316.45 | 1729.51 |
| 78 | 765.69 | 1002.45 | 1193.87 | 1366.82 | 1791.64 | 819.42 | 1069.61 | 1276.15 | 1459.17 | 1912.54 |
| 79 | 844.61 | 1101.52 | 1321.48 | 1511.23 | 1978.03 | 896.66 | 1170.36 | 1402.08 | 1603.58 | 2100.60 |
| 80 | 918.49 | 1198.91 | 1435.66 | 1645.56 | 2156.02 | 970.54 | 1267.75 | 1517.94 | 1739.59 | 2278.59 |
| 81 | 985.66 | 1287.90 | 1544.81 | 1769.81 | 2315.53 | 1037.71 | 1356.75 | 1628.77 | 1863.85 | 2439.79 |
| 82 | 1051.14 | 1375.22 | 1645.56 | 1884.00 | 2468.34 | 1104.87 | 1447.42 | 1731.19 | 1981.39 | 2595.95 |
| 83 | 1118.31 | 1459.17 | 1746.31 | 1998.18 | 2619.46 | 1173.72 | 1531.38 | 1831.94 | 2097.25 | 2748.75 |
| 84 | 1188.83 | 1549.85 | 1852.09 | 2119.07 | 2780.66 | 1244.24 | 1623.73 | 1939.41 | 2218.14 | 2911.63 |
| 85 | 1267.75 | 1648.92 | 1972.99 | 2253.41 | 2955.29 | 1323.16 | 1724.48 | 2061.98 | 2354.15 | 3089.62 |
| 86 | 1348.35 | 1754.70 | 2097.25 | 2396.13 | 3146.71 | 1403.76 | 1830.26 | 2186.24 | 2496.88 | 3281.04 |
| 87 | 1437.34 | 1867.20 | 2231.58 | 2545.58 | 3344.85 | 1492.76 | 1942.76 | 2320.57 | 2646.32 | 3479.18 |
| 88 | 1529.70 | 1988.10 | 2372.62 | 2708.45 | 3559.78 | 1585.11 | 2063.66 | 2461.62 | 2809.20 | 3694.11 |
| 89 | 1632.12 | 2120.75 | 2530.46 | 2883.08 | 3793.18 | 1687.54 | 2196.32 | 2619.46 | 2983.83 | 3927.51 |
| 90 | 1742.95 | 2263.48 | 2700.06 | 3076.18 | 4050.09 | 1798.36 | 2339.04 | 2789.05 | 3176.93 | 4184.42 |
| 91 | 1863.85 | 2417.96 | 2883.08 | 3282.72 | 4322.11 | 1919.26 | 2493.52 | 2972.08 | 3383.47 | 4456.44 |
| 92 | 1991.46 | 2582.52 | 3074.51 | 3502.69 | 4612.60 | 2046.87 | 2658.08 | 3163.50 | 3603.43 | 4746.93 |
| 93 | 2125.79 | 2757.15 | 3282.72 | 3736.09 | 4923.24 | 2181.20 | 2832.71 | 3371.71 | 3836.83 | 5057.57 |
| 94 | 2273.56 | 2946.89 | 3509.40 | 3991.32 | 5260.75 | 2328.97 | 3022.45 | 3598.40 | 4092.06 | 5395.08 |
| 95 | 2436.43 | 3155.10 | 3754.56 | 4270.05 | 5631.84 | 2491.84 | 3230.67 | 3843.55 | 4370.80 | 5766.17 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 30 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 31 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 32 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 33 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 34 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 35 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 36 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 37 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 38 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 39 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 40 | 73.88 | 94.03 | 109.14 | 120.90 | 164.56 | 100.75 | 127.61 | 147.76 | 164.56 | 219.97 |
| 41 | 73.88 | 94.03 | 109.14 | 120.90 | 164.56 | 100.75 | 127.61 | 147.76 | 164.56 | 219.97 |
| 42 | 73.88 | 94.03 | 109.14 | 120.90 | 164.56 | 100.75 | 127.61 | 147.76 | 164.56 | 219.97 |
| 43 | 73.88 | 94.03 | 109.14 | 120.90 | 164.56 | 100.75 | 127.61 | 147.76 | 164.56 | 219.97 |
| 44 | 73.88 | 94.03 | 109.14 | 120.90 | 164.56 | 100.75 | 127.61 | 147.76 | 164.56 | 219.97 |
| 45 | 80.60 | 100.75 | 114.18 | 132.65 | 172.95 | 105.79 | 136.01 | 154.48 | 176.31 | 233.40 |
| 46 | 80.60 | 100.75 | 114.18 | 132.65 | 172.95 | 105.79 | 136.01 | 154.48 | 176.31 | 233.40 |
| 47 | 80.60 | 100.75 | 114.18 | 132.65 | 172.95 | 105.79 | 136.01 | 154.48 | 176.31 | 233.40 |
| 48 | 80.60 | 100.75 | 114.18 | 132.65 | 172.95 | 105.79 | 136.01 | 154.48 | 176.31 | 233.40 |
| 49 | 80.60 | 100.75 | 114.18 | 132.65 | 172.95 | 105.79 | 136.01 | 154.48 | 176.31 | 233.40 |
| 50 | 87.32 | 110.82 | 130.97 | 144.41 | 193.10 | 117.54 | 149.44 | 174.63 | 196.46 | 260.27 |
| 51 | 90.67 | 114.18 | 134.33 | 149.44 | 198.14 | 119.22 | 151.12 | 177.99 | 199.82 | 266.98 |
| 52 | 92.35 | 115.86 | 137.69 | 154.48 | 206.53 | 120.90 | 154.48 | 181.35 | 204.86 | 273.70 |
| 53 | 95.71 | 120.90 | 141.05 | 159.52 | 211.57 | 124.26 | 157.84 | 184.71 | 209.89 | 277.06 |
| 54 | 99.07 | 124.26 | 146.09 | 164.56 | 219.97 | 127.61 | 161.20 | 189.74 | 214.93 | 285.45 |
| 55 | 102.43 | 129.29 | 151.12 | 169.59 | 225.00 | 129.29 | 166.23 | 193.10 | 219.97 | 290.49 |
| 56 | 109.14 | 137.69 | 159.52 | 181.35 | 240.12 | 137.69 | 174.63 | 203.18 | 228.36 | 303.92 |
| 57 | 114.18 | 146.09 | 169.59 | 193.10 | 255.23 | 142.73 | 183.03 | 214.93 | 240.12 | 319.04 |
| 58 | 120.90 | 157.84 | 183.03 | 206.53 | 273.70 | 151.12 | 194.78 | 228.36 | 256.91 | 339.19 |
| 59 | 130.97 | 166.23 | 196.46 | 221.65 | 290.49 | 161.20 | 204.86 | 240.12 | 272.02 | 357.66 |
| 60 | 141.05 | 176.31 | 209.89 | 235.08 | 314.00 | 169.59 | 214.93 | 255.23 | 287.13 | 382.84 |
| 61 | 152.80 | 193.10 | 223.33 | 255.23 | 335.83 | 181.35 | 231.72 | 272.02 | 307.28 | 406.35 |
| 62 | 159.52 | 204.86 | 238.44 | 272.02 | 361.02 | 193.10 | 246.83 | 288.81 | 327.43 | 433.22 |
| 63 | 169.59 | 219.97 | 256.91 | 290.49 | 384.52 | 204.86 | 261.95 | 307.28 | 347.58 | 460.08 |
| 64 | 184.71 | 233.40 | 275.38 | 310.64 | 413.07 | 218.29 | 278.74 | 329.11 | 369.41 | 491.99 |
| 65 | 198.14 | 251.87 | 295.53 | 334.15 | 444.97 | 231.72 | 298.89 | 350.94 | 396.28 | 527.25 |
| 66 | 213.25 | 272.02 | 320.72 | 361.02 | 478.55 | 250.19 | 319.04 | 376.13 | 423.14 | 562.51 |
| 67 | 225.00 | 290.49 | 340.87 | 387.88 | 512.14 | 263.62 | 339.19 | 397.96 | 453.37 | 599.45 |
| 68 | 241.80 | 310.64 | 364.37 | 418.11 | 550.76 | 280.42 | 361.02 | 424.82 | 483.59 | 638.07 |
| 69 | 261.95 | 339.19 | 399.64 | 453.37 | 597.77 | 302.25 | 389.56 | 460.08 | 522.21 | 688.45 |
| 70 | 292.17 | 374.45 | 439.93 | 503.74 | 661.58 | 332.47 | 426.50 | 503.74 | 572.59 | 755.61 |
| 71 | 325.75 | 416.43 | 491.99 | 559.15 | 737.14 | 367.73 | 471.84 | 557.47 | 631.36 | 834.53 |
| 72 | 359.34 | 465.12 | 550.76 | 624.64 | 824.46 | 406.35 | 522.21 | 617.92 | 703.56 | 926.89 |
| 73 | 406.35 | 520.53 | 617.92 | 700.20 | 921.85 | 453.37 | 580.98 | 688.45 | 780.80 | 1025.95 |
| 74 | 453.37 | 584.34 | 690.13 | 784.16 | 1034.35 | 500.38 | 644.79 | 762.33 | 866.44 | 1143.49 |
| 75 | 505.42 | 654.86 | 772.40 | 879.87 | 1155.25 | 554.12 | 716.99 | 846.29 | 962.15 | 1267.75 |
| 76 | 565.87 | 728.75 | 869.79 | 989.01 | 1301.33 | 612.89 | 794.23 | 943.68 | 1072.97 | 1413.84 |
| 77 | 628.00 | 816.06 | 972.22 | 1111.59 | 1460.85 | 678.37 | 879.87 | 1049.46 | 1197.23 | 1573.35 |
| 78 | 696.84 | 911.77 | 1086.40 | 1242.56 | 1632.12 | 745.54 | 973.90 | 1160.29 | 1328.20 | 1742.95 |
| 79 | 769.05 | 1004.13 | 1200.59 | 1373.54 | 1800.04 | 816.06 | 1066.25 | 1274.47 | 1457.49 | 1910.86 |
| 80 | 836.21 | 1091.44 | 1308.05 | 1497.79 | 1961.24 | 883.23 | 1153.57 | 1383.61 | 1583.43 | 2072.06 |
| 81 | 896.66 | 1172.04 | 1405.44 | 1611.97 | 2109.00 | 945.36 | 1235.85 | 1479.32 | 1695.93 | 2223.18 |
| 82 | 958.79 | 1249.28 | 1497.79 | 1714.40 | 2246.69 | 1005.80 | 1314.77 | 1573.35 | 1803.40 | 2362.55 |
| 83 | 1015.88 | 1328.20 | 1588.47 | 1818.51 | 2386.06 | 1066.25 | 1393.69 | 1667.39 | 1909.18 | 2503.60 |
| 84 | 1083.05 | 1410.48 | 1685.86 | 1927.65 | 2528.78 | 1133.42 | 1479.32 | 1766.46 | 2020.01 | 2648.00 |
| 85 | 1151.89 | 1501.15 | 1793.32 | 2048.55 | 2691.66 | 1203.94 | 1570.00 | 1875.60 | 2142.58 | 2814.24 |
| 86 | 1227.45 | 1600.22 | 1907.50 | 2179.52 | 2862.93 | 1279.50 | 1669.07 | 1989.78 | 2273.56 | 2985.51 |
| 87 | 1308.05 | 1700.97 | 2030.08 | 2317.21 | 3045.96 | 1360.10 | 1769.81 | 2112.36 | 2411.25 | 3168.54 |
| 88 | 1392.01 | 1811.79 | 2159.37 | 2464.98 | 3240.74 | 1444.06 | 1880.64 | 2241.65 | 2559.01 | 3363.32 |
| 89 | 1484.36 | 1931.01 | 2300.42 | 2622.82 | 3452.31 | 1536.41 | 1999.86 | 2382.70 | 2716.85 | 3574.89 |
| 90 | 1586.79 | 2061.98 | 2454.90 | 2799.13 | 3684.03 | 1638.84 | 2130.83 | 2537.18 | 2893.16 | 3806.61 |
| 91 | 1695.93 | 2201.35 | 2621.14 | 2987.19 | 3934.23 | 1747.98 | 2270.20 | 2703.42 | 3081.22 | 4056.80 |
| 92 | 1811.79 | 2350.80 | 2797.45 | 3187.01 | 4197.85 | 1863.85 | 2419.64 | 2879.73 | 3281.04 | 4320.43 |
| 93 | 1936.05 | 2510.31 | 2985.51 | 3398.58 | 4479.95 | 1988.10 | 2579.16 | 3067.79 | 3492.61 | 4602.52 |
| 94 | 2070.38 | 2683.27 | 3190.37 | 3631.98 | 4788.91 | 2122.43 | 2752.11 | 3272.64 | 3726.01 | 4911.48 |
| 95 | 2216.46 | 2874.69 | 3415.37 | 3885.53 | 5124.74 | 2268.52 | 2943.53 | 3497.65 | 3979.56 | 5247.31 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 30 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 31 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 32 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 33 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 34 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 35 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 36 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 37 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 38 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 39 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 40 | 67.17 | 87.32 | 100.75 | 112.50 | 149.44 | 90.67 | 115.86 | 136.01 | 152.80 | 203.18 |
| 41 | 67.17 | 87.32 | 100.75 | 112.50 | 149.44 | 90.67 | 115.86 | 136.01 | 152.80 | 203.18 |
| 42 | 67.17 | 87.32 | 100.75 | 112.50 | 149.44 | 90.67 | 115.86 | 136.01 | 152.80 | 203.18 |
| 43 | 67.17 | 87.32 | 100.75 | 112.50 | 149.44 | 90.67 | 115.86 | 136.01 | 152.80 | 203.18 |
| 44 | 67.17 | 87.32 | 100.75 | 112.50 | 149.44 | 90.67 | 115.86 | 136.01 | 152.80 | 203.18 |
| 45 | 70.52 | 90.67 | 107.46 | 119.22 | 159.52 | 97.39 | 124.26 | 144.41 | 161.20 | 214.93 |
| 46 | 70.52 | 90.67 | 107.46 | 119.22 | 159.52 | 97.39 | 124.26 | 144.41 | 161.20 | 214.93 |
| 47 | 70.52 | 90.67 | 107.46 | 119.22 | 159.52 | 97.39 | 124.26 | 144.41 | 161.20 | 214.93 |
| 48 | 70.52 | 90.67 | 107.46 | 119.22 | 159.52 | 97.39 | 124.26 | 144.41 | 161.20 | 214.93 |
| 49 | 70.52 | 90.67 | 107.46 | 119.22 | 159.52 | 97.39 | 124.26 | 144.41 | 161.20 | 214.93 |
| 50 | 80.60 | 102.43 | 117.54 | 134.33 | 176.31 | 107.46 | 139.37 | 159.52 | 179.67 | 240.12 |
| 51 | 82.28 | 105.79 | 122.58 | 139.37 | 183.03 | 109.14 | 141.05 | 164.56 | 184.71 | 245.15 |
| 52 | 85.64 | 109.14 | 124.26 | 142.73 | 191.42 | 110.82 | 144.41 | 166.23 | 188.06 | 251.87 |
| 53 | 87.32 | 110.82 | 130.97 | 147.76 | 196.46 | 114.18 | 146.09 | 171.27 | 193.10 | 256.91 |
| 54 | 90.67 | 115.86 | 136.01 | 152.80 | 201.50 | 115.86 | 151.12 | 176.31 | 196.46 | 260.27 |
| 55 | 92.35 | 117.54 | 139.37 | 156.16 | 208.21 | 117.54 | 152.80 | 177.99 | 201.50 | 266.98 |
| 56 | 99.07 | 127.61 | 147.76 | 166.23 | 219.97 | 124.26 | 161.20 | 188.06 | 213.25 | 282.10 |
| 57 | 104.11 | 136.01 | 156.16 | 176.31 | 233.40 | 129.29 | 169.59 | 196.46 | 223.33 | 295.53 |
| 58 | 110.82 | 142.73 | 166.23 | 191.42 | 251.87 | 136.01 | 177.99 | 206.53 | 236.76 | 312.32 |
| 59 | 117.54 | 154.48 | 177.99 | 203.18 | 270.34 | 146.09 | 189.74 | 221.65 | 248.51 | 330.79 |
| 60 | 125.94 | 164.56 | 193.10 | 218.29 | 287.13 | 154.48 | 199.82 | 235.08 | 265.30 | 350.94 |
| 61 | 136.01 | 176.31 | 206.53 | 233.40 | 308.96 | 164.56 | 213.25 | 250.19 | 282.10 | 372.77 |
| 62 | 146.09 | 188.06 | 219.97 | 250.19 | 330.79 | 174.63 | 228.36 | 265.30 | 302.25 | 399.64 |
| 63 | 157.84 | 203.18 | 235.08 | 266.98 | 355.98 | 186.38 | 243.48 | 282.10 | 320.72 | 424.82 |
| 64 | 167.91 | 218.29 | 253.55 | 288.81 | 381.16 | 199.82 | 258.59 | 302.25 | 344.22 | 455.05 |
| 65 | 179.67 | 231.72 | 273.70 | 312.32 | 411.39 | 213.25 | 275.38 | 325.75 | 369.41 | 486.95 |
| 66 | 191.42 | 251.87 | 295.53 | 334.15 | 441.61 | 225.00 | 295.53 | 347.58 | 392.92 | 520.53 |
| 67 | 208.21 | 268.66 | 314.00 | 357.66 | 470.16 | 240.12 | 314.00 | 367.73 | 418.11 | 552.44 |
| 68 | 219.97 | 288.81 | 337.51 | 386.20 | 508.78 | 256.91 | 337.51 | 392.92 | 446.65 | 589.38 |
| 69 | 240.12 | 312.32 | 367.73 | 418.11 | 555.80 | 275.38 | 361.02 | 423.14 | 483.59 | 638.07 |
| 70 | 261.95 | 345.90 | 406.35 | 463.44 | 611.21 | 300.57 | 394.60 | 463.44 | 530.61 | 698.52 |
| 71 | 293.85 | 387.88 | 453.37 | 517.18 | 683.41 | 332.47 | 438.26 | 515.50 | 584.34 | 772.40 |
| 72 | 330.79 | 433.22 | 507.10 | 579.30 | 762.33 | 369.41 | 486.95 | 570.91 | 648.15 | 856.36 |
| 73 | 367.73 | 486.95 | 569.23 | 649.83 | 856.36 | 411.39 | 542.36 | 636.39 | 723.71 | 953.75 |
| 74 | 411.39 | 542.36 | 639.75 | 727.07 | 958.79 | 455.05 | 599.45 | 708.60 | 804.31 | 1059.54 |
| 75 | 461.76 | 607.85 | 715.31 | 816.06 | 1072.97 | 507.10 | 666.62 | 785.84 | 894.98 | 1177.08 |
| 76 | 515.50 | 681.73 | 804.31 | 918.49 | 1205.62 | 559.15 | 740.50 | 873.15 | 997.41 | 1309.73 |
| 77 | 575.95 | 760.65 | 903.38 | 1032.67 | 1356.75 | 621.28 | 821.10 | 970.54 | 1111.59 | 1460.85 |
| 78 | 639.75 | 847.97 | 1007.48 | 1153.57 | 1512.91 | 683.41 | 906.74 | 1078.01 | 1232.49 | 1617.01 |
| 79 | 701.88 | 933.60 | 1113.27 | 1274.47 | 1670.74 | 743.86 | 992.37 | 1182.11 | 1353.39 | 1774.85 |
| 80 | 762.33 | 1017.56 | 1214.02 | 1390.33 | 1818.51 | 805.99 | 1074.65 | 1282.86 | 1469.25 | 1922.62 |
| 81 | 821.10 | 1094.80 | 1301.33 | 1492.76 | 1954.52 | 863.08 | 1155.25 | 1371.86 | 1575.03 | 2060.30 |
| 82 | 876.51 | 1167.00 | 1390.33 | 1590.15 | 2082.13 | 920.17 | 1227.45 | 1462.53 | 1670.74 | 2189.60 |
| 83 | 928.56 | 1237.53 | 1474.28 | 1685.86 | 2211.43 | 975.58 | 1297.98 | 1546.49 | 1769.81 | 2322.25 |
| 84 | 985.66 | 1313.09 | 1564.96 | 1788.28 | 2345.76 | 1034.35 | 1376.89 | 1638.84 | 1873.92 | 2458.26 |
| 85 | 1051.14 | 1400.40 | 1662.35 | 1900.79 | 2493.52 | 1099.84 | 1464.21 | 1737.91 | 1988.10 | 2609.38 |
| 86 | 1118.31 | 1489.40 | 1769.81 | 2020.01 | 2653.04 | 1167.00 | 1553.20 | 1845.37 | 2107.32 | 2768.90 |
| 87 | 1190.51 | 1585.11 | 1882.32 | 2147.62 | 2822.63 | 1239.21 | 1648.92 | 1957.88 | 2234.94 | 2938.50 |
| 88 | 1271.11 | 1687.54 | 2001.53 | 2283.63 | 3002.30 | 1319.80 | 1751.34 | 2077.10 | 2370.95 | 3118.16 |
| 89 | 1353.39 | 1798.36 | 2132.51 | 2431.39 | 3198.76 | 1402.08 | 1862.17 | 2208.07 | 2518.71 | 3314.62 |
| 90 | 1447.42 | 1920.94 | 2276.91 | 2594.27 | 3415.37 | 1496.11 | 1984.74 | 2352.48 | 2681.59 | 3531.23 |
| 91 | 1546.49 | 2050.23 | 2429.72 | 2770.58 | 3645.41 | 1595.18 | 2114.04 | 2505.28 | 2857.90 | 3761.27 |
| 92 | 1650.59 | 2187.92 | 2592.59 | 2953.61 | 3888.89 | 1699.29 | 2251.73 | 2668.15 | 3040.92 | 4004.75 |
| 93 | 1764.78 | 2339.04 | 2768.90 | 3151.75 | 4152.51 | 1813.47 | 2402.85 | 2844.46 | 3239.06 | 4268.37 |
| 94 | 1887.35 | 2498.56 | 2958.64 | 3366.68 | 4436.29 | 1936.05 | 2562.37 | 3034.21 | 3453.99 | 4552.15 |
| 95 | 2021.68 | 2676.55 | 3165.18 | 3601.76 | 4748.61 | 2070.38 | 2740.36 | 3240.74 | 3689.07 | 4864.47 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 30 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 31 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 32 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 33 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 34 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 35 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 36 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 37 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 38 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 39 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 40 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 | 104.11 | 134.33 | 152.80 | 171.27 | 231.72 |
| 41 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 | 104.11 | 134.33 | 152.80 | 171.27 | 231.72 |
| 42 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 | 104.11 | 134.33 | 152.80 | 171.27 | 231.72 |
| 43 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 | 104.11 | 134.33 | 152.80 | 171.27 | 231.72 |
| 44 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 | 104.11 | 134.33 | 152.80 | 171.27 | 231.72 |
| 45 | 82.28 | 105.79 | 122.58 | 139.37 | 181.35 | 110.82 | 141.05 | 164.56 | 186.38 | 245.15 |
| 46 | 82.28 | 105.79 | 122.58 | 139.37 | 181.35 | 110.82 | 141.05 | 164.56 | 186.38 | 245.15 |
| 47 | 82.28 | 105.79 | 122.58 | 139.37 | 181.35 | 110.82 | 141.05 | 164.56 | 186.38 | 245.15 |
| 48 | 82.28 | 105.79 | 122.58 | 139.37 | 181.35 | 110.82 | 141.05 | 164.56 | 186.38 | 245.15 |
| 49 | 82.28 | 105.79 | 122.58 | 139.37 | 181.35 | 110.82 | 141.05 | 164.56 | 186.38 | 245.15 |
| 50 | 90.67 | 115.86 | 136.01 | 152.80 | 203.18 | 120.90 | 156.16 | 183.03 | 206.53 | 273.70 |
| 51 | 94.03 | 119.22 | 139.37 | 156.16 | 209.89 | 125.94 | 157.84 | 184.71 | 209.89 | 278.74 |
| 52 | 99.07 | 122.58 | 144.41 | 161.20 | 218.29 | 130.97 | 162.88 | 189.74 | 214.93 | 287.13 |
| 53 | 102.43 | 127.61 | 149.44 | 167.91 | 223.33 | 134.33 | 169.59 | 194.78 | 219.97 | 292.17 |
| 54 | 105.79 | 134.33 | 154.48 | 172.95 | 230.04 | 136.01 | 172.95 | 198.14 | 225.00 | 300.57 |
| 55 | 107.46 | 137.69 | 159.52 | 179.67 | 238.44 | 139.37 | 176.31 | 204.86 | 228.36 | 303.92 |
| 56 | 112.50 | 144.41 | 166.23 | 191.42 | 251.87 | 144.41 | 183.03 | 213.25 | 243.48 | 320.72 |
| 57 | 119.22 | 151.12 | 177.99 | 201.50 | 265.30 | 149.44 | 189.74 | 225.00 | 253.55 | 335.83 |
| 58 | 129.29 | 164.56 | 193.10 | 218.29 | 287.13 | 161.20 | 203.18 | 236.76 | 270.34 | 355.98 |
| 59 | 139.37 | 172.95 | 203.18 | 230.04 | 308.96 | 169.59 | 214.93 | 250.19 | 283.77 | 376.13 |
| 60 | 146.09 | 186.38 | 218.29 | 248.51 | 329.11 | 176.31 | 228.36 | 266.98 | 303.92 | 401.31 |
| 61 | 157.84 | 201.50 | 233.40 | 265.30 | 354.30 | 189.74 | 243.48 | 283.77 | 320.72 | 428.18 |
| 62 | 167.91 | 214.93 | 251.87 | 283.77 | 376.13 | 201.50 | 258.59 | 300.57 | 342.54 | 451.69 |
| 63 | 179.67 | 228.36 | 268.66 | 305.60 | 404.67 | 214.93 | 273.70 | 322.39 | 364.37 | 481.91 |
| 64 | 193.10 | 246.83 | 288.81 | 327.43 | 433.22 | 230.04 | 293.85 | 342.54 | 391.24 | 517.18 |
| 65 | 208.21 | 266.98 | 310.64 | 350.94 | 468.48 | 246.83 | 314.00 | 367.73 | 414.75 | 554.12 |
| 66 | 221.65 | 285.45 | 335.83 | 381.16 | 500.38 | 261.95 | 335.83 | 394.60 | 446.65 | 589.38 |
| 67 | 236.76 | 302.25 | 357.66 | 406.35 | 539.00 | 277.06 | 354.30 | 419.79 | 475.20 | 629.68 |
| 68 | 256.91 | 329.11 | 384.52 | 438.26 | 577.62 | 295.53 | 379.49 | 446.65 | 508.78 | 669.98 |
| 69 | 275.38 | 355.98 | 419.79 | 473.52 | 628.00 | 319.04 | 408.03 | 485.27 | 545.72 | 723.71 |
| 70 | 305.60 | 392.92 | 461.76 | 527.25 | 695.16 | 347.58 | 448.33 | 525.57 | 601.13 | 790.87 |
| 71 | 339.19 | 438.26 | 515.50 | 587.70 | 774.08 | 386.20 | 495.35 | 584.34 | 663.26 | 874.83 |
| 72 | 381.16 | 490.31 | 575.95 | 658.22 | 864.76 | 426.50 | 550.76 | 646.47 | 737.14 | 972.22 |
| 73 | 424.82 | 547.40 | 644.79 | 735.46 | 968.86 | 473.52 | 611.21 | 718.67 | 819.42 | 1078.01 |
| 74 | 476.88 | 612.89 | 723.71 | 821.10 | 1084.72 | 527.25 | 680.05 | 799.27 | 908.41 | 1198.91 |
| 75 | 527.25 | 683.41 | 811.02 | 921.85 | 1215.70 | 579.30 | 750.58 | 888.27 | 1009.16 | 1334.92 |
| 76 | 591.06 | 767.37 | 908.41 | 1036.03 | 1363.46 | 643.11 | 834.53 | 985.66 | 1125.02 | 1481.00 |
| 77 | 661.58 | 858.04 | 1019.24 | 1168.68 | 1533.05 | 713.63 | 925.21 | 1098.16 | 1257.68 | 1652.27 |
| 78 | 733.78 | 955.43 | 1141.82 | 1306.37 | 1711.04 | 785.84 | 1022.60 | 1220.73 | 1395.37 | 1828.58 |
| 79 | 805.99 | 1052.82 | 1259.36 | 1444.06 | 1892.39 | 854.68 | 1116.63 | 1336.60 | 1533.05 | 2008.25 |
| 80 | 876.51 | 1145.17 | 1375.22 | 1573.35 | 2060.30 | 925.21 | 1210.66 | 1450.78 | 1662.35 | 2176.17 |
| 81 | 942.00 | 1234.17 | 1474.28 | 1690.89 | 2213.11 | 992.37 | 1297.98 | 1551.53 | 1778.21 | 2328.97 |
| 82 | 1004.13 | 1311.41 | 1573.35 | 1798.36 | 2355.83 | 1056.18 | 1381.93 | 1652.27 | 1890.71 | 2476.73 |
| 83 | 1069.61 | 1393.69 | 1667.39 | 1907.50 | 2503.60 | 1121.67 | 1462.53 | 1749.66 | 2003.21 | 2627.85 |
| 84 | 1136.78 | 1481.00 | 1769.81 | 2025.04 | 2654.72 | 1187.15 | 1551.53 | 1855.45 | 2120.75 | 2780.66 |
| 85 | 1208.98 | 1575.03 | 1882.32 | 2150.98 | 2827.67 | 1264.39 | 1647.24 | 1969.63 | 2250.05 | 2953.61 |
| 86 | 1287.90 | 1677.46 | 2001.53 | 2286.99 | 3005.66 | 1343.31 | 1749.66 | 2088.85 | 2386.06 | 3131.60 |
| 87 | 1371.86 | 1783.25 | 2130.83 | 2429.72 | 3197.08 | 1427.27 | 1855.45 | 2218.14 | 2528.78 | 3323.02 |
| 88 | 1460.85 | 1899.11 | 2268.52 | 2585.88 | 3403.62 | 1516.26 | 1971.31 | 2355.83 | 2684.94 | 3529.55 |
| 89 | 1558.24 | 2025.04 | 2416.28 | 2752.11 | 3625.26 | 1613.65 | 2097.25 | 2503.60 | 2851.18 | 3751.20 |
| 90 | 1665.71 | 2161.05 | 2577.48 | 2936.82 | 3868.74 | 1721.12 | 2233.26 | 2664.80 | 3035.89 | 3994.67 |
| 91 | 1779.89 | 2308.82 | 2752.11 | 3134.95 | 4129.01 | 1835.30 | 2381.02 | 2839.43 | 3234.02 | 4254.94 |
| 92 | 1899.11 | 2464.98 | 2936.82 | 3341.49 | 4407.74 | 1954.52 | 2537.18 | 3024.13 | 3440.56 | 4533.68 |
| 93 | 2030.08 | 2632.89 | 3133.28 | 3566.49 | 4703.27 | 2085.49 | 2705.09 | 3220.59 | 3665.56 | 4829.21 |
| 94 | 2171.13 | 2815.92 | 3349.88 | 3811.65 | 5027.35 | 2226.54 | 2888.12 | 3437.20 | 3910.72 | 5153.28 |
| 95 | 2323.93 | 3015.74 | 3586.64 | 4076.95 | 5381.64 | 2379.34 | 3087.94 | 3673.96 | 4176.02 | 5507.58 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 30 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 31 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 32 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 33 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 34 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 35 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 36 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 37 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 38 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 39 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 40 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 154.48 | 208.21 |
| 41 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 154.48 | 208.21 |
| 42 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 154.48 | 208.21 |
| 43 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 154.48 | 208.21 |
| 44 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 154.48 | 208.21 |
| 45 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 46 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 47 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 48 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 49 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 50 | 82.28 | 104.11 | 119.22 | 136.01 | 181.35 | 110.82 | 139.37 | 162.88 | 183.03 | 243.48 |
| 51 | 85.64 | 105.79 | 122.58 | 139.37 | 188.06 | 112.50 | 142.73 | 166.23 | 186.38 | 250.19 |
| 52 | 87.32 | 110.82 | 130.97 | 144.41 | 193.10 | 114.18 | 146.09 | 171.27 | 191.42 | 255.23 |
| 53 | 88.99 | 112.50 | 134.33 | 149.44 | 199.82 | 114.18 | 149.44 | 174.63 | 194.78 | 260.27 |
| 54 | 92.35 | 117.54 | 137.69 | 154.48 | 203.18 | 117.54 | 152.80 | 177.99 | 201.50 | 263.62 |
| 55 | 95.71 | 120.90 | 141.05 | 159.52 | 211.57 | 120.90 | 156.16 | 179.67 | 204.86 | 270.34 |
| 56 | 102.43 | 127.61 | 149.44 | 167.91 | 223.33 | 127.61 | 162.88 | 189.74 | 214.93 | 285.45 |
| 57 | 107.46 | 137.69 | 159.52 | 177.99 | 238.44 | 132.65 | 169.59 | 199.82 | 226.68 | 298.89 |
| 58 | 114.18 | 144.41 | 167.91 | 194.78 | 256.91 | 142.73 | 181.35 | 209.89 | 238.44 | 317.36 |
| 59 | 120.90 | 156.16 | 183.03 | 206.53 | 273.70 | 149.44 | 193.10 | 225.00 | 251.87 | 335.83 |
| 60 | 129.29 | 166.23 | 196.46 | 219.97 | 293.85 | 157.84 | 203.18 | 238.44 | 268.66 | 357.66 |
| 61 | 141.05 | 179.67 | 209.89 | 235.08 | 314.00 | 169.59 | 218.29 | 253.55 | 285.45 | 379.49 |
| 62 | 147.76 | 193.10 | 225.00 | 253.55 | 334.15 | 177.99 | 231.72 | 270.34 | 305.60 | 402.99 |
| 63 | 159.52 | 203.18 | 241.80 | 272.02 | 361.02 | 191.42 | 245.15 | 288.81 | 325.75 | 431.54 |
| 64 | 172.95 | 219.97 | 256.91 | 290.49 | 386.20 | 204.86 | 261.95 | 307.28 | 345.90 | 458.41 |
| 65 | 184.71 | 235.08 | 277.06 | 314.00 | 416.43 | 218.29 | 280.42 | 327.43 | 369.41 | 490.31 |
| 66 | 196.46 | 255.23 | 297.21 | 337.51 | 448.33 | 231.72 | 300.57 | 349.26 | 394.60 | 525.57 |
| 67 | 213.25 | 272.02 | 320.72 | 362.69 | 476.88 | 248.51 | 315.68 | 374.45 | 423.14 | 557.47 |
| 68 | 226.68 | 290.49 | 344.22 | 389.56 | 515.50 | 263.62 | 339.19 | 399.64 | 450.01 | 596.09 |
| 69 | 246.83 | 315.68 | 374.45 | 424.82 | 559.15 | 283.77 | 364.37 | 429.86 | 490.31 | 643.11 |
| 70 | 273.70 | 349.26 | 414.75 | 466.80 | 616.24 | 310.64 | 396.28 | 471.84 | 533.97 | 703.56 |
| 71 | 302.25 | 389.56 | 458.41 | 525.57 | 686.77 | 342.54 | 441.61 | 518.85 | 591.06 | 779.12 |
| 72 | 337.51 | 434.90 | 513.82 | 584.34 | 769.05 | 377.81 | 488.63 | 577.62 | 654.86 | 864.76 |
| 73 | 379.49 | 488.63 | 574.27 | 653.19 | 863.08 | 421.46 | 544.04 | 641.43 | 728.75 | 960.47 |
| 74 | 423.14 | 544.04 | 643.11 | 732.11 | 965.51 | 468.48 | 601.13 | 713.63 | 809.35 | 1067.93 |
| 75 | 471.84 | 607.85 | 720.35 | 821.10 | 1079.69 | 517.18 | 668.30 | 789.20 | 898.34 | 1183.79 |
| 76 | 528.93 | 681.73 | 809.35 | 921.85 | 1212.34 | 572.59 | 745.54 | 881.55 | 1000.77 | 1318.12 |
| 77 | 586.02 | 762.33 | 910.09 | 1037.71 | 1365.14 | 633.04 | 821.10 | 978.94 | 1116.63 | 1470.93 |
| 78 | 653.19 | 851.32 | 1014.20 | 1161.96 | 1522.98 | 698.52 | 908.41 | 1086.40 | 1239.21 | 1627.09 |
| 79 | 716.99 | 936.96 | 1123.34 | 1284.54 | 1682.50 | 762.33 | 995.73 | 1192.19 | 1363.46 | 1786.60 |
| 80 | 782.48 | 1019.24 | 1220.73 | 1400.40 | 1831.94 | 826.14 | 1078.01 | 1289.58 | 1479.32 | 1936.05 |
| 81 | 839.57 | 1094.80 | 1313.09 | 1504.51 | 1969.63 | 883.23 | 1153.57 | 1383.61 | 1585.11 | 2073.74 |
| 82 | 893.30 | 1168.68 | 1398.72 | 1601.90 | 2098.93 | 940.32 | 1229.13 | 1472.61 | 1684.18 | 2204.71 |
| 83 | 948.71 | 1240.88 | 1482.68 | 1697.61 | 2226.54 | 995.73 | 1301.33 | 1556.56 | 1781.57 | 2335.68 |
| 84 | 1010.84 | 1316.45 | 1575.03 | 1800.04 | 2362.55 | 1057.86 | 1378.57 | 1647.24 | 1885.67 | 2475.05 |
| 85 | 1076.33 | 1402.08 | 1677.46 | 1915.90 | 2511.99 | 1125.02 | 1467.57 | 1753.02 | 1999.86 | 2627.85 |
| 86 | 1145.17 | 1491.08 | 1781.57 | 2038.48 | 2673.19 | 1193.87 | 1556.56 | 1857.13 | 2122.43 | 2789.05 |
| 87 | 1220.73 | 1586.79 | 1895.75 | 2166.09 | 2842.78 | 1269.43 | 1652.27 | 1971.31 | 2250.05 | 2958.64 |
| 88 | 1297.98 | 1690.89 | 2016.65 | 2302.10 | 3024.13 | 1346.67 | 1756.38 | 2092.21 | 2386.06 | 3139.99 |
| 89 | 1386.97 | 1803.40 | 2149.30 | 2451.54 | 3222.27 | 1435.66 | 1868.88 | 2224.86 | 2535.50 | 3338.13 |
| 90 | 1481.00 | 1924.29 | 2295.38 | 2616.10 | 3440.56 | 1529.70 | 1989.78 | 2370.95 | 2700.06 | 3556.42 |
| 91 | 1581.75 | 2055.27 | 2449.87 | 2792.41 | 3673.96 | 1630.44 | 2120.75 | 2525.43 | 2876.37 | 3789.82 |
| 92 | 1690.89 | 2194.64 | 2612.74 | 2978.79 | 3920.79 | 1739.59 | 2260.12 | 2688.30 | 3062.75 | 4036.65 |
| 93 | 1805.08 | 2344.08 | 2789.05 | 3178.61 | 4182.74 | 1853.77 | 2409.57 | 2864.61 | 3262.57 | 4298.60 |
| 94 | 1931.01 | 2506.96 | 2982.15 | 3393.54 | 4471.55 | 1979.71 | 2572.44 | 3057.71 | 3477.50 | 4587.41 |
| 95 | 2070.38 | 2681.59 | 3192.05 | 3631.98 | 4787.23 | 2119.07 | 2747.07 | 3267.61 | 3715.94 | 4903.09 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 30 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 31 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 32 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 33 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 34 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 35 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 36 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 37 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 38 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 39 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 40 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 83.96 | 109.14 | 125.94 | 141.05 | 186.38 |
| 41 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 83.96 | 109.14 | 125.94 | 141.05 | 186.38 |
| 42 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 83.96 | 109.14 | 125.94 | 141.05 | 186.38 |
| 43 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 83.96 | 109.14 | 125.94 | 141.05 | 186.38 |
| 44 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 83.96 | 109.14 | 125.94 | 141.05 | 186.38 |
| 45 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 | 90.67 | 114.18 | 130.97 | 149.44 | 198.14 |
| 46 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 | 90.67 | 114.18 | 130.97 | 149.44 | 198.14 |
| 47 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 | 90.67 | 114.18 | 130.97 | 149.44 | 198.14 |
| 48 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 | 90.67 | 114.18 | 130.97 | 149.44 | 198.14 |
| 49 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 | 90.67 | 114.18 | 130.97 | 149.44 | 198.14 |
| 50 | 73.88 | 94.03 | 109.14 | 122.58 | 162.88 | 100.75 | 127.61 | 147.76 | 167.91 | 221.65 |
| 51 | 75.56 | 97.39 | 112.50 | 127.61 | 167.91 | 102.43 | 129.29 | 151.12 | 169.59 | 226.68 |
| 52 | 77.24 | 100.75 | 115.86 | 134.33 | 174.63 | 104.11 | 134.33 | 154.48 | 174.63 | 233.40 |
| 53 | 82.28 | 105.79 | 119.22 | 136.01 | 181.35 | 107.46 | 137.69 | 156.16 | 177.99 | 236.76 |
| 54 | 83.96 | 105.79 | 122.58 | 139.37 | 188.06 | 109.14 | 137.69 | 159.52 | 181.35 | 241.80 |
| 55 | 87.32 | 109.14 | 130.97 | 144.41 | 193.10 | 110.82 | 141.05 | 164.56 | 186.38 | 246.83 |
| 56 | 92.35 | 115.86 | 137.69 | 154.48 | 203.18 | 115.86 | 147.76 | 174.63 | 194.78 | 258.59 |
| 57 | 99.07 | 122.58 | 144.41 | 162.88 | 218.29 | 122.58 | 154.48 | 183.03 | 204.86 | 273.70 |
| 58 | 104.11 | 136.01 | 156.16 | 174.63 | 230.04 | 127.61 | 166.23 | 193.10 | 218.29 | 285.45 |
| 59 | 112.50 | 142.73 | 167.91 | 189.74 | 248.51 | 136.01 | 172.95 | 204.86 | 231.72 | 305.60 |
| 60 | 117.54 | 152.80 | 176.31 | 199.82 | 266.98 | 144.41 | 186.38 | 216.61 | 243.48 | 325.75 |
| 61 | 129.29 | 164.56 | 191.42 | 218.29 | 285.45 | 156.16 | 198.14 | 231.72 | 263.62 | 345.90 |
| 62 | 134.33 | 172.95 | 201.50 | 230.04 | 307.28 | 162.88 | 209.89 | 243.48 | 278.74 | 367.73 |
| 63 | 146.09 | 186.38 | 218.29 | 248.51 | 327.43 | 174.63 | 223.33 | 260.27 | 295.53 | 392.92 |
| 64 | 157.84 | 199.82 | 231.72 | 263.62 | 349.26 | 184.71 | 236.76 | 278.74 | 314.00 | 416.43 |
| 65 | 166.23 | 214.93 | 251.87 | 283.77 | 377.81 | 196.46 | 253.55 | 297.21 | 335.83 | 448.33 |
| 66 | 179.67 | 230.04 | 272.02 | 307.28 | 406.35 | 211.57 | 270.34 | 320.72 | 361.02 | 478.55 |
| 67 | 189.74 | 245.15 | 290.49 | 329.11 | 434.90 | 223.33 | 287.13 | 339.19 | 384.52 | 508.78 |
| 68 | 204.86 | 265.30 | 308.96 | 354.30 | 468.48 | 238.44 | 307.28 | 361.02 | 409.71 | 542.36 |
| 69 | 225.00 | 288.81 | 340.87 | 384.52 | 510.46 | 256.91 | 330.79 | 392.92 | 443.29 | 586.02 |
| 70 | 248.51 | 319.04 | 372.77 | 426.50 | 562.51 | 283.77 | 364.37 | 426.50 | 486.95 | 643.11 |
| 71 | 277.06 | 354.30 | 418.11 | 476.88 | 626.32 | 312.32 | 401.31 | 473.52 | 537.32 | 710.28 |
| 72 | 307.28 | 394.60 | 470.16 | 532.29 | 701.88 | 345.90 | 443.29 | 525.57 | 596.09 | 789.20 |
| 73 | 345.90 | 443.29 | 523.89 | 596.09 | 782.48 | 384.52 | 495.35 | 586.02 | 661.58 | 873.15 |
| 74 | 384.52 | 497.03 | 586.02 | 664.94 | 879.87 | 424.82 | 547.40 | 646.47 | 737.14 | 972.22 |
| 75 | 429.86 | 555.80 | 658.22 | 748.90 | 983.98 | 470.16 | 609.53 | 720.35 | 817.74 | 1079.69 |
| 76 | 480.23 | 621.28 | 737.14 | 841.25 | 1104.87 | 522.21 | 676.69 | 799.27 | 911.77 | 1200.59 |
| 77 | 533.97 | 693.48 | 826.14 | 947.03 | 1242.56 | 575.95 | 748.90 | 891.62 | 1017.56 | 1338.27 |
| 78 | 592.74 | 774.08 | 923.53 | 1059.54 | 1386.97 | 634.71 | 827.82 | 987.33 | 1130.06 | 1481.00 |
| 79 | 654.86 | 854.68 | 1019.24 | 1168.68 | 1529.70 | 695.16 | 906.74 | 1081.37 | 1239.21 | 1623.73 |
| 80 | 711.96 | 926.89 | 1111.59 | 1274.47 | 1665.71 | 750.58 | 980.62 | 1177.08 | 1346.67 | 1759.74 |
| 81 | 762.33 | 995.73 | 1193.87 | 1371.86 | 1791.64 | 802.63 | 1049.46 | 1256.00 | 1444.06 | 1889.03 |
| 82 | 814.38 | 1062.90 | 1274.47 | 1457.49 | 1907.50 | 858.04 | 1118.31 | 1339.95 | 1533.05 | 2008.25 |
| 83 | 861.40 | 1131.74 | 1353.39 | 1544.81 | 2028.40 | 905.06 | 1187.15 | 1418.87 | 1623.73 | 2127.47 |
| 84 | 920.17 | 1197.23 | 1433.99 | 1637.16 | 2149.30 | 962.15 | 1256.00 | 1501.15 | 1716.08 | 2251.73 |
| 85 | 982.30 | 1276.15 | 1524.66 | 1742.95 | 2288.67 | 1025.95 | 1333.24 | 1593.50 | 1821.87 | 2392.77 |
| 86 | 1044.43 | 1360.10 | 1622.05 | 1853.77 | 2434.75 | 1088.08 | 1417.19 | 1690.89 | 1932.69 | 2538.86 |
| 87 | 1113.27 | 1445.74 | 1726.16 | 1969.63 | 2589.23 | 1156.93 | 1502.83 | 1795.00 | 2048.55 | 2693.34 |
| 88 | 1185.47 | 1541.45 | 1836.98 | 2095.57 | 2755.47 | 1229.13 | 1598.54 | 1905.82 | 2174.49 | 2859.58 |
| 89 | 1264.39 | 1640.52 | 1956.20 | 2229.90 | 2935.14 | 1308.05 | 1697.61 | 2025.04 | 2308.82 | 3039.24 |
| 90 | 1348.35 | 1753.02 | 2087.17 | 2379.34 | 3131.60 | 1392.01 | 1810.11 | 2156.02 | 2458.26 | 3235.70 |
| 91 | 1440.70 | 1870.56 | 2228.22 | 2540.54 | 3344.85 | 1484.36 | 1927.65 | 2297.06 | 2619.46 | 3448.95 |
| 92 | 1541.45 | 1998.18 | 2379.34 | 2708.45 | 3568.17 | 1585.11 | 2055.27 | 2448.19 | 2787.37 | 3672.28 |
| 93 | 1647.24 | 2134.19 | 2540.54 | 2889.80 | 3808.29 | 1690.89 | 2191.28 | 2609.38 | 2968.72 | 3912.40 |
| 94 | 1761.42 | 2281.95 | 2713.49 | 3086.26 | 4070.24 | 1805.08 | 2339.04 | 2782.33 | 3165.18 | 4174.34 |
| 95 | 1884.00 | 2443.15 | 2903.23 | 3302.87 | 4357.37 | 1927.65 | 2500.24 | 2972.08 | 3381.79 | 4461.47 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 30 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 31 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 32 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 33 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 34 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 35 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 36 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 37 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 38 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 39 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 40 | 57.09 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 |
| 41 | 57.09 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 |
| 42 | 57.09 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 |
| 43 | 57.09 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 |
| 44 | 57.09 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 |
| 45 | 58.77 | 75.56 | 90.67 | 102.43 | 136.01 | 80.60 | 105.79 | 122.58 | 137.69 | 183.03 |
| 46 | 58.77 | 75.56 | 90.67 | 102.43 | 136.01 | 80.60 | 105.79 | 122.58 | 137.69 | 183.03 |
| 47 | 58.77 | 75.56 | 90.67 | 102.43 | 136.01 | 80.60 | 105.79 | 122.58 | 137.69 | 183.03 |
| 48 | 58.77 | 75.56 | 90.67 | 102.43 | 136.01 | 80.60 | 105.79 | 122.58 | 137.69 | 183.03 |
| 49 | 58.77 | 75.56 | 90.67 | 102.43 | 136.01 | 80.60 | 105.79 | 122.58 | 137.69 | 183.03 |
| 50 | 67.17 | 87.32 | 102.43 | 112.50 | 151.12 | 92.35 | 117.54 | 136.01 | 151.12 | 204.86 |
| 51 | 70.52 | 88.99 | 105.79 | 117.54 | 154.48 | 95.71 | 117.54 | 141.05 | 156.16 | 208.21 |
| 52 | 73.88 | 92.35 | 105.79 | 120.90 | 161.20 | 97.39 | 120.90 | 141.05 | 161.20 | 214.93 |
| 53 | 73.88 | 94.03 | 109.14 | 125.94 | 166.23 | 97.39 | 122.58 | 144.41 | 164.56 | 218.29 |
| 54 | 75.56 | 100.75 | 114.18 | 132.65 | 171.27 | 99.07 | 130.97 | 149.44 | 169.59 | 221.65 |
| 55 | 77.24 | 102.43 | 117.54 | 134.33 | 176.31 | 100.75 | 132.65 | 151.12 | 172.95 | 226.68 |
| 56 | 83.96 | 107.46 | 124.26 | 141.05 | 188.06 | 105.79 | 137.69 | 159.52 | 179.67 | 238.44 |
| 57 | 87.32 | 114.18 | 134.33 | 151.12 | 199.82 | 109.14 | 144.41 | 166.23 | 189.74 | 251.87 |
| 58 | 94.03 | 119.22 | 141.05 | 162.88 | 214.93 | 115.86 | 149.44 | 176.31 | 201.50 | 266.98 |
| 59 | 102.43 | 130.97 | 151.12 | 171.27 | 230.04 | 125.94 | 161.20 | 188.06 | 211.57 | 282.10 |
| 60 | 107.46 | 139.37 | 162.88 | 183.03 | 246.83 | 129.29 | 169.59 | 198.14 | 226.68 | 298.89 |
| 61 | 115.86 | 149.44 | 174.63 | 199.82 | 261.95 | 139.37 | 179.67 | 213.25 | 241.80 | 317.36 |
| 62 | 124.26 | 161.20 | 188.06 | 213.25 | 280.42 | 151.12 | 194.78 | 225.00 | 256.91 | 337.51 |
| 63 | 132.65 | 171.27 | 199.82 | 226.68 | 302.25 | 157.84 | 206.53 | 240.12 | 273.70 | 361.02 |
| 64 | 144.41 | 184.71 | 216.61 | 246.83 | 324.07 | 169.59 | 219.97 | 258.59 | 292.17 | 386.20 |
| 65 | 152.80 | 198.14 | 231.72 | 265.30 | 345.90 | 179.67 | 235.08 | 275.38 | 314.00 | 411.39 |
| 66 | 162.88 | 213.25 | 251.87 | 283.77 | 376.13 | 189.74 | 251.87 | 295.53 | 334.15 | 444.97 |
| 67 | 176.31 | 226.68 | 268.66 | 303.92 | 399.64 | 204.86 | 265.30 | 312.32 | 354.30 | 470.16 |
| 68 | 188.06 | 245.15 | 287.13 | 329.11 | 433.22 | 219.97 | 285.45 | 335.83 | 381.16 | 500.38 |
| 69 | 203.18 | 263.62 | 314.00 | 355.98 | 470.16 | 233.40 | 305.60 | 361.02 | 411.39 | 540.68 |
| 70 | 225.00 | 293.85 | 345.90 | 394.60 | 522.21 | 255.23 | 334.15 | 392.92 | 451.69 | 596.09 |
| 71 | 250.19 | 330.79 | 386.20 | 438.26 | 580.98 | 283.77 | 374.45 | 438.26 | 497.03 | 656.54 |
| 72 | 282.10 | 367.73 | 431.54 | 490.31 | 651.51 | 314.00 | 411.39 | 485.27 | 549.08 | 730.43 |
| 73 | 312.32 | 413.07 | 485.27 | 550.76 | 728.75 | 347.58 | 460.08 | 540.68 | 612.89 | 811.02 |
| 74 | 349.26 | 461.76 | 542.36 | 617.92 | 817.74 | 387.88 | 510.46 | 602.81 | 681.73 | 901.70 |
| 75 | 391.24 | 518.85 | 607.85 | 693.48 | 913.45 | 431.54 | 567.55 | 666.62 | 760.65 | 999.09 |
| 76 | 438.26 | 579.30 | 683.41 | 780.80 | 1025.95 | 475.20 | 629.68 | 742.18 | 847.97 | 1114.95 |
| 77 | 488.63 | 646.47 | 767.37 | 878.19 | 1153.57 | 525.57 | 696.84 | 826.14 | 943.68 | 1242.56 |
| 78 | 544.04 | 720.35 | 856.36 | 978.94 | 1286.22 | 582.66 | 770.73 | 916.81 | 1047.78 | 1375.22 |
| 79 | 596.09 | 794.23 | 947.03 | 1083.05 | 1420.55 | 631.36 | 841.25 | 1004.13 | 1150.21 | 1509.55 |
| 80 | 648.15 | 864.76 | 1032.67 | 1182.11 | 1546.49 | 685.09 | 915.13 | 1089.76 | 1249.28 | 1633.80 |
| 81 | 695.16 | 933.60 | 1106.55 | 1269.43 | 1662.35 | 732.11 | 982.30 | 1167.00 | 1336.60 | 1751.34 |
| 82 | 745.54 | 990.69 | 1182.11 | 1351.71 | 1771.49 | 782.48 | 1041.07 | 1244.24 | 1420.55 | 1862.17 |
| 83 | 790.87 | 1052.82 | 1252.64 | 1435.66 | 1878.96 | 829.50 | 1104.87 | 1313.09 | 1506.19 | 1972.99 |
| 84 | 839.57 | 1118.31 | 1329.88 | 1519.62 | 1996.50 | 879.87 | 1172.04 | 1392.01 | 1591.82 | 2092.21 |
| 85 | 893.30 | 1188.83 | 1413.84 | 1617.01 | 2120.75 | 933.60 | 1242.56 | 1477.64 | 1690.89 | 2216.46 |
| 86 | 952.07 | 1264.39 | 1506.19 | 1719.44 | 2258.44 | 992.37 | 1318.12 | 1570.00 | 1793.32 | 2354.15 |
| 87 | 1012.52 | 1346.67 | 1600.22 | 1826.90 | 2399.49 | 1052.82 | 1400.40 | 1664.03 | 1900.79 | 2495.20 |
| 88 | 1081.37 | 1435.66 | 1702.65 | 1944.44 | 2555.65 | 1121.67 | 1489.40 | 1766.46 | 2018.33 | 2651.36 |
| 89 | 1151.89 | 1529.70 | 1813.47 | 2070.38 | 2721.89 | 1192.19 | 1583.43 | 1877.28 | 2144.26 | 2817.60 |
| 90 | 1230.81 | 1632.12 | 1936.05 | 2206.39 | 2904.91 | 1271.11 | 1685.86 | 1999.86 | 2280.27 | 3000.62 |
| 91 | 1313.09 | 1741.27 | 2067.02 | 2355.83 | 3099.69 | 1353.39 | 1795.00 | 2130.83 | 2429.72 | 3195.40 |
| 92 | 1403.76 | 1860.49 | 2206.39 | 2510.31 | 3307.91 | 1444.06 | 1914.22 | 2270.20 | 2584.20 | 3403.62 |
| 93 | 1499.47 | 1988.10 | 2354.15 | 2681.59 | 3529.55 | 1539.77 | 2041.83 | 2417.96 | 2755.47 | 3625.26 |
| 94 | 1605.26 | 2124.11 | 2515.35 | 2864.61 | 3773.03 | 1645.56 | 2177.84 | 2579.16 | 2938.50 | 3868.74 |
| 95 | 1719.44 | 2273.56 | 2691.66 | 3062.75 | 4038.33 | 1759.74 | 2327.29 | 2755.47 | 3136.63 | 4134.04 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 30 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 31 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 32 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 33 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 34 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 35 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 36 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 37 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 38 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 39 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 40 | 85.64 | 105.79 | 122.58 | 137.69 | 184.71 | 114.18 | 142.73 | 164.56 | 183.03 | 246.83 |
| 41 | 85.64 | 105.79 | 122.58 | 137.69 | 184.71 | 114.18 | 142.73 | 164.56 | 183.03 | 246.83 |
| 42 | 85.64 | 105.79 | 122.58 | 137.69 | 184.71 | 114.18 | 142.73 | 164.56 | 183.03 | 246.83 |
| 43 | 85.64 | 105.79 | 122.58 | 137.69 | 184.71 | 114.18 | 142.73 | 164.56 | 183.03 | 246.83 |
| 44 | 85.64 | 105.79 | 122.58 | 137.69 | 184.71 | 114.18 | 142.73 | 164.56 | 183.03 | 246.83 |
| 45 | 90.67 | 110.82 | 130.97 | 144.41 | 196.46 | 119.22 | 149.44 | 174.63 | 194.78 | 261.95 |
| 46 | 90.67 | 110.82 | 130.97 | 144.41 | 196.46 | 119.22 | 149.44 | 174.63 | 194.78 | 261.95 |
| 47 | 90.67 | 110.82 | 130.97 | 144.41 | 196.46 | 119.22 | 149.44 | 174.63 | 194.78 | 261.95 |
| 48 | 90.67 | 110.82 | 130.97 | 144.41 | 196.46 | 119.22 | 149.44 | 174.63 | 194.78 | 261.95 |
| 49 | 90.67 | 110.82 | 130.97 | 144.41 | 196.46 | 119.22 | 149.44 | 174.63 | 194.78 | 261.95 |
| 50 | 100.75 | 124.26 | 144.41 | 162.88 | 216.61 | 134.33 | 167.91 | 194.78 | 218.29 | 290.49 |
| 51 | 104.11 | 130.97 | 149.44 | 167.91 | 223.33 | 139.37 | 172.95 | 198.14 | 221.65 | 297.21 |
| 52 | 107.46 | 134.33 | 154.48 | 172.95 | 231.72 | 141.05 | 176.31 | 203.18 | 226.68 | 302.25 |
| 53 | 109.14 | 137.69 | 159.52 | 179.67 | 238.44 | 144.41 | 179.67 | 208.21 | 231.72 | 312.32 |
| 54 | 112.50 | 142.73 | 164.56 | 184.71 | 246.83 | 146.09 | 184.71 | 213.25 | 238.44 | 320.72 |
| 55 | 117.54 | 147.76 | 167.91 | 191.42 | 255.23 | 151.12 | 189.74 | 218.29 | 245.15 | 327.43 |
| 56 | 122.58 | 156.16 | 177.99 | 201.50 | 266.98 | 156.16 | 198.14 | 228.36 | 255.23 | 340.87 |
| 57 | 130.97 | 166.23 | 191.42 | 214.93 | 285.45 | 164.56 | 208.21 | 240.12 | 270.34 | 359.34 |
| 58 | 141.05 | 174.63 | 204.86 | 228.36 | 307.28 | 172.95 | 219.97 | 255.23 | 283.77 | 381.16 |
| 59 | 152.80 | 188.06 | 219.97 | 246.83 | 329.11 | 186.38 | 233.40 | 270.34 | 303.92 | 404.67 |
| 60 | 161.20 | 201.50 | 233.40 | 261.95 | 352.62 | 196.46 | 246.83 | 285.45 | 320.72 | 429.86 |
| 61 | 171.27 | 216.61 | 251.87 | 282.10 | 376.13 | 208.21 | 261.95 | 305.60 | 342.54 | 455.05 |
| 62 | 184.71 | 230.04 | 268.66 | 302.25 | 402.99 | 221.65 | 278.74 | 324.07 | 364.37 | 485.27 |
| 63 | 196.46 | 246.83 | 285.45 | 322.39 | 429.86 | 235.08 | 295.53 | 344.22 | 386.20 | 515.50 |
| 64 | 209.89 | 266.98 | 308.96 | 345.90 | 461.76 | 250.19 | 319.04 | 367.73 | 411.39 | 550.76 |
| 65 | 223.33 | 285.45 | 330.79 | 371.09 | 498.70 | 265.30 | 339.19 | 394.60 | 441.61 | 589.38 |
| 66 | 241.80 | 307.28 | 357.66 | 401.31 | 535.65 | 285.45 | 362.69 | 421.46 | 471.84 | 631.36 |
| 67 | 260.27 | 329.11 | 384.52 | 429.86 | 574.27 | 305.60 | 384.52 | 448.33 | 503.74 | 673.34 |
| 68 | 280.42 | 354.30 | 411.39 | 465.12 | 621.28 | 325.75 | 411.39 | 480.23 | 539.00 | 720.35 |
| 69 | 303.92 | 382.84 | 451.69 | 508.78 | 676.69 | 349.26 | 443.29 | 518.85 | 586.02 | 777.44 |
| 70 | 335.83 | 424.82 | 498.70 | 562.51 | 748.90 | 382.84 | 485.27 | 569.23 | 641.43 | 853.00 |
| 71 | 374.45 | 476.88 | 555.80 | 626.32 | 834.53 | 423.14 | 539.00 | 629.68 | 708.60 | 945.36 |
| 72 | 418.11 | 532.29 | 621.28 | 701.88 | 933.60 | 470.16 | 599.45 | 698.52 | 787.52 | 1049.46 |
| 73 | 470.16 | 596.09 | 698.52 | 785.84 | 1046.10 | 523.89 | 664.94 | 777.44 | 876.51 | 1165.32 |
| 74 | 525.57 | 666.62 | 780.80 | 881.55 | 1172.04 | 580.98 | 738.82 | 864.76 | 973.90 | 1296.30 |
| 75 | 586.02 | 747.22 | 874.83 | 987.33 | 1313.09 | 643.11 | 821.10 | 960.47 | 1084.72 | 1440.70 |
| 76 | 656.54 | 841.25 | 985.66 | 1114.95 | 1477.64 | 713.63 | 915.13 | 1071.29 | 1210.66 | 1606.94 |
| 77 | 732.11 | 943.68 | 1109.91 | 1257.68 | 1665.71 | 787.52 | 1017.56 | 1197.23 | 1353.39 | 1793.32 |
| 78 | 814.38 | 1051.14 | 1240.88 | 1408.80 | 1862.17 | 869.79 | 1123.34 | 1326.52 | 1506.19 | 1991.46 |
| 79 | 896.66 | 1160.29 | 1371.86 | 1559.92 | 2058.63 | 952.07 | 1232.49 | 1457.49 | 1655.63 | 2186.24 |
| 80 | 977.26 | 1262.71 | 1496.11 | 1702.65 | 2246.69 | 1032.67 | 1336.60 | 1583.43 | 1800.04 | 2374.30 |
| 81 | 1051.14 | 1356.75 | 1608.62 | 1828.58 | 2416.28 | 1106.55 | 1430.63 | 1695.93 | 1929.33 | 2545.58 |
| 82 | 1119.99 | 1449.10 | 1716.08 | 1947.80 | 2570.76 | 1178.76 | 1522.98 | 1805.08 | 2046.87 | 2703.42 |
| 83 | 1192.19 | 1534.73 | 1820.19 | 2065.34 | 2728.60 | 1249.28 | 1611.97 | 1910.86 | 2167.77 | 2866.29 |
| 84 | 1266.07 | 1632.12 | 1932.69 | 2191.28 | 2896.52 | 1326.52 | 1709.36 | 2025.04 | 2293.71 | 3034.21 |
| 85 | 1346.67 | 1736.23 | 2053.59 | 2327.29 | 3081.22 | 1407.12 | 1816.83 | 2147.62 | 2434.75 | 3222.27 |
| 86 | 1435.66 | 1847.05 | 2184.56 | 2475.05 | 3276.00 | 1496.11 | 1927.65 | 2278.59 | 2582.52 | 3417.05 |
| 87 | 1528.02 | 1964.59 | 2323.93 | 2631.21 | 3485.89 | 1588.47 | 2045.19 | 2417.96 | 2738.68 | 3626.94 |
| 88 | 1627.09 | 2092.21 | 2473.37 | 2799.13 | 3709.22 | 1687.54 | 2172.81 | 2567.41 | 2906.59 | 3850.27 |
| 89 | 1736.23 | 2231.58 | 2634.57 | 2980.47 | 3951.02 | 1796.68 | 2312.18 | 2728.60 | 3087.94 | 4092.06 |
| 90 | 1855.45 | 2382.70 | 2810.88 | 3176.93 | 4216.32 | 1915.90 | 2463.30 | 2904.91 | 3284.40 | 4357.37 |
| 91 | 1983.06 | 2545.58 | 3000.62 | 3391.86 | 4501.77 | 2043.51 | 2626.17 | 3094.66 | 3499.33 | 4642.82 |
| 92 | 2117.40 | 2716.85 | 3202.12 | 3616.87 | 4802.34 | 2177.84 | 2797.45 | 3296.15 | 3724.33 | 4943.39 |
| 93 | 2261.80 | 2899.87 | 3418.73 | 3858.66 | 5128.09 | 2322.25 | 2980.47 | 3512.76 | 3966.13 | 5269.14 |
| 94 | 2417.96 | 3101.37 | 3653.81 | 4120.61 | 5479.03 | 2478.41 | 3181.97 | 3747.84 | 4228.07 | 5620.08 |
| 95 | 2592.59 | 3319.66 | 3910.72 | 4409.42 | 5863.56 | 2653.04 | 3400.26 | 4004.75 | 4516.89 | 6004.60 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 30 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 31 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 32 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 33 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 34 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 35 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 36 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 37 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 38 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 39 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 40 | 75.56 | 94.03 | 109.14 | 120.90 | 164.56 | 102.43 | 127.61 | 146.09 | 164.56 | 219.97 |
| 41 | 75.56 | 94.03 | 109.14 | 120.90 | 164.56 | 102.43 | 127.61 | 146.09 | 164.56 | 219.97 |
| 42 | 75.56 | 94.03 | 109.14 | 120.90 | 164.56 | 102.43 | 127.61 | 146.09 | 164.56 | 219.97 |
| 43 | 75.56 | 94.03 | 109.14 | 120.90 | 164.56 | 102.43 | 127.61 | 146.09 | 164.56 | 219.97 |
| 44 | 75.56 | 94.03 | 109.14 | 120.90 | 164.56 | 102.43 | 127.61 | 146.09 | 164.56 | 219.97 |
| 45 | 80.60 | 100.75 | 114.18 | 130.97 | 171.27 | 107.46 | 136.01 | 154.48 | 174.63 | 233.40 |
| 46 | 80.60 | 100.75 | 114.18 | 130.97 | 171.27 | 107.46 | 136.01 | 154.48 | 174.63 | 233.40 |
| 47 | 80.60 | 100.75 | 114.18 | 130.97 | 171.27 | 107.46 | 136.01 | 154.48 | 174.63 | 233.40 |
| 48 | 80.60 | 100.75 | 114.18 | 130.97 | 171.27 | 107.46 | 136.01 | 154.48 | 174.63 | 233.40 |
| 49 | 80.60 | 100.75 | 114.18 | 130.97 | 171.27 | 107.46 | 136.01 | 154.48 | 174.63 | 233.40 |
| 50 | 88.99 | 110.82 | 130.97 | 142.73 | 193.10 | 117.54 | 149.44 | 174.63 | 193.10 | 258.59 |
| 51 | 92.35 | 114.18 | 134.33 | 147.76 | 198.14 | 120.90 | 151.12 | 176.31 | 198.14 | 263.62 |
| 52 | 95.71 | 119.22 | 137.69 | 152.80 | 206.53 | 124.26 | 156.16 | 181.35 | 203.18 | 272.02 |
| 53 | 99.07 | 120.90 | 141.05 | 159.52 | 211.57 | 127.61 | 159.52 | 184.71 | 208.21 | 277.06 |
| 54 | 102.43 | 127.61 | 146.09 | 164.56 | 218.29 | 132.65 | 164.56 | 189.74 | 213.25 | 283.77 |
| 55 | 104.11 | 132.65 | 151.12 | 169.59 | 225.00 | 134.33 | 169.59 | 193.10 | 218.29 | 292.17 |
| 56 | 109.14 | 139.37 | 159.52 | 179.67 | 240.12 | 139.37 | 176.31 | 203.18 | 226.68 | 303.92 |
| 57 | 115.86 | 146.09 | 169.59 | 191.42 | 255.23 | 146.09 | 184.71 | 214.93 | 240.12 | 320.72 |
| 58 | 124.26 | 157.84 | 183.03 | 204.86 | 273.70 | 156.16 | 194.78 | 228.36 | 253.55 | 340.87 |
| 59 | 134.33 | 169.59 | 196.46 | 218.29 | 290.49 | 164.56 | 208.21 | 240.12 | 268.66 | 357.66 |
| 60 | 142.73 | 181.35 | 209.89 | 233.40 | 314.00 | 172.95 | 219.97 | 255.23 | 285.45 | 382.84 |
| 61 | 154.48 | 193.10 | 223.33 | 251.87 | 335.83 | 184.71 | 233.40 | 272.02 | 305.60 | 406.35 |
| 62 | 162.88 | 206.53 | 238.44 | 266.98 | 359.34 | 196.46 | 246.83 | 288.81 | 322.39 | 431.54 |
| 63 | 172.95 | 219.97 | 255.23 | 287.13 | 382.84 | 208.21 | 263.62 | 307.28 | 344.22 | 458.41 |
| 64 | 186.38 | 233.40 | 273.70 | 308.96 | 411.39 | 223.33 | 280.42 | 327.43 | 367.73 | 490.31 |
| 65 | 199.82 | 253.55 | 293.85 | 332.47 | 441.61 | 236.76 | 298.89 | 349.26 | 394.60 | 523.89 |
| 66 | 218.29 | 273.70 | 317.36 | 359.34 | 476.88 | 255.23 | 322.39 | 374.45 | 421.46 | 560.83 |
| 67 | 231.72 | 292.17 | 339.19 | 384.52 | 512.14 | 270.34 | 342.54 | 397.96 | 450.01 | 599.45 |
| 68 | 246.83 | 315.68 | 364.37 | 413.07 | 552.44 | 287.13 | 367.73 | 426.50 | 480.23 | 641.43 |
| 69 | 270.34 | 342.54 | 401.31 | 451.69 | 599.45 | 312.32 | 396.28 | 461.76 | 520.53 | 690.13 |
| 70 | 300.57 | 379.49 | 443.29 | 502.06 | 664.94 | 342.54 | 433.22 | 507.10 | 570.91 | 758.97 |
| 71 | 332.47 | 423.14 | 495.35 | 559.15 | 740.50 | 377.81 | 480.23 | 560.83 | 631.36 | 841.25 |
| 72 | 374.45 | 471.84 | 552.44 | 626.32 | 831.17 | 419.79 | 532.29 | 621.28 | 703.56 | 933.60 |
| 73 | 416.43 | 532.29 | 619.60 | 696.84 | 931.92 | 463.44 | 594.42 | 691.81 | 777.44 | 1037.71 |
| 74 | 468.48 | 594.42 | 696.84 | 784.16 | 1042.75 | 517.18 | 658.22 | 770.73 | 866.44 | 1153.57 |
| 75 | 520.53 | 666.62 | 780.80 | 879.87 | 1168.68 | 572.59 | 730.43 | 856.36 | 963.83 | 1282.86 |
| 76 | 584.34 | 745.54 | 876.51 | 992.37 | 1314.77 | 636.39 | 811.02 | 953.75 | 1076.33 | 1428.95 |
| 77 | 651.51 | 836.21 | 989.01 | 1119.99 | 1481.00 | 703.56 | 903.38 | 1066.25 | 1207.30 | 1596.86 |
| 78 | 725.39 | 935.28 | 1104.87 | 1252.64 | 1657.31 | 774.08 | 999.09 | 1180.44 | 1339.95 | 1771.49 |
| 79 | 799.27 | 1032.67 | 1224.09 | 1386.97 | 1833.62 | 849.64 | 1094.80 | 1299.65 | 1474.28 | 1946.12 |
| 80 | 871.47 | 1123.34 | 1331.56 | 1512.91 | 1998.18 | 918.49 | 1188.83 | 1407.12 | 1600.22 | 2114.04 |
| 81 | 935.28 | 1208.98 | 1433.99 | 1627.09 | 2149.30 | 985.66 | 1274.47 | 1511.23 | 1714.40 | 2263.48 |
| 82 | 997.41 | 1289.58 | 1528.02 | 1734.55 | 2290.35 | 1049.46 | 1356.75 | 1605.26 | 1823.55 | 2407.89 |
| 83 | 1059.54 | 1366.82 | 1620.37 | 1838.66 | 2428.04 | 1111.59 | 1435.66 | 1699.29 | 1931.01 | 2550.61 |
| 84 | 1125.02 | 1450.78 | 1717.76 | 1949.48 | 2577.48 | 1178.76 | 1521.30 | 1798.36 | 2041.83 | 2700.06 |
| 85 | 1198.91 | 1543.13 | 1828.58 | 2072.06 | 2742.04 | 1254.32 | 1615.33 | 1910.86 | 2166.09 | 2867.97 |
| 86 | 1277.83 | 1643.88 | 1944.44 | 2203.03 | 2916.67 | 1333.24 | 1716.08 | 2026.72 | 2297.06 | 3042.60 |
| 87 | 1360.10 | 1747.98 | 2068.70 | 2342.40 | 3101.37 | 1415.52 | 1820.19 | 2150.98 | 2436.43 | 3227.31 |
| 88 | 1449.10 | 1860.49 | 2201.35 | 2490.16 | 3301.19 | 1504.51 | 1932.69 | 2283.63 | 2584.20 | 3427.12 |
| 89 | 1544.81 | 1984.74 | 2345.76 | 2651.36 | 3517.80 | 1600.22 | 2056.95 | 2428.04 | 2745.39 | 3643.73 |
| 90 | 1650.59 | 2119.07 | 2503.60 | 2827.67 | 3752.88 | 1706.01 | 2191.28 | 2585.88 | 2921.70 | 3878.81 |
| 91 | 1764.78 | 2263.48 | 2671.51 | 3017.41 | 4006.43 | 1820.19 | 2335.68 | 2753.79 | 3111.45 | 4132.36 |
| 92 | 1885.67 | 2417.96 | 2849.50 | 3218.91 | 4275.09 | 1941.09 | 2490.16 | 2931.78 | 3312.94 | 4401.03 |
| 93 | 2014.97 | 2579.16 | 3042.60 | 3433.84 | 4562.22 | 2070.38 | 2651.36 | 3124.88 | 3527.87 | 4688.16 |
| 94 | 2152.66 | 2758.83 | 3250.82 | 3667.24 | 4876.22 | 2208.07 | 2831.03 | 3333.09 | 3761.27 | 5002.16 |
| 95 | 2305.46 | 2953.61 | 3480.86 | 3924.15 | 5220.45 | 2360.87 | 3025.81 | 3563.14 | 4018.18 | 5346.38 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 30 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 31 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 32 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 33 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 34 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 35 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 36 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 37 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 38 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 39 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 40 | 67.17 | 85.64 | 97.39 | 110.82 | 149.44 | 92.35 | 114.18 | 132.65 | 147.76 | 199.82 |
| 41 | 67.17 | 85.64 | 97.39 | 110.82 | 149.44 | 92.35 | 114.18 | 132.65 | 147.76 | 199.82 |
| 42 | 67.17 | 85.64 | 97.39 | 110.82 | 149.44 | 92.35 | 114.18 | 132.65 | 147.76 | 199.82 |
| 43 | 67.17 | 85.64 | 97.39 | 110.82 | 149.44 | 92.35 | 114.18 | 132.65 | 147.76 | 199.82 |
| 44 | 67.17 | 85.64 | 97.39 | 110.82 | 149.44 | 92.35 | 114.18 | 132.65 | 147.76 | 199.82 |
| 45 | 73.88 | 90.67 | 104.11 | 117.54 | 157.84 | 99.07 | 120.90 | 141.05 | 159.52 | 213.25 |
| 46 | 73.88 | 90.67 | 104.11 | 117.54 | 157.84 | 99.07 | 120.90 | 141.05 | 159.52 | 213.25 |
| 47 | 73.88 | 90.67 | 104.11 | 117.54 | 157.84 | 99.07 | 120.90 | 141.05 | 159.52 | 213.25 |
| 48 | 73.88 | 90.67 | 104.11 | 117.54 | 157.84 | 99.07 | 120.90 | 141.05 | 159.52 | 213.25 |
| 49 | 73.88 | 90.67 | 104.11 | 117.54 | 157.84 | 99.07 | 120.90 | 141.05 | 159.52 | 213.25 |
| 50 | 82.28 | 100.75 | 117.54 | 132.65 | 174.63 | 109.14 | 136.01 | 156.16 | 176.31 | 235.08 |
| 51 | 85.64 | 105.79 | 119.22 | 136.01 | 181.35 | 110.82 | 141.05 | 161.20 | 181.35 | 240.12 |
| 52 | 87.32 | 109.14 | 122.58 | 139.37 | 188.06 | 114.18 | 142.73 | 164.56 | 183.03 | 246.83 |
| 53 | 90.67 | 110.82 | 130.97 | 144.41 | 193.10 | 115.86 | 146.09 | 169.59 | 188.06 | 251.87 |
| 54 | 92.35 | 115.86 | 134.33 | 149.44 | 199.82 | 119.22 | 149.44 | 172.95 | 193.10 | 258.59 |
| 55 | 95.71 | 117.54 | 137.69 | 152.80 | 204.86 | 120.90 | 152.80 | 177.99 | 196.46 | 265.30 |
| 56 | 100.75 | 124.26 | 146.09 | 162.88 | 216.61 | 127.61 | 157.84 | 184.71 | 208.21 | 277.06 |
| 57 | 105.79 | 136.01 | 156.16 | 172.95 | 231.72 | 132.65 | 167.91 | 196.46 | 218.29 | 292.17 |
| 58 | 112.50 | 142.73 | 166.23 | 186.38 | 248.51 | 141.05 | 177.99 | 206.53 | 231.72 | 308.96 |
| 59 | 120.90 | 154.48 | 176.31 | 198.14 | 266.98 | 149.44 | 189.74 | 218.29 | 243.48 | 327.43 |
| 60 | 129.29 | 164.56 | 191.42 | 213.25 | 283.77 | 157.84 | 199.82 | 233.40 | 260.27 | 347.58 |
| 61 | 141.05 | 174.63 | 204.86 | 228.36 | 305.60 | 167.91 | 211.57 | 246.83 | 277.06 | 369.41 |
| 62 | 147.76 | 186.38 | 216.61 | 245.15 | 327.43 | 177.99 | 226.68 | 263.62 | 293.85 | 394.60 |
| 63 | 159.52 | 201.50 | 231.72 | 260.27 | 347.58 | 191.42 | 240.12 | 278.74 | 312.32 | 416.43 |
| 64 | 169.59 | 214.93 | 250.19 | 280.42 | 372.77 | 203.18 | 256.91 | 297.21 | 334.15 | 444.97 |
| 65 | 183.03 | 228.36 | 268.66 | 302.25 | 399.64 | 216.61 | 273.70 | 319.04 | 357.66 | 476.88 |
| 66 | 194.78 | 246.83 | 288.81 | 325.75 | 433.22 | 230.04 | 293.85 | 340.87 | 382.84 | 510.46 |
| 67 | 211.57 | 268.66 | 310.64 | 349.26 | 465.12 | 246.83 | 312.32 | 361.02 | 409.71 | 544.04 |
| 68 | 228.36 | 287.13 | 334.15 | 377.81 | 502.06 | 263.62 | 332.47 | 387.88 | 438.26 | 582.66 |
| 69 | 245.15 | 312.32 | 364.37 | 411.39 | 545.72 | 282.10 | 361.02 | 421.46 | 475.20 | 629.68 |
| 70 | 270.34 | 345.90 | 402.99 | 456.73 | 606.17 | 307.28 | 394.60 | 460.08 | 520.53 | 691.81 |
| 71 | 303.92 | 384.52 | 450.01 | 508.78 | 675.01 | 344.22 | 436.58 | 510.46 | 574.27 | 765.69 |
| 72 | 337.51 | 433.22 | 503.74 | 565.87 | 755.61 | 379.49 | 486.95 | 567.55 | 636.39 | 847.97 |
| 73 | 381.16 | 481.91 | 565.87 | 636.39 | 844.61 | 423.14 | 540.68 | 631.36 | 708.60 | 943.68 |
| 74 | 424.82 | 540.68 | 631.36 | 711.96 | 950.39 | 470.16 | 599.45 | 696.84 | 789.20 | 1051.14 |
| 75 | 475.20 | 606.17 | 710.28 | 799.27 | 1064.57 | 520.53 | 664.94 | 779.12 | 878.19 | 1167.00 |
| 76 | 530.61 | 676.69 | 799.27 | 900.02 | 1197.23 | 577.62 | 738.82 | 868.12 | 980.62 | 1303.01 |
| 77 | 596.09 | 762.33 | 898.34 | 1020.92 | 1348.35 | 641.43 | 822.78 | 968.86 | 1098.16 | 1450.78 |
| 78 | 661.58 | 849.64 | 1005.80 | 1141.82 | 1507.87 | 705.24 | 908.41 | 1074.65 | 1219.06 | 1613.65 |
| 79 | 727.07 | 936.96 | 1111.59 | 1264.39 | 1669.07 | 772.40 | 997.41 | 1180.44 | 1341.63 | 1773.17 |
| 80 | 790.87 | 1020.92 | 1214.02 | 1378.57 | 1818.51 | 834.53 | 1079.69 | 1282.86 | 1457.49 | 1922.62 |
| 81 | 851.32 | 1098.16 | 1303.01 | 1481.00 | 1956.20 | 894.98 | 1158.61 | 1373.54 | 1559.92 | 2061.98 |
| 82 | 906.74 | 1172.04 | 1390.33 | 1578.39 | 2082.13 | 953.75 | 1232.49 | 1462.53 | 1658.99 | 2191.28 |
| 83 | 963.83 | 1244.24 | 1474.28 | 1672.42 | 2211.43 | 1010.84 | 1306.37 | 1548.17 | 1756.38 | 2322.25 |
| 84 | 1025.95 | 1321.48 | 1564.96 | 1773.17 | 2344.08 | 1072.97 | 1383.61 | 1640.52 | 1858.81 | 2456.58 |
| 85 | 1093.12 | 1405.44 | 1662.35 | 1885.67 | 2495.20 | 1141.82 | 1470.93 | 1739.59 | 1971.31 | 2611.06 |
| 86 | 1161.96 | 1496.11 | 1768.13 | 2003.21 | 2653.04 | 1210.66 | 1561.60 | 1845.37 | 2088.85 | 2768.90 |
| 87 | 1237.53 | 1591.82 | 1880.64 | 2130.83 | 2820.96 | 1286.22 | 1657.31 | 1957.88 | 2216.46 | 2936.82 |
| 88 | 1319.80 | 1695.93 | 2001.53 | 2265.16 | 3002.30 | 1368.50 | 1761.42 | 2078.78 | 2350.80 | 3118.16 |
| 89 | 1407.12 | 1806.75 | 2130.83 | 2411.25 | 3200.44 | 1455.81 | 1872.24 | 2208.07 | 2496.88 | 3316.30 |
| 90 | 1504.51 | 1927.65 | 2275.23 | 2572.44 | 3415.37 | 1553.20 | 1993.14 | 2352.48 | 2658.08 | 3531.23 |
| 91 | 1605.26 | 2061.98 | 2428.04 | 2745.39 | 3645.41 | 1653.95 | 2127.47 | 2505.28 | 2831.03 | 3761.27 |
| 92 | 1714.40 | 2199.67 | 2590.91 | 2928.42 | 3888.89 | 1763.10 | 2265.16 | 2668.15 | 3014.06 | 4004.75 |
| 93 | 1833.62 | 2349.12 | 2767.22 | 3124.88 | 4150.83 | 1882.32 | 2414.60 | 2844.46 | 3210.52 | 4266.69 |
| 94 | 1961.24 | 2510.31 | 2956.97 | 3336.45 | 4436.29 | 2009.93 | 2575.80 | 3034.21 | 3422.09 | 4552.15 |
| 95 | 2098.93 | 2686.62 | 3165.18 | 3571.53 | 4748.61 | 2147.62 | 2752.11 | 3242.42 | 3657.17 | 4864.47 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 30 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 31 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 32 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 33 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 34 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 35 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 36 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 37 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 38 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 39 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 40 | 62.13 | 80.60 | 92.35 | 102.43 | 139.37 | 82.28 | 107.46 | 124.26 | 137.69 | 184.71 |
| 41 | 62.13 | 80.60 | 92.35 | 102.43 | 139.37 | 82.28 | 107.46 | 124.26 | 137.69 | 184.71 |
| 42 | 62.13 | 80.60 | 92.35 | 102.43 | 139.37 | 82.28 | 107.46 | 124.26 | 137.69 | 184.71 |
| 43 | 62.13 | 80.60 | 92.35 | 102.43 | 139.37 | 82.28 | 107.46 | 124.26 | 137.69 | 184.71 |
| 44 | 62.13 | 80.60 | 92.35 | 102.43 | 139.37 | 82.28 | 107.46 | 124.26 | 137.69 | 184.71 |
| 45 | 65.49 | 85.64 | 97.39 | 107.46 | 146.09 | 90.67 | 114.18 | 130.97 | 146.09 | 196.46 |
| 46 | 65.49 | 85.64 | 97.39 | 107.46 | 146.09 | 90.67 | 114.18 | 130.97 | 146.09 | 196.46 |
| 47 | 65.49 | 85.64 | 97.39 | 107.46 | 146.09 | 90.67 | 114.18 | 130.97 | 146.09 | 196.46 |
| 48 | 65.49 | 85.64 | 97.39 | 107.46 | 146.09 | 90.67 | 114.18 | 130.97 | 146.09 | 196.46 |
| 49 | 65.49 | 85.64 | 97.39 | 107.46 | 146.09 | 90.67 | 114.18 | 130.97 | 146.09 | 196.46 |
| 50 | 73.88 | 94.03 | 107.46 | 120.90 | 161.20 | 99.07 | 125.94 | 144.41 | 162.88 | 216.61 |
| 51 | 75.56 | 97.39 | 112.50 | 125.94 | 166.23 | 102.43 | 129.29 | 149.44 | 166.23 | 221.65 |
| 52 | 80.60 | 100.75 | 114.18 | 130.97 | 171.27 | 104.11 | 132.65 | 151.12 | 172.95 | 226.68 |
| 53 | 82.28 | 104.11 | 119.22 | 134.33 | 176.31 | 107.46 | 136.01 | 156.16 | 174.63 | 231.72 |
| 54 | 85.64 | 107.46 | 122.58 | 139.37 | 183.03 | 109.14 | 141.05 | 159.52 | 179.67 | 238.44 |
| 55 | 87.32 | 110.82 | 124.26 | 142.73 | 189.74 | 110.82 | 142.73 | 161.20 | 183.03 | 245.15 |
| 56 | 92.35 | 115.86 | 136.01 | 149.44 | 201.50 | 115.86 | 147.76 | 172.95 | 189.74 | 256.91 |
| 57 | 99.07 | 122.58 | 142.73 | 161.20 | 214.93 | 122.58 | 154.48 | 179.67 | 201.50 | 272.02 |
| 58 | 105.79 | 130.97 | 152.80 | 171.27 | 228.36 | 129.29 | 164.56 | 189.74 | 213.25 | 283.77 |
| 59 | 110.82 | 142.73 | 162.88 | 186.38 | 248.51 | 134.33 | 174.63 | 201.50 | 228.36 | 303.92 |
| 60 | 117.54 | 154.48 | 172.95 | 198.14 | 263.62 | 144.41 | 188.06 | 211.57 | 241.80 | 320.72 |
| 61 | 127.61 | 164.56 | 189.74 | 213.25 | 282.10 | 154.48 | 198.14 | 228.36 | 256.91 | 344.22 |
| 62 | 134.33 | 172.95 | 201.50 | 225.00 | 302.25 | 162.88 | 208.21 | 241.80 | 272.02 | 364.37 |
| 63 | 146.09 | 186.38 | 214.93 | 243.48 | 322.39 | 172.95 | 226.68 | 258.59 | 292.17 | 387.88 |
| 64 | 157.84 | 199.82 | 230.04 | 260.27 | 345.90 | 186.38 | 238.44 | 277.06 | 310.64 | 413.07 |
| 65 | 166.23 | 214.93 | 250.19 | 278.74 | 372.77 | 198.14 | 255.23 | 297.21 | 330.79 | 443.29 |
| 66 | 179.67 | 230.04 | 268.66 | 303.92 | 401.31 | 211.57 | 272.02 | 317.36 | 357.66 | 473.52 |
| 67 | 193.10 | 248.51 | 287.13 | 325.75 | 433.22 | 225.00 | 292.17 | 335.83 | 379.49 | 507.10 |
| 68 | 206.53 | 268.66 | 310.64 | 350.94 | 465.12 | 240.12 | 312.32 | 359.34 | 408.03 | 540.68 |
| 69 | 225.00 | 292.17 | 339.19 | 382.84 | 508.78 | 260.27 | 335.83 | 391.24 | 439.93 | 586.02 |
| 70 | 250.19 | 320.72 | 374.45 | 421.46 | 560.83 | 285.45 | 367.73 | 428.18 | 483.59 | 641.43 |
| 71 | 278.74 | 359.34 | 419.79 | 471.84 | 628.00 | 314.00 | 406.35 | 475.20 | 533.97 | 711.96 |
| 72 | 312.32 | 402.99 | 470.16 | 530.61 | 701.88 | 349.26 | 453.37 | 527.25 | 594.42 | 790.87 |
| 73 | 347.58 | 453.37 | 523.89 | 592.74 | 789.20 | 387.88 | 505.42 | 586.02 | 659.90 | 878.19 |
| 74 | 391.24 | 507.10 | 589.38 | 664.94 | 883.23 | 431.54 | 562.51 | 653.19 | 737.14 | 977.26 |
| 75 | 436.58 | 567.55 | 661.58 | 747.22 | 992.37 | 478.55 | 624.64 | 725.39 | 819.42 | 1088.08 |
| 76 | 490.31 | 638.07 | 743.86 | 841.25 | 1114.95 | 530.61 | 693.48 | 809.35 | 915.13 | 1212.34 |
| 77 | 545.72 | 715.31 | 839.57 | 950.39 | 1257.68 | 587.70 | 772.40 | 903.38 | 1024.28 | 1356.75 |
| 78 | 606.17 | 797.59 | 935.28 | 1062.90 | 1407.12 | 649.83 | 853.00 | 1000.77 | 1136.78 | 1504.51 |
| 79 | 669.98 | 879.87 | 1036.03 | 1177.08 | 1554.88 | 710.28 | 935.28 | 1101.52 | 1249.28 | 1650.59 |
| 80 | 725.39 | 958.79 | 1130.06 | 1281.18 | 1695.93 | 767.37 | 1014.20 | 1193.87 | 1355.07 | 1793.32 |
| 81 | 780.80 | 1030.99 | 1215.70 | 1380.25 | 1820.19 | 822.78 | 1086.40 | 1281.18 | 1454.14 | 1919.26 |
| 82 | 836.21 | 1099.84 | 1292.94 | 1467.57 | 1941.09 | 878.19 | 1156.93 | 1358.42 | 1543.13 | 2041.83 |
| 83 | 884.91 | 1167.00 | 1373.54 | 1558.24 | 2058.63 | 928.56 | 1225.77 | 1444.06 | 1635.48 | 2162.73 |
| 84 | 940.32 | 1237.53 | 1455.81 | 1652.27 | 2184.56 | 985.66 | 1299.65 | 1526.34 | 1731.19 | 2290.35 |
| 85 | 1000.77 | 1316.45 | 1549.85 | 1754.70 | 2323.93 | 1046.10 | 1380.25 | 1620.37 | 1835.30 | 2431.39 |
| 86 | 1067.93 | 1402.08 | 1647.24 | 1865.52 | 2471.69 | 1113.27 | 1465.89 | 1717.76 | 1946.12 | 2579.16 |
| 87 | 1136.78 | 1489.40 | 1753.02 | 1983.06 | 2629.53 | 1182.11 | 1553.20 | 1823.55 | 2063.66 | 2737.00 |
| 88 | 1210.66 | 1586.79 | 1865.52 | 2109.00 | 2797.45 | 1256.00 | 1650.59 | 1936.05 | 2189.60 | 2904.91 |
| 89 | 1291.26 | 1690.89 | 1986.42 | 2246.69 | 2980.47 | 1336.60 | 1754.70 | 2056.95 | 2327.29 | 3087.94 |
| 90 | 1380.25 | 1806.75 | 2120.75 | 2396.13 | 3180.29 | 1425.59 | 1870.56 | 2191.28 | 2476.73 | 3287.76 |
| 91 | 1474.28 | 1929.33 | 2261.80 | 2555.65 | 3395.22 | 1519.62 | 1993.14 | 2332.33 | 2636.25 | 3502.69 |
| 92 | 1573.35 | 2058.63 | 2414.60 | 2726.92 | 3621.90 | 1618.69 | 2122.43 | 2485.13 | 2807.52 | 3729.37 |
| 93 | 1682.50 | 2199.67 | 2577.48 | 2909.95 | 3867.06 | 1727.84 | 2263.48 | 2648.00 | 2990.55 | 3974.52 |
| 94 | 1800.04 | 2350.80 | 2753.79 | 3106.41 | 4132.36 | 1845.37 | 2414.60 | 2824.31 | 3187.01 | 4239.83 |
| 95 | 1927.65 | 2517.03 | 2946.89 | 3324.70 | 4422.85 | 1972.99 | 2580.84 | 3017.41 | 3405.30 | 4530.32 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 30 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 31 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 32 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 33 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 34 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 35 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 36 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 37 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 38 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 39 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 40 | 73.88 | 88.99 | 105.79 | 115.86 | 156.16 | 99.07 | 119.22 | 141.05 | 154.48 | 209.89 |
| 41 | 73.88 | 88.99 | 105.79 | 115.86 | 156.16 | 99.07 | 119.22 | 141.05 | 154.48 | 209.89 |
| 42 | 73.88 | 88.99 | 105.79 | 115.86 | 156.16 | 99.07 | 119.22 | 141.05 | 154.48 | 209.89 |
| 43 | 73.88 | 88.99 | 105.79 | 115.86 | 156.16 | 99.07 | 119.22 | 141.05 | 154.48 | 209.89 |
| 44 | 73.88 | 88.99 | 105.79 | 115.86 | 156.16 | 99.07 | 119.22 | 141.05 | 154.48 | 209.89 |
| 45 | 75.56 | 94.03 | 109.14 | 122.58 | 166.23 | 102.43 | 127.61 | 147.76 | 166.23 | 223.33 |
| 46 | 75.56 | 94.03 | 109.14 | 122.58 | 166.23 | 102.43 | 127.61 | 147.76 | 166.23 | 223.33 |
| 47 | 75.56 | 94.03 | 109.14 | 122.58 | 166.23 | 102.43 | 127.61 | 147.76 | 166.23 | 223.33 |
| 48 | 75.56 | 94.03 | 109.14 | 122.58 | 166.23 | 102.43 | 127.61 | 147.76 | 166.23 | 223.33 |
| 49 | 75.56 | 94.03 | 109.14 | 122.58 | 166.23 | 102.43 | 127.61 | 147.76 | 166.23 | 223.33 |
| 50 | 85.64 | 105.79 | 122.58 | 139.37 | 184.71 | 112.50 | 142.73 | 166.23 | 186.38 | 246.83 |
| 51 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 167.91 | 188.06 | 253.55 |
| 52 | 90.67 | 112.50 | 134.33 | 147.76 | 196.46 | 117.54 | 149.44 | 174.63 | 193.10 | 256.91 |
| 53 | 92.35 | 115.86 | 136.01 | 152.80 | 203.18 | 120.90 | 152.80 | 176.31 | 196.46 | 265.30 |
| 54 | 95.71 | 120.90 | 139.37 | 156.16 | 208.21 | 122.58 | 157.84 | 179.67 | 201.50 | 270.34 |
| 55 | 102.43 | 124.26 | 142.73 | 161.20 | 218.29 | 129.29 | 159.52 | 184.71 | 208.21 | 280.42 |
| 56 | 105.79 | 134.33 | 152.80 | 171.27 | 226.68 | 134.33 | 167.91 | 194.78 | 218.29 | 290.49 |
| 57 | 110.82 | 141.05 | 162.88 | 183.03 | 245.15 | 141.05 | 177.99 | 204.86 | 228.36 | 307.28 |
| 58 | 117.54 | 149.44 | 172.95 | 196.46 | 260.27 | 147.76 | 188.06 | 216.61 | 241.80 | 322.39 |
| 59 | 129.29 | 161.20 | 188.06 | 208.21 | 278.74 | 157.84 | 198.14 | 230.04 | 256.91 | 344.22 |
| 60 | 136.01 | 171.27 | 199.82 | 223.33 | 298.89 | 166.23 | 208.21 | 241.80 | 272.02 | 364.37 |
| 61 | 147.76 | 183.03 | 214.93 | 241.80 | 320.72 | 177.99 | 221.65 | 260.27 | 290.49 | 387.88 |
| 62 | 157.84 | 198.14 | 228.36 | 255.23 | 342.54 | 189.74 | 238.44 | 275.38 | 308.96 | 413.07 |
| 63 | 166.23 | 209.89 | 245.15 | 275.38 | 366.05 | 199.82 | 251.87 | 292.17 | 329.11 | 438.26 |
| 64 | 177.99 | 226.68 | 261.95 | 293.85 | 392.92 | 213.25 | 270.34 | 314.00 | 350.94 | 470.16 |
| 65 | 189.74 | 243.48 | 280.42 | 315.68 | 421.46 | 225.00 | 290.49 | 334.15 | 374.45 | 500.38 |
| 66 | 208.21 | 260.27 | 303.92 | 340.87 | 453.37 | 243.48 | 305.60 | 359.34 | 402.99 | 537.32 |
| 67 | 219.97 | 278.74 | 327.43 | 366.05 | 490.31 | 258.59 | 327.43 | 381.16 | 428.18 | 572.59 |
| 68 | 236.76 | 300.57 | 349.26 | 394.60 | 527.25 | 275.38 | 349.26 | 408.03 | 458.41 | 612.89 |
| 69 | 258.59 | 324.07 | 382.84 | 433.22 | 575.95 | 297.21 | 376.13 | 441.61 | 497.03 | 661.58 |
| 70 | 287.13 | 362.69 | 424.82 | 478.55 | 636.39 | 325.75 | 414.75 | 483.59 | 545.72 | 727.07 |
| 71 | 315.68 | 408.03 | 473.52 | 532.29 | 710.28 | 357.66 | 460.08 | 535.65 | 604.49 | 804.31 |
| 72 | 355.98 | 451.69 | 528.93 | 596.09 | 794.23 | 399.64 | 507.10 | 594.42 | 669.98 | 891.62 |
| 73 | 399.64 | 507.10 | 592.74 | 666.62 | 888.27 | 443.29 | 565.87 | 661.58 | 742.18 | 990.69 |
| 74 | 446.65 | 567.55 | 664.94 | 750.58 | 999.09 | 493.67 | 628.00 | 735.46 | 827.82 | 1103.19 |
| 75 | 498.70 | 634.71 | 743.86 | 841.25 | 1116.63 | 547.40 | 698.52 | 816.06 | 921.85 | 1225.77 |
| 76 | 557.47 | 713.63 | 837.89 | 945.36 | 1256.00 | 606.17 | 775.76 | 910.09 | 1027.63 | 1366.82 |
| 77 | 622.96 | 800.95 | 943.68 | 1069.61 | 1417.19 | 671.66 | 863.08 | 1017.56 | 1151.89 | 1522.98 |
| 78 | 691.81 | 893.30 | 1054.50 | 1198.91 | 1583.43 | 740.50 | 955.43 | 1128.38 | 1279.50 | 1694.25 |
| 79 | 765.69 | 985.66 | 1167.00 | 1324.84 | 1751.34 | 811.02 | 1046.10 | 1239.21 | 1405.44 | 1860.49 |
| 80 | 831.17 | 1074.65 | 1272.79 | 1445.74 | 1910.86 | 878.19 | 1136.78 | 1346.67 | 1529.70 | 2020.01 |
| 81 | 891.62 | 1155.25 | 1368.50 | 1554.88 | 2053.59 | 940.32 | 1217.38 | 1442.38 | 1638.84 | 2162.73 |
| 82 | 953.75 | 1230.81 | 1459.17 | 1655.63 | 2187.92 | 1000.77 | 1294.62 | 1536.41 | 1739.59 | 2300.42 |
| 83 | 1014.20 | 1303.01 | 1548.17 | 1754.70 | 2320.57 | 1062.90 | 1370.18 | 1623.73 | 1842.02 | 2436.43 |
| 84 | 1074.65 | 1390.33 | 1642.20 | 1863.85 | 2461.62 | 1128.38 | 1455.81 | 1721.12 | 1951.16 | 2580.84 |
| 85 | 1143.49 | 1475.96 | 1744.63 | 1978.03 | 2619.46 | 1195.55 | 1541.45 | 1823.55 | 2070.38 | 2737.00 |
| 86 | 1219.06 | 1570.00 | 1858.81 | 2103.96 | 2785.69 | 1271.11 | 1635.48 | 1937.73 | 2196.32 | 2903.23 |
| 87 | 1297.98 | 1672.42 | 1974.67 | 2234.94 | 2963.68 | 1350.03 | 1737.91 | 2053.59 | 2327.29 | 3081.22 |
| 88 | 1383.61 | 1779.89 | 2102.28 | 2377.66 | 3153.42 | 1435.66 | 1845.37 | 2181.20 | 2470.01 | 3270.96 |
| 89 | 1475.96 | 1897.43 | 2238.29 | 2532.14 | 3358.28 | 1528.02 | 1962.91 | 2317.21 | 2624.50 | 3475.82 |
| 90 | 1575.03 | 2026.72 | 2389.42 | 2700.06 | 3586.64 | 1627.09 | 2092.21 | 2468.34 | 2792.41 | 3704.18 |
| 91 | 1684.18 | 2164.41 | 2550.61 | 2881.40 | 3828.44 | 1736.23 | 2229.90 | 2629.53 | 2973.76 | 3945.98 |
| 92 | 1798.36 | 2310.50 | 2721.89 | 3072.83 | 4081.99 | 1850.41 | 2375.98 | 2800.81 | 3165.18 | 4199.53 |
| 93 | 1920.94 | 2466.66 | 2906.59 | 3277.68 | 4359.05 | 1972.99 | 2532.14 | 2985.51 | 3370.03 | 4476.59 |
| 94 | 2053.59 | 2636.25 | 3104.73 | 3501.01 | 4657.93 | 2105.64 | 2701.74 | 3183.65 | 3593.36 | 4775.47 |
| 95 | 2201.35 | 2822.63 | 3324.70 | 3747.84 | 4985.37 | 2253.41 | 2888.12 | 3403.62 | 3840.19 | 5102.91 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 30 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 31 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 32 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 33 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 34 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 35 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 36 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 37 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 38 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 39 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 40 | 63.81 | 80.60 | 92.35 | 104.11 | 139.37 | 85.64 | 109.14 | 124.26 | 141.05 | 186.38 |
| 41 | 63.81 | 80.60 | 92.35 | 104.11 | 139.37 | 85.64 | 109.14 | 124.26 | 141.05 | 186.38 |
| 42 | 63.81 | 80.60 | 92.35 | 104.11 | 139.37 | 85.64 | 109.14 | 124.26 | 141.05 | 186.38 |
| 43 | 63.81 | 80.60 | 92.35 | 104.11 | 139.37 | 85.64 | 109.14 | 124.26 | 141.05 | 186.38 |
| 44 | 63.81 | 80.60 | 92.35 | 104.11 | 139.37 | 85.64 | 109.14 | 124.26 | 141.05 | 186.38 |
| 45 | 67.17 | 85.64 | 97.39 | 109.14 | 146.09 | 92.35 | 114.18 | 130.97 | 147.76 | 198.14 |
| 46 | 67.17 | 85.64 | 97.39 | 109.14 | 146.09 | 92.35 | 114.18 | 130.97 | 147.76 | 198.14 |
| 47 | 67.17 | 85.64 | 97.39 | 109.14 | 146.09 | 92.35 | 114.18 | 130.97 | 147.76 | 198.14 |
| 48 | 67.17 | 85.64 | 97.39 | 109.14 | 146.09 | 92.35 | 114.18 | 130.97 | 147.76 | 198.14 |
| 49 | 67.17 | 85.64 | 97.39 | 109.14 | 146.09 | 92.35 | 114.18 | 130.97 | 147.76 | 198.14 |
| 50 | 73.88 | 94.03 | 109.14 | 120.90 | 162.88 | 100.75 | 127.61 | 147.76 | 164.56 | 219.97 |
| 51 | 77.24 | 97.39 | 112.50 | 125.94 | 167.91 | 104.11 | 129.29 | 149.44 | 167.91 | 225.00 |
| 52 | 82.28 | 104.11 | 115.86 | 132.65 | 174.63 | 107.46 | 136.01 | 154.48 | 172.95 | 230.04 |
| 53 | 83.96 | 105.79 | 119.22 | 136.01 | 181.35 | 109.14 | 137.69 | 156.16 | 176.31 | 236.76 |
| 54 | 87.32 | 107.46 | 122.58 | 139.37 | 188.06 | 112.50 | 139.37 | 159.52 | 179.67 | 241.80 |
| 55 | 87.32 | 110.82 | 130.97 | 144.41 | 193.10 | 112.50 | 142.73 | 164.56 | 184.71 | 248.51 |
| 56 | 92.35 | 117.54 | 137.69 | 152.80 | 203.18 | 117.54 | 149.44 | 174.63 | 193.10 | 258.59 |
| 57 | 100.75 | 122.58 | 144.41 | 162.88 | 218.29 | 124.26 | 156.16 | 183.03 | 204.86 | 273.70 |
| 58 | 105.79 | 136.01 | 156.16 | 172.95 | 230.04 | 130.97 | 166.23 | 193.10 | 214.93 | 287.13 |
| 59 | 114.18 | 144.41 | 167.91 | 186.38 | 248.51 | 139.37 | 176.31 | 204.86 | 228.36 | 305.60 |
| 60 | 119.22 | 154.48 | 177.99 | 198.14 | 266.98 | 147.76 | 188.06 | 216.61 | 241.80 | 325.75 |
| 61 | 130.97 | 164.56 | 191.42 | 214.93 | 285.45 | 157.84 | 198.14 | 231.72 | 261.95 | 345.90 |
| 62 | 139.37 | 174.63 | 201.50 | 226.68 | 305.60 | 166.23 | 209.89 | 243.48 | 275.38 | 366.05 |
| 63 | 147.76 | 186.38 | 218.29 | 245.15 | 325.75 | 177.99 | 223.33 | 263.62 | 292.17 | 391.24 |
| 64 | 159.52 | 199.82 | 230.04 | 261.95 | 347.58 | 191.42 | 238.44 | 277.06 | 312.32 | 414.75 |
| 65 | 169.59 | 214.93 | 250.19 | 280.42 | 372.77 | 201.50 | 255.23 | 297.21 | 332.47 | 444.97 |
| 66 | 184.71 | 231.72 | 270.34 | 305.60 | 404.67 | 216.61 | 272.02 | 320.72 | 359.34 | 476.88 |
| 67 | 194.78 | 246.83 | 290.49 | 325.75 | 434.90 | 228.36 | 290.49 | 340.87 | 381.16 | 508.78 |
| 68 | 211.57 | 268.66 | 308.96 | 352.62 | 468.48 | 245.15 | 312.32 | 361.02 | 409.71 | 544.04 |
| 69 | 231.72 | 290.49 | 342.54 | 382.84 | 512.14 | 266.98 | 335.83 | 394.60 | 441.61 | 587.70 |
| 70 | 255.23 | 320.72 | 376.13 | 424.82 | 564.19 | 292.17 | 367.73 | 429.86 | 485.27 | 646.47 |
| 71 | 282.10 | 361.02 | 421.46 | 476.88 | 629.68 | 320.72 | 408.03 | 476.88 | 537.32 | 715.31 |
| 72 | 317.36 | 402.99 | 471.84 | 532.29 | 706.92 | 355.98 | 453.37 | 528.93 | 596.09 | 794.23 |
| 73 | 354.30 | 453.37 | 523.89 | 592.74 | 792.55 | 392.92 | 505.42 | 586.02 | 658.22 | 879.87 |
| 74 | 397.96 | 507.10 | 592.74 | 664.94 | 888.27 | 439.93 | 560.83 | 656.54 | 737.14 | 982.30 |
| 75 | 443.29 | 564.19 | 661.58 | 748.90 | 992.37 | 488.63 | 619.60 | 725.39 | 821.10 | 1088.08 |
| 76 | 495.35 | 634.71 | 745.54 | 844.61 | 1119.99 | 539.00 | 690.13 | 811.02 | 916.81 | 1215.70 |
| 77 | 554.12 | 710.28 | 841.25 | 952.07 | 1257.68 | 597.77 | 769.05 | 905.06 | 1025.95 | 1356.75 |
| 78 | 614.57 | 794.23 | 936.96 | 1064.57 | 1408.80 | 658.22 | 849.64 | 1002.45 | 1138.46 | 1506.19 |
| 79 | 680.05 | 878.19 | 1039.39 | 1180.44 | 1559.92 | 722.03 | 931.92 | 1104.87 | 1254.32 | 1655.63 |
| 80 | 740.50 | 953.75 | 1133.42 | 1284.54 | 1699.29 | 780.80 | 1009.16 | 1197.23 | 1358.42 | 1795.00 |
| 81 | 794.23 | 1027.63 | 1219.06 | 1383.61 | 1826.90 | 837.89 | 1083.05 | 1286.22 | 1457.49 | 1925.97 |
| 82 | 847.97 | 1096.48 | 1299.65 | 1474.28 | 1947.80 | 891.62 | 1153.57 | 1365.14 | 1549.85 | 2048.55 |
| 83 | 901.70 | 1161.96 | 1378.57 | 1563.28 | 2065.34 | 943.68 | 1219.06 | 1445.74 | 1640.52 | 2169.45 |
| 84 | 955.43 | 1235.85 | 1459.17 | 1657.31 | 2191.28 | 1000.77 | 1294.62 | 1529.70 | 1734.55 | 2295.38 |
| 85 | 1017.56 | 1311.41 | 1553.20 | 1761.42 | 2330.65 | 1066.25 | 1375.22 | 1623.73 | 1842.02 | 2438.11 |
| 86 | 1084.72 | 1395.37 | 1652.27 | 1872.24 | 2478.41 | 1133.42 | 1459.17 | 1722.80 | 1952.84 | 2585.88 |
| 87 | 1155.25 | 1486.04 | 1758.06 | 1991.46 | 2636.25 | 1203.94 | 1549.85 | 1828.58 | 2072.06 | 2743.71 |
| 88 | 1230.81 | 1580.07 | 1870.56 | 2117.40 | 2805.84 | 1279.50 | 1643.88 | 1941.09 | 2197.99 | 2913.31 |
| 89 | 1311.41 | 1685.86 | 1993.14 | 2253.41 | 2990.55 | 1360.10 | 1749.66 | 2063.66 | 2334.00 | 3098.01 |
| 90 | 1402.08 | 1800.04 | 2127.47 | 2402.85 | 3190.37 | 1450.78 | 1863.85 | 2197.99 | 2483.45 | 3297.83 |
| 91 | 1499.47 | 1924.29 | 2270.20 | 2565.73 | 3406.98 | 1548.17 | 1988.10 | 2340.72 | 2646.32 | 3514.44 |
| 92 | 1601.90 | 2053.59 | 2421.32 | 2735.32 | 3633.66 | 1650.59 | 2117.40 | 2491.84 | 2815.92 | 3741.12 |
| 93 | 1711.04 | 2192.96 | 2585.88 | 2918.35 | 3878.81 | 1759.74 | 2256.76 | 2656.40 | 2998.94 | 3986.28 |
| 94 | 1828.58 | 2345.76 | 2762.19 | 3118.16 | 4145.80 | 1877.28 | 2409.57 | 2832.71 | 3198.76 | 4253.26 |
| 95 | 1959.56 | 2510.31 | 2956.97 | 3336.45 | 4436.29 | 2008.25 | 2574.12 | 3027.49 | 3417.05 | 4543.75 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 30 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 31 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 32 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 33 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 34 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 35 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 36 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 37 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 38 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 39 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 40 | 57.09 | 73.88 | 83.96 | 94.03 | 127.61 | 77.24 | 99.07 | 112.50 | 125.94 | 169.59 |
| 41 | 57.09 | 73.88 | 83.96 | 94.03 | 127.61 | 77.24 | 99.07 | 112.50 | 125.94 | 169.59 |
| 42 | 57.09 | 73.88 | 83.96 | 94.03 | 127.61 | 77.24 | 99.07 | 112.50 | 125.94 | 169.59 |
| 43 | 57.09 | 73.88 | 83.96 | 94.03 | 127.61 | 77.24 | 99.07 | 112.50 | 125.94 | 169.59 |
| 44 | 57.09 | 73.88 | 83.96 | 94.03 | 127.61 | 77.24 | 99.07 | 112.50 | 125.94 | 169.59 |
| 45 | 62.13 | 75.56 | 88.99 | 102.43 | 136.01 | 82.28 | 104.11 | 119.22 | 136.01 | 181.35 |
| 46 | 62.13 | 75.56 | 88.99 | 102.43 | 136.01 | 82.28 | 104.11 | 119.22 | 136.01 | 181.35 |
| 47 | 62.13 | 75.56 | 88.99 | 102.43 | 136.01 | 82.28 | 104.11 | 119.22 | 136.01 | 181.35 |
| 48 | 62.13 | 75.56 | 88.99 | 102.43 | 136.01 | 82.28 | 104.11 | 119.22 | 136.01 | 181.35 |
| 49 | 62.13 | 75.56 | 88.99 | 102.43 | 136.01 | 82.28 | 104.11 | 119.22 | 136.01 | 181.35 |
| 50 | 70.52 | 85.64 | 102.43 | 110.82 | 149.44 | 95.71 | 114.18 | 134.33 | 149.44 | 199.82 |
| 51 | 73.88 | 88.99 | 104.11 | 114.18 | 154.48 | 97.39 | 117.54 | 137.69 | 152.80 | 204.86 |
| 52 | 73.88 | 92.35 | 105.79 | 117.54 | 159.52 | 97.39 | 119.22 | 141.05 | 154.48 | 209.89 |
| 53 | 75.56 | 94.03 | 109.14 | 122.58 | 162.88 | 99.07 | 122.58 | 142.73 | 159.52 | 214.93 |
| 54 | 77.24 | 100.75 | 112.50 | 127.61 | 169.59 | 102.43 | 127.61 | 146.09 | 164.56 | 221.65 |
| 55 | 82.28 | 102.43 | 115.86 | 132.65 | 172.95 | 104.11 | 132.65 | 151.12 | 169.59 | 225.00 |
| 56 | 85.64 | 105.79 | 122.58 | 137.69 | 186.38 | 109.14 | 136.01 | 156.16 | 176.31 | 236.76 |
| 57 | 88.99 | 114.18 | 134.33 | 147.76 | 198.14 | 112.50 | 144.41 | 166.23 | 184.71 | 250.19 |
| 58 | 97.39 | 119.22 | 141.05 | 157.84 | 211.57 | 120.90 | 149.44 | 176.31 | 196.46 | 263.62 |
| 59 | 104.11 | 130.97 | 151.12 | 167.91 | 226.68 | 125.94 | 161.20 | 186.38 | 208.21 | 278.74 |
| 60 | 110.82 | 139.37 | 162.88 | 179.67 | 245.15 | 132.65 | 169.59 | 198.14 | 219.97 | 295.53 |
| 61 | 117.54 | 149.44 | 172.95 | 196.46 | 260.27 | 141.05 | 179.67 | 209.89 | 236.76 | 314.00 |
| 62 | 125.94 | 159.52 | 183.03 | 206.53 | 278.74 | 154.48 | 193.10 | 223.33 | 248.51 | 334.15 |
| 63 | 134.33 | 169.59 | 198.14 | 221.65 | 297.21 | 161.20 | 203.18 | 238.44 | 265.30 | 357.66 |
| 64 | 146.09 | 181.35 | 213.25 | 238.44 | 317.36 | 172.95 | 218.29 | 253.55 | 283.77 | 377.81 |
| 65 | 156.16 | 196.46 | 226.68 | 256.91 | 340.87 | 184.71 | 233.40 | 270.34 | 302.25 | 406.35 |
| 66 | 166.23 | 211.57 | 246.83 | 277.06 | 367.73 | 196.46 | 251.87 | 290.49 | 325.75 | 433.22 |
| 67 | 179.67 | 226.68 | 265.30 | 295.53 | 394.60 | 209.89 | 263.62 | 307.28 | 347.58 | 461.76 |
| 68 | 191.42 | 243.48 | 283.77 | 322.39 | 428.18 | 221.65 | 282.10 | 330.79 | 374.45 | 495.35 |
| 69 | 208.21 | 263.62 | 310.64 | 349.26 | 465.12 | 240.12 | 305.60 | 359.34 | 402.99 | 535.65 |
| 70 | 230.04 | 293.85 | 342.54 | 387.88 | 515.50 | 261.95 | 335.83 | 389.56 | 443.29 | 587.70 |
| 71 | 256.91 | 327.43 | 384.52 | 431.54 | 574.27 | 292.17 | 372.77 | 434.90 | 488.63 | 651.51 |
| 72 | 285.45 | 367.73 | 428.18 | 481.91 | 641.43 | 322.39 | 411.39 | 481.91 | 540.68 | 720.35 |
| 73 | 325.75 | 409.71 | 481.91 | 542.36 | 718.67 | 361.02 | 458.41 | 535.65 | 604.49 | 802.63 |
| 74 | 361.02 | 460.08 | 535.65 | 606.17 | 807.67 | 397.96 | 510.46 | 592.74 | 669.98 | 893.30 |
| 75 | 402.99 | 515.50 | 602.81 | 680.05 | 905.06 | 441.61 | 564.19 | 661.58 | 745.54 | 990.69 |
| 76 | 450.01 | 575.95 | 678.37 | 765.69 | 1019.24 | 488.63 | 628.00 | 737.14 | 832.85 | 1109.91 |
| 77 | 505.42 | 649.83 | 765.69 | 866.44 | 1145.17 | 545.72 | 700.20 | 826.14 | 933.60 | 1234.17 |
| 78 | 562.51 | 722.03 | 854.68 | 968.86 | 1279.50 | 599.45 | 772.40 | 915.13 | 1036.03 | 1370.18 |
| 79 | 617.92 | 799.27 | 945.36 | 1072.97 | 1418.87 | 656.54 | 847.97 | 1002.45 | 1140.14 | 1507.87 |
| 80 | 671.66 | 868.12 | 1032.67 | 1172.04 | 1548.17 | 708.60 | 918.49 | 1089.76 | 1239.21 | 1635.48 |
| 81 | 725.39 | 935.28 | 1108.23 | 1259.36 | 1665.71 | 762.33 | 983.98 | 1167.00 | 1326.52 | 1753.02 |
| 82 | 770.73 | 995.73 | 1182.11 | 1341.63 | 1771.49 | 809.35 | 1047.78 | 1244.24 | 1412.16 | 1863.85 |
| 83 | 819.42 | 1056.18 | 1252.64 | 1420.55 | 1878.96 | 858.04 | 1109.91 | 1314.77 | 1492.76 | 1972.99 |
| 84 | 871.47 | 1123.34 | 1329.88 | 1506.19 | 1993.14 | 911.77 | 1175.40 | 1393.69 | 1578.39 | 2088.85 |
| 85 | 928.56 | 1195.55 | 1413.84 | 1601.90 | 2120.75 | 972.22 | 1250.96 | 1477.64 | 1674.10 | 2218.14 |
| 86 | 987.33 | 1271.11 | 1504.51 | 1702.65 | 2255.09 | 1030.99 | 1326.52 | 1568.32 | 1774.85 | 2352.48 |
| 87 | 1052.82 | 1351.71 | 1600.22 | 1811.79 | 2397.81 | 1096.48 | 1407.12 | 1664.03 | 1884.00 | 2495.20 |
| 88 | 1121.67 | 1440.70 | 1702.65 | 1925.97 | 2553.97 | 1165.32 | 1496.11 | 1766.46 | 1998.18 | 2651.36 |
| 89 | 1195.55 | 1534.73 | 1811.79 | 2050.23 | 2721.89 | 1239.21 | 1590.15 | 1875.60 | 2122.43 | 2819.28 |
| 90 | 1277.83 | 1638.84 | 1936.05 | 2186.24 | 2901.55 | 1321.48 | 1694.25 | 1999.86 | 2258.44 | 2998.94 |
| 91 | 1365.14 | 1751.34 | 2065.34 | 2334.00 | 3099.69 | 1408.80 | 1806.75 | 2129.15 | 2406.21 | 3197.08 |
| 92 | 1457.49 | 1868.88 | 2204.71 | 2488.49 | 3306.23 | 1501.15 | 1924.29 | 2268.52 | 2560.69 | 3403.62 |
| 93 | 1558.24 | 1996.50 | 2354.15 | 2654.72 | 3527.87 | 1601.90 | 2051.91 | 2417.96 | 2726.92 | 3625.26 |
| 94 | 1665.71 | 2132.51 | 2513.67 | 2836.07 | 3769.67 | 1709.36 | 2187.92 | 2577.48 | 2908.27 | 3867.06 |
| 95 | 1783.25 | 2283.63 | 2691.66 | 3035.89 | 4036.65 | 1826.90 | 2339.04 | 2755.47 | 3108.09 | 4134.04 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 30 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 31 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 32 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 33 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 34 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 35 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 36 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 37 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 38 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 39 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 40 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 92.35 | 105.79 | 115.86 | 156.16 |
| 41 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 92.35 | 105.79 | 115.86 | 156.16 |
| 42 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 92.35 | 105.79 | 115.86 | 156.16 |
| 43 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 92.35 | 105.79 | 115.86 | 156.16 |
| 44 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 92.35 | 105.79 | 115.86 | 156.16 |
| 45 | 55.41 | 73.88 | 83.96 | 90.67 | 122.58 | 75.56 | 99.07 | 110.82 | 124.26 | 166.23 |
| 46 | 55.41 | 73.88 | 83.96 | 90.67 | 122.58 | 75.56 | 99.07 | 110.82 | 124.26 | 166.23 |
| 47 | 55.41 | 73.88 | 83.96 | 90.67 | 122.58 | 75.56 | 99.07 | 110.82 | 124.26 | 166.23 |
| 48 | 55.41 | 73.88 | 83.96 | 90.67 | 122.58 | 75.56 | 99.07 | 110.82 | 124.26 | 166.23 |
| 49 | 55.41 | 73.88 | 83.96 | 90.67 | 122.58 | 75.56 | 99.07 | 110.82 | 124.26 | 166.23 |
| 50 | 62.13 | 80.60 | 90.67 | 104.11 | 137.69 | 82.28 | 107.46 | 122.58 | 139.37 | 184.71 |
| 51 | 63.81 | 83.96 | 95.71 | 107.46 | 141.05 | 85.64 | 110.82 | 127.61 | 142.73 | 188.06 |
| 52 | 67.17 | 85.64 | 97.39 | 109.14 | 146.09 | 87.32 | 112.50 | 129.29 | 146.09 | 193.10 |
| 53 | 70.52 | 88.99 | 104.11 | 112.50 | 151.12 | 94.03 | 114.18 | 136.01 | 147.76 | 196.46 |
| 54 | 73.88 | 90.67 | 105.79 | 117.54 | 154.48 | 95.71 | 117.54 | 137.69 | 152.80 | 201.50 |
| 55 | 73.88 | 94.03 | 105.79 | 120.90 | 161.20 | 95.71 | 119.22 | 137.69 | 156.16 | 208.21 |
| 56 | 77.24 | 100.75 | 114.18 | 127.61 | 169.59 | 100.75 | 125.94 | 146.09 | 159.52 | 218.29 |
| 57 | 83.96 | 105.79 | 120.90 | 137.69 | 183.03 | 104.11 | 130.97 | 152.80 | 172.95 | 231.72 |
| 58 | 88.99 | 110.82 | 132.65 | 146.09 | 196.46 | 109.14 | 141.05 | 162.88 | 181.35 | 241.80 |
| 59 | 94.03 | 119.22 | 139.37 | 157.84 | 211.57 | 114.18 | 147.76 | 169.59 | 193.10 | 260.27 |
| 60 | 100.75 | 129.29 | 147.76 | 166.23 | 223.33 | 120.90 | 157.84 | 181.35 | 203.18 | 273.70 |
| 61 | 109.14 | 141.05 | 161.20 | 179.67 | 240.12 | 129.29 | 167.91 | 194.78 | 216.61 | 292.17 |
| 62 | 114.18 | 147.76 | 169.59 | 193.10 | 256.91 | 137.69 | 176.31 | 204.86 | 231.72 | 310.64 |
| 63 | 124.26 | 159.52 | 183.03 | 204.86 | 275.38 | 149.44 | 193.10 | 219.97 | 246.83 | 330.79 |
| 64 | 132.65 | 167.91 | 198.14 | 221.65 | 293.85 | 157.84 | 201.50 | 236.76 | 263.62 | 352.62 |
| 65 | 142.73 | 181.35 | 213.25 | 236.76 | 317.36 | 167.91 | 214.93 | 253.55 | 280.42 | 376.13 |
| 66 | 152.80 | 196.46 | 228.36 | 256.91 | 340.87 | 179.67 | 230.04 | 268.66 | 302.25 | 402.99 |
| 67 | 164.56 | 211.57 | 243.48 | 277.06 | 367.73 | 191.42 | 248.51 | 285.45 | 324.07 | 429.86 |
| 68 | 176.31 | 226.68 | 265.30 | 298.89 | 397.96 | 203.18 | 265.30 | 307.28 | 347.58 | 463.44 |
| 69 | 189.74 | 248.51 | 287.13 | 325.75 | 431.54 | 219.97 | 285.45 | 330.79 | 372.77 | 498.70 |
| 70 | 211.57 | 272.02 | 319.04 | 357.66 | 478.55 | 241.80 | 312.32 | 364.37 | 409.71 | 545.72 |
| 71 | 238.44 | 303.92 | 355.98 | 401.31 | 533.97 | 266.98 | 345.90 | 401.31 | 455.05 | 604.49 |
| 72 | 265.30 | 342.54 | 399.64 | 451.69 | 597.77 | 297.21 | 386.20 | 446.65 | 507.10 | 673.34 |
| 73 | 293.85 | 386.20 | 446.65 | 502.06 | 671.66 | 329.11 | 428.18 | 498.70 | 560.83 | 748.90 |
| 74 | 332.47 | 431.54 | 500.38 | 565.87 | 750.58 | 366.05 | 476.88 | 554.12 | 626.32 | 831.17 |
| 75 | 371.09 | 481.91 | 560.83 | 636.39 | 844.61 | 408.03 | 530.61 | 616.24 | 696.84 | 925.21 |
| 76 | 416.43 | 544.04 | 631.36 | 715.31 | 950.39 | 450.01 | 589.38 | 688.45 | 777.44 | 1032.67 |
| 77 | 463.44 | 607.85 | 713.63 | 807.67 | 1069.61 | 498.70 | 656.54 | 767.37 | 869.79 | 1151.89 |
| 78 | 515.50 | 680.05 | 797.59 | 903.38 | 1195.55 | 552.44 | 725.39 | 853.00 | 967.18 | 1277.83 |
| 79 | 567.55 | 747.22 | 881.55 | 1000.77 | 1321.48 | 601.13 | 794.23 | 936.96 | 1062.90 | 1403.76 |
| 80 | 617.92 | 816.06 | 960.47 | 1089.76 | 1440.70 | 654.86 | 863.08 | 1015.88 | 1151.89 | 1522.98 |
| 81 | 664.94 | 878.19 | 1034.35 | 1172.04 | 1548.17 | 698.52 | 923.53 | 1088.08 | 1235.85 | 1632.12 |
| 82 | 708.60 | 935.28 | 1098.16 | 1249.28 | 1650.59 | 745.54 | 985.66 | 1156.93 | 1313.09 | 1736.23 |
| 83 | 750.58 | 990.69 | 1168.68 | 1324.84 | 1751.34 | 789.20 | 1041.07 | 1227.45 | 1390.33 | 1838.66 |
| 84 | 799.27 | 1052.82 | 1237.53 | 1403.76 | 1853.77 | 839.57 | 1104.87 | 1296.30 | 1472.61 | 1946.12 |
| 85 | 853.00 | 1121.67 | 1316.45 | 1492.76 | 1976.35 | 891.62 | 1172.04 | 1376.89 | 1561.60 | 2067.02 |
| 86 | 910.09 | 1193.87 | 1400.40 | 1586.79 | 2100.60 | 948.71 | 1244.24 | 1460.85 | 1655.63 | 2191.28 |
| 87 | 967.18 | 1267.75 | 1489.40 | 1685.86 | 2234.94 | 1005.80 | 1318.12 | 1549.85 | 1754.70 | 2325.61 |
| 88 | 1029.31 | 1351.71 | 1585.11 | 1793.32 | 2375.98 | 1067.93 | 1402.08 | 1645.56 | 1862.17 | 2466.66 |
| 89 | 1098.16 | 1439.02 | 1689.21 | 1909.18 | 2532.14 | 1136.78 | 1489.40 | 1749.66 | 1978.03 | 2622.82 |
| 90 | 1173.72 | 1538.09 | 1803.40 | 2035.12 | 2703.42 | 1212.34 | 1588.47 | 1863.85 | 2103.96 | 2794.09 |
| 91 | 1254.32 | 1642.20 | 1922.62 | 2171.13 | 2886.44 | 1292.94 | 1692.57 | 1983.06 | 2239.97 | 2977.12 |
| 92 | 1338.27 | 1751.34 | 2051.91 | 2317.21 | 3077.86 | 1376.89 | 1801.72 | 2112.36 | 2386.06 | 3168.54 |
| 93 | 1432.31 | 1872.24 | 2191.28 | 2473.37 | 3286.08 | 1470.93 | 1922.62 | 2251.73 | 2542.22 | 3376.75 |
| 94 | 1529.70 | 2001.53 | 2340.72 | 2641.29 | 3512.76 | 1568.32 | 2051.91 | 2401.17 | 2710.13 | 3603.43 |
| 95 | 1638.84 | 2140.90 | 2505.28 | 2825.99 | 3757.92 | 1677.46 | 2191.28 | 2565.73 | 2894.84 | 3848.59 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 30 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 31 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 61.36 | 76.70 | 89.68 | 100.30 | 140.34 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 32 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 61.36 | 76.70 | 89.68 | 100.30 | 144.47 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 33 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 63.68 | 76.70 | 89.68 | 100.30 | 152.72 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 34 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 63.68 | 76.70 | 91.46 | 100.30 | 160.98 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 35 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 67.66 | 78.87 | 91.46 | 100.30 | 165.11 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 36 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 71.64 | 82.81 | 95.44 | 103.86 | 173.97 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 37 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 75.62 | 86.76 | 103.39 | 107.85 | 183.20 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 38 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 75.62 | 90.70 | 107.37 | 111.85 | 192.43 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 39 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 79.94 | 94.64 | 111.35 | 119.84 | 206.27 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 40 | 41.30 | 53.10 | 61.36 | 67.26 | 90.86 | 81.57 | 99.42 | 115.06 | 123.55 | 212.68 | 150.36 | 194.21 | 225.54 | 252.68 | 338.30 |
| 41 | 41.30 | 53.10 | 61.36 | 67.26 | 90.86 | 86.32 | 104.05 | 119.52 | 128.06 | 222.55 | 150.36 | 194.21 | 225.54 | 252.68 | 338.30 |
| 42 | 44.82 | 54.03 | 61.41 | 67.26 | 90.86 | 86.74 | 109.00 | 124.54 | 137.06 | 233.52 | 150.36 | 194.21 | 225.54 | 252.68 | 338.30 |
| 43 | 45.14 | 54.38 | 65.69 | 69.08 | 94.60 | 91.55 | 113.98 | 134.08 | 142.19 | 244.53 | 150.36 | 194.21 | 225.54 | 252.68 | 338.30 |
| 44 | 45.46 | 58.65 | 66.12 | 69.53 | 98.97 | 96.40 | 119.01 | 139.19 | 147.36 | 250.59 | 150.36 | 194.21 | 225.54 | 252.68 | 338.30 |
| 45 | 46.10 | 57.10 | 69.74 | 75.63 | 101.64 | 103.37 | 119.56 | 143.16 | 156.03 | 262.05 | 160.80 | 204.65 | 238.07 | 271.48 | 357.10 |
| 46 | 50.30 | 61.31 | 70.20 | 80.13 | 105.99 | 103.87 | 128.93 | 152.87 | 161.30 | 263.12 | 160.80 | 204.65 | 238.07 | 271.48 | 357.10 |
| 47 | 50.66 | 61.71 | 74.60 | 84.68 | 110.35 | 109.41 | 134.08 | 158.10 | 171.20 | 263.12 | 160.80 | 204.65 | 238.07 | 271.48 | 357.10 |
| 48 | 51.03 | 66.01 | 79.05 | 85.24 | 114.74 | 115.14 | 139.74 | 169.09 | 181.45 | 263.12 | 160.80 | 204.65 | 238.07 | 271.48 | 357.10 |
| 49 | 55.44 | 66.44 | 79.57 | 89.88 | 123.70 | 119.03 | 150.36 | 175.08 | 187.54 | 263.12 | 160.80 | 204.65 | 238.07 | 271.48 | 357.10 |
| 50 | 57.77 | 71.87 | 85.05 | 92.82 | 129.40 | 124.03 | 155.80 | 183.45 | 194.19 | 296.54 | 179.59 | 229.71 | 267.30 | 300.71 | 398.86 |
| 51 | 61.11 | 75.27 | 89.97 | 97.76 | 138.72 | 129.70 | 157.68 | 192.51 | 202.98 | 309.07 | 183.77 | 231.80 | 271.48 | 306.98 | 409.31 |
| 52 | 61.77 | 76.09 | 88.37 | 101.66 | 146.86 | 136.49 | 170.59 | 192.46 | 210.19 | 317.42 | 187.95 | 238.07 | 277.74 | 315.33 | 417.66 |
| 53 | 65.15 | 80.94 | 93.31 | 102.61 | 155.17 | 142.27 | 177.62 | 205.63 | 221.36 | 327.86 | 192.12 | 244.33 | 284.01 | 321.60 | 426.01 |
| 54 | 64.50 | 83.13 | 94.24 | 106.62 | 165.06 | 143.96 | 183.53 | 216.90 | 228.72 | 338.30 | 194.21 | 250.59 | 290.27 | 329.95 | 440.63 |
| 55 | 70.73 | 86.72 | 100.68 | 111.74 | 173.42 | 156.62 | 194.80 | 228.31 | 238.18 | 348.74 | 202.56 | 256.86 | 300.71 | 334.13 | 448.98 |
| 56 | 77.03 | 91.93 | 107.62 | 121.56 | 188.20 | 164.97 | 205.86 | 233.31 | 254.45 | 367.54 | 210.92 | 267.30 | 311.16 | 355.01 | 467.78 |
| 57 | 80.77 | 98.86 | 111.89 | 127.55 | 199.88 | 173.76 | 210.84 | 245.63 | 263.01 | 390.51 | 221.36 | 279.83 | 327.86 | 369.63 | 490.75 |
| 58 | 84.86 | 104.51 | 123.17 | 140.35 | 214.91 | 180.56 | 219.84 | 258.75 | 281.17 | 419.75 | 235.98 | 296.54 | 346.66 | 392.60 | 522.07 |
| 59 | 94.41 | 113.00 | 132.05 | 146.83 | 231.55 | 191.62 | 234.28 | 269.24 | 290.89 | 451.07 | 248.51 | 313.24 | 367.54 | 415.95 | 551.31 |
| 60 | 97.20 | 122.97 | 139.64 | 155.90 | 248.28 | 198.64 | 243.39 | 281.83 | 307.78 | 480.31 | 261.04 | 334.13 | 390.51 | 421.87 | 586.81 |
| 61 | 105.70 | 131.93 | 154.35 | 169.60 | 267.19 | 208.72 | 260.70 | 299.62 | 324.10 | 500.33 | 267.38 | 346.38 | 403.10 | 439.52 | 603.63 |
| 62 | 114.28 | 143.80 | 161.00 | 182.03 | 291.05 | 224.73 | 278.15 | 322.26 | 343.57 | 518.21 | 278.74 | 355.29 | 416.14 | 464.39 | 624.21 |
| 63 | 129.07 | 152.95 | 174.49 | 195.98 | 303.84 | 241.33 | 292.38 | 338.42 | 368.32 | 537.77 | 286.94 | 366.75 | 427.56 | 481.98 | 642.29 |
| 64 | 136.52 | 163.93 | 191.63 | 208.99 | 331.31 | 248.16 | 308.58 | 362.94 | 386.80 | 558.83 | 294.12 | 376.84 | 443.02 | 501.84 | 665.45 |
| 65 | 150.36 | 176.85 | 203.60 | 226.76 | 352.82 | 256.66 | 331.52 | 383.14 | 415.24 | 582.83 | 304.78 | 392.12 | 458.07 | 520.45 | 691.56 |
| 66 | 163.57 | 193.21 | 224.60 | 248.15 | 379.30 | 271.06 | 345.30 | 405.72 | 442.96 | 605.99 | 317.67 | 405.72 | 476.51 | 540.39 | 713.04 |
| 67 | 178.45 | 213.91 | 245.60 | 271.31 | 413.76 | 277.32 | 354.17 | 419.32 | 475.43 | 628.14 | 324.10 | 415.98 | 489.48 | 556.31 | 735.06 |
| 68 | 194.96 | 238.55 | 270.16 | 296.26 | 442.43 | 289.03 | 371.38 | 435.97 | 495.72 | 653.96 | 334.25 | 429.51 | 507.02 | 574.84 | 758.91 |
| 69 | 211.60 | 260.16 | 296.55 | 324.77 | 469.21 | 300.85 | 389.71 | 456.74 | 520.65 | 685.88 | 347.62 | 447.38 | 528.44 | 598.59 | 790.32 |
| 70 | 228.45 | 290.07 | 326.89 | 361.17 | 506.49 | 321.63 | 414.81 | 486.95 | 554.59 | 731.93 | 366.72 | 471.92 | 554.59 | 631.24 | 834.13 |
| 71 | 247.95 | 314.65 | 365.40 | 407.18 | 548.10 | 345.10 | 445.15 | 523.45 | 597.40 | 785.90 | 391.50 | 504.60 | 591.60 | 675.70 | 888.85 |
| 72 | 270.20 | 340.20 | 397.60 | 446.60 | 596.40 | 373.80 | 478.80 | 565.60 | 644.00 | 848.40 | 420.00 | 539.00 | 634.20 | 722.40 | 953.40 |
| 73 | 292.95 | 371.25 | 432.00 | 486.00 | 648.00 | 402.30 | 518.40 | 610.20 | 695.25 | 916.65 | 449.55 | 577.80 | 680.40 | 773.55 | 1020.60 |
| 74 | 318.50 | 403.00 | 470.60 | 527.80 | 704.60 | 432.90 | 557.70 | 659.10 | 747.50 | 988.00 | 478.40 | 617.50 | 728.00 | 826.80 | 1092.00 |
| 75 | 345.00 | 438.75 | 512.50 | 576.25 | 770.00 | 463.75 | 600.00 | 708.75 | 807.50 | 1063.75 | 508.75 | 657.50 | 777.50 | 883.75 | 1167.50 |
| 76 | 376.80 | 478.80 | 561.60 | 632.40 | 842.40 | 498.00 | 644.40 | 764.40 | 871.20 | 1147.20 | 542.40 | 700.80 | 830.40 | 946.80 | 1246.80 |
| 77 | 418.90 | 535.72 | 630.12 | 710.36 | 945.18 | 546.34 | 709.18 | 844.88 | 965.24 | 1267.32 | 588.82 | 765.82 | 909.78 | 1038.40 | 1364.08 |
| 78 | 470.82 | 605.34 | 713.90 | 805.94 | 1071.44 | 605.34 | 789.42 | 944.00 | 1078.52 | 1416.00 | 647.82 | 846.06 | 1008.90 | 1152.86 | 1512.76 |
| 79 | 526.28 | 674.96 | 798.86 | 903.88 | 1197.70 | 667.88 | 869.66 | 1041.94 | 1192.98 | 1562.32 | 708.00 | 923.94 | 1106.84 | 1267.32 | 1659.08 |
| 80 | 578.20 | 743.40 | 881.46 | 997.10 | 1321.60 | 724.52 | 947.54 | 1136.34 | 1300.36 | 1702.74 | 767.00 | 1000.64 | 1200.06 | 1373.52 | 1799.50 |
| 81 | 626.58 | 808.30 | 956.98 | 1082.06 | 1436.06 | 778.80 | 1018.34 | 1218.94 | 1395.94 | 1829.00 | 818.92 | 1072.62 | 1283.84 | 1470.28 | 1926.94 |
| 82 | 676.14 | 870.84 | 1030.14 | 1167.02 | 1545.80 | 830.72 | 1085.60 | 1299.18 | 1487.98 | 1948.18 | 873.20 | 1142.24 | 1365.26 | 1564.68 | 2048.48 |
| 83 | 725.70 | 934.56 | 1105.66 | 1250.80 | 1659.08 | 883.82 | 1152.86 | 1378.24 | 1577.66 | 2069.72 | 927.48 | 1209.50 | 1446.68 | 1655.54 | 2172.38 |
| 84 | 778.80 | 1001.82 | 1185.90 | 1341.66 | 1779.44 | 938.10 | 1223.66 | 1462.02 | 1673.24 | 2194.80 | 982.94 | 1282.66 | 1532.82 | 1752.30 | 2298.64 |
| 85 | 838.98 | 1078.52 | 1276.76 | 1444.32 | 1916.32 | 999.46 | 1301.54 | 1556.42 | 1778.26 | 2335.22 | 1045.48 | 1361.72 | 1627.22 | 1859.68 | 2442.60 |
| 86 | 903.88 | 1163.48 | 1375.88 | 1557.60 | 2065.00 | 1064.36 | 1386.50 | 1655.54 | 1891.54 | 2483.90 | 1110.38 | 1446.68 | 1726.34 | 1972.96 | 2591.28 |
| 87 | 972.32 | 1250.80 | 1482.08 | 1675.60 | 2221.94 | 1132.80 | 1473.82 | 1761.74 | 2009.54 | 2640.84 | 1178.82 | 1534.00 | 1832.54 | 2090.96 | 2748.22 |
| 88 | 1046.66 | 1347.56 | 1595.36 | 1804.22 | 2391.86 | 1207.14 | 1570.58 | 1875.02 | 2138.16 | 2810.76 | 1253.16 | 1630.76 | 1945.82 | 2219.58 | 2918.14 |
| 89 | 1126.90 | 1451.40 | 1716.90 | 1943.46 | 2577.12 | 1287.38 | 1674.42 | 1996.56 | 2277.40 | 2996.02 | 1333.40 | 1734.60 | 2067.36 | 2358.82 | 3103.40 |
| 90 | 1215.40 | 1564.68 | 1852.60 | 2094.50 | 2777.72 | 1375.88 | 1787.70 | 2132.26 | 2428.44 | 3196.62 | 1421.90 | 1847.88 | 2203.06 | 2509.86 | 3304.00 |
| 91 | 1309.80 | 1686.22 | 1996.56 | 2258.52 | 2993.66 | 1470.28 | 1909.24 | 2276.22 | 2592.46 | 3412.56 | 1516.30 | 1969.42 | 2347.02 | 2673.88 | 3519.94 |
| 92 | 1410.10 | 1814.84 | 2148.78 | 2429.62 | 3222.58 | 1570.58 | 2037.86 | 2428.44 | 2763.56 | 3641.48 | 1616.60 | 2098.04 | 2499.24 | 2844.98 | 3748.86 |
| 93 | 1517.48 | 1954.08 | 2311.62 | 2616.06 | 3468.02 | 1677.96 | 2177.10 | 2591.28 | 2950.00 | 3886.92 | 1723.98 | 2237.28 | 2662.08 | 3031.42 | 3994.30 |
| 94 | 1634.30 | 2103.94 | 2490.98 | 2816.66 | 3735.88 | 1794.78 | 2326.96 | 2770.64 | 3150.60 | 4154.78 | 1840.80 | 2387.14 | 2841.44 | 3232.02 | 4262.16 |
| 95 | 1761.74 | 2269.14 | 2685.68 | 3037.32 | 4027.34 | 1922.22 | 2492.16 | 2965.34 | 3371.26 | 4446.24 | 1968.24 | 2552.34 | 3036.14 | 3452.68 | 4553.62 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 30 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 31 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 53.10 | 68.44 | 79.06 | 89.68 | 124.34 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 32 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 53.10 | 68.44 | 79.06 | 89.68 | 127.99 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 33 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 55.11 | 68.44 | 79.06 | 89.68 | 135.31 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 34 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 55.11 | 68.44 | 80.63 | 89.68 | 142.62 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 35 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 58.55 | 70.38 | 80.63 | 89.68 | 146.28 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 36 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 62.00 | 73.89 | 84.14 | 92.86 | 154.13 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 37 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 65.44 | 77.41 | 91.15 | 96.43 | 162.31 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 38 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 65.44 | 80.93 | 94.65 | 100.01 | 170.48 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 39 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 69.18 | 84.45 | 98.16 | 107.15 | 182.75 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 40 | 37.76 | 47.20 | 54.28 | 61.36 | 81.42 | 74.02 | 89.33 | 100.86 | 112.57 | 191.42 | 135.74 | 173.33 | 202.56 | 227.62 | 302.80 |
| 41 | 37.76 | 47.20 | 54.28 | 61.36 | 81.42 | 78.33 | 93.50 | 104.77 | 116.67 | 200.30 | 135.74 | 173.33 | 202.56 | 227.62 | 302.80 |
| 42 | 40.98 | 48.02 | 54.33 | 61.36 | 81.42 | 78.71 | 97.94 | 109.16 | 124.88 | 210.16 | 135.74 | 173.33 | 202.56 | 227.62 | 302.80 |
| 43 | 41.27 | 48.34 | 58.11 | 63.02 | 84.77 | 83.07 | 102.42 | 117.52 | 129.55 | 220.07 | 135.74 | 173.33 | 202.56 | 227.62 | 302.80 |
| 44 | 41.57 | 52.14 | 58.49 | 63.43 | 88.69 | 87.47 | 106.93 | 122.00 | 134.26 | 225.54 | 135.74 | 173.33 | 202.56 | 227.62 | 302.80 |
| 45 | 42.36 | 51.02 | 60.86 | 65.87 | 91.60 | 94.31 | 107.94 | 126.51 | 136.73 | 237.09 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 46 | 46.22 | 54.79 | 61.27 | 69.79 | 95.52 | 94.76 | 116.39 | 135.09 | 141.35 | 238.07 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 47 | 46.56 | 55.15 | 65.10 | 73.76 | 99.45 | 99.81 | 121.04 | 139.72 | 150.02 | 238.07 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 48 | 46.89 | 58.98 | 68.99 | 74.24 | 103.41 | 105.04 | 126.15 | 149.43 | 159.00 | 238.07 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 49 | 50.94 | 59.37 | 69.45 | 78.29 | 111.48 | 108.59 | 135.74 | 154.72 | 164.34 | 238.07 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 50 | 50.90 | 62.38 | 75.29 | 83.26 | 115.18 | 110.47 | 134.90 | 162.20 | 172.41 | 263.12 | 160.80 | 202.56 | 235.98 | 267.30 | 355.01 |
| 51 | 55.42 | 66.90 | 79.97 | 87.99 | 122.66 | 117.91 | 138.91 | 170.90 | 180.84 | 271.48 | 164.97 | 208.83 | 244.33 | 273.57 | 363.36 |
| 52 | 54.90 | 69.29 | 78.85 | 90.52 | 130.38 | 122.44 | 154.90 | 171.50 | 186.22 | 281.92 | 169.15 | 215.09 | 248.51 | 279.83 | 371.72 |
| 53 | 58.07 | 72.56 | 82.17 | 91.67 | 138.27 | 128.04 | 159.66 | 181.91 | 195.10 | 292.36 | 171.24 | 219.27 | 252.68 | 286.10 | 380.07 |
| 54 | 59.01 | 73.59 | 84.68 | 94.31 | 144.63 | 129.97 | 163.80 | 192.80 | 202.48 | 298.63 | 175.42 | 223.45 | 261.04 | 294.45 | 388.42 |
| 55 | 62.24 | 76.93 | 89.50 | 100.56 | 154.16 | 139.92 | 174.29 | 201.81 | 213.41 | 311.16 | 179.59 | 227.62 | 265.21 | 300.71 | 398.86 |
| 56 | 66.86 | 80.79 | 96.29 | 107.42 | 166.74 | 146.18 | 181.40 | 207.39 | 225.75 | 325.77 | 185.86 | 235.98 | 277.74 | 313.24 | 415.57 |
| 57 | 72.11 | 88.98 | 100.84 | 113.53 | 178.58 | 153.32 | 190.95 | 220.09 | 233.16 | 348.74 | 196.30 | 250.59 | 292.36 | 329.95 | 438.54 |
| 58 | 75.12 | 92.14 | 109.17 | 124.76 | 192.12 | 158.74 | 193.08 | 229.79 | 249.73 | 375.89 | 206.74 | 263.12 | 306.98 | 348.74 | 465.69 |
| 59 | 82.79 | 101.84 | 116.76 | 131.59 | 207.09 | 169.89 | 209.32 | 240.99 | 262.16 | 400.95 | 217.18 | 281.92 | 327.86 | 370.20 | 492.84 |
| 60 | 87.34 | 110.25 | 124.44 | 139.35 | 220.51 | 177.43 | 217.38 | 250.51 | 274.18 | 426.01 | 233.89 | 298.63 | 346.66 | 375.89 | 519.98 |
| 61 | 94.27 | 117.89 | 137.36 | 151.53 | 237.68 | 185.95 | 232.97 | 266.93 | 287.71 | 445.63 | 241.05 | 307.89 | 358.53 | 392.64 | 538.81 |
| 62 | 101.26 | 127.98 | 142.96 | 162.42 | 257.59 | 198.07 | 246.83 | 285.85 | 307.31 | 459.33 | 245.37 | 318.00 | 370.99 | 414.08 | 555.51 |
| 63 | 113.88 | 135.80 | 156.05 | 173.42 | 270.99 | 210.93 | 259.69 | 302.42 | 327.01 | 478.86 | 252.73 | 326.84 | 381.95 | 429.26 | 571.98 |
| 64 | 121.52 | 146.67 | 170.02 | 185.14 | 294.68 | 222.43 | 276.28 | 323.41 | 344.57 | 498.16 | 262.87 | 336.40 | 395.22 | 444.86 | 590.08 |
| 65 | 135.02 | 156.88 | 180.98 | 201.41 | 311.99 | 231.71 | 294.09 | 340.96 | 368.17 | 516.89 | 272.70 | 349.34 | 409.94 | 461.63 | 611.35 |
| 66 | 145.22 | 173.02 | 200.13 | 219.79 | 338.60 | 239.98 | 307.31 | 360.83 | 393.00 | 542.11 | 281.42 | 362.56 | 424.71 | 478.23 | 637.07 |
| 67 | 159.66 | 191.63 | 219.28 | 241.17 | 367.79 | 247.25 | 319.08 | 374.21 | 423.72 | 557.98 | 290.68 | 372.54 | 436.03 | 494.50 | 653.20 |
| 68 | 172.95 | 212.72 | 240.63 | 263.18 | 393.99 | 255.12 | 329.40 | 387.53 | 440.82 | 582.91 | 297.11 | 382.69 | 452.12 | 510.25 | 674.95 |
| 69 | 188.26 | 230.09 | 264.09 | 288.85 | 417.77 | 269.68 | 344.50 | 408.41 | 462.97 | 609.50 | 308.65 | 397.50 | 469.21 | 533.12 | 703.03 |
| 70 | 202.90 | 257.00 | 291.87 | 321.04 | 449.38 | 285.56 | 368.22 | 434.35 | 491.46 | 649.27 | 324.64 | 419.32 | 495.97 | 562.10 | 742.45 |
| 71 | 220.40 | 279.85 | 324.80 | 362.73 | 488.65 | 305.95 | 395.85 | 465.45 | 530.70 | 698.90 | 348.00 | 449.50 | 527.80 | 600.30 | 791.70 |
| 72 | 239.40 | 303.80 | 354.20 | 397.60 | 532.00 | 331.80 | 427.00 | 504.00 | 572.60 | 757.40 | 372.40 | 478.80 | 565.60 | 642.60 | 849.80 |
| 73 | 260.55 | 329.40 | 384.75 | 432.00 | 576.45 | 359.10 | 460.35 | 544.05 | 618.30 | 815.40 | 398.25 | 513.00 | 606.15 | 688.50 | 908.55 |
| 74 | 283.40 | 358.80 | 418.60 | 470.60 | 627.90 | 386.10 | 496.60 | 586.30 | 666.90 | 880.10 | 426.40 | 548.60 | 648.70 | 737.10 | 972.40 |
| 75 | 307.50 | 390.00 | 456.25 | 512.50 | 685.00 | 413.75 | 532.50 | 631.25 | 717.50 | 947.50 | 453.75 | 585.00 | 691.25 | 786.25 | 1038.75 |
| 76 | 334.80 | 426.00 | 500.40 | 562.80 | 750.00 | 442.80 | 572.40 | 681.60 | 775.20 | 1021.20 | 481.20 | 624.00 | 740.40 | 842.40 | 1108.80 |
| 77 | 372.88 | 476.72 | 560.50 | 632.48 | 841.34 | 486.16 | 631.30 | 751.66 | 857.86 | 1128.08 | 523.92 | 680.86 | 809.48 | 925.12 | 1215.40 |
| 78 | 418.90 | 539.26 | 634.84 | 717.44 | 952.26 | 538.08 | 704.46 | 838.98 | 960.52 | 1259.06 | 575.84 | 751.66 | 896.80 | 1025.42 | 1344.02 |
| 79 | 467.28 | 600.62 | 711.54 | 803.58 | 1065.54 | 593.54 | 774.08 | 928.66 | 1062.00 | 1390.04 | 630.12 | 822.46 | 985.30 | 1126.90 | 1476.18 |
| 80 | 514.48 | 661.98 | 783.52 | 886.18 | 1176.46 | 645.46 | 842.52 | 1008.90 | 1156.40 | 1515.12 | 682.04 | 890.90 | 1066.72 | 1222.48 | 1601.26 |
| 81 | 558.14 | 718.62 | 851.96 | 964.06 | 1276.76 | 692.66 | 905.06 | 1085.60 | 1243.72 | 1627.22 | 729.24 | 953.44 | 1144.60 | 1309.80 | 1714.54 |
| 82 | 600.62 | 775.26 | 918.04 | 1038.40 | 1375.88 | 738.68 | 966.42 | 1156.40 | 1323.96 | 1734.60 | 776.44 | 1017.16 | 1216.58 | 1392.40 | 1824.28 |
| 83 | 645.46 | 830.72 | 984.12 | 1113.92 | 1476.18 | 785.88 | 1025.42 | 1227.20 | 1404.20 | 1840.80 | 824.82 | 1076.16 | 1287.38 | 1473.82 | 1931.66 |
| 84 | 692.66 | 892.08 | 1054.92 | 1194.16 | 1583.56 | 835.44 | 1089.14 | 1301.54 | 1489.16 | 1954.08 | 874.38 | 1141.06 | 1362.90 | 1558.78 | 2046.12 |
| 85 | 746.94 | 960.52 | 1137.52 | 1286.20 | 1703.92 | 890.90 | 1158.76 | 1386.50 | 1583.56 | 2076.80 | 929.84 | 1211.86 | 1449.04 | 1654.36 | 2171.20 |
| 86 | 803.58 | 1034.86 | 1224.84 | 1386.50 | 1838.44 | 947.54 | 1233.10 | 1473.82 | 1683.86 | 2211.32 | 986.48 | 1286.20 | 1536.36 | 1754.66 | 2305.72 |
| 87 | 866.12 | 1113.92 | 1319.24 | 1491.52 | 1977.68 | 1010.08 | 1312.16 | 1568.22 | 1788.88 | 2350.56 | 1049.02 | 1365.26 | 1630.76 | 1859.68 | 2444.96 |
| 88 | 931.02 | 1198.88 | 1418.36 | 1605.98 | 2128.72 | 1074.98 | 1397.12 | 1667.34 | 1903.34 | 2501.60 | 1113.92 | 1450.22 | 1729.88 | 1974.14 | 2596.00 |
| 89 | 1003.00 | 1292.10 | 1529.28 | 1728.70 | 2292.74 | 1146.96 | 1490.34 | 1778.26 | 2026.06 | 2665.62 | 1185.90 | 1543.44 | 1840.80 | 2096.86 | 2760.02 |
| 90 | 1080.88 | 1392.40 | 1648.46 | 1864.40 | 2473.28 | 1224.84 | 1590.64 | 1897.44 | 2161.76 | 2846.16 | 1263.78 | 1643.74 | 1959.98 | 2232.56 | 2940.56 |
| 91 | 1165.84 | 1500.96 | 1777.08 | 2009.54 | 2664.44 | 1309.80 | 1699.20 | 2026.06 | 2306.90 | 3037.32 | 1348.74 | 1752.30 | 2088.60 | 2377.70 | 3131.72 |
| 92 | 1255.52 | 1616.60 | 1911.60 | 2164.12 | 2868.58 | 1399.48 | 1814.84 | 2160.58 | 2461.48 | 3241.46 | 1438.42 | 1867.94 | 2223.12 | 2532.28 | 3335.86 |
| 93 | 1349.92 | 1739.32 | 2057.92 | 2328.14 | 3086.88 | 1493.88 | 1937.56 | 2306.90 | 2625.50 | 3459.76 | 1532.82 | 1990.66 | 2369.44 | 2696.30 | 3554.16 |
| 94 | 1453.76 | 1872.66 | 2217.22 | 2507.50 | 3324.06 | 1597.72 | 2070.90 | 2466.20 | 2804.86 | 3696.94 | 1636.66 | 2124.00 | 2528.74 | 2875.66 | 3791.34 |
| 95 | 1568.22 | 2018.98 | 2389.50 | 2703.38 | 3584.84 | 1712.18 | 2217.22 | 2638.48 | 3000.74 | 3957.72 | 1751.12 | 2270.32 | 2701.02 | 3071.54 | 4052.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 30 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 31 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 49.56 | 62.54 | 73.16 | 81.42 | 113.26 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 32 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 49.56 | 62.54 | 73.16 | 81.42 | 116.59 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 33 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 51.43 | 62.54 | 73.16 | 81.42 | 123.25 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 34 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 51.43 | 62.54 | 74.61 | 81.42 | 129.91 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 35 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 54.65 | 64.31 | 74.61 | 81.42 | 133.24 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 36 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 57.86 | 67.52 | 77.86 | 84.31 | 140.40 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 37 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 61.08 | 70.74 | 84.35 | 87.55 | 147.85 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 38 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 61.08 | 73.95 | 87.59 | 90.80 | 155.29 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 39 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 64.57 | 77.17 | 90.83 | 97.28 | 166.46 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 40 | 34.22 | 42.48 | 49.56 | 54.28 | 74.34 | 66.47 | 80.69 | 92.34 | 98.84 | 173.69 | 125.30 | 158.71 | 183.77 | 204.65 | 273.57 |
| 41 | 34.22 | 42.48 | 49.56 | 54.28 | 74.34 | 70.33 | 84.45 | 95.91 | 102.44 | 181.75 | 125.30 | 158.71 | 183.77 | 204.65 | 273.57 |
| 42 | 37.14 | 43.22 | 49.60 | 54.28 | 74.34 | 70.68 | 88.46 | 99.94 | 109.65 | 190.70 | 125.30 | 158.71 | 183.77 | 204.65 | 273.57 |
| 43 | 37.40 | 43.51 | 53.05 | 55.75 | 77.40 | 74.59 | 92.51 | 107.59 | 113.75 | 199.70 | 125.30 | 158.71 | 183.77 | 204.65 | 273.57 |
| 44 | 37.67 | 46.92 | 53.41 | 56.11 | 80.98 | 78.55 | 96.59 | 111.69 | 117.89 | 204.65 | 125.30 | 158.71 | 183.77 | 204.65 | 273.57 |
| 45 | 38.63 | 47.38 | 55.79 | 60.99 | 82.82 | 87.05 | 99.63 | 113.19 | 127.08 | 214.21 | 131.56 | 169.15 | 192.12 | 219.27 | 290.27 |
| 46 | 42.15 | 50.87 | 56.16 | 64.62 | 86.36 | 87.47 | 107.44 | 120.87 | 131.37 | 215.09 | 131.56 | 169.15 | 192.12 | 219.27 | 290.27 |
| 47 | 42.45 | 51.21 | 59.68 | 68.29 | 89.92 | 92.13 | 111.73 | 125.01 | 139.43 | 215.09 | 131.56 | 169.15 | 192.12 | 219.27 | 290.27 |
| 48 | 42.75 | 54.77 | 63.24 | 68.74 | 93.49 | 96.96 | 116.45 | 133.70 | 147.78 | 215.09 | 131.56 | 169.15 | 192.12 | 219.27 | 290.27 |
| 49 | 46.45 | 55.13 | 63.66 | 72.49 | 100.79 | 100.24 | 125.30 | 138.43 | 152.74 | 215.09 | 131.56 | 169.15 | 192.12 | 219.27 | 290.27 |
| 50 | 46.77 | 58.31 | 69.72 | 75.07 | 105.22 | 100.78 | 125.40 | 150.62 | 156.07 | 240.15 | 146.18 | 185.86 | 217.18 | 244.33 | 323.69 |
| 51 | 49.74 | 61.33 | 72.83 | 79.61 | 110.97 | 106.12 | 127.65 | 157.15 | 164.23 | 246.42 | 148.27 | 187.95 | 221.36 | 248.51 | 332.04 |
| 52 | 49.41 | 61.14 | 72.05 | 82.17 | 118.39 | 110.40 | 135.29 | 156.26 | 169.63 | 256.86 | 150.36 | 192.12 | 225.54 | 254.77 | 340.39 |
| 53 | 52.41 | 65.59 | 75.21 | 83.46 | 124.44 | 115.85 | 143.69 | 166.09 | 178.21 | 263.12 | 154.53 | 196.30 | 229.71 | 261.04 | 344.57 |
| 54 | 53.52 | 65.42 | 76.48 | 86.11 | 133.62 | 117.97 | 146.04 | 174.73 | 183.73 | 273.57 | 158.71 | 200.48 | 235.98 | 267.30 | 355.01 |
| 55 | 56.58 | 71.34 | 81.11 | 90.79 | 139.70 | 127.39 | 157.89 | 183.46 | 192.45 | 279.83 | 160.80 | 206.74 | 240.15 | 273.57 | 361.27 |
| 56 | 62.50 | 73.82 | 87.80 | 97.53 | 151.88 | 135.74 | 167.13 | 189.44 | 206.62 | 298.63 | 171.24 | 217.18 | 252.68 | 284.01 | 377.98 |
| 57 | 64.90 | 80.50 | 91.17 | 103.72 | 162.20 | 139.01 | 173.05 | 198.47 | 214.51 | 317.42 | 177.50 | 227.62 | 267.30 | 298.63 | 396.78 |
| 58 | 66.77 | 85.26 | 100.78 | 113.42 | 174.21 | 142.86 | 179.70 | 210.48 | 227.53 | 340.39 | 187.95 | 242.24 | 284.01 | 319.51 | 421.83 |
| 59 | 76.98 | 92.07 | 107.03 | 119.13 | 185.89 | 154.08 | 190.12 | 220.28 | 237.02 | 361.27 | 200.48 | 254.77 | 298.63 | 336.92 | 444.81 |
| 60 | 78.88 | 98.94 | 114.76 | 126.93 | 200.91 | 162.00 | 195.08 | 230.25 | 247.64 | 390.51 | 210.92 | 267.30 | 317.42 | 341.90 | 476.13 |
| 61 | 87.13 | 106.67 | 124.61 | 137.63 | 216.37 | 172.67 | 212.63 | 241.51 | 263.44 | 405.12 | 218.77 | 279.53 | 328.15 | 357.48 | 490.20 |
| 62 | 92.58 | 116.48 | 130.47 | 148.42 | 235.85 | 180.93 | 224.73 | 258.54 | 279.69 | 422.03 | 225.74 | 288.55 | 337.62 | 377.32 | 506.44 |
| 63 | 103.25 | 124.36 | 141.86 | 157.91 | 246.36 | 191.93 | 237.90 | 275.42 | 297.75 | 435.16 | 231.83 | 296.44 | 347.75 | 389.72 | 520.67 |
| 64 | 111.01 | 132.29 | 155.61 | 168.31 | 268.04 | 202.21 | 249.37 | 294.66 | 312.48 | 452.21 | 238.97 | 305.15 | 360.30 | 404.41 | 538.61 |
| 65 | 121.21 | 142.62 | 165.43 | 183.10 | 285.85 | 210.32 | 267.35 | 309.33 | 334.55 | 472.33 | 245.97 | 317.26 | 372.51 | 420.64 | 559.66 |
| 66 | 131.47 | 157.16 | 182.85 | 199.94 | 307.67 | 219.26 | 279.69 | 329.76 | 358.03 | 492.05 | 257.25 | 328.03 | 386.73 | 435.07 | 578.37 |
| 67 | 144.01 | 173.80 | 198.82 | 219.63 | 336.59 | 223.86 | 289.01 | 339.13 | 385.35 | 509.53 | 262.28 | 337.46 | 395.93 | 451.06 | 596.40 |
| 68 | 157.22 | 192.97 | 217.01 | 238.73 | 358.47 | 232.52 | 298.72 | 350.39 | 402.06 | 529.62 | 269.66 | 347.16 | 408.52 | 465.04 | 613.59 |
| 69 | 171.15 | 210.54 | 240.49 | 262.98 | 380.35 | 243.18 | 314.88 | 371.00 | 420.88 | 554.94 | 280.59 | 361.65 | 427.12 | 484.79 | 639.12 |
| 70 | 184.86 | 234.46 | 265.60 | 293.80 | 410.30 | 261.51 | 335.16 | 393.77 | 450.88 | 592.16 | 297.58 | 381.75 | 450.88 | 512.50 | 676.32 |
| 71 | 201.55 | 253.75 | 297.25 | 329.75 | 445.15 | 281.30 | 359.60 | 424.85 | 482.85 | 636.55 | 317.55 | 407.45 | 481.40 | 545.20 | 720.65 |
| 72 | 217.00 | 275.80 | 322.00 | 362.60 | 483.00 | 299.60 | 387.80 | 459.20 | 520.80 | 687.40 | 338.80 | 435.40 | 515.20 | 586.60 | 772.80 |
| 73 | 237.60 | 299.70 | 351.00 | 394.20 | 523.80 | 326.70 | 418.50 | 496.80 | 562.95 | 741.15 | 364.50 | 467.10 | 553.50 | 627.75 | 824.85 |
| 74 | 257.40 | 326.30 | 380.90 | 427.70 | 572.00 | 351.00 | 452.40 | 534.30 | 607.10 | 800.80 | 387.40 | 499.20 | 590.20 | 670.80 | 885.30 |
| 75 | 280.00 | 356.25 | 415.00 | 467.50 | 622.50 | 376.25 | 487.50 | 575.00 | 655.00 | 860.00 | 412.50 | 533.75 | 630.00 | 716.25 | 943.75 |
| 76 | 304.80 | 387.60 | 456.00 | 512.40 | 682.80 | 404.40 | 520.80 | 621.60 | 706.80 | 930.00 | 438.00 | 567.60 | 674.40 | 766.80 | 1010.40 |
| 77 | 338.66 | 433.06 | 509.76 | 574.66 | 765.82 | 441.32 | 573.48 | 683.22 | 781.16 | 1026.60 | 476.72 | 618.32 | 737.50 | 841.34 | 1105.66 |
| 78 | 381.14 | 490.88 | 578.20 | 652.54 | 867.30 | 489.70 | 640.74 | 763.46 | 873.20 | 1146.96 | 523.92 | 684.40 | 815.38 | 933.38 | 1224.84 |
| 79 | 425.98 | 547.52 | 646.64 | 730.42 | 969.96 | 540.44 | 705.64 | 843.70 | 965.24 | 1264.96 | 573.48 | 749.30 | 895.62 | 1024.24 | 1342.84 |
| 80 | 468.46 | 601.80 | 713.90 | 807.12 | 1069.08 | 587.64 | 767.00 | 919.22 | 1052.56 | 1378.24 | 620.68 | 810.66 | 972.32 | 1112.74 | 1456.12 |
| 81 | 508.58 | 653.72 | 775.26 | 877.92 | 1163.48 | 630.12 | 823.64 | 987.66 | 1132.80 | 1482.08 | 664.34 | 868.48 | 1039.58 | 1191.80 | 1562.32 |
| 82 | 547.52 | 704.46 | 834.26 | 945.18 | 1253.16 | 673.78 | 877.92 | 1052.56 | 1204.78 | 1578.84 | 706.82 | 923.94 | 1105.66 | 1267.32 | 1660.26 |
| 83 | 586.46 | 756.38 | 895.62 | 1013.62 | 1344.02 | 713.90 | 933.38 | 1116.28 | 1277.94 | 1676.78 | 749.30 | 979.40 | 1171.74 | 1341.66 | 1759.38 |
| 84 | 631.30 | 811.84 | 960.52 | 1086.78 | 1440.78 | 761.10 | 991.20 | 1184.72 | 1354.64 | 1777.08 | 796.50 | 1039.58 | 1241.36 | 1419.54 | 1860.86 |
| 85 | 678.50 | 873.20 | 1034.86 | 1169.38 | 1551.70 | 809.48 | 1054.92 | 1260.24 | 1439.60 | 1891.54 | 846.06 | 1103.30 | 1318.06 | 1505.68 | 1977.68 |
| 86 | 731.60 | 942.82 | 1115.10 | 1261.42 | 1672.06 | 862.58 | 1124.54 | 1340.48 | 1531.64 | 2011.90 | 899.16 | 1172.92 | 1398.30 | 1597.72 | 2098.04 |
| 87 | 788.24 | 1013.62 | 1201.24 | 1358.18 | 1800.68 | 919.22 | 1195.34 | 1426.62 | 1628.40 | 2140.52 | 955.80 | 1243.72 | 1484.44 | 1694.48 | 2226.66 |
| 88 | 847.24 | 1091.50 | 1292.10 | 1462.02 | 1937.56 | 978.22 | 1273.22 | 1517.48 | 1732.24 | 2277.40 | 1014.80 | 1321.60 | 1575.30 | 1798.32 | 2363.54 |
| 89 | 912.14 | 1175.28 | 1391.22 | 1572.94 | 2086.24 | 1043.12 | 1357.00 | 1616.60 | 1843.16 | 2426.08 | 1079.70 | 1405.38 | 1674.42 | 1909.24 | 2512.22 |
| 90 | 984.12 | 1267.32 | 1499.78 | 1696.84 | 2249.08 | 1115.10 | 1449.04 | 1725.16 | 1967.06 | 2588.92 | 1151.68 | 1497.42 | 1782.98 | 2033.14 | 2675.06 |
| 91 | 1060.82 | 1365.26 | 1616.60 | 1829.00 | 2424.90 | 1191.80 | 1546.98 | 1841.98 | 2099.22 | 2764.74 | 1228.38 | 1595.36 | 1899.80 | 2165.30 | 2850.88 |
| 92 | 1142.24 | 1470.28 | 1740.50 | 1969.42 | 2610.16 | 1273.22 | 1652.00 | 1965.88 | 2239.64 | 2950.00 | 1309.80 | 1700.38 | 2023.70 | 2305.72 | 3036.14 |
| 93 | 1229.56 | 1582.38 | 1872.66 | 2118.10 | 2808.40 | 1360.54 | 1764.10 | 2098.04 | 2388.32 | 3148.24 | 1397.12 | 1812.48 | 2155.86 | 2454.40 | 3234.38 |
| 94 | 1323.96 | 1703.92 | 2016.62 | 2282.12 | 3025.52 | 1454.94 | 1885.64 | 2242.00 | 2552.34 | 3365.36 | 1491.52 | 1934.02 | 2299.82 | 2618.42 | 3451.50 |
| 95 | 1426.62 | 1838.44 | 2174.74 | 2460.30 | 3261.52 | 1557.60 | 2020.16 | 2400.12 | 2730.52 | 3601.36 | 1594.18 | 2068.54 | 2457.94 | 2796.60 | 3687.50 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 30 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 31 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 43.66 | 57.82 | 66.08 | 75.52 | 103.41 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 32 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 43.66 | 57.82 | 66.08 | 75.52 | 106.45 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 33 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 45.31 | 57.82 | 66.08 | 75.52 | 112.53 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 34 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 45.31 | 57.82 | 67.39 | 75.52 | 118.62 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 35 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 48.14 | 59.45 | 67.39 | 75.52 | 121.66 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 36 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 50.97 | 62.43 | 70.32 | 78.20 | 128.19 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 37 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 53.81 | 65.40 | 76.18 | 81.21 | 134.99 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 38 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 53.81 | 68.37 | 79.11 | 84.22 | 141.79 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 39 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 56.88 | 71.35 | 82.04 | 90.23 | 151.99 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 40 | 30.68 | 38.94 | 46.02 | 50.74 | 67.26 | 60.42 | 74.93 | 85.23 | 91.98 | 157.74 | 112.77 | 144.09 | 169.15 | 190.03 | 252.68 |
| 41 | 30.68 | 38.94 | 46.02 | 50.74 | 67.26 | 63.94 | 78.42 | 88.53 | 95.33 | 165.06 | 112.77 | 144.09 | 169.15 | 190.03 | 252.68 |
| 42 | 33.29 | 39.62 | 46.06 | 50.74 | 67.26 | 64.25 | 82.14 | 92.25 | 102.04 | 173.19 | 112.77 | 144.09 | 169.15 | 190.03 | 252.68 |
| 43 | 33.53 | 39.88 | 49.26 | 52.11 | 70.03 | 67.81 | 85.90 | 99.32 | 105.85 | 181.36 | 112.77 | 144.09 | 169.15 | 190.03 | 252.68 |
| 44 | 33.77 | 43.01 | 49.59 | 52.45 | 73.26 | 71.41 | 89.69 | 103.10 | 109.70 | 185.86 | 112.77 | 144.09 | 169.15 | 190.03 | 252.68 |
| 45 | 34.89 | 42.52 | 51.99 | 54.89 | 76.55 | 76.17 | 89.67 | 106.53 | 114.21 | 197.58 | 121.12 | 154.53 | 179.59 | 200.48 | 267.30 |
| 46 | 38.07 | 45.66 | 52.33 | 58.16 | 79.82 | 76.54 | 96.70 | 113.76 | 118.07 | 198.39 | 121.12 | 154.53 | 179.59 | 200.48 | 267.30 |
| 47 | 38.34 | 45.96 | 55.61 | 61.46 | 83.10 | 80.62 | 100.56 | 117.66 | 125.31 | 198.39 | 121.12 | 154.53 | 179.59 | 200.48 | 267.30 |
| 48 | 38.62 | 49.15 | 58.93 | 61.87 | 86.41 | 84.84 | 104.80 | 125.84 | 132.81 | 198.39 | 121.12 | 154.53 | 179.59 | 200.48 | 267.30 |
| 49 | 41.95 | 49.48 | 59.32 | 65.24 | 93.16 | 87.71 | 112.77 | 130.29 | 137.27 | 198.39 | 121.12 | 154.53 | 179.59 | 200.48 | 267.30 |
| 50 | 42.64 | 54.24 | 62.74 | 69.61 | 96.69 | 93.02 | 115.90 | 135.17 | 145.19 | 219.27 | 133.65 | 173.33 | 198.39 | 223.45 | 298.63 |
| 51 | 45.47 | 57.15 | 67.12 | 74.02 | 102.21 | 96.29 | 118.26 | 143.40 | 153.16 | 227.62 | 135.74 | 175.42 | 204.65 | 229.71 | 304.89 |
| 52 | 45.30 | 57.06 | 65.26 | 75.20 | 109.40 | 102.37 | 127.45 | 141.01 | 156.72 | 238.07 | 137.83 | 179.59 | 206.74 | 233.89 | 313.24 |
| 53 | 48.16 | 60.01 | 69.64 | 76.62 | 115.23 | 105.69 | 131.72 | 154.23 | 165.08 | 244.33 | 142.00 | 181.68 | 213.01 | 240.15 | 319.51 |
| 54 | 48.03 | 61.33 | 71.02 | 79.28 | 121.04 | 107.97 | 136.17 | 162.68 | 170.60 | 250.59 | 144.09 | 187.95 | 219.27 | 244.33 | 323.69 |
| 55 | 50.93 | 64.34 | 74.11 | 82.41 | 128.46 | 114.86 | 143.53 | 169.19 | 177.21 | 258.95 | 146.18 | 190.03 | 221.36 | 250.59 | 332.04 |
| 56 | 56.68 | 69.64 | 80.72 | 90.46 | 140.32 | 123.21 | 154.90 | 175.48 | 189.40 | 273.57 | 154.53 | 200.48 | 233.89 | 265.21 | 350.83 |
| 57 | 59.13 | 74.85 | 84.26 | 95.31 | 149.09 | 126.75 | 161.11 | 182.75 | 195.86 | 290.27 | 160.80 | 210.92 | 244.33 | 277.74 | 367.54 |
| 58 | 61.21 | 77.01 | 90.98 | 104.91 | 159.55 | 130.96 | 162.49 | 191.17 | 210.88 | 313.24 | 169.15 | 221.36 | 256.86 | 294.45 | 388.42 |
| 59 | 68.26 | 85.10 | 97.30 | 109.43 | 172.85 | 138.28 | 176.67 | 199.57 | 217.27 | 336.21 | 181.68 | 235.98 | 275.65 | 307.81 | 411.39 |
| 60 | 71.84 | 91.88 | 105.08 | 117.27 | 184.58 | 144.64 | 182.08 | 211.83 | 229.95 | 357.10 | 192.12 | 248.51 | 292.36 | 315.90 | 436.45 |
| 61 | 78.56 | 98.24 | 114.70 | 126.51 | 198.34 | 153.69 | 194.14 | 223.35 | 240.91 | 372.71 | 198.51 | 257.25 | 301.82 | 328.18 | 449.69 |
| 62 | 83.90 | 107.85 | 119.37 | 135.82 | 217.45 | 165.69 | 206.31 | 238.51 | 257.25 | 386.70 | 204.15 | 266.96 | 310.14 | 348.29 | 467.18 |
| 63 | 95.66 | 114.35 | 130.51 | 145.22 | 228.29 | 178.62 | 219.74 | 252.02 | 273.66 | 402.85 | 210.93 | 275.54 | 319.24 | 359.60 | 480.76 |
| 64 | 100.51 | 123.66 | 142.64 | 155.69 | 248.06 | 183.82 | 233.23 | 271.30 | 290.52 | 417.28 | 218.75 | 283.09 | 330.88 | 376.84 | 498.16 |
| 65 | 112.00 | 131.21 | 152.70 | 170.42 | 262.98 | 190.71 | 245.97 | 286.48 | 312.69 | 436.68 | 226.36 | 292.31 | 345.78 | 392.12 | 516.89 |
| 66 | 119.24 | 144.18 | 168.45 | 185.76 | 284.88 | 196.82 | 258.97 | 303.86 | 331.38 | 454.06 | 231.35 | 303.86 | 357.38 | 404.00 | 535.21 |
| 67 | 133.05 | 160.43 | 182.73 | 202.41 | 308.68 | 207.15 | 267.30 | 312.40 | 355.32 | 467.77 | 238.90 | 312.40 | 365.86 | 415.98 | 549.63 |
| 68 | 143.07 | 179.29 | 200.77 | 221.48 | 331.02 | 211.53 | 277.73 | 324.56 | 371.38 | 489.26 | 247.05 | 324.56 | 377.84 | 429.51 | 566.76 |
| 69 | 155.59 | 194.00 | 221.31 | 242.86 | 352.29 | 222.91 | 289.94 | 341.38 | 388.15 | 515.97 | 255.65 | 335.15 | 392.82 | 448.94 | 592.35 |
| 70 | 166.83 | 216.42 | 243.71 | 270.87 | 378.74 | 234.46 | 309.61 | 363.71 | 414.81 | 547.07 | 269.03 | 353.19 | 414.81 | 474.93 | 625.22 |
| 71 | 181.25 | 236.35 | 274.05 | 303.95 | 411.80 | 253.75 | 334.95 | 391.50 | 446.60 | 590.15 | 287.10 | 378.45 | 445.15 | 504.60 | 667.00 |
| 72 | 198.80 | 256.20 | 296.80 | 334.60 | 446.60 | 275.80 | 361.20 | 422.80 | 483.00 | 635.60 | 308.00 | 406.00 | 476.00 | 540.40 | 714.00 |
| 73 | 216.00 | 279.45 | 324.00 | 364.50 | 486.00 | 295.65 | 391.50 | 457.65 | 522.45 | 688.50 | 330.75 | 436.05 | 511.65 | 581.85 | 766.80 |
| 74 | 234.00 | 302.90 | 353.60 | 396.50 | 529.10 | 318.50 | 419.90 | 495.30 | 562.90 | 742.30 | 352.30 | 464.10 | 548.60 | 622.70 | 820.30 |
| 75 | 256.25 | 331.25 | 385.00 | 433.75 | 577.50 | 343.75 | 452.50 | 532.50 | 607.50 | 798.75 | 377.50 | 496.25 | 585.00 | 666.25 | 876.25 |
| 76 | 278.40 | 361.20 | 421.20 | 475.20 | 632.40 | 368.40 | 487.20 | 574.80 | 656.40 | 861.60 | 399.60 | 529.20 | 624.00 | 712.80 | 936.00 |
| 77 | 310.34 | 403.56 | 472.00 | 533.36 | 710.36 | 404.74 | 534.54 | 634.84 | 725.70 | 953.44 | 436.60 | 577.02 | 682.04 | 781.16 | 1026.60 |
| 78 | 349.28 | 455.48 | 535.72 | 605.34 | 803.58 | 449.58 | 595.90 | 708.00 | 810.66 | 1063.18 | 480.26 | 637.20 | 757.56 | 866.12 | 1136.34 |
| 79 | 388.22 | 508.58 | 599.44 | 677.32 | 899.16 | 493.24 | 656.08 | 782.34 | 895.62 | 1174.10 | 522.74 | 697.38 | 830.72 | 951.08 | 1247.26 |
| 80 | 427.16 | 560.50 | 660.80 | 748.12 | 991.20 | 535.72 | 715.08 | 853.14 | 977.04 | 1277.94 | 566.40 | 755.20 | 901.52 | 1032.50 | 1351.10 |
| 81 | 463.74 | 610.06 | 717.44 | 813.02 | 1077.34 | 577.02 | 769.36 | 914.50 | 1049.02 | 1373.52 | 606.52 | 811.84 | 964.06 | 1106.84 | 1447.86 |
| 82 | 500.32 | 657.26 | 774.08 | 874.38 | 1159.94 | 615.96 | 820.10 | 977.04 | 1117.46 | 1463.20 | 646.64 | 862.58 | 1027.78 | 1174.10 | 1538.72 |
| 83 | 535.72 | 703.28 | 829.54 | 938.10 | 1244.90 | 652.54 | 869.66 | 1036.04 | 1184.72 | 1554.06 | 685.58 | 912.14 | 1086.78 | 1243.72 | 1631.94 |
| 84 | 574.66 | 755.20 | 890.90 | 1007.72 | 1335.76 | 692.66 | 922.76 | 1099.76 | 1256.70 | 1648.46 | 726.88 | 967.60 | 1151.68 | 1316.88 | 1727.52 |
| 85 | 619.50 | 814.20 | 958.16 | 1084.42 | 1437.24 | 738.68 | 984.12 | 1168.20 | 1335.76 | 1752.30 | 772.90 | 1028.96 | 1221.30 | 1397.12 | 1833.72 |
| 86 | 666.70 | 876.74 | 1033.68 | 1168.20 | 1549.34 | 785.88 | 1046.66 | 1243.72 | 1419.54 | 1864.40 | 820.10 | 1091.50 | 1296.82 | 1480.90 | 1945.82 |
| 87 | 717.44 | 944.00 | 1112.74 | 1257.88 | 1668.52 | 836.62 | 1113.92 | 1322.78 | 1509.22 | 1983.58 | 870.84 | 1158.76 | 1375.88 | 1570.58 | 2065.00 |
| 88 | 774.08 | 1015.98 | 1196.52 | 1353.46 | 1794.78 | 893.26 | 1185.90 | 1406.56 | 1604.80 | 2109.84 | 927.48 | 1230.74 | 1459.66 | 1666.16 | 2191.26 |
| 89 | 831.90 | 1093.86 | 1288.56 | 1457.30 | 1932.84 | 951.08 | 1263.78 | 1498.60 | 1708.64 | 2247.90 | 985.30 | 1308.62 | 1551.70 | 1770.00 | 2329.32 |
| 90 | 897.98 | 1180.00 | 1390.04 | 1571.76 | 2085.06 | 1017.16 | 1349.92 | 1600.08 | 1823.10 | 2400.12 | 1051.38 | 1394.76 | 1653.18 | 1884.46 | 2481.54 |
| 91 | 967.60 | 1270.86 | 1497.42 | 1695.66 | 2246.72 | 1086.78 | 1440.78 | 1707.46 | 1947.00 | 2561.78 | 1121.00 | 1485.62 | 1760.56 | 2008.36 | 2643.20 |
| 92 | 1040.76 | 1367.62 | 1611.88 | 1824.28 | 2417.82 | 1159.94 | 1537.54 | 1821.92 | 2075.62 | 2732.88 | 1194.16 | 1582.38 | 1875.02 | 2136.98 | 2814.30 |
| 93 | 1121.00 | 1473.82 | 1735.78 | 1963.52 | 2603.08 | 1240.18 | 1643.74 | 1945.82 | 2214.86 | 2918.14 | 1274.40 | 1688.58 | 1998.92 | 2276.22 | 2999.56 |
| 94 | 1207.14 | 1585.92 | 1869.12 | 2114.56 | 2802.50 | 1326.32 | 1755.84 | 2079.16 | 2365.90 | 3117.56 | 1360.54 | 1800.68 | 2132.26 | 2427.26 | 3198.98 |
| 95 | 1301.54 | 1711.00 | 2014.26 | 2279.76 | 3021.98 | 1420.72 | 1880.92 | 2224.30 | 2531.10 | 3337.04 | 1454.94 | 1925.76 | 2277.40 | 2592.46 | 3418.46 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 30 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 31 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 51.92 | 64.90 | 75.52 | 84.96 | 118.18 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 32 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 51.92 | 64.90 | 75.52 | 84.96 | 121.66 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 33 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 53.88 | 64.90 | 75.52 | 84.96 | 128.61 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 34 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 53.88 | 64.90 | 77.02 | 84.96 | 135.56 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 35 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 57.25 | 66.74 | 77.02 | 84.96 | 139.04 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 36 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 60.62 | 70.07 | 80.37 | 87.98 | 146.50 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 37 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 63.98 | 73.41 | 87.07 | 91.36 | 154.27 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 38 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 63.98 | 76.75 | 90.42 | 94.74 | 162.04 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 39 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 67.64 | 80.08 | 93.77 | 101.51 | 173.70 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 40 | 35.40 | 46.02 | 51.92 | 56.64 | 77.88 | 67.98 | 86.45 | 96.60 | 105.71 | 180.78 | 129.47 | 167.06 | 190.03 | 213.01 | 288.18 |
| 41 | 35.40 | 46.02 | 51.92 | 56.64 | 77.88 | 71.93 | 90.48 | 100.34 | 109.56 | 189.17 | 129.47 | 167.06 | 190.03 | 213.01 | 288.18 |
| 42 | 38.42 | 46.82 | 51.96 | 56.64 | 77.88 | 72.28 | 94.78 | 104.55 | 117.27 | 198.49 | 129.47 | 167.06 | 190.03 | 213.01 | 288.18 |
| 43 | 38.69 | 47.13 | 55.58 | 58.17 | 81.09 | 76.29 | 99.12 | 112.56 | 121.65 | 207.85 | 129.47 | 167.06 | 190.03 | 213.01 | 288.18 |
| 44 | 38.97 | 50.83 | 55.95 | 58.55 | 84.83 | 80.33 | 103.48 | 116.85 | 126.07 | 213.01 | 129.47 | 167.06 | 190.03 | 213.01 | 288.18 |
| 45 | 39.87 | 49.81 | 59.59 | 64.65 | 86.58 | 88.87 | 104.61 | 121.52 | 133.51 | 224.61 | 137.83 | 175.42 | 204.65 | 231.80 | 304.89 |
| 46 | 43.51 | 53.48 | 59.99 | 68.50 | 90.28 | 89.29 | 112.81 | 129.76 | 138.02 | 225.54 | 137.83 | 175.42 | 204.65 | 231.80 | 304.89 |
| 47 | 43.82 | 53.84 | 63.75 | 72.39 | 94.00 | 94.05 | 117.32 | 134.21 | 146.49 | 225.54 | 137.83 | 175.42 | 204.65 | 231.80 | 304.89 |
| 48 | 44.13 | 57.58 | 67.55 | 72.87 | 97.74 | 98.98 | 122.27 | 143.53 | 155.26 | 225.54 | 137.83 | 175.42 | 204.65 | 231.80 | 304.89 |
| 49 | 47.95 | 57.96 | 68.00 | 76.84 | 105.37 | 102.33 | 131.56 | 148.61 | 160.47 | 225.54 | 137.83 | 175.42 | 204.65 | 231.80 | 304.89 |
| 50 | 48.15 | 61.02 | 72.50 | 79.17 | 110.91 | 104.65 | 131.10 | 156.41 | 165.15 | 252.68 | 150.36 | 194.21 | 227.62 | 256.86 | 340.39 |
| 51 | 51.16 | 64.12 | 75.69 | 82.40 | 116.82 | 110.05 | 133.28 | 163.04 | 171.61 | 261.04 | 156.62 | 196.30 | 229.71 | 261.04 | 346.66 |
| 52 | 53.53 | 63.86 | 74.77 | 86.35 | 125.88 | 118.43 | 143.13 | 163.88 | 177.00 | 271.48 | 162.89 | 202.56 | 235.98 | 267.30 | 357.10 |
| 53 | 56.66 | 69.77 | 79.39 | 87.56 | 132.13 | 123.98 | 151.67 | 175.98 | 187.59 | 277.74 | 167.06 | 210.92 | 242.24 | 273.57 | 363.36 |
| 54 | 56.26 | 70.87 | 80.58 | 90.21 | 139.91 | 125.97 | 157.88 | 184.77 | 193.10 | 286.10 | 169.15 | 215.09 | 246.42 | 279.83 | 373.80 |
| 55 | 59.41 | 74.13 | 85.30 | 94.98 | 146.13 | 133.65 | 168.14 | 193.65 | 203.88 | 296.54 | 173.33 | 219.27 | 254.77 | 284.01 | 377.98 |
| 56 | 65.40 | 78.00 | 92.05 | 103.18 | 160.13 | 139.92 | 175.29 | 197.42 | 218.10 | 313.24 | 179.59 | 227.62 | 265.21 | 302.80 | 398.86 |
| 57 | 67.79 | 83.33 | 95.32 | 109.33 | 168.75 | 145.14 | 179.01 | 208.30 | 223.83 | 329.95 | 185.86 | 235.98 | 279.83 | 315.33 | 417.66 |
| 58 | 72.34 | 89.39 | 104.98 | 120.51 | 182.35 | 152.78 | 187.35 | 222.07 | 240.48 | 357.10 | 200.48 | 252.68 | 294.45 | 336.21 | 442.72 |
| 59 | 79.88 | 96.26 | 111.20 | 124.67 | 197.31 | 163.96 | 197.80 | 227.82 | 246.00 | 384.25 | 210.92 | 267.30 | 311.16 | 351.48 | 467.78 |
| 60 | 81.70 | 104.60 | 118.91 | 133.83 | 212.34 | 167.79 | 206.23 | 239.46 | 261.79 | 409.31 | 219.27 | 284.01 | 332.04 | 361.89 | 499.10 |
| 61 | 89.99 | 110.88 | 130.28 | 143.19 | 227.85 | 178.36 | 221.88 | 252.41 | 273.84 | 427.40 | 228.89 | 293.71 | 342.33 | 373.11 | 516.53 |
| 62 | 96.92 | 122.23 | 136.02 | 154.02 | 245.88 | 190.45 | 235.78 | 273.10 | 291.78 | 439.70 | 235.55 | 302.29 | 351.37 | 394.73 | 528.03 |
| 63 | 109.33 | 128.65 | 148.95 | 166.37 | 257.85 | 203.33 | 246.98 | 288.02 | 313.24 | 457.96 | 243.23 | 309.74 | 364.85 | 408.55 | 545.37 |
| 64 | 117.01 | 139.48 | 162.81 | 178.13 | 281.36 | 211.40 | 263.72 | 309.04 | 329.37 | 474.27 | 251.84 | 321.69 | 375.00 | 428.31 | 566.18 |
| 65 | 128.88 | 151.17 | 172.50 | 191.55 | 300.55 | 221.01 | 283.40 | 325.14 | 351.36 | 497.28 | 262.01 | 333.30 | 390.34 | 440.24 | 588.18 |
| 66 | 137.58 | 164.37 | 191.49 | 211.28 | 322.32 | 227.90 | 293.50 | 345.30 | 378.01 | 514.49 | 269.33 | 345.30 | 405.72 | 459.24 | 605.99 |
| 67 | 151.84 | 181.23 | 209.05 | 231.12 | 353.01 | 235.55 | 300.71 | 355.84 | 403.70 | 536.26 | 275.65 | 352.50 | 417.65 | 472.78 | 626.47 |
| 68 | 166.66 | 203.60 | 228.82 | 251.68 | 376.23 | 247.05 | 316.48 | 369.77 | 421.44 | 555.46 | 284.19 | 364.92 | 429.51 | 489.26 | 644.27 |
| 69 | 180.48 | 219.56 | 253.77 | 274.48 | 399.06 | 255.65 | 330.47 | 389.71 | 439.59 | 583.00 | 296.18 | 378.79 | 450.50 | 506.62 | 671.85 |
| 70 | 193.88 | 246.48 | 277.27 | 308.14 | 429.84 | 273.54 | 351.69 | 413.31 | 471.92 | 622.22 | 311.11 | 401.29 | 470.42 | 538.05 | 707.89 |
| 71 | 210.25 | 266.80 | 311.75 | 345.53 | 465.45 | 292.90 | 378.45 | 445.15 | 507.50 | 668.45 | 333.50 | 427.75 | 504.60 | 572.75 | 755.45 |
| 72 | 229.60 | 289.80 | 337.40 | 380.80 | 506.80 | 317.80 | 408.80 | 480.20 | 548.80 | 721.00 | 355.60 | 459.20 | 539.00 | 614.60 | 810.60 |
| 73 | 248.40 | 315.90 | 367.20 | 413.10 | 550.80 | 341.55 | 440.10 | 518.40 | 591.30 | 778.95 | 380.70 | 491.40 | 577.80 | 658.80 | 866.70 |
| 74 | 271.70 | 343.20 | 400.40 | 448.50 | 599.30 | 369.20 | 474.50 | 560.30 | 635.70 | 839.80 | 408.20 | 526.50 | 618.80 | 703.30 | 928.20 |
| 75 | 292.50 | 372.50 | 436.25 | 490.00 | 655.00 | 392.50 | 508.75 | 603.75 | 686.25 | 905.00 | 431.25 | 558.75 | 661.25 | 751.25 | 993.75 |
| 76 | 319.20 | 408.00 | 476.40 | 537.60 | 715.20 | 422.40 | 548.40 | 649.20 | 740.40 | 974.40 | 459.60 | 596.40 | 704.40 | 804.00 | 1058.40 |
| 77 | 357.54 | 455.48 | 534.54 | 604.16 | 803.58 | 464.92 | 602.98 | 716.26 | 821.28 | 1077.34 | 501.50 | 650.18 | 771.72 | 883.82 | 1161.12 |
| 78 | 401.20 | 514.48 | 607.70 | 685.58 | 909.78 | 515.66 | 671.42 | 802.40 | 918.04 | 1202.42 | 552.24 | 718.62 | 857.86 | 980.58 | 1285.02 |
| 79 | 446.04 | 573.48 | 678.50 | 768.18 | 1019.52 | 566.40 | 739.86 | 885.00 | 1014.80 | 1329.86 | 600.62 | 784.70 | 939.28 | 1077.34 | 1411.28 |
| 80 | 490.88 | 632.48 | 749.30 | 847.24 | 1123.36 | 615.96 | 804.76 | 966.42 | 1105.66 | 1447.86 | 650.18 | 850.78 | 1019.52 | 1168.20 | 1529.28 |
| 81 | 533.36 | 687.94 | 813.02 | 920.40 | 1220.12 | 661.98 | 867.30 | 1036.04 | 1188.26 | 1555.24 | 697.38 | 912.14 | 1090.32 | 1249.62 | 1636.66 |
| 82 | 574.66 | 739.86 | 876.74 | 991.20 | 1313.34 | 705.64 | 921.58 | 1105.66 | 1263.78 | 1655.54 | 742.22 | 971.14 | 1161.12 | 1328.68 | 1740.50 |
| 83 | 617.14 | 794.14 | 939.28 | 1063.18 | 1410.10 | 751.66 | 979.40 | 1171.74 | 1340.48 | 1759.38 | 788.24 | 1027.78 | 1229.56 | 1407.74 | 1846.70 |
| 84 | 661.98 | 851.96 | 1008.90 | 1141.06 | 1512.76 | 798.86 | 1040.76 | 1243.72 | 1423.08 | 1865.58 | 834.26 | 1090.32 | 1303.90 | 1490.34 | 1954.08 |
| 85 | 712.72 | 916.86 | 1085.60 | 1228.38 | 1629.58 | 849.60 | 1106.84 | 1322.78 | 1511.58 | 1987.12 | 888.54 | 1157.58 | 1384.14 | 1581.20 | 2075.62 |
| 86 | 768.18 | 988.84 | 1169.38 | 1323.96 | 1754.66 | 905.06 | 1178.82 | 1406.56 | 1607.16 | 2112.20 | 944.00 | 1229.56 | 1467.92 | 1676.78 | 2200.70 |
| 87 | 827.18 | 1063.18 | 1260.24 | 1424.26 | 1889.18 | 964.06 | 1253.16 | 1497.42 | 1707.46 | 2246.72 | 1003.00 | 1303.90 | 1558.78 | 1777.08 | 2335.22 |
| 88 | 889.72 | 1144.60 | 1357.00 | 1534.00 | 2034.32 | 1026.60 | 1334.58 | 1594.18 | 1817.20 | 2391.86 | 1065.54 | 1385.32 | 1655.54 | 1886.82 | 2480.36 |
| 89 | 958.16 | 1233.10 | 1460.84 | 1650.82 | 2190.08 | 1095.04 | 1423.08 | 1698.02 | 1934.02 | 2547.62 | 1133.98 | 1473.82 | 1759.38 | 2003.64 | 2636.12 |
| 90 | 1033.68 | 1328.68 | 1574.12 | 1780.62 | 2361.18 | 1170.56 | 1518.66 | 1811.30 | 2063.82 | 2718.72 | 1209.50 | 1569.40 | 1872.66 | 2133.44 | 2807.22 |
| 91 | 1113.92 | 1432.52 | 1696.84 | 1919.86 | 2544.08 | 1250.80 | 1622.50 | 1934.02 | 2203.06 | 2901.62 | 1289.74 | 1673.24 | 1995.38 | 2272.68 | 2990.12 |
| 92 | 1197.70 | 1542.26 | 1826.64 | 2065.00 | 2739.96 | 1334.58 | 1732.24 | 2063.82 | 2348.20 | 3097.50 | 1373.52 | 1782.98 | 2125.18 | 2417.82 | 3186.00 |
| 93 | 1289.74 | 1660.26 | 1964.70 | 2223.12 | 2947.64 | 1426.62 | 1850.24 | 2201.88 | 2506.32 | 3305.18 | 1465.56 | 1900.98 | 2263.24 | 2575.94 | 3393.68 |
| 94 | 1388.86 | 1788.88 | 2116.92 | 2395.40 | 3175.38 | 1525.74 | 1978.86 | 2354.10 | 2678.60 | 3532.92 | 1564.68 | 2029.60 | 2415.46 | 2748.22 | 3621.42 |
| 95 | 1496.24 | 1929.30 | 2283.30 | 2581.84 | 3424.36 | 1633.12 | 2119.28 | 2520.48 | 2865.04 | 3781.90 | 1672.06 | 2170.02 | 2581.84 | 2934.66 | 3870.40 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 30 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 31 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 44.84 | 59.00 | 67.26 | 75.52 | 105.87 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 32 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 44.84 | 59.00 | 67.26 | 75.52 | 108.98 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 33 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 46.53 | 59.00 | 67.26 | 75.52 | 115.21 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 34 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 46.53 | 59.00 | 68.60 | 75.52 | 121.44 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 35 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 49.44 | 60.67 | 68.60 | 75.52 | 124.55 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 36 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 52.35 | 63.70 | 71.58 | 78.20 | 131.24 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 37 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 55.26 | 66.74 | 77.54 | 81.21 | 138.20 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 38 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 55.26 | 69.77 | 80.53 | 84.22 | 145.16 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 39 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 58.42 | 72.80 | 83.51 | 90.23 | 155.61 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 40 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 63.44 | 76.37 | 88.07 | 94.72 | 163.06 | 119.03 | 146.18 | 173.33 | 192.12 | 258.95 |
| 41 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 67.14 | 79.92 | 91.49 | 98.18 | 170.63 | 119.03 | 146.18 | 173.33 | 192.12 | 258.95 |
| 42 | 35.86 | 40.82 | 47.24 | 51.92 | 69.62 | 67.46 | 83.72 | 95.32 | 105.08 | 179.03 | 119.03 | 146.18 | 173.33 | 192.12 | 258.95 |
| 43 | 36.11 | 41.09 | 50.53 | 53.32 | 72.49 | 71.20 | 87.55 | 102.63 | 109.01 | 187.47 | 119.03 | 146.18 | 173.33 | 192.12 | 258.95 |
| 44 | 36.37 | 44.32 | 50.86 | 53.67 | 75.83 | 74.98 | 91.41 | 106.54 | 112.98 | 192.12 | 119.03 | 146.18 | 173.33 | 192.12 | 258.95 |
| 45 | 36.13 | 42.52 | 51.99 | 56.11 | 77.80 | 79.80 | 91.33 | 106.53 | 115.82 | 199.66 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 46 | 39.43 | 45.66 | 52.33 | 59.45 | 81.12 | 80.18 | 98.49 | 113.76 | 119.73 | 200.48 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 47 | 39.71 | 45.96 | 55.61 | 62.83 | 84.47 | 84.46 | 102.42 | 117.66 | 127.07 | 200.48 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 48 | 39.99 | 49.15 | 58.93 | 63.24 | 87.82 | 88.88 | 106.74 | 125.84 | 134.68 | 200.48 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 49 | 43.45 | 49.48 | 59.32 | 66.69 | 94.68 | 91.88 | 114.86 | 130.29 | 139.20 | 200.48 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 50 | 44.02 | 54.24 | 64.14 | 70.98 | 98.11 | 94.96 | 117.80 | 137.10 | 147.00 | 225.54 | 137.83 | 173.33 | 202.56 | 227.62 | 302.80 |
| 51 | 46.90 | 57.15 | 67.12 | 74.02 | 105.13 | 100.23 | 118.26 | 143.40 | 153.16 | 233.89 | 139.92 | 177.50 | 206.74 | 231.80 | 311.16 |
| 52 | 46.67 | 58.42 | 67.98 | 76.60 | 110.89 | 104.38 | 129.41 | 148.63 | 158.56 | 240.15 | 142.00 | 181.68 | 213.01 | 238.07 | 317.42 |
| 53 | 48.16 | 61.40 | 71.03 | 77.99 | 118.30 | 107.72 | 133.71 | 158.18 | 166.96 | 248.51 | 142.00 | 185.86 | 217.18 | 242.24 | 323.69 |
| 54 | 49.40 | 62.69 | 72.38 | 80.64 | 122.62 | 109.97 | 138.14 | 164.69 | 172.48 | 252.68 | 146.18 | 190.03 | 221.36 | 250.59 | 327.86 |
| 55 | 52.34 | 65.74 | 75.51 | 85.20 | 130.07 | 119.03 | 147.64 | 171.23 | 181.02 | 263.12 | 150.36 | 194.21 | 223.45 | 254.77 | 336.21 |
| 56 | 58.14 | 69.64 | 82.13 | 91.87 | 141.97 | 127.39 | 154.90 | 177.48 | 191.32 | 277.74 | 158.71 | 202.56 | 235.98 | 267.30 | 355.01 |
| 57 | 60.58 | 74.85 | 85.65 | 96.71 | 150.73 | 130.83 | 163.10 | 186.68 | 197.72 | 296.54 | 164.97 | 210.92 | 248.51 | 281.92 | 371.72 |
| 58 | 63.99 | 78.39 | 92.38 | 106.33 | 162.81 | 134.93 | 164.41 | 193.10 | 214.58 | 319.51 | 177.50 | 225.54 | 261.04 | 296.54 | 394.69 |
| 59 | 69.72 | 86.49 | 100.08 | 110.82 | 176.11 | 142.23 | 178.59 | 205.22 | 220.86 | 340.39 | 185.86 | 240.15 | 279.83 | 311.96 | 417.66 |
| 60 | 73.25 | 93.29 | 106.46 | 118.65 | 189.48 | 148.50 | 183.93 | 215.51 | 231.72 | 365.45 | 196.30 | 252.68 | 296.54 | 319.90 | 444.81 |
| 61 | 79.99 | 101.05 | 117.53 | 127.90 | 201.62 | 159.38 | 197.84 | 226.98 | 242.64 | 378.79 | 204.59 | 263.33 | 305.87 | 332.08 | 457.79 |
| 62 | 85.35 | 109.29 | 122.14 | 137.22 | 219.12 | 167.60 | 211.83 | 243.97 | 260.70 | 390.62 | 208.07 | 270.88 | 316.03 | 352.16 | 471.10 |
| 63 | 97.18 | 114.35 | 133.35 | 148.04 | 231.58 | 180.52 | 219.74 | 259.22 | 278.82 | 408.56 | 216.63 | 277.44 | 326.84 | 365.25 | 488.37 |
| 64 | 103.51 | 125.10 | 144.08 | 157.09 | 251.39 | 189.34 | 235.02 | 274.90 | 292.21 | 422.80 | 224.27 | 286.77 | 336.40 | 378.68 | 501.84 |
| 65 | 115.07 | 134.06 | 154.11 | 171.83 | 266.25 | 196.06 | 249.53 | 289.99 | 314.37 | 442.03 | 231.71 | 297.65 | 347.56 | 392.12 | 520.45 |
| 66 | 122.29 | 147.07 | 169.89 | 187.18 | 288.14 | 202.00 | 262.42 | 305.59 | 334.71 | 460.97 | 238.25 | 309.04 | 359.11 | 405.72 | 540.39 |
| 67 | 136.18 | 161.92 | 187.12 | 205.28 | 311.96 | 212.17 | 270.64 | 319.08 | 360.33 | 474.45 | 247.25 | 314.07 | 372.54 | 420.99 | 554.64 |
| 68 | 147.79 | 180.81 | 205.20 | 222.91 | 335.86 | 217.99 | 279.34 | 331.02 | 374.61 | 495.72 | 253.51 | 326.17 | 384.30 | 432.74 | 573.22 |
| 69 | 160.26 | 195.50 | 225.73 | 247.17 | 355.41 | 229.15 | 293.06 | 347.62 | 394.38 | 519.09 | 263.44 | 338.27 | 399.06 | 455.18 | 597.03 |
| 70 | 174.34 | 217.93 | 249.55 | 272.31 | 381.75 | 244.98 | 312.61 | 371.23 | 417.82 | 551.58 | 278.04 | 354.69 | 422.33 | 477.94 | 629.73 |
| 71 | 187.05 | 237.80 | 275.50 | 309.68 | 414.70 | 261.00 | 336.40 | 395.85 | 453.85 | 593.05 | 295.80 | 381.35 | 448.05 | 510.40 | 672.80 |
| 72 | 203.00 | 257.60 | 302.40 | 337.40 | 450.80 | 281.40 | 362.60 | 428.40 | 487.20 | 641.20 | 315.00 | 407.40 | 481.60 | 546.00 | 721.00 |
| 73 | 221.40 | 280.80 | 326.70 | 367.20 | 490.05 | 305.10 | 392.85 | 461.70 | 525.15 | 693.90 | 338.85 | 437.40 | 515.70 | 585.90 | 772.20 |
| 74 | 240.50 | 304.20 | 356.20 | 400.40 | 533.00 | 327.60 | 421.20 | 497.90 | 566.80 | 747.50 | 362.70 | 465.40 | 552.50 | 626.60 | 826.80 |
| 75 | 261.25 | 331.25 | 387.50 | 436.25 | 581.25 | 351.25 | 452.50 | 536.25 | 611.25 | 803.75 | 385.00 | 497.50 | 587.50 | 668.75 | 881.25 |
| 76 | 285.60 | 363.60 | 424.80 | 477.60 | 637.20 | 378.00 | 487.20 | 578.40 | 658.80 | 866.40 | 409.20 | 532.80 | 630.00 | 715.20 | 942.00 |
| 77 | 316.24 | 404.74 | 476.72 | 536.90 | 715.08 | 411.82 | 535.72 | 639.56 | 729.24 | 959.34 | 444.86 | 577.02 | 687.94 | 784.70 | 1033.68 |
| 78 | 357.54 | 457.84 | 540.44 | 610.06 | 809.48 | 459.02 | 598.26 | 712.72 | 816.56 | 1070.26 | 490.88 | 638.38 | 763.46 | 870.84 | 1143.42 |
| 79 | 397.66 | 510.94 | 605.34 | 683.22 | 906.24 | 503.86 | 658.44 | 789.42 | 902.70 | 1182.36 | 535.72 | 699.74 | 837.80 | 958.16 | 1255.52 |
| 80 | 437.78 | 562.86 | 665.52 | 754.02 | 999.46 | 549.88 | 716.26 | 857.86 | 984.12 | 1287.38 | 580.56 | 757.56 | 906.24 | 1039.58 | 1360.54 |
| 81 | 475.54 | 611.24 | 724.52 | 820.10 | 1085.60 | 590.00 | 769.36 | 922.76 | 1057.28 | 1384.14 | 620.68 | 810.66 | 972.32 | 1113.92 | 1457.30 |
| 82 | 510.94 | 658.44 | 779.98 | 882.64 | 1169.38 | 627.76 | 821.28 | 982.94 | 1125.72 | 1475.00 | 660.80 | 863.76 | 1034.86 | 1183.54 | 1549.34 |
| 83 | 547.52 | 705.64 | 835.44 | 946.36 | 1254.34 | 666.70 | 872.02 | 1041.94 | 1192.98 | 1564.68 | 699.74 | 914.50 | 1093.86 | 1251.98 | 1641.38 |
| 84 | 588.82 | 757.56 | 896.80 | 1014.80 | 1346.38 | 710.36 | 925.12 | 1106.84 | 1264.96 | 1660.26 | 743.40 | 968.78 | 1157.58 | 1325.14 | 1739.32 |
| 85 | 634.84 | 816.56 | 967.60 | 1092.68 | 1449.04 | 756.38 | 985.30 | 1178.82 | 1346.38 | 1765.28 | 790.60 | 1031.32 | 1231.92 | 1405.38 | 1846.70 |
| 86 | 683.22 | 879.10 | 1040.76 | 1178.82 | 1562.32 | 804.76 | 1047.84 | 1251.98 | 1432.52 | 1878.56 | 838.98 | 1093.86 | 1305.08 | 1491.52 | 1959.98 |
| 87 | 736.32 | 946.36 | 1121.00 | 1268.50 | 1681.50 | 857.86 | 1115.10 | 1332.22 | 1522.20 | 1997.74 | 892.08 | 1161.12 | 1385.32 | 1581.20 | 2079.16 |
| 88 | 790.60 | 1019.52 | 1205.96 | 1364.08 | 1808.94 | 912.14 | 1188.26 | 1417.18 | 1617.78 | 2125.18 | 946.36 | 1234.28 | 1470.28 | 1676.78 | 2206.60 |
| 89 | 853.14 | 1098.58 | 1299.18 | 1469.10 | 1948.18 | 974.68 | 1267.32 | 1510.40 | 1722.80 | 2264.42 | 1008.90 | 1313.34 | 1563.50 | 1781.80 | 2345.84 |
| 90 | 919.22 | 1183.54 | 1401.84 | 1584.74 | 2101.58 | 1040.76 | 1352.28 | 1613.06 | 1838.44 | 2417.82 | 1074.98 | 1398.30 | 1666.16 | 1897.44 | 2499.24 |
| 91 | 990.02 | 1275.58 | 1510.40 | 1708.64 | 2265.60 | 1111.56 | 1444.32 | 1721.62 | 1962.34 | 2581.84 | 1145.78 | 1490.34 | 1774.72 | 2021.34 | 2663.26 |
| 92 | 1066.72 | 1373.52 | 1624.86 | 1839.62 | 2439.06 | 1188.26 | 1542.26 | 1836.08 | 2093.32 | 2755.30 | 1222.48 | 1588.28 | 1889.18 | 2152.32 | 2836.72 |
| 93 | 1146.96 | 1478.54 | 1748.76 | 1980.04 | 2623.14 | 1268.50 | 1647.28 | 1959.98 | 2233.74 | 2939.38 | 1302.72 | 1693.30 | 2013.08 | 2292.74 | 3020.80 |
| 94 | 1235.46 | 1593.00 | 1884.46 | 2131.08 | 2826.10 | 1357.00 | 1761.74 | 2095.68 | 2384.78 | 3142.34 | 1391.22 | 1807.76 | 2148.78 | 2443.78 | 3223.76 |
| 95 | 1333.40 | 1715.72 | 2031.96 | 2298.64 | 3047.94 | 1454.94 | 1884.46 | 2243.18 | 2552.34 | 3364.18 | 1489.16 | 1930.48 | 2296.28 | 2611.34 | 3445.60 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 30 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 31 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 41.30 | 51.92 | 62.54 | 69.62 | 98.48 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 32 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 41.30 | 51.92 | 62.54 | 69.62 | 101.38 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 33 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 42.86 | 51.92 | 62.54 | 69.62 | 107.17 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 34 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 42.86 | 51.92 | 63.78 | 69.62 | 112.97 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 35 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 45.54 | 53.39 | 63.78 | 69.62 | 115.86 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 36 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 48.22 | 56.06 | 66.56 | 72.09 | 122.09 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 37 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 50.90 | 58.73 | 72.10 | 74.86 | 128.56 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 38 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 50.90 | 61.40 | 74.88 | 77.64 | 135.04 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 39 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 53.81 | 64.07 | 77.65 | 83.18 | 144.75 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 40 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 55.89 | 69.16 | 78.13 | 85.11 | 147.11 | 104.41 | 135.74 | 156.62 | 175.42 | 231.80 |
| 41 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 59.14 | 72.38 | 81.16 | 88.22 | 153.93 | 104.41 | 135.74 | 156.62 | 175.42 | 231.80 |
| 42 | 30.73 | 37.22 | 41.34 | 47.20 | 62.54 | 59.43 | 75.83 | 84.56 | 94.42 | 161.52 | 104.41 | 135.74 | 156.62 | 175.42 | 231.80 |
| 43 | 30.95 | 37.46 | 44.21 | 48.47 | 65.11 | 62.73 | 79.29 | 91.04 | 97.95 | 169.13 | 104.41 | 135.74 | 156.62 | 175.42 | 231.80 |
| 44 | 31.18 | 40.41 | 44.51 | 48.79 | 68.12 | 66.05 | 82.79 | 94.51 | 101.51 | 173.33 | 104.41 | 135.74 | 156.62 | 175.42 | 231.80 |
| 45 | 32.40 | 40.09 | 46.91 | 51.23 | 70.27 | 72.54 | 84.69 | 96.55 | 106.17 | 183.02 | 112.77 | 142.00 | 162.89 | 185.86 | 246.42 |
| 46 | 35.35 | 43.05 | 47.23 | 54.28 | 73.27 | 72.89 | 91.32 | 103.10 | 109.75 | 183.77 | 112.77 | 142.00 | 162.89 | 185.86 | 246.42 |
| 47 | 35.60 | 43.33 | 50.18 | 57.37 | 76.29 | 76.78 | 94.97 | 106.63 | 116.48 | 183.77 | 112.77 | 142.00 | 162.89 | 185.86 | 246.42 |
| 48 | 35.86 | 46.34 | 53.18 | 57.74 | 79.32 | 80.80 | 98.98 | 114.04 | 123.46 | 183.77 | 112.77 | 142.00 | 162.89 | 185.86 | 246.42 |
| 49 | 38.96 | 46.65 | 53.53 | 60.89 | 85.52 | 83.53 | 106.50 | 118.08 | 127.60 | 183.77 | 112.77 | 142.00 | 162.89 | 185.86 | 246.42 |
| 50 | 39.89 | 48.82 | 58.56 | 64.15 | 89.58 | 85.27 | 106.40 | 125.52 | 132.48 | 202.56 | 125.30 | 158.71 | 183.77 | 208.83 | 275.65 |
| 51 | 42.63 | 51.57 | 61.41 | 67.04 | 94.91 | 88.43 | 108.88 | 131.61 | 140.24 | 208.83 | 127.39 | 160.80 | 187.95 | 210.92 | 281.92 |
| 52 | 42.55 | 52.99 | 61.18 | 71.03 | 100.40 | 92.33 | 117.65 | 131.48 | 147.50 | 217.18 | 129.47 | 167.06 | 192.12 | 217.18 | 290.27 |
| 53 | 45.33 | 57.21 | 64.07 | 71.14 | 106.01 | 99.59 | 125.73 | 140.39 | 151.95 | 225.54 | 133.65 | 171.24 | 194.21 | 221.36 | 294.45 |
| 54 | 45.29 | 55.88 | 64.19 | 72.44 | 113.18 | 99.97 | 124.33 | 146.61 | 155.61 | 233.89 | 135.74 | 171.24 | 198.39 | 225.54 | 300.71 |
| 55 | 48.10 | 60.15 | 69.92 | 76.82 | 118.83 | 108.59 | 133.28 | 159.00 | 163.87 | 240.15 | 137.83 | 175.42 | 204.65 | 231.80 | 306.98 |
| 56 | 52.32 | 62.68 | 75.05 | 83.39 | 128.77 | 114.86 | 140.64 | 163.52 | 176.01 | 252.68 | 144.09 | 183.77 | 217.18 | 242.24 | 321.60 |
| 57 | 56.25 | 67.79 | 77.36 | 88.30 | 139.26 | 120.61 | 145.20 | 168.99 | 180.93 | 271.48 | 152.45 | 192.12 | 227.62 | 254.77 | 340.39 |
| 58 | 57.04 | 72.89 | 85.38 | 96.40 | 146.53 | 123.02 | 154.85 | 179.58 | 192.38 | 286.10 | 158.71 | 206.74 | 240.15 | 271.48 | 355.01 |
| 59 | 65.36 | 78.12 | 91.74 | 101.12 | 158.17 | 132.35 | 163.23 | 188.28 | 202.91 | 309.07 | 169.15 | 215.09 | 254.77 | 287.01 | 380.07 |
| 60 | 66.21 | 86.22 | 96.78 | 107.62 | 171.51 | 135.00 | 169.07 | 193.41 | 210.50 | 332.04 | 179.59 | 231.80 | 269.39 | 289.91 | 405.13 |
| 61 | 74.28 | 91.23 | 106.20 | 118.16 | 183.59 | 146.10 | 181.20 | 207.01 | 225.31 | 344.35 | 188.38 | 239.02 | 279.53 | 306.69 | 417.28 |
| 62 | 78.11 | 99.22 | 109.65 | 126.02 | 200.72 | 152.36 | 189.73 | 218.48 | 236.53 | 359.22 | 190.40 | 245.37 | 284.63 | 321.20 | 429.88 |
| 63 | 88.07 | 105.78 | 120.58 | 135.35 | 210.22 | 165.32 | 201.58 | 234.01 | 254.73 | 370.55 | 197.63 | 252.73 | 294.54 | 331.36 | 444.66 |
| 64 | 94.51 | 112.16 | 131.12 | 143.06 | 226.42 | 172.80 | 213.49 | 247.95 | 265.18 | 382.36 | 202.21 | 259.19 | 305.15 | 343.75 | 455.89 |
| 65 | 102.80 | 121.22 | 139.98 | 156.34 | 243.38 | 176.45 | 228.14 | 263.63 | 284.11 | 401.03 | 208.54 | 269.14 | 315.48 | 356.47 | 475.89 |
| 66 | 111.59 | 132.65 | 155.49 | 170.16 | 262.09 | 184.73 | 236.53 | 279.69 | 304.74 | 417.81 | 217.54 | 277.96 | 329.76 | 371.19 | 492.05 |
| 67 | 122.10 | 147.06 | 169.58 | 186.62 | 285.69 | 188.78 | 243.91 | 289.01 | 326.96 | 432.68 | 222.19 | 285.67 | 337.46 | 382.57 | 506.19 |
| 68 | 133.64 | 164.10 | 184.53 | 202.78 | 305.18 | 196.99 | 255.12 | 297.11 | 340.70 | 450.50 | 229.29 | 295.49 | 347.16 | 393.99 | 521.55 |
| 69 | 146.25 | 178.96 | 205.08 | 222.74 | 324.24 | 208.88 | 268.12 | 316.44 | 356.97 | 473.88 | 238.50 | 307.09 | 364.77 | 411.53 | 544.03 |
| 70 | 157.81 | 199.89 | 224.74 | 249.38 | 348.68 | 222.44 | 285.56 | 333.65 | 381.75 | 503.49 | 254.00 | 326.14 | 381.75 | 435.85 | 575.63 |
| 71 | 171.10 | 216.05 | 252.30 | 281.01 | 378.45 | 239.25 | 305.95 | 361.05 | 411.80 | 540.85 | 269.70 | 346.55 | 408.90 | 464.00 | 613.35 |
| 72 | 184.80 | 233.80 | 274.40 | 308.00 | 411.60 | 256.20 | 329.00 | 392.00 | 443.80 | 585.20 | 288.40 | 369.60 | 438.20 | 497.00 | 658.00 |
| 73 | 202.50 | 255.15 | 298.35 | 334.80 | 445.50 | 278.10 | 356.40 | 421.20 | 479.25 | 629.10 | 309.15 | 398.25 | 471.15 | 531.90 | 702.00 |
| 74 | 218.40 | 276.90 | 323.70 | 362.70 | 486.20 | 297.70 | 384.80 | 453.70 | 514.80 | 681.20 | 328.90 | 423.80 | 500.50 | 570.70 | 752.70 |
| 75 | 237.50 | 302.50 | 353.75 | 397.50 | 530.00 | 320.00 | 413.75 | 490.00 | 557.50 | 732.50 | 350.00 | 453.75 | 536.25 | 608.75 | 803.75 |
| 76 | 259.20 | 330.00 | 386.40 | 435.60 | 579.60 | 343.20 | 444.00 | 526.80 | 601.20 | 789.60 | 373.20 | 483.60 | 571.20 | 651.60 | 858.00 |
| 77 | 287.92 | 368.16 | 433.06 | 489.70 | 651.36 | 375.24 | 487.34 | 580.56 | 665.52 | 873.20 | 404.74 | 526.28 | 626.58 | 715.08 | 940.46 |
| 78 | 324.50 | 416.54 | 490.88 | 555.78 | 737.50 | 416.54 | 543.98 | 649.00 | 744.58 | 974.68 | 446.04 | 581.74 | 693.84 | 794.14 | 1040.76 |
| 79 | 362.26 | 466.10 | 548.70 | 621.86 | 824.82 | 460.20 | 600.62 | 716.26 | 821.28 | 1074.98 | 488.52 | 637.20 | 759.92 | 870.84 | 1141.06 |
| 80 | 398.84 | 510.94 | 607.70 | 686.76 | 908.60 | 500.32 | 651.36 | 781.16 | 895.62 | 1170.56 | 527.46 | 689.12 | 827.18 | 946.36 | 1236.64 |
| 81 | 431.88 | 555.78 | 658.44 | 746.94 | 988.84 | 535.72 | 699.74 | 838.98 | 964.06 | 1259.06 | 564.04 | 737.50 | 882.64 | 1014.80 | 1327.50 |
| 82 | 466.10 | 599.44 | 710.36 | 803.58 | 1064.36 | 572.30 | 746.94 | 895.62 | 1024.24 | 1340.48 | 602.98 | 785.88 | 941.64 | 1077.34 | 1411.28 |
| 83 | 497.96 | 644.28 | 762.28 | 861.40 | 1142.24 | 605.34 | 795.32 | 951.08 | 1085.60 | 1425.44 | 636.02 | 834.26 | 997.10 | 1141.06 | 1495.06 |
| 84 | 535.72 | 689.12 | 816.56 | 922.76 | 1224.84 | 646.64 | 841.34 | 1007.72 | 1150.50 | 1510.40 | 676.14 | 882.64 | 1054.92 | 1205.96 | 1582.38 |
| 85 | 578.20 | 742.22 | 879.10 | 994.74 | 1319.24 | 690.30 | 896.80 | 1071.44 | 1224.84 | 1608.34 | 720.98 | 936.92 | 1119.82 | 1280.30 | 1681.50 |
| 86 | 621.86 | 801.22 | 947.54 | 1072.62 | 1421.90 | 733.96 | 955.80 | 1139.88 | 1302.72 | 1711.00 | 764.64 | 995.92 | 1188.26 | 1358.18 | 1784.16 |
| 87 | 670.24 | 861.40 | 1020.70 | 1154.04 | 1530.46 | 782.34 | 1015.98 | 1213.04 | 1384.14 | 1819.56 | 813.02 | 1056.10 | 1261.42 | 1439.60 | 1892.72 |
| 88 | 720.98 | 928.66 | 1098.58 | 1242.54 | 1647.28 | 833.08 | 1083.24 | 1290.92 | 1472.64 | 1936.38 | 863.76 | 1123.36 | 1339.30 | 1528.10 | 2009.54 |
| 89 | 776.44 | 998.28 | 1182.36 | 1336.94 | 1773.54 | 888.54 | 1152.86 | 1374.70 | 1567.04 | 2062.64 | 919.22 | 1192.98 | 1423.08 | 1622.50 | 2135.80 |
| 90 | 835.44 | 1077.34 | 1274.40 | 1441.96 | 1911.60 | 947.54 | 1231.92 | 1466.74 | 1672.06 | 2200.70 | 978.22 | 1272.04 | 1515.12 | 1727.52 | 2273.86 |
| 91 | 900.34 | 1159.94 | 1373.52 | 1555.24 | 2061.46 | 1012.44 | 1314.52 | 1565.86 | 1785.34 | 2350.56 | 1043.12 | 1354.64 | 1614.24 | 1840.80 | 2423.72 |
| 92 | 971.14 | 1249.62 | 1479.72 | 1673.24 | 2218.40 | 1083.24 | 1404.20 | 1672.06 | 1903.34 | 2507.50 | 1113.92 | 1444.32 | 1720.44 | 1958.80 | 2580.66 |
| 93 | 1045.48 | 1345.20 | 1593.00 | 1800.68 | 2387.14 | 1157.58 | 1499.78 | 1785.34 | 2030.78 | 2676.24 | 1188.26 | 1539.90 | 1833.72 | 2086.24 | 2749.40 |
| 94 | 1125.72 | 1449.04 | 1714.54 | 1938.74 | 2571.22 | 1237.82 | 1603.62 | 1906.88 | 2168.84 | 2860.32 | 1268.50 | 1643.74 | 1955.26 | 2224.30 | 2933.48 |
| 95 | 1211.86 | 1562.32 | 1847.88 | 2090.96 | 2773.00 | 1323.96 | 1716.90 | 2040.22 | 2321.06 | 3062.10 | 1354.64 | 1757.02 | 2088.60 | 2376.52 | 3135.26 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 30 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 31 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 37.76 | 48.38 | 56.64 | 63.72 | 87.40 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 32 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 37.76 | 48.38 | 56.64 | 63.72 | 89.98 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 33 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 39.19 | 48.38 | 56.64 | 63.72 | 95.12 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 34 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 39.19 | 48.38 | 57.77 | 63.72 | 100.26 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 35 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 41.64 | 49.75 | 57.77 | 63.72 | 102.83 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 36 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 44.09 | 52.24 | 60.28 | 65.98 | 108.35 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 37 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 46.53 | 54.72 | 65.30 | 68.52 | 114.10 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 38 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 46.53 | 57.21 | 67.81 | 71.06 | 119.85 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 39 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 49.19 | 59.70 | 70.32 | 76.13 | 128.47 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 40 | 25.96 | 34.22 | 38.94 | 42.48 | 56.64 | 51.36 | 63.40 | 72.45 | 78.25 | 134.70 | 93.97 | 125.30 | 142.00 | 160.80 | 213.01 |
| 41 | 25.96 | 34.22 | 38.94 | 42.48 | 56.64 | 54.35 | 66.35 | 75.25 | 81.10 | 140.95 | 93.97 | 125.30 | 142.00 | 160.80 | 213.01 |
| 42 | 28.17 | 34.82 | 38.97 | 42.48 | 56.64 | 54.61 | 69.51 | 78.41 | 86.81 | 147.89 | 93.97 | 125.30 | 142.00 | 160.80 | 213.01 |
| 43 | 28.37 | 35.05 | 41.69 | 43.63 | 58.97 | 57.64 | 72.69 | 84.42 | 90.06 | 154.87 | 93.97 | 125.30 | 142.00 | 160.80 | 213.01 |
| 44 | 28.58 | 37.80 | 41.96 | 43.91 | 61.70 | 60.69 | 75.89 | 87.64 | 93.33 | 158.71 | 93.97 | 125.30 | 142.00 | 160.80 | 213.01 |
| 45 | 28.66 | 36.45 | 43.11 | 47.57 | 65.25 | 63.48 | 74.72 | 89.89 | 98.12 | 168.46 | 100.24 | 131.56 | 152.45 | 171.24 | 227.62 |
| 46 | 31.27 | 39.13 | 43.40 | 50.40 | 68.04 | 63.78 | 80.58 | 95.99 | 101.44 | 169.15 | 100.24 | 131.56 | 152.45 | 171.24 | 227.62 |
| 47 | 31.49 | 39.39 | 46.11 | 53.27 | 70.84 | 67.18 | 83.80 | 99.28 | 107.66 | 169.15 | 100.24 | 131.56 | 152.45 | 171.24 | 227.62 |
| 48 | 31.72 | 42.13 | 48.86 | 53.62 | 73.66 | 70.70 | 87.34 | 106.18 | 114.11 | 169.15 | 100.24 | 131.56 | 152.45 | 171.24 | 227.62 |
| 49 | 34.46 | 42.41 | 49.19 | 56.54 | 79.41 | 73.09 | 93.97 | 109.93 | 117.94 | 169.15 | 100.24 | 131.56 | 152.45 | 171.24 | 227.62 |
| 50 | 35.77 | 46.11 | 54.38 | 58.69 | 82.47 | 77.52 | 98.80 | 117.79 | 121.59 | 187.95 | 114.86 | 146.18 | 169.15 | 187.95 | 254.77 |
| 51 | 39.79 | 47.39 | 58.55 | 62.85 | 86.15 | 82.54 | 99.49 | 123.75 | 129.17 | 192.12 | 119.03 | 146.18 | 175.42 | 194.21 | 258.95 |
| 52 | 39.81 | 47.55 | 55.74 | 64.06 | 92.91 | 88.32 | 107.84 | 120.05 | 132.75 | 200.48 | 121.12 | 150.36 | 175.42 | 200.48 | 267.30 |
| 53 | 41.08 | 50.24 | 58.50 | 64.30 | 98.33 | 89.43 | 111.76 | 128.52 | 140.70 | 206.74 | 121.12 | 152.45 | 179.59 | 204.65 | 271.48 |
| 54 | 41.17 | 53.15 | 60.09 | 68.34 | 103.75 | 89.98 | 118.41 | 136.57 | 148.11 | 213.01 | 123.21 | 162.89 | 185.86 | 210.92 | 275.65 |
| 55 | 43.85 | 55.95 | 62.93 | 71.23 | 109.19 | 96.06 | 125.08 | 142.69 | 152.44 | 219.27 | 125.30 | 164.97 | 187.95 | 215.09 | 281.92 |
| 56 | 47.96 | 58.50 | 67.97 | 76.33 | 118.86 | 104.41 | 130.45 | 147.56 | 160.71 | 233.89 | 131.56 | 171.24 | 198.39 | 223.45 | 296.54 |
| 57 | 49.04 | 63.56 | 71.83 | 81.30 | 127.79 | 106.30 | 135.26 | 157.20 | 167.88 | 248.51 | 135.74 | 179.59 | 206.74 | 235.98 | 313.24 |
| 58 | 51.47 | 64.63 | 76.98 | 89.32 | 136.76 | 111.12 | 135.73 | 162.20 | 179.43 | 267.30 | 144.09 | 185.86 | 219.27 | 250.59 | 332.04 |
| 59 | 59.55 | 72.54 | 82.01 | 92.81 | 146.76 | 120.50 | 149.79 | 169.45 | 183.15 | 286.10 | 156.62 | 200.48 | 233.89 | 262.05 | 350.83 |
| 60 | 60.57 | 77.74 | 88.49 | 99.34 | 158.44 | 123.43 | 154.21 | 178.67 | 192.81 | 306.98 | 160.80 | 210.92 | 246.42 | 269.92 | 371.72 |
| 61 | 67.14 | 82.81 | 97.71 | 108.43 | 168.84 | 130.92 | 164.56 | 188.85 | 206.25 | 316.00 | 168.13 | 216.74 | 257.25 | 281.29 | 382.84 |
| 62 | 72.33 | 92.03 | 101.32 | 116.22 | 184.00 | 140.93 | 176.84 | 203.92 | 219.26 | 327.81 | 176.66 | 227.70 | 263.03 | 296.05 | 394.55 |
| 63 | 80.48 | 97.20 | 110.65 | 124.07 | 193.80 | 150.12 | 185.24 | 214.21 | 232.35 | 342.05 | 178.62 | 233.73 | 271.74 | 306.88 | 408.56 |
| 64 | 85.51 | 104.97 | 122.47 | 133.25 | 211.44 | 158.09 | 197.34 | 231.78 | 248.29 | 354.78 | 185.66 | 240.81 | 283.09 | 319.85 | 422.80 |
| 65 | 95.13 | 111.24 | 128.66 | 145.07 | 222.15 | 162.20 | 210.32 | 242.54 | 265.62 | 367.17 | 190.71 | 249.53 | 292.31 | 333.30 | 436.68 |
| 66 | 100.89 | 122.56 | 142.54 | 157.40 | 242.56 | 167.47 | 219.26 | 258.97 | 281.43 | 386.73 | 195.09 | 258.97 | 303.86 | 343.57 | 457.52 |
| 67 | 112.70 | 135.18 | 156.42 | 172.26 | 262.70 | 175.41 | 225.53 | 267.30 | 301.94 | 397.60 | 203.81 | 263.95 | 310.73 | 352.50 | 467.77 |
| 68 | 122.63 | 151.94 | 171.25 | 188.40 | 280.96 | 180.85 | 235.75 | 276.12 | 316.48 | 416.60 | 211.53 | 274.50 | 322.94 | 366.54 | 481.18 |
| 69 | 132.25 | 163.92 | 188.85 | 206.94 | 297.74 | 188.62 | 244.74 | 291.50 | 330.47 | 436.47 | 216.68 | 283.71 | 335.15 | 381.91 | 501.94 |
| 70 | 142.78 | 183.36 | 207.23 | 230.74 | 323.13 | 201.39 | 263.01 | 309.61 | 353.19 | 467.41 | 228.45 | 299.09 | 351.69 | 404.29 | 533.54 |
| 71 | 155.15 | 201.55 | 233.45 | 258.07 | 349.45 | 216.05 | 285.65 | 333.50 | 378.45 | 501.70 | 245.05 | 323.35 | 378.45 | 429.20 | 566.95 |
| 72 | 169.40 | 217.00 | 252.00 | 282.80 | 380.80 | 235.20 | 306.60 | 359.80 | 408.80 | 543.20 | 261.80 | 343.00 | 404.60 | 457.80 | 609.00 |
| 73 | 182.25 | 237.60 | 275.40 | 309.15 | 413.10 | 251.10 | 332.10 | 390.15 | 442.80 | 585.90 | 279.45 | 369.90 | 434.70 | 492.75 | 652.05 |
| 74 | 198.90 | 257.40 | 300.30 | 336.70 | 451.10 | 270.40 | 357.50 | 419.90 | 478.40 | 633.10 | 300.30 | 395.20 | 466.70 | 527.80 | 698.10 |
| 75 | 217.50 | 282.50 | 327.50 | 368.75 | 491.25 | 291.25 | 386.25 | 452.50 | 516.25 | 680.00 | 321.25 | 422.50 | 496.25 | 566.25 | 743.75 |
| 76 | 236.40 | 307.20 | 357.60 | 404.40 | 537.60 | 313.20 | 414.00 | 488.40 | 558.00 | 733.20 | 339.60 | 450.00 | 530.40 | 606.00 | 796.80 |
| 77 | 263.14 | 342.20 | 401.20 | 453.12 | 604.16 | 343.38 | 454.30 | 539.26 | 617.14 | 810.66 | 369.34 | 489.70 | 580.56 | 663.16 | 873.20 |
| 78 | 297.36 | 387.04 | 455.48 | 514.48 | 683.22 | 382.32 | 506.22 | 601.80 | 687.94 | 903.88 | 409.46 | 541.62 | 644.28 | 736.32 | 966.42 |
| 79 | 329.22 | 431.88 | 509.76 | 575.84 | 764.64 | 418.90 | 558.14 | 665.52 | 761.10 | 998.28 | 443.68 | 591.18 | 705.64 | 808.30 | 1060.82 |
| 80 | 363.44 | 476.72 | 561.68 | 636.02 | 842.52 | 455.48 | 607.70 | 725.70 | 830.72 | 1086.78 | 481.44 | 643.10 | 765.82 | 877.92 | 1148.14 |
| 81 | 392.94 | 519.20 | 610.06 | 690.30 | 916.86 | 488.52 | 656.08 | 777.62 | 892.08 | 1168.20 | 514.48 | 690.30 | 820.10 | 939.28 | 1230.74 |
| 82 | 424.80 | 558.14 | 658.44 | 743.40 | 986.48 | 523.92 | 696.20 | 830.72 | 949.90 | 1244.90 | 549.88 | 731.60 | 874.38 | 998.28 | 1308.62 |
| 83 | 455.48 | 598.26 | 704.46 | 798.86 | 1058.46 | 555.78 | 739.86 | 880.28 | 1008.90 | 1320.42 | 582.92 | 776.44 | 922.76 | 1058.46 | 1386.50 |
| 84 | 489.70 | 643.10 | 756.38 | 856.68 | 1136.34 | 590.00 | 785.88 | 934.56 | 1067.90 | 1403.02 | 618.32 | 823.64 | 978.22 | 1118.64 | 1470.28 |
| 85 | 526.28 | 691.48 | 814.20 | 921.58 | 1221.30 | 627.76 | 835.44 | 993.56 | 1136.34 | 1490.34 | 656.08 | 873.20 | 1038.40 | 1188.26 | 1557.60 |
| 86 | 567.58 | 744.58 | 879.10 | 993.56 | 1318.06 | 669.06 | 888.54 | 1058.46 | 1208.32 | 1587.10 | 697.38 | 926.30 | 1103.30 | 1260.24 | 1654.36 |
| 87 | 610.06 | 802.40 | 945.18 | 1069.08 | 1417.18 | 711.54 | 946.36 | 1124.54 | 1283.84 | 1686.22 | 739.86 | 984.12 | 1169.38 | 1335.76 | 1753.48 |
| 88 | 658.44 | 864.94 | 1017.16 | 1151.68 | 1526.92 | 759.92 | 1008.90 | 1196.52 | 1366.44 | 1795.96 | 788.24 | 1046.66 | 1241.36 | 1418.36 | 1863.22 |
| 89 | 708.00 | 931.02 | 1095.04 | 1240.18 | 1643.74 | 809.48 | 1074.98 | 1274.40 | 1454.94 | 1912.78 | 837.80 | 1112.74 | 1319.24 | 1506.86 | 1980.04 |
| 90 | 763.46 | 1003.00 | 1181.18 | 1335.76 | 1772.36 | 864.94 | 1146.96 | 1360.54 | 1550.52 | 2041.40 | 893.26 | 1184.72 | 1405.38 | 1602.44 | 2108.66 |
| 91 | 821.28 | 1079.70 | 1273.22 | 1440.78 | 1909.24 | 922.76 | 1223.66 | 1452.58 | 1655.54 | 2178.28 | 951.08 | 1261.42 | 1497.42 | 1707.46 | 2245.54 |
| 92 | 885.00 | 1163.48 | 1371.16 | 1549.34 | 2055.56 | 986.48 | 1307.44 | 1550.52 | 1764.10 | 2324.60 | 1014.80 | 1345.20 | 1595.36 | 1816.02 | 2391.86 |
| 93 | 952.26 | 1253.16 | 1475.00 | 1669.70 | 2211.32 | 1053.74 | 1397.12 | 1654.36 | 1884.46 | 2480.36 | 1082.06 | 1434.88 | 1699.20 | 1936.38 | 2547.62 |
| 94 | 1026.60 | 1348.74 | 1588.28 | 1798.32 | 2382.42 | 1128.08 | 1492.70 | 1767.64 | 2013.08 | 2651.46 | 1156.40 | 1530.46 | 1812.48 | 2065.00 | 2718.72 |
| 95 | 1106.84 | 1453.76 | 1712.18 | 1937.56 | 2568.86 | 1208.32 | 1597.72 | 1891.54 | 2152.32 | 2837.90 | 1236.64 | 1635.48 | 1936.38 | 2204.24 | 2905.16 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 30 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 31 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 56.64 | 70.80 | 80.24 | 89.68 | 125.57 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 32 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 56.64 | 70.80 | 80.24 | 89.68 | 129.26 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 33 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 58.78 | 70.80 | 80.24 | 89.68 | 136.65 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 34 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 58.78 | 70.80 | 81.84 | 89.68 | 144.03 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 35 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 62.45 | 72.80 | 81.84 | 89.68 | 147.73 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 36 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 66.13 | 76.44 | 85.39 | 92.86 | 155.66 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 37 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 69.80 | 80.08 | 92.51 | 96.43 | 163.92 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 38 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 69.80 | 83.72 | 96.07 | 100.01 | 172.17 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 39 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 73.79 | 87.36 | 99.63 | 107.15 | 184.56 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 40 | 38.94 | 48.38 | 55.46 | 61.36 | 82.60 | 77.04 | 90.77 | 103.70 | 112.57 | 194.96 | 142.00 | 177.50 | 204.65 | 227.62 | 306.98 |
| 41 | 38.94 | 48.38 | 55.46 | 61.36 | 82.60 | 81.52 | 95.00 | 107.72 | 116.67 | 204.01 | 142.00 | 177.50 | 204.65 | 227.62 | 306.98 |
| 42 | 42.26 | 49.22 | 55.51 | 61.36 | 82.60 | 81.92 | 99.52 | 112.24 | 124.88 | 214.06 | 142.00 | 177.50 | 204.65 | 227.62 | 306.98 |
| 43 | 42.56 | 49.55 | 59.37 | 63.02 | 86.00 | 86.46 | 104.07 | 120.84 | 129.55 | 224.15 | 142.00 | 177.50 | 204.65 | 227.62 | 306.98 |
| 44 | 42.87 | 53.44 | 59.77 | 63.43 | 89.97 | 91.04 | 108.66 | 125.44 | 134.26 | 229.71 | 142.00 | 177.50 | 204.65 | 227.62 | 306.98 |
| 45 | 43.61 | 52.24 | 63.40 | 67.09 | 94.11 | 97.93 | 109.60 | 129.84 | 138.34 | 243.33 | 148.27 | 185.86 | 217.18 | 242.24 | 325.77 |
| 46 | 47.58 | 56.09 | 63.82 | 71.08 | 98.13 | 98.40 | 118.19 | 138.65 | 143.01 | 244.33 | 148.27 | 185.86 | 217.18 | 242.24 | 325.77 |
| 47 | 47.93 | 56.46 | 67.81 | 75.12 | 102.18 | 103.65 | 122.91 | 143.40 | 151.78 | 244.33 | 148.27 | 185.86 | 217.18 | 242.24 | 325.77 |
| 48 | 48.27 | 60.39 | 71.86 | 75.62 | 106.24 | 109.08 | 128.09 | 153.36 | 160.87 | 244.33 | 148.27 | 185.86 | 217.18 | 242.24 | 325.77 |
| 49 | 52.44 | 60.79 | 72.34 | 79.74 | 114.54 | 112.77 | 137.83 | 158.79 | 166.27 | 244.33 | 148.27 | 185.86 | 217.18 | 242.24 | 325.77 |
| 50 | 53.65 | 65.09 | 76.69 | 84.63 | 118.02 | 116.28 | 140.60 | 166.07 | 176.04 | 269.39 | 167.06 | 208.83 | 242.24 | 271.48 | 361.27 |
| 51 | 58.26 | 69.69 | 81.40 | 89.38 | 125.58 | 121.84 | 146.42 | 174.83 | 184.53 | 277.74 | 173.33 | 215.09 | 246.42 | 275.65 | 369.63 |
| 52 | 57.65 | 70.65 | 80.21 | 91.92 | 131.87 | 128.46 | 156.86 | 175.31 | 189.91 | 288.18 | 175.42 | 219.27 | 252.68 | 281.92 | 375.89 |
| 53 | 60.91 | 73.96 | 84.96 | 93.04 | 139.81 | 132.11 | 163.65 | 187.84 | 200.73 | 296.54 | 179.59 | 223.45 | 258.95 | 288.18 | 388.42 |
| 54 | 60.38 | 74.96 | 86.04 | 95.68 | 149.34 | 133.96 | 167.74 | 196.82 | 206.23 | 306.98 | 181.68 | 229.71 | 265.21 | 296.54 | 398.86 |
| 55 | 65.07 | 79.73 | 90.89 | 101.96 | 157.37 | 146.18 | 180.44 | 203.84 | 217.22 | 317.42 | 187.95 | 235.98 | 271.48 | 304.89 | 407.22 |
| 56 | 69.76 | 84.97 | 97.71 | 108.83 | 170.04 | 152.45 | 189.55 | 211.38 | 229.58 | 332.04 | 194.21 | 246.42 | 284.01 | 317.42 | 423.92 |
| 57 | 75.00 | 91.80 | 102.22 | 116.34 | 181.86 | 159.45 | 196.92 | 224.02 | 238.76 | 355.01 | 204.65 | 258.95 | 298.63 | 336.21 | 446.89 |
| 58 | 77.90 | 94.89 | 111.97 | 126.18 | 195.37 | 166.67 | 198.82 | 235.58 | 251.58 | 382.16 | 215.09 | 273.57 | 317.42 | 352.92 | 474.04 |
| 59 | 88.60 | 104.63 | 119.54 | 132.98 | 210.35 | 179.76 | 215.08 | 246.64 | 263.96 | 409.31 | 231.80 | 290.27 | 336.21 | 376.44 | 503.28 |
| 60 | 91.56 | 113.08 | 127.20 | 140.73 | 225.41 | 185.14 | 222.95 | 256.04 | 275.94 | 438.54 | 244.33 | 306.98 | 355.01 | 381.88 | 534.60 |
| 61 | 98.56 | 120.70 | 140.19 | 152.92 | 240.96 | 193.54 | 238.52 | 272.38 | 291.17 | 453.74 | 251.18 | 316.00 | 368.66 | 398.50 | 548.94 |
| 62 | 107.05 | 130.86 | 145.74 | 163.82 | 262.61 | 209.50 | 252.36 | 291.31 | 310.77 | 471.10 | 259.11 | 325.85 | 378.85 | 419.89 | 567.29 |
| 63 | 118.44 | 138.65 | 157.47 | 174.83 | 274.28 | 222.33 | 266.96 | 306.02 | 330.46 | 486.47 | 266.04 | 334.45 | 389.55 | 433.03 | 583.38 |
| 64 | 126.02 | 150.98 | 172.90 | 186.55 | 298.01 | 229.78 | 285.25 | 330.60 | 347.95 | 505.52 | 273.90 | 349.27 | 402.58 | 450.37 | 602.94 |
| 65 | 138.09 | 161.16 | 183.81 | 202.82 | 318.52 | 237.05 | 303.00 | 346.23 | 371.53 | 529.36 | 281.61 | 360.04 | 418.86 | 468.76 | 625.61 |
| 66 | 149.81 | 175.90 | 203.01 | 221.21 | 343.49 | 248.61 | 315.95 | 367.74 | 397.99 | 550.75 | 293.50 | 372.92 | 433.35 | 485.14 | 649.16 |
| 67 | 167.49 | 196.08 | 223.67 | 242.60 | 375.99 | 258.94 | 327.44 | 382.57 | 427.06 | 571.34 | 304.05 | 382.57 | 446.05 | 501.18 | 669.91 |
| 68 | 182.38 | 218.80 | 245.06 | 266.06 | 403.68 | 269.66 | 340.70 | 395.60 | 447.27 | 597.44 | 313.25 | 395.60 | 461.81 | 518.32 | 692.71 |
| 69 | 197.60 | 237.61 | 271.47 | 294.60 | 428.68 | 282.15 | 355.41 | 419.32 | 472.32 | 628.21 | 324.24 | 411.53 | 481.68 | 544.03 | 721.74 |
| 70 | 213.42 | 266.02 | 300.62 | 328.20 | 462.91 | 300.59 | 380.24 | 446.37 | 503.49 | 670.31 | 342.67 | 434.35 | 509.50 | 574.12 | 763.49 |
| 71 | 232.00 | 290.00 | 334.95 | 368.46 | 503.15 | 323.35 | 411.80 | 479.95 | 540.85 | 720.65 | 365.40 | 465.45 | 543.75 | 611.90 | 816.35 |
| 72 | 252.00 | 316.40 | 364.00 | 406.00 | 547.40 | 348.60 | 443.80 | 518.00 | 585.20 | 778.40 | 392.00 | 499.80 | 582.40 | 656.60 | 875.00 |
| 73 | 275.40 | 342.90 | 396.90 | 441.45 | 594.00 | 378.00 | 479.25 | 561.60 | 631.80 | 841.05 | 421.20 | 534.60 | 625.05 | 704.70 | 936.90 |
| 74 | 299.00 | 373.10 | 431.60 | 481.00 | 647.40 | 406.90 | 516.10 | 604.50 | 682.50 | 907.40 | 449.80 | 572.00 | 669.50 | 754.00 | 1003.60 |
| 75 | 325.00 | 407.50 | 471.25 | 525.00 | 706.25 | 436.25 | 556.25 | 651.25 | 735.00 | 977.50 | 478.75 | 611.25 | 715.00 | 807.50 | 1072.50 |
| 76 | 354.00 | 446.40 | 517.20 | 577.20 | 775.20 | 469.20 | 601.20 | 704.40 | 796.80 | 1056.00 | 510.00 | 654.00 | 765.60 | 865.20 | 1148.40 |
| 77 | 394.12 | 500.32 | 581.74 | 650.18 | 872.02 | 514.48 | 663.16 | 779.98 | 883.82 | 1170.56 | 553.42 | 715.08 | 841.34 | 951.08 | 1260.24 |
| 78 | 444.86 | 565.22 | 659.62 | 738.68 | 988.84 | 572.30 | 738.68 | 872.02 | 990.02 | 1308.62 | 611.24 | 789.42 | 932.20 | 1058.46 | 1399.48 |
| 79 | 496.78 | 632.48 | 738.68 | 828.36 | 1108.02 | 630.12 | 815.38 | 964.06 | 1096.22 | 1446.68 | 669.06 | 866.12 | 1024.24 | 1163.48 | 1536.36 |
| 80 | 546.34 | 696.20 | 815.38 | 915.68 | 1223.66 | 686.76 | 887.36 | 1051.38 | 1196.52 | 1578.84 | 725.70 | 939.28 | 1112.74 | 1264.96 | 1668.52 |
| 81 | 594.72 | 756.38 | 886.18 | 995.92 | 1331.04 | 738.68 | 953.44 | 1130.44 | 1285.02 | 1698.02 | 777.62 | 1005.36 | 1191.80 | 1355.82 | 1788.88 |
| 82 | 639.56 | 815.38 | 955.80 | 1071.44 | 1431.34 | 787.06 | 1018.34 | 1205.96 | 1368.80 | 1806.58 | 828.36 | 1070.26 | 1268.50 | 1438.42 | 1899.80 |
| 83 | 686.76 | 873.20 | 1024.24 | 1149.32 | 1536.36 | 837.80 | 1078.52 | 1279.12 | 1451.40 | 1917.50 | 877.92 | 1132.80 | 1342.84 | 1523.38 | 2014.26 |
| 84 | 737.50 | 938.10 | 1099.76 | 1233.10 | 1648.46 | 889.72 | 1146.96 | 1358.18 | 1539.90 | 2035.50 | 932.20 | 1201.24 | 1423.08 | 1611.88 | 2132.26 |
| 85 | 792.96 | 1010.08 | 1182.36 | 1326.32 | 1774.72 | 946.36 | 1220.12 | 1443.14 | 1635.48 | 2165.30 | 988.84 | 1276.76 | 1509.22 | 1711.00 | 2264.42 |
| 86 | 855.50 | 1087.96 | 1274.40 | 1430.16 | 1911.60 | 1008.90 | 1298.00 | 1535.18 | 1739.32 | 2302.18 | 1051.38 | 1354.64 | 1601.26 | 1814.84 | 2401.30 |
| 87 | 920.40 | 1170.56 | 1372.34 | 1539.90 | 2059.10 | 1073.80 | 1380.60 | 1633.12 | 1849.06 | 2449.68 | 1116.28 | 1437.24 | 1699.20 | 1924.58 | 2548.80 |
| 88 | 990.02 | 1260.24 | 1477.36 | 1657.90 | 2216.04 | 1143.42 | 1470.28 | 1738.14 | 1967.06 | 2606.62 | 1185.90 | 1526.92 | 1804.22 | 2042.58 | 2705.74 |
| 89 | 1066.72 | 1358.18 | 1590.64 | 1785.34 | 2385.96 | 1220.12 | 1568.22 | 1851.42 | 2094.50 | 2776.54 | 1262.60 | 1624.86 | 1917.50 | 2170.02 | 2875.66 |
| 90 | 1150.50 | 1464.38 | 1714.54 | 1923.40 | 2572.40 | 1303.90 | 1674.42 | 1975.32 | 2232.56 | 2962.98 | 1346.38 | 1731.06 | 2041.40 | 2308.08 | 3062.10 |
| 91 | 1240.18 | 1578.84 | 1847.88 | 2074.44 | 2773.00 | 1393.58 | 1788.88 | 2108.66 | 2383.60 | 3163.58 | 1436.06 | 1845.52 | 2174.74 | 2459.12 | 3262.70 |
| 92 | 1334.58 | 1699.20 | 1989.48 | 2232.56 | 2984.22 | 1487.98 | 1909.24 | 2250.26 | 2541.72 | 3374.80 | 1530.46 | 1965.88 | 2316.34 | 2617.24 | 3473.92 |
| 93 | 1436.06 | 1827.82 | 2141.70 | 2402.48 | 3213.14 | 1589.46 | 2037.86 | 2402.48 | 2711.64 | 3603.72 | 1631.94 | 2094.50 | 2468.56 | 2787.16 | 3702.84 |
| 94 | 1545.80 | 1969.42 | 2306.90 | 2586.56 | 3459.76 | 1699.20 | 2179.46 | 2567.68 | 2895.72 | 3850.34 | 1741.68 | 2236.10 | 2633.76 | 2971.24 | 3949.46 |
| 95 | 1668.52 | 2122.82 | 2487.44 | 2789.52 | 3729.98 | 1821.92 | 2332.86 | 2748.22 | 3098.68 | 4120.56 | 1864.40 | 2389.50 | 2814.30 | 3174.20 | 4219.68 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 30 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 31 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 49.56 | 62.54 | 73.16 | 81.42 | 112.03 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 32 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 49.56 | 62.54 | 73.16 | 81.42 | 115.32 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 33 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 51.43 | 62.54 | 73.16 | 81.42 | 121.91 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 34 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 51.43 | 62.54 | 74.61 | 81.42 | 128.50 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 35 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 54.65 | 64.31 | 74.61 | 81.42 | 131.79 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 36 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 57.86 | 67.52 | 77.86 | 84.31 | 138.87 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 37 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 61.08 | 70.74 | 84.35 | 87.55 | 146.24 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 38 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 61.08 | 73.95 | 87.59 | 90.80 | 153.60 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 39 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 64.57 | 77.17 | 90.83 | 97.28 | 164.65 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 40 | 35.40 | 42.48 | 49.56 | 54.28 | 74.34 | 67.98 | 80.69 | 92.34 | 98.84 | 173.69 | 127.39 | 158.71 | 181.68 | 204.65 | 273.57 |
| 41 | 35.40 | 42.48 | 49.56 | 54.28 | 74.34 | 71.93 | 84.45 | 95.91 | 102.44 | 181.75 | 127.39 | 158.71 | 181.68 | 204.65 | 273.57 |
| 42 | 38.42 | 43.22 | 49.60 | 54.28 | 74.34 | 72.28 | 88.46 | 99.94 | 109.65 | 190.70 | 127.39 | 158.71 | 181.68 | 204.65 | 273.57 |
| 43 | 38.69 | 43.51 | 53.05 | 55.75 | 77.40 | 76.29 | 92.51 | 107.59 | 113.75 | 199.70 | 127.39 | 158.71 | 181.68 | 204.65 | 273.57 |
| 44 | 38.97 | 46.92 | 53.41 | 56.11 | 80.98 | 80.33 | 96.59 | 111.69 | 117.89 | 204.65 | 127.39 | 158.71 | 181.68 | 204.65 | 273.57 |
| 45 | 38.63 | 47.38 | 55.79 | 60.99 | 82.82 | 87.05 | 99.63 | 113.19 | 125.47 | 212.13 | 133.65 | 169.15 | 192.12 | 217.18 | 290.27 |
| 46 | 42.15 | 50.87 | 56.16 | 64.62 | 86.36 | 87.47 | 107.44 | 120.87 | 129.71 | 213.01 | 133.65 | 169.15 | 192.12 | 217.18 | 290.27 |
| 47 | 42.45 | 51.21 | 59.68 | 68.29 | 89.92 | 92.13 | 111.73 | 125.01 | 137.66 | 213.01 | 133.65 | 169.15 | 192.12 | 217.18 | 290.27 |
| 48 | 42.75 | 54.77 | 63.24 | 68.74 | 93.49 | 96.96 | 116.45 | 133.70 | 145.91 | 213.01 | 133.65 | 169.15 | 192.12 | 217.18 | 290.27 |
| 49 | 46.45 | 55.13 | 63.66 | 72.49 | 100.79 | 100.24 | 125.30 | 138.43 | 150.80 | 213.01 | 133.65 | 169.15 | 192.12 | 217.18 | 290.27 |
| 50 | 46.77 | 58.31 | 69.72 | 73.71 | 105.22 | 102.71 | 125.40 | 150.62 | 154.26 | 240.15 | 146.18 | 185.86 | 217.18 | 240.15 | 321.60 |
| 51 | 51.16 | 61.33 | 72.83 | 78.21 | 110.97 | 108.09 | 127.65 | 157.15 | 162.39 | 246.42 | 150.36 | 187.95 | 219.27 | 246.42 | 327.86 |
| 52 | 50.79 | 62.50 | 72.05 | 80.77 | 118.39 | 114.41 | 139.21 | 156.26 | 167.78 | 256.86 | 154.53 | 194.21 | 225.54 | 252.68 | 338.30 |
| 53 | 55.24 | 65.59 | 75.21 | 83.46 | 124.44 | 119.91 | 143.69 | 166.09 | 178.21 | 263.12 | 158.71 | 198.39 | 229.71 | 258.95 | 344.57 |
| 54 | 54.89 | 68.14 | 76.48 | 86.11 | 132.05 | 121.97 | 149.98 | 174.73 | 183.73 | 271.48 | 164.97 | 204.65 | 235.98 | 265.21 | 352.92 |
| 55 | 58.00 | 71.34 | 81.11 | 90.79 | 139.70 | 129.47 | 161.99 | 183.46 | 192.45 | 279.83 | 167.06 | 210.92 | 240.15 | 271.48 | 363.36 |
| 56 | 62.50 | 75.22 | 87.80 | 96.11 | 151.88 | 135.74 | 169.17 | 189.44 | 204.71 | 298.63 | 173.33 | 219.27 | 252.68 | 281.92 | 377.98 |
| 57 | 66.35 | 80.50 | 91.17 | 103.72 | 162.20 | 141.06 | 173.05 | 198.47 | 212.64 | 317.42 | 181.68 | 229.71 | 267.30 | 298.63 | 398.86 |
| 58 | 69.56 | 85.26 | 100.78 | 112.00 | 174.21 | 146.83 | 179.70 | 210.48 | 225.68 | 340.39 | 194.21 | 242.24 | 284.01 | 315.33 | 423.92 |
| 59 | 78.43 | 93.47 | 107.03 | 117.74 | 185.89 | 158.03 | 193.96 | 220.28 | 233.43 | 361.27 | 204.65 | 258.95 | 298.63 | 332.76 | 444.81 |
| 60 | 80.29 | 101.77 | 114.76 | 125.55 | 200.91 | 163.93 | 200.66 | 230.25 | 245.87 | 390.51 | 215.09 | 273.57 | 317.42 | 339.90 | 476.13 |
| 61 | 88.56 | 106.67 | 124.61 | 136.24 | 216.37 | 174.56 | 212.63 | 241.51 | 259.98 | 405.12 | 222.82 | 281.56 | 328.15 | 355.52 | 490.20 |
| 62 | 94.03 | 116.48 | 130.47 | 144.22 | 234.18 | 184.74 | 226.57 | 258.54 | 274.51 | 420.07 | 229.66 | 288.55 | 337.62 | 371.51 | 504.47 |
| 63 | 104.77 | 124.36 | 140.44 | 155.09 | 244.72 | 195.73 | 237.90 | 273.62 | 294.31 | 433.26 | 235.63 | 298.34 | 347.75 | 385.96 | 518.77 |
| 64 | 112.51 | 132.29 | 154.17 | 166.91 | 266.38 | 204.05 | 249.37 | 292.87 | 310.79 | 450.37 | 244.49 | 306.99 | 358.46 | 402.58 | 536.77 |
| 65 | 122.74 | 142.62 | 164.01 | 181.69 | 282.59 | 212.10 | 269.14 | 307.57 | 332.87 | 468.76 | 251.31 | 317.26 | 370.73 | 418.86 | 556.10 |
| 66 | 134.52 | 157.16 | 179.97 | 198.52 | 306.04 | 224.44 | 281.42 | 326.30 | 356.36 | 490.32 | 262.42 | 331.48 | 385.00 | 433.35 | 576.64 |
| 67 | 148.71 | 175.29 | 197.35 | 216.76 | 334.95 | 230.54 | 290.68 | 337.46 | 382.01 | 509.53 | 268.97 | 340.80 | 395.93 | 447.72 | 596.40 |
| 68 | 160.37 | 196.01 | 217.01 | 237.30 | 358.47 | 237.36 | 303.57 | 350.39 | 397.22 | 531.24 | 276.12 | 353.62 | 410.14 | 461.81 | 616.82 |
| 69 | 175.82 | 212.04 | 240.49 | 261.54 | 380.35 | 250.97 | 318.00 | 372.56 | 419.32 | 556.50 | 289.94 | 367.88 | 428.68 | 483.24 | 640.68 |
| 70 | 190.87 | 237.46 | 267.06 | 292.37 | 411.81 | 269.03 | 339.66 | 396.78 | 449.38 | 595.17 | 306.60 | 387.76 | 453.89 | 511.00 | 679.33 |
| 71 | 205.90 | 258.10 | 298.70 | 329.75 | 446.60 | 287.10 | 365.40 | 427.75 | 482.85 | 639.45 | 326.25 | 414.70 | 484.30 | 545.20 | 726.45 |
| 72 | 225.40 | 280.00 | 323.40 | 362.60 | 487.20 | 312.20 | 393.40 | 460.60 | 522.20 | 693.00 | 350.00 | 443.80 | 518.00 | 586.60 | 778.40 |
| 73 | 243.00 | 306.45 | 352.35 | 391.50 | 529.20 | 334.80 | 427.95 | 498.15 | 560.25 | 749.25 | 372.60 | 477.90 | 556.20 | 625.05 | 834.30 |
| 74 | 266.50 | 332.80 | 384.80 | 427.70 | 575.90 | 362.70 | 460.20 | 539.50 | 607.10 | 807.30 | 400.40 | 509.60 | 596.70 | 670.80 | 893.10 |
| 75 | 288.75 | 362.50 | 420.00 | 467.50 | 628.75 | 387.50 | 496.25 | 581.25 | 655.00 | 870.00 | 426.25 | 543.75 | 637.50 | 717.50 | 955.00 |
| 76 | 315.60 | 396.00 | 459.60 | 513.60 | 690.00 | 417.60 | 532.80 | 626.40 | 709.20 | 939.60 | 454.80 | 579.60 | 681.60 | 769.20 | 1021.20 |
| 77 | 351.64 | 443.68 | 518.02 | 579.38 | 776.44 | 457.84 | 587.64 | 695.02 | 787.06 | 1040.76 | 494.42 | 634.84 | 749.30 | 848.42 | 1122.18 |
| 78 | 396.48 | 502.68 | 586.46 | 657.26 | 880.28 | 509.76 | 657.26 | 776.44 | 880.28 | 1164.66 | 543.98 | 702.10 | 829.54 | 941.64 | 1244.90 |
| 79 | 442.50 | 561.68 | 658.44 | 737.50 | 986.48 | 561.68 | 725.70 | 860.22 | 974.68 | 1288.56 | 597.08 | 769.36 | 913.32 | 1036.04 | 1367.62 |
| 80 | 487.34 | 619.50 | 725.70 | 814.20 | 1089.14 | 612.42 | 789.42 | 935.74 | 1063.18 | 1404.20 | 645.46 | 835.44 | 988.84 | 1124.54 | 1485.62 |
| 81 | 528.64 | 673.78 | 789.42 | 885.00 | 1183.54 | 657.26 | 849.60 | 1007.72 | 1143.42 | 1510.40 | 692.66 | 895.62 | 1062.00 | 1204.78 | 1590.64 |
| 82 | 569.94 | 725.70 | 850.78 | 954.62 | 1274.40 | 700.92 | 906.24 | 1073.80 | 1218.94 | 1609.52 | 737.50 | 953.44 | 1128.08 | 1281.48 | 1692.12 |
| 83 | 611.24 | 777.62 | 910.96 | 1023.06 | 1366.44 | 744.58 | 960.52 | 1138.70 | 1292.10 | 1706.28 | 781.16 | 1008.90 | 1194.16 | 1357.00 | 1792.42 |
| 84 | 656.08 | 834.26 | 977.04 | 1097.40 | 1466.74 | 790.60 | 1019.52 | 1207.14 | 1369.98 | 1811.30 | 828.36 | 1069.08 | 1263.78 | 1434.88 | 1897.44 |
| 85 | 705.64 | 897.98 | 1052.56 | 1181.18 | 1578.84 | 842.52 | 1084.42 | 1285.02 | 1456.12 | 1926.94 | 881.46 | 1135.16 | 1342.84 | 1522.20 | 2015.44 |
| 86 | 761.10 | 968.78 | 1133.98 | 1273.22 | 1701.56 | 897.98 | 1155.22 | 1366.44 | 1548.16 | 2049.66 | 936.92 | 1205.96 | 1424.26 | 1614.24 | 2138.16 |
| 87 | 818.92 | 1041.94 | 1221.30 | 1371.16 | 1831.36 | 955.80 | 1228.38 | 1453.76 | 1646.10 | 2179.46 | 994.74 | 1279.12 | 1511.58 | 1712.18 | 2267.96 |
| 88 | 881.46 | 1121.00 | 1314.52 | 1475.00 | 1971.78 | 1018.34 | 1307.44 | 1546.98 | 1749.94 | 2319.88 | 1057.28 | 1358.18 | 1604.80 | 1816.02 | 2408.38 |
| 89 | 948.72 | 1208.32 | 1416.00 | 1588.28 | 2124.00 | 1085.60 | 1394.76 | 1648.46 | 1863.22 | 2472.10 | 1124.54 | 1445.50 | 1706.28 | 1929.30 | 2560.60 |
| 90 | 1023.06 | 1302.72 | 1526.92 | 1712.18 | 2289.20 | 1159.94 | 1489.16 | 1759.38 | 1987.12 | 2637.30 | 1198.88 | 1539.90 | 1817.20 | 2053.20 | 2725.80 |
| 91 | 1103.30 | 1404.20 | 1644.92 | 1845.52 | 2467.38 | 1240.18 | 1590.64 | 1877.38 | 2120.46 | 2815.48 | 1279.12 | 1641.38 | 1935.20 | 2186.54 | 2903.98 |
| 92 | 1188.26 | 1512.76 | 1770.00 | 1987.12 | 2656.18 | 1325.14 | 1699.20 | 2002.46 | 2262.06 | 3004.28 | 1364.08 | 1749.94 | 2060.28 | 2328.14 | 3092.78 |
| 93 | 1279.12 | 1626.04 | 1905.70 | 2138.16 | 2857.96 | 1416.00 | 1812.48 | 2138.16 | 2413.10 | 3206.06 | 1454.94 | 1863.22 | 2195.98 | 2479.18 | 3294.56 |
| 94 | 1375.88 | 1752.30 | 2052.02 | 2302.18 | 3078.62 | 1512.76 | 1938.74 | 2284.48 | 2577.12 | 3426.72 | 1551.70 | 1989.48 | 2342.30 | 2643.20 | 3515.22 |
| 95 | 1483.26 | 1889.18 | 2213.68 | 2482.72 | 3320.52 | 1620.14 | 2075.62 | 2446.14 | 2757.66 | 3668.62 | 1659.08 | 2126.36 | 2503.96 | 2823.74 | 3757.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 30 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 31 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 44.84 | 56.64 | 64.90 | 73.16 | 103.41 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 32 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 44.84 | 56.64 | 64.90 | 73.16 | 106.45 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 33 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 46.53 | 56.64 | 64.90 | 73.16 | 112.53 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 34 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 46.53 | 56.64 | 66.19 | 73.16 | 118.62 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 35 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 49.44 | 58.24 | 66.19 | 73.16 | 121.66 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 36 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 52.35 | 61.15 | 69.07 | 75.76 | 128.19 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 37 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 55.26 | 64.07 | 74.82 | 78.67 | 134.99 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 38 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 55.26 | 66.98 | 77.70 | 81.58 | 141.79 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 39 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 58.42 | 69.89 | 80.58 | 87.41 | 151.99 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 40 | 30.68 | 38.94 | 43.66 | 49.56 | 67.26 | 60.42 | 73.48 | 82.39 | 90.61 | 157.74 | 114.86 | 142.00 | 164.97 | 183.77 | 248.51 |
| 41 | 30.68 | 38.94 | 43.66 | 49.56 | 67.26 | 63.94 | 76.91 | 85.58 | 93.91 | 165.06 | 114.86 | 142.00 | 164.97 | 183.77 | 248.51 |
| 42 | 33.29 | 39.62 | 43.70 | 49.56 | 67.26 | 64.25 | 80.56 | 89.17 | 100.51 | 173.19 | 114.86 | 142.00 | 164.97 | 183.77 | 248.51 |
| 43 | 33.53 | 39.88 | 46.74 | 50.90 | 70.03 | 67.81 | 84.25 | 96.01 | 104.27 | 181.36 | 114.86 | 142.00 | 164.97 | 183.77 | 248.51 |
| 44 | 33.77 | 43.01 | 47.05 | 51.23 | 73.26 | 71.41 | 87.96 | 99.66 | 108.06 | 185.86 | 114.86 | 142.00 | 164.97 | 183.77 | 248.51 |
| 45 | 36.13 | 42.52 | 50.72 | 54.89 | 76.55 | 79.80 | 89.67 | 103.21 | 112.60 | 195.50 | 123.21 | 150.36 | 175.42 | 198.39 | 265.21 |
| 46 | 39.43 | 45.66 | 51.06 | 58.16 | 79.82 | 80.18 | 96.70 | 110.21 | 116.40 | 196.30 | 123.21 | 150.36 | 175.42 | 198.39 | 265.21 |
| 47 | 39.71 | 45.96 | 54.25 | 61.46 | 83.10 | 84.46 | 100.56 | 113.98 | 123.54 | 196.30 | 123.21 | 150.36 | 175.42 | 198.39 | 265.21 |
| 48 | 39.99 | 49.15 | 57.49 | 61.87 | 86.41 | 88.88 | 104.80 | 121.91 | 130.94 | 196.30 | 123.21 | 150.36 | 175.42 | 198.39 | 265.21 |
| 49 | 43.45 | 49.48 | 57.87 | 65.24 | 93.16 | 91.88 | 112.77 | 126.22 | 135.34 | 196.30 | 123.21 | 150.36 | 175.42 | 198.39 | 265.21 |
| 50 | 44.02 | 52.89 | 62.74 | 68.25 | 95.27 | 94.96 | 114.00 | 135.17 | 143.37 | 217.18 | 135.74 | 169.15 | 194.21 | 219.27 | 292.36 |
| 51 | 46.90 | 57.15 | 65.69 | 72.63 | 100.75 | 100.23 | 118.26 | 139.47 | 149.47 | 225.54 | 137.83 | 175.42 | 200.48 | 225.54 | 298.63 |
| 52 | 46.67 | 57.06 | 63.90 | 73.81 | 107.90 | 104.38 | 127.45 | 139.11 | 153.03 | 233.89 | 142.00 | 177.50 | 204.65 | 227.62 | 306.98 |
| 53 | 49.57 | 60.01 | 69.64 | 75.25 | 113.69 | 109.75 | 131.72 | 154.23 | 161.33 | 240.15 | 144.09 | 181.68 | 210.92 | 233.89 | 313.24 |
| 54 | 49.40 | 61.33 | 69.65 | 77.91 | 121.04 | 109.97 | 136.17 | 160.67 | 166.86 | 248.51 | 148.27 | 185.86 | 215.09 | 240.15 | 321.60 |
| 55 | 52.34 | 64.34 | 74.11 | 81.01 | 126.86 | 119.03 | 143.53 | 167.15 | 173.40 | 254.77 | 150.36 | 190.03 | 221.36 | 244.33 | 329.95 |
| 56 | 58.14 | 66.86 | 79.30 | 89.05 | 138.67 | 125.30 | 150.83 | 173.49 | 185.58 | 269.39 | 158.71 | 196.30 | 229.71 | 258.95 | 344.57 |
| 57 | 60.58 | 74.85 | 84.26 | 93.91 | 147.45 | 128.79 | 161.11 | 182.75 | 192.12 | 288.18 | 164.97 | 208.83 | 244.33 | 271.48 | 363.36 |
| 58 | 62.60 | 77.01 | 90.98 | 102.08 | 157.93 | 132.94 | 162.49 | 191.17 | 205.33 | 309.07 | 175.42 | 221.36 | 256.86 | 288.18 | 384.25 |
| 59 | 69.72 | 85.10 | 95.91 | 106.66 | 171.22 | 142.23 | 176.67 | 197.69 | 211.88 | 332.04 | 185.86 | 235.98 | 271.48 | 301.57 | 407.22 |
| 60 | 73.25 | 91.88 | 103.70 | 114.51 | 182.94 | 148.50 | 182.08 | 209.99 | 224.65 | 352.92 | 196.30 | 248.51 | 290.27 | 309.91 | 432.28 |
| 61 | 79.99 | 96.84 | 113.28 | 123.73 | 196.70 | 159.38 | 192.29 | 221.54 | 235.71 | 368.66 | 202.56 | 255.23 | 297.77 | 322.32 | 445.63 |
| 62 | 85.35 | 106.41 | 117.98 | 133.02 | 214.10 | 167.60 | 204.47 | 234.87 | 252.07 | 382.77 | 208.07 | 265.00 | 308.18 | 338.62 | 461.29 |
| 63 | 97.18 | 112.92 | 127.68 | 140.99 | 221.72 | 180.52 | 217.92 | 248.42 | 266.77 | 393.35 | 216.63 | 271.74 | 315.44 | 350.19 | 471.26 |
| 64 | 102.01 | 122.23 | 139.76 | 151.48 | 241.40 | 185.66 | 229.64 | 267.71 | 282.07 | 408.09 | 222.43 | 281.25 | 325.37 | 365.81 | 487.14 |
| 65 | 113.54 | 129.78 | 148.46 | 164.79 | 256.45 | 194.28 | 242.40 | 281.21 | 302.61 | 424.20 | 229.92 | 290.53 | 338.65 | 379.64 | 506.19 |
| 66 | 120.77 | 142.74 | 164.13 | 180.09 | 278.37 | 200.27 | 253.79 | 296.95 | 323.06 | 445.43 | 236.53 | 302.13 | 350.48 | 393.64 | 524.85 |
| 67 | 134.62 | 160.43 | 179.81 | 198.10 | 303.75 | 210.49 | 267.30 | 309.06 | 346.98 | 462.75 | 245.58 | 310.73 | 359.18 | 407.63 | 541.27 |
| 68 | 147.79 | 177.77 | 197.82 | 215.72 | 326.17 | 219.60 | 276.12 | 321.33 | 363.31 | 482.80 | 253.51 | 319.71 | 373.00 | 421.44 | 560.30 |
| 69 | 158.70 | 194.00 | 219.83 | 238.55 | 346.06 | 227.59 | 289.94 | 338.27 | 381.91 | 506.62 | 261.88 | 335.15 | 391.27 | 441.15 | 584.56 |
| 70 | 171.34 | 216.42 | 242.25 | 266.57 | 375.74 | 241.97 | 309.61 | 360.71 | 408.80 | 542.56 | 275.04 | 353.19 | 411.81 | 465.91 | 619.21 |
| 71 | 188.50 | 234.90 | 271.15 | 299.65 | 407.45 | 262.45 | 332.05 | 388.60 | 439.35 | 582.90 | 297.25 | 377.00 | 440.80 | 495.90 | 661.20 |
| 72 | 203.00 | 256.20 | 295.40 | 327.60 | 442.40 | 281.40 | 361.20 | 420.00 | 471.80 | 630.00 | 316.40 | 406.00 | 473.20 | 530.60 | 707.00 |
| 73 | 222.75 | 278.10 | 321.30 | 357.75 | 480.60 | 306.45 | 387.45 | 454.95 | 511.65 | 679.05 | 340.20 | 434.70 | 507.60 | 569.70 | 758.70 |
| 74 | 241.80 | 302.90 | 348.40 | 388.70 | 525.20 | 328.90 | 418.60 | 488.80 | 551.20 | 735.80 | 364.00 | 464.10 | 539.50 | 611.00 | 813.80 |
| 75 | 262.50 | 330.00 | 382.50 | 425.00 | 572.50 | 353.75 | 451.25 | 528.75 | 595.00 | 792.50 | 387.50 | 495.00 | 580.00 | 653.75 | 868.75 |
| 76 | 286.80 | 360.00 | 418.80 | 466.80 | 628.80 | 379.20 | 483.60 | 571.20 | 643.20 | 855.60 | 412.80 | 528.00 | 620.40 | 700.80 | 931.20 |
| 77 | 320.96 | 404.74 | 470.82 | 527.46 | 705.64 | 418.90 | 535.72 | 631.30 | 717.44 | 947.54 | 450.76 | 578.20 | 680.86 | 771.72 | 1019.52 |
| 78 | 361.08 | 456.66 | 534.54 | 598.26 | 801.22 | 464.92 | 597.08 | 706.82 | 802.40 | 1059.64 | 495.60 | 638.38 | 755.20 | 856.68 | 1133.98 |
| 79 | 402.38 | 510.94 | 598.26 | 671.42 | 897.98 | 510.94 | 658.44 | 781.16 | 888.54 | 1172.92 | 542.80 | 700.92 | 829.54 | 942.82 | 1246.08 |
| 80 | 442.50 | 562.86 | 660.80 | 741.04 | 990.02 | 555.78 | 717.44 | 853.14 | 968.78 | 1277.94 | 586.46 | 758.74 | 901.52 | 1024.24 | 1351.10 |
| 81 | 481.44 | 612.42 | 717.44 | 805.94 | 1077.34 | 598.26 | 771.72 | 915.68 | 1040.76 | 1374.70 | 628.94 | 814.20 | 965.24 | 1096.22 | 1449.04 |
| 82 | 518.02 | 659.62 | 774.08 | 868.48 | 1159.94 | 637.20 | 823.64 | 977.04 | 1109.20 | 1463.20 | 670.24 | 866.12 | 1027.78 | 1165.84 | 1539.90 |
| 83 | 555.78 | 708.00 | 829.54 | 931.02 | 1244.90 | 677.32 | 874.38 | 1036.04 | 1175.28 | 1554.06 | 710.36 | 918.04 | 1087.96 | 1234.28 | 1631.94 |
| 84 | 597.08 | 759.92 | 890.90 | 998.28 | 1334.58 | 720.98 | 928.66 | 1099.76 | 1246.08 | 1647.28 | 754.02 | 972.32 | 1152.86 | 1306.26 | 1726.34 |
| 85 | 643.10 | 817.74 | 958.16 | 1074.98 | 1437.24 | 768.18 | 987.66 | 1168.20 | 1325.14 | 1753.48 | 802.40 | 1033.68 | 1222.48 | 1385.32 | 1834.90 |
| 86 | 691.48 | 881.46 | 1032.50 | 1157.58 | 1548.16 | 816.56 | 1051.38 | 1242.54 | 1407.74 | 1864.40 | 850.78 | 1097.40 | 1296.82 | 1467.92 | 1945.82 |
| 87 | 744.58 | 948.72 | 1111.56 | 1247.26 | 1666.16 | 869.66 | 1118.64 | 1321.60 | 1497.42 | 1982.40 | 903.88 | 1164.66 | 1375.88 | 1557.60 | 2063.82 |
| 88 | 802.40 | 1021.88 | 1196.52 | 1341.66 | 1793.60 | 927.48 | 1191.80 | 1406.56 | 1591.82 | 2109.84 | 961.70 | 1237.82 | 1460.84 | 1652.00 | 2191.26 |
| 89 | 863.76 | 1099.76 | 1287.38 | 1444.32 | 1932.84 | 988.84 | 1269.68 | 1497.42 | 1694.48 | 2249.08 | 1023.06 | 1315.70 | 1551.70 | 1754.66 | 2330.50 |
| 90 | 932.20 | 1184.72 | 1388.86 | 1557.60 | 2083.88 | 1057.28 | 1354.64 | 1598.90 | 1807.76 | 2400.12 | 1091.50 | 1400.66 | 1653.18 | 1867.94 | 2481.54 |
| 91 | 1003.00 | 1279.12 | 1496.24 | 1679.14 | 2245.54 | 1128.08 | 1449.04 | 1706.28 | 1929.30 | 2561.78 | 1162.30 | 1495.06 | 1760.56 | 1989.48 | 2643.20 |
| 92 | 1079.70 | 1375.88 | 1610.70 | 1807.76 | 2416.64 | 1204.78 | 1545.80 | 1820.74 | 2057.92 | 2732.88 | 1239.00 | 1591.82 | 1875.02 | 2118.10 | 2814.30 |
| 93 | 1163.48 | 1480.90 | 1734.60 | 1945.82 | 2600.72 | 1288.56 | 1650.82 | 1944.64 | 2195.98 | 2916.96 | 1322.78 | 1696.84 | 1998.92 | 2256.16 | 2998.38 |
| 94 | 1253.16 | 1594.18 | 1867.94 | 2094.50 | 2801.32 | 1378.24 | 1764.10 | 2077.98 | 2344.66 | 3117.56 | 1412.46 | 1810.12 | 2132.26 | 2404.84 | 3198.98 |
| 95 | 1349.92 | 1718.08 | 2014.26 | 2259.70 | 3020.80 | 1475.00 | 1888.00 | 2224.30 | 2509.86 | 3337.04 | 1509.22 | 1934.02 | 2278.58 | 2570.04 | 3418.46 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 30 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 31 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 41.30 | 51.92 | 61.36 | 67.26 | 96.02 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 32 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 41.30 | 51.92 | 61.36 | 67.26 | 98.85 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 33 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 42.86 | 51.92 | 61.36 | 67.26 | 104.49 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 34 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 42.86 | 51.92 | 62.58 | 67.26 | 110.14 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 35 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 45.54 | 53.39 | 62.58 | 67.26 | 112.97 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 36 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 48.22 | 56.06 | 65.30 | 69.65 | 119.03 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 37 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 50.90 | 58.73 | 70.74 | 72.33 | 125.35 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 38 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 50.90 | 61.40 | 73.46 | 75.00 | 131.66 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 39 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 53.81 | 64.07 | 76.18 | 80.36 | 141.13 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 40 | 28.32 | 36.58 | 41.30 | 46.02 | 62.54 | 55.89 | 69.16 | 78.13 | 83.74 | 147.11 | 102.33 | 133.65 | 154.53 | 171.24 | 229.71 |
| 41 | 28.32 | 36.58 | 41.30 | 46.02 | 62.54 | 59.14 | 72.38 | 81.16 | 86.79 | 153.93 | 102.33 | 133.65 | 154.53 | 171.24 | 229.71 |
| 42 | 30.73 | 37.22 | 41.34 | 46.02 | 62.54 | 59.43 | 75.83 | 84.56 | 92.90 | 161.52 | 102.33 | 133.65 | 154.53 | 171.24 | 229.71 |
| 43 | 30.95 | 37.46 | 44.21 | 47.26 | 65.11 | 62.73 | 79.29 | 91.04 | 96.37 | 169.13 | 102.33 | 133.65 | 154.53 | 171.24 | 229.71 |
| 44 | 31.18 | 40.41 | 44.51 | 47.57 | 68.12 | 66.05 | 82.79 | 94.51 | 99.88 | 173.33 | 102.33 | 133.65 | 154.53 | 171.24 | 229.71 |
| 45 | 32.40 | 40.09 | 46.91 | 50.01 | 70.27 | 70.73 | 84.69 | 96.55 | 102.95 | 180.94 | 112.77 | 142.00 | 162.89 | 181.68 | 244.33 |
| 46 | 35.35 | 43.05 | 47.23 | 52.99 | 73.27 | 71.07 | 91.32 | 103.10 | 106.43 | 181.68 | 112.77 | 142.00 | 162.89 | 181.68 | 244.33 |
| 47 | 35.60 | 43.33 | 50.18 | 56.00 | 76.29 | 74.86 | 94.97 | 106.63 | 112.95 | 181.68 | 112.77 | 142.00 | 162.89 | 181.68 | 244.33 |
| 48 | 35.86 | 46.34 | 53.18 | 56.37 | 79.32 | 78.78 | 98.98 | 114.04 | 119.72 | 181.68 | 112.77 | 142.00 | 162.89 | 181.68 | 244.33 |
| 49 | 38.96 | 46.65 | 53.53 | 59.44 | 85.52 | 81.44 | 106.50 | 118.08 | 123.74 | 181.68 | 112.77 | 142.00 | 162.89 | 181.68 | 244.33 |
| 50 | 39.89 | 48.82 | 57.17 | 62.79 | 88.16 | 85.27 | 106.40 | 123.58 | 130.67 | 200.48 | 123.21 | 156.62 | 179.59 | 202.56 | 269.39 |
| 51 | 42.63 | 51.57 | 61.41 | 65.64 | 93.45 | 88.43 | 108.88 | 131.61 | 138.40 | 206.74 | 127.39 | 160.80 | 185.86 | 206.74 | 275.65 |
| 52 | 42.55 | 52.99 | 59.82 | 69.63 | 98.91 | 96.35 | 117.65 | 129.58 | 143.81 | 213.01 | 129.47 | 164.97 | 187.95 | 215.09 | 281.92 |
| 53 | 45.33 | 55.82 | 64.07 | 69.78 | 104.47 | 99.59 | 123.73 | 140.39 | 150.08 | 219.27 | 133.65 | 169.15 | 194.21 | 217.18 | 288.18 |
| 54 | 45.29 | 57.24 | 64.19 | 72.44 | 110.04 | 101.97 | 126.30 | 146.61 | 155.61 | 227.62 | 135.74 | 175.42 | 198.39 | 223.45 | 296.54 |
| 55 | 48.10 | 60.15 | 67.12 | 75.42 | 117.22 | 108.59 | 135.33 | 150.85 | 161.96 | 235.98 | 137.83 | 177.50 | 200.48 | 227.62 | 304.89 |
| 56 | 52.32 | 62.68 | 73.64 | 80.57 | 128.77 | 114.86 | 140.64 | 161.52 | 170.27 | 250.59 | 144.09 | 183.77 | 215.09 | 235.98 | 319.51 |
| 57 | 56.25 | 67.79 | 75.98 | 86.90 | 137.62 | 120.61 | 145.20 | 167.03 | 179.07 | 267.30 | 152.45 | 192.12 | 223.45 | 250.59 | 338.30 |
| 58 | 58.43 | 71.51 | 82.58 | 93.57 | 144.90 | 125.01 | 149.11 | 175.72 | 188.68 | 284.01 | 160.80 | 204.65 | 235.98 | 265.21 | 352.92 |
| 59 | 63.91 | 78.12 | 88.96 | 99.73 | 158.17 | 130.38 | 163.23 | 182.63 | 199.32 | 309.07 | 167.06 | 217.18 | 250.59 | 282.85 | 377.98 |
| 60 | 66.21 | 86.22 | 94.02 | 106.24 | 168.24 | 135.00 | 170.93 | 189.73 | 208.73 | 327.86 | 179.59 | 233.89 | 263.12 | 287.91 | 398.86 |
| 61 | 72.85 | 91.23 | 104.79 | 115.38 | 181.95 | 144.21 | 181.20 | 205.19 | 220.11 | 340.30 | 186.36 | 239.02 | 275.48 | 298.88 | 415.25 |
| 62 | 78.11 | 97.78 | 108.26 | 121.82 | 197.38 | 152.36 | 189.73 | 218.48 | 231.35 | 353.33 | 190.40 | 243.40 | 282.66 | 313.46 | 425.96 |
| 63 | 88.07 | 105.78 | 119.16 | 132.53 | 205.30 | 165.32 | 201.58 | 230.41 | 249.56 | 364.85 | 195.73 | 256.53 | 292.64 | 327.59 | 438.96 |
| 64 | 94.51 | 112.16 | 129.68 | 140.26 | 223.09 | 172.80 | 213.49 | 246.15 | 261.81 | 378.68 | 204.05 | 261.03 | 303.31 | 340.08 | 452.21 |
| 65 | 102.80 | 121.22 | 138.56 | 152.11 | 238.48 | 176.45 | 228.14 | 261.87 | 279.07 | 395.68 | 210.32 | 270.92 | 315.48 | 351.13 | 470.54 |
| 66 | 111.59 | 132.65 | 152.61 | 167.33 | 257.21 | 184.73 | 236.53 | 276.24 | 301.41 | 412.63 | 217.54 | 279.69 | 326.30 | 367.74 | 486.87 |
| 67 | 123.66 | 148.55 | 166.65 | 183.75 | 282.41 | 192.12 | 247.25 | 285.67 | 323.63 | 431.01 | 223.86 | 290.68 | 334.12 | 377.55 | 504.52 |
| 68 | 135.21 | 165.62 | 183.06 | 201.34 | 301.95 | 198.61 | 258.35 | 298.72 | 337.47 | 447.27 | 230.90 | 300.34 | 345.55 | 392.37 | 519.94 |
| 69 | 146.25 | 180.46 | 203.60 | 221.31 | 322.68 | 208.88 | 271.24 | 314.88 | 355.41 | 472.32 | 241.62 | 311.77 | 363.21 | 408.41 | 544.03 |
| 70 | 159.31 | 201.39 | 224.74 | 246.51 | 347.18 | 223.94 | 287.06 | 335.16 | 377.24 | 501.98 | 255.50 | 329.14 | 383.25 | 432.85 | 574.12 |
| 71 | 172.55 | 218.95 | 252.30 | 278.14 | 378.45 | 240.70 | 310.30 | 362.50 | 407.45 | 542.30 | 271.15 | 350.90 | 410.35 | 461.10 | 614.80 |
| 72 | 187.60 | 239.40 | 274.40 | 306.60 | 411.60 | 260.40 | 336.00 | 392.00 | 442.40 | 585.20 | 291.20 | 378.00 | 439.60 | 495.60 | 659.40 |
| 73 | 203.85 | 260.55 | 298.35 | 332.10 | 448.20 | 279.45 | 364.50 | 421.20 | 476.55 | 634.50 | 311.85 | 406.35 | 471.15 | 530.55 | 706.05 |
| 74 | 222.30 | 283.40 | 326.30 | 362.70 | 487.50 | 302.90 | 392.60 | 456.30 | 514.80 | 683.80 | 334.10 | 435.50 | 505.70 | 570.70 | 756.60 |
| 75 | 242.50 | 310.00 | 356.25 | 396.25 | 533.75 | 325.00 | 422.50 | 492.50 | 556.25 | 738.75 | 356.25 | 465.00 | 540.00 | 610.00 | 810.00 |
| 76 | 264.00 | 338.40 | 390.00 | 435.60 | 584.40 | 350.40 | 456.00 | 531.60 | 601.20 | 796.80 | 379.20 | 495.60 | 578.40 | 654.00 | 866.40 |
| 77 | 293.82 | 378.78 | 438.96 | 490.88 | 658.44 | 383.50 | 502.68 | 590.00 | 667.88 | 883.82 | 413.00 | 542.80 | 634.84 | 719.80 | 953.44 |
| 78 | 331.58 | 428.34 | 496.78 | 556.96 | 746.94 | 425.98 | 560.50 | 657.26 | 746.94 | 988.84 | 456.66 | 599.44 | 703.28 | 798.86 | 1057.28 |
| 79 | 370.52 | 479.08 | 556.96 | 624.22 | 835.44 | 470.82 | 618.32 | 728.06 | 827.18 | 1092.68 | 499.14 | 657.26 | 774.08 | 877.92 | 1159.94 |
| 80 | 405.92 | 528.64 | 614.78 | 689.12 | 922.76 | 509.76 | 673.78 | 794.14 | 900.34 | 1191.80 | 539.26 | 712.72 | 838.98 | 952.26 | 1260.24 |
| 81 | 441.32 | 573.48 | 669.06 | 750.48 | 1001.82 | 548.70 | 724.52 | 854.32 | 969.96 | 1279.12 | 578.20 | 763.46 | 900.34 | 1021.88 | 1348.74 |
| 82 | 476.72 | 618.32 | 718.62 | 807.12 | 1079.70 | 587.64 | 772.90 | 908.60 | 1031.32 | 1364.08 | 617.14 | 813.02 | 954.62 | 1084.42 | 1434.88 |
| 83 | 509.76 | 663.16 | 772.90 | 866.12 | 1157.58 | 621.86 | 820.10 | 965.24 | 1095.04 | 1446.68 | 652.54 | 861.40 | 1014.80 | 1149.32 | 1519.84 |
| 84 | 547.52 | 711.54 | 828.36 | 929.84 | 1242.54 | 660.80 | 869.66 | 1023.06 | 1161.12 | 1535.18 | 692.66 | 913.32 | 1072.62 | 1216.58 | 1609.52 |
| 85 | 588.82 | 765.82 | 892.08 | 999.46 | 1336.94 | 703.28 | 925.12 | 1089.14 | 1233.10 | 1633.12 | 735.14 | 969.96 | 1138.70 | 1289.74 | 1708.64 |
| 86 | 636.02 | 826.00 | 960.52 | 1077.34 | 1440.78 | 750.48 | 985.30 | 1157.58 | 1310.98 | 1736.96 | 782.34 | 1030.14 | 1207.14 | 1367.62 | 1812.48 |
| 87 | 684.40 | 887.36 | 1034.86 | 1159.94 | 1551.70 | 798.86 | 1046.66 | 1231.92 | 1393.58 | 1847.88 | 830.72 | 1091.50 | 1281.48 | 1450.22 | 1923.40 |
| 88 | 736.32 | 955.80 | 1113.92 | 1248.44 | 1669.70 | 850.78 | 1115.10 | 1310.98 | 1482.08 | 1965.88 | 882.64 | 1159.94 | 1360.54 | 1538.72 | 2041.40 |
| 89 | 792.96 | 1028.96 | 1198.88 | 1345.20 | 1798.32 | 907.42 | 1188.26 | 1395.94 | 1578.84 | 2094.50 | 939.28 | 1233.10 | 1445.50 | 1635.48 | 2170.02 |
| 90 | 855.50 | 1110.38 | 1293.28 | 1450.22 | 1938.74 | 969.96 | 1269.68 | 1490.34 | 1683.86 | 2234.92 | 1001.82 | 1314.52 | 1539.90 | 1740.50 | 2310.44 |
| 91 | 921.58 | 1196.52 | 1392.40 | 1562.32 | 2089.78 | 1036.04 | 1355.82 | 1589.46 | 1795.96 | 2385.96 | 1067.90 | 1400.66 | 1639.02 | 1852.60 | 2461.48 |
| 92 | 991.20 | 1287.38 | 1499.78 | 1682.68 | 2249.08 | 1105.66 | 1446.68 | 1696.84 | 1916.32 | 2545.26 | 1137.52 | 1491.52 | 1746.40 | 1972.96 | 2620.78 |
| 93 | 1067.90 | 1386.50 | 1614.24 | 1811.30 | 2421.36 | 1182.36 | 1545.80 | 1811.30 | 2044.94 | 2717.54 | 1214.22 | 1590.64 | 1860.86 | 2101.58 | 2793.06 |
| 94 | 1150.50 | 1492.70 | 1738.14 | 1949.36 | 2607.80 | 1264.96 | 1652.00 | 1935.20 | 2183.00 | 2903.98 | 1296.82 | 1696.84 | 1984.76 | 2239.64 | 2979.50 |
| 95 | 1240.18 | 1609.52 | 1873.84 | 2102.76 | 2811.94 | 1354.64 | 1768.82 | 2070.90 | 2336.40 | 3108.12 | 1386.50 | 1813.66 | 2120.46 | 2393.04 | 3183.64 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 30 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 31 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 47.20 | 60.18 | 68.44 | 75.52 | 107.10 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 32 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 47.20 | 60.18 | 68.44 | 75.52 | 110.25 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 33 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 48.98 | 60.18 | 68.44 | 75.52 | 116.55 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 34 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 48.98 | 60.18 | 69.80 | 75.52 | 122.85 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 35 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 52.05 | 61.88 | 69.80 | 75.52 | 126.00 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 36 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 55.11 | 64.98 | 72.84 | 78.20 | 132.77 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 37 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 58.17 | 68.07 | 78.90 | 81.21 | 139.81 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 38 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 58.17 | 71.16 | 81.94 | 84.22 | 146.85 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 39 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 61.49 | 74.26 | 84.97 | 90.23 | 157.41 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 40 | 34.22 | 40.12 | 48.38 | 51.92 | 69.62 | 66.47 | 76.37 | 89.49 | 94.72 | 164.83 | 123.21 | 148.27 | 175.42 | 192.12 | 261.04 |
| 41 | 34.22 | 40.12 | 48.38 | 51.92 | 69.62 | 70.33 | 79.92 | 92.96 | 98.18 | 172.48 | 123.21 | 148.27 | 175.42 | 192.12 | 261.04 |
| 42 | 37.14 | 40.82 | 48.42 | 51.92 | 69.62 | 70.68 | 83.72 | 96.86 | 105.08 | 180.97 | 123.21 | 148.27 | 175.42 | 192.12 | 261.04 |
| 43 | 37.40 | 41.09 | 51.79 | 53.32 | 72.49 | 74.59 | 87.55 | 104.28 | 109.01 | 189.51 | 123.21 | 148.27 | 175.42 | 192.12 | 261.04 |
| 44 | 37.67 | 44.32 | 52.14 | 53.67 | 75.83 | 78.55 | 91.41 | 108.26 | 112.98 | 194.21 | 123.21 | 148.27 | 175.42 | 192.12 | 261.04 |
| 45 | 37.38 | 43.74 | 53.25 | 57.33 | 80.31 | 81.61 | 92.99 | 108.20 | 117.43 | 205.89 | 127.39 | 158.71 | 183.77 | 206.74 | 277.74 |
| 46 | 40.79 | 46.96 | 53.61 | 60.74 | 83.74 | 82.00 | 100.28 | 115.54 | 121.39 | 206.74 | 127.39 | 158.71 | 183.77 | 206.74 | 277.74 |
| 47 | 41.08 | 47.27 | 56.96 | 64.20 | 87.19 | 86.37 | 104.28 | 119.50 | 128.84 | 206.74 | 127.39 | 158.71 | 183.77 | 206.74 | 277.74 |
| 48 | 41.37 | 50.56 | 60.36 | 64.62 | 90.66 | 90.90 | 108.68 | 127.80 | 136.56 | 206.74 | 127.39 | 158.71 | 183.77 | 206.74 | 277.74 |
| 49 | 44.95 | 50.89 | 60.77 | 68.14 | 97.74 | 93.97 | 116.94 | 132.33 | 141.14 | 206.74 | 127.39 | 158.71 | 183.77 | 206.74 | 277.74 |
| 50 | 45.39 | 55.60 | 65.53 | 72.34 | 99.54 | 98.84 | 119.70 | 140.96 | 150.63 | 229.71 | 139.92 | 177.50 | 206.74 | 231.80 | 306.98 |
| 51 | 48.32 | 58.54 | 68.55 | 75.42 | 106.59 | 102.19 | 122.02 | 149.29 | 156.85 | 238.07 | 144.09 | 181.68 | 208.83 | 233.89 | 315.33 |
| 52 | 48.04 | 59.78 | 69.34 | 77.99 | 112.39 | 108.39 | 131.37 | 152.45 | 162.25 | 244.33 | 146.18 | 185.86 | 217.18 | 240.15 | 319.51 |
| 53 | 50.99 | 62.80 | 72.42 | 79.35 | 119.83 | 111.78 | 137.70 | 160.16 | 170.71 | 252.68 | 150.36 | 190.03 | 219.27 | 244.33 | 329.95 |
| 54 | 50.78 | 64.05 | 72.38 | 80.64 | 125.76 | 113.97 | 142.09 | 166.70 | 174.35 | 258.95 | 152.45 | 196.30 | 223.45 | 250.59 | 336.21 |
| 55 | 56.58 | 67.14 | 76.91 | 86.60 | 134.89 | 127.39 | 151.74 | 173.27 | 182.92 | 271.48 | 160.80 | 198.39 | 229.71 | 258.95 | 348.74 |
| 56 | 59.59 | 72.43 | 83.55 | 93.29 | 145.27 | 131.56 | 163.06 | 181.46 | 195.14 | 281.92 | 167.06 | 208.83 | 242.24 | 271.48 | 361.27 |
| 57 | 63.46 | 77.68 | 87.03 | 98.11 | 155.65 | 134.92 | 167.08 | 190.61 | 203.32 | 304.89 | 175.42 | 221.36 | 254.77 | 284.01 | 382.16 |
| 58 | 65.38 | 81.14 | 95.18 | 107.75 | 166.07 | 138.89 | 170.14 | 198.89 | 216.43 | 323.69 | 183.77 | 233.89 | 269.39 | 300.71 | 400.95 |
| 59 | 75.53 | 89.28 | 101.47 | 112.20 | 177.74 | 152.11 | 184.36 | 210.87 | 222.66 | 346.66 | 196.30 | 246.42 | 286.10 | 318.20 | 428.10 |
| 60 | 77.48 | 96.12 | 107.84 | 120.03 | 191.11 | 156.22 | 189.51 | 219.20 | 235.26 | 371.72 | 206.74 | 258.95 | 300.71 | 323.90 | 453.16 |
| 61 | 84.28 | 102.45 | 120.36 | 130.68 | 204.90 | 166.97 | 201.54 | 232.43 | 249.58 | 386.89 | 214.71 | 267.38 | 313.97 | 337.94 | 467.92 |
| 62 | 91.13 | 112.16 | 123.53 | 138.62 | 224.14 | 179.02 | 217.36 | 247.61 | 262.43 | 400.44 | 221.81 | 278.74 | 321.92 | 356.03 | 482.88 |
| 63 | 100.22 | 118.64 | 134.77 | 149.45 | 233.22 | 188.13 | 227.01 | 262.82 | 282.26 | 414.26 | 226.13 | 285.04 | 330.64 | 369.01 | 495.97 |
| 64 | 108.01 | 127.98 | 146.97 | 158.49 | 254.72 | 194.85 | 242.20 | 280.29 | 295.59 | 430.15 | 233.46 | 295.96 | 343.75 | 384.19 | 514.71 |
| 65 | 118.14 | 138.34 | 155.53 | 171.83 | 269.52 | 201.41 | 258.44 | 293.51 | 316.05 | 447.37 | 238.84 | 308.35 | 354.69 | 397.47 | 531.14 |
| 66 | 128.41 | 148.51 | 172.77 | 188.60 | 291.39 | 214.08 | 267.60 | 312.49 | 338.05 | 466.15 | 250.34 | 314.22 | 369.47 | 414.35 | 552.47 |
| 67 | 140.88 | 166.37 | 190.04 | 206.71 | 320.17 | 218.85 | 277.32 | 325.77 | 363.66 | 487.81 | 257.27 | 325.77 | 379.22 | 426.00 | 569.67 |
| 68 | 154.08 | 185.37 | 208.16 | 225.79 | 342.32 | 227.67 | 289.03 | 335.86 | 379.46 | 507.02 | 264.81 | 335.86 | 392.37 | 440.82 | 589.37 |
| 69 | 168.04 | 201.52 | 230.16 | 250.05 | 364.77 | 240.06 | 300.85 | 355.41 | 402.18 | 534.68 | 275.91 | 349.18 | 409.97 | 461.41 | 614.18 |
| 70 | 181.86 | 226.94 | 255.38 | 279.47 | 393.77 | 257.00 | 324.64 | 380.24 | 428.34 | 569.62 | 291.57 | 371.23 | 432.85 | 488.46 | 650.77 |
| 71 | 195.75 | 247.95 | 285.65 | 313.98 | 427.75 | 272.60 | 352.35 | 408.90 | 459.65 | 613.35 | 308.85 | 397.30 | 462.55 | 522.00 | 694.55 |
| 72 | 214.20 | 267.40 | 309.40 | 344.40 | 464.80 | 296.80 | 376.60 | 441.00 | 497.00 | 662.20 | 333.20 | 422.80 | 495.60 | 558.60 | 743.40 |
| 73 | 233.55 | 291.60 | 337.50 | 373.95 | 504.90 | 321.30 | 407.70 | 476.55 | 535.95 | 714.15 | 356.40 | 454.95 | 531.90 | 596.70 | 796.50 |
| 74 | 254.80 | 317.20 | 367.90 | 409.50 | 551.20 | 345.80 | 439.40 | 514.80 | 581.10 | 773.50 | 382.20 | 486.20 | 569.40 | 640.90 | 854.10 |
| 75 | 276.25 | 346.25 | 401.25 | 447.50 | 601.25 | 371.25 | 472.50 | 553.75 | 626.25 | 831.25 | 407.50 | 520.00 | 607.50 | 686.25 | 912.50 |
| 76 | 301.20 | 379.20 | 439.20 | 489.60 | 658.80 | 398.40 | 510.00 | 598.80 | 675.60 | 897.60 | 433.20 | 554.40 | 650.40 | 734.40 | 976.80 |
| 77 | 335.12 | 424.80 | 494.42 | 553.42 | 741.04 | 437.78 | 562.86 | 663.16 | 751.66 | 995.92 | 472.00 | 606.52 | 715.08 | 809.48 | 1070.26 |
| 78 | 378.78 | 480.26 | 560.50 | 627.76 | 841.34 | 486.16 | 627.76 | 741.04 | 842.52 | 1112.74 | 520.38 | 671.42 | 792.96 | 899.16 | 1190.62 |
| 79 | 423.62 | 536.90 | 627.76 | 703.28 | 942.82 | 538.08 | 692.66 | 820.10 | 931.02 | 1230.74 | 569.94 | 735.14 | 870.84 | 987.66 | 1307.44 |
| 80 | 464.92 | 592.36 | 692.66 | 777.62 | 1040.76 | 584.10 | 755.20 | 894.44 | 1015.98 | 1342.84 | 617.14 | 798.86 | 946.36 | 1074.98 | 1419.54 |
| 81 | 505.04 | 644.28 | 754.02 | 846.06 | 1130.44 | 626.58 | 811.84 | 961.70 | 1092.68 | 1443.14 | 660.80 | 855.50 | 1013.62 | 1151.68 | 1519.84 |
| 82 | 543.98 | 692.66 | 813.02 | 909.78 | 1217.76 | 670.24 | 864.94 | 1025.42 | 1163.48 | 1537.54 | 703.28 | 909.78 | 1079.70 | 1222.48 | 1616.60 |
| 83 | 584.10 | 742.22 | 870.84 | 975.86 | 1306.26 | 712.72 | 915.68 | 1087.96 | 1233.10 | 1630.76 | 746.94 | 962.88 | 1141.06 | 1294.46 | 1712.18 |
| 84 | 626.58 | 798.86 | 934.56 | 1049.02 | 1401.84 | 755.20 | 977.04 | 1154.04 | 1309.80 | 1729.88 | 792.96 | 1023.06 | 1209.50 | 1371.16 | 1813.66 |
| 85 | 673.78 | 857.86 | 1004.18 | 1128.08 | 1508.04 | 803.58 | 1037.22 | 1226.02 | 1390.04 | 1840.80 | 840.16 | 1083.24 | 1281.48 | 1454.94 | 1923.40 |
| 86 | 726.88 | 923.94 | 1084.42 | 1216.58 | 1624.86 | 856.68 | 1103.30 | 1306.26 | 1478.54 | 1957.62 | 893.26 | 1149.32 | 1361.72 | 1543.44 | 2040.22 |
| 87 | 782.34 | 995.92 | 1165.84 | 1308.62 | 1749.94 | 912.14 | 1175.28 | 1387.68 | 1570.58 | 2082.70 | 948.72 | 1221.30 | 1443.14 | 1635.48 | 2165.30 |
| 88 | 842.52 | 1071.44 | 1255.52 | 1408.92 | 1883.28 | 972.32 | 1250.80 | 1477.36 | 1670.88 | 2216.04 | 1008.90 | 1296.82 | 1532.82 | 1735.78 | 2298.64 |
| 89 | 907.42 | 1154.04 | 1351.10 | 1517.48 | 2027.24 | 1037.22 | 1333.40 | 1572.94 | 1779.44 | 2360.00 | 1073.80 | 1379.42 | 1628.40 | 1844.34 | 2442.60 |
| 90 | 977.04 | 1244.90 | 1457.30 | 1635.48 | 2187.72 | 1106.84 | 1424.26 | 1679.14 | 1897.44 | 2520.48 | 1143.42 | 1470.28 | 1734.60 | 1962.34 | 2603.08 |
| 91 | 1053.74 | 1341.66 | 1570.58 | 1762.92 | 2357.64 | 1183.54 | 1521.02 | 1792.42 | 2024.88 | 2690.40 | 1220.12 | 1567.04 | 1847.88 | 2089.78 | 2773.00 |
| 92 | 1133.98 | 1444.32 | 1690.94 | 1897.44 | 2535.82 | 1263.78 | 1623.68 | 1912.78 | 2159.40 | 2868.58 | 1300.36 | 1669.70 | 1968.24 | 2224.30 | 2951.18 |
| 93 | 1220.12 | 1554.06 | 1820.74 | 2041.40 | 2730.52 | 1349.92 | 1733.42 | 2042.58 | 2303.36 | 3063.28 | 1386.50 | 1779.44 | 2098.04 | 2368.26 | 3145.88 |
| 94 | 1313.34 | 1673.24 | 1959.98 | 2198.34 | 2940.56 | 1443.14 | 1852.60 | 2181.82 | 2460.30 | 3273.32 | 1479.72 | 1898.62 | 2237.28 | 2525.20 | 3355.92 |
| 95 | 1417.18 | 1804.22 | 2114.56 | 2371.80 | 3170.66 | 1546.98 | 1983.58 | 2336.40 | 2633.76 | 3503.42 | 1583.56 | 2029.60 | 2391.86 | 2698.66 | 3586.02 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 30 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 31 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 41.30 | 51.92 | 62.54 | 69.62 | 97.25 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 32 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 41.30 | 51.92 | 62.54 | 69.62 | 100.11 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 33 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 42.86 | 51.92 | 62.54 | 69.62 | 105.83 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 34 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 42.86 | 51.92 | 63.78 | 69.62 | 111.55 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 35 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 45.54 | 53.39 | 63.78 | 69.62 | 114.42 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 36 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 48.22 | 56.06 | 66.56 | 72.09 | 120.56 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 37 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 50.90 | 58.73 | 72.10 | 74.86 | 126.95 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 38 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 50.90 | 61.40 | 74.88 | 77.64 | 133.35 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 39 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 53.81 | 64.07 | 77.65 | 83.18 | 142.94 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 40 | 29.50 | 36.58 | 41.30 | 47.20 | 62.54 | 57.40 | 69.16 | 78.13 | 85.11 | 147.11 | 106.50 | 135.74 | 154.53 | 175.42 | 231.80 |
| 41 | 29.50 | 36.58 | 41.30 | 47.20 | 62.54 | 60.74 | 72.38 | 81.16 | 88.22 | 153.93 | 106.50 | 135.74 | 154.53 | 175.42 | 231.80 |
| 42 | 32.01 | 37.22 | 41.34 | 47.20 | 62.54 | 61.04 | 75.83 | 84.56 | 94.42 | 161.52 | 106.50 | 135.74 | 154.53 | 175.42 | 231.80 |
| 43 | 32.24 | 37.46 | 44.21 | 48.47 | 65.11 | 64.42 | 79.29 | 91.04 | 97.95 | 169.13 | 106.50 | 135.74 | 154.53 | 175.42 | 231.80 |
| 44 | 32.47 | 40.41 | 44.51 | 48.79 | 68.12 | 67.83 | 82.79 | 94.51 | 101.51 | 173.33 | 106.50 | 135.74 | 154.53 | 175.42 | 231.80 |
| 45 | 32.40 | 40.09 | 46.91 | 51.23 | 70.27 | 72.54 | 84.69 | 96.55 | 104.56 | 180.94 | 114.86 | 142.00 | 162.89 | 183.77 | 246.42 |
| 46 | 35.35 | 43.05 | 47.23 | 54.28 | 73.27 | 72.89 | 91.32 | 103.10 | 108.09 | 181.68 | 114.86 | 142.00 | 162.89 | 183.77 | 246.42 |
| 47 | 35.60 | 43.33 | 50.18 | 57.37 | 76.29 | 76.78 | 94.97 | 106.63 | 114.72 | 181.68 | 114.86 | 142.00 | 162.89 | 183.77 | 246.42 |
| 48 | 35.86 | 46.34 | 53.18 | 57.74 | 79.32 | 80.80 | 98.98 | 114.04 | 121.59 | 181.68 | 114.86 | 142.00 | 162.89 | 183.77 | 246.42 |
| 49 | 38.96 | 46.65 | 53.53 | 60.89 | 85.52 | 83.53 | 106.50 | 118.08 | 125.67 | 181.68 | 114.86 | 142.00 | 162.89 | 183.77 | 246.42 |
| 50 | 39.89 | 48.82 | 58.56 | 62.79 | 89.58 | 85.27 | 106.40 | 125.52 | 130.67 | 202.56 | 125.30 | 158.71 | 183.77 | 204.65 | 273.57 |
| 51 | 44.05 | 51.57 | 61.41 | 65.64 | 94.91 | 90.40 | 108.88 | 131.61 | 138.40 | 208.83 | 129.47 | 160.80 | 185.86 | 208.83 | 279.83 |
| 52 | 43.92 | 54.35 | 61.18 | 69.63 | 100.40 | 98.36 | 121.57 | 131.48 | 145.66 | 217.18 | 133.65 | 169.15 | 192.12 | 215.09 | 286.10 |
| 53 | 46.74 | 57.21 | 64.07 | 71.14 | 106.01 | 101.62 | 125.73 | 140.39 | 151.95 | 225.54 | 135.74 | 171.24 | 194.21 | 219.27 | 294.45 |
| 54 | 46.66 | 57.24 | 64.19 | 72.44 | 113.18 | 103.97 | 126.30 | 146.61 | 155.61 | 233.89 | 139.92 | 173.33 | 198.39 | 223.45 | 300.71 |
| 55 | 48.10 | 60.15 | 69.92 | 76.82 | 118.83 | 108.59 | 135.33 | 159.00 | 163.87 | 240.15 | 139.92 | 177.50 | 204.65 | 229.71 | 309.07 |
| 56 | 52.32 | 64.07 | 75.05 | 81.98 | 128.77 | 114.86 | 142.68 | 163.52 | 174.10 | 252.68 | 146.18 | 185.86 | 217.18 | 240.15 | 321.60 |
| 57 | 57.69 | 67.79 | 77.36 | 88.30 | 139.26 | 122.66 | 145.20 | 168.99 | 180.93 | 271.48 | 154.53 | 194.21 | 227.62 | 254.77 | 340.39 |
| 58 | 58.43 | 72.89 | 85.38 | 94.99 | 146.53 | 125.01 | 154.85 | 179.58 | 190.53 | 286.10 | 162.89 | 206.74 | 240.15 | 267.30 | 357.10 |
| 59 | 66.81 | 79.52 | 91.74 | 99.73 | 158.17 | 134.33 | 165.15 | 188.28 | 199.32 | 309.07 | 173.33 | 219.27 | 254.77 | 282.85 | 380.07 |
| 60 | 67.61 | 86.22 | 96.78 | 106.24 | 171.51 | 136.93 | 170.93 | 195.25 | 208.73 | 332.04 | 183.77 | 233.89 | 269.39 | 287.91 | 405.13 |
| 61 | 75.71 | 91.23 | 106.20 | 116.77 | 183.59 | 148.00 | 181.20 | 207.01 | 221.85 | 344.35 | 190.41 | 239.02 | 279.53 | 304.74 | 417.28 |
| 62 | 79.56 | 99.22 | 109.65 | 123.22 | 199.05 | 158.07 | 191.57 | 218.48 | 233.07 | 357.25 | 194.33 | 245.37 | 284.63 | 317.33 | 427.92 |
| 63 | 89.59 | 105.78 | 120.58 | 132.53 | 208.58 | 167.22 | 201.58 | 234.01 | 251.28 | 368.65 | 201.43 | 252.73 | 298.34 | 327.59 | 442.76 |
| 64 | 96.01 | 112.16 | 129.68 | 141.66 | 224.76 | 174.63 | 213.49 | 246.15 | 263.49 | 380.52 | 209.56 | 261.03 | 303.31 | 341.91 | 454.05 |
| 65 | 104.33 | 121.22 | 138.56 | 153.52 | 238.48 | 180.02 | 228.14 | 261.87 | 280.75 | 395.68 | 213.88 | 270.92 | 315.48 | 352.91 | 472.33 |
| 66 | 114.65 | 132.65 | 154.05 | 168.74 | 260.46 | 189.91 | 238.25 | 277.96 | 303.07 | 416.08 | 222.72 | 279.69 | 329.76 | 369.47 | 490.32 |
| 67 | 125.23 | 148.55 | 169.58 | 183.75 | 284.05 | 193.79 | 245.58 | 289.01 | 323.63 | 432.68 | 227.20 | 289.01 | 339.13 | 379.22 | 506.19 |
| 68 | 136.78 | 165.62 | 184.53 | 202.78 | 305.18 | 203.45 | 258.35 | 297.11 | 339.09 | 450.50 | 235.75 | 300.34 | 347.16 | 393.99 | 523.17 |
| 69 | 150.92 | 180.46 | 205.08 | 221.31 | 324.24 | 215.12 | 269.68 | 318.00 | 355.41 | 475.44 | 247.85 | 311.77 | 366.32 | 409.97 | 545.59 |
| 70 | 162.32 | 201.39 | 226.20 | 247.94 | 350.19 | 228.45 | 287.06 | 336.66 | 380.24 | 504.99 | 261.51 | 329.14 | 384.75 | 434.35 | 578.63 |
| 71 | 175.45 | 220.40 | 253.75 | 281.01 | 379.90 | 243.60 | 311.75 | 363.95 | 411.80 | 543.75 | 276.95 | 352.35 | 411.80 | 464.00 | 617.70 |
| 72 | 190.40 | 239.40 | 275.80 | 308.00 | 414.40 | 264.60 | 336.00 | 393.40 | 443.80 | 589.40 | 296.80 | 378.00 | 441.00 | 497.00 | 662.20 |
| 73 | 206.55 | 260.55 | 298.35 | 332.10 | 449.55 | 284.85 | 364.50 | 421.20 | 476.55 | 637.20 | 315.90 | 406.35 | 471.15 | 529.20 | 707.40 |
| 74 | 226.20 | 283.40 | 327.60 | 362.70 | 490.10 | 308.10 | 392.60 | 458.90 | 514.80 | 687.70 | 340.60 | 434.20 | 508.30 | 570.70 | 760.50 |
| 75 | 246.25 | 307.50 | 356.25 | 397.50 | 533.75 | 330.00 | 420.00 | 492.50 | 557.50 | 738.75 | 363.75 | 461.25 | 540.00 | 611.25 | 810.00 |
| 76 | 267.60 | 337.20 | 391.20 | 436.80 | 588.00 | 354.00 | 453.60 | 532.80 | 603.60 | 800.40 | 385.20 | 493.20 | 579.60 | 655.20 | 868.80 |
| 77 | 298.54 | 377.60 | 440.14 | 492.06 | 659.62 | 389.40 | 499.14 | 591.18 | 669.06 | 883.82 | 420.08 | 540.44 | 636.02 | 720.98 | 953.44 |
| 78 | 336.30 | 427.16 | 497.96 | 558.14 | 748.12 | 431.88 | 558.14 | 658.44 | 748.12 | 990.02 | 462.56 | 597.08 | 704.46 | 800.04 | 1058.46 |
| 79 | 376.42 | 477.90 | 559.32 | 626.58 | 838.98 | 477.90 | 617.14 | 730.42 | 829.54 | 1096.22 | 507.40 | 654.90 | 776.44 | 881.46 | 1163.48 |
| 80 | 414.18 | 526.28 | 617.14 | 691.48 | 925.12 | 520.38 | 670.24 | 796.50 | 902.70 | 1194.16 | 548.70 | 709.18 | 841.34 | 954.62 | 1261.42 |
| 81 | 449.58 | 572.30 | 671.42 | 752.84 | 1006.54 | 558.14 | 722.16 | 856.68 | 972.32 | 1283.84 | 588.82 | 761.10 | 903.88 | 1024.24 | 1353.46 |
| 82 | 483.80 | 617.14 | 723.34 | 811.84 | 1084.42 | 595.90 | 770.54 | 913.32 | 1036.04 | 1368.80 | 626.58 | 810.66 | 959.34 | 1089.14 | 1439.60 |
| 83 | 519.20 | 660.80 | 775.26 | 869.66 | 1162.30 | 633.66 | 816.56 | 968.78 | 1098.58 | 1451.40 | 663.16 | 856.68 | 1015.98 | 1152.86 | 1524.56 |
| 84 | 556.96 | 710.36 | 830.72 | 932.20 | 1247.26 | 671.42 | 868.48 | 1025.42 | 1164.66 | 1539.90 | 703.28 | 909.78 | 1074.98 | 1218.94 | 1613.06 |
| 85 | 599.44 | 763.46 | 894.44 | 1004.18 | 1341.66 | 715.08 | 921.58 | 1091.50 | 1237.82 | 1637.84 | 749.30 | 966.42 | 1141.06 | 1294.46 | 1713.36 |
| 86 | 646.64 | 822.46 | 964.06 | 1082.06 | 1445.50 | 762.28 | 980.58 | 1161.12 | 1315.70 | 1741.68 | 796.50 | 1025.42 | 1210.68 | 1372.34 | 1817.20 |
| 87 | 696.20 | 886.18 | 1038.40 | 1165.84 | 1556.42 | 811.84 | 1044.30 | 1235.46 | 1399.48 | 1852.60 | 846.06 | 1089.14 | 1285.02 | 1456.12 | 1928.12 |
| 88 | 749.30 | 952.26 | 1117.46 | 1254.34 | 1675.60 | 864.94 | 1110.38 | 1314.52 | 1487.98 | 1971.78 | 899.16 | 1155.22 | 1364.08 | 1544.62 | 2047.30 |
| 89 | 805.94 | 1026.60 | 1203.60 | 1349.92 | 1805.40 | 921.58 | 1184.72 | 1400.66 | 1583.56 | 2101.58 | 955.80 | 1229.56 | 1450.22 | 1640.20 | 2177.10 |
| 90 | 869.66 | 1106.84 | 1298.00 | 1454.94 | 1945.82 | 985.30 | 1264.96 | 1495.06 | 1688.58 | 2242.00 | 1019.52 | 1309.80 | 1544.62 | 1745.22 | 2317.52 |
| 91 | 938.10 | 1194.16 | 1398.30 | 1569.40 | 2098.04 | 1053.74 | 1352.28 | 1595.36 | 1803.04 | 2394.22 | 1087.96 | 1397.12 | 1644.92 | 1859.68 | 2469.74 |
| 92 | 1010.08 | 1285.02 | 1504.50 | 1688.58 | 2257.34 | 1125.72 | 1443.14 | 1701.56 | 1922.22 | 2553.52 | 1159.94 | 1487.98 | 1751.12 | 1978.86 | 2629.04 |
| 93 | 1086.78 | 1382.96 | 1620.14 | 1817.20 | 2429.62 | 1202.42 | 1541.08 | 1817.20 | 2050.84 | 2725.80 | 1236.64 | 1585.92 | 1866.76 | 2107.48 | 2801.32 |
| 94 | 1169.38 | 1490.34 | 1744.04 | 1957.62 | 2617.24 | 1285.02 | 1648.46 | 1941.10 | 2191.26 | 2913.42 | 1319.24 | 1693.30 | 1990.66 | 2247.90 | 2988.94 |
| 95 | 1261.42 | 1605.98 | 1880.92 | 2111.02 | 2821.38 | 1377.06 | 1764.10 | 2077.98 | 2344.66 | 3117.56 | 1411.28 | 1808.94 | 2127.54 | 2401.30 | 3193.08 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 30 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 31 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 38.94 | 47.20 | 55.46 | 62.54 | 87.40 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 32 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 38.94 | 47.20 | 55.46 | 62.54 | 89.98 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 33 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 40.41 | 47.20 | 55.46 | 62.54 | 95.12 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 34 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 40.41 | 47.20 | 56.56 | 62.54 | 100.26 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 35 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 42.94 | 48.53 | 56.56 | 62.54 | 102.83 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 36 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 45.46 | 50.96 | 59.02 | 64.76 | 108.35 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 37 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 47.99 | 53.39 | 63.94 | 67.25 | 114.10 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 38 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 47.99 | 55.81 | 66.40 | 69.74 | 119.85 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 39 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 50.73 | 58.24 | 68.86 | 74.72 | 128.47 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 40 | 25.96 | 34.22 | 37.76 | 41.30 | 56.64 | 51.36 | 63.40 | 71.03 | 76.88 | 134.70 | 96.06 | 123.21 | 139.92 | 156.62 | 210.92 |
| 41 | 25.96 | 34.22 | 37.76 | 41.30 | 56.64 | 54.35 | 66.35 | 73.78 | 79.68 | 140.95 | 96.06 | 123.21 | 139.92 | 156.62 | 210.92 |
| 42 | 28.17 | 34.82 | 37.79 | 41.30 | 56.64 | 54.61 | 69.51 | 76.87 | 85.28 | 147.89 | 96.06 | 123.21 | 139.92 | 156.62 | 210.92 |
| 43 | 28.37 | 35.05 | 40.42 | 42.41 | 58.97 | 57.64 | 72.69 | 82.76 | 88.48 | 154.87 | 96.06 | 123.21 | 139.92 | 156.62 | 210.92 |
| 44 | 28.58 | 37.80 | 40.69 | 42.69 | 61.70 | 60.69 | 75.89 | 85.92 | 91.69 | 158.71 | 96.06 | 123.21 | 139.92 | 156.62 | 210.92 |
| 45 | 29.90 | 36.45 | 43.11 | 47.57 | 65.25 | 67.10 | 74.72 | 88.22 | 98.12 | 168.46 | 102.33 | 129.47 | 148.27 | 169.15 | 225.54 |
| 46 | 32.63 | 39.13 | 43.40 | 50.40 | 68.04 | 67.42 | 80.58 | 94.21 | 101.44 | 169.15 | 102.33 | 129.47 | 148.27 | 169.15 | 225.54 |
| 47 | 32.86 | 39.39 | 46.11 | 53.27 | 70.84 | 71.02 | 83.80 | 97.44 | 107.66 | 169.15 | 102.33 | 129.47 | 148.27 | 169.15 | 225.54 |
| 48 | 33.10 | 42.13 | 48.86 | 53.62 | 73.66 | 74.74 | 87.34 | 104.21 | 114.11 | 169.15 | 102.33 | 129.47 | 148.27 | 169.15 | 225.54 |
| 49 | 35.96 | 42.41 | 49.19 | 56.54 | 79.41 | 77.27 | 93.97 | 107.90 | 117.94 | 169.15 | 102.33 | 129.47 | 148.27 | 169.15 | 225.54 |
| 50 | 38.52 | 44.75 | 54.38 | 57.33 | 81.05 | 81.40 | 96.90 | 117.79 | 119.78 | 185.86 | 119.03 | 142.00 | 167.06 | 185.86 | 248.51 |
| 51 | 41.21 | 47.39 | 57.12 | 61.45 | 86.15 | 86.47 | 99.49 | 121.79 | 125.48 | 192.12 | 121.12 | 146.18 | 171.24 | 190.03 | 254.77 |
| 52 | 39.81 | 47.55 | 55.74 | 62.67 | 91.41 | 88.32 | 107.84 | 120.05 | 129.06 | 198.39 | 121.12 | 148.27 | 175.42 | 192.12 | 261.04 |
| 53 | 42.49 | 50.24 | 58.50 | 64.30 | 96.79 | 91.46 | 111.76 | 128.52 | 136.94 | 202.56 | 123.21 | 152.45 | 177.50 | 198.39 | 267.30 |
| 54 | 42.54 | 53.15 | 58.73 | 65.61 | 103.75 | 91.98 | 118.41 | 134.56 | 142.48 | 210.92 | 127.39 | 158.71 | 181.68 | 204.65 | 275.65 |
| 55 | 45.27 | 55.95 | 62.93 | 69.84 | 107.59 | 102.33 | 125.08 | 140.65 | 150.53 | 215.09 | 129.47 | 164.97 | 187.95 | 210.92 | 279.83 |
| 56 | 49.41 | 57.11 | 66.56 | 74.91 | 118.86 | 106.50 | 128.41 | 145.57 | 156.88 | 231.80 | 135.74 | 169.15 | 194.21 | 219.27 | 294.45 |
| 57 | 50.48 | 63.56 | 71.83 | 79.89 | 126.15 | 108.35 | 135.26 | 157.20 | 164.15 | 246.42 | 139.92 | 179.59 | 206.74 | 229.71 | 311.16 |
| 58 | 54.25 | 64.63 | 76.98 | 86.48 | 135.13 | 115.08 | 135.73 | 162.20 | 173.88 | 263.12 | 150.36 | 185.86 | 219.27 | 244.33 | 327.86 |
| 59 | 59.55 | 72.54 | 82.01 | 91.42 | 145.13 | 122.48 | 149.79 | 169.45 | 179.56 | 281.92 | 156.62 | 200.48 | 231.80 | 257.89 | 346.66 |
| 60 | 61.98 | 77.74 | 88.49 | 96.58 | 156.81 | 127.29 | 154.21 | 178.67 | 189.27 | 304.89 | 164.97 | 210.92 | 246.42 | 261.92 | 367.54 |
| 61 | 67.14 | 82.81 | 96.29 | 105.65 | 167.20 | 132.82 | 164.56 | 187.03 | 202.78 | 313.97 | 170.15 | 216.74 | 253.20 | 275.43 | 378.79 |
| 62 | 73.77 | 90.59 | 99.93 | 112.02 | 182.32 | 142.84 | 174.99 | 198.45 | 212.36 | 325.85 | 180.59 | 225.74 | 261.07 | 286.37 | 390.62 |
| 63 | 82.00 | 95.77 | 109.23 | 119.84 | 190.52 | 152.02 | 183.42 | 212.41 | 227.19 | 336.35 | 182.42 | 229.93 | 269.84 | 297.47 | 404.75 |
| 64 | 87.01 | 103.53 | 119.59 | 127.64 | 204.78 | 159.93 | 193.76 | 228.18 | 239.85 | 347.43 | 189.34 | 238.97 | 277.58 | 310.66 | 413.61 |
| 65 | 96.66 | 111.24 | 125.84 | 139.44 | 218.88 | 165.76 | 208.54 | 237.27 | 257.21 | 361.82 | 196.06 | 247.75 | 286.96 | 320.83 | 431.33 |
| 66 | 102.42 | 122.56 | 139.66 | 153.15 | 236.05 | 170.92 | 217.54 | 253.79 | 274.77 | 378.10 | 202.00 | 258.97 | 298.68 | 334.94 | 445.43 |
| 67 | 114.27 | 135.18 | 153.50 | 167.96 | 257.78 | 178.75 | 225.53 | 263.95 | 293.60 | 392.59 | 208.82 | 262.28 | 305.72 | 345.81 | 459.41 |
| 68 | 124.21 | 150.42 | 168.30 | 184.08 | 277.73 | 184.08 | 234.13 | 272.89 | 310.02 | 411.75 | 213.14 | 271.27 | 318.10 | 360.08 | 476.34 |
| 69 | 135.36 | 163.92 | 187.37 | 202.62 | 294.62 | 193.29 | 244.74 | 288.38 | 324.24 | 431.79 | 222.91 | 283.71 | 333.59 | 374.12 | 497.27 |
| 70 | 145.79 | 183.36 | 205.77 | 226.44 | 318.62 | 205.90 | 263.01 | 306.60 | 347.18 | 461.40 | 234.46 | 300.59 | 348.68 | 396.78 | 526.03 |
| 71 | 159.50 | 200.10 | 232.00 | 255.20 | 346.55 | 221.85 | 282.75 | 332.05 | 372.65 | 495.90 | 252.30 | 321.90 | 375.55 | 421.95 | 562.60 |
| 72 | 172.20 | 217.00 | 250.60 | 278.60 | 375.20 | 238.00 | 306.60 | 357.00 | 401.80 | 534.80 | 268.80 | 343.00 | 401.80 | 450.80 | 600.60 |
| 73 | 190.35 | 236.25 | 272.70 | 305.10 | 409.05 | 261.90 | 329.40 | 387.45 | 436.05 | 577.80 | 290.25 | 368.55 | 430.65 | 486.00 | 645.30 |
| 74 | 205.40 | 257.40 | 296.40 | 330.20 | 445.90 | 279.50 | 356.20 | 414.70 | 469.30 | 625.30 | 308.10 | 395.20 | 458.90 | 518.70 | 691.60 |
| 75 | 222.50 | 280.00 | 325.00 | 361.25 | 486.25 | 300.00 | 383.75 | 448.75 | 506.25 | 673.75 | 328.75 | 420.00 | 492.50 | 555.00 | 737.50 |
| 76 | 242.40 | 306.00 | 355.20 | 397.20 | 535.20 | 321.60 | 411.60 | 484.80 | 547.20 | 728.40 | 349.20 | 448.80 | 526.80 | 595.20 | 793.20 |
| 77 | 272.58 | 344.56 | 401.20 | 448.40 | 599.44 | 355.18 | 456.66 | 538.08 | 608.88 | 804.76 | 383.50 | 492.06 | 580.56 | 656.08 | 867.30 |
| 78 | 306.80 | 388.22 | 454.30 | 508.58 | 679.68 | 395.30 | 507.40 | 600.62 | 680.86 | 899.16 | 421.26 | 542.80 | 643.10 | 728.06 | 962.88 |
| 79 | 342.20 | 435.42 | 508.58 | 569.94 | 763.46 | 434.24 | 561.68 | 664.34 | 754.02 | 997.10 | 461.38 | 595.90 | 704.46 | 801.22 | 1059.64 |
| 80 | 376.42 | 479.08 | 561.68 | 630.12 | 842.52 | 472.00 | 610.06 | 725.70 | 823.64 | 1087.96 | 497.96 | 645.46 | 765.82 | 870.84 | 1149.32 |
| 81 | 409.46 | 520.38 | 610.06 | 685.58 | 916.86 | 509.76 | 657.26 | 778.80 | 885.00 | 1170.56 | 535.72 | 691.48 | 820.10 | 932.20 | 1231.92 |
| 82 | 440.14 | 560.50 | 658.44 | 738.68 | 986.48 | 541.62 | 699.74 | 830.72 | 942.82 | 1244.90 | 568.76 | 736.32 | 874.38 | 992.38 | 1309.80 |
| 83 | 472.00 | 600.62 | 704.46 | 790.60 | 1058.46 | 575.84 | 742.22 | 880.28 | 998.28 | 1320.42 | 602.98 | 779.98 | 923.94 | 1049.02 | 1386.50 |
| 84 | 507.40 | 645.46 | 756.38 | 848.42 | 1133.98 | 612.42 | 789.42 | 934.56 | 1058.46 | 1400.66 | 640.74 | 826.00 | 979.40 | 1109.20 | 1467.92 |
| 85 | 546.34 | 696.20 | 814.20 | 913.32 | 1221.30 | 652.54 | 840.16 | 993.56 | 1125.72 | 1490.34 | 683.22 | 879.10 | 1038.40 | 1176.46 | 1558.78 |
| 86 | 587.64 | 749.30 | 877.92 | 984.12 | 1315.70 | 693.84 | 893.26 | 1057.28 | 1196.52 | 1584.74 | 724.52 | 932.20 | 1102.12 | 1247.26 | 1653.18 |
| 87 | 633.66 | 805.94 | 945.18 | 1060.82 | 1416.00 | 739.86 | 949.90 | 1124.54 | 1273.22 | 1685.04 | 770.54 | 988.84 | 1169.38 | 1323.96 | 1753.48 |
| 88 | 682.04 | 868.48 | 1017.16 | 1141.06 | 1525.74 | 788.24 | 1012.44 | 1196.52 | 1353.46 | 1794.78 | 818.92 | 1051.38 | 1241.36 | 1404.20 | 1863.22 |
| 89 | 733.96 | 934.56 | 1093.86 | 1228.38 | 1643.74 | 840.16 | 1078.52 | 1273.22 | 1440.78 | 1912.78 | 870.84 | 1117.46 | 1318.06 | 1491.52 | 1981.22 |
| 90 | 791.78 | 1007.72 | 1181.18 | 1323.96 | 1770.00 | 897.98 | 1151.68 | 1360.54 | 1536.36 | 2039.04 | 928.66 | 1190.62 | 1405.38 | 1587.10 | 2107.48 |
| 91 | 853.14 | 1086.78 | 1272.04 | 1427.80 | 1909.24 | 959.34 | 1230.74 | 1451.40 | 1640.20 | 2178.28 | 990.02 | 1269.68 | 1496.24 | 1690.94 | 2246.72 |
| 92 | 918.04 | 1169.38 | 1369.98 | 1536.36 | 2054.38 | 1024.24 | 1313.34 | 1549.34 | 1748.76 | 2323.42 | 1054.92 | 1352.28 | 1594.18 | 1799.50 | 2391.86 |
| 93 | 988.84 | 1259.06 | 1475.00 | 1653.18 | 2210.14 | 1095.04 | 1403.02 | 1654.36 | 1865.58 | 2479.18 | 1125.72 | 1441.96 | 1699.20 | 1916.32 | 2547.62 |
| 94 | 1064.36 | 1354.64 | 1587.10 | 1780.62 | 2380.06 | 1170.56 | 1498.60 | 1766.46 | 1993.02 | 2649.10 | 1201.24 | 1537.54 | 1811.30 | 2043.76 | 2717.54 |
| 95 | 1146.96 | 1460.84 | 1712.18 | 1921.04 | 2567.68 | 1253.16 | 1604.80 | 1891.54 | 2133.44 | 2836.72 | 1283.84 | 1643.74 | 1936.38 | 2184.18 | 2905.16 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 30 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 31 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 35.40 | 43.66 | 51.92 | 57.82 | 80.02 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 32 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 35.40 | 43.66 | 51.92 | 57.82 | 82.37 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 33 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 36.74 | 43.66 | 51.92 | 57.82 | 87.08 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 34 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 36.74 | 43.66 | 52.95 | 57.82 | 91.79 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 35 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 39.03 | 44.89 | 52.95 | 57.82 | 94.14 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 36 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 41.33 | 47.14 | 55.25 | 59.87 | 99.20 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 37 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 43.63 | 49.38 | 59.86 | 62.17 | 104.46 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 38 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 43.63 | 51.63 | 62.16 | 64.48 | 109.72 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 39 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 46.12 | 53.87 | 64.46 | 69.08 | 117.61 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 40 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 48.34 | 57.63 | 66.77 | 71.39 | 124.07 | 89.80 | 114.86 | 131.56 | 144.09 | 194.21 |
| 41 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 51.15 | 60.32 | 69.35 | 73.99 | 129.82 | 89.80 | 114.86 | 131.56 | 144.09 | 194.21 |
| 42 | 26.89 | 31.22 | 35.43 | 38.94 | 53.10 | 51.40 | 63.19 | 72.26 | 79.19 | 136.22 | 89.80 | 114.86 | 131.56 | 144.09 | 194.21 |
| 43 | 27.08 | 31.42 | 37.90 | 39.99 | 55.29 | 54.25 | 66.08 | 77.80 | 82.16 | 142.64 | 89.80 | 114.86 | 131.56 | 144.09 | 194.21 |
| 44 | 27.28 | 33.89 | 38.15 | 40.25 | 57.84 | 57.12 | 68.99 | 80.76 | 85.14 | 146.18 | 89.80 | 114.86 | 131.56 | 144.09 | 194.21 |
| 45 | 27.41 | 35.23 | 40.57 | 41.47 | 58.98 | 59.85 | 73.06 | 83.23 | 86.86 | 151.82 | 93.97 | 123.21 | 137.83 | 154.53 | 206.74 |
| 46 | 29.91 | 37.83 | 40.84 | 43.94 | 61.50 | 60.14 | 78.79 | 88.88 | 89.80 | 152.45 | 93.97 | 123.21 | 137.83 | 154.53 | 206.74 |
| 47 | 30.12 | 38.08 | 43.40 | 46.44 | 64.03 | 63.34 | 81.94 | 91.92 | 95.31 | 152.45 | 93.97 | 123.21 | 137.83 | 154.53 | 206.74 |
| 48 | 30.34 | 40.73 | 45.99 | 46.74 | 66.58 | 66.66 | 85.39 | 98.31 | 101.01 | 152.45 | 93.97 | 123.21 | 137.83 | 154.53 | 206.74 |
| 49 | 32.96 | 41.00 | 46.30 | 49.29 | 71.78 | 68.91 | 91.88 | 101.79 | 104.40 | 152.45 | 93.97 | 123.21 | 137.83 | 154.53 | 206.74 |
| 50 | 33.01 | 42.04 | 47.41 | 54.60 | 75.36 | 71.71 | 91.20 | 104.27 | 112.52 | 171.24 | 102.33 | 133.65 | 152.45 | 173.33 | 229.71 |
| 51 | 35.53 | 44.60 | 51.41 | 57.26 | 78.85 | 74.68 | 93.86 | 111.97 | 118.10 | 175.42 | 106.50 | 137.83 | 158.71 | 177.50 | 233.89 |
| 52 | 35.69 | 44.84 | 50.30 | 58.49 | 83.92 | 80.29 | 100.00 | 110.52 | 119.84 | 181.68 | 108.59 | 139.92 | 160.80 | 181.68 | 240.15 |
| 53 | 39.66 | 47.45 | 55.71 | 58.83 | 89.11 | 85.36 | 105.77 | 122.59 | 125.69 | 187.95 | 116.94 | 142.00 | 169.15 | 183.77 | 244.33 |
| 54 | 39.80 | 47.70 | 55.99 | 61.51 | 92.75 | 87.98 | 106.57 | 126.53 | 131.23 | 192.12 | 119.03 | 146.18 | 171.24 | 190.03 | 250.59 |
| 55 | 41.02 | 50.36 | 57.33 | 64.25 | 99.56 | 91.88 | 114.83 | 128.42 | 137.19 | 200.48 | 119.03 | 148.27 | 171.24 | 194.21 | 258.95 |
| 56 | 45.05 | 54.32 | 62.31 | 67.84 | 108.96 | 96.06 | 122.29 | 135.60 | 145.40 | 210.92 | 125.30 | 156.62 | 181.68 | 198.39 | 271.48 |
| 57 | 47.60 | 57.91 | 64.92 | 74.29 | 117.96 | 102.21 | 125.31 | 141.48 | 152.95 | 227.62 | 129.47 | 162.89 | 190.03 | 215.09 | 288.18 |
| 58 | 48.69 | 60.51 | 71.38 | 79.39 | 123.74 | 105.16 | 126.17 | 152.55 | 160.93 | 244.33 | 135.74 | 175.42 | 202.56 | 225.54 | 300.71 |
| 59 | 53.74 | 65.57 | 75.06 | 84.50 | 135.34 | 110.62 | 136.35 | 156.27 | 168.79 | 263.12 | 142.00 | 183.77 | 210.92 | 239.17 | 323.69 |
| 60 | 56.35 | 72.09 | 80.19 | 89.68 | 143.74 | 115.72 | 143.06 | 162.10 | 175.12 | 277.74 | 150.36 | 196.30 | 225.54 | 241.93 | 340.39 |
| 61 | 61.42 | 77.19 | 89.21 | 97.31 | 155.72 | 123.33 | 155.31 | 174.32 | 185.45 | 289.66 | 155.97 | 202.56 | 234.97 | 251.99 | 352.46 |
| 62 | 66.54 | 83.40 | 91.61 | 103.62 | 167.27 | 129.51 | 162.10 | 183.89 | 198.55 | 300.33 | 160.96 | 206.11 | 239.48 | 267.02 | 363.14 |
| 63 | 75.92 | 90.05 | 102.14 | 111.38 | 175.73 | 140.62 | 172.52 | 196.21 | 209.98 | 311.64 | 169.12 | 218.53 | 248.93 | 276.76 | 374.35 |
| 64 | 79.51 | 94.90 | 110.94 | 119.22 | 189.79 | 145.22 | 179.40 | 212.01 | 222.96 | 321.69 | 172.80 | 220.59 | 259.19 | 288.60 | 386.03 |
| 65 | 87.45 | 102.68 | 118.77 | 128.17 | 202.55 | 151.50 | 192.50 | 223.21 | 237.04 | 336.87 | 178.24 | 228.14 | 269.14 | 297.65 | 399.25 |
| 66 | 94.78 | 112.46 | 129.58 | 141.80 | 218.14 | 157.11 | 202.00 | 234.80 | 254.78 | 350.48 | 184.73 | 236.53 | 276.24 | 310.77 | 414.35 |
| 67 | 104.88 | 126.27 | 141.80 | 156.47 | 239.72 | 163.72 | 210.49 | 242.24 | 275.25 | 365.86 | 190.45 | 247.25 | 284.00 | 322.42 | 427.67 |
| 68 | 114.77 | 139.79 | 156.49 | 171.14 | 258.35 | 169.54 | 217.99 | 255.12 | 287.42 | 382.69 | 195.38 | 255.12 | 295.49 | 334.25 | 445.66 |
| 69 | 122.92 | 153.39 | 172.62 | 188.25 | 274.35 | 176.15 | 230.71 | 266.56 | 302.41 | 400.62 | 204.21 | 265.00 | 307.09 | 346.06 | 462.97 |
| 70 | 135.26 | 171.34 | 191.17 | 209.25 | 296.08 | 189.37 | 243.48 | 285.56 | 320.13 | 428.34 | 216.42 | 279.55 | 326.14 | 366.72 | 488.46 |
| 71 | 146.45 | 185.60 | 213.15 | 236.56 | 320.45 | 205.90 | 262.45 | 307.40 | 346.55 | 461.10 | 230.55 | 298.70 | 346.55 | 392.95 | 522.00 |
| 72 | 159.60 | 203.00 | 232.40 | 260.40 | 350.00 | 221.20 | 285.60 | 333.20 | 376.60 | 498.40 | 247.80 | 322.00 | 372.40 | 422.80 | 561.40 |
| 73 | 172.80 | 221.40 | 253.80 | 282.15 | 382.05 | 236.25 | 310.50 | 359.10 | 403.65 | 540.00 | 264.60 | 344.25 | 400.95 | 450.90 | 602.10 |
| 74 | 188.50 | 240.50 | 276.90 | 309.40 | 414.70 | 257.40 | 334.10 | 387.40 | 438.10 | 581.10 | 283.40 | 369.20 | 429.00 | 484.90 | 643.50 |
| 75 | 206.25 | 262.50 | 302.50 | 337.50 | 453.75 | 276.25 | 358.75 | 417.50 | 473.75 | 628.75 | 303.75 | 395.00 | 458.75 | 518.75 | 688.75 |
| 76 | 224.40 | 288.00 | 331.20 | 370.80 | 498.00 | 297.60 | 388.80 | 451.20 | 511.20 | 679.20 | 321.60 | 421.20 | 492.00 | 555.60 | 738.00 |
| 77 | 248.98 | 322.14 | 372.88 | 416.54 | 559.32 | 325.68 | 427.16 | 501.50 | 567.58 | 751.66 | 350.46 | 461.38 | 539.26 | 611.24 | 809.48 |
| 78 | 282.02 | 364.62 | 423.62 | 474.36 | 634.84 | 362.26 | 477.90 | 560.50 | 634.84 | 840.16 | 388.22 | 509.76 | 599.44 | 679.68 | 897.98 |
| 79 | 313.88 | 407.10 | 474.36 | 531.00 | 710.36 | 398.84 | 525.10 | 619.50 | 703.28 | 928.66 | 422.44 | 558.14 | 658.44 | 746.94 | 986.48 |
| 80 | 345.74 | 449.58 | 522.74 | 585.28 | 783.52 | 434.24 | 573.48 | 674.96 | 765.82 | 1012.44 | 460.20 | 606.52 | 713.90 | 809.48 | 1070.26 |
| 81 | 375.24 | 488.52 | 568.76 | 637.20 | 851.96 | 467.28 | 617.14 | 726.88 | 823.64 | 1087.96 | 490.88 | 649.00 | 764.64 | 868.48 | 1146.96 |
| 82 | 404.74 | 526.28 | 611.24 | 686.76 | 918.04 | 497.96 | 657.26 | 771.72 | 877.92 | 1159.94 | 523.92 | 692.66 | 813.02 | 922.76 | 1220.12 |
| 83 | 433.06 | 562.86 | 657.26 | 736.32 | 984.12 | 527.46 | 696.20 | 821.28 | 931.02 | 1230.74 | 554.60 | 731.60 | 862.58 | 977.04 | 1292.10 |
| 84 | 466.10 | 605.34 | 703.28 | 790.60 | 1054.92 | 561.68 | 739.86 | 869.66 | 986.48 | 1302.72 | 590.00 | 776.44 | 910.96 | 1034.86 | 1367.62 |
| 85 | 501.50 | 651.36 | 757.56 | 850.78 | 1137.52 | 599.44 | 788.24 | 925.12 | 1049.02 | 1388.86 | 626.58 | 823.64 | 967.60 | 1097.40 | 1452.58 |
| 86 | 541.62 | 702.10 | 816.56 | 916.86 | 1224.84 | 639.56 | 838.98 | 984.12 | 1115.10 | 1476.18 | 666.70 | 874.38 | 1026.60 | 1163.48 | 1539.90 |
| 87 | 581.74 | 754.02 | 879.10 | 986.48 | 1319.24 | 679.68 | 890.90 | 1046.66 | 1184.72 | 1570.58 | 706.82 | 926.30 | 1089.14 | 1233.10 | 1634.30 |
| 88 | 625.40 | 813.02 | 946.36 | 1062.00 | 1418.36 | 723.34 | 949.90 | 1113.92 | 1260.24 | 1669.70 | 750.48 | 985.30 | 1156.40 | 1308.62 | 1733.42 |
| 89 | 673.78 | 874.38 | 1019.52 | 1143.42 | 1528.10 | 771.72 | 1011.26 | 1187.08 | 1341.66 | 1779.44 | 798.86 | 1046.66 | 1229.56 | 1390.04 | 1843.16 |
| 90 | 726.88 | 944.00 | 1099.76 | 1231.92 | 1648.46 | 824.82 | 1080.88 | 1267.32 | 1430.16 | 1899.80 | 851.96 | 1116.28 | 1309.80 | 1478.54 | 1963.52 |
| 91 | 783.52 | 1017.16 | 1183.54 | 1327.50 | 1777.08 | 881.46 | 1154.04 | 1351.10 | 1525.74 | 2028.42 | 908.60 | 1189.44 | 1393.58 | 1574.12 | 2092.14 |
| 92 | 842.52 | 1093.86 | 1274.40 | 1430.16 | 1911.60 | 940.46 | 1230.74 | 1441.96 | 1628.40 | 2162.94 | 967.60 | 1266.14 | 1484.44 | 1676.78 | 2226.66 |
| 93 | 908.60 | 1178.82 | 1372.34 | 1539.90 | 2057.92 | 1006.54 | 1315.70 | 1539.90 | 1738.14 | 2309.26 | 1033.68 | 1351.10 | 1582.38 | 1786.52 | 2372.98 |
| 94 | 977.04 | 1269.68 | 1477.36 | 1657.90 | 2217.22 | 1074.98 | 1406.56 | 1644.92 | 1856.14 | 2468.56 | 1102.12 | 1441.96 | 1687.40 | 1904.52 | 2532.28 |
| 95 | 1053.74 | 1367.62 | 1593.00 | 1787.70 | 2389.50 | 1151.68 | 1504.50 | 1760.56 | 1985.94 | 2640.84 | 1178.82 | 1539.90 | 1803.04 | 2034.32 | 2704.56 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 30 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 31 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 32 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 33 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 34 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 35 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 36 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 37 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 38 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 39 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 40 | 63.72 | 81.42 | 95.58 | 106.20 | 141.60 | 84.96 | 109.74 | 127.44 | 142.78 | 191.16 |
| 41 | 63.72 | 81.42 | 95.58 | 106.20 | 141.60 | 84.96 | 109.74 | 127.44 | 142.78 | 191.16 |
| 42 | 63.72 | 81.42 | 95.58 | 106.20 | 141.60 | 84.96 | 109.74 | 127.44 | 142.78 | 191.16 |
| 43 | 63.72 | 81.42 | 95.58 | 106.20 | 141.60 | 84.96 | 109.74 | 127.44 | 142.78 | 191.16 |
| 44 | 63.72 | 81.42 | 95.58 | 106.20 | 141.60 | 84.96 | 109.74 | 127.44 | 142.78 | 191.16 |
| 45 | 67.26 | 84.96 | 101.48 | 114.46 | 148.68 | 90.86 | 115.64 | 134.52 | 153.40 | 201.78 |
| 46 | 67.26 | 84.96 | 101.48 | 114.46 | 148.68 | 90.86 | 115.64 | 134.52 | 153.40 | 201.78 |
| 47 | 67.26 | 84.96 | 101.48 | 114.46 | 148.68 | 90.86 | 115.64 | 134.52 | 153.40 | 201.78 |
| 48 | 67.26 | 84.96 | 101.48 | 114.46 | 148.68 | 90.86 | 115.64 | 134.52 | 153.40 | 201.78 |
| 49 | 67.26 | 84.96 | 101.48 | 114.46 | 148.68 | 90.86 | 115.64 | 134.52 | 153.40 | 201.78 |
| 50 | 75.52 | 96.76 | 112.10 | 126.26 | 167.56 | 101.48 | 129.80 | 151.04 | 169.92 | 225.38 |
| 51 | 77.88 | 99.12 | 115.64 | 129.80 | 174.64 | 103.84 | 130.98 | 153.40 | 173.46 | 231.28 |
| 52 | 80.24 | 102.66 | 119.18 | 134.52 | 179.36 | 106.20 | 134.52 | 156.94 | 178.18 | 236.00 |
| 53 | 82.60 | 105.02 | 122.72 | 139.24 | 185.26 | 108.56 | 138.06 | 160.48 | 181.72 | 240.72 |
| 54 | 84.96 | 109.74 | 127.44 | 143.96 | 191.16 | 109.74 | 141.60 | 164.02 | 186.44 | 248.98 |
| 55 | 88.50 | 112.10 | 132.16 | 147.50 | 197.06 | 114.46 | 145.14 | 169.92 | 188.80 | 253.70 |
| 56 | 93.22 | 119.18 | 138.06 | 156.94 | 207.68 | 119.18 | 151.04 | 175.82 | 200.60 | 264.32 |
| 57 | 100.30 | 125.08 | 147.50 | 166.38 | 220.66 | 125.08 | 158.12 | 185.26 | 208.86 | 277.30 |
| 58 | 107.38 | 135.70 | 158.12 | 179.36 | 237.18 | 133.34 | 167.56 | 195.88 | 221.84 | 295.00 |
| 59 | 114.46 | 143.96 | 168.74 | 191.16 | 254.88 | 140.42 | 177.00 | 207.68 | 236.00 | 311.52 |
| 60 | 121.54 | 154.58 | 180.54 | 205.32 | 271.40 | 147.50 | 188.80 | 220.66 | 248.98 | 331.58 |
| 61 | 129.80 | 166.38 | 194.70 | 220.66 | 291.46 | 155.76 | 201.78 | 234.82 | 265.50 | 351.64 |
| 62 | 139.24 | 178.18 | 208.86 | 234.82 | 311.52 | 167.56 | 213.58 | 250.16 | 283.20 | 375.24 |
| 63 | 149.86 | 189.98 | 221.84 | 252.52 | 333.94 | 178.18 | 227.74 | 265.50 | 302.08 | 398.84 |
| 64 | 159.30 | 202.96 | 238.36 | 270.22 | 358.72 | 188.80 | 241.90 | 284.38 | 322.14 | 427.16 |
| 65 | 169.92 | 219.48 | 257.24 | 291.46 | 385.86 | 201.78 | 259.60 | 303.26 | 344.56 | 457.84 |
| 66 | 185.26 | 236.00 | 277.30 | 313.88 | 414.18 | 217.12 | 277.30 | 325.68 | 369.34 | 487.34 |
| 67 | 195.88 | 250.16 | 296.18 | 336.30 | 443.68 | 228.92 | 293.82 | 345.74 | 392.94 | 519.20 |
| 68 | 211.22 | 271.40 | 318.60 | 362.26 | 477.90 | 244.26 | 313.88 | 370.52 | 420.08 | 554.60 |
| 69 | 227.74 | 295.00 | 345.74 | 394.12 | 519.20 | 263.14 | 338.66 | 400.02 | 453.12 | 598.26 |
| 70 | 252.52 | 325.68 | 382.32 | 435.42 | 574.66 | 287.92 | 370.52 | 435.42 | 495.60 | 654.90 |
| 71 | 280.84 | 362.26 | 425.98 | 486.16 | 639.56 | 318.60 | 410.64 | 481.44 | 549.88 | 723.34 |
| 72 | 315.06 | 403.56 | 476.72 | 542.80 | 715.08 | 354.00 | 454.30 | 534.54 | 608.88 | 803.58 |
| 73 | 351.64 | 453.12 | 533.36 | 607.70 | 801.22 | 392.94 | 505.04 | 594.72 | 676.14 | 892.08 |
| 74 | 392.94 | 506.22 | 598.26 | 678.50 | 896.80 | 434.24 | 560.50 | 660.80 | 750.48 | 991.20 |
| 75 | 437.78 | 566.40 | 669.06 | 762.28 | 1004.18 | 480.26 | 620.68 | 733.96 | 834.26 | 1102.12 |
| 76 | 489.70 | 633.66 | 751.66 | 856.68 | 1128.08 | 533.36 | 689.12 | 816.56 | 931.02 | 1226.02 |
| 77 | 546.34 | 709.18 | 844.88 | 965.24 | 1267.32 | 588.82 | 765.82 | 909.78 | 1038.40 | 1364.08 |
| 78 | 605.34 | 789.42 | 944.00 | 1078.52 | 1416.00 | 647.82 | 846.06 | 1008.90 | 1152.86 | 1512.76 |
| 79 | 667.88 | 869.66 | 1041.94 | 1192.98 | 1562.32 | 708.00 | 923.94 | 1106.84 | 1267.32 | 1659.08 |
| 80 | 724.52 | 947.54 | 1136.34 | 1300.36 | 1702.74 | 767.00 | 1000.64 | 1200.06 | 1373.52 | 1799.50 |
| 81 | 778.80 | 1018.34 | 1218.94 | 1395.94 | 1829.00 | 818.92 | 1072.62 | 1283.84 | 1470.28 | 1926.94 |
| 82 | 830.72 | 1085.60 | 1299.18 | 1487.98 | 1948.18 | 873.20 | 1142.24 | 1365.26 | 1564.68 | 2048.48 |
| 83 | 883.82 | 1152.86 | 1378.24 | 1577.66 | 2069.72 | 927.48 | 1209.50 | 1446.68 | 1655.54 | 2172.38 |
| 84 | 938.10 | 1223.66 | 1462.02 | 1673.24 | 2194.80 | 982.94 | 1282.66 | 1532.82 | 1752.30 | 2298.64 |
| 85 | 999.46 | 1301.54 | 1556.42 | 1778.26 | 2335.22 | 1045.48 | 1361.72 | 1627.22 | 1859.68 | 2442.60 |
| 86 | 1064.36 | 1386.50 | 1655.54 | 1891.54 | 2483.90 | 1110.38 | 1446.68 | 1726.34 | 1972.96 | 2591.28 |
| 87 | 1132.80 | 1473.82 | 1761.74 | 2009.54 | 2640.84 | 1178.82 | 1534.00 | 1832.54 | 2090.96 | 2748.22 |
| 88 | 1207.14 | 1570.58 | 1875.02 | 2138.16 | 2810.76 | 1253.16 | 1630.76 | 1945.82 | 2219.58 | 2918.14 |
| 89 | 1287.38 | 1674.42 | 1996.56 | 2277.40 | 2996.02 | 1333.40 | 1734.60 | 2067.36 | 2358.82 | 3103.40 |
| 90 | 1375.88 | 1787.70 | 2132.26 | 2428.44 | 3196.62 | 1421.90 | 1847.88 | 2203.06 | 2509.86 | 3304.00 |
| 91 | 1470.28 | 1909.24 | 2276.22 | 2592.46 | 3412.56 | 1516.30 | 1969.42 | 2347.02 | 2673.88 | 3519.94 |
| 92 | 1570.58 | 2037.86 | 2428.44 | 2763.56 | 3641.48 | 1616.60 | 2098.04 | 2499.24 | 2844.98 | 3748.86 |
| 93 | 1677.96 | 2177.10 | 2591.28 | 2950.00 | 3886.92 | 1723.98 | 2237.28 | 2662.08 | 3031.42 | 3994.30 |
| 94 | 1794.78 | 2326.96 | 2770.64 | 3150.60 | 4154.78 | 1840.80 | 2387.14 | 2841.44 | 3232.02 | 4262.16 |
| 95 | 1922.22 | 2492.16 | 2965.34 | 3371.26 | 4446.24 | 1968.24 | 2552.34 | 3036.14 | 3452.68 | 4553.62 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 30 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 31 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 32 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 33 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 34 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 35 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 36 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 37 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 38 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 39 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 40 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 76.70 | 97.94 | 114.46 | 128.62 | 171.10 |
| 41 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 76.70 | 97.94 | 114.46 | 128.62 | 171.10 |
| 42 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 76.70 | 97.94 | 114.46 | 128.62 | 171.10 |
| 43 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 76.70 | 97.94 | 114.46 | 128.62 | 171.10 |
| 44 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 76.70 | 97.94 | 114.46 | 128.62 | 171.10 |
| 45 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 46 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 47 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 48 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 49 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 50 | 67.26 | 83.78 | 99.12 | 112.10 | 148.68 | 90.86 | 114.46 | 133.34 | 151.04 | 200.60 |
| 51 | 70.80 | 87.32 | 102.66 | 115.64 | 153.40 | 93.22 | 118.00 | 138.06 | 154.58 | 205.32 |
| 52 | 71.98 | 93.22 | 106.20 | 119.18 | 159.30 | 95.58 | 121.54 | 140.42 | 158.12 | 210.04 |
| 53 | 74.34 | 94.40 | 108.56 | 122.72 | 165.20 | 96.76 | 123.90 | 142.78 | 161.66 | 214.76 |
| 54 | 76.70 | 97.94 | 113.28 | 127.44 | 168.74 | 99.12 | 126.26 | 147.50 | 166.38 | 219.48 |
| 55 | 79.06 | 100.30 | 116.82 | 132.16 | 175.82 | 101.48 | 128.62 | 149.86 | 169.92 | 225.38 |
| 56 | 82.60 | 105.02 | 122.72 | 139.24 | 184.08 | 105.02 | 133.34 | 156.94 | 177.00 | 234.82 |
| 57 | 88.50 | 113.28 | 132.16 | 147.50 | 197.06 | 110.92 | 141.60 | 165.20 | 186.44 | 247.80 |
| 58 | 94.40 | 119.18 | 140.42 | 159.30 | 212.40 | 116.82 | 148.68 | 173.46 | 197.06 | 263.14 |
| 59 | 101.48 | 128.62 | 151.04 | 172.28 | 226.56 | 122.72 | 159.30 | 185.26 | 210.04 | 278.48 |
| 60 | 108.56 | 138.06 | 160.48 | 182.90 | 240.72 | 132.16 | 168.74 | 195.88 | 221.84 | 293.82 |
| 61 | 115.64 | 148.68 | 173.46 | 195.88 | 259.60 | 140.42 | 179.36 | 208.86 | 237.18 | 313.88 |
| 62 | 122.72 | 158.12 | 185.26 | 210.04 | 276.12 | 147.50 | 191.16 | 223.02 | 252.52 | 333.94 |
| 63 | 130.98 | 168.74 | 198.24 | 224.20 | 297.36 | 156.94 | 202.96 | 237.18 | 269.04 | 355.18 |
| 64 | 142.78 | 181.72 | 212.40 | 240.72 | 319.78 | 168.74 | 215.94 | 253.70 | 285.56 | 378.78 |
| 65 | 153.40 | 194.70 | 228.92 | 258.42 | 342.20 | 180.54 | 231.28 | 271.40 | 305.62 | 404.74 |
| 66 | 164.02 | 210.04 | 246.62 | 278.48 | 370.52 | 192.34 | 247.80 | 290.28 | 326.86 | 435.42 |
| 67 | 174.64 | 225.38 | 264.32 | 299.72 | 394.12 | 205.32 | 263.14 | 307.98 | 349.28 | 461.38 |
| 68 | 186.44 | 240.72 | 283.20 | 322.14 | 425.98 | 217.12 | 279.66 | 330.40 | 372.88 | 493.24 |
| 69 | 204.14 | 260.78 | 309.16 | 350.46 | 461.38 | 233.64 | 300.90 | 355.18 | 403.56 | 532.18 |
| 70 | 224.20 | 289.10 | 341.02 | 385.86 | 509.76 | 254.88 | 329.22 | 389.40 | 441.32 | 582.92 |
| 71 | 248.98 | 322.14 | 378.78 | 431.88 | 568.76 | 283.20 | 365.80 | 429.52 | 488.52 | 644.28 |
| 72 | 279.66 | 359.90 | 424.80 | 482.62 | 638.38 | 313.88 | 403.56 | 476.72 | 541.62 | 716.26 |
| 73 | 313.88 | 402.38 | 475.54 | 540.44 | 712.72 | 348.10 | 448.40 | 529.82 | 601.80 | 794.14 |
| 74 | 350.46 | 450.76 | 532.18 | 605.34 | 798.86 | 387.04 | 497.96 | 588.82 | 669.06 | 882.64 |
| 75 | 390.58 | 502.68 | 595.90 | 677.32 | 894.44 | 428.34 | 552.24 | 652.54 | 742.22 | 980.58 |
| 76 | 435.42 | 562.86 | 670.24 | 762.28 | 1004.18 | 473.18 | 613.60 | 728.06 | 828.36 | 1090.32 |
| 77 | 486.16 | 631.30 | 751.66 | 857.86 | 1128.08 | 523.92 | 680.86 | 809.48 | 925.12 | 1215.40 |
| 78 | 538.08 | 704.46 | 838.98 | 960.52 | 1259.06 | 575.84 | 751.66 | 896.80 | 1025.42 | 1344.02 |
| 79 | 593.54 | 774.08 | 928.66 | 1062.00 | 1390.04 | 630.12 | 822.46 | 985.30 | 1126.90 | 1476.18 |
| 80 | 645.46 | 842.52 | 1008.90 | 1156.40 | 1515.12 | 682.04 | 890.90 | 1066.72 | 1222.48 | 1601.26 |
| 81 | 692.66 | 905.06 | 1085.60 | 1243.72 | 1627.22 | 729.24 | 953.44 | 1144.60 | 1309.80 | 1714.54 |
| 82 | 738.68 | 966.42 | 1156.40 | 1323.96 | 1734.60 | 776.44 | 1017.16 | 1216.58 | 1392.40 | 1824.28 |
| 83 | 785.88 | 1025.42 | 1227.20 | 1404.20 | 1840.80 | 824.82 | 1076.16 | 1287.38 | 1473.82 | 1931.66 |
| 84 | 835.44 | 1089.14 | 1301.54 | 1489.16 | 1954.08 | 874.38 | 1141.06 | 1362.90 | 1558.78 | 2046.12 |
| 85 | 890.90 | 1158.76 | 1386.50 | 1583.56 | 2076.80 | 929.84 | 1211.86 | 1449.04 | 1654.36 | 2171.20 |
| 86 | 947.54 | 1233.10 | 1473.82 | 1683.86 | 2211.32 | 986.48 | 1286.20 | 1536.36 | 1754.66 | 2305.72 |
| 87 | 1010.08 | 1312.16 | 1568.22 | 1788.88 | 2350.56 | 1049.02 | 1365.26 | 1630.76 | 1859.68 | 2444.96 |
| 88 | 1074.98 | 1397.12 | 1667.34 | 1903.34 | 2501.60 | 1113.92 | 1450.22 | 1729.88 | 1974.14 | 2596.00 |
| 89 | 1146.96 | 1490.34 | 1778.26 | 2026.06 | 2665.62 | 1185.90 | 1543.44 | 1840.80 | 2096.86 | 2760.02 |
| 90 | 1224.84 | 1590.64 | 1897.44 | 2161.76 | 2846.16 | 1263.78 | 1643.74 | 1959.98 | 2232.56 | 2940.56 |
| 91 | 1309.80 | 1699.20 | 2026.06 | 2306.90 | 3037.32 | 1348.74 | 1752.30 | 2088.60 | 2377.70 | 3131.72 |
| 92 | 1399.48 | 1814.84 | 2160.58 | 2461.48 | 3241.46 | 1438.42 | 1867.94 | 2223.12 | 2532.28 | 3335.86 |
| 93 | 1493.88 | 1937.56 | 2306.90 | 2625.50 | 3459.76 | 1532.82 | 1990.66 | 2369.44 | 2696.30 | 3554.16 |
| 94 | 1597.72 | 2070.90 | 2466.20 | 2804.86 | 3696.94 | 1636.66 | 2124.00 | 2528.74 | 2875.66 | 3791.34 |
| 95 | 1712.18 | 2217.22 | 2638.48 | 3000.74 | 3957.72 | 1751.12 | 2270.32 | 2701.02 | 3071.54 | 4052.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 30 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 31 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 32 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 33 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 34 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 35 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 36 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 37 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 38 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 39 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 40 | 51.92 | 66.08 | 76.70 | 84.96 | 115.64 | 70.80 | 89.68 | 103.84 | 115.64 | 154.58 |
| 41 | 51.92 | 66.08 | 76.70 | 84.96 | 115.64 | 70.80 | 89.68 | 103.84 | 115.64 | 154.58 |
| 42 | 51.92 | 66.08 | 76.70 | 84.96 | 115.64 | 70.80 | 89.68 | 103.84 | 115.64 | 154.58 |
| 43 | 51.92 | 66.08 | 76.70 | 84.96 | 115.64 | 70.80 | 89.68 | 103.84 | 115.64 | 154.58 |
| 44 | 51.92 | 66.08 | 76.70 | 84.96 | 115.64 | 70.80 | 89.68 | 103.84 | 115.64 | 154.58 |
| 45 | 56.64 | 70.80 | 80.24 | 93.22 | 121.54 | 74.34 | 95.58 | 108.56 | 123.90 | 164.02 |
| 46 | 56.64 | 70.80 | 80.24 | 93.22 | 121.54 | 74.34 | 95.58 | 108.56 | 123.90 | 164.02 |
| 47 | 56.64 | 70.80 | 80.24 | 93.22 | 121.54 | 74.34 | 95.58 | 108.56 | 123.90 | 164.02 |
| 48 | 56.64 | 70.80 | 80.24 | 93.22 | 121.54 | 74.34 | 95.58 | 108.56 | 123.90 | 164.02 |
| 49 | 56.64 | 70.80 | 80.24 | 93.22 | 121.54 | 74.34 | 95.58 | 108.56 | 123.90 | 164.02 |
| 50 | 61.36 | 77.88 | 92.04 | 101.48 | 135.70 | 82.60 | 105.02 | 122.72 | 138.06 | 182.90 |
| 51 | 63.72 | 80.24 | 94.40 | 105.02 | 139.24 | 83.78 | 106.20 | 125.08 | 140.42 | 187.62 |
| 52 | 64.90 | 81.42 | 96.76 | 108.56 | 145.14 | 84.96 | 108.56 | 127.44 | 143.96 | 192.34 |
| 53 | 67.26 | 84.96 | 99.12 | 112.10 | 148.68 | 87.32 | 110.92 | 129.80 | 147.50 | 194.70 |
| 54 | 69.62 | 87.32 | 102.66 | 115.64 | 154.58 | 89.68 | 113.28 | 133.34 | 151.04 | 200.60 |
| 55 | 71.98 | 90.86 | 106.20 | 119.18 | 158.12 | 90.86 | 116.82 | 135.70 | 154.58 | 204.14 |
| 56 | 76.70 | 96.76 | 112.10 | 127.44 | 168.74 | 96.76 | 122.72 | 142.78 | 160.48 | 213.58 |
| 57 | 80.24 | 102.66 | 119.18 | 135.70 | 179.36 | 100.30 | 128.62 | 151.04 | 168.74 | 224.20 |
| 58 | 84.96 | 110.92 | 128.62 | 145.14 | 192.34 | 106.20 | 136.88 | 160.48 | 180.54 | 238.36 |
| 59 | 92.04 | 116.82 | 138.06 | 155.76 | 204.14 | 113.28 | 143.96 | 168.74 | 191.16 | 251.34 |
| 60 | 99.12 | 123.90 | 147.50 | 165.20 | 220.66 | 119.18 | 151.04 | 179.36 | 201.78 | 269.04 |
| 61 | 107.38 | 135.70 | 156.94 | 179.36 | 236.00 | 127.44 | 162.84 | 191.16 | 215.94 | 285.56 |
| 62 | 112.10 | 143.96 | 167.56 | 191.16 | 253.70 | 135.70 | 173.46 | 202.96 | 230.10 | 304.44 |
| 63 | 119.18 | 154.58 | 180.54 | 204.14 | 270.22 | 143.96 | 184.08 | 215.94 | 244.26 | 323.32 |
| 64 | 129.80 | 164.02 | 193.52 | 218.30 | 290.28 | 153.40 | 195.88 | 231.28 | 259.60 | 345.74 |
| 65 | 139.24 | 177.00 | 207.68 | 234.82 | 312.70 | 162.84 | 210.04 | 246.62 | 278.48 | 370.52 |
| 66 | 149.86 | 191.16 | 225.38 | 253.70 | 336.30 | 175.82 | 224.20 | 264.32 | 297.36 | 395.30 |
| 67 | 158.12 | 204.14 | 239.54 | 272.58 | 359.90 | 185.26 | 238.36 | 279.66 | 318.60 | 421.26 |
| 68 | 169.92 | 218.30 | 256.06 | 293.82 | 387.04 | 197.06 | 253.70 | 298.54 | 339.84 | 448.40 |
| 69 | 184.08 | 238.36 | 280.84 | 318.60 | 420.08 | 212.40 | 273.76 | 323.32 | 366.98 | 483.80 |
| 70 | 205.32 | 263.14 | 309.16 | 354.00 | 464.92 | 233.64 | 299.72 | 354.00 | 402.38 | 531.00 |
| 71 | 228.92 | 292.64 | 345.74 | 392.94 | 518.02 | 258.42 | 331.58 | 391.76 | 443.68 | 586.46 |
| 72 | 252.52 | 326.86 | 387.04 | 438.96 | 579.38 | 285.56 | 366.98 | 434.24 | 494.42 | 651.36 |
| 73 | 285.56 | 365.80 | 434.24 | 492.06 | 647.82 | 318.60 | 408.28 | 483.80 | 548.70 | 720.98 |
| 74 | 318.60 | 410.64 | 484.98 | 551.06 | 726.88 | 351.64 | 453.12 | 535.72 | 608.88 | 803.58 |
| 75 | 355.18 | 460.20 | 542.80 | 618.32 | 811.84 | 389.40 | 503.86 | 594.72 | 676.14 | 890.90 |
| 76 | 397.66 | 512.12 | 611.24 | 695.02 | 914.50 | 430.70 | 558.14 | 663.16 | 754.02 | 993.56 |
| 77 | 441.32 | 573.48 | 683.22 | 781.16 | 1026.60 | 476.72 | 618.32 | 737.50 | 841.34 | 1105.66 |
| 78 | 489.70 | 640.74 | 763.46 | 873.20 | 1146.96 | 523.92 | 684.40 | 815.38 | 933.38 | 1224.84 |
| 79 | 540.44 | 705.64 | 843.70 | 965.24 | 1264.96 | 573.48 | 749.30 | 895.62 | 1024.24 | 1342.84 |
| 80 | 587.64 | 767.00 | 919.22 | 1052.56 | 1378.24 | 620.68 | 810.66 | 972.32 | 1112.74 | 1456.12 |
| 81 | 630.12 | 823.64 | 987.66 | 1132.80 | 1482.08 | 664.34 | 868.48 | 1039.58 | 1191.80 | 1562.32 |
| 82 | 673.78 | 877.92 | 1052.56 | 1204.78 | 1578.84 | 706.82 | 923.94 | 1105.66 | 1267.32 | 1660.26 |
| 83 | 713.90 | 933.38 | 1116.28 | 1277.94 | 1676.78 | 749.30 | 979.40 | 1171.74 | 1341.66 | 1759.38 |
| 84 | 761.10 | 991.20 | 1184.72 | 1354.64 | 1777.08 | 796.50 | 1039.58 | 1241.36 | 1419.54 | 1860.86 |
| 85 | 809.48 | 1054.92 | 1260.24 | 1439.60 | 1891.54 | 846.06 | 1103.30 | 1318.06 | 1505.68 | 1977.68 |
| 86 | 862.58 | 1124.54 | 1340.48 | 1531.64 | 2011.90 | 899.16 | 1172.92 | 1398.30 | 1597.72 | 2098.04 |
| 87 | 919.22 | 1195.34 | 1426.62 | 1628.40 | 2140.52 | 955.80 | 1243.72 | 1484.44 | 1694.48 | 2226.66 |
| 88 | 978.22 | 1273.22 | 1517.48 | 1732.24 | 2277.40 | 1014.80 | 1321.60 | 1575.30 | 1798.32 | 2363.54 |
| 89 | 1043.12 | 1357.00 | 1616.60 | 1843.16 | 2426.08 | 1079.70 | 1405.38 | 1674.42 | 1909.24 | 2512.22 |
| 90 | 1115.10 | 1449.04 | 1725.16 | 1967.06 | 2588.92 | 1151.68 | 1497.42 | 1782.98 | 2033.14 | 2675.06 |
| 91 | 1191.80 | 1546.98 | 1841.98 | 2099.22 | 2764.74 | 1228.38 | 1595.36 | 1899.80 | 2165.30 | 2850.88 |
| 92 | 1273.22 | 1652.00 | 1965.88 | 2239.64 | 2950.00 | 1309.80 | 1700.38 | 2023.70 | 2305.72 | 3036.14 |
| 93 | 1360.54 | 1764.10 | 2098.04 | 2388.32 | 3148.24 | 1397.12 | 1812.48 | 2155.86 | 2454.40 | 3234.38 |
| 94 | 1454.94 | 1885.64 | 2242.00 | 2552.34 | 3365.36 | 1491.52 | 1934.02 | 2299.82 | 2618.42 | 3451.50 |
| 95 | 1557.60 | 2020.16 | 2400.12 | 2730.52 | 3601.36 | 1594.18 | 2068.54 | 2457.94 | 2796.60 | 3687.50 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 30 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 31 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 32 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 33 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 34 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 35 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 36 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 37 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 38 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 39 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 40 | 47.20 | 61.36 | 70.80 | 79.06 | 105.02 | 63.72 | 81.42 | 95.58 | 107.38 | 142.78 |
| 41 | 47.20 | 61.36 | 70.80 | 79.06 | 105.02 | 63.72 | 81.42 | 95.58 | 107.38 | 142.78 |
| 42 | 47.20 | 61.36 | 70.80 | 79.06 | 105.02 | 63.72 | 81.42 | 95.58 | 107.38 | 142.78 |
| 43 | 47.20 | 61.36 | 70.80 | 79.06 | 105.02 | 63.72 | 81.42 | 95.58 | 107.38 | 142.78 |
| 44 | 47.20 | 61.36 | 70.80 | 79.06 | 105.02 | 63.72 | 81.42 | 95.58 | 107.38 | 142.78 |
| 45 | 49.56 | 63.72 | 75.52 | 83.78 | 112.10 | 68.44 | 87.32 | 101.48 | 113.28 | 151.04 |
| 46 | 49.56 | 63.72 | 75.52 | 83.78 | 112.10 | 68.44 | 87.32 | 101.48 | 113.28 | 151.04 |
| 47 | 49.56 | 63.72 | 75.52 | 83.78 | 112.10 | 68.44 | 87.32 | 101.48 | 113.28 | 151.04 |
| 48 | 49.56 | 63.72 | 75.52 | 83.78 | 112.10 | 68.44 | 87.32 | 101.48 | 113.28 | 151.04 |
| 49 | 49.56 | 63.72 | 75.52 | 83.78 | 112.10 | 68.44 | 87.32 | 101.48 | 113.28 | 151.04 |
| 50 | 56.64 | 71.98 | 82.60 | 94.40 | 123.90 | 75.52 | 97.94 | 112.10 | 126.26 | 168.74 |
| 51 | 57.82 | 74.34 | 86.14 | 97.94 | 128.62 | 76.70 | 99.12 | 115.64 | 129.80 | 172.28 |
| 52 | 60.18 | 76.70 | 87.32 | 100.30 | 134.52 | 77.88 | 101.48 | 116.82 | 132.16 | 177.00 |
| 53 | 61.36 | 77.88 | 92.04 | 103.84 | 138.06 | 80.24 | 102.66 | 120.36 | 135.70 | 180.54 |
| 54 | 63.72 | 81.42 | 95.58 | 107.38 | 141.60 | 81.42 | 106.20 | 123.90 | 138.06 | 182.90 |
| 55 | 64.90 | 82.60 | 97.94 | 109.74 | 146.32 | 82.60 | 107.38 | 125.08 | 141.60 | 187.62 |
| 56 | 69.62 | 89.68 | 103.84 | 116.82 | 154.58 | 87.32 | 113.28 | 132.16 | 149.86 | 198.24 |
| 57 | 73.16 | 95.58 | 109.74 | 123.90 | 164.02 | 90.86 | 119.18 | 138.06 | 156.94 | 207.68 |
| 58 | 77.88 | 100.30 | 116.82 | 134.52 | 177.00 | 95.58 | 125.08 | 145.14 | 166.38 | 219.48 |
| 59 | 82.60 | 108.56 | 125.08 | 142.78 | 189.98 | 102.66 | 133.34 | 155.76 | 174.64 | 232.46 |
| 60 | 88.50 | 115.64 | 135.70 | 153.40 | 201.78 | 108.56 | 140.42 | 165.20 | 186.44 | 246.62 |
| 61 | 95.58 | 123.90 | 145.14 | 164.02 | 217.12 | 115.64 | 149.86 | 175.82 | 198.24 | 261.96 |
| 62 | 102.66 | 132.16 | 154.58 | 175.82 | 232.46 | 122.72 | 160.48 | 186.44 | 212.40 | 280.84 |
| 63 | 110.92 | 142.78 | 165.20 | 187.62 | 250.16 | 130.98 | 171.10 | 198.24 | 225.38 | 298.54 |
| 64 | 118.00 | 153.40 | 178.18 | 202.96 | 267.86 | 140.42 | 181.72 | 212.40 | 241.90 | 319.78 |
| 65 | 126.26 | 162.84 | 192.34 | 219.48 | 289.10 | 149.86 | 193.52 | 228.92 | 259.60 | 342.20 |
| 66 | 134.52 | 177.00 | 207.68 | 234.82 | 310.34 | 158.12 | 207.68 | 244.26 | 276.12 | 365.80 |
| 67 | 146.32 | 188.80 | 220.66 | 251.34 | 330.40 | 168.74 | 220.66 | 258.42 | 293.82 | 388.22 |
| 68 | 154.58 | 202.96 | 237.18 | 271.40 | 357.54 | 180.54 | 237.18 | 276.12 | 313.88 | 414.18 |
| 69 | 168.74 | 219.48 | 258.42 | 293.82 | 390.58 | 193.52 | 253.70 | 297.36 | 339.84 | 448.40 |
| 70 | 184.08 | 243.08 | 285.56 | 325.68 | 429.52 | 211.22 | 277.30 | 325.68 | 372.88 | 490.88 |
| 71 | 206.50 | 272.58 | 318.60 | 363.44 | 480.26 | 233.64 | 307.98 | 362.26 | 410.64 | 542.80 |
| 72 | 232.46 | 304.44 | 356.36 | 407.10 | 535.72 | 259.60 | 342.20 | 401.20 | 455.48 | 601.80 |
| 73 | 258.42 | 342.20 | 400.02 | 456.66 | 601.80 | 289.10 | 381.14 | 447.22 | 508.58 | 670.24 |
| 74 | 289.10 | 381.14 | 449.58 | 510.94 | 673.78 | 319.78 | 421.26 | 497.96 | 565.22 | 744.58 |
| 75 | 324.50 | 427.16 | 502.68 | 573.48 | 754.02 | 356.36 | 468.46 | 552.24 | 628.94 | 827.18 |
| 76 | 362.26 | 479.08 | 565.22 | 645.46 | 847.24 | 392.94 | 520.38 | 613.60 | 700.92 | 920.40 |
| 77 | 404.74 | 534.54 | 634.84 | 725.70 | 953.44 | 436.60 | 577.02 | 682.04 | 781.16 | 1026.60 |
| 78 | 449.58 | 595.90 | 708.00 | 810.66 | 1063.18 | 480.26 | 637.20 | 757.56 | 866.12 | 1136.34 |
| 79 | 493.24 | 656.08 | 782.34 | 895.62 | 1174.10 | 522.74 | 697.38 | 830.72 | 951.08 | 1247.26 |
| 80 | 535.72 | 715.08 | 853.14 | 977.04 | 1277.94 | 566.40 | 755.20 | 901.52 | 1032.50 | 1351.10 |
| 81 | 577.02 | 769.36 | 914.50 | 1049.02 | 1373.52 | 606.52 | 811.84 | 964.06 | 1106.84 | 1447.86 |
| 82 | 615.96 | 820.10 | 977.04 | 1117.46 | 1463.20 | 646.64 | 862.58 | 1027.78 | 1174.10 | 1538.72 |
| 83 | 652.54 | 869.66 | 1036.04 | 1184.72 | 1554.06 | 685.58 | 912.14 | 1086.78 | 1243.72 | 1631.94 |
| 84 | 692.66 | 922.76 | 1099.76 | 1256.70 | 1648.46 | 726.88 | 967.60 | 1151.68 | 1316.88 | 1727.52 |
| 85 | 738.68 | 984.12 | 1168.20 | 1335.76 | 1752.30 | 772.90 | 1028.96 | 1221.30 | 1397.12 | 1833.72 |
| 86 | 785.88 | 1046.66 | 1243.72 | 1419.54 | 1864.40 | 820.10 | 1091.50 | 1296.82 | 1480.90 | 1945.82 |
| 87 | 836.62 | 1113.92 | 1322.78 | 1509.22 | 1983.58 | 870.84 | 1158.76 | 1375.88 | 1570.58 | 2065.00 |
| 88 | 893.26 | 1185.90 | 1406.56 | 1604.80 | 2109.84 | 927.48 | 1230.74 | 1459.66 | 1666.16 | 2191.26 |
| 89 | 951.08 | 1263.78 | 1498.60 | 1708.64 | 2247.90 | 985.30 | 1308.62 | 1551.70 | 1770.00 | 2329.32 |
| 90 | 1017.16 | 1349.92 | 1600.08 | 1823.10 | 2400.12 | 1051.38 | 1394.76 | 1653.18 | 1884.46 | 2481.54 |
| 91 | 1086.78 | 1440.78 | 1707.46 | 1947.00 | 2561.78 | 1121.00 | 1485.62 | 1760.56 | 2008.36 | 2643.20 |
| 92 | 1159.94 | 1537.54 | 1821.92 | 2075.62 | 2732.88 | 1194.16 | 1582.38 | 1875.02 | 2136.98 | 2814.30 |
| 93 | 1240.18 | 1643.74 | 1945.82 | 2214.86 | 2918.14 | 1274.40 | 1688.58 | 1998.92 | 2276.22 | 2999.56 |
| 94 | 1326.32 | 1755.84 | 2079.16 | 2365.90 | 3117.56 | 1360.54 | 1800.68 | 2132.26 | 2427.26 | 3198.98 |
| 95 | 1420.72 | 1880.92 | 2224.30 | 2531.10 | 3337.04 | 1454.94 | 1925.76 | 2277.40 | 2592.46 | 3418.46 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 30 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 31 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 32 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 33 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 34 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 35 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 36 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 37 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 38 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 39 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 40 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 | 73.16 | 94.40 | 107.38 | 120.36 | 162.84 |
| 41 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 | 73.16 | 94.40 | 107.38 | 120.36 | 162.84 |
| 42 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 | 73.16 | 94.40 | 107.38 | 120.36 | 162.84 |
| 43 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 | 73.16 | 94.40 | 107.38 | 120.36 | 162.84 |
| 44 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 | 73.16 | 94.40 | 107.38 | 120.36 | 162.84 |
| 45 | 57.82 | 74.34 | 86.14 | 97.94 | 127.44 | 77.88 | 99.12 | 115.64 | 130.98 | 172.28 |
| 46 | 57.82 | 74.34 | 86.14 | 97.94 | 127.44 | 77.88 | 99.12 | 115.64 | 130.98 | 172.28 |
| 47 | 57.82 | 74.34 | 86.14 | 97.94 | 127.44 | 77.88 | 99.12 | 115.64 | 130.98 | 172.28 |
| 48 | 57.82 | 74.34 | 86.14 | 97.94 | 127.44 | 77.88 | 99.12 | 115.64 | 130.98 | 172.28 |
| 49 | 57.82 | 74.34 | 86.14 | 97.94 | 127.44 | 77.88 | 99.12 | 115.64 | 130.98 | 172.28 |
| 50 | 63.72 | 81.42 | 95.58 | 107.38 | 142.78 | 84.96 | 109.74 | 128.62 | 145.14 | 192.34 |
| 51 | 66.08 | 83.78 | 97.94 | 109.74 | 147.50 | 88.50 | 110.92 | 129.80 | 147.50 | 195.88 |
| 52 | 69.62 | 86.14 | 101.48 | 113.28 | 153.40 | 92.04 | 114.46 | 133.34 | 151.04 | 201.78 |
| 53 | 71.98 | 89.68 | 105.02 | 118.00 | 156.94 | 94.40 | 119.18 | 136.88 | 154.58 | 205.32 |
| 54 | 74.34 | 94.40 | 108.56 | 121.54 | 161.66 | 95.58 | 121.54 | 139.24 | 158.12 | 211.22 |
| 55 | 75.52 | 96.76 | 112.10 | 126.26 | 167.56 | 97.94 | 123.90 | 143.96 | 160.48 | 213.58 |
| 56 | 79.06 | 101.48 | 116.82 | 134.52 | 177.00 | 101.48 | 128.62 | 149.86 | 171.10 | 225.38 |
| 57 | 83.78 | 106.20 | 125.08 | 141.60 | 186.44 | 105.02 | 133.34 | 158.12 | 178.18 | 236.00 |
| 58 | 90.86 | 115.64 | 135.70 | 153.40 | 201.78 | 113.28 | 142.78 | 166.38 | 189.98 | 250.16 |
| 59 | 97.94 | 121.54 | 142.78 | 161.66 | 217.12 | 119.18 | 151.04 | 175.82 | 199.42 | 264.32 |
| 60 | 102.66 | 130.98 | 153.40 | 174.64 | 231.28 | 123.90 | 160.48 | 187.62 | 213.58 | 282.02 |
| 61 | 110.92 | 141.60 | 164.02 | 186.44 | 248.98 | 133.34 | 171.10 | 199.42 | 225.38 | 300.90 |
| 62 | 118.00 | 151.04 | 177.00 | 199.42 | 264.32 | 141.60 | 181.72 | 211.22 | 240.72 | 317.42 |
| 63 | 126.26 | 160.48 | 188.80 | 214.76 | 284.38 | 151.04 | 192.34 | 226.56 | 256.06 | 338.66 |
| 64 | 135.70 | 173.46 | 202.96 | 230.10 | 304.44 | 161.66 | 206.50 | 240.72 | 274.94 | 363.44 |
| 65 | 146.32 | 187.62 | 218.30 | 246.62 | 329.22 | 173.46 | 220.66 | 258.42 | 291.46 | 389.40 |
| 66 | 155.76 | 200.60 | 236.00 | 267.86 | 351.64 | 184.08 | 236.00 | 277.30 | 313.88 | 414.18 |
| 67 | 166.38 | 212.40 | 251.34 | 285.56 | 378.78 | 194.70 | 248.98 | 295.00 | 333.94 | 442.50 |
| 68 | 180.54 | 231.28 | 270.22 | 307.98 | 405.92 | 207.68 | 266.68 | 313.88 | 357.54 | 470.82 |
| 69 | 193.52 | 250.16 | 295.00 | 332.76 | 441.32 | 224.20 | 286.74 | 341.02 | 383.50 | 508.58 |
| 70 | 214.76 | 276.12 | 324.50 | 370.52 | 488.52 | 244.26 | 315.06 | 369.34 | 422.44 | 555.78 |
| 71 | 238.36 | 307.98 | 362.26 | 413.00 | 543.98 | 271.40 | 348.10 | 410.64 | 466.10 | 614.78 |
| 72 | 267.86 | 344.56 | 404.74 | 462.56 | 607.70 | 299.72 | 387.04 | 454.30 | 518.02 | 683.22 |
| 73 | 298.54 | 384.68 | 453.12 | 516.84 | 680.86 | 332.76 | 429.52 | 505.04 | 575.84 | 757.56 |
| 74 | 335.12 | 430.70 | 508.58 | 577.02 | 762.28 | 370.52 | 477.90 | 561.68 | 638.38 | 842.52 |
| 75 | 370.52 | 480.26 | 569.94 | 647.82 | 854.32 | 407.10 | 527.46 | 624.22 | 709.18 | 938.10 |
| 76 | 415.36 | 539.26 | 638.38 | 728.06 | 958.16 | 451.94 | 586.46 | 692.66 | 790.60 | 1040.76 |
| 77 | 464.92 | 602.98 | 716.26 | 821.28 | 1077.34 | 501.50 | 650.18 | 771.72 | 883.82 | 1161.12 |
| 78 | 515.66 | 671.42 | 802.40 | 918.04 | 1202.42 | 552.24 | 718.62 | 857.86 | 980.58 | 1285.02 |
| 79 | 566.40 | 739.86 | 885.00 | 1014.80 | 1329.86 | 600.62 | 784.70 | 939.28 | 1077.34 | 1411.28 |
| 80 | 615.96 | 804.76 | 966.42 | 1105.66 | 1447.86 | 650.18 | 850.78 | 1019.52 | 1168.20 | 1529.28 |
| 81 | 661.98 | 867.30 | 1036.04 | 1188.26 | 1555.24 | 697.38 | 912.14 | 1090.32 | 1249.62 | 1636.66 |
| 82 | 705.64 | 921.58 | 1105.66 | 1263.78 | 1655.54 | 742.22 | 971.14 | 1161.12 | 1328.68 | 1740.50 |
| 83 | 751.66 | 979.40 | 1171.74 | 1340.48 | 1759.38 | 788.24 | 1027.78 | 1229.56 | 1407.74 | 1846.70 |
| 84 | 798.86 | 1040.76 | 1243.72 | 1423.08 | 1865.58 | 834.26 | 1090.32 | 1303.90 | 1490.34 | 1954.08 |
| 85 | 849.60 | 1106.84 | 1322.78 | 1511.58 | 1987.12 | 888.54 | 1157.58 | 1384.14 | 1581.20 | 2075.62 |
| 86 | 905.06 | 1178.82 | 1406.56 | 1607.16 | 2112.20 | 944.00 | 1229.56 | 1467.92 | 1676.78 | 2200.70 |
| 87 | 964.06 | 1253.16 | 1497.42 | 1707.46 | 2246.72 | 1003.00 | 1303.90 | 1558.78 | 1777.08 | 2335.22 |
| 88 | 1026.60 | 1334.58 | 1594.18 | 1817.20 | 2391.86 | 1065.54 | 1385.32 | 1655.54 | 1886.82 | 2480.36 |
| 89 | 1095.04 | 1423.08 | 1698.02 | 1934.02 | 2547.62 | 1133.98 | 1473.82 | 1759.38 | 2003.64 | 2636.12 |
| 90 | 1170.56 | 1518.66 | 1811.30 | 2063.82 | 2718.72 | 1209.50 | 1569.40 | 1872.66 | 2133.44 | 2807.22 |
| 91 | 1250.80 | 1622.50 | 1934.02 | 2203.06 | 2901.62 | 1289.74 | 1673.24 | 1995.38 | 2272.68 | 2990.12 |
| 92 | 1334.58 | 1732.24 | 2063.82 | 2348.20 | 3097.50 | 1373.52 | 1782.98 | 2125.18 | 2417.82 | 3186.00 |
| 93 | 1426.62 | 1850.24 | 2201.88 | 2506.32 | 3305.18 | 1465.56 | 1900.98 | 2263.24 | 2575.94 | 3393.68 |
| 94 | 1525.74 | 1978.86 | 2354.10 | 2678.60 | 3532.92 | 1564.68 | 2029.60 | 2415.46 | 2748.22 | 3621.42 |
| 95 | 1633.12 | 2119.28 | 2520.48 | 2865.04 | 3781.90 | 1672.06 | 2170.02 | 2581.84 | 2934.66 | 3870.40 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 30 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 31 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 32 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 33 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 34 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 35 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 36 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 37 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 38 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 39 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 40 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 108.56 | 146.32 |
| 41 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 108.56 | 146.32 |
| 42 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 108.56 | 146.32 |
| 43 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 108.56 | 146.32 |
| 44 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 108.56 | 146.32 |
| 45 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 46 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 47 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 48 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 49 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 50 | 57.82 | 73.16 | 83.78 | 95.58 | 127.44 | 77.88 | 97.94 | 114.46 | 128.62 | 171.10 |
| 51 | 60.18 | 74.34 | 86.14 | 97.94 | 132.16 | 79.06 | 100.30 | 116.82 | 130.98 | 175.82 |
| 52 | 61.36 | 77.88 | 92.04 | 101.48 | 135.70 | 80.24 | 102.66 | 120.36 | 134.52 | 179.36 |
| 53 | 62.54 | 79.06 | 94.40 | 105.02 | 140.42 | 80.24 | 105.02 | 122.72 | 136.88 | 182.90 |
| 54 | 64.90 | 82.60 | 96.76 | 108.56 | 142.78 | 82.60 | 107.38 | 125.08 | 141.60 | 185.26 |
| 55 | 67.26 | 84.96 | 99.12 | 112.10 | 148.68 | 84.96 | 109.74 | 126.26 | 143.96 | 189.98 |
| 56 | 71.98 | 89.68 | 105.02 | 118.00 | 156.94 | 89.68 | 114.46 | 133.34 | 151.04 | 200.60 |
| 57 | 75.52 | 96.76 | 112.10 | 125.08 | 167.56 | 93.22 | 119.18 | 140.42 | 159.30 | 210.04 |
| 58 | 80.24 | 101.48 | 118.00 | 136.88 | 180.54 | 100.30 | 127.44 | 147.50 | 167.56 | 223.02 |
| 59 | 84.96 | 109.74 | 128.62 | 145.14 | 192.34 | 105.02 | 135.70 | 158.12 | 177.00 | 236.00 |
| 60 | 90.86 | 116.82 | 138.06 | 154.58 | 206.50 | 110.92 | 142.78 | 167.56 | 188.80 | 251.34 |
| 61 | 99.12 | 126.26 | 147.50 | 165.20 | 220.66 | 119.18 | 153.40 | 178.18 | 200.60 | 266.68 |
| 62 | 103.84 | 135.70 | 158.12 | 178.18 | 234.82 | 125.08 | 162.84 | 189.98 | 214.76 | 283.20 |
| 63 | 112.10 | 142.78 | 169.92 | 191.16 | 253.70 | 134.52 | 172.28 | 202.96 | 228.92 | 303.26 |
| 64 | 121.54 | 154.58 | 180.54 | 204.14 | 271.40 | 143.96 | 184.08 | 215.94 | 243.08 | 322.14 |
| 65 | 129.80 | 165.20 | 194.70 | 220.66 | 292.64 | 153.40 | 197.06 | 230.10 | 259.60 | 344.56 |
| 66 | 138.06 | 179.36 | 208.86 | 237.18 | 315.06 | 162.84 | 211.22 | 245.44 | 277.30 | 369.34 |
| 67 | 149.86 | 191.16 | 225.38 | 254.88 | 335.12 | 174.64 | 221.84 | 263.14 | 297.36 | 391.76 |
| 68 | 159.30 | 204.14 | 241.90 | 273.76 | 362.26 | 185.26 | 238.36 | 280.84 | 316.24 | 418.90 |
| 69 | 173.46 | 221.84 | 263.14 | 298.54 | 392.94 | 199.42 | 256.06 | 302.08 | 344.56 | 451.94 |
| 70 | 192.34 | 245.44 | 291.46 | 328.04 | 433.06 | 218.30 | 278.48 | 331.58 | 375.24 | 494.42 |
| 71 | 212.40 | 273.76 | 322.14 | 369.34 | 482.62 | 240.72 | 310.34 | 364.62 | 415.36 | 547.52 |
| 72 | 237.18 | 305.62 | 361.08 | 410.64 | 540.44 | 265.50 | 343.38 | 405.92 | 460.20 | 607.70 |
| 73 | 266.68 | 343.38 | 403.56 | 459.02 | 606.52 | 296.18 | 382.32 | 450.76 | 512.12 | 674.96 |
| 74 | 297.36 | 382.32 | 451.94 | 514.48 | 678.50 | 329.22 | 422.44 | 501.50 | 568.76 | 750.48 |
| 75 | 331.58 | 427.16 | 506.22 | 577.02 | 758.74 | 363.44 | 469.64 | 554.60 | 631.30 | 831.90 |
| 76 | 371.70 | 479.08 | 568.76 | 647.82 | 851.96 | 402.38 | 523.92 | 619.50 | 703.28 | 926.30 |
| 77 | 411.82 | 535.72 | 639.56 | 729.24 | 959.34 | 444.86 | 577.02 | 687.94 | 784.70 | 1033.68 |
| 78 | 459.02 | 598.26 | 712.72 | 816.56 | 1070.26 | 490.88 | 638.38 | 763.46 | 870.84 | 1143.42 |
| 79 | 503.86 | 658.44 | 789.42 | 902.70 | 1182.36 | 535.72 | 699.74 | 837.80 | 958.16 | 1255.52 |
| 80 | 549.88 | 716.26 | 857.86 | 984.12 | 1287.38 | 580.56 | 757.56 | 906.24 | 1039.58 | 1360.54 |
| 81 | 590.00 | 769.36 | 922.76 | 1057.28 | 1384.14 | 620.68 | 810.66 | 972.32 | 1113.92 | 1457.30 |
| 82 | 627.76 | 821.28 | 982.94 | 1125.72 | 1475.00 | 660.80 | 863.76 | 1034.86 | 1183.54 | 1549.34 |
| 83 | 666.70 | 872.02 | 1041.94 | 1192.98 | 1564.68 | 699.74 | 914.50 | 1093.86 | 1251.98 | 1641.38 |
| 84 | 710.36 | 925.12 | 1106.84 | 1264.96 | 1660.26 | 743.40 | 968.78 | 1157.58 | 1325.14 | 1739.32 |
| 85 | 756.38 | 985.30 | 1178.82 | 1346.38 | 1765.28 | 790.60 | 1031.32 | 1231.92 | 1405.38 | 1846.70 |
| 86 | 804.76 | 1047.84 | 1251.98 | 1432.52 | 1878.56 | 838.98 | 1093.86 | 1305.08 | 1491.52 | 1959.98 |
| 87 | 857.86 | 1115.10 | 1332.22 | 1522.20 | 1997.74 | 892.08 | 1161.12 | 1385.32 | 1581.20 | 2079.16 |
| 88 | 912.14 | 1188.26 | 1417.18 | 1617.78 | 2125.18 | 946.36 | 1234.28 | 1470.28 | 1676.78 | 2206.60 |
| 89 | 974.68 | 1267.32 | 1510.40 | 1722.80 | 2264.42 | 1008.90 | 1313.34 | 1563.50 | 1781.80 | 2345.84 |
| 90 | 1040.76 | 1352.28 | 1613.06 | 1838.44 | 2417.82 | 1074.98 | 1398.30 | 1666.16 | 1897.44 | 2499.24 |
| 91 | 1111.56 | 1444.32 | 1721.62 | 1962.34 | 2581.84 | 1145.78 | 1490.34 | 1774.72 | 2021.34 | 2663.26 |
| 92 | 1188.26 | 1542.26 | 1836.08 | 2093.32 | 2755.30 | 1222.48 | 1588.28 | 1889.18 | 2152.32 | 2836.72 |
| 93 | 1268.50 | 1647.28 | 1959.98 | 2233.74 | 2939.38 | 1302.72 | 1693.30 | 2013.08 | 2292.74 | 3020.80 |
| 94 | 1357.00 | 1761.74 | 2095.68 | 2384.78 | 3142.34 | 1391.22 | 1807.76 | 2148.78 | 2443.78 | 3223.76 |
| 95 | 1454.94 | 1884.46 | 2243.18 | 2552.34 | 3364.18 | 1489.16 | 1930.48 | 2296.28 | 2611.34 | 3445.60 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 30 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 31 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 32 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 33 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 34 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 35 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 36 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 37 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 38 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 39 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 40 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 59.00 | 76.70 | 88.50 | 99.12 | 130.98 |
| 41 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 59.00 | 76.70 | 88.50 | 99.12 | 130.98 |
| 42 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 59.00 | 76.70 | 88.50 | 99.12 | 130.98 |
| 43 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 59.00 | 76.70 | 88.50 | 99.12 | 130.98 |
| 44 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 59.00 | 76.70 | 88.50 | 99.12 | 130.98 |
| 45 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 | 63.72 | 80.24 | 92.04 | 105.02 | 139.24 |
| 46 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 | 63.72 | 80.24 | 92.04 | 105.02 | 139.24 |
| 47 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 | 63.72 | 80.24 | 92.04 | 105.02 | 139.24 |
| 48 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 | 63.72 | 80.24 | 92.04 | 105.02 | 139.24 |
| 49 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 | 63.72 | 80.24 | 92.04 | 105.02 | 139.24 |
| 50 | 51.92 | 66.08 | 76.70 | 86.14 | 114.46 | 70.80 | 89.68 | 103.84 | 118.00 | 155.76 |
| 51 | 53.10 | 68.44 | 79.06 | 89.68 | 118.00 | 71.98 | 90.86 | 106.20 | 119.18 | 159.30 |
| 52 | 54.28 | 70.80 | 81.42 | 94.40 | 122.72 | 73.16 | 94.40 | 108.56 | 122.72 | 164.02 |
| 53 | 57.82 | 74.34 | 83.78 | 95.58 | 127.44 | 75.52 | 96.76 | 109.74 | 125.08 | 166.38 |
| 54 | 59.00 | 74.34 | 86.14 | 97.94 | 132.16 | 76.70 | 96.76 | 112.10 | 127.44 | 169.92 |
| 55 | 61.36 | 76.70 | 92.04 | 101.48 | 135.70 | 77.88 | 99.12 | 115.64 | 130.98 | 173.46 |
| 56 | 64.90 | 81.42 | 96.76 | 108.56 | 142.78 | 81.42 | 103.84 | 122.72 | 136.88 | 181.72 |
| 57 | 69.62 | 86.14 | 101.48 | 114.46 | 153.40 | 86.14 | 108.56 | 128.62 | 143.96 | 192.34 |
| 58 | 73.16 | 95.58 | 109.74 | 122.72 | 161.66 | 89.68 | 116.82 | 135.70 | 153.40 | 200.60 |
| 59 | 79.06 | 100.30 | 118.00 | 133.34 | 174.64 | 95.58 | 121.54 | 143.96 | 162.84 | 214.76 |
| 60 | 82.60 | 107.38 | 123.90 | 140.42 | 187.62 | 101.48 | 130.98 | 152.22 | 171.10 | 228.92 |
| 61 | 90.86 | 115.64 | 134.52 | 153.40 | 200.60 | 109.74 | 139.24 | 162.84 | 185.26 | 243.08 |
| 62 | 94.40 | 121.54 | 141.60 | 161.66 | 215.94 | 114.46 | 147.50 | 171.10 | 195.88 | 258.42 |
| 63 | 102.66 | 130.98 | 153.40 | 174.64 | 230.10 | 122.72 | 156.94 | 182.90 | 207.68 | 276.12 |
| 64 | 110.92 | 140.42 | 162.84 | 185.26 | 245.44 | 129.80 | 166.38 | 195.88 | 220.66 | 292.64 |
| 65 | 116.82 | 151.04 | 177.00 | 199.42 | 265.50 | 138.06 | 178.18 | 208.86 | 236.00 | 315.06 |
| 66 | 126.26 | 161.66 | 191.16 | 215.94 | 285.56 | 148.68 | 189.98 | 225.38 | 253.70 | 336.30 |
| 67 | 133.34 | 172.28 | 204.14 | 231.28 | 305.62 | 156.94 | 201.78 | 238.36 | 270.22 | 357.54 |
| 68 | 143.96 | 186.44 | 217.12 | 248.98 | 329.22 | 167.56 | 215.94 | 253.70 | 287.92 | 381.14 |
| 69 | 158.12 | 202.96 | 239.54 | 270.22 | 358.72 | 180.54 | 232.46 | 276.12 | 311.52 | 411.82 |
| 70 | 174.64 | 224.20 | 261.96 | 299.72 | 395.30 | 199.42 | 256.06 | 299.72 | 342.20 | 451.94 |
| 71 | 194.70 | 248.98 | 293.82 | 335.12 | 440.14 | 219.48 | 282.02 | 332.76 | 377.60 | 499.14 |
| 72 | 215.94 | 277.30 | 330.40 | 374.06 | 493.24 | 243.08 | 311.52 | 369.34 | 418.90 | 554.60 |
| 73 | 243.08 | 311.52 | 368.16 | 418.90 | 549.88 | 270.22 | 348.10 | 411.82 | 464.92 | 613.60 |
| 74 | 270.22 | 349.28 | 411.82 | 467.28 | 618.32 | 298.54 | 384.68 | 454.30 | 518.02 | 683.22 |
| 75 | 302.08 | 390.58 | 462.56 | 526.28 | 691.48 | 330.40 | 428.34 | 506.22 | 574.66 | 758.74 |
| 76 | 337.48 | 436.60 | 518.02 | 591.18 | 776.44 | 366.98 | 475.54 | 561.68 | 640.74 | 843.70 |
| 77 | 375.24 | 487.34 | 580.56 | 665.52 | 873.20 | 404.74 | 526.28 | 626.58 | 715.08 | 940.46 |
| 78 | 416.54 | 543.98 | 649.00 | 744.58 | 974.68 | 446.04 | 581.74 | 693.84 | 794.14 | 1040.76 |
| 79 | 460.20 | 600.62 | 716.26 | 821.28 | 1074.98 | 488.52 | 637.20 | 759.92 | 870.84 | 1141.06 |
| 80 | 500.32 | 651.36 | 781.16 | 895.62 | 1170.56 | 527.46 | 689.12 | 827.18 | 946.36 | 1236.64 |
| 81 | 535.72 | 699.74 | 838.98 | 964.06 | 1259.06 | 564.04 | 737.50 | 882.64 | 1014.80 | 1327.50 |
| 82 | 572.30 | 746.94 | 895.62 | 1024.24 | 1340.48 | 602.98 | 785.88 | 941.64 | 1077.34 | 1411.28 |
| 83 | 605.34 | 795.32 | 951.08 | 1085.60 | 1425.44 | 636.02 | 834.26 | 997.10 | 1141.06 | 1495.06 |
| 84 | 646.64 | 841.34 | 1007.72 | 1150.50 | 1510.40 | 676.14 | 882.64 | 1054.92 | 1205.96 | 1582.38 |
| 85 | 690.30 | 896.80 | 1071.44 | 1224.84 | 1608.34 | 720.98 | 936.92 | 1119.82 | 1280.30 | 1681.50 |
| 86 | 733.96 | 955.80 | 1139.88 | 1302.72 | 1711.00 | 764.64 | 995.92 | 1188.26 | 1358.18 | 1784.16 |
| 87 | 782.34 | 1015.98 | 1213.04 | 1384.14 | 1819.56 | 813.02 | 1056.10 | 1261.42 | 1439.60 | 1892.72 |
| 88 | 833.08 | 1083.24 | 1290.92 | 1472.64 | 1936.38 | 863.76 | 1123.36 | 1339.30 | 1528.10 | 2009.54 |
| 89 | 888.54 | 1152.86 | 1374.70 | 1567.04 | 2062.64 | 919.22 | 1192.98 | 1423.08 | 1622.50 | 2135.80 |
| 90 | 947.54 | 1231.92 | 1466.74 | 1672.06 | 2200.70 | 978.22 | 1272.04 | 1515.12 | 1727.52 | 2273.86 |
| 91 | 1012.44 | 1314.52 | 1565.86 | 1785.34 | 2350.56 | 1043.12 | 1354.64 | 1614.24 | 1840.80 | 2423.72 |
| 92 | 1083.24 | 1404.20 | 1672.06 | 1903.34 | 2507.50 | 1113.92 | 1444.32 | 1720.44 | 1958.80 | 2580.66 |
| 93 | 1157.58 | 1499.78 | 1785.34 | 2030.78 | 2676.24 | 1188.26 | 1539.90 | 1833.72 | 2086.24 | 2749.40 |
| 94 | 1237.82 | 1603.62 | 1906.88 | 2168.84 | 2860.32 | 1268.50 | 1643.74 | 1955.26 | 2224.30 | 2933.48 |
| 95 | 1323.96 | 1716.90 | 2040.22 | 2321.06 | 3062.10 | 1354.64 | 1757.02 | 2088.60 | 2376.52 | 3135.26 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 30 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 31 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 32 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 33 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 34 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 35 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 36 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 37 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 38 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 39 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 40 | 40.12 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 |
| 41 | 40.12 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 |
| 42 | 40.12 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 |
| 43 | 40.12 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 |
| 44 | 40.12 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 |
| 45 | 41.30 | 53.10 | 63.72 | 71.98 | 95.58 | 56.64 | 74.34 | 86.14 | 96.76 | 128.62 |
| 46 | 41.30 | 53.10 | 63.72 | 71.98 | 95.58 | 56.64 | 74.34 | 86.14 | 96.76 | 128.62 |
| 47 | 41.30 | 53.10 | 63.72 | 71.98 | 95.58 | 56.64 | 74.34 | 86.14 | 96.76 | 128.62 |
| 48 | 41.30 | 53.10 | 63.72 | 71.98 | 95.58 | 56.64 | 74.34 | 86.14 | 96.76 | 128.62 |
| 49 | 41.30 | 53.10 | 63.72 | 71.98 | 95.58 | 56.64 | 74.34 | 86.14 | 96.76 | 128.62 |
| 50 | 47.20 | 61.36 | 71.98 | 79.06 | 106.20 | 64.90 | 82.60 | 95.58 | 106.20 | 143.96 |
| 51 | 49.56 | 62.54 | 74.34 | 82.60 | 108.56 | 67.26 | 82.60 | 99.12 | 109.74 | 146.32 |
| 52 | 51.92 | 64.90 | 74.34 | 84.96 | 113.28 | 68.44 | 84.96 | 99.12 | 113.28 | 151.04 |
| 53 | 51.92 | 66.08 | 76.70 | 88.50 | 116.82 | 68.44 | 86.14 | 101.48 | 115.64 | 153.40 |
| 54 | 53.10 | 70.80 | 80.24 | 93.22 | 120.36 | 69.62 | 92.04 | 105.02 | 119.18 | 155.76 |
| 55 | 54.28 | 71.98 | 82.60 | 94.40 | 123.90 | 70.80 | 93.22 | 106.20 | 121.54 | 159.30 |
| 56 | 59.00 | 75.52 | 87.32 | 99.12 | 132.16 | 74.34 | 96.76 | 112.10 | 126.26 | 167.56 |
| 57 | 61.36 | 80.24 | 94.40 | 106.20 | 140.42 | 76.70 | 101.48 | 116.82 | 133.34 | 177.00 |
| 58 | 66.08 | 83.78 | 99.12 | 114.46 | 151.04 | 81.42 | 105.02 | 123.90 | 141.60 | 187.62 |
| 59 | 71.98 | 92.04 | 106.20 | 120.36 | 161.66 | 88.50 | 113.28 | 132.16 | 148.68 | 198.24 |
| 60 | 75.52 | 97.94 | 114.46 | 128.62 | 173.46 | 90.86 | 119.18 | 139.24 | 159.30 | 210.04 |
| 61 | 81.42 | 105.02 | 122.72 | 140.42 | 184.08 | 97.94 | 126.26 | 149.86 | 169.92 | 223.02 |
| 62 | 87.32 | 113.28 | 132.16 | 149.86 | 197.06 | 106.20 | 136.88 | 158.12 | 180.54 | 237.18 |
| 63 | 93.22 | 120.36 | 140.42 | 159.30 | 212.40 | 110.92 | 145.14 | 168.74 | 192.34 | 253.70 |
| 64 | 101.48 | 129.80 | 152.22 | 173.46 | 227.74 | 119.18 | 154.58 | 181.72 | 205.32 | 271.40 |
| 65 | 107.38 | 139.24 | 162.84 | 186.44 | 243.08 | 126.26 | 165.20 | 193.52 | 220.66 | 289.10 |
| 66 | 114.46 | 149.86 | 177.00 | 199.42 | 264.32 | 133.34 | 177.00 | 207.68 | 234.82 | 312.70 |
| 67 | 123.90 | 159.30 | 188.80 | 213.58 | 280.84 | 143.96 | 186.44 | 219.48 | 248.98 | 330.40 |
| 68 | 132.16 | 172.28 | 201.78 | 231.28 | 304.44 | 154.58 | 200.60 | 236.00 | 267.86 | 351.64 |
| 69 | 142.78 | 185.26 | 220.66 | 250.16 | 330.40 | 164.02 | 214.76 | 253.70 | 289.10 | 379.96 |
| 70 | 158.12 | 206.50 | 243.08 | 277.30 | 366.98 | 179.36 | 234.82 | 276.12 | 317.42 | 418.90 |
| 71 | 175.82 | 232.46 | 271.40 | 307.98 | 408.28 | 199.42 | 263.14 | 307.98 | 349.28 | 461.38 |
| 72 | 198.24 | 258.42 | 303.26 | 344.56 | 457.84 | 220.66 | 289.10 | 341.02 | 385.86 | 513.30 |
| 73 | 219.48 | 290.28 | 341.02 | 387.04 | 512.12 | 244.26 | 323.32 | 379.96 | 430.70 | 569.94 |
| 74 | 245.44 | 324.50 | 381.14 | 434.24 | 574.66 | 272.58 | 358.72 | 423.62 | 479.08 | 633.66 |
| 75 | 274.94 | 364.62 | 427.16 | 487.34 | 641.92 | 303.26 | 398.84 | 468.46 | 534.54 | 702.10 |
| 76 | 307.98 | 407.10 | 480.26 | 548.70 | 720.98 | 333.94 | 442.50 | 521.56 | 595.90 | 783.52 |
| 77 | 343.38 | 454.30 | 539.26 | 617.14 | 810.66 | 369.34 | 489.70 | 580.56 | 663.16 | 873.20 |
| 78 | 382.32 | 506.22 | 601.80 | 687.94 | 903.88 | 409.46 | 541.62 | 644.28 | 736.32 | 966.42 |
| 79 | 418.90 | 558.14 | 665.52 | 761.10 | 998.28 | 443.68 | 591.18 | 705.64 | 808.30 | 1060.82 |
| 80 | 455.48 | 607.70 | 725.70 | 830.72 | 1086.78 | 481.44 | 643.10 | 765.82 | 877.92 | 1148.14 |
| 81 | 488.52 | 656.08 | 777.62 | 892.08 | 1168.20 | 514.48 | 690.30 | 820.10 | 939.28 | 1230.74 |
| 82 | 523.92 | 696.20 | 830.72 | 949.90 | 1244.90 | 549.88 | 731.60 | 874.38 | 998.28 | 1308.62 |
| 83 | 555.78 | 739.86 | 880.28 | 1008.90 | 1320.42 | 582.92 | 776.44 | 922.76 | 1058.46 | 1386.50 |
| 84 | 590.00 | 785.88 | 934.56 | 1067.90 | 1403.02 | 618.32 | 823.64 | 978.22 | 1118.64 | 1470.28 |
| 85 | 627.76 | 835.44 | 993.56 | 1136.34 | 1490.34 | 656.08 | 873.20 | 1038.40 | 1188.26 | 1557.60 |
| 86 | 669.06 | 888.54 | 1058.46 | 1208.32 | 1587.10 | 697.38 | 926.30 | 1103.30 | 1260.24 | 1654.36 |
| 87 | 711.54 | 946.36 | 1124.54 | 1283.84 | 1686.22 | 739.86 | 984.12 | 1169.38 | 1335.76 | 1753.48 |
| 88 | 759.92 | 1008.90 | 1196.52 | 1366.44 | 1795.96 | 788.24 | 1046.66 | 1241.36 | 1418.36 | 1863.22 |
| 89 | 809.48 | 1074.98 | 1274.40 | 1454.94 | 1912.78 | 837.80 | 1112.74 | 1319.24 | 1506.86 | 1980.04 |
| 90 | 864.94 | 1146.96 | 1360.54 | 1550.52 | 2041.40 | 893.26 | 1184.72 | 1405.38 | 1602.44 | 2108.66 |
| 91 | 922.76 | 1223.66 | 1452.58 | 1655.54 | 2178.28 | 951.08 | 1261.42 | 1497.42 | 1707.46 | 2245.54 |
| 92 | 986.48 | 1307.44 | 1550.52 | 1764.10 | 2324.60 | 1014.80 | 1345.20 | 1595.36 | 1816.02 | 2391.86 |
| 93 | 1053.74 | 1397.12 | 1654.36 | 1884.46 | 2480.36 | 1082.06 | 1434.88 | 1699.20 | 1936.38 | 2547.62 |
| 94 | 1128.08 | 1492.70 | 1767.64 | 2013.08 | 2651.46 | 1156.40 | 1530.46 | 1812.48 | 2065.00 | 2718.72 |
| 95 | 1208.32 | 1597.72 | 1891.54 | 2152.32 | 2837.90 | 1236.64 | 1635.48 | 1936.38 | 2204.24 | 2905.16 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 30 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 31 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 32 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 33 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 34 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 35 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 36 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 37 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 38 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 39 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 40 | 60.18 | 74.34 | 86.14 | 96.76 | 129.80 | 80.24 | 100.30 | 115.64 | 128.62 | 173.46 |
| 41 | 60.18 | 74.34 | 86.14 | 96.76 | 129.80 | 80.24 | 100.30 | 115.64 | 128.62 | 173.46 |
| 42 | 60.18 | 74.34 | 86.14 | 96.76 | 129.80 | 80.24 | 100.30 | 115.64 | 128.62 | 173.46 |
| 43 | 60.18 | 74.34 | 86.14 | 96.76 | 129.80 | 80.24 | 100.30 | 115.64 | 128.62 | 173.46 |
| 44 | 60.18 | 74.34 | 86.14 | 96.76 | 129.80 | 80.24 | 100.30 | 115.64 | 128.62 | 173.46 |
| 45 | 63.72 | 77.88 | 92.04 | 101.48 | 138.06 | 83.78 | 105.02 | 122.72 | 136.88 | 184.08 |
| 46 | 63.72 | 77.88 | 92.04 | 101.48 | 138.06 | 83.78 | 105.02 | 122.72 | 136.88 | 184.08 |
| 47 | 63.72 | 77.88 | 92.04 | 101.48 | 138.06 | 83.78 | 105.02 | 122.72 | 136.88 | 184.08 |
| 48 | 63.72 | 77.88 | 92.04 | 101.48 | 138.06 | 83.78 | 105.02 | 122.72 | 136.88 | 184.08 |
| 49 | 63.72 | 77.88 | 92.04 | 101.48 | 138.06 | 83.78 | 105.02 | 122.72 | 136.88 | 184.08 |
| 50 | 70.80 | 87.32 | 101.48 | 114.46 | 152.22 | 94.40 | 118.00 | 136.88 | 153.40 | 204.14 |
| 51 | 73.16 | 92.04 | 105.02 | 118.00 | 156.94 | 97.94 | 121.54 | 139.24 | 155.76 | 208.86 |
| 52 | 75.52 | 94.40 | 108.56 | 121.54 | 162.84 | 99.12 | 123.90 | 142.78 | 159.30 | 212.40 |
| 53 | 76.70 | 96.76 | 112.10 | 126.26 | 167.56 | 101.48 | 126.26 | 146.32 | 162.84 | 219.48 |
| 54 | 79.06 | 100.30 | 115.64 | 129.80 | 173.46 | 102.66 | 129.80 | 149.86 | 167.56 | 225.38 |
| 55 | 82.60 | 103.84 | 118.00 | 134.52 | 179.36 | 106.20 | 133.34 | 153.40 | 172.28 | 230.10 |
| 56 | 86.14 | 109.74 | 125.08 | 141.60 | 187.62 | 109.74 | 139.24 | 160.48 | 179.36 | 239.54 |
| 57 | 92.04 | 116.82 | 134.52 | 151.04 | 200.60 | 115.64 | 146.32 | 168.74 | 189.98 | 252.52 |
| 58 | 99.12 | 122.72 | 143.96 | 160.48 | 215.94 | 121.54 | 154.58 | 179.36 | 199.42 | 267.86 |
| 59 | 107.38 | 132.16 | 154.58 | 173.46 | 231.28 | 130.98 | 164.02 | 189.98 | 213.58 | 284.38 |
| 60 | 113.28 | 141.60 | 164.02 | 184.08 | 247.80 | 138.06 | 173.46 | 200.60 | 225.38 | 302.08 |
| 61 | 120.36 | 152.22 | 177.00 | 198.24 | 264.32 | 146.32 | 184.08 | 214.76 | 240.72 | 319.78 |
| 62 | 129.80 | 161.66 | 188.80 | 212.40 | 283.20 | 155.76 | 195.88 | 227.74 | 256.06 | 341.02 |
| 63 | 138.06 | 173.46 | 200.60 | 226.56 | 302.08 | 165.20 | 207.68 | 241.90 | 271.40 | 362.26 |
| 64 | 147.50 | 187.62 | 217.12 | 243.08 | 324.50 | 175.82 | 224.20 | 258.42 | 289.10 | 387.04 |
| 65 | 156.94 | 200.60 | 232.46 | 260.78 | 350.46 | 186.44 | 238.36 | 277.30 | 310.34 | 414.18 |
| 66 | 169.92 | 215.94 | 251.34 | 282.02 | 376.42 | 200.60 | 254.88 | 296.18 | 331.58 | 443.68 |
| 67 | 182.90 | 231.28 | 270.22 | 302.08 | 403.56 | 214.76 | 270.22 | 315.06 | 354.00 | 473.18 |
| 68 | 197.06 | 248.98 | 289.10 | 326.86 | 436.60 | 228.92 | 289.10 | 337.48 | 378.78 | 506.22 |
| 69 | 213.58 | 269.04 | 317.42 | 357.54 | 475.54 | 245.44 | 311.52 | 364.62 | 411.82 | 546.34 |
| 70 | 236.00 | 298.54 | 350.46 | 395.30 | 526.28 | 269.04 | 341.02 | 400.02 | 450.76 | 599.44 |
| 71 | 263.14 | 335.12 | 390.58 | 440.14 | 586.46 | 297.36 | 378.78 | 442.50 | 497.96 | 664.34 |
| 72 | 293.82 | 374.06 | 436.60 | 493.24 | 656.08 | 330.40 | 421.26 | 490.88 | 553.42 | 737.50 |
| 73 | 330.40 | 418.90 | 490.88 | 552.24 | 735.14 | 368.16 | 467.28 | 546.34 | 615.96 | 818.92 |
| 74 | 369.34 | 468.46 | 548.70 | 619.50 | 823.64 | 408.28 | 519.20 | 607.70 | 684.40 | 910.96 |
| 75 | 411.82 | 525.10 | 614.78 | 693.84 | 922.76 | 451.94 | 577.02 | 674.96 | 762.28 | 1012.44 |
| 76 | 461.38 | 591.18 | 692.66 | 783.52 | 1038.40 | 501.50 | 643.10 | 752.84 | 850.78 | 1129.26 |
| 77 | 514.48 | 663.16 | 779.98 | 883.82 | 1170.56 | 553.42 | 715.08 | 841.34 | 951.08 | 1260.24 |
| 78 | 572.30 | 738.68 | 872.02 | 990.02 | 1308.62 | 611.24 | 789.42 | 932.20 | 1058.46 | 1399.48 |
| 79 | 630.12 | 815.38 | 964.06 | 1096.22 | 1446.68 | 669.06 | 866.12 | 1024.24 | 1163.48 | 1536.36 |
| 80 | 686.76 | 887.36 | 1051.38 | 1196.52 | 1578.84 | 725.70 | 939.28 | 1112.74 | 1264.96 | 1668.52 |
| 81 | 738.68 | 953.44 | 1130.44 | 1285.02 | 1698.02 | 777.62 | 1005.36 | 1191.80 | 1355.82 | 1788.88 |
| 82 | 787.06 | 1018.34 | 1205.96 | 1368.80 | 1806.58 | 828.36 | 1070.26 | 1268.50 | 1438.42 | 1899.80 |
| 83 | 837.80 | 1078.52 | 1279.12 | 1451.40 | 1917.50 | 877.92 | 1132.80 | 1342.84 | 1523.38 | 2014.26 |
| 84 | 889.72 | 1146.96 | 1358.18 | 1539.90 | 2035.50 | 932.20 | 1201.24 | 1423.08 | 1611.88 | 2132.26 |
| 85 | 946.36 | 1220.12 | 1443.14 | 1635.48 | 2165.30 | 988.84 | 1276.76 | 1509.22 | 1711.00 | 2264.42 |
| 86 | 1008.90 | 1298.00 | 1535.18 | 1739.32 | 2302.18 | 1051.38 | 1354.64 | 1601.26 | 1814.84 | 2401.30 |
| 87 | 1073.80 | 1380.60 | 1633.12 | 1849.06 | 2449.68 | 1116.28 | 1437.24 | 1699.20 | 1924.58 | 2548.80 |
| 88 | 1143.42 | 1470.28 | 1738.14 | 1967.06 | 2606.62 | 1185.90 | 1526.92 | 1804.22 | 2042.58 | 2705.74 |
| 89 | 1220.12 | 1568.22 | 1851.42 | 2094.50 | 2776.54 | 1262.60 | 1624.86 | 1917.50 | 2170.02 | 2875.66 |
| 90 | 1303.90 | 1674.42 | 1975.32 | 2232.56 | 2962.98 | 1346.38 | 1731.06 | 2041.40 | 2308.08 | 3062.10 |
| 91 | 1393.58 | 1788.88 | 2108.66 | 2383.60 | 3163.58 | 1436.06 | 1845.52 | 2174.74 | 2459.12 | 3262.70 |
| 92 | 1487.98 | 1909.24 | 2250.26 | 2541.72 | 3374.80 | 1530.46 | 1965.88 | 2316.34 | 2617.24 | 3473.92 |
| 93 | 1589.46 | 2037.86 | 2402.48 | 2711.64 | 3603.72 | 1631.94 | 2094.50 | 2468.56 | 2787.16 | 3702.84 |
| 94 | 1699.20 | 2179.46 | 2567.68 | 2895.72 | 3850.34 | 1741.68 | 2236.10 | 2633.76 | 2971.24 | 3949.46 |
| 95 | 1821.92 | 2332.86 | 2748.22 | 3098.68 | 4120.56 | 1864.40 | 2389.50 | 2814.30 | 3174.20 | 4219.68 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 30 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 31 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 32 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 33 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 34 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 35 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 36 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 37 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 38 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 39 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 40 | 53.10 | 66.08 | 76.70 | 84.96 | 115.64 | 71.98 | 89.68 | 102.66 | 115.64 | 154.58 |
| 41 | 53.10 | 66.08 | 76.70 | 84.96 | 115.64 | 71.98 | 89.68 | 102.66 | 115.64 | 154.58 |
| 42 | 53.10 | 66.08 | 76.70 | 84.96 | 115.64 | 71.98 | 89.68 | 102.66 | 115.64 | 154.58 |
| 43 | 53.10 | 66.08 | 76.70 | 84.96 | 115.64 | 71.98 | 89.68 | 102.66 | 115.64 | 154.58 |
| 44 | 53.10 | 66.08 | 76.70 | 84.96 | 115.64 | 71.98 | 89.68 | 102.66 | 115.64 | 154.58 |
| 45 | 56.64 | 70.80 | 80.24 | 92.04 | 120.36 | 75.52 | 95.58 | 108.56 | 122.72 | 164.02 |
| 46 | 56.64 | 70.80 | 80.24 | 92.04 | 120.36 | 75.52 | 95.58 | 108.56 | 122.72 | 164.02 |
| 47 | 56.64 | 70.80 | 80.24 | 92.04 | 120.36 | 75.52 | 95.58 | 108.56 | 122.72 | 164.02 |
| 48 | 56.64 | 70.80 | 80.24 | 92.04 | 120.36 | 75.52 | 95.58 | 108.56 | 122.72 | 164.02 |
| 49 | 56.64 | 70.80 | 80.24 | 92.04 | 120.36 | 75.52 | 95.58 | 108.56 | 122.72 | 164.02 |
| 50 | 62.54 | 77.88 | 92.04 | 100.30 | 135.70 | 82.60 | 105.02 | 122.72 | 135.70 | 181.72 |
| 51 | 64.90 | 80.24 | 94.40 | 103.84 | 139.24 | 84.96 | 106.20 | 123.90 | 139.24 | 185.26 |
| 52 | 67.26 | 83.78 | 96.76 | 107.38 | 145.14 | 87.32 | 109.74 | 127.44 | 142.78 | 191.16 |
| 53 | 69.62 | 84.96 | 99.12 | 112.10 | 148.68 | 89.68 | 112.10 | 129.80 | 146.32 | 194.70 |
| 54 | 71.98 | 89.68 | 102.66 | 115.64 | 153.40 | 93.22 | 115.64 | 133.34 | 149.86 | 199.42 |
| 55 | 73.16 | 93.22 | 106.20 | 119.18 | 158.12 | 94.40 | 119.18 | 135.70 | 153.40 | 205.32 |
| 56 | 76.70 | 97.94 | 112.10 | 126.26 | 168.74 | 97.94 | 123.90 | 142.78 | 159.30 | 213.58 |
| 57 | 81.42 | 102.66 | 119.18 | 134.52 | 179.36 | 102.66 | 129.80 | 151.04 | 168.74 | 225.38 |
| 58 | 87.32 | 110.92 | 128.62 | 143.96 | 192.34 | 109.74 | 136.88 | 160.48 | 178.18 | 239.54 |
| 59 | 94.40 | 119.18 | 138.06 | 153.40 | 204.14 | 115.64 | 146.32 | 168.74 | 188.80 | 251.34 |
| 60 | 100.30 | 127.44 | 147.50 | 164.02 | 220.66 | 121.54 | 154.58 | 179.36 | 200.60 | 269.04 |
| 61 | 108.56 | 135.70 | 156.94 | 177.00 | 236.00 | 129.80 | 164.02 | 191.16 | 214.76 | 285.56 |
| 62 | 114.46 | 145.14 | 167.56 | 187.62 | 252.52 | 138.06 | 173.46 | 202.96 | 226.56 | 303.26 |
| 63 | 121.54 | 154.58 | 179.36 | 201.78 | 269.04 | 146.32 | 185.26 | 215.94 | 241.90 | 322.14 |
| 64 | 130.98 | 164.02 | 192.34 | 217.12 | 289.10 | 156.94 | 197.06 | 230.10 | 258.42 | 344.56 |
| 65 | 140.42 | 178.18 | 206.50 | 233.64 | 310.34 | 166.38 | 210.04 | 245.44 | 277.30 | 368.16 |
| 66 | 153.40 | 192.34 | 223.02 | 252.52 | 335.12 | 179.36 | 226.56 | 263.14 | 296.18 | 394.12 |
| 67 | 162.84 | 205.32 | 238.36 | 270.22 | 359.90 | 189.98 | 240.72 | 279.66 | 316.24 | 421.26 |
| 68 | 173.46 | 221.84 | 256.06 | 290.28 | 388.22 | 201.78 | 258.42 | 299.72 | 337.48 | 450.76 |
| 69 | 189.98 | 240.72 | 282.02 | 317.42 | 421.26 | 219.48 | 278.48 | 324.50 | 365.80 | 484.98 |
| 70 | 211.22 | 266.68 | 311.52 | 352.82 | 467.28 | 240.72 | 304.44 | 356.36 | 401.20 | 533.36 |
| 71 | 233.64 | 297.36 | 348.10 | 392.94 | 520.38 | 265.50 | 337.48 | 394.12 | 443.68 | 591.18 |
| 72 | 263.14 | 331.58 | 388.22 | 440.14 | 584.10 | 295.00 | 374.06 | 436.60 | 494.42 | 656.08 |
| 73 | 292.64 | 374.06 | 435.42 | 489.70 | 654.90 | 325.68 | 417.72 | 486.16 | 546.34 | 729.24 |
| 74 | 329.22 | 417.72 | 489.70 | 551.06 | 732.78 | 363.44 | 462.56 | 541.62 | 608.88 | 810.66 |
| 75 | 365.80 | 468.46 | 548.70 | 618.32 | 821.28 | 402.38 | 513.30 | 601.80 | 677.32 | 901.52 |
| 76 | 410.64 | 523.92 | 615.96 | 697.38 | 923.94 | 447.22 | 569.94 | 670.24 | 756.38 | 1004.18 |
| 77 | 457.84 | 587.64 | 695.02 | 787.06 | 1040.76 | 494.42 | 634.84 | 749.30 | 848.42 | 1122.18 |
| 78 | 509.76 | 657.26 | 776.44 | 880.28 | 1164.66 | 543.98 | 702.10 | 829.54 | 941.64 | 1244.90 |
| 79 | 561.68 | 725.70 | 860.22 | 974.68 | 1288.56 | 597.08 | 769.36 | 913.32 | 1036.04 | 1367.62 |
| 80 | 612.42 | 789.42 | 935.74 | 1063.18 | 1404.20 | 645.46 | 835.44 | 988.84 | 1124.54 | 1485.62 |
| 81 | 657.26 | 849.60 | 1007.72 | 1143.42 | 1510.40 | 692.66 | 895.62 | 1062.00 | 1204.78 | 1590.64 |
| 82 | 700.92 | 906.24 | 1073.80 | 1218.94 | 1609.52 | 737.50 | 953.44 | 1128.08 | 1281.48 | 1692.12 |
| 83 | 744.58 | 960.52 | 1138.70 | 1292.10 | 1706.28 | 781.16 | 1008.90 | 1194.16 | 1357.00 | 1792.42 |
| 84 | 790.60 | 1019.52 | 1207.14 | 1369.98 | 1811.30 | 828.36 | 1069.08 | 1263.78 | 1434.88 | 1897.44 |
| 85 | 842.52 | 1084.42 | 1285.02 | 1456.12 | 1926.94 | 881.46 | 1135.16 | 1342.84 | 1522.20 | 2015.44 |
| 86 | 897.98 | 1155.22 | 1366.44 | 1548.16 | 2049.66 | 936.92 | 1205.96 | 1424.26 | 1614.24 | 2138.16 |
| 87 | 955.80 | 1228.38 | 1453.76 | 1646.10 | 2179.46 | 994.74 | 1279.12 | 1511.58 | 1712.18 | 2267.96 |
| 88 | 1018.34 | 1307.44 | 1546.98 | 1749.94 | 2319.88 | 1057.28 | 1358.18 | 1604.80 | 1816.02 | 2408.38 |
| 89 | 1085.60 | 1394.76 | 1648.46 | 1863.22 | 2472.10 | 1124.54 | 1445.50 | 1706.28 | 1929.30 | 2560.60 |
| 90 | 1159.94 | 1489.16 | 1759.38 | 1987.12 | 2637.30 | 1198.88 | 1539.90 | 1817.20 | 2053.20 | 2725.80 |
| 91 | 1240.18 | 1590.64 | 1877.38 | 2120.46 | 2815.48 | 1279.12 | 1641.38 | 1935.20 | 2186.54 | 2903.98 |
| 92 | 1325.14 | 1699.20 | 2002.46 | 2262.06 | 3004.28 | 1364.08 | 1749.94 | 2060.28 | 2328.14 | 3092.78 |
| 93 | 1416.00 | 1812.48 | 2138.16 | 2413.10 | 3206.06 | 1454.94 | 1863.22 | 2195.98 | 2479.18 | 3294.56 |
| 94 | 1512.76 | 1938.74 | 2284.48 | 2577.12 | 3426.72 | 1551.70 | 1989.48 | 2342.30 | 2643.20 | 3515.22 |
| 95 | 1620.14 | 2075.62 | 2446.14 | 2757.66 | 3668.62 | 1659.08 | 2126.36 | 2503.96 | 2823.74 | 3757.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 30 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 31 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 32 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 33 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 34 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 35 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 36 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 37 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 38 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 39 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 40 | 47.20 | 60.18 | 68.44 | 77.88 | 105.02 | 64.90 | 80.24 | 93.22 | 103.84 | 140.42 |
| 41 | 47.20 | 60.18 | 68.44 | 77.88 | 105.02 | 64.90 | 80.24 | 93.22 | 103.84 | 140.42 |
| 42 | 47.20 | 60.18 | 68.44 | 77.88 | 105.02 | 64.90 | 80.24 | 93.22 | 103.84 | 140.42 |
| 43 | 47.20 | 60.18 | 68.44 | 77.88 | 105.02 | 64.90 | 80.24 | 93.22 | 103.84 | 140.42 |
| 44 | 47.20 | 60.18 | 68.44 | 77.88 | 105.02 | 64.90 | 80.24 | 93.22 | 103.84 | 140.42 |
| 45 | 51.92 | 63.72 | 73.16 | 82.60 | 110.92 | 69.62 | 84.96 | 99.12 | 112.10 | 149.86 |
| 46 | 51.92 | 63.72 | 73.16 | 82.60 | 110.92 | 69.62 | 84.96 | 99.12 | 112.10 | 149.86 |
| 47 | 51.92 | 63.72 | 73.16 | 82.60 | 110.92 | 69.62 | 84.96 | 99.12 | 112.10 | 149.86 |
| 48 | 51.92 | 63.72 | 73.16 | 82.60 | 110.92 | 69.62 | 84.96 | 99.12 | 112.10 | 149.86 |
| 49 | 51.92 | 63.72 | 73.16 | 82.60 | 110.92 | 69.62 | 84.96 | 99.12 | 112.10 | 149.86 |
| 50 | 57.82 | 70.80 | 82.60 | 93.22 | 122.72 | 76.70 | 95.58 | 109.74 | 123.90 | 165.20 |
| 51 | 60.18 | 74.34 | 83.78 | 95.58 | 127.44 | 77.88 | 99.12 | 113.28 | 127.44 | 168.74 |
| 52 | 61.36 | 76.70 | 86.14 | 97.94 | 132.16 | 80.24 | 100.30 | 115.64 | 128.62 | 173.46 |
| 53 | 63.72 | 77.88 | 92.04 | 101.48 | 135.70 | 81.42 | 102.66 | 119.18 | 132.16 | 177.00 |
| 54 | 64.90 | 81.42 | 94.40 | 105.02 | 140.42 | 83.78 | 105.02 | 121.54 | 135.70 | 181.72 |
| 55 | 67.26 | 82.60 | 96.76 | 107.38 | 143.96 | 84.96 | 107.38 | 125.08 | 138.06 | 186.44 |
| 56 | 70.80 | 87.32 | 102.66 | 114.46 | 152.22 | 89.68 | 110.92 | 129.80 | 146.32 | 194.70 |
| 57 | 74.34 | 95.58 | 109.74 | 121.54 | 162.84 | 93.22 | 118.00 | 138.06 | 153.40 | 205.32 |
| 58 | 79.06 | 100.30 | 116.82 | 130.98 | 174.64 | 99.12 | 125.08 | 145.14 | 162.84 | 217.12 |
| 59 | 84.96 | 108.56 | 123.90 | 139.24 | 187.62 | 105.02 | 133.34 | 153.40 | 171.10 | 230.10 |
| 60 | 90.86 | 115.64 | 134.52 | 149.86 | 199.42 | 110.92 | 140.42 | 164.02 | 182.90 | 244.26 |
| 61 | 99.12 | 122.72 | 143.96 | 160.48 | 214.76 | 118.00 | 148.68 | 173.46 | 194.70 | 259.60 |
| 62 | 103.84 | 130.98 | 152.22 | 172.28 | 230.10 | 125.08 | 159.30 | 185.26 | 206.50 | 277.30 |
| 63 | 112.10 | 141.60 | 162.84 | 182.90 | 244.26 | 134.52 | 168.74 | 195.88 | 219.48 | 292.64 |
| 64 | 119.18 | 151.04 | 175.82 | 197.06 | 261.96 | 142.78 | 180.54 | 208.86 | 234.82 | 312.70 |
| 65 | 128.62 | 160.48 | 188.80 | 212.40 | 280.84 | 152.22 | 192.34 | 224.20 | 251.34 | 335.12 |
| 66 | 136.88 | 173.46 | 202.96 | 228.92 | 304.44 | 161.66 | 206.50 | 239.54 | 269.04 | 358.72 |
| 67 | 148.68 | 188.80 | 218.30 | 245.44 | 326.86 | 173.46 | 219.48 | 253.70 | 287.92 | 382.32 |
| 68 | 160.48 | 201.78 | 234.82 | 265.50 | 352.82 | 185.26 | 233.64 | 272.58 | 307.98 | 409.46 |
| 69 | 172.28 | 219.48 | 256.06 | 289.10 | 383.50 | 198.24 | 253.70 | 296.18 | 333.94 | 442.50 |
| 70 | 189.98 | 243.08 | 283.20 | 320.96 | 425.98 | 215.94 | 277.30 | 323.32 | 365.80 | 486.16 |
| 71 | 213.58 | 270.22 | 316.24 | 357.54 | 474.36 | 241.90 | 306.80 | 358.72 | 403.56 | 538.08 |
| 72 | 237.18 | 304.44 | 354.00 | 397.66 | 531.00 | 266.68 | 342.20 | 398.84 | 447.22 | 595.90 |
| 73 | 267.86 | 338.66 | 397.66 | 447.22 | 593.54 | 297.36 | 379.96 | 443.68 | 497.96 | 663.16 |
| 74 | 298.54 | 379.96 | 443.68 | 500.32 | 667.88 | 330.40 | 421.26 | 489.70 | 554.60 | 738.68 |
| 75 | 333.94 | 425.98 | 499.14 | 561.68 | 748.12 | 365.80 | 467.28 | 547.52 | 617.14 | 820.10 |
| 76 | 372.88 | 475.54 | 561.68 | 632.48 | 841.34 | 405.92 | 519.20 | 610.06 | 689.12 | 915.68 |
| 77 | 418.90 | 535.72 | 631.30 | 717.44 | 947.54 | 450.76 | 578.20 | 680.86 | 771.72 | 1019.52 |
| 78 | 464.92 | 597.08 | 706.82 | 802.40 | 1059.64 | 495.60 | 638.38 | 755.20 | 856.68 | 1133.98 |
| 79 | 510.94 | 658.44 | 781.16 | 888.54 | 1172.92 | 542.80 | 700.92 | 829.54 | 942.82 | 1246.08 |
| 80 | 555.78 | 717.44 | 853.14 | 968.78 | 1277.94 | 586.46 | 758.74 | 901.52 | 1024.24 | 1351.10 |
| 81 | 598.26 | 771.72 | 915.68 | 1040.76 | 1374.70 | 628.94 | 814.20 | 965.24 | 1096.22 | 1449.04 |
| 82 | 637.20 | 823.64 | 977.04 | 1109.20 | 1463.20 | 670.24 | 866.12 | 1027.78 | 1165.84 | 1539.90 |
| 83 | 677.32 | 874.38 | 1036.04 | 1175.28 | 1554.06 | 710.36 | 918.04 | 1087.96 | 1234.28 | 1631.94 |
| 84 | 720.98 | 928.66 | 1099.76 | 1246.08 | 1647.28 | 754.02 | 972.32 | 1152.86 | 1306.26 | 1726.34 |
| 85 | 768.18 | 987.66 | 1168.20 | 1325.14 | 1753.48 | 802.40 | 1033.68 | 1222.48 | 1385.32 | 1834.90 |
| 86 | 816.56 | 1051.38 | 1242.54 | 1407.74 | 1864.40 | 850.78 | 1097.40 | 1296.82 | 1467.92 | 1945.82 |
| 87 | 869.66 | 1118.64 | 1321.60 | 1497.42 | 1982.40 | 903.88 | 1164.66 | 1375.88 | 1557.60 | 2063.82 |
| 88 | 927.48 | 1191.80 | 1406.56 | 1591.82 | 2109.84 | 961.70 | 1237.82 | 1460.84 | 1652.00 | 2191.26 |
| 89 | 988.84 | 1269.68 | 1497.42 | 1694.48 | 2249.08 | 1023.06 | 1315.70 | 1551.70 | 1754.66 | 2330.50 |
| 90 | 1057.28 | 1354.64 | 1598.90 | 1807.76 | 2400.12 | 1091.50 | 1400.66 | 1653.18 | 1867.94 | 2481.54 |
| 91 | 1128.08 | 1449.04 | 1706.28 | 1929.30 | 2561.78 | 1162.30 | 1495.06 | 1760.56 | 1989.48 | 2643.20 |
| 92 | 1204.78 | 1545.80 | 1820.74 | 2057.92 | 2732.88 | 1239.00 | 1591.82 | 1875.02 | 2118.10 | 2814.30 |
| 93 | 1288.56 | 1650.82 | 1944.64 | 2195.98 | 2916.96 | 1322.78 | 1696.84 | 1998.92 | 2256.16 | 2998.38 |
| 94 | 1378.24 | 1764.10 | 2077.98 | 2344.66 | 3117.56 | 1412.46 | 1810.12 | 2132.26 | 2404.84 | 3198.98 |
| 95 | 1475.00 | 1888.00 | 2224.30 | 2509.86 | 3337.04 | 1509.22 | 1934.02 | 2278.58 | 2570.04 | 3418.46 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 30 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 31 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 32 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 33 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 34 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 35 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 36 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 37 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 38 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 39 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 40 | 43.66 | 56.64 | 64.90 | 71.98 | 97.94 | 57.82 | 75.52 | 87.32 | 96.76 | 129.80 |
| 41 | 43.66 | 56.64 | 64.90 | 71.98 | 97.94 | 57.82 | 75.52 | 87.32 | 96.76 | 129.80 |
| 42 | 43.66 | 56.64 | 64.90 | 71.98 | 97.94 | 57.82 | 75.52 | 87.32 | 96.76 | 129.80 |
| 43 | 43.66 | 56.64 | 64.90 | 71.98 | 97.94 | 57.82 | 75.52 | 87.32 | 96.76 | 129.80 |
| 44 | 43.66 | 56.64 | 64.90 | 71.98 | 97.94 | 57.82 | 75.52 | 87.32 | 96.76 | 129.80 |
| 45 | 46.02 | 60.18 | 68.44 | 75.52 | 102.66 | 63.72 | 80.24 | 92.04 | 102.66 | 138.06 |
| 46 | 46.02 | 60.18 | 68.44 | 75.52 | 102.66 | 63.72 | 80.24 | 92.04 | 102.66 | 138.06 |
| 47 | 46.02 | 60.18 | 68.44 | 75.52 | 102.66 | 63.72 | 80.24 | 92.04 | 102.66 | 138.06 |
| 48 | 46.02 | 60.18 | 68.44 | 75.52 | 102.66 | 63.72 | 80.24 | 92.04 | 102.66 | 138.06 |
| 49 | 46.02 | 60.18 | 68.44 | 75.52 | 102.66 | 63.72 | 80.24 | 92.04 | 102.66 | 138.06 |
| 50 | 51.92 | 66.08 | 75.52 | 84.96 | 113.28 | 69.62 | 88.50 | 101.48 | 114.46 | 152.22 |
| 51 | 53.10 | 68.44 | 79.06 | 88.50 | 116.82 | 71.98 | 90.86 | 105.02 | 116.82 | 155.76 |
| 52 | 56.64 | 70.80 | 80.24 | 92.04 | 120.36 | 73.16 | 93.22 | 106.20 | 121.54 | 159.30 |
| 53 | 57.82 | 73.16 | 83.78 | 94.40 | 123.90 | 75.52 | 95.58 | 109.74 | 122.72 | 162.84 |
| 54 | 60.18 | 75.52 | 86.14 | 97.94 | 128.62 | 76.70 | 99.12 | 112.10 | 126.26 | 167.56 |
| 55 | 61.36 | 77.88 | 87.32 | 100.30 | 133.34 | 77.88 | 100.30 | 113.28 | 128.62 | 172.28 |
| 56 | 64.90 | 81.42 | 95.58 | 105.02 | 141.60 | 81.42 | 103.84 | 121.54 | 133.34 | 180.54 |
| 57 | 69.62 | 86.14 | 100.30 | 113.28 | 151.04 | 86.14 | 108.56 | 126.26 | 141.60 | 191.16 |
| 58 | 74.34 | 92.04 | 107.38 | 120.36 | 160.48 | 90.86 | 115.64 | 133.34 | 149.86 | 199.42 |
| 59 | 77.88 | 100.30 | 114.46 | 130.98 | 174.64 | 94.40 | 122.72 | 141.60 | 160.48 | 213.58 |
| 60 | 82.60 | 108.56 | 121.54 | 139.24 | 185.26 | 101.48 | 132.16 | 148.68 | 169.92 | 225.38 |
| 61 | 89.68 | 115.64 | 133.34 | 149.86 | 198.24 | 108.56 | 139.24 | 160.48 | 180.54 | 241.90 |
| 62 | 94.40 | 121.54 | 141.60 | 158.12 | 212.40 | 114.46 | 146.32 | 169.92 | 191.16 | 256.06 |
| 63 | 102.66 | 130.98 | 151.04 | 171.10 | 226.56 | 121.54 | 159.30 | 181.72 | 205.32 | 272.58 |
| 64 | 110.92 | 140.42 | 161.66 | 182.90 | 243.08 | 130.98 | 167.56 | 194.70 | 218.30 | 290.28 |
| 65 | 116.82 | 151.04 | 175.82 | 195.88 | 261.96 | 139.24 | 179.36 | 208.86 | 232.46 | 311.52 |
| 66 | 126.26 | 161.66 | 188.80 | 213.58 | 282.02 | 148.68 | 191.16 | 223.02 | 251.34 | 332.76 |
| 67 | 135.70 | 174.64 | 201.78 | 228.92 | 304.44 | 158.12 | 205.32 | 236.00 | 266.68 | 356.36 |
| 68 | 145.14 | 188.80 | 218.30 | 246.62 | 326.86 | 168.74 | 219.48 | 252.52 | 286.74 | 379.96 |
| 69 | 158.12 | 205.32 | 238.36 | 269.04 | 357.54 | 182.90 | 236.00 | 274.94 | 309.16 | 411.82 |
| 70 | 175.82 | 225.38 | 263.14 | 296.18 | 394.12 | 200.60 | 258.42 | 300.90 | 339.84 | 450.76 |
| 71 | 195.88 | 252.52 | 295.00 | 331.58 | 441.32 | 220.66 | 285.56 | 333.94 | 375.24 | 500.32 |
| 72 | 219.48 | 283.20 | 330.40 | 372.88 | 493.24 | 245.44 | 318.60 | 370.52 | 417.72 | 555.78 |
| 73 | 244.26 | 318.60 | 368.16 | 416.54 | 554.60 | 272.58 | 355.18 | 411.82 | 463.74 | 617.14 |
| 74 | 274.94 | 356.36 | 414.18 | 467.28 | 620.68 | 303.26 | 395.30 | 459.02 | 518.02 | 686.76 |
| 75 | 306.80 | 398.84 | 464.92 | 525.10 | 697.38 | 336.30 | 438.96 | 509.76 | 575.84 | 764.64 |
| 76 | 344.56 | 448.40 | 522.74 | 591.18 | 783.52 | 372.88 | 487.34 | 568.76 | 643.10 | 851.96 |
| 77 | 383.50 | 502.68 | 590.00 | 667.88 | 883.82 | 413.00 | 542.80 | 634.84 | 719.80 | 953.44 |
| 78 | 425.98 | 560.50 | 657.26 | 746.94 | 988.84 | 456.66 | 599.44 | 703.28 | 798.86 | 1057.28 |
| 79 | 470.82 | 618.32 | 728.06 | 827.18 | 1092.68 | 499.14 | 657.26 | 774.08 | 877.92 | 1159.94 |
| 80 | 509.76 | 673.78 | 794.14 | 900.34 | 1191.80 | 539.26 | 712.72 | 838.98 | 952.26 | 1260.24 |
| 81 | 548.70 | 724.52 | 854.32 | 969.96 | 1279.12 | 578.20 | 763.46 | 900.34 | 1021.88 | 1348.74 |
| 82 | 587.64 | 772.90 | 908.60 | 1031.32 | 1364.08 | 617.14 | 813.02 | 954.62 | 1084.42 | 1434.88 |
| 83 | 621.86 | 820.10 | 965.24 | 1095.04 | 1446.68 | 652.54 | 861.40 | 1014.80 | 1149.32 | 1519.84 |
| 84 | 660.80 | 869.66 | 1023.06 | 1161.12 | 1535.18 | 692.66 | 913.32 | 1072.62 | 1216.58 | 1609.52 |
| 85 | 703.28 | 925.12 | 1089.14 | 1233.10 | 1633.12 | 735.14 | 969.96 | 1138.70 | 1289.74 | 1708.64 |
| 86 | 750.48 | 985.30 | 1157.58 | 1310.98 | 1736.96 | 782.34 | 1030.14 | 1207.14 | 1367.62 | 1812.48 |
| 87 | 798.86 | 1046.66 | 1231.92 | 1393.58 | 1847.88 | 830.72 | 1091.50 | 1281.48 | 1450.22 | 1923.40 |
| 88 | 850.78 | 1115.10 | 1310.98 | 1482.08 | 1965.88 | 882.64 | 1159.94 | 1360.54 | 1538.72 | 2041.40 |
| 89 | 907.42 | 1188.26 | 1395.94 | 1578.84 | 2094.50 | 939.28 | 1233.10 | 1445.50 | 1635.48 | 2170.02 |
| 90 | 969.96 | 1269.68 | 1490.34 | 1683.86 | 2234.92 | 1001.82 | 1314.52 | 1539.90 | 1740.50 | 2310.44 |
| 91 | 1036.04 | 1355.82 | 1589.46 | 1795.96 | 2385.96 | 1067.90 | 1400.66 | 1639.02 | 1852.60 | 2461.48 |
| 92 | 1105.66 | 1446.68 | 1696.84 | 1916.32 | 2545.26 | 1137.52 | 1491.52 | 1746.40 | 1972.96 | 2620.78 |
| 93 | 1182.36 | 1545.80 | 1811.30 | 2044.94 | 2717.54 | 1214.22 | 1590.64 | 1860.86 | 2101.58 | 2793.06 |
| 94 | 1264.96 | 1652.00 | 1935.20 | 2183.00 | 2903.98 | 1296.82 | 1696.84 | 1984.76 | 2239.64 | 2979.50 |
| 95 | 1354.64 | 1768.82 | 2070.90 | 2336.40 | 3108.12 | 1386.50 | 1813.66 | 2120.46 | 2393.04 | 3183.64 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 30 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 31 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 32 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 33 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 34 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 35 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 36 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 37 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 38 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 39 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 40 | 51.92 | 62.54 | 74.34 | 81.42 | 109.74 | 69.62 | 83.78 | 99.12 | 108.56 | 147.50 |
| 41 | 51.92 | 62.54 | 74.34 | 81.42 | 109.74 | 69.62 | 83.78 | 99.12 | 108.56 | 147.50 |
| 42 | 51.92 | 62.54 | 74.34 | 81.42 | 109.74 | 69.62 | 83.78 | 99.12 | 108.56 | 147.50 |
| 43 | 51.92 | 62.54 | 74.34 | 81.42 | 109.74 | 69.62 | 83.78 | 99.12 | 108.56 | 147.50 |
| 44 | 51.92 | 62.54 | 74.34 | 81.42 | 109.74 | 69.62 | 83.78 | 99.12 | 108.56 | 147.50 |
| 45 | 53.10 | 66.08 | 76.70 | 86.14 | 116.82 | 71.98 | 89.68 | 103.84 | 116.82 | 156.94 |
| 46 | 53.10 | 66.08 | 76.70 | 86.14 | 116.82 | 71.98 | 89.68 | 103.84 | 116.82 | 156.94 |
| 47 | 53.10 | 66.08 | 76.70 | 86.14 | 116.82 | 71.98 | 89.68 | 103.84 | 116.82 | 156.94 |
| 48 | 53.10 | 66.08 | 76.70 | 86.14 | 116.82 | 71.98 | 89.68 | 103.84 | 116.82 | 156.94 |
| 49 | 53.10 | 66.08 | 76.70 | 86.14 | 116.82 | 71.98 | 89.68 | 103.84 | 116.82 | 156.94 |
| 50 | 60.18 | 74.34 | 86.14 | 97.94 | 129.80 | 79.06 | 100.30 | 116.82 | 130.98 | 173.46 |
| 51 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 118.00 | 132.16 | 178.18 |
| 52 | 63.72 | 79.06 | 94.40 | 103.84 | 138.06 | 82.60 | 105.02 | 122.72 | 135.70 | 180.54 |
| 53 | 64.90 | 81.42 | 95.58 | 107.38 | 142.78 | 84.96 | 107.38 | 123.90 | 138.06 | 186.44 |
| 54 | 67.26 | 84.96 | 97.94 | 109.74 | 146.32 | 86.14 | 110.92 | 126.26 | 141.60 | 189.98 |
| 55 | 71.98 | 87.32 | 100.30 | 113.28 | 153.40 | 90.86 | 112.10 | 129.80 | 146.32 | 197.06 |
| 56 | 74.34 | 94.40 | 107.38 | 120.36 | 159.30 | 94.40 | 118.00 | 136.88 | 153.40 | 204.14 |
| 57 | 77.88 | 99.12 | 114.46 | 128.62 | 172.28 | 99.12 | 125.08 | 143.96 | 160.48 | 215.94 |
| 58 | 82.60 | 105.02 | 121.54 | 138.06 | 182.90 | 103.84 | 132.16 | 152.22 | 169.92 | 226.56 |
| 59 | 90.86 | 113.28 | 132.16 | 146.32 | 195.88 | 110.92 | 139.24 | 161.66 | 180.54 | 241.90 |
| 60 | 95.58 | 120.36 | 140.42 | 156.94 | 210.04 | 116.82 | 146.32 | 169.92 | 191.16 | 256.06 |
| 61 | 103.84 | 128.62 | 151.04 | 169.92 | 225.38 | 125.08 | 155.76 | 182.90 | 204.14 | 272.58 |
| 62 | 110.92 | 139.24 | 160.48 | 179.36 | 240.72 | 133.34 | 167.56 | 193.52 | 217.12 | 290.28 |
| 63 | 116.82 | 147.50 | 172.28 | 193.52 | 257.24 | 140.42 | 177.00 | 205.32 | 231.28 | 307.98 |
| 64 | 125.08 | 159.30 | 184.08 | 206.50 | 276.12 | 149.86 | 189.98 | 220.66 | 246.62 | 330.40 |
| 65 | 133.34 | 171.10 | 197.06 | 221.84 | 296.18 | 158.12 | 204.14 | 234.82 | 263.14 | 351.64 |
| 66 | 146.32 | 182.90 | 213.58 | 239.54 | 318.60 | 171.10 | 214.76 | 252.52 | 283.20 | 377.60 |
| 67 | 154.58 | 195.88 | 230.10 | 257.24 | 344.56 | 181.72 | 230.10 | 267.86 | 300.90 | 402.38 |
| 68 | 166.38 | 211.22 | 245.44 | 277.30 | 370.52 | 193.52 | 245.44 | 286.74 | 322.14 | 430.70 |
| 69 | 181.72 | 227.74 | 269.04 | 304.44 | 404.74 | 208.86 | 264.32 | 310.34 | 349.28 | 464.92 |
| 70 | 201.78 | 254.88 | 298.54 | 336.30 | 447.22 | 228.92 | 291.46 | 339.84 | 383.50 | 510.94 |
| 71 | 221.84 | 286.74 | 332.76 | 374.06 | 499.14 | 251.34 | 323.32 | 376.42 | 424.80 | 565.22 |
| 72 | 250.16 | 317.42 | 371.70 | 418.90 | 558.14 | 280.84 | 356.36 | 417.72 | 470.82 | 626.58 |
| 73 | 280.84 | 356.36 | 416.54 | 468.46 | 624.22 | 311.52 | 397.66 | 464.92 | 521.56 | 696.20 |
| 74 | 313.88 | 398.84 | 467.28 | 527.46 | 702.10 | 346.92 | 441.32 | 516.84 | 581.74 | 775.26 |
| 75 | 350.46 | 446.04 | 522.74 | 591.18 | 784.70 | 384.68 | 490.88 | 573.48 | 647.82 | 861.40 |
| 76 | 391.76 | 501.50 | 588.82 | 664.34 | 882.64 | 425.98 | 545.16 | 639.56 | 722.16 | 960.52 |
| 77 | 437.78 | 562.86 | 663.16 | 751.66 | 995.92 | 472.00 | 606.52 | 715.08 | 809.48 | 1070.26 |
| 78 | 486.16 | 627.76 | 741.04 | 842.52 | 1112.74 | 520.38 | 671.42 | 792.96 | 899.16 | 1190.62 |
| 79 | 538.08 | 692.66 | 820.10 | 931.02 | 1230.74 | 569.94 | 735.14 | 870.84 | 987.66 | 1307.44 |
| 80 | 584.10 | 755.20 | 894.44 | 1015.98 | 1342.84 | 617.14 | 798.86 | 946.36 | 1074.98 | 1419.54 |
| 81 | 626.58 | 811.84 | 961.70 | 1092.68 | 1443.14 | 660.80 | 855.50 | 1013.62 | 1151.68 | 1519.84 |
| 82 | 670.24 | 864.94 | 1025.42 | 1163.48 | 1537.54 | 703.28 | 909.78 | 1079.70 | 1222.48 | 1616.60 |
| 83 | 712.72 | 915.68 | 1087.96 | 1233.10 | 1630.76 | 746.94 | 962.88 | 1141.06 | 1294.46 | 1712.18 |
| 84 | 755.20 | 977.04 | 1154.04 | 1309.80 | 1729.88 | 792.96 | 1023.06 | 1209.50 | 1371.16 | 1813.66 |
| 85 | 803.58 | 1037.22 | 1226.02 | 1390.04 | 1840.80 | 840.16 | 1083.24 | 1281.48 | 1454.94 | 1923.40 |
| 86 | 856.68 | 1103.30 | 1306.26 | 1478.54 | 1957.62 | 893.26 | 1149.32 | 1361.72 | 1543.44 | 2040.22 |
| 87 | 912.14 | 1175.28 | 1387.68 | 1570.58 | 2082.70 | 948.72 | 1221.30 | 1443.14 | 1635.48 | 2165.30 |
| 88 | 972.32 | 1250.80 | 1477.36 | 1670.88 | 2216.04 | 1008.90 | 1296.82 | 1532.82 | 1735.78 | 2298.64 |
| 89 | 1037.22 | 1333.40 | 1572.94 | 1779.44 | 2360.00 | 1073.80 | 1379.42 | 1628.40 | 1844.34 | 2442.60 |
| 90 | 1106.84 | 1424.26 | 1679.14 | 1897.44 | 2520.48 | 1143.42 | 1470.28 | 1734.60 | 1962.34 | 2603.08 |
| 91 | 1183.54 | 1521.02 | 1792.42 | 2024.88 | 2690.40 | 1220.12 | 1567.04 | 1847.88 | 2089.78 | 2773.00 |
| 92 | 1263.78 | 1623.68 | 1912.78 | 2159.40 | 2868.58 | 1300.36 | 1669.70 | 1968.24 | 2224.30 | 2951.18 |
| 93 | 1349.92 | 1733.42 | 2042.58 | 2303.36 | 3063.28 | 1386.50 | 1779.44 | 2098.04 | 2368.26 | 3145.88 |
| 94 | 1443.14 | 1852.60 | 2181.82 | 2460.30 | 3273.32 | 1479.72 | 1898.62 | 2237.28 | 2525.20 | 3355.92 |
| 95 | 1546.98 | 1983.58 | 2336.40 | 2633.76 | 3503.42 | 1583.56 | 2029.60 | 2391.86 | 2698.66 | 3586.02 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 30 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 31 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 32 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 33 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 34 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 35 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 36 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 37 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 38 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 39 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 40 | 44.84 | 56.64 | 64.90 | 73.16 | 97.94 | 60.18 | 76.70 | 87.32 | 99.12 | 130.98 |
| 41 | 44.84 | 56.64 | 64.90 | 73.16 | 97.94 | 60.18 | 76.70 | 87.32 | 99.12 | 130.98 |
| 42 | 44.84 | 56.64 | 64.90 | 73.16 | 97.94 | 60.18 | 76.70 | 87.32 | 99.12 | 130.98 |
| 43 | 44.84 | 56.64 | 64.90 | 73.16 | 97.94 | 60.18 | 76.70 | 87.32 | 99.12 | 130.98 |
| 44 | 44.84 | 56.64 | 64.90 | 73.16 | 97.94 | 60.18 | 76.70 | 87.32 | 99.12 | 130.98 |
| 45 | 47.20 | 60.18 | 68.44 | 76.70 | 102.66 | 64.90 | 80.24 | 92.04 | 103.84 | 139.24 |
| 46 | 47.20 | 60.18 | 68.44 | 76.70 | 102.66 | 64.90 | 80.24 | 92.04 | 103.84 | 139.24 |
| 47 | 47.20 | 60.18 | 68.44 | 76.70 | 102.66 | 64.90 | 80.24 | 92.04 | 103.84 | 139.24 |
| 48 | 47.20 | 60.18 | 68.44 | 76.70 | 102.66 | 64.90 | 80.24 | 92.04 | 103.84 | 139.24 |
| 49 | 47.20 | 60.18 | 68.44 | 76.70 | 102.66 | 64.90 | 80.24 | 92.04 | 103.84 | 139.24 |
| 50 | 51.92 | 66.08 | 76.70 | 84.96 | 114.46 | 70.80 | 89.68 | 103.84 | 115.64 | 154.58 |
| 51 | 54.28 | 68.44 | 79.06 | 88.50 | 118.00 | 73.16 | 90.86 | 105.02 | 118.00 | 158.12 |
| 52 | 57.82 | 73.16 | 81.42 | 93.22 | 122.72 | 75.52 | 95.58 | 108.56 | 121.54 | 161.66 |
| 53 | 59.00 | 74.34 | 83.78 | 95.58 | 127.44 | 76.70 | 96.76 | 109.74 | 123.90 | 166.38 |
| 54 | 61.36 | 75.52 | 86.14 | 97.94 | 132.16 | 79.06 | 97.94 | 112.10 | 126.26 | 169.92 |
| 55 | 61.36 | 77.88 | 92.04 | 101.48 | 135.70 | 79.06 | 100.30 | 115.64 | 129.80 | 174.64 |
| 56 | 64.90 | 82.60 | 96.76 | 107.38 | 142.78 | 82.60 | 105.02 | 122.72 | 135.70 | 181.72 |
| 57 | 70.80 | 86.14 | 101.48 | 114.46 | 153.40 | 87.32 | 109.74 | 128.62 | 143.96 | 192.34 |
| 58 | 74.34 | 95.58 | 109.74 | 121.54 | 161.66 | 92.04 | 116.82 | 135.70 | 151.04 | 201.78 |
| 59 | 80.24 | 101.48 | 118.00 | 130.98 | 174.64 | 97.94 | 123.90 | 143.96 | 160.48 | 214.76 |
| 60 | 83.78 | 108.56 | 125.08 | 139.24 | 187.62 | 103.84 | 132.16 | 152.22 | 169.92 | 228.92 |
| 61 | 92.04 | 115.64 | 134.52 | 151.04 | 200.60 | 110.92 | 139.24 | 162.84 | 184.08 | 243.08 |
| 62 | 97.94 | 122.72 | 141.60 | 159.30 | 214.76 | 116.82 | 147.50 | 171.10 | 193.52 | 257.24 |
| 63 | 103.84 | 130.98 | 153.40 | 172.28 | 228.92 | 125.08 | 156.94 | 185.26 | 205.32 | 274.94 |
| 64 | 112.10 | 140.42 | 161.66 | 184.08 | 244.26 | 134.52 | 167.56 | 194.70 | 219.48 | 291.46 |
| 65 | 119.18 | 151.04 | 175.82 | 197.06 | 261.96 | 141.60 | 179.36 | 208.86 | 233.64 | 312.70 |
| 66 | 129.80 | 162.84 | 189.98 | 214.76 | 284.38 | 152.22 | 191.16 | 225.38 | 252.52 | 335.12 |
| 67 | 136.88 | 173.46 | 204.14 | 228.92 | 305.62 | 160.48 | 204.14 | 239.54 | 267.86 | 357.54 |
| 68 | 148.68 | 188.80 | 217.12 | 247.80 | 329.22 | 172.28 | 219.48 | 253.70 | 287.92 | 382.32 |
| 69 | 162.84 | 204.14 | 240.72 | 269.04 | 359.90 | 187.62 | 236.00 | 277.30 | 310.34 | 413.00 |
| 70 | 179.36 | 225.38 | 264.32 | 298.54 | 396.48 | 205.32 | 258.42 | 302.08 | 341.02 | 454.30 |
| 71 | 198.24 | 253.70 | 296.18 | 335.12 | 442.50 | 225.38 | 286.74 | 335.12 | 377.60 | 502.68 |
| 72 | 223.02 | 283.20 | 331.58 | 374.06 | 496.78 | 250.16 | 318.60 | 371.70 | 418.90 | 558.14 |
| 73 | 248.98 | 318.60 | 368.16 | 416.54 | 556.96 | 276.12 | 355.18 | 411.82 | 462.56 | 618.32 |
| 74 | 279.66 | 356.36 | 416.54 | 467.28 | 624.22 | 309.16 | 394.12 | 461.38 | 518.02 | 690.30 |
| 75 | 311.52 | 396.48 | 464.92 | 526.28 | 697.38 | 343.38 | 435.42 | 509.76 | 577.02 | 764.64 |
| 76 | 348.10 | 446.04 | 523.92 | 593.54 | 787.06 | 378.78 | 484.98 | 569.94 | 644.28 | 854.32 |
| 77 | 389.40 | 499.14 | 591.18 | 669.06 | 883.82 | 420.08 | 540.44 | 636.02 | 720.98 | 953.44 |
| 78 | 431.88 | 558.14 | 658.44 | 748.12 | 990.02 | 462.56 | 597.08 | 704.46 | 800.04 | 1058.46 |
| 79 | 477.90 | 617.14 | 730.42 | 829.54 | 1096.22 | 507.40 | 654.90 | 776.44 | 881.46 | 1163.48 |
| 80 | 520.38 | 670.24 | 796.50 | 902.70 | 1194.16 | 548.70 | 709.18 | 841.34 | 954.62 | 1261.42 |
| 81 | 558.14 | 722.16 | 856.68 | 972.32 | 1283.84 | 588.82 | 761.10 | 903.88 | 1024.24 | 1353.46 |
| 82 | 595.90 | 770.54 | 913.32 | 1036.04 | 1368.80 | 626.58 | 810.66 | 959.34 | 1089.14 | 1439.60 |
| 83 | 633.66 | 816.56 | 968.78 | 1098.58 | 1451.40 | 663.16 | 856.68 | 1015.98 | 1152.86 | 1524.56 |
| 84 | 671.42 | 868.48 | 1025.42 | 1164.66 | 1539.90 | 703.28 | 909.78 | 1074.98 | 1218.94 | 1613.06 |
| 85 | 715.08 | 921.58 | 1091.50 | 1237.82 | 1637.84 | 749.30 | 966.42 | 1141.06 | 1294.46 | 1713.36 |
| 86 | 762.28 | 980.58 | 1161.12 | 1315.70 | 1741.68 | 796.50 | 1025.42 | 1210.68 | 1372.34 | 1817.20 |
| 87 | 811.84 | 1044.30 | 1235.46 | 1399.48 | 1852.60 | 846.06 | 1089.14 | 1285.02 | 1456.12 | 1928.12 |
| 88 | 864.94 | 1110.38 | 1314.52 | 1487.98 | 1971.78 | 899.16 | 1155.22 | 1364.08 | 1544.62 | 2047.30 |
| 89 | 921.58 | 1184.72 | 1400.66 | 1583.56 | 2101.58 | 955.80 | 1229.56 | 1450.22 | 1640.20 | 2177.10 |
| 90 | 985.30 | 1264.96 | 1495.06 | 1688.58 | 2242.00 | 1019.52 | 1309.80 | 1544.62 | 1745.22 | 2317.52 |
| 91 | 1053.74 | 1352.28 | 1595.36 | 1803.04 | 2394.22 | 1087.96 | 1397.12 | 1644.92 | 1859.68 | 2469.74 |
| 92 | 1125.72 | 1443.14 | 1701.56 | 1922.22 | 2553.52 | 1159.94 | 1487.98 | 1751.12 | 1978.86 | 2629.04 |
| 93 | 1202.42 | 1541.08 | 1817.20 | 2050.84 | 2725.80 | 1236.64 | 1585.92 | 1866.76 | 2107.48 | 2801.32 |
| 94 | 1285.02 | 1648.46 | 1941.10 | 2191.26 | 2913.42 | 1319.24 | 1693.30 | 1990.66 | 2247.90 | 2988.94 |
| 95 | 1377.06 | 1764.10 | 2077.98 | 2344.66 | 3117.56 | 1411.28 | 1808.94 | 2127.54 | 2401.30 | 3193.08 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 30 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 31 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 32 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 33 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 34 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 35 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 36 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 37 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 38 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 39 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 40 | 40.12 | 51.92 | 59.00 | 66.08 | 89.68 | 54.28 | 69.62 | 79.06 | 88.50 | 119.18 |
| 41 | 40.12 | 51.92 | 59.00 | 66.08 | 89.68 | 54.28 | 69.62 | 79.06 | 88.50 | 119.18 |
| 42 | 40.12 | 51.92 | 59.00 | 66.08 | 89.68 | 54.28 | 69.62 | 79.06 | 88.50 | 119.18 |
| 43 | 40.12 | 51.92 | 59.00 | 66.08 | 89.68 | 54.28 | 69.62 | 79.06 | 88.50 | 119.18 |
| 44 | 40.12 | 51.92 | 59.00 | 66.08 | 89.68 | 54.28 | 69.62 | 79.06 | 88.50 | 119.18 |
| 45 | 43.66 | 53.10 | 62.54 | 71.98 | 95.58 | 57.82 | 73.16 | 83.78 | 95.58 | 127.44 |
| 46 | 43.66 | 53.10 | 62.54 | 71.98 | 95.58 | 57.82 | 73.16 | 83.78 | 95.58 | 127.44 |
| 47 | 43.66 | 53.10 | 62.54 | 71.98 | 95.58 | 57.82 | 73.16 | 83.78 | 95.58 | 127.44 |
| 48 | 43.66 | 53.10 | 62.54 | 71.98 | 95.58 | 57.82 | 73.16 | 83.78 | 95.58 | 127.44 |
| 49 | 43.66 | 53.10 | 62.54 | 71.98 | 95.58 | 57.82 | 73.16 | 83.78 | 95.58 | 127.44 |
| 50 | 49.56 | 60.18 | 71.98 | 77.88 | 105.02 | 67.26 | 80.24 | 94.40 | 105.02 | 140.42 |
| 51 | 51.92 | 62.54 | 73.16 | 80.24 | 108.56 | 68.44 | 82.60 | 96.76 | 107.38 | 143.96 |
| 52 | 51.92 | 64.90 | 74.34 | 82.60 | 112.10 | 68.44 | 83.78 | 99.12 | 108.56 | 147.50 |
| 53 | 53.10 | 66.08 | 76.70 | 86.14 | 114.46 | 69.62 | 86.14 | 100.30 | 112.10 | 151.04 |
| 54 | 54.28 | 70.80 | 79.06 | 89.68 | 119.18 | 71.98 | 89.68 | 102.66 | 115.64 | 155.76 |
| 55 | 57.82 | 71.98 | 81.42 | 93.22 | 121.54 | 73.16 | 93.22 | 106.20 | 119.18 | 158.12 |
| 56 | 60.18 | 74.34 | 86.14 | 96.76 | 130.98 | 76.70 | 95.58 | 109.74 | 123.90 | 166.38 |
| 57 | 62.54 | 80.24 | 94.40 | 103.84 | 139.24 | 79.06 | 101.48 | 116.82 | 129.80 | 175.82 |
| 58 | 68.44 | 83.78 | 99.12 | 110.92 | 148.68 | 84.96 | 105.02 | 123.90 | 138.06 | 185.26 |
| 59 | 73.16 | 92.04 | 106.20 | 118.00 | 159.30 | 88.50 | 113.28 | 130.98 | 146.32 | 195.88 |
| 60 | 77.88 | 97.94 | 114.46 | 126.26 | 172.28 | 93.22 | 119.18 | 139.24 | 154.58 | 207.68 |
| 61 | 82.60 | 105.02 | 121.54 | 138.06 | 182.90 | 99.12 | 126.26 | 147.50 | 166.38 | 220.66 |
| 62 | 88.50 | 112.10 | 128.62 | 145.14 | 195.88 | 108.56 | 135.70 | 156.94 | 174.64 | 234.82 |
| 63 | 94.40 | 119.18 | 139.24 | 155.76 | 208.86 | 113.28 | 142.78 | 167.56 | 186.44 | 251.34 |
| 64 | 102.66 | 127.44 | 149.86 | 167.56 | 223.02 | 121.54 | 153.40 | 178.18 | 199.42 | 265.50 |
| 65 | 109.74 | 138.06 | 159.30 | 180.54 | 239.54 | 129.80 | 164.02 | 189.98 | 212.40 | 285.56 |
| 66 | 116.82 | 148.68 | 173.46 | 194.70 | 258.42 | 138.06 | 177.00 | 204.14 | 228.92 | 304.44 |
| 67 | 126.26 | 159.30 | 186.44 | 207.68 | 277.30 | 147.50 | 185.26 | 215.94 | 244.26 | 324.50 |
| 68 | 134.52 | 171.10 | 199.42 | 226.56 | 300.90 | 155.76 | 198.24 | 232.46 | 263.14 | 348.10 |
| 69 | 146.32 | 185.26 | 218.30 | 245.44 | 326.86 | 168.74 | 214.76 | 252.52 | 283.20 | 376.42 |
| 70 | 161.66 | 206.50 | 240.72 | 272.58 | 362.26 | 184.08 | 236.00 | 273.76 | 311.52 | 413.00 |
| 71 | 180.54 | 230.10 | 270.22 | 303.26 | 403.56 | 205.32 | 261.96 | 305.62 | 343.38 | 457.84 |
| 72 | 200.60 | 258.42 | 300.90 | 338.66 | 450.76 | 226.56 | 289.10 | 338.66 | 379.96 | 506.22 |
| 73 | 228.92 | 287.92 | 338.66 | 381.14 | 505.04 | 253.70 | 322.14 | 376.42 | 424.80 | 564.04 |
| 74 | 253.70 | 323.32 | 376.42 | 425.98 | 567.58 | 279.66 | 358.72 | 416.54 | 470.82 | 627.76 |
| 75 | 283.20 | 362.26 | 423.62 | 477.90 | 636.02 | 310.34 | 396.48 | 464.92 | 523.92 | 696.20 |
| 76 | 316.24 | 404.74 | 476.72 | 538.08 | 716.26 | 343.38 | 441.32 | 518.02 | 585.28 | 779.98 |
| 77 | 355.18 | 456.66 | 538.08 | 608.88 | 804.76 | 383.50 | 492.06 | 580.56 | 656.08 | 867.30 |
| 78 | 395.30 | 507.40 | 600.62 | 680.86 | 899.16 | 421.26 | 542.80 | 643.10 | 728.06 | 962.88 |
| 79 | 434.24 | 561.68 | 664.34 | 754.02 | 997.10 | 461.38 | 595.90 | 704.46 | 801.22 | 1059.64 |
| 80 | 472.00 | 610.06 | 725.70 | 823.64 | 1087.96 | 497.96 | 645.46 | 765.82 | 870.84 | 1149.32 |
| 81 | 509.76 | 657.26 | 778.80 | 885.00 | 1170.56 | 535.72 | 691.48 | 820.10 | 932.20 | 1231.92 |
| 82 | 541.62 | 699.74 | 830.72 | 942.82 | 1244.90 | 568.76 | 736.32 | 874.38 | 992.38 | 1309.80 |
| 83 | 575.84 | 742.22 | 880.28 | 998.28 | 1320.42 | 602.98 | 779.98 | 923.94 | 1049.02 | 1386.50 |
| 84 | 612.42 | 789.42 | 934.56 | 1058.46 | 1400.66 | 640.74 | 826.00 | 979.40 | 1109.20 | 1467.92 |
| 85 | 652.54 | 840.16 | 993.56 | 1125.72 | 1490.34 | 683.22 | 879.10 | 1038.40 | 1176.46 | 1558.78 |
| 86 | 693.84 | 893.26 | 1057.28 | 1196.52 | 1584.74 | 724.52 | 932.20 | 1102.12 | 1247.26 | 1653.18 |
| 87 | 739.86 | 949.90 | 1124.54 | 1273.22 | 1685.04 | 770.54 | 988.84 | 1169.38 | 1323.96 | 1753.48 |
| 88 | 788.24 | 1012.44 | 1196.52 | 1353.46 | 1794.78 | 818.92 | 1051.38 | 1241.36 | 1404.20 | 1863.22 |
| 89 | 840.16 | 1078.52 | 1273.22 | 1440.78 | 1912.78 | 870.84 | 1117.46 | 1318.06 | 1491.52 | 1981.22 |
| 90 | 897.98 | 1151.68 | 1360.54 | 1536.36 | 2039.04 | 928.66 | 1190.62 | 1405.38 | 1587.10 | 2107.48 |
| 91 | 959.34 | 1230.74 | 1451.40 | 1640.20 | 2178.28 | 990.02 | 1269.68 | 1496.24 | 1690.94 | 2246.72 |
| 92 | 1024.24 | 1313.34 | 1549.34 | 1748.76 | 2323.42 | 1054.92 | 1352.28 | 1594.18 | 1799.50 | 2391.86 |
| 93 | 1095.04 | 1403.02 | 1654.36 | 1865.58 | 2479.18 | 1125.72 | 1441.96 | 1699.20 | 1916.32 | 2547.62 |
| 94 | 1170.56 | 1498.60 | 1766.46 | 1993.02 | 2649.10 | 1201.24 | 1537.54 | 1811.30 | 2043.76 | 2717.54 |
| 95 | 1253.16 | 1604.80 | 1891.54 | 2133.44 | 2836.72 | 1283.84 | 1643.74 | 1936.38 | 2184.18 | 2905.16 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 30 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 31 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 32 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 33 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 34 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 35 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 36 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 37 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 38 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 39 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 40 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 64.90 | 74.34 | 81.42 | 109.74 |
| 41 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 64.90 | 74.34 | 81.42 | 109.74 |
| 42 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 64.90 | 74.34 | 81.42 | 109.74 |
| 43 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 64.90 | 74.34 | 81.42 | 109.74 |
| 44 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 64.90 | 74.34 | 81.42 | 109.74 |
| 45 | 38.94 | 51.92 | 59.00 | 63.72 | 86.14 | 53.10 | 69.62 | 77.88 | 87.32 | 116.82 |
| 46 | 38.94 | 51.92 | 59.00 | 63.72 | 86.14 | 53.10 | 69.62 | 77.88 | 87.32 | 116.82 |
| 47 | 38.94 | 51.92 | 59.00 | 63.72 | 86.14 | 53.10 | 69.62 | 77.88 | 87.32 | 116.82 |
| 48 | 38.94 | 51.92 | 59.00 | 63.72 | 86.14 | 53.10 | 69.62 | 77.88 | 87.32 | 116.82 |
| 49 | 38.94 | 51.92 | 59.00 | 63.72 | 86.14 | 53.10 | 69.62 | 77.88 | 87.32 | 116.82 |
| 50 | 43.66 | 56.64 | 63.72 | 73.16 | 96.76 | 57.82 | 75.52 | 86.14 | 97.94 | 129.80 |
| 51 | 44.84 | 59.00 | 67.26 | 75.52 | 99.12 | 60.18 | 77.88 | 89.68 | 100.30 | 132.16 |
| 52 | 47.20 | 60.18 | 68.44 | 76.70 | 102.66 | 61.36 | 79.06 | 90.86 | 102.66 | 135.70 |
| 53 | 49.56 | 62.54 | 73.16 | 79.06 | 106.20 | 66.08 | 80.24 | 95.58 | 103.84 | 138.06 |
| 54 | 51.92 | 63.72 | 74.34 | 82.60 | 108.56 | 67.26 | 82.60 | 96.76 | 107.38 | 141.60 |
| 55 | 51.92 | 66.08 | 74.34 | 84.96 | 113.28 | 67.26 | 83.78 | 96.76 | 109.74 | 146.32 |
| 56 | 54.28 | 70.80 | 80.24 | 89.68 | 119.18 | 70.80 | 88.50 | 102.66 | 112.10 | 153.40 |
| 57 | 59.00 | 74.34 | 84.96 | 96.76 | 128.62 | 73.16 | 92.04 | 107.38 | 121.54 | 162.84 |
| 58 | 62.54 | 77.88 | 93.22 | 102.66 | 138.06 | 76.70 | 99.12 | 114.46 | 127.44 | 169.92 |
| 59 | 66.08 | 83.78 | 97.94 | 110.92 | 148.68 | 80.24 | 103.84 | 119.18 | 135.70 | 182.90 |
| 60 | 70.80 | 90.86 | 103.84 | 116.82 | 156.94 | 84.96 | 110.92 | 127.44 | 142.78 | 192.34 |
| 61 | 76.70 | 99.12 | 113.28 | 126.26 | 168.74 | 90.86 | 118.00 | 136.88 | 152.22 | 205.32 |
| 62 | 80.24 | 103.84 | 119.18 | 135.70 | 180.54 | 96.76 | 123.90 | 143.96 | 162.84 | 218.30 |
| 63 | 87.32 | 112.10 | 128.62 | 143.96 | 193.52 | 105.02 | 135.70 | 154.58 | 173.46 | 232.46 |
| 64 | 93.22 | 118.00 | 139.24 | 155.76 | 206.50 | 110.92 | 141.60 | 166.38 | 185.26 | 247.80 |
| 65 | 100.30 | 127.44 | 149.86 | 166.38 | 223.02 | 118.00 | 151.04 | 178.18 | 197.06 | 264.32 |
| 66 | 107.38 | 138.06 | 160.48 | 180.54 | 239.54 | 126.26 | 161.66 | 188.80 | 212.40 | 283.20 |
| 67 | 115.64 | 148.68 | 171.10 | 194.70 | 258.42 | 134.52 | 174.64 | 200.60 | 227.74 | 302.08 |
| 68 | 123.90 | 159.30 | 186.44 | 210.04 | 279.66 | 142.78 | 186.44 | 215.94 | 244.26 | 325.68 |
| 69 | 133.34 | 174.64 | 201.78 | 228.92 | 303.26 | 154.58 | 200.60 | 232.46 | 261.96 | 350.46 |
| 70 | 148.68 | 191.16 | 224.20 | 251.34 | 336.30 | 169.92 | 219.48 | 256.06 | 287.92 | 383.50 |
| 71 | 167.56 | 213.58 | 250.16 | 282.02 | 375.24 | 187.62 | 243.08 | 282.02 | 319.78 | 424.80 |
| 72 | 186.44 | 240.72 | 280.84 | 317.42 | 420.08 | 208.86 | 271.40 | 313.88 | 356.36 | 473.18 |
| 73 | 206.50 | 271.40 | 313.88 | 352.82 | 472.00 | 231.28 | 300.90 | 350.46 | 394.12 | 526.28 |
| 74 | 233.64 | 303.26 | 351.64 | 397.66 | 527.46 | 257.24 | 335.12 | 389.40 | 440.14 | 584.10 |
| 75 | 260.78 | 338.66 | 394.12 | 447.22 | 593.54 | 286.74 | 372.88 | 433.06 | 489.70 | 650.18 |
| 76 | 292.64 | 382.32 | 443.68 | 502.68 | 667.88 | 316.24 | 414.18 | 483.80 | 546.34 | 725.70 |
| 77 | 325.68 | 427.16 | 501.50 | 567.58 | 751.66 | 350.46 | 461.38 | 539.26 | 611.24 | 809.48 |
| 78 | 362.26 | 477.90 | 560.50 | 634.84 | 840.16 | 388.22 | 509.76 | 599.44 | 679.68 | 897.98 |
| 79 | 398.84 | 525.10 | 619.50 | 703.28 | 928.66 | 422.44 | 558.14 | 658.44 | 746.94 | 986.48 |
| 80 | 434.24 | 573.48 | 674.96 | 765.82 | 1012.44 | 460.20 | 606.52 | 713.90 | 809.48 | 1070.26 |
| 81 | 467.28 | 617.14 | 726.88 | 823.64 | 1087.96 | 490.88 | 649.00 | 764.64 | 868.48 | 1146.96 |
| 82 | 497.96 | 657.26 | 771.72 | 877.92 | 1159.94 | 523.92 | 692.66 | 813.02 | 922.76 | 1220.12 |
| 83 | 527.46 | 696.20 | 821.28 | 931.02 | 1230.74 | 554.60 | 731.60 | 862.58 | 977.04 | 1292.10 |
| 84 | 561.68 | 739.86 | 869.66 | 986.48 | 1302.72 | 590.00 | 776.44 | 910.96 | 1034.86 | 1367.62 |
| 85 | 599.44 | 788.24 | 925.12 | 1049.02 | 1388.86 | 626.58 | 823.64 | 967.60 | 1097.40 | 1452.58 |
| 86 | 639.56 | 838.98 | 984.12 | 1115.10 | 1476.18 | 666.70 | 874.38 | 1026.60 | 1163.48 | 1539.90 |
| 87 | 679.68 | 890.90 | 1046.66 | 1184.72 | 1570.58 | 706.82 | 926.30 | 1089.14 | 1233.10 | 1634.30 |
| 88 | 723.34 | 949.90 | 1113.92 | 1260.24 | 1669.70 | 750.48 | 985.30 | 1156.40 | 1308.62 | 1733.42 |
| 89 | 771.72 | 1011.26 | 1187.08 | 1341.66 | 1779.44 | 798.86 | 1046.66 | 1229.56 | 1390.04 | 1843.16 |
| 90 | 824.82 | 1080.88 | 1267.32 | 1430.16 | 1899.80 | 851.96 | 1116.28 | 1309.80 | 1478.54 | 1963.52 |
| 91 | 881.46 | 1154.04 | 1351.10 | 1525.74 | 2028.42 | 908.60 | 1189.44 | 1393.58 | 1574.12 | 2092.14 |
| 92 | 940.46 | 1230.74 | 1441.96 | 1628.40 | 2162.94 | 967.60 | 1266.14 | 1484.44 | 1676.78 | 2226.66 |
| 93 | 1006.54 | 1315.70 | 1539.90 | 1738.14 | 2309.26 | 1033.68 | 1351.10 | 1582.38 | 1786.52 | 2372.98 |
| 94 | 1074.98 | 1406.56 | 1644.92 | 1856.14 | 2468.56 | 1102.12 | 1441.96 | 1687.40 | 1904.52 | 2532.28 |
| 95 | 1151.68 | 1504.50 | 1760.56 | 1985.94 | 2640.84 | 1178.82 | 1539.90 | 1803.04 | 2034.32 | 2704.56 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix D

**6060-6073 (Including 4062-NY & 4063-NY)**

**Shared Cost Percentages**

| Age | Base | | | | | Simple Inflation | | | | | Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | | | | | | | | | | 9.9% | | | | | 11.2% |
| 30 | | | | | | | | | | | | 17.6% | | | 9.9% |
| 31 | | | | | | | 10.4% | | | | | | | | 8.6% |
| 32 | | | | | | | | | | 7.7% | | | | | |
| 33 | | | | | | | 21.5% | | | | | 22.7% | | | |
| 34 | | | | 23.8% | | | 10.8% | | | 12.8% | | | | | 13.6% |
| 35 | | | | | | | 16.6% | | | 6.5% | | | 10.9% | | 11.6% |
| 36 | | | | | 18.9% | | 12.9% | | 9.8% | | | 12.2% | | 11.8% | 14.1% |
| 37 | | | | | | | 10.9% | | 10.3% | 12.8% | | 10.7% | | | 11.3% |
| 38 | | | | | 12.0% | | | | | 8.4% | | 12.6% | 22.7% | 14.8% | 13.6% |
| 39 | | | | | 16.9% | | 13.6% | 14.6% | | 13.1% | | 11.8% | 11.7% | 13.8% | 11.1% |
| 40 | 23.8% | | | 18.9% | 14.7% | | 11.7% | | | 9.4% | | | | 9.2% | 11.3% |
| 41 | | 23.8% | | 18.9% | 17.0% | | 15.4% | 11.2% | | 14.8% | 15.7% | 14.1% | 13.5% | 12.7% | 10.9% |
| 42 | 21.6% | | | | 23.8% | | 8.9% | | 11.8% | 13.3% | 13.5% | 15.6% | 10.6% | 11.2% | 11.3% |
| 43 | | 23.8% | | | 18.2% | 23.8% | 13.3% | | 13.1% | 14.1% | 15.5% | 12.9% | 14.5% | 11.8% | 11.4% |
| 44 | | | | 21.7% | 18.7% | | 15.0% | | 11.1% | 17.1% | 12.6% | 14.3% | 13.0% | 13.1% | 12.3% |
| 45 | | 23.2% | 23.8% | 23.8% | 17.6% | | 15.6% | 15.3% | 16.6% | 15.2% | 23.8% | 14.1% | 11.8% | 13.6% | 12.2% |
| 46 | | 23.8% | | 18.8% | 23.8% | | 14.7% | | 16.5% | 15.4% | | 13.7% | 14.1% | 12.0% | 12.2% |
| 47 | | 23.8% | | 23.8% | 20.0% | | 17.4% | 18.6% | 20.9% | 15.6% | 16.1% | 15.6% | 14.0% | 12.8% | 12.0% |
| 48 | | | 20.8% | 20.4% | 17.6% | | 21.7% | 15.0% | 17.5% | 13.3% | 15.7% | 15.0% | 13.1% | 14.3% | 12.6% |
| 49 | 23.8% | 23.8% | | 23.2% | 21.2% | 23.6% | 17.9% | 19.7% | 17.7% | 16.0% | 20.1% | 15.0% | 13.3% | 14.1% | 12.3% |
| 50 | 15.2% | 16.2% | 18.5% | 15.1% | 11.1% | 14.4% | 10.6% | 11.2% | 10.7% | 10.3% | 12.5% | 12.0% | 10.2% | 10.8% | 9.6% |
| 51 | 23.2% | 21.7% | 16.1% | 18.6% | 11.4% | 9.7% | 12.5% | 11.8% | 10.6% | 11.6% | 12.8% | 11.6% | 10.8% | 9.9% | 10.1% |
| 52 | 19.4% | 17.9% | 19.2% | 14.7% | 13.6% | 14.8% | 13.2% | 12.1% | 11.4% | 11.5% | 17.2% | 13.0% | 10.9% | 10.6% | 10.0% |
| 53 | 21.4% | 17.7% | 19.2% | 20.7% | 16.3% | 14.3% | 14.7% | 14.5% | 11.8% | 11.9% | 14.2% | 13.3% | 11.8% | 11.2% | 10.8% |
| 54 | 23.8% | 19.0% | 17.1% | 15.1% | 16.6% | 15.8% | 15.8% | 15.1% | 12.7% | 12.2% | 14.7% | 13.2% | 11.8% | 11.7% | 10.6% |
| 55 | 13.9% | 11.9% | 12.4% | 10.0% | 11.6% | 9.5% | 10.3% | 10.0% | 8.3% | 8.7% | 11.8% | 10.4% | 8.8% | 9.3% | 8.6% |
| 56 | 16.1% | 12.7% | 13.3% | 11.8% | 12.4% | 12.9% | 10.4% | 10.6% | 9.2% | 8.8% | 12.4% | 10.5% | 9.4% | 9.4% | 8.6% |
| 57 | 17.7% | 13.5% | 13.6% | 11.9% | 12.8% | 11.8% | 11.9% | 11.3% | 10.0% | 9.3% | 12.1% | 11.3% | 10.1% | 10.0% | 9.0% |
| 58 | 18.3% | 14.3% | 13.8% | 13.3% | 14.8% | 12.0% | 11.9% | 12.0% | 10.4% | 10.0% | 12.7% | 11.5% | 10.4% | 10.5% | 9.7% |
| 59 | 19.7% | 16.1% | 14.3% | 14.4% | 14.2% | 12.9% | 12.3% | 11.7% | 12.0% | 10.7% | 14.0% | 12.4% | 11.3% | 11.6% | 10.2% |
| 60 | 11.1% | 9.8% | 9.3% | 8.6% | 9.6% | 8.8% | 7.9% | 7.4% | 6.9% | 7.4% | 9.7% | 8.5% | 8.4% | 8.0% | 7.5% |
| 61 | 14.1% | 11.0% | 9.8% | 9.2% | 11.2% | 9.1% | 8.8% | 7.9% | 7.9% | 7.7% | 10.6% | 9.2% | 8.5% | 8.4% | 8.1% |
| 62 | 13.8% | 11.2% | 11.3% | 10.4% | 11.3% | 10.8% | 9.1% | 8.8% | 8.3% | 8.1% | 12.0% | 9.4% | 9.0% | 9.0% | 8.0% |
| 63 | 16.8% | 12.8% | 12.1% | 11.0% | 11.0% | 11.0% | 10.3% | 9.4% | 9.3% | 9.2% | 12.3% | 9.9% | 9.2% | 9.1% | 8.6% |
| 64 | 16.2% | 14.1% | 13.3% | 11.7% | 13.3% | 12.1% | 10.9% | 10.4% | 9.8% | 9.0% | 12.1% | 10.3% | 9.9% | 9.8% | 8.8% |
| 65 | 9.8% | 8.1% | 7.8% | 7.8% | 8.6% | 7.5% | 6.9% | 6.2% | 6.0% | 6.1% | 7.1% | 7.1% | 6.7% | 6.5% | 6.5% |
| 66 | 11.2% | 9.0% | 8.5% | 8.6% | 9.3% | 8.4% | 7.8% | 6.7% | 6.7% | 6.7% | 7.4% | 7.2% | 6.4% | 7.0% | 6.7% |
| 67 | 13.5% | 10.4% | 8.9% | 9.2% | 9.5% | 8.6% | 7.9% | 7.3% | 7.2% | 6.4% | 8.1% | 7.6% | 7.5% | 7.4% | 6.9% |
| 68 | 13.4% | 11.7% | 11.5% | 10.1% | 10.0% | 9.0% | 8.2% | 7.7% | 7.5% | 7.0% | 8.9% | 7.4% | 7.6% | 7.0% | 7.8% |
| 69 | 13.6% | 12.7% | 11.0% | 10.5% | 11.7% | 9.1% | 9.0% | 7.9% | 7.6% | 7.7% | 8.3% | 8.2% | 7.7% | 7.6% | 8.0% |
| 70 | 10.5% | 9.0% | 8.6% | 7.3% | 8.3% | 6.7% | 6.4% | 6.2% | 5.9% | 6.0% | 7.5% | 5.7% | 6.0% | 5.9% | 6.8% |
| 71 | 11.0% | 9.6% | 9.3% | 9.2% | 9.3% | 7.7% | 7.5% | 6.7% | 6.6% | 6.4% | 7.4% | 6.8% | 6.2% | 5.7% | 6.6% |
| 72 | 11.9% | 10.7% | 10.3% | 8.7% | 9.7% | 7.9% | 6.8% | 7.5% | 6.9% | 6.7% | 8.2% | 6.5% | 9.8% | 7.2% | 4.9% |
| 73 | 13.7% | 11.4% | 11.8% | 10.8% | 10.0% | 7.9% | 7.6% | 7.7% | 7.2% | 5.5% | 7.4% | 8.7% | 6.9% | 8.6% | 9.4% |
| 74 | 14.2% | 12.2% | 11.4% | 12.6% | 10.1% | 10.1% | 8.3% | 8.4% | 7.7% | 13.4% | | 9.3% | 8.2% | 10.7% | |
| 75 | 12.0% | 10.8% | 11.4% | 11.0% | 7.9% | 7.4% | 7.6% | 5.2% | 6.8% | 8.1% | | 4.4% | 4.8% | | |
| 76 | 13.3% | 12.0% | 11.7% | | 7.4% | 7.9% | 7.6% | 5.9% | 5.2% | 6.7% | 12.0% | 11.1% | | 7.6% | |
| 77 | 15.1% | 12.2% | 9.6% | 8.7% | 10.6% | 8.0% | 6.8% | 7.4% | 6.6% | | 8.2% | 7.8% | | | |
| 78 | 16.2% | 10.9% | 13.0% | 11.0% | | 7.4% | 6.2% | | | | 12.9% | 14.5% | 8.7% | 7.6% | |
| 79 | 13.0% | 13.1% | 15.5% | 15.0% | | | | | | 6.9% | | | 6.7% | | |
| 80 | 12.0% | 9.0% | | | | | | | | | | | | | |
| 81 | | 11.7% | | | | | 5.6% | | | | | | | | |
| 82 | 14.5% | 6.8% | | | | 10.6% | | | | | | | | | |
| 83 | | | | | | | | | | | | | | | |
| 84 | 15.3% | | | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | | | | |
| 87 | | | | | | | | | | | | | | | |
| 88 | | | | | | | | | | | | | | | |
| 89 | | | | | | | | | | | | | | | |
| 90 | | | | | | | | | | | | | | | |
| 91 | | | | | | | | | | | | | | | |
| 92 | | | | | | | | | | | | | | | |
| 93 | | | | | | | | | | | | | | | |
| 94 | | | | | | | | | | | | | | | |
| 95 | | | | | | | | | | | | | | | |

* Certain cells are blank because there are no nationwide polcies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

## Appendix D

**6060-6073 (Including 4062-NY & 4063-NY)**
**Shared Cost Percentages**

### Note on premium calculation for a policyholder who elects the Shared Cost option:

To calculate the premium after election of the Shared Cost option, the premium rate schedules in Appendix C should be used. Since the Shared Cost option reduces the daily benefit, an additional factor is required to calculate the premium appropriately, as shown below:

$$\text{Premium after electing Shared Cost option} = \frac{\text{(Premium Rate Schedule per \$10 daily benefit: Appendix C)} * \text{(New Daily Benefit/10)}}{\text{(1 – Shared Cost Percentage)}}$$

A similar formula can be used for GPO policies with multiple layers of coverage:

$$\text{Premium after electing Shared Cost option} = \frac{[\ \text{(Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendix C)} * \text{(New Base Daily Benefit/10)} + \text{(Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendix C)} * \text{(New Layer 1 Daily Benefit/10)} + \ \ldots\ ]}{\text{(1 – Shared Cost Percentage)}}$$

## Supporting Document Schedules

| | |
|---|---|
| **Satisfied - Item:** | Certification of Compliance |
| **Comments:** | |
| **Attachment(s):** | VIRGINA COMPLIANCE CERTIFICATE.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 10/31/2022 |

| | |
|---|---|
| **Bypassed - Item:** | Product Checklist |
| **Bypass Reason:** | Not applicable to this rate only filing. |
| **Attachment(s):** | |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 10/31/2022 |

| | |
|---|---|
| **Satisfied - Item:** | L&H Actuarial Memorandum |
| **Comments:** | |
| **Attachment(s):** | VA 6060s filing package.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 10/31/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Long Term Care Insurance Rate Request Summary |
| **Comments:** | |
| **Attachment(s):** | VA 6060s Rate Increase Narrative.pdf<br>Long Term Care Insurance Rate Request Summary (Union).pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 10/31/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Cover letter |
| **Comments:** | |
| **Attachment(s):** | Union Insurance RATES ONLY Filing Letter.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 10/31/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Sample Policyholder Communications Package |
| **Comments:** | This package has been submitted for approval under the corresponding forms filing MULF-131991207 . |
| **Attachment(s):** | RLTC 2016 Sample _Union_VA_10-20-2022.pdf |
| **Item Status:** | Received & Acknowledged |

| | |
|---|---|
| **Status Date:** | 10/31/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Response to 11/6/2019 objections |
| **Comments:** | |
| **Attachment(s):** | Since Inception Loss Ratio Exhibit.pdf<br>VA 2016 Union Rate Summary.pdf<br>VA Union Appendix D (Shared Cost).pdf<br>VA Union Experience through 12 31 18.pdf<br>VA Union loss ratio exhibit.xlsx<br>VA Union 11-6-2019 Objection Response.pdf<br>2018 USIC AAT & GPV Memo Final.pdf<br>2016 Fortis Rate Increase Filing Summary (Union).pdf<br>LTCI_Considerations_103118.pdf<br>Approaches to LTC Rate Increases Final from Pricing Subgroup.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 10/31/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Response to 3/31/20 objection |
| **Comments:** | |
| **Attachment(s):** | VA Union 3-31-20 Objection Response.pdf<br>VA Union Alternative Appendix A.pdf<br>VA Union Cost Sharing Calculations.xlsx<br>VA Union Exhibits.xlsx<br>VA Union Experience through 12-31-18.pdf<br>VA Union Prospective Present Value Calculations.xlsx |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 10/31/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Response to 7/28/20 objection |
| **Comments:** | |
| **Attachment(s):** | VA Union 7-28-20 Objection Response.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 10/31/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Response to 8/12/20 objection |
| **Comments:** | |
| **Attachment(s):** | VA 8-12-20 Union Objection Response.pdf<br>2016 Union Rate Increase Filing Summary.xlsx<br>Updated VA Union Prospective Present Value Calculations.xlsx<br>VA Union Blended If-Knew Calculations.xlsx |
| **Item Status:** | Received & Acknowledged |

| | |
|---|---|
| **Status Date:** | 10/31/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Response to 1/6/21 objection |
| **Comments:** | |
| **Attachment(s):** | VA 1-6-21 Union Objection Response.pdf<br>Authorization Letter from TIC - 2 3 21.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 10/31/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Response to 2/3/21 objection |
| **Comments:** | |
| **Attachment(s):** | VA 2-3-21 Union Objection Response.pdf<br>Certification_Union.pdf<br>VA 6060s loss ratio exhibit (119% LR).pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 10/31/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Response to 5/11/21 objection |
| **Comments:** | |
| **Attachment(s):** | VA 5-11-21 Union Objection Response.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 10/31/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Response to 6/16/21 objection |
| **Comments:** | |
| **Attachment(s):** | VA 6-17-21 Union Objection Response.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 10/31/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Response to 8/5/21 objection |
| **Comments:** | |
| **Attachment(s):** | VA 8-5-21 Union Objection Response.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 10/31/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Response to 9/23/21 objection |
| **Comments:** | |

| | |
|---|---|
| **Attachment(s):** | VA 9-23-21 Union Objection Response.pdf<br>VA Union rate comparison.xlsx |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 10/31/2022 |

| | |
|---|---|
| **Satisfied - Item:** | Response to 11/23/2021 objection |
| **Comments:** | |
| **Attachment(s):** | 11-24-2021 VA Union Objection Response.pdf |
| **Item Status:** | Received & Acknowledged |
| **Status Date:** | 10/31/2022 |

***Attachment VA Union loss ratio exhibit.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment VA Union Cost Sharing Calculations.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment VA Union Exhibits.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment VA Union Prospective Present Value Calculations.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment 2016 Union Rate Increase Filing Summary.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment Updated VA Union Prospective Present Value Calculations.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment VA Union Blended If-Knew Calculations.xlsx is not a PDF document and cannot be reproduced here.***

***Attachment VA Union rate comparison.xlsx is not a PDF document and cannot be reproduced here.***

# VIRGINA COMPLIANCE CERTIFICATE

I hereby certify that I have reviewed the attached individual long-term care filing and to the best of my knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

(Signed by Officer of Company)

Marie Roche
Assistant Vice President
US Insurance Contracts and Legislative Services
John Hancock Life Insurance Company (U.S.A.)
1-888-877-6075
Email: mroche@jhancock.com

Date: June 25, 2019

**Union Security Insurance Company**
**Actuarial Memorandum for Inforce Rate Increase – 6060 Policy Series**
**August 19, 2021**

| Product Name | Form Number | Issue Date Range |
|---|---|---|
| Facility Only | 6060-VA | Jul 1998 - Dec 2002 |
| Comprehensive TQ | 6062-VA | Jun 1998 - Sep 2002 |
| Comprehensive Enhanced TQ | 6063-VA | May 1998 - Mar 2003 |
| Comprehensive NTQ | 6072-VA | Jun 1998 - Jun 1999 |
| Comprehensive Enhanced NTQ | 6073-VA | Sep 1998 - Oct 1999 |

## 1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned policy series forms and their associated riders. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

Union Security Insurance Company, formerly known as Fortis Benefits Insurance Company, was a subsidiary of Fortis, Inc. in 2000, when John Hancock Life Insurance Company entered into a 100% coinsurance arrangement with Fortis Inc. Through this coinsurance arrangement, John Hancock assumed the administration and servicing, the financial risk, and responsibility for paying claims and maintaining sufficient reserves for these policies.

## 2. Benefit Description(s)

A brief policy description for each of the policy forms:

6060-VA
Individually underwritten long-term care policies that provide facility-only long-term care coverage for care received in a nursing home or assisted care living facility.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in an assisted living facility, the maximum daily amount is 80% or 100% of the nursing home maximum daily amount, as elected at issue.

The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits. Premiums are permanently waived after 120 consecutive days in a nursing facility.

6062-VA, 6072-VA
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in an assisted living facility, the maximum daily amount is 80% of the nursing home maximum daily amount. For care received in a community setting, the maximum daily amount is 50% or 80% of the nursing home maximum daily amount, as elected at issue.

The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. For the non-tax-qualified form 6072, the benefit trigger includes personal assistance due to illness or injury for facility care.

Premiums are waived after the insured has met the elimination period and is receiving nursing home or assisted living facility benefits and will continue to be waived until the insured stops receiving such benefits. Premiums are permanently waived after 120 consecutive days in a nursing facility.

<u>6063-VA, 6073-VA</u>
Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting, the maximum daily amount is 80% or 100% of the nursing home maximum daily amount, as elected at issue. These forms also include restoration of benefits, and a survivorship benefit.

The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. For the non-tax-qualified form 6073, the benefit trigger includes personal assistance due to illness or injury for facility care.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits. Premiums are permanently waived after 120 consecutive days in a nursing facility.

All forms include riders offering the insured an option to purchase Automatic Inflation Coverage of 5% on a Simple Inflation or Compounded Inflation basis.

## 3. Renewability

All policy forms are guaranteed renewable.

## 4. Applicability

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

## 5. Actuarial Assumptions

Morbidity

The morbidity assumptions are derived from John Hancock's analysis of combined Time II and Union Security experience, following our most recent comprehensive claim study completed in 2016. The study has been peer reviewed both internally as well as by an Independent third party.

Our claims projections include 12 years of future morbidity improvements at 1.1% per year.

Below are currently expected sample annual claim costs for a 6062 policy, 80% HHC, single life, standard risk class, $10 daily benefit, with no inflation protection:

| Issue Age 55 | | |
|---|---|---|
| **Age** | **4 yr** | **Lifetime** |
| 55 | 1.23 | 6.36 |
| 60 | 6.66 | 21.41 |
| 65 | 20.60 | 62.91 |
| 70 | 46.69 | 130.51 |
| 75 | 99.77 | 267.66 |
| 80 | 235.20 | 529.90 |
| 85 | 505.22 | 987.72 |
| 90 | 728.90 | 1218.08 |
| 95 | 949.66 | 1605.21 |
| 100 | 1008.84 | 1744.12 |

| Issue Age 65 | | |
|---|---|---|
| **Age** | **4 yr** | **Lifetime** |
| 65 | 4.02 | 20.87 |
| 70 | 31.16 | 91.21 |
| 75 | 104.41 | 276.10 |
| 80 | 263.83 | 590.84 |
| 85 | 566.72 | 1106.85 |
| 90 | 816.17 | 1361.88 |
| 95 | 1059.36 | 1788.59 |
| 100 | 1121.61 | 1938.58 |

| Issue Age 75 | | |
|---|---|---|
| **Age** | **4 yr** | **Lifetime** |
| 75 | 18.41 | 84.64 |
| 80 | 205.64 | 489.35 |
| 85 | 598.49 | 1169.33 |
| 90 | 926.57 | 1557.53 |
| 95 | 1208.16 | 2059.97 |
| 100 | 1274.60 | 2228.14 |

Voluntary Lapses

The voluntary lapse rates are based on John Hancock's analysis of combined John Hancock individual, Time II and Union Security experience:

| Duration | No Inflation | | | |
|---|---|---|---|---|
| | Issue Age | | | |
| | 55 | 65 | 75 | 82 |
| 1 | 4.30% | 4.45% | 4.93% | 6.25% |
| 5 | 1.70% | 1.45% | 1.80% | 3.15% |
| 10 | 1.16% | 1.17% | 1.27% | 1.55% |
| 15 | 0.63% | 1.05% | 1.31% | 1.98% |
| 20 | 0.55% | 0.81% | 1.93% | 1.98% |
| 25 | 0.55% | 1.45% | 1.98% | 1.98% |
| 30 | 0.81% | 1.94% | 1.98% | 1.98% |
| 35 | 1.45% | 1.98% | 1.98% | 1.98% |
| 40 | 1.94% | 1.98% | 1.98% | 1.98% |

| Duration | Inflation | | | |
|---|---|---|---|---|
| | Issue Age | | | |
| | 55 | 65 | 75 | 82 |
| 1 | 3.00% | 3.00% | 4.10% | 4.10% |
| 5 | 1.50% | 1.25% | 1.35% | 1.15% |
| 10 | 0.69% | 0.77% | 1.05% | 0.91% |
| 15 | 0.51% | 0.67% | 0.91% | 1.85% |
| 20 | 0.43% | 0.60% | 1.49% | 2.03% |
| 25 | 0.43% | 1.27% | 2.03% | 2.03% |
| 30 | 0.60% | 2.03% | 2.03% | 2.03% |
| 35 | 1.27% | 2.03% | 2.03% | 2.03% |
| 40 | 2.03% | 2.03% | 2.03% | 2.03% |

In addition to the lapse rates shown, we assume a 6.2% lapse rate due to the rate increase. The additional lapse rate is used to adjust future premiums and claims down by 6.2% starting at the expected date of the rate increase.

Mortality

The mortality rates have been derived from John Hancock's analysis of combined Time II and Union Security experience.

The base mortality table is the unloaded 1994 Group Annuity Mortality Table, sex-distinct, with 22 years of historical improvements based on scale AA. We then apply the following series of adjustment factors (factors for ages not listed above are interpolated):

| Policy Duration | Preferred Risk Class (Married) | | | | Pref. Risk Class (Single, Female) | | | | Pref. Risk Class (Single, Male) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Issue Age | | | | Issue Age | | | | Issue Age | | | |
| | < = 55 | 65 | 75 | >=82 | < = 55 | 65 | 75 | >=82 | < = 55 | 65 | 75 | >=82 |
| 1 | 23.8% | 13.6% | 13.6% | 20.4% | 27.6% | 15.8% | 15.8% | 23.7% | 28.9% | 16.5% | 16.5% | 24.7% |
| 2 | 25.9% | 15.7% | 18.4% | 23.8% | 30.0% | 18.1% | 21.3% | 27.6% | 31.3% | 19.0% | 22.3% | 28.9% |
| 3 | 27.9% | 17.7% | 23.2% | 27.2% | 32.3% | 20.5% | 26.8% | 31.5% | 33.8% | 21.4% | 28.0% | 33.0% |
| 4 | 29.3% | 19.8% | 27.9% | 30.6% | 33.9% | 22.9% | 32.3% | 35.5% | 35.5% | 23.9% | 33.8% | 37.1% |
| 5 | 30.6% | 22.5% | 32.7% | 34.1% | 35.5% | 26.0% | 37.9% | 39.4% | 37.1% | 27.2% | 39.6% | 41.2% |
| 6 | 32.0% | 25.9% | 37.5% | 37.5% | 37.1% | 30.0% | 43.4% | 43.4% | 38.7% | 31.3% | 45.3% | 45.3% |
| 7 | 33.4% | 30.0% | 39.5% | 40.9% | 38.6% | 34.7% | 45.7% | 47.3% | 40.4% | 36.3% | 47.8% | 49.5% |
| 8 | 34.7% | 34.7% | 41.5% | 44.3% | 40.2% | 40.2% | 48.1% | 51.3% | 42.0% | 42.0% | 50.3% | 53.6% |
| 9 | 36.1% | 39.5% | 43.6% | 47.7% | 41.8% | 45.7% | 50.5% | 55.2% | 43.7% | 47.8% | 52.8% | 57.7% |
| 10 | 36.8% | 44.3% | 45.6% | 51.1% | 42.6% | 51.3% | 52.8% | 59.1% | 44.5% | 53.6% | 55.2% | 61.8% |
| 11 | 37.5% | 46.3% | 49.7% | 54.5% | 43.5% | 53.6% | 57.6% | 63.1% | 45.4% | 56.1% | 60.2% | 66.0% |
| 12 | 38.4% | 47.7% | 53.8% | 57.9% | 44.5% | 55.2% | 62.3% | 67.0% | 46.5% | 57.7% | 65.1% | 70.1% |
| 13 | 39.3% | 48.4% | 55.8% | 61.3% | 45.5% | 56.0% | 64.7% | 71.0% | 47.6% | 58.5% | 67.6% | 74.2% |
| 14 | 40.3% | 49.1% | 57.9% | 64.7% | 46.6% | 56.9% | 67.0% | 74.9% | 48.7% | 59.4% | 70.1% | 78.3% |
| 15 | 41.2% | 50.0% | 59.9% | 68.1% | 47.7% | 57.9% | 69.4% | 78.9% | 49.9% | 60.5% | 72.6% | 82.4% |
| 16 | 43.8% | 53.1% | 63.8% | 70.9% | 49.3% | 59.7% | 71.8% | 79.7% | 51.1% | 61.9% | 74.4% | 82.7% |
| 17 | 46.6% | 56.3% | 67.4% | 73.7% | 50.9% | 61.5% | 73.7% | 80.5% | 52.3% | 63.2% | 75.8% | 82.8% |
| 18 | 49.4% | 59.6% | 71.3% | 76.5% | 52.4% | 63.3% | 75.7% | 81.2% | 53.5% | 64.5% | 77.1% | 82.8% |
| 19 | 52.4% | 63.1% | 75.4% | 79.4% | 54.0% | 65.0% | 77.6% | 81.9% | 54.5% | 65.6% | 78.4% | 82.7% |
| 20 | 55.4% | 66.7% | 79.9% | 82.4% | 55.4% | 66.7% | 79.9% | 82.4% | 55.4% | 66.7% | 79.9% | 82.4% |
| 21 | 58.3% | 69.8% | 84.5% | 84.5% | 58.3% | 69.8% | 84.5% | 84.5% | 58.3% | 69.8% | 84.5% | 84.5% |
| 22 | 61.5% | 73.1% | 86.7% | 86.7% | 61.5% | 73.1% | 86.7% | 86.7% | 61.5% | 73.1% | 86.7% | 86.7% |
| 23 | 64.8% | 76.4% | 88.8% | 88.8% | 64.8% | 76.4% | 88.8% | 88.8% | 64.8% | 76.4% | 88.8% | 88.8% |
| 24 | 69.1% | 79.8% | 90.9% | 90.9% | 69.1% | 79.8% | 90.9% | 90.9% | 69.1% | 79.8% | 90.9% | 90.9% |
| 25 | 74.5% | 83.3% | 93.1% | 93.1% | 74.5% | 83.3% | 93.1% | 93.1% | 74.5% | 83.3% | 93.1% | 93.1% |
| 26 | 78.2% | 85.0% | 93.1% | 93.1% | 78.2% | 85.0% | 93.1% | 93.1% | 78.2% | 85.0% | 93.1% | 93.1% |
| 27 | 81.9% | 86.6% | 93.1% | 93.1% | 81.9% | 86.6% | 93.1% | 93.1% | 81.9% | 86.6% | 93.1% | 93.1% |
| 28 | 85.6% | 88.2% | 93.1% | 93.1% | 85.6% | 88.2% | 93.1% | 93.1% | 85.6% | 88.2% | 93.1% | 93.1% |
| 29 | 89.4% | 89.8% | 93.1% | 93.1% | 89.4% | 89.8% | 93.1% | 93.1% | 89.4% | 89.8% | 93.1% | 93.1% |
| 30 | 93.1% | 93.1% | 93.1% | 93.1% | 93.1% | 93.1% | 93.1% | 93.1% | 93.1% | 93.1% | 93.1% | 93.1% |

| Policy Duration | Standard Risk Class (Married) | | | | Standard Risk Class (Single, Female) | | | | Standard Risk Class (Single, Male) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Issue Age | | | | Issue Age | | | | Issue Age | | | |
| | < = 55 | 65 | 75 | >=82 | < = 55 | 65 | 75 | >=82 | < = 55 | 65 | 75 | >=82 |
| 1 | 31.6% | 18.1% | 18.1% | 27.1% | 36.6% | 20.9% | 20.9% | 31.4% | 38.2% | 21.9% | 21.9% | 32.8% |
| 2 | 35.4% | 21.4% | 25.1% | 32.6% | 41.0% | 24.8% | 29.1% | 37.7% | 42.8% | 25.9% | 30.4% | 39.4% |
| 3 | 39.3% | 24.9% | 32.6% | 38.4% | 45.6% | 28.9% | 37.8% | 44.4% | 47.6% | 30.2% | 39.5% | 46.5% |
| 4 | 42.5% | 28.7% | 40.5% | 44.5% | 49.2% | 33.2% | 46.9% | 51.5% | 51.4% | 34.7% | 49.0% | 53.8% |
| 5 | 45.7% | 33.5% | 48.8% | 50.8% | 53.0% | 38.8% | 56.5% | 58.9% | 55.4% | 40.6% | 59.1% | 61.5% |
| 6 | 49.1% | 39.7% | 57.5% | 57.5% | 56.9% | 46.0% | 66.6% | 66.6% | 59.5% | 48.1% | 69.6% | 69.6% |
| 7 | 51.2% | 46.0% | 60.6% | 62.7% | 59.3% | 53.2% | 70.2% | 72.6% | 62.0% | 55.7% | 73.4% | 75.9% |
| 8 | 53.3% | 53.3% | 63.7% | 67.9% | 61.7% | 61.7% | 73.8% | 78.7% | 64.5% | 64.5% | 77.2% | 82.2% |
| 9 | 55.4% | 60.6% | 66.9% | 73.2% | 64.1% | 70.2% | 77.4% | 84.7% | 67.0% | 73.4% | 81.0% | 88.6% |
| 10 | 56.4% | 67.9% | 70.0% | 78.4% | 65.3% | 78.7% | 81.1% | 90.8% | 68.3% | 82.2% | 84.8% | 94.9% |
| 11 | 57.6% | 71.1% | 76.3% | 83.6% | 66.7% | 82.3% | 88.3% | 96.8% | 69.7% | 86.0% | 92.3% | 101.2% |
| 12 | 58.9% | 73.2% | 82.6% | 88.8% | 68.2% | 84.7% | 95.6% | 102.9% | 71.3% | 88.6% | 99.9% | 107.5% |
| 13 | 60.3% | 74.2% | 85.7% | 94.1% | 69.9% | 85.9% | 99.2% | 108.9% | 73.1% | 89.8% | 103.7% | 113.9% |
| 14 | 61.8% | 75.3% | 88.8% | 99.3% | 71.5% | 87.2% | 102.9% | 115.0% | 74.8% | 91.2% | 107.5% | 120.2% |
| 15 | 63.2% | 76.7% | 92.0% | 104.5% | 73.2% | 88.8% | 106.5% | 121.0% | 76.5% | 92.8% | 111.3% | 126.5% |
| 16 | 65.3% | 79.0% | 95.0% | 105.6% | 73.5% | 88.9% | 106.9% | 118.8% | 76.2% | 92.2% | 110.9% | 123.2% |
| 17 | 67.4% | 81.5% | 97.6% | 106.7% | 73.7% | 89.0% | 106.7% | 116.6% | 75.8% | 91.6% | 109.7% | 119.9% |
| 18 | 69.6% | 84.0% | 100.4% | 107.8% | 73.9% | 89.1% | 106.6% | 114.4% | 75.3% | 90.8% | 108.6% | 116.6% |
| 19 | 71.8% | 86.5% | 103.3% | 108.9% | 74.0% | 89.1% | 106.4% | 112.2% | 74.7% | 90.0% | 107.5% | 113.3% |
| 20 | 74.0% | 89.0% | 106.7% | 110.0% | 74.0% | 89.0% | 106.7% | 110.0% | 74.0% | 89.0% | 106.7% | 110.0% |
| 21 | 75.9% | 90.8% | 110.0% | 110.0% | 75.9% | 90.8% | 110.0% | 110.0% | 75.9% | 90.8% | 110.0% | 110.0% |
| 22 | 78.1% | 92.7% | 110.0% | 110.0% | 78.1% | 92.7% | 110.0% | 110.0% | 78.1% | 92.7% | 110.0% | 110.0% |
| 23 | 80.3% | 94.6% | 110.0% | 110.0% | 80.3% | 94.6% | 110.0% | 110.0% | 80.3% | 94.6% | 110.0% | 110.0% |
| 24 | 83.6% | 96.6% | 110.0% | 110.0% | 83.6% | 96.6% | 110.0% | 110.0% | 83.6% | 96.6% | 110.0% | 110.0% |
| 25 | 88.0% | 98.5% | 110.0% | 110.0% | 88.0% | 98.5% | 110.0% | 110.0% | 88.0% | 98.5% | 110.0% | 110.0% |
| 26 | 92.4% | 100.4% | 110.0% | 110.0% | 92.4% | 100.4% | 110.0% | 110.0% | 92.4% | 100.4% | 110.0% | 110.0% |
| 27 | 96.8% | 102.3% | 110.0% | 110.0% | 96.8% | 102.3% | 110.0% | 110.0% | 96.8% | 102.3% | 110.0% | 110.0% |
| 28 | 101.2% | 104.2% | 110.0% | 110.0% | 101.2% | 104.2% | 110.0% | 110.0% | 101.2% | 104.2% | 110.0% | 110.0% |
| 29 | 105.6% | 106.2% | 110.0% | 110.0% | 105.6% | 106.2% | 110.0% | 110.0% | 105.6% | 106.2% | 110.0% | 110.0% |
| 30 | 110.0% | 110.0% | 110.0% | 110.0% | 110.0% | 110.0% | 110.0% | 110.0% | 110.0% | 110.0% | 110.0% | 110.0% |

| Policy Duration | Substandard 1 Risk Class (Married) | | | | Sub 1 Risk Class (Single, Female) | | | | Sub 1 Risk Class (Single, Male) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Issue Age | | | | Issue Age | | | | Issue Age | | | |
| | < = 55 | 65 | 75 | >=82 | < = 55 | 65 | 75 | >=82 | < = 55 | 65 | 75 | >=82 |
| 1 | 44.5% | 25.5% | 25.5% | 38.2% | 51.6% | 29.5% | 29.5% | 44.2% | 53.9% | 30.8% | 30.8% | 46.2% |
| 2 | 50.1% | 30.3% | 35.6% | 46.1% | 58.0% | 35.1% | 41.2% | 53.4% | 60.6% | 36.7% | 43.1% | 55.8% |
| 3 | 55.9% | 35.5% | 46.4% | 54.5% | 64.7% | 41.1% | 53.7% | 63.2% | 67.7% | 42.9% | 56.1% | 66.0% |
| 4 | 60.6% | 40.9% | 57.8% | 63.4% | 70.2% | 47.3% | 66.9% | 73.4% | 73.3% | 49.5% | 69.9% | 76.8% |
| 5 | 65.5% | 48.0% | 69.8% | 72.7% | 75.8% | 55.6% | 80.8% | 84.2% | 79.2% | 58.1% | 84.5% | 88.0% |
| 6 | 70.5% | 57.0% | 82.5% | 82.5% | 81.6% | 66.0% | 95.5% | 95.5% | 85.3% | 69.0% | 99.9% | 99.9% |
| 7 | 75.7% | 68.0% | 89.6% | 92.7% | 87.7% | 78.7% | 103.8% | 107.4% | 91.7% | 82.3% | 108.5% | 112.2% |
| 8 | 81.1% | 81.1% | 97.0% | 103.4% | 93.9% | 93.9% | 112.4% | 119.7% | 98.2% | 98.2% | 117.5% | 125.2% |
| 9 | 86.7% | 94.9% | 104.7% | 114.5% | 100.4% | 109.9% | 121.3% | 132.6% | 105.0% | 114.9% | 126.8% | 138.7% |
| 10 | 90.8% | 109.3% | 112.7% | 126.1% | 105.2% | 126.6% | 130.5% | 146.1% | 109.9% | 132.3% | 136.4% | 152.7% |
| 11 | 95.2% | 117.5% | 126.1% | 138.2% | 110.2% | 136.0% | 146.0% | 160.0% | 115.2% | 142.2% | 152.6% | 167.3% |
| 12 | 100.0% | 124.1% | 140.0% | 150.7% | 115.7% | 143.7% | 162.2% | 174.5% | 121.0% | 150.2% | 169.5% | 182.4% |
| 13 | 102.4% | 125.9% | 145.4% | 159.5% | 118.5% | 145.7% | 168.3% | 184.7% | 123.9% | 152.4% | 176.0% | 193.1% |
| 14 | 104.8% | 127.8% | 150.7% | 168.4% | 121.3% | 148.0% | 174.5% | 195.0% | 126.9% | 154.7% | 182.4% | 203.9% |
| 15 | 107.2% | 130.1% | 156.0% | 177.3% | 124.1% | 150.6% | 180.6% | 205.3% | 129.8% | 157.5% | 188.8% | 214.6% |
| 16 | 110.8% | 134.1% | 161.2% | 179.1% | 124.6% | 150.8% | 181.4% | 201.5% | 129.2% | 156.4% | 188.1% | 209.0% |
| 17 | 114.4% | 138.2% | 165.6% | 181.0% | 125.0% | 151.1% | 181.0% | 197.8% | 128.5% | 155.3% | 186.1% | 203.4% |
| 18 | 118.1% | 142.4% | 170.3% | 182.9% | 125.3% | 151.1% | 180.8% | 194.1% | 127.7% | 154.0% | 184.2% | 197.8% |
| 19 | 121.8% | 146.7% | 175.2% | 184.7% | 125.5% | 151.1% | 180.5% | 190.3% | 126.7% | 152.6% | 182.3% | 192.2% |
| 20 | 125.5% | 151.1% | 181.0% | 186.6% | 125.5% | 151.1% | 181.0% | 186.6% | 125.5% | 151.1% | 181.0% | 186.6% |
| 21 | 128.8% | 154.1% | 186.6% | 186.6% | 128.8% | 154.1% | 186.6% | 186.6% | 128.8% | 154.1% | 186.6% | 186.6% |
| 22 | 132.5% | 157.3% | 186.6% | 186.6% | 132.5% | 157.3% | 186.6% | 186.6% | 132.5% | 157.3% | 186.6% | 186.6% |
| 23 | 136.2% | 160.6% | 186.6% | 186.6% | 136.2% | 160.6% | 186.6% | 186.6% | 136.2% | 160.6% | 186.6% | 186.6% |
| 24 | 141.8% | 163.8% | 186.6% | 186.6% | 141.8% | 163.8% | 186.6% | 186.6% | 141.8% | 163.8% | 186.6% | 186.6% |
| 25 | 149.3% | 167.1% | 186.6% | 186.6% | 149.3% | 167.1% | 186.6% | 186.6% | 149.3% | 167.1% | 186.6% | 186.6% |
| 26 | 156.7% | 170.3% | 186.6% | 186.6% | 156.7% | 170.3% | 186.6% | 186.6% | 156.7% | 170.3% | 186.6% | 186.6% |
| 27 | 164.2% | 173.6% | 186.6% | 186.6% | 164.2% | 173.6% | 186.6% | 186.6% | 164.2% | 173.6% | 186.6% | 186.6% |
| 28 | 171.7% | 176.8% | 186.6% | 186.6% | 171.7% | 176.8% | 186.6% | 186.6% | 171.7% | 176.8% | 186.6% | 186.6% |
| 29 | 179.1% | 180.1% | 186.6% | 186.6% | 179.1% | 180.1% | 186.6% | 186.6% | 179.1% | 180.1% | 186.6% | 186.6% |
| 30 | 186.6% | 186.6% | 186.6% | 186.6% | 186.6% | 186.6% | 186.6% | 186.6% | 186.6% | 186.6% | 186.6% | 186.6% |

| Policy Duration | Substandard 2 Risk Class (Married) | | | | Sub 2 Risk Class (Single, Female) | | | | Sub 2 Risk Class (Single, Male) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Issue Age | | | | Issue Age | | | | Issue Age | | | |
| | < = 55 | 65 | 75 | >=82 | < = 55 | 65 | 75 | >=82 | < = 55 | 65 | 75 | >=82 |
| 1 | 55.7% | 31.8% | 31.8% | 47.7% | 64.5% | 36.8% | 36.8% | 55.3% | 67.4% | 38.5% | 38.5% | 57.8% |
| 2 | 62.6% | 37.9% | 44.5% | 57.7% | 72.5% | 43.9% | 51.5% | 66.8% | 75.8% | 45.9% | 53.9% | 69.8% |
| 3 | 69.9% | 44.3% | 58.0% | 68.2% | 80.9% | 51.3% | 67.1% | 78.9% | 84.6% | 53.6% | 70.2% | 82.5% |
| 4 | 75.7% | 51.1% | 72.2% | 79.3% | 87.7% | 59.1% | 83.6% | 91.8% | 91.7% | 61.8% | 87.4% | 95.9% |
| 5 | 81.8% | 60.0% | 87.3% | 90.9% | 94.7% | 69.5% | 101.1% | 105.3% | 99.0% | 72.6% | 105.6% | 110.0% |
| 6 | 88.1% | 71.3% | 103.1% | 103.1% | 102.0% | 82.5% | 119.4% | 119.4% | 106.7% | 86.3% | 124.8% | 124.8% |
| 7 | 94.7% | 85.0% | 112.0% | 115.9% | 109.6% | 98.4% | 129.7% | 134.2% | 114.6% | 102.9% | 135.6% | 140.3% |
| 8 | 101.4% | 101.4% | 121.3% | 129.3% | 117.4% | 117.4% | 140.5% | 149.7% | 122.8% | 122.8% | 146.8% | 156.5% |
| 9 | 108.4% | 118.6% | 130.9% | 143.2% | 125.5% | 137.4% | 151.6% | 165.8% | 131.2% | 143.6% | 158.5% | 173.3% |
| 10 | 113.5% | 136.6% | 140.9% | 157.7% | 131.4% | 158.2% | 163.1% | 182.6% | 137.4% | 165.4% | 170.5% | 190.9% |
| 11 | 119.0% | 146.8% | 157.6% | 172.7% | 137.8% | 170.0% | 182.5% | 200.0% | 144.0% | 177.7% | 190.8% | 209.1% |
| 12 | 125.0% | 155.1% | 175.1% | 188.4% | 144.7% | 179.6% | 202.7% | 218.1% | 151.3% | 187.8% | 211.9% | 228.0% |
| 13 | 128.0% | 157.3% | 181.7% | 199.4% | 148.2% | 182.2% | 210.4% | 230.9% | 154.9% | 190.5% | 220.0% | 241.4% |
| 14 | 131.0% | 159.8% | 188.4% | 210.5% | 151.7% | 185.0% | 218.1% | 243.8% | 158.6% | 193.4% | 228.0% | 254.8% |
| 15 | 134.0% | 162.6% | 195.0% | 221.6% | 155.2% | 188.3% | 225.8% | 256.6% | 162.2% | 196.9% | 236.1% | 268.2% |
| 16 | 138.5% | 167.6% | 201.5% | 223.9% | 155.8% | 188.6% | 226.7% | 251.9% | 161.5% | 195.5% | 235.1% | 261.2% |
| 17 | 143.0% | 172.8% | 207.0% | 226.3% | 156.2% | 188.8% | 226.2% | 247.2% | 160.7% | 194.2% | 232.6% | 254.2% |
| 18 | 147.6% | 178.0% | 212.9% | 228.6% | 156.6% | 188.9% | 225.9% | 242.6% | 159.6% | 192.6% | 230.3% | 247.2% |
| 19 | 152.2% | 183.4% | 219.0% | 230.9% | 156.8% | 188.9% | 225.7% | 237.9% | 158.4% | 190.8% | 227.9% | 240.3% |
| 20 | 156.9% | 188.8% | 226.3% | 233.3% | 156.9% | 188.8% | 226.3% | 233.3% | 156.9% | 188.8% | 226.3% | 233.3% |
| 21 | 160.9% | 192.6% | 233.3% | 233.3% | 160.9% | 192.6% | 233.3% | 233.3% | 160.9% | 192.6% | 233.3% | 233.3% |
| 22 | 165.6% | 196.6% | 233.3% | 233.3% | 165.6% | 196.6% | 233.3% | 233.3% | 165.6% | 196.6% | 233.3% | 233.3% |
| 23 | 170.3% | 200.7% | 233.3% | 233.3% | 170.3% | 200.7% | 233.3% | 233.3% | 170.3% | 200.7% | 233.3% | 233.3% |
| 24 | 177.3% | 204.8% | 233.3% | 233.3% | 177.3% | 204.8% | 233.3% | 233.3% | 177.3% | 204.8% | 233.3% | 233.3% |
| 25 | 186.6% | 208.8% | 233.3% | 233.3% | 186.6% | 208.8% | 233.3% | 233.3% | 186.6% | 208.8% | 233.3% | 233.3% |
| 26 | 195.9% | 212.9% | 233.3% | 233.3% | 195.9% | 212.9% | 233.3% | 233.3% | 195.9% | 212.9% | 233.3% | 233.3% |
| 27 | 205.3% | 217.0% | 233.3% | 233.3% | 205.3% | 217.0% | 233.3% | 233.3% | 205.3% | 217.0% | 233.3% | 233.3% |
| 28 | 214.6% | 221.0% | 233.3% | 233.3% | 214.6% | 221.0% | 233.3% | 233.3% | 214.6% | 221.0% | 233.3% | 233.3% |
| 29 | 223.9% | 225.1% | 233.3% | 233.3% | 223.9% | 225.1% | 233.3% | 233.3% | 223.9% | 225.1% | 233.3% | 233.3% |
| 30 | 233.3% | 233.3% | 233.3% | 233.3% | 233.3% | 233.3% | 233.3% | 233.3% | 233.3% | 233.3% | 233.3% | 233.3% |

We are also projecting 12 years of future mortality improvement based on scale AA, consistent with the 12 years of future morbidity improvement in our future claim projections.

Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

## 6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

## 7. Marketing Method

This product was typically marketed through general agencies, brokers, and wholesale arrangements.

## 8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

## 9. Premium Classes

The base policy premium rates vary by issue age, benefit period, inflation option, home health care maximum benefit percentage, and underwriting class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options or any eligible discount remain unchanged from the initial rate filing.

## 10. Premium Modalization Rules

| Frequency | Multiple of Annual Premium |
|---|---|
| Semiannual | 0.51 |
| Quarterly | 0.26 |
| Monthly | 0.088 |

## 11. Issue Age Range

The issue age range is 18-84 for all policy forms.

## 12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

## 13. Average Annual Premium

The table below summarizes the average annual premium per premium-paying policy before and after the requested increase.

| | Nationwide | Virginia | |
|---|---|---|---|
| **Form** | before the rate increase | before the rate increase | after the capped rate increase |
| 6060-VA | 1,560 | 1,520 | 2,163 |
| 6062-VA | 1,860 | 1,980 | 2,818 |
| 6063-VA | 2,090 | 2,080 | 2,960 |
| 6072-VA | 2,210 | 3,390 | 4,824 |
| 6073-VA | 2,040 | 2,920 | 4,155 |

## 14. Number of Policyholders

The table below summarizes, as of 12/31/2018, the number of premium-paying policies inforce and their 2018 annualized premium that will be affected by this rate increase in your state.

| Form | Number of Policies | Annualized Premium |
|---|---|---|
| 6060-VA | 50 | 75,776 |
| 6062-VA | 54 | 106,928 |
| 6063-VA | 1,350 | 2,801,286 |
| 6072-VA | 3 | 10,170 |
| 6073-VA | 9 | 26,274 |

## 15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2017 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2017 have also been allocated to the calendar year of incurral and included in historic incurred claims.

## 16. Analysis Performed

The initial premium schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed.

The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

Morbidity

Confinement length and incidence rates were based on unpublished industry data and the 1985 National Nursing Home Survey as reported in the Society of Actuaries Transactions, 1988-89-90 Reports. These were adjusted for the differences between the populations of the data sources and the anticipated underwritten insured population.

The length of non-confinement benefits and incidence rates were based on data from the 1984 and 1989 Long Term Care Surveys, adjusted for the differences between the populations of the survey and the anticipated underwritten insured population.

Below are original pricing discounted annual claim costs for a 6062 policy, 80% HHC, 90 day EP, $10 daily benefit, standard risk class, single, with no inflation protection:

| Issue Age 55 | | |
|---|---|---|
| Age | 4 yr | Lifetime |
| 55 | 2.23 | 3.35 |
| 60 | 10.92 | 16.37 |
| 65 | 22.68 | 34.01 |
| 70 | 42.00 | 63.00 |
| 75 | 64.19 | 96.28 |
| 80 | 97.93 | 146.90 |
| 85 | 149.78 | 224.67 |
| 90 | 228.38 | 342.57 |

| Issue Age 65 | | |
|---|---|---|
| Age | 4 yr | Lifetime |
| 65 | 10.35 | 15.52 |
| 70 | 43.06 | 64.59 |
| 75 | 67.83 | 101.74 |
| 80 | 106.47 | 159.71 |
| 85 | 162.57 | 243.85 |
| 90 | 247.25 | 370.87 |
| 95 | 354.44 | 531.66 |
| 100 | 386.35 | 579.53 |

| Issue Age 75 | | |
|---|---|---|
| Age | 4 yr | Lifetime |
| 75 | 42.34 | 63.51 |
| 80 | 107.45 | 161.17 |
| 85 | 168.70 | 253.05 |
| 90 | 263.12 | 394.67 |
| 95 | 375.95 | 563.92 |
| 100 | 409.48 | 614.22 |

Voluntary Terminations

These original pricing rates were determined by considering the combined effects of mortality and lapsation using limited company and industry data. Original pricing termination rates were set to vary by issue age and duration such that about 89% of policies persist after the first policy year, and that persistency rates are fairly constant each year thereafter. To meet these criteria, voluntary lapse rates were set at about 8% in year one, grading down to about 3% ultimately, varying somewhat by issue age.

Mortality

Based on limited industry data, the 1975-80 Basic Mortality Table was used, blended to reflect the anticipated distribution of sales by sex, which was 60% female and 40% male. Also, selection factors of 0.50, 0.80, and 1.00 were applied in durations 1, 2, and 3+.

**Recent Experience**

As part of the inforce management of the business, the Company monitors the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2013 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience, where actual experience includes all Time Insurance II and Union Security data:

Morbidity

Experience period: Inception through 9/30/2014.

Duration 10+ are used for incidence, duration 5+ for claim termination, and all durations for utilization. The following charts show key experience compared to revised assumptions.

**Incidence**

| Duration | A/E |
|---|---|
| 1-3 | 97% |
| 4-6 | 95% |
| 7-9 | 101% |
| 10+ | 100% |
| **Total** | **100%** |

**Claim Terminations**

| Benefit Period | A/E |
|---|---|
| <10 years | 100% |
| 10+ years | 101% |
| **Total** | **100%** |

**Utilization**

| Inflation | A/E |
|---|---|
| None / GPO | 100% |
| Simple | 100% |
| Compound | 102% |
| **Total** | **101%** |

Voluntary Lapses

Experience period: 12/31/2009-12/31/2014

| Duration | A/E by Amount |
|---|---|
| 6-10 | 79% |
| 11-16 | 109% |
| 16+ | 105% |
| **Total** | **103%** |

Note that the lapse study removed all policies which had undergone prior rate increases except for the 2008 re-rate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase.

Mortality

Experience period: 12/31/2009-12/31/2014

| Duration | A/E by Amount |
|---|---|
| 6-10 | 104% |
| 11-15 | 98% |
| 16+ | 97% |
| **Total** | **98%** |

## 17. Requested Rate Increase

The Company is requesting a rate increase of 42.3%, which reflects a cap on our originally proposed rate increase of 155.0%, as requested by the state. Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming all prior rate increase requests were approved in full and within three months of the original filing date. In 2013 we certified to a lifetime loss ratio of 93.7% using nationwide data for the 4060s and 6060s policy series. For the 2016 Rate Filing, we are not combining data and are determining rate increases for Time Insurance II and Union Security Insurance separately. As such, we have restated the 2013 certified loss ratios and the new target loss ratio for Union Security Insurance is 91.3%. We then determined the amount of rate increase (29.5%) that would be needed in order to revert to the restated lifetime loss ratio certified to in the 2013 inforce rate increase filing for this form.
2. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using 6062 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to the 2016 Experience Studies. An adjustment of 9.5% was applied to all rates to reflect these updates. Additionally, we limited the rate increase to the amount calculated in Step #1 and graded from the maximum allowed rate increase at issue age 70 to 9.5% by issue age 80 and above. After the application of these restrictions, we are unable to achieve our target loss ratio, and therefore will target 94.1%. Targeting this loss ratio, the average rate increase for the forms listed in this memo is 16.6%, ranging from 8.8% to 29.5%.
3. Unapproved rate increases initially requested in our 2013 inforce rate filings (SERFF Tracking No. MULF-129573228) were included in this filing. Your State did not approve these rate increases. These rate increases continue to be actuarially justified and are unchanged from our original request with the following exception: to account for the delayed implementation of the originally-requested rate increases, we have adjusted the portion of the current proposed rate increases attributable to the 2013 request so that on a present-value basis it is equivalent to implementing our original request all at once After taking the

unapproved amount into account and applying this adjustment, the average rate increase for the forms listed in this memo is 155.0%, ranging from 42.5% to 251.5%.

4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.
5. Per the state's request, the rate increase was then capped at 42.3%. This amount was based on the Prospective Present Value Approach without reflecting the Catch-Up Provision. We would expect to file for additional rate increases to attain the target Lifetime Loss Ratio. This rate increase will be applied as a flat rate increase, as our original request exceeds 42.3% for all impacted Virginia policyholders.

Note that in **Appendix A** we reflect the proposed premium rates both with and without any additional cost as we believe any cost due to delayed implementation should not be subject to the new business rate restrictions.

**Appendix B1** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filing.

**Appendix B2** contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did* elect an inflation reduction option as part of the 2010 rate increase filing.

Please note that the actual rates implemented may vary slightly from those in Appendices B1 to B2 due to implementation rounding algorithms.

**Exhibit 1** contains nationwide past premium and claims experience as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the originally requested rate increase is 94.1% (which is higher than the target loss ratio due to new business rate cap restrictions), and the anticipated lifetime loss ratio with the capped rate increase is 115.5%. Both loss ratios are well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 71.1%. The lifetime loss ratio as of 12/31/2017 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

**Exhibit 1** also contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

Note that as shown at the bottom of **Exhibit 1B**, by requesting the current rate increase, we are complying with Virginia state regulation, where the post rate increase future loss ratio (adjusted for Net Level Premium Reserves) is no less than 60% under the original pricing interest rate assumption.

**Exhibit 2** contains the same past experience and future projections as Exhibit 1, except only for policies issued in Virginia. Please note that the experience alone is not credible and was not used to develop the proposed rate increase.

### 18. New Shared Cost option that will allow the policyholder to offset the rate increase

We are filing a new Shared Cost option that will allow all policyholders the option to offset the rate increase. The Shared Cost option would:

- Reduce the policyholder's current policy benefit amounts by their Shared Cost percentage. The daily/monthly benefit and the policy limit will be reduced by the Shared Cost percentage
- Apply a percentage factor to any future claim payments equal to the Shared Cost percentage. John Hancock will pay our portion (1 minus the Shared Cost percent) of any covered services, up to the new benefit amount and the policyholder will be responsible for the remainder.

The Shared Cost Percentages are calculated using seriatim, nationwide data for each benefit period, inflation type and issue age combination. For policyholder Shared Cost percentages and for details on premium calculations for policyholders who elected the Shared Cost option, please see **Appendix D**. The Shared Cost percentages in Appendix D will apply to all policyholders who have not bought additional attained age coverage. For those who have, the Shared Cost percentage will be the lesser of those shown in Appendix D and 80% of the policyholder's currently available benefit reduction that would offset their rate increase.

All Shared Cost percentages were determined to be actuarially equivalent to the requested rate increases by combination of issue age, benefit period and inflation type.

The premium rate schedules for these options are included in this filing as **Appendices C1 to C2.**

### 19. Additional option for those who stop paying premiums

In addition to the options to offset the rate increase, we will also be offering a Paid-Up Policy option for those who choose to stop paying premiums. This option will be a paid-up policy with a policy limit equal to the lesser of the current policy limit and 150% of premiums paid less any benefits received.

### 20. History of previous rate revisions

A 18.0% rate increase on these policy forms was accepted by your state on October 15, 2008.

A 45.3% rate increase on these policy forms was accepted by your state on August 08, 2013.

### 21. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior approved rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 20). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

## 22. Past Losses Testing

Preventing companies from recouping past losses was the subject of a discussion by the NAIC in late 2013. The accepted methodology which was incorporated into the 2014 Long Term Care Model Regulation defines past losses as actual past claims less expected past claims when determining loss ratio compliance. Expected past claims are defined as the following:

> "Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase [regardless of whether or not the rate increase is approved]. Expected claims are calculated for each calendar year based on the in-force at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing."

We apply this methodology in **Exhibit 1A**. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1A**.

## 23. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 90 day policyholder notification period. The assumed effective date used to calculate the rate increase is 8/1/2017 as we do not want to charge policyholders for the company's delay in filing.

## 24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgement, this rate submission is in compliance with the applicable laws and regulations of the Commonwealth of Virginia and that the premiums are reasonable in relation to the benefits provided.

The preceding Actuarial Memorandum contains:

a) the assumptions on which this certification is based;
b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
d) disclosure of the manner, if any, in which reserves have been recognized.

The requested premium rate schedule is based on assumptions developed from our 2016 experience study. Due to the capped approval, additional rate increases will be necessary to achieve the full actuarially justified one-time request based on the Lifetime Loss Ratio and the assumptions developed from our 2016 experience study. We recently completed another experience study in 2019 which shows the need for additional rate increases. We will be addressing the need for both the remainder from this filing as well as the additional rate increases based upon the 2019 experience study in a future filing.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.

Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company

## Exhibit 1: Nationwide Loss Ratio Exhibit
## Fortis 6060-6073 (Including 4062-NY and 4063-NY)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | | With Capped Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1998 | 164,709 | 1,731,260 | 10% | - | 1,775,345 | 0% | - | 1,775,345 | 0% | - | 1,775,345 | 0% |
| | 1999 | 1,879,681 | 20,060,909 | 9% | 227,568 | 20,498,021 | 1% | 227,568 | 20,498,021 | 1% | 227,568 | 20,498,021 | 1% |
| | 2000 | 4,651,020 | 45,173,421 | 10% | 448,377 | 47,104,386 | 1% | 448,377 | 47,104,386 | 1% | 448,377 | 47,104,386 | 1% |
| | 2001 | 7,745,621 | 63,229,147 | 12% | 3,799,859 | 68,042,640 | 6% | 3,799,859 | 68,042,640 | 6% | 3,799,859 | 68,042,640 | 6% |
| | 2002 | 10,446,822 | 66,081,455 | 16% | 6,360,070 | 74,710,719 | 9% | 6,360,070 | 74,710,719 | 9% | 6,360,070 | 74,710,719 | 9% |
| | 2003 | 12,985,873 | 62,648,160 | 21% | 12,172,158 | 75,193,694 | 16% | 12,172,158 | 75,193,694 | 16% | 12,172,158 | 75,193,694 | 16% |
| | 2004 | 15,345,145 | 58,528,892 | 26% | 11,948,855 | 74,619,903 | 16% | 11,948,855 | 74,619,903 | 16% | 11,948,855 | 74,619,903 | 16% |
| | 2005 | 17,469,295 | 54,948,776 | 32% | 17,345,127 | 74,301,437 | 23% | 17,345,127 | 74,301,437 | 23% | 17,345,127 | 74,301,437 | 23% |
| Historical | 2006 | 19,310,101 | 51,717,673 | 37% | 20,823,404 | 73,911,235 | 28% | 20,823,404 | 73,911,235 | 28% | 20,823,404 | 73,911,235 | 28% |
| Experience | 2007 | 20,948,863 | 48,698,610 | 43% | 28,861,843 | 73,573,884 | 39% | 28,861,843 | 73,573,884 | 39% | 28,861,843 | 73,573,884 | 39% |
| | 2008 | 22,491,129 | 45,817,812 | 49% | 41,272,560 | 73,019,259 | 57% | 41,272,560 | 73,019,259 | 57% | 41,272,560 | 73,019,259 | 57% |
| | 2009 | 24,027,681 | 43,048,514 | 56% | 51,438,199 | 75,587,411 | 68% | 51,438,199 | 75,587,411 | 68% | 51,438,199 | 75,587,411 | 68% |
| | 2010 | 25,575,031 | 40,372,567 | 63% | 57,850,651 | 82,803,284 | 70% | 57,850,651 | 82,803,284 | 70% | 57,850,651 | 82,803,284 | 70% |
| | 2011 | 27,128,872 | 37,773,441 | 72% | 69,469,570 | 81,160,845 | 86% | 69,469,570 | 81,160,845 | 86% | 69,469,570 | 81,160,845 | 86% |
| | 2012 | 28,672,937 | 35,245,944 | 81% | 70,803,295 | 74,308,869 | 95% | 70,803,295 | 74,308,869 | 95% | 70,803,295 | 74,308,869 | 95% |
| | 2013 | 30,197,293 | 32,790,100 | 92% | 82,636,908 | 65,867,206 | 125% | 82,636,908 | 65,867,206 | 125% | 82,636,908 | 65,867,206 | 125% |
| | 2014 | 31,687,185 | 30,412,170 | 104% | 81,842,039 | 67,571,376 | 121% | 81,842,039 | 67,571,376 | 121% | 81,842,039 | 67,571,376 | 121% |
| | 2015 | 33,112,954 | 28,127,643 | 118% | 102,604,581 | 76,772,640 | 134% | 102,604,581 | 76,772,640 | 134% | 102,604,581 | 76,772,640 | 134% |
| | 2016 | 34,450,372 | 25,945,435 | 133% | 120,451,437 | 79,732,926 | 151% | 120,451,437 | 79,732,926 | 151% | 120,451,437 | 79,732,926 | 151% |
| | 2017 | 35,681,329 | 23,859,088 | 150% | 119,473,492 | 74,193,417 | 161% | 119,473,492 | 84,106,016 | 142% | 119,473,492 | 76,917,707 | 155% |
| Projected | 2018 | 36,791,960 | 21,856,121 | 168% | 121,442,212 | 68,639,620 | 177% | 121,686,732 | 156,913,170 | 78% | 121,527,049 | 92,734,272 | 131% |
| Future | 2019 | 37,764,880 | 19,934,009 | 189% | 131,968,108 | 65,430,541 | 202% | 130,243,507 | 164,201,009 | 79% | 129,500,329 | 91,093,560 | 142% |
| Experience | 2020 | 38,568,744 | 18,095,301 | 213% | 140,732,870 | 62,105,165 | 227% | 133,868,420 | 150,467,533 | 89% | 132,685,977 | 82,946,316 | 160% |
| | 2021 | 39,186,320 | 16,346,176 | 240% | 147,944,194 | 58,666,192 | 252% | 141,063,498 | 142,960,994 | 99% | 139,496,983 | 78,281,063 | 178% |
| | 2022 | 39,609,154 | 14,692,066 | 270% | 154,901,075 | 55,141,816 | 281% | 148,016,941 | 135,322,765 | 109% | 146,142,422 | 73,578,322 | 199% |
| | 2023 | 39,822,792 | 13,136,798 | 303% | 162,176,684 | 51,561,155 | 315% | 155,173,681 | 127,469,591 | 122% | 153,047,841 | 68,800,477 | 222% |
| | 2024 | 39,812,410 | 11,682,313 | 341% | 168,654,827 | 47,944,737 | 352% | 161,499,490 | 119,442,237 | 135% | 159,173,396 | 63,974,921 | 249% |
| | 2025 | 39,556,334 | 10,329,544 | 383% | 172,919,711 | 44,315,452 | 390% | 165,676,260 | 111,288,769 | 149% | 163,197,706 | 59,132,195 | 276% |
| | 2026 | 39,059,150 | 9,080,451 | 430% | 175,074,282 | 40,710,195 | 430% | 167,797,351 | 103,090,753 | 163% | 165,218,726 | 54,321,530 | 304% |
| | 2027 | 38,319,871 | 7,934,324 | 483% | 174,999,515 | 37,170,885 | 471% | 167,765,929 | 94,942,416 | 177% | 165,131,153 | 49,598,862 | 333% |
| | 2028 | 37,333,327 | 6,888,425 | 542% | 174,229,325 | 33,728,522 | 517% | 167,054,870 | 86,914,543 | 192% | 164,384,048 | 45,005,555 | 365% |
| | 2029 | 36,096,143 | 5,940,119 | 608% | 173,458,128 | 30,397,519 | 571% | 166,327,810 | 79,042,022 | 210% | 163,632,801 | 40,560,842 | 403% |
| | 2030 | 34,618,415 | 5,086,715 | 681% | 171,314,914 | 27,200,931 | 630% | 164,284,621 | 71,384,968 | 230% | 161,588,940 | 36,295,483 | 445% |
| | 2031 | 32,943,902 | 4,325,909 | 762% | 167,353,842 | 24,170,052 | 692% | 160,489,823 | 64,027,725 | 251% | 157,830,563 | 32,251,239 | 489% |
| | 2032 | 31,107,598 | 3,654,411 | 851% | 160,443,032 | 21,335,291 | 752% | 153,886,174 | 57,054,637 | 270% | 151,297,723 | 28,468,684 | 531% |
| | 2033 | 29,127,984 | 3,065,468 | 950% | 151,085,141 | 18,713,922 | 807% | 144,963,995 | 50,519,049 | 287% | 142,466,706 | 24,970,868 | 571% |
| | 2034 | 27,012,976 | 2,550,937 | 1059% | 141,096,764 | 16,307,655 | 865% | 135,433,167 | 44,436,758 | 305% | 133,043,173 | 21,760,072 | 611% |
| | 2035 | 24,786,348 | 2,104,565 | 1178% | 131,783,374 | 14,109,900 | 934% | 126,514,377 | 38,804,470 | 326% | 124,250,982 | 18,827,504 | 660% |
| | 2036 | 22,511,945 | 1,722,441 | 1307% | 122,379,423 | 12,117,500 | 1010% | 117,485,794 | 33,629,575 | 349% | 115,371,500 | 16,168,951 | 714% |
| | 2037 | 20,248,229 | 1,399,672 | 1447% | 111,526,653 | 10,330,972 | 1080% | 107,079,710 | 28,929,450 | 370% | 105,132,191 | 13,785,102 | 763% |
| | 2038 | 18,022,902 | 1,128,860 | 1597% | 99,828,935 | 8,748,058 | 1141% | 95,874,673 | 24,713,460 | 388% | 94,101,712 | 11,672,945 | 806% |
| | 2039 | 15,805,083 | 902,984 | 1750% | 88,986,819 | 7,358,789 | 1209% | 85,474,838 | 20,968,740 | 408% | 83,876,569 | 9,819,179 | 854% |
| | 2040 | 13,606,822 | 716,317 | 1900% | 79,758,356 | 6,147,932 | 1297% | 76,597,730 | 17,666,761 | 434% | 75,168,798 | 8,203,476 | 916% |
| | 2041 | 11,488,390 | 563,479 | 2039% | 71,227,009 | 5,100,034 | 1397% | 68,385,468 | 14,776,805 | 463% | 67,119,029 | 6,805,215 | 986% |
| | 2042 | 9,525,727 | 438,900 | 2170% | 62,966,041 | 4,201,751 | 1499% | 60,438,974 | 12,271,973 | 492% | 59,327,050 | 5,606,595 | 1058% |
| | 2043 | 7,735,357 | 338,114 | 2288% | 55,158,038 | 3,439,491 | 1604% | 52,931,159 | 10,123,184 | 523% | 51,964,128 | 4,589,474 | 1132% |
| | 2044 | 6,164,738 | 258,396 | 2386% | 47,366,278 | 2,797,790 | 1693% | 45,455,202 | 8,295,015 | 548% | 44,620,995 | 3,733,223 | 1195% |
| | 2045 | 4,862,199 | 196,571 | 2474% | 39,726,817 | 2,260,300 | 1758% | 38,140,797 | 6,748,214 | 565% | 37,425,395 | 3,016,024 | 1241% |
| | 2046 | 3,805,297 | 148,805 | 2557% | 32,832,090 | 1,811,889 | 1812% | 31,542,577 | 5,445,346 | 579% | 30,932,478 | 2,417,689 | 1279% |
| | 2047 | 2,941,490 | 111,732 | 2633% | 27,098,095 | 1,439,876 | 1882% | 26,047,987 | 4,354,454 | 598% | 25,531,639 | 1,921,295 | 1329% |
| | 2048 | 2,231,308 | 83,562 | 2670% | 22,224,628 | 1,133,789 | 1960% | 21,372,990 | 3,448,648 | 620% | 20,940,730 | 1,512,869 | 1384% |
| | 2049 | 1,697,786 | 62,640 | 2710% | 17,957,471 | 884,234 | 2031% | 17,278,234 | 2,703,816 | 639% | 16,921,039 | 1,179,875 | 1434% |
| | 2050 | 1,282,291 | 46,914 | 2733% | 14,266,712 | 682,835 | 2089% | 13,735,585 | 2,097,979 | 655% | 13,444,371 | 911,139 | 1476% |
| ***Values as of 12/31/2017 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | | | | |
| | Past : | 548,454,450 | 1,328,106,710 | 41.3% | 1,114,438,113 | 2,022,181,221 | 55.1% | 1,114,438,113 | 2,032,270,284 | 54.8% | 1,114,438,113 | 2,024,954,008 | 55.0% |
| | Future : | 496,006,756 | 141,786,958 | 349.8% | 2,219,964,126 | 567,979,715 | 390.9% | 2,135,913,125 | 1,421,875,560 | 150.2% | 2,105,342,196 | 762,594,821 | 276.1% |
| | Lifetime : | 1,044,461,206 | 1,469,893,668 | 71.1% | 3,334,402,239 | 2,590,160,936 | 128.7% | 3,250,351,238 | 3,454,145,843 | 94.1% | 3,219,780,310 | 2,787,548,829 | 115.5% |

Note: Please refer to the Actuarial Memorandum, section "Ensuring No Cross-Subsidization Between States", for adjustments made to experience exhibits

***Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 71.1% = | 1,306,608,362 |
| | | | Present Value of Future Initial Prm x 71.1% = | 203,921,187 |
| Accum. Value of Past Incurred Claims = | 1,114,438,113 | | Accum Value of Prior Increases x 85.0% = | 164,433,390 |
| Present Value of Future Incurred Claims = | 2,135,913,125 | | Present Value of Future Increases x 85.0% = | 964,658,796 |
| Total = | 3,250,351,238 | >= | Total = | 2,639,621,735 |

***Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 71.1% = | 1,306,608,362 |
| | | | Present Value of Future Initial Prm x 71.1% = | 203,921,187 |
| Accum. Value of Past Incurred Claims = | 1,114,438,113 | | Accum Value of Prior Increases x 80.0% = | 154,760,837 |
| Present Value of Future Incurred Claims = | 2,135,913,125 | | Present Value of Future Increases x 80.0% = | 907,914,161 |
| Total = | 3,250,351,238 | >= | Total = | 2,573,204,548 |

## Exhibit 1A: Demonstation of not Recouping Past Losses
## Fortis 6060 - 6073 (Including 4062-NY & 4063-NY)

| | | Loss Ratios to Apply to Actual Premium | | | Adjusted | Historical & Projected Experience: Before Proposed Increase | | | With Proposed Rate Increase | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Expected Incurred Claims | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| Original Pricing | 1988 | 0 | 0 | 0% | - | 0 | 0 | - | 0 | 0 | - |
| | 1989 | 0 | 0 | 0% | - | 0 | 0 | - | 0 | 0 | - |
| | 1990 | 0 | 0 | 0% | - | 0 | 0 | - | 0 | 0 | - |
| | 1991 | 0 | 0 | 0% | - | 0 | 0 | - | 0 | 0 | - |
| | 1992 | 0 | 0 | 0% | - | 0 | 0 | - | 0 | 0 | - |
| | 1993 | 0 | 0 | 0% | - | 0 | 0 | - | 0 | 0 | - |
| | 1994 | 0 | 0 | 0% | - | 0 | 0 | - | 0 | 0 | - |
| | 1995 | 0 | 0 | 0% | - | 0 | 0 | - | 0 | 0 | - |
| | 1996 | 0 | 0 | 0% | - | 0 | 0 | - | 0 | 0 | - |
| | 1997 | 0 | 0 | 0% | - | 0 | 0 | - | 0 | 0 | - |
| | 1998 | 164,709 | 1,731,260 | 10% | 168,904 | 0 | 1,775,345 | 0% | 0 | 1,775,345 | 0% |
| | 1999 | 1,879,681 | 20,060,909 | 9% | 1,920,638 | 227,568 | 20,498,021 | 1% | 227,568 | 20,498,021 | 1% |
| | 2000 | 4,651,020 | 45,173,421 | 10% | 4,849,831 | 448,377 | 47,104,386 | 1% | 448,377 | 47,104,386 | 1% |
| | 2001 | 7,745,621 | 63,229,147 | 12% | 8,335,278 | 3,799,859 | 68,042,640 | 6% | 3,799,859 | 68,042,640 | 6% |
| | 2002 | 10,446,822 | 66,081,455 | 16% | 11,811,023 | 6,360,070 | 74,710,719 | 9% | 6,360,070 | 74,710,719 | 9% |
| | 2003 | 12,985,873 | 62,648,160 | 21% | 15,586,344 | 12,172,158 | 75,193,694 | 16% | 12,172,158 | 75,193,694 | 16% |
| | 2004 | 15,345,145 | 58,528,892 | 26% | 19,563,898 | 11,948,855 | 74,619,903 | 16% | 11,948,855 | 74,619,903 | 16% |
| | 2005 | 17,469,295 | 54,948,776 | 32% | 23,621,887 | 17,345,127 | 74,301,437 | 23% | 17,345,127 | 74,301,437 | 23% |
| | 2006 | 19,310,101 | 51,717,673 | 37% | 27,596,629 | 20,823,404 | 73,911,235 | 28% | 20,823,404 | 73,911,235 | 28% |
| | 2007 | 20,948,863 | 48,698,610 | 43% | 31,649,552 | 28,861,843 | 73,573,884 | 39% | 28,861,843 | 73,573,884 | 39% |
| 2008 RI* | 2008 | 28,601,430 | 88,738,266 | 32% | 28,601,430 | 41,272,560 | 73,019,259 | 57% | 41,272,560 | 73,019,259 | 57% |
| | 2009 | 32,614,240 | 86,740,733 | 38% | 32,614,240 | 51,438,199 | 75,587,411 | 68% | 51,438,199 | 75,587,411 | 68% |
| 2010 RI* | 2010 | 44,218,982 | 86,150,874 | 51% | 44,218,982 | 57,850,651 | 82,803,284 | 70% | 57,850,651 | 82,803,284 | 70% |
| | 2011 | 48,363,529 | 120,996,238 | 40% | 48,363,529 | 69,469,570 | 81,160,845 | 86% | 69,469,570 | 81,160,845 | 86% |
| | 2012 | 53,248,204 | 116,912,475 | 46% | 53,248,204 | 70,803,295 | 74,308,869 | 95% | 70,803,295 | 74,308,869 | 95% |
| 2013 RI | 2013 | 74,816,234 | 98,324,183 | 76% | 74,816,234 | 82,636,908 | 65,867,206 | 125% | 82,636,908 | 65,867,206 | 125% |
| | 2014 | 85,161,732 | 112,523,035 | 76% | 85,161,732 | 81,842,039 | 67,571,376 | 121% | 81,842,039 | 67,571,376 | 121% |
| | 2015 | 94,152,594 | 142,543,072 | 66% | 94,152,594 | 102,604,581 | 76,772,640 | 134% | 102,604,581 | 76,772,640 | 134% |
| | 2016 | 103,011,750 | 153,412,413 | 67% | 103,011,750 | 120,451,437 | 79,732,926 | 151% | 120,451,437 | 79,732,926 | 151% |
| | 2017 | 112,208,830 | 146,929,335 | 76% | 112,208,830 | 119,473,492 | 74,193,417 | 161% | 119,473,492 | 84,106,016 | 142% |
| Projected Future Experience | 2018 | | | | | 121,442,212 | 68,639,620 | 177% | 121,686,732 | 156,913,170 | 78% |
| | 2019 | | | | | 131,968,108 | 65,430,541 | 202% | 130,243,507 | 164,201,009 | 79% |
| | 2020 | | | | | 140,732,870 | 62,105,165 | 227% | 133,868,420 | 150,467,533 | 89% |
| | 2021 | | | | | 147,944,194 | 58,666,192 | 252% | 141,063,498 | 142,960,994 | 99% |
| | 2022 | | | | | 154,901,075 | 55,141,816 | 281% | 148,016,941 | 135,322,765 | 109% |
| | 2023 | | | | | 162,176,684 | 51,561,155 | 315% | 155,173,681 | 127,469,591 | 122% |
| | 2024 | | | | | 168,654,827 | 47,944,737 | 352% | 161,499,490 | 119,442,237 | 135% |
| | 2025 | | | | | 172,919,711 | 44,315,452 | 390% | 165,676,260 | 111,288,769 | 149% |
| | 2026 | | | | | 175,074,282 | 40,710,195 | 430% | 167,797,351 | 103,090,753 | 163% |
| | 2027 | | | | | 174,999,515 | 37,170,885 | 471% | 167,765,929 | 94,942,416 | 177% |
| | 2028 | | | | | 174,229,325 | 33,728,522 | 517% | 167,054,870 | 86,914,543 | 192% |
| | 2029 | | | | | 173,458,128 | 30,397,519 | 571% | 166,327,810 | 79,042,022 | 210% |
| | 2030 | | | | | 171,314,914 | 27,200,931 | 630% | 164,284,621 | 71,384,968 | 230% |
| | 2031 | | | | | 167,353,842 | 24,170,052 | 692% | 160,489,823 | 64,027,725 | 251% |
| | 2032 | | | | | 160,443,032 | 21,335,291 | 752% | 153,886,174 | 57,054,637 | 270% |
| | 2033 | | | | | 151,085,141 | 18,713,922 | 807% | 144,963,995 | 50,519,049 | 287% |
| | 2034 | | | | | 141,096,764 | 16,307,655 | 865% | 135,433,167 | 44,436,758 | 305% |
| | 2035 | | | | | 131,783,374 | 14,109,900 | 934% | 126,514,377 | 38,804,470 | 326% |
| | 2036 | | | | | 122,379,423 | 12,117,500 | 1010% | 117,485,794 | 33,629,575 | 349% |
| | 2037 | | | | | 111,526,653 | 10,330,972 | 1080% | 107,079,710 | 28,929,450 | 370% |
| | 2038 | | | | | 99,828,935 | 8,748,058 | 1141% | 95,874,673 | 24,713,460 | 388% |
| | 2039 | | | | | 88,986,819 | 7,358,789 | 1209% | 85,474,838 | 20,968,740 | 408% |
| | 2040 | | | | | 79,758,356 | 6,147,932 | 1297% | 76,597,730 | 17,666,761 | 434% |
| **Values as of 12/31/2017 (discounted at maximum statutory valuation rates)** | | | | | | | | | | | |
| | **Past** | | | | 1,039,604,264 | 1,114,438,113 | 2,022,181,221 | 55.1% | 1,114,438,113 | 2,032,270,284 | 54.8% |
| | **Future** | | | | | 2,219,964,126 | 567,979,715 | 390.9% | 2,135,913,125 | 1,421,875,560 | 150.2% |
| | **Lifetime** | | | | | 3,334,402,239 | 2,590,160,936 | 128.7% | 3,250,351,238 | 3,454,145,843 | 94.1% |

* 2008 and 2010 Rate Filings combined data for the 4060s and 6060s Policy Series. As it is difficult to separate data in older databases, we have approximated the 4060s and 6060s expected premiums and expected claims using 2013 Rate Filing ratios applied to the combined 4060s and 6060s premiums and claims

**Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)**

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 71.1% = | 1,306,608,362 |
| Accum Value of Minimum(Past Incurred Claims, | | | Present Value of Future Initial Prm x 71.1% = | 203,921,187 |
| Adjusted Originally Expected Incurred Claims) = | 1,039,604,264 | | Accum Value of Prior Increases x 85.0% = | 164,433,390 |
| Present Value of Future Incurred Claims = | 2,135,913,125 | | Present Value of Future Increases x 85.0% = | 964,658,796 |
| Total = | 3,175,517,390 | > = | Total = | 2,639,621,735 |

**Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)**

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 71.1% = | 1,306,608,362 |
| Accum Value of Minimum(Past Incurred Claims, | | | Present Value of Future Initial Prm x 71.1% = | 203,921,187 |
| Adjusted Originally Expected Incurred Claims) = | 1,039,604,264 | | Accum Value of Prior Increases x 80.0% = | 154,760,837 |
| Present Value of Future Incurred Claims = | 2,135,913,125 | | Present Value of Future Increases x 80.0% = | 907,914,161 |
| Total = | 3,175,517,390 | > = | Total = | 2,573,204,548 |

## Exhibit 1B: Nationwide Loss Ratio Exhibit
## Fortis 6060-6073 (Including 4062-NY and 4063-NY)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | | With Capped Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1998 | 164,709 | 1,731,260 | 10% | - | 1,775,345 | 0% | - | 1,775,345 | 0% | - | 1,775,345 | 0% |
| | 1999 | 1,879,681 | 20,060,909 | 9% | 227,568 | 20,498,021 | 1% | 227,568 | 20,498,021 | 1% | 227,568 | 20,498,021 | 1% |
| | 2000 | 4,651,020 | 45,173,421 | 10% | 448,377 | 47,104,386 | 1% | 448,377 | 47,104,386 | 1% | 448,377 | 47,104,386 | 1% |
| | 2001 | 7,745,621 | 63,229,147 | 12% | 3,799,859 | 68,042,640 | 6% | 3,799,859 | 68,042,640 | 6% | 3,799,859 | 68,042,640 | 6% |
| | 2002 | 10,446,822 | 66,081,455 | 16% | 6,360,070 | 74,710,719 | 9% | 6,360,070 | 74,710,719 | 9% | 6,360,070 | 74,710,719 | 9% |
| | 2003 | 12,985,873 | 62,648,160 | 21% | 12,172,158 | 75,193,694 | 16% | 12,172,158 | 75,193,694 | 16% | 12,172,158 | 75,193,694 | 16% |
| | 2004 | 15,345,145 | 58,528,892 | 26% | 11,948,855 | 74,619,903 | 16% | 11,948,855 | 74,619,903 | 16% | 11,948,855 | 74,619,903 | 16% |
| | 2005 | 17,469,295 | 54,948,776 | 32% | 17,345,127 | 74,301,437 | 23% | 17,345,127 | 74,301,437 | 23% | 17,345,127 | 74,301,437 | 23% |
| Historical | 2006 | 19,310,101 | 51,717,673 | 37% | 20,823,404 | 73,911,235 | 28% | 20,823,404 | 73,911,235 | 28% | 20,823,404 | 73,911,235 | 28% |
| Experience | 2007 | 20,948,863 | 48,698,610 | 43% | 28,861,843 | 73,573,884 | 39% | 28,861,843 | 73,573,884 | 39% | 28,861,843 | 73,573,884 | 39% |
| | 2008 | 22,491,129 | 45,817,812 | 49% | 41,272,560 | 73,019,259 | 57% | 41,272,560 | 73,019,259 | 57% | 41,272,560 | 73,019,259 | 57% |
| | 2009 | 24,027,681 | 43,048,514 | 56% | 51,438,199 | 75,587,411 | 68% | 51,438,199 | 75,587,411 | 68% | 51,438,199 | 75,587,411 | 68% |
| | 2010 | 25,575,031 | 40,372,567 | 63% | 57,850,651 | 82,803,284 | 70% | 57,850,651 | 82,803,284 | 70% | 57,850,651 | 82,803,284 | 70% |
| | 2011 | 27,128,872 | 37,773,441 | 72% | 69,469,570 | 81,160,845 | 86% | 69,469,570 | 81,160,845 | 86% | 69,469,570 | 81,160,845 | 86% |
| | 2012 | 28,672,937 | 35,245,944 | 81% | 70,803,295 | 74,308,869 | 95% | 70,803,295 | 74,308,869 | 95% | 70,803,295 | 74,308,869 | 95% |
| | 2013 | 30,197,293 | 32,790,100 | 92% | 82,636,908 | 65,867,206 | 125% | 82,636,908 | 65,867,206 | 125% | 82,636,908 | 65,867,206 | 125% |
| | 2014 | 31,687,185 | 30,412,170 | 104% | 81,842,039 | 67,571,376 | 121% | 81,842,039 | 67,571,376 | 121% | 81,842,039 | 67,571,376 | 121% |
| | 2015 | 33,112,954 | 28,127,643 | 118% | 102,604,581 | 76,772,640 | 134% | 102,604,581 | 76,772,640 | 134% | 102,604,581 | 76,772,640 | 134% |
| | 2016 | 34,450,372 | 25,945,435 | 133% | 120,451,437 | 79,732,926 | 151% | 120,451,437 | 79,732,926 | 151% | 120,451,437 | 79,732,926 | 151% |
| | 2017 | 35,681,329 | 23,859,088 | 150% | 119,473,492 | 74,193,417 | 161% | 119,473,492 | 84,106,016 | 142% | 119,473,492 | 76,917,707 | 155% |
| Projected | 2018 | 36,791,960 | 21,856,121 | 168% | 121,442,212 | 68,639,620 | 177% | 121,686,732 | 156,913,170 | 78% | 121,527,049 | 92,734,272 | 131% |
| Future | 2019 | 37,764,880 | 19,934,009 | 189% | 131,968,108 | 65,430,541 | 202% | 130,243,507 | 164,201,009 | 79% | 129,500,329 | 91,093,560 | 142% |
| Experience | 2020 | 38,568,744 | 18,095,301 | 213% | 140,732,870 | 62,105,165 | 227% | 133,868,420 | 150,467,533 | 89% | 132,685,977 | 82,946,316 | 160% |
| | 2021 | 39,186,320 | 16,346,176 | 240% | 147,944,194 | 58,666,192 | 252% | 141,063,498 | 142,960,994 | 99% | 139,496,983 | 78,281,063 | 178% |
| | 2022 | 39,609,154 | 14,692,066 | 270% | 154,901,075 | 55,141,816 | 281% | 148,016,941 | 135,322,765 | 109% | 146,142,422 | 73,578,322 | 199% |
| | 2023 | 39,822,792 | 13,136,798 | 303% | 162,176,684 | 51,561,155 | 315% | 155,173,681 | 127,469,591 | 122% | 153,047,841 | 68,800,477 | 222% |
| | 2024 | 39,812,410 | 11,682,313 | 341% | 168,654,827 | 47,944,737 | 352% | 161,499,490 | 119,442,237 | 135% | 159,173,396 | 63,974,921 | 249% |
| | 2025 | 39,556,334 | 10,329,544 | 383% | 172,919,711 | 44,315,452 | 390% | 165,676,260 | 111,288,769 | 149% | 163,197,706 | 59,132,195 | 276% |
| | 2026 | 39,059,150 | 9,080,451 | 430% | 175,074,282 | 40,710,195 | 430% | 167,797,351 | 103,090,753 | 163% | 165,218,726 | 54,321,530 | 304% |
| | 2027 | 38,319,871 | 7,934,324 | 483% | 174,999,515 | 37,170,885 | 471% | 167,765,929 | 94,942,416 | 177% | 165,131,153 | 49,598,862 | 333% |
| | 2028 | 37,333,327 | 6,888,425 | 542% | 174,229,325 | 33,728,522 | 517% | 167,054,870 | 86,914,543 | 192% | 164,384,048 | 45,005,555 | 365% |
| | 2029 | 36,096,143 | 5,940,119 | 608% | 173,458,128 | 30,397,519 | 571% | 166,327,810 | 79,042,022 | 210% | 163,632,801 | 40,560,842 | 403% |
| | 2030 | 34,618,415 | 5,086,715 | 681% | 171,314,914 | 27,200,931 | 630% | 164,284,621 | 71,384,968 | 230% | 161,588,940 | 36,295,483 | 445% |
| | 2031 | 32,943,902 | 4,325,909 | 762% | 167,353,842 | 24,170,052 | 692% | 160,489,823 | 64,027,725 | 251% | 157,830,563 | 32,251,239 | 489% |
| | 2032 | 31,107,598 | 3,654,411 | 851% | 160,443,032 | 21,335,291 | 752% | 153,886,174 | 57,054,637 | 270% | 151,297,723 | 28,468,684 | 531% |
| | 2033 | 29,127,984 | 3,065,468 | 950% | 151,085,141 | 18,713,922 | 807% | 144,963,995 | 50,519,049 | 287% | 142,466,706 | 24,970,868 | 571% |
| | 2034 | 27,012,976 | 2,550,937 | 1059% | 141,096,764 | 16,307,655 | 865% | 135,433,167 | 44,436,758 | 305% | 133,043,173 | 21,760,072 | 611% |
| | 2035 | 24,786,348 | 2,104,565 | 1178% | 131,783,374 | 14,109,900 | 934% | 126,514,377 | 38,804,470 | 326% | 124,250,982 | 18,827,504 | 660% |
| | 2036 | 22,511,945 | 1,722,441 | 1307% | 122,379,423 | 12,117,500 | 1010% | 117,485,794 | 33,629,575 | 349% | 115,371,500 | 16,168,951 | 714% |
| | 2037 | 20,248,229 | 1,399,672 | 1447% | 111,526,653 | 10,330,972 | 1080% | 107,079,710 | 28,929,450 | 370% | 105,132,191 | 13,785,102 | 763% |
| | 2038 | 18,022,902 | 1,128,860 | 1597% | 99,828,935 | 8,748,058 | 1141% | 95,874,673 | 24,713,460 | 388% | 94,101,712 | 11,672,945 | 806% |
| | 2039 | 15,805,083 | 902,984 | 1750% | 88,986,819 | 7,358,789 | 1209% | 85,474,838 | 20,968,740 | 408% | 83,876,569 | 9,819,179 | 854% |
| | 2040 | 13,606,822 | 716,317 | 1900% | 79,758,356 | 6,147,932 | 1297% | 76,597,730 | 17,666,761 | 434% | 75,168,798 | 8,203,476 | 916% |
| | 2041 | 11,488,390 | 563,479 | 2039% | 71,227,009 | 5,100,034 | 1397% | 68,385,468 | 14,776,805 | 463% | 67,119,029 | 6,805,215 | 986% |
| | 2042 | 9,525,727 | 438,900 | 2170% | 62,966,041 | 4,201,751 | 1499% | 60,438,974 | 12,271,973 | 492% | 59,327,050 | 5,606,595 | 1058% |
| | 2043 | 7,735,357 | 338,114 | 2288% | 55,158,038 | 3,439,491 | 1604% | 52,931,159 | 10,123,184 | 523% | 51,964,128 | 4,589,474 | 1132% |
| | 2044 | 6,164,738 | 258,396 | 2386% | 47,366,278 | 2,797,790 | 1693% | 45,455,202 | 8,295,015 | 548% | 44,620,995 | 3,733,223 | 1195% |
| | 2045 | 4,862,199 | 196,571 | 2474% | 39,726,817 | 2,260,300 | 1758% | 38,140,797 | 6,748,214 | 565% | 37,425,395 | 3,016,024 | 1241% |
| | 2046 | 3,805,297 | 148,805 | 2557% | 32,832,090 | 1,811,889 | 1812% | 31,542,577 | 5,445,346 | 579% | 30,932,478 | 2,417,689 | 1279% |
| | 2047 | 2,941,490 | 111,732 | 2633% | 27,098,095 | 1,439,876 | 1882% | 26,047,987 | 4,354,454 | 598% | 25,531,639 | 1,921,295 | 1329% |
| | 2048 | 2,231,308 | 83,562 | 2670% | 22,224,628 | 1,133,789 | 1960% | 21,372,990 | 3,448,648 | 620% | 20,940,730 | 1,512,869 | 1384% |
| | 2049 | 1,697,786 | 62,640 | 2710% | 17,957,471 | 884,234 | 2031% | 17,278,234 | 2,703,816 | 639% | 16,921,039 | 1,179,875 | 1434% |
| | 2050 | 1,282,291 | 46,914 | 2733% | 14,266,712 | 682,835 | 2089% | 13,735,585 | 2,097,979 | 655% | 13,444,371 | 911,139 | 1476% |

Note: Please refer to the Actuarial Memorandum, section "Ensuring No Cross-Subsidization Between States", for adjustments made to experience exhibits

| ***Values as of 12/31/2017 (discounted at original pricing discount rate)*** | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Past : | 668,433,592 | 1,797,215,608 | 37.2% | 1,279,240,844 | 2,633,537,071 | 48.6% | 1,279,240,844 | 2,643,730,191 | 48.4% | 1,279,240,844 | 2,636,338,457 | 48.5% |
| Future : | 394,876,232 | 124,112,520 | 318.2% | 1,713,861,253 | 483,553,990 | 354.4% | 1,650,424,170 | 1,202,926,117 | 137.2% | 1,627,701,945 | 649,779,402 | 250.5% |
| Lifetime : | 1,063,309,824 | 1,921,328,129 | 55.3% | 2,993,102,098 | 3,117,091,061 | 96.0% | 2,929,665,014 | 3,846,656,308 | 76.2% | 2,906,942,789 | 3,286,117,858 | 88.5% |

| | | |
|---|---|---|
| **Present Value of Future Earned Premiums at original pricing discount rate: A** | **1,202,926,117** | **649,779,402** |
| **Present Value of Future Incurred Claims at original pricing discount rate: B** | **1,650,424,170** | **1,627,701,945** |
| **Net Level Premium Reserves (based on original pricing assumptions and discount rates): C** | **562,118,319** | **562,118,319** |
| **Future Loss Ratio adjusted for Net Level Premium Reserves: (B - C) / A** | **90.5%** | **164.0%** |

## Exhibit 2: Virginia Loss Ratio Exhibit
## Fortis 6060-6073 (Including 4062-NY and 4063-NY)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | | With Capped Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1998 | 5,753 | 81,024 | 7% | - | 83,109 | 0% | - | 83,109 | 0% | - | 83,109 | 0% |
| | 1999 | 52,752 | 732,170 | 7% | - | 751,738 | 0% | - | 751,738 | 0% | - | 751,738 | 0% |
| | 2000 | 124,343 | 1,447,126 | 9% | 12,793 | 1,530,147 | 1% | 12,793 | 1,530,147 | 1% | 12,793 | 1,530,147 | 1% |
| | 2001 | 210,155 | 2,010,007 | 10% | - | 2,209,285 | 0% | - | 2,209,285 | 0% | - | 2,209,285 | 0% |
| | 2002 | 301,455 | 2,346,489 | 13% | 170,429 | 2,670,951 | 6% | 170,429 | 2,670,951 | 6% | 170,429 | 2,670,951 | 6% |
| | 2003 | 395,367 | 2,377,439 | 17% | 182,232 | 2,861,054 | 6% | 182,232 | 2,861,054 | 6% | 182,232 | 2,861,054 | 6% |
| | 2004 | 480,463 | 2,217,407 | 22% | - | 2,873,866 | 0% | - | 2,873,866 | 0% | - | 2,873,866 | 0% |
| | 2005 | 560,981 | 2,081,892 | 27% | 835,804 | 2,897,188 | 29% | 835,804 | 2,897,188 | 29% | 835,804 | 2,897,188 | 29% |
| Historical | 2006 | 634,842 | 1,962,707 | 32% | 306,856 | 2,905,845 | 11% | 306,856 | 2,905,845 | 11% | 306,856 | 2,905,845 | 11% |
| Experience | 2007 | 703,317 | 1,853,988 | 38% | 718,296 | 2,926,445 | 25% | 718,296 | 2,926,445 | 25% | 718,296 | 2,926,445 | 25% |
| | 2008 | 768,413 | 1,752,071 | 44% | 833,905 | 2,940,037 | 28% | 833,905 | 2,940,037 | 28% | 833,905 | 2,940,037 | 28% |
| | 2009 | 833,400 | 1,654,851 | 50% | 1,835,383 | 3,079,972 | 60% | 1,835,383 | 3,079,972 | 60% | 1,835,383 | 3,079,972 | 60% |
| | 2010 | 899,549 | 1,561,106 | 58% | 1,136,211 | 3,422,834 | 33% | 1,136,211 | 3,422,834 | 33% | 1,136,211 | 3,422,834 | 33% |
| | 2011 | 967,165 | 1,470,294 | 66% | 753,631 | 3,387,834 | 22% | 753,631 | 3,387,834 | 22% | 753,631 | 3,387,834 | 22% |
| | 2012 | 1,035,752 | 1,381,924 | 75% | 1,087,386 | 3,311,536 | 33% | 1,087,386 | 3,311,536 | 33% | 1,087,386 | 3,311,536 | 33% |
| | 2013 | 1,105,718 | 1,295,742 | 85% | 2,039,221 | 3,250,756 | 63% | 2,039,221 | 3,250,756 | 63% | 2,039,221 | 3,250,756 | 63% |
| | 2014 | 1,176,382 | 1,211,980 | 97% | 4,698,342 | 3,394,955 | 138% | 4,698,342 | 3,394,955 | 138% | 4,698,342 | 3,394,955 | 138% |
| | 2015 | 1,246,714 | 1,131,185 | 110% | 4,619,091 | 3,550,190 | 130% | 4,619,091 | 3,550,190 | 130% | 4,619,091 | 3,550,190 | 130% |
| | 2016 | 1,315,563 | 1,053,421 | 125% | 2,833,741 | 3,534,761 | 80% | 2,833,741 | 3,534,761 | 80% | 2,833,741 | 3,534,761 | 80% |
| | 2017 | 1,381,524 | 978,537 | 141% | 2,729,241 | 3,430,388 | 80% | 2,729,241 | 3,916,881 | 70% | 2,729,241 | 3,556,348 | 77% |
| Projected | 2018 | 1,444,981 | 906,264 | 159% | 5,004,787 | 3,351,534 | 149% | 5,014,524 | 7,903,501 | 63% | 5,008,009 | 4,528,027 | 111% |
| Future | 2019 | 1,505,310 | 836,170 | 180% | 5,515,460 | 3,213,982 | 172% | 5,443,657 | 8,334,233 | 65% | 5,411,617 | 4,474,562 | 121% |
| Experience | 2020 | 1,560,157 | 768,136 | 203% | 5,991,289 | 3,071,107 | 195% | 5,699,281 | 7,681,522 | 74% | 5,647,507 | 4,101,705 | 138% |
| | 2021 | 1,608,477 | 702,400 | 229% | 6,426,682 | 2,922,634 | 220% | 6,127,534 | 7,345,225 | 83% | 6,057,984 | 3,899,808 | 155% |
| | 2022 | 1,650,031 | 639,264 | 258% | 6,884,700 | 2,768,725 | 249% | 6,577,487 | 7,000,115 | 94% | 6,493,079 | 3,694,441 | 176% |
| | 2023 | 1,684,494 | 578,946 | 291% | 7,325,760 | 2,610,343 | 281% | 7,007,806 | 6,640,947 | 106% | 6,910,788 | 3,483,104 | 198% |
| | 2024 | 1,710,596 | 521,529 | 328% | 7,739,487 | 2,448,306 | 316% | 7,408,854 | 6,269,425 | 118% | 7,301,571 | 3,266,891 | 224% |
| | 2025 | 1,725,945 | 467,273 | 369% | 8,097,693 | 2,283,641 | 355% | 7,754,859 | 5,887,656 | 132% | 7,639,263 | 3,047,170 | 251% |
| | 2026 | 1,731,302 | 416,378 | 416% | 8,373,046 | 2,117,823 | 395% | 8,020,201 | 5,498,996 | 146% | 7,898,318 | 2,825,911 | 279% |
| | 2027 | 1,725,729 | 368,922 | 468% | 8,562,412 | 1,952,409 | 439% | 8,202,221 | 5,106,967 | 161% | 8,075,943 | 2,605,192 | 310% |
| | 2028 | 1,709,751 | 324,924 | 526% | 8,717,523 | 1,788,915 | 487% | 8,350,495 | 4,715,026 | 177% | 8,221,005 | 2,387,034 | 344% |
| | 2029 | 1,681,854 | 284,274 | 592% | 8,830,145 | 1,628,403 | 542% | 8,457,685 | 4,325,655 | 196% | 8,325,917 | 2,172,855 | 383% |
| | 2030 | 1,640,190 | 246,939 | 664% | 8,867,285 | 1,472,299 | 602% | 8,492,941 | 3,942,473 | 215% | 8,359,785 | 1,964,559 | 426% |
| | 2031 | 1,586,074 | 213,010 | 745% | 8,825,833 | 1,322,046 | 668% | 8,452,567 | 3,569,285 | 237% | 8,319,529 | 1,764,069 | 472% |
| | 2032 | 1,522,256 | 182,589 | 834% | 8,630,866 | 1,179,224 | 732% | 8,266,091 | 3,210,324 | 257% | 8,134,867 | 1,573,494 | 517% |
| | 2033 | 1,450,178 | 155,490 | 933% | 8,334,264 | 1,044,888 | 798% | 7,982,638 | 2,868,659 | 278% | 7,854,577 | 1,394,243 | 563% |
| | 2034 | 1,368,866 | 131,367 | 1042% | 7,937,942 | 919,734 | 863% | 7,604,327 | 2,546,445 | 299% | 7,480,558 | 1,227,245 | 610% |
| | 2035 | 1,277,268 | 110,050 | 1161% | 7,512,256 | 803,938 | 934% | 7,197,262 | 2,244,626 | 321% | 7,078,837 | 1,072,732 | 660% |
| | 2036 | 1,179,414 | 91,468 | 1289% | 7,070,496 | 697,619 | 1014% | 6,773,810 | 1,964,079 | 345% | 6,661,878 | 930,865 | 716% |
| | 2037 | 1,077,516 | 75,468 | 1428% | 6,541,068 | 600,937 | 1088% | 6,266,936 | 1,705,893 | 367% | 6,162,574 | 801,858 | 769% |
| | 2038 | 972,745 | 61,869 | 1572% | 5,963,489 | 514,027 | 1160% | 5,714,223 | 1,471,081 | 388% | 5,618,093 | 685,891 | 819% |
| | 2039 | 865,923 | 50,346 | 1720% | 5,437,225 | 436,695 | 1245% | 5,209,414 | 1,259,780 | 414% | 5,121,792 | 582,703 | 879% |
| | 2040 | 754,556 | 40,620 | 1858% | 4,924,185 | 368,472 | 1336% | 4,717,197 | 1,071,318 | 440% | 4,638,033 | 491,670 | 943% |
| | 2041 | 645,466 | 32,619 | 1979% | 4,458,428 | 308,743 | 1444% | 4,269,678 | 904,538 | 472% | 4,198,780 | 411,971 | 1019% |
| | 2042 | 546,208 | 26,047 | 2097% | 4,016,002 | 256,932 | 1563% | 3,844,513 | 758,333 | 507% | 3,781,588 | 342,837 | 1103% |
| | 2043 | 451,693 | 20,559 | 2197% | 3,574,535 | 212,409 | 1683% | 3,420,885 | 631,395 | 542% | 3,365,497 | 283,427 | 1187% |
| | 2044 | 363,554 | 16,077 | 2261% | 3,111,030 | 174,450 | 1783% | 2,977,325 | 522,092 | 570% | 2,928,950 | 232,777 | 1258% |
| | 2045 | 287,522 | 12,550 | 2291% | 2,660,040 | 142,275 | 1870% | 2,546,329 | 428,544 | 594% | 2,504,354 | 189,844 | 1319% |
| | 2046 | 227,179 | 9,819 | 2314% | 2,236,673 | 115,108 | 1943% | 2,142,038 | 348,831 | 614% | 2,105,859 | 153,593 | 1371% |
| | 2047 | 178,465 | 7,675 | 2325% | 1,860,573 | 92,274 | 2016% | 1,782,797 | 281,260 | 634% | 1,751,862 | 123,125 | 1423% |
| | 2048 | 137,356 | 6,012 | 2285% | 1,540,008 | 73,241 | 2103% | 1,476,251 | 224,450 | 658% | 1,450,087 | 97,728 | 1484% |
| | 2049 | 106,782 | 4,730 | 2258% | 1,261,393 | 57,506 | 2193% | 1,209,598 | 177,116 | 683% | 1,187,779 | 76,733 | 1548% |
| | 2050 | 81,627 | 3,727 | 2190% | 1,013,196 | 44,673 | 2268% | 972,057 | 138,217 | 703% | 954,124 | 59,610 | 1601% |
| Note: Please refer to the Actuarial Memorandum, section "Ensuring No Cross-Subsidization Between States", for adjustments made to experience exhibits | | | | | | | | | | | | | |
| ***Values as of 12/31/2017 (discounted at maximum statutory valuation rates)*** | | | | | | | | | | | | | |
| | Past : | 18,938,768 | 49,218,130 | 38.5% | 29,985,402 | 81,409,741 | 36.8% | 29,985,402 | 81,904,894 | 36.6% | 29,985,402 | 81,537,943 | 36.8% |
| | Future : | 22,331,386 | 6,273,079 | 356.0% | 110,710,613 | 29,185,597 | 379.3% | 106,357,758 | 75,211,233 | 141.4% | 104,849,209 | 39,174,905 | 267.6% |
| | Lifetime : | 41,270,153 | 55,491,209 | 74.4% | 140,696,015 | 110,595,337 | 127.2% | 136,343,159 | 157,116,127 | 86.8% | 134,834,611 | 120,712,847 | 111.7% |

**Appendix A - Comparison to New Business Rates (Fortis 6062 Series)**

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

**Inflation Option: GPO Inflation**

**New Business Rates adjusted for Benefit Differences* :**

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | Life |
|---|---|---|---|---|---|
| 18-29 | 29.77 | 33.36 | 36.89 | 40.14 | 61.24 |
| 30 | 31.47 | 35.07 | 39.11 | 42.36 | 69.46 |
| 31 | 32.32 | 35.92 | 40.47 | 43.73 | 69.88 |
| 32 | 33.17 | 37.29 | 42.18 | 45.43 | 72.93 |
| 33 | 33.68 | 38.15 | 43.55 | 47.31 | 73.93 |
| 34 | 34.53 | 39.51 | 44.91 | 49.02 | 76.46 |
| 35 | 35.38 | 40.37 | 46.62 | 50.90 | 78.24 |
| 36 | 36.23 | 42.08 | 47.99 | 52.61 | 80.10 |
| 37 | 37.08 | 43.45 | 49.70 | 54.83 | 86.70 |
| 38 | 38.44 | 44.30 | 51.92 | 56.71 | 86.70 |
| 39 | 39.29 | 45.67 | 53.28 | 58.93 | 86.70 |
| 40 | 40.14 | 47.38 | 54.99 | 61.15 | 88.44 |
| 41 | 41.80 | 49.07 | 57.25 | 62.92 | 90.73 |
| 42 | 42.97 | 50.79 | 59.36 | 65.07 | 98.25 |
| 43 | 44.66 | 52.52 | 61.15 | 66.89 | 100.03 |
| 44 | 46.74 | 54.27 | 63.49 | 69.60 | 102.33 |
| 45 | 48.48 | 56.04 | 65.32 | 71.47 | 109.91 |
| 46 | 50.25 | 57.84 | 68.07 | 74.25 | 112.16 |
| 47 | 52.40 | 60.01 | 69.95 | 76.17 | 114.46 |
| 48 | 54.21 | 62.40 | 72.76 | 79.00 | 122.84 |
| 49 | 56.06 | 64.26 | 75.24 | 81.51 | 129.42 |
| 50 | 58.28 | 66.51 | 77.57 | 83.87 | 132.41 |
| 51 | 61.03 | 68.95 | 81.00 | 88.26 | 141.41 |
| 52 | 62.88 | 71.78 | 83.93 | 91.78 | 150.71 |
| 53 | 65.69 | 75.02 | 87.44 | 96.26 | 166.77 |
| 54 | 68.53 | 78.49 | 91.37 | 100.24 | 176.32 |
| 55 | 70.83 | 81.42 | 94.97 | 104.83 | 186.47 |
| 56 | 74.21 | 86.74 | 101.30 | 111.78 | 198.21 |
| 57 | 78.01 | 92.11 | 108.27 | 118.81 | 209.42 |
| 58 | 82.41 | 97.53 | 114.72 | 125.89 | 215.76 |
| 59 | 86.28 | 103.58 | 122.39 | 134.01 | 232.80 |
| 60 | 90.76 | 110.06 | 130.52 | 142.78 | 245.06 |
| 61 | 97.59 | 119.12 | 139.67 | 153.55 | 262.88 |
| 62 | 104.67 | 128.25 | 149.49 | 165.01 | 287.37 |
| 63 | 113.19 | 139.04 | 160.38 | 177.56 | 308.61 |
| 64 | 121.79 | 149.92 | 171.36 | 191.20 | 341.69 |
| 65 | 131.05 | 162.28 | 184.03 | 205.57 | 364.98 |
| 66 | 143.70 | 177.70 | 201.42 | 225.54 | 388.16 |
| 67 | 157.54 | 195.49 | 221.39 | 247.08 | 411.82 |
| 68 | 173.35 | 213.87 | 242.93 | 271.20 | 443.59 |
| 69 | 190.15 | 234.83 | 267.05 | 297.88 | 467.20 |
| 70 | 209.53 | 257.16 | 293.53 | 326.54 | 498.63 |
| 71 | 229.69 | 282.07 | 319.03 | 360.74 | 529.22 |
| 72 | 252.02 | 308.36 | 347.50 | 397.51 | 562.59 |
| 73 | 277.33 | 337.81 | 378.53 | 438.82 | 598.72 |
| 74 | 304.60 | 369.24 | 412.13 | 483.69 | 634.93 |
| 75 | 334.45 | 404.62 | 448.70 | 533.70 | 677.15 |
| 76 | 370.03 | 468.71 | 525.09 | 577.95 | 771.78 |
| 77 | 410.55 | 519.33 | 582.49 | 642.15 | 856.19 |
| 78 | 453.25 | 578.76 | 645.01 | 707.76 | 948.33 |
| 79 | 503.06 | 641.83 | 714.69 | 784.08 | 1051.22 |
| 80 | 554.19 | 712.53 | 788.25 | 863.98 | 1163.45 |
| 81 | 599.32 | 772.00 | 853.26 | 934.53 | 1259.58 |
| 82 | 669.72 | 862.05 | 951.34 | 1044.07 | 1404.69 |
| 83 | 696.61 | 894.26 | 988.22 | 1082.18 | 1458.03 |
| 84 | 724.41 | 929.21 | 1027.02 | 1121.77 | 1513.02 |

**Fortis 6062 Rates after Requested Rate Increases**
***excluding additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | Life |
|---|---|---|---|---|---|
| 18-29 | 29.77 | 33.36 | 36.89 | 40.14 | 61.24 |
| 30 | 31.47 | 35.07 | 39.11 | 42.36 | 68.84 |
| 31 | 31.90 | 35.92 | 40.47 | 43.73 | 68.84 |
| 32 | 31.90 | 37.29 | 42.18 | 45.43 | 68.84 |
| 33 | 31.90 | 38.15 | 43.55 | 47.31 | 68.84 |
| 34 | 31.90 | 39.51 | 44.91 | 49.02 | 68.84 |
| 35 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 |
| 36 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 |
| 37 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 |
| 38 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 |
| 39 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 |
| 40 | 33.58 | 41.98 | 48.70 | 53.73 | 72.20 |
| 41 | 33.58 | 41.98 | 48.70 | 53.73 | 72.20 |
| 42 | 36.44 | 42.71 | 48.74 | 53.73 | 72.20 |
| 43 | 36.71 | 42.99 | 52.13 | 55.18 | 75.17 |
| 44 | 36.97 | 46.37 | 52.48 | 55.54 | 78.65 |
| 45 | 37.23 | 46.68 | 55.93 | 59.01 | 82.14 |
| 46 | 40.63 | 50.12 | 56.31 | 62.53 | 85.65 |
| 47 | 40.92 | 50.45 | 59.83 | 66.08 | 89.18 |
| 48 | 41.21 | 53.96 | 63.40 | 66.52 | 92.72 |
| 49 | 44.77 | 54.31 | 63.82 | 70.14 | 99.96 |
| 50 | 45.02 | 57.89 | 67.46 | 73.81 | 103.19 |
| 51 | 48.53 | 61.49 | 71.12 | 77.51 | 110.13 |
| 52 | 48.83 | 61.87 | 71.58 | 81.25 | 117.29 |
| 53 | 52.40 | 65.53 | 75.31 | 81.77 | 124.61 |
| 54 | 52.73 | 65.94 | 75.79 | 85.58 | 131.98 |
| 55 | 56.36 | 69.67 | 79.60 | 89.44 | 139.39 |
| 56 | 59.98 | 73.34 | 86.65 | 96.54 | 150.35 |
| 57 | 63.62 | 80.39 | 90.42 | 103.72 | 160.87 |
| 58 | 67.31 | 84.15 | 97.60 | 110.96 | 171.44 |
| 59 | 74.41 | 91.32 | 104.84 | 118.27 | 185.63 |
| 60 | 78.18 | 98.56 | 112.15 | 125.65 | 199.89 |
| 61 | 85.37 | 105.85 | 122.92 | 136.50 | 214.59 |
| 62 | 92.63 | 116.64 | 130.36 | 147.44 | 233.26 |
| 63 | 103.72 | 124.08 | 141.31 | 158.50 | 247.73 |
| 64 | 111.01 | 135.05 | 155.82 | 169.65 | 270.08 |
| 65 | 122.26 | 146.12 | 166.99 | 184.39 | 288.22 |
| 66 | 132.69 | 160.04 | 184.39 | 201.78 | 312.73 |
| 67 | 147.01 | 177.56 | 201.78 | 222.66 | 341.12 |
| 68 | 161.08 | 198.92 | 222.68 | 243.53 | 365.34 |
| 69 | 174.91 | 216.14 | 243.54 | 267.89 | 388.19 |
| 70 | 188.20 | 239.53 | 267.89 | 295.72 | 414.91 |
| 71 | 202.21 | 257.92 | 299.19 | 330.51 | 447.75 |
| 72 | 217.15 | 278.91 | 322.74 | 360.59 | 482.11 |
| 73 | 236.29 | 301.60 | 347.71 | 389.97 | 520.60 |
| 74 | 253.44 | 325.58 | 375.53 | 419.93 | 562.37 |
| 75 | 273.93 | 350.41 | 405.56 | 455.36 | 608.33 |
| 76 | 295.41 | 380.79 | 440.56 | 493.50 | 660.84 |
| 77 | 327.43 | 421.46 | 488.63 | 550.76 | 733.78 |
| 78 | 366.05 | 471.84 | 550.76 | 619.60 | 824.46 |
| 79 | 406.35 | 525.57 | 612.89 | 690.13 | 918.49 |
| 80 | 444.97 | 575.95 | 673.34 | 758.97 | 1009.16 |
| 81 | 481.91 | 626.32 | 730.43 | 822.78 | 1096.48 |
| 82 | 518.85 | 673.34 | 785.84 | 886.59 | 1180.44 |
| 83 | 557.47 | 723.71 | 844.61 | 952.07 | 1266.07 |
| 84 | 599.45 | 775.76 | 906.74 | 1020.92 | 1360.10 |

**Fortis 6062 Rates after Requested Rate Increases**
***including additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | Life |
|---|---|---|---|---|---|
| 18-29 | 30.63 | 34.32 | 37.96 | 41.30 | 63.02 |
| 30 | 31.90 | 36.08 | 40.24 | 43.59 | 68.84 |
| 31 | 31.90 | 36.96 | 41.65 | 44.99 | 68.84 |
| 32 | 31.90 | 38.37 | 43.41 | 46.75 | 68.84 |
| 33 | 31.90 | 39.25 | 44.81 | 48.69 | 68.84 |
| 34 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 |
| 35 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 |
| 36 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 |
| 37 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 |
| 38 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 |
| 39 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 |
| 40 | 33.58 | 41.98 | 48.70 | 53.73 | 72.20 |
| 41 | 33.58 | 41.98 | 48.70 | 53.73 | 72.20 |
| 42 | 36.44 | 42.71 | 48.74 | 53.73 | 72.20 |
| 43 | 36.71 | 42.99 | 52.13 | 55.18 | 75.17 |
| 44 | 36.97 | 46.37 | 52.48 | 55.54 | 78.65 |
| 45 | 37.23 | 46.68 | 55.93 | 59.01 | 82.14 |
| 46 | 40.63 | 50.12 | 56.31 | 62.53 | 85.65 |
| 47 | 40.92 | 50.45 | 59.83 | 66.08 | 89.18 |
| 48 | 41.21 | 53.96 | 63.40 | 66.52 | 92.72 |
| 49 | 44.77 | 54.31 | 63.82 | 70.14 | 99.96 |
| 50 | 45.02 | 57.89 | 67.46 | 73.81 | 103.19 |
| 51 | 48.53 | 61.49 | 71.12 | 77.51 | 110.13 |
| 52 | 48.83 | 61.87 | 71.58 | 81.25 | 117.29 |
| 53 | 52.40 | 65.53 | 75.31 | 81.77 | 124.61 |
| 54 | 52.73 | 65.94 | 75.79 | 85.58 | 131.98 |
| 55 | 56.36 | 69.67 | 79.60 | 89.44 | 139.39 |
| 56 | 59.98 | 73.34 | 86.65 | 96.54 | 150.35 |
| 57 | 63.62 | 80.39 | 90.42 | 103.72 | 160.87 |
| 58 | 67.31 | 84.15 | 97.60 | 110.96 | 171.44 |
| 59 | 74.41 | 91.32 | 104.84 | 118.27 | 185.63 |
| 60 | 78.18 | 98.56 | 112.15 | 125.65 | 199.89 |
| 61 | 85.37 | 105.85 | 122.92 | 136.50 | 214.59 |
| 62 | 92.63 | 116.64 | 130.36 | 147.44 | 233.26 |
| 63 | 103.72 | 124.08 | 141.31 | 158.50 | 247.73 |
| 64 | 111.01 | 135.05 | 155.82 | 169.65 | 270.08 |
| 65 | 122.26 | 146.12 | 166.99 | 184.39 | 288.22 |
| 66 | 132.69 | 160.04 | 184.39 | 201.78 | 312.73 |
| 67 | 147.01 | 177.56 | 201.78 | 222.66 | 341.12 |
| 68 | 161.08 | 198.92 | 222.68 | 243.53 | 365.34 |
| 69 | 174.91 | 216.14 | 243.54 | 267.89 | 388.19 |
| 70 | 188.20 | 239.53 | 267.89 | 295.72 | 414.91 |
| 71 | 202.21 | 257.92 | 299.19 | 330.51 | 447.75 |
| 72 | 217.15 | 278.91 | 322.74 | 360.59 | 482.11 |
| 73 | 236.29 | 301.60 | 347.71 | 389.97 | 520.60 |
| 74 | 253.44 | 325.58 | 375.53 | 419.93 | 562.37 |
| 75 | 273.93 | 350.41 | 405.56 | 455.36 | 608.33 |
| 76 | 295.41 | 380.79 | 440.56 | 493.50 | 660.84 |
| 77 | 327.43 | 421.46 | 488.63 | 550.76 | 733.78 |
| 78 | 366.05 | 471.84 | 550.76 | 619.60 | 824.46 |
| 79 | 406.35 | 525.57 | 612.89 | 690.13 | 918.49 |
| 80 | 444.97 | 575.95 | 673.34 | 758.97 | 1009.16 |
| 81 | 481.91 | 626.32 | 730.43 | 822.78 | 1096.48 |
| 82 | 518.85 | 673.34 | 785.84 | 886.59 | 1180.44 |
| 83 | 557.47 | 723.71 | 844.61 | 952.07 | 1266.07 |
| 84 | 599.45 | 775.76 | 906.74 | 1020.92 | 1360.10 |

**Fortis 6062 2016 Rate Increases (%) :**

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | Life |
|---|---|---|---|---|---|
| 18-29 | 36.6% | 21.2% | 19.1% | 16.7% | 30.3% |
| 30 | 42.3% | 27.4% | 26.3% | 23.1% | 42.3% |
| 31 | 42.3% | 30.5% | 30.7% | 27.1% | 42.3% |
| 32 | 42.3% | 35.5% | 36.2% | 32.1% | 42.3% |
| 33 | 42.3% | 38.6% | 40.7% | 37.5% | 42.3% |
| 34 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 35 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 36 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 37 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 38 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 39 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 40 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 41 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 42 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 43 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 44 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 45 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 46 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 47 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 48 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 49 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 50 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 51 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 52 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 53 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 54 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 55 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 56 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 57 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 58 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 59 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 60 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 61 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 62 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 63 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 64 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 65 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 66 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 67 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 68 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 69 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 70 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 71 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 72 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 73 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 74 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 75 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 76 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 77 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 78 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 79 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 80 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 81 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 82 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 83 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 84 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |

* Benefit Differences between Fortis 6062 and ICC12-LTC-12:

4062 HHC benefit is 80% of NH benefit, but ICC12-LTC-12 is 100% of NH

6062 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

6062 waives premium only when facility benefits are being paid

6062 policy is paid-up after 120 days of NH benefits paid

ICC12-LTC-12 Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

**Appendix A - Comparison to New Business Rates (Fortis 6062 Series)**

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

**Inflation Option: 5% Simple Inflation**

**New Business Rates adjusted for Benefit Differences* :**

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | Life |
|---|---|---|---|---|---|
| 18-29 | 74.75 | 88.50 | 102.18 | 111.22 | 204.57 |
| 30 | 77.21 | 91.25 | 103.09 | 112.30 | 209.82 |
| 31 | 80.99 | 95.16 | 106.78 | 116.30 | 220.37 |
| 32 | 81.20 | 95.16 | 110.48 | 120.06 | 224.56 |
| 33 | 84.64 | 99.26 | 113.95 | 123.86 | 233.37 |
| 34 | 84.85 | 102.92 | 117.46 | 127.42 | 243.57 |
| 35 | 88.37 | 106.60 | 117.46 | 131.04 | 245.63 |
| 36 | 93.80 | 109.82 | 119.12 | 134.57 | 255.17 |
| 37 | 97.10 | 115.28 | 127.19 | 137.88 | 263.41 |
| 38 | 97.10 | 118.67 | 130.37 | 141.25 | 272.86 |
| 39 | 100.30 | 121.81 | 133.32 | 149.39 | 286.22 |
| 40 | 103.23 | 124.86 | 136.36 | 152.56 | 294.92 |
| 41 | 107.12 | 128.92 | 140.98 | 157.52 | 307.43 |
| 42 | 108.46 | 132.69 | 145.60 | 167.26 | 320.49 |
| 43 | 112.35 | 136.69 | 154.93 | 172.00 | 333.91 |
| 44 | 118.69 | 143.04 | 162.10 | 179.44 | 347.16 |
| 45 | 122.54 | 146.73 | 166.80 | 189.49 | 361.23 |
| 46 | 123.08 | 155.54 | 176.28 | 194.59 | 380.92 |
| 47 | 127.91 | 159.44 | 181.50 | 204.69 | 390.50 |
| 48 | 131.75 | 163.32 | 191.03 | 214.83 | 411.00 |
| 49 | 138.27 | 171.85 | 196.01 | 220.00 | 425.02 |
| 50 | 142.09 | 175.68 | 205.91 | 230.19 | 445.66 |
| 51 | 146.30 | 179.65 | 215.01 | 237.07 | 461.24 |
| 52 | 155.36 | 188.54 | 219.68 | 246.84 | 473.05 |
| 53 | 162.79 | 197.42 | 226.20 | 253.22 | 487.36 |
| 54 | 167.00 | 201.95 | 235.23 | 262.68 | 498.72 |
| 55 | 176.36 | 210.81 | 244.62 | 269.28 | 509.99 |
| 56 | 181.71 | 216.88 | 250.68 | 279.78 | 532.29 |
| 57 | 185.27 | 226.31 | 261.64 | 289.82 | 548.02 |
| 58 | 190.32 | 232.23 | 267.52 | 299.92 | 570.06 |
| 59 | 198.58 | 243.26 | 274.71 | 305.93 | 586.07 |
| 60 | 203.38 | 249.43 | 285.25 | 315.37 | 611.53 |
| 61 | 210.80 | 262.84 | 298.22 | 328.26 | 624.77 |
| 62 | 217.75 | 279.05 | 316.08 | 341.40 | 638.28 |
| 63 | 228.68 | 293.13 | 326.38 | 358.25 | 646.08 |
| 64 | 235.97 | 303.18 | 348.09 | 371.71 | 658.12 |
| 65 | 246.36 | 321.32 | 363.05 | 389.08 | 670.41 |
| 66 | 264.42 | 349.95 | 391.16 | 420.87 | 722.51 |
| 67 | 285.85 | 375.79 | 421.77 | 458.48 | 773.07 |
| 68 | 309.49 | 406.72 | 453.29 | 502.63 | 832.41 |
| 69 | 331.07 | 438.59 | 490.77 | 545.68 | 894.91 |
| 70 | 356.95 | 476.63 | 525.61 | 594.90 | 962.33 |
| 71 | 397.66 | 523.90 | 570.16 | 647.83 | 1017.45 |
| 72 | 442.42 | 576.34 | 614.27 | 699.12 | 1089.44 |
| 73 | 491.57 | 628.83 | 661.86 | 762.14 | 1152.81 |
| 74 | 550.29 | 690.16 | 716.79 | 832.22 | 1226.72 |
| 75 | 613.89 | 757.23 | 775.47 | 901.78 | 1303.25 |
| 76 | 663.52 | 860.44 | 988.86 | 1113.00 | 1511.11 |
| 77 | 712.31 | 921.82 | 1064.28 | 1194.17 | 1621.56 |
| 78 | 768.43 | 994.44 | 1142.38 | 1282.09 | 1746.44 |
| 79 | 830.26 | 1068.05 | 1229.27 | 1374.36 | 1882.19 |
| 80 | 920.16 | 1184.80 | 1359.88 | 1518.66 | 2088.67 |
| 81 | 996.25 | 1280.32 | 1468.36 | 1640.41 | 2256.56 |
| 82 | 1120.27 | 1439.18 | 1651.79 | 1843.95 | 2534.92 |
| 83 | 1163.16 | 1495.49 | 1715.75 | 1916.70 | 2635.46 |
| 84 | 1208.03 | 1554.75 | 1781.03 | 1992.71 | 2737.23 |

**Fortis 6062 Rates after Requested Rate Increases**
***excluding additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | Life |
|---|---|---|---|---|---|
| 18-29 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 |
| 30 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 |
| 31 | 50.37 | 63.81 | 73.88 | 82.28 | 115.62 |
| 32 | 50.37 | 63.81 | 73.88 | 82.28 | 119.02 |
| 33 | 52.28 | 63.81 | 73.88 | 82.28 | 125.82 |
| 34 | 52.28 | 63.81 | 75.35 | 82.28 | 132.62 |
| 35 | 55.55 | 65.61 | 75.35 | 82.28 | 136.02 |
| 36 | 58.81 | 68.89 | 78.63 | 85.20 | 143.33 |
| 37 | 62.08 | 72.17 | 85.18 | 88.47 | 150.93 |
| 38 | 62.08 | 75.45 | 88.46 | 91.75 | 158.53 |
| 39 | 65.63 | 78.73 | 91.73 | 98.31 | 169.93 |
| 40 | 68.79 | 82.01 | 95.01 | 101.58 | 176.55 |
| 41 | 72.79 | 85.84 | 98.69 | 105.28 | 184.74 |
| 42 | 73.14 | 89.92 | 102.83 | 112.69 | 193.84 |
| 43 | 77.20 | 94.03 | 110.71 | 116.91 | 202.98 |
| 44 | 81.29 | 98.17 | 114.93 | 121.16 | 208.01 |
| 45 | 85.16 | 101.61 | 118.44 | 128.19 | 219.00 |
| 46 | 85.57 | 109.57 | 126.47 | 132.51 | 219.90 |
| 47 | 90.13 | 113.95 | 130.80 | 140.64 | 219.90 |
| 48 | 94.86 | 118.75 | 139.90 | 149.07 | 219.90 |
| 49 | 98.06 | 127.78 | 144.85 | 154.07 | 219.90 |
| 50 | 102.04 | 129.78 | 151.13 | 160.11 | 246.65 |
| 51 | 106.27 | 133.56 | 159.33 | 168.05 | 255.56 |
| 52 | 114.25 | 142.30 | 162.70 | 175.79 | 264.48 |
| 53 | 118.58 | 150.51 | 171.63 | 184.19 | 273.39 |
| 54 | 122.35 | 154.45 | 180.05 | 192.08 | 282.31 |
| 55 | 130.75 | 163.40 | 188.55 | 200.65 | 291.22 |
| 56 | 136.70 | 171.12 | 195.80 | 212.35 | 306.08 |
| 57 | 142.54 | 178.32 | 206.92 | 222.96 | 326.88 |
| 58 | 149.65 | 184.98 | 214.33 | 234.27 | 350.65 |
| 59 | 157.42 | 196.75 | 225.05 | 245.30 | 377.40 |
| 60 | 164.66 | 203.57 | 235.91 | 256.74 | 404.14 |
| 61 | 175.50 | 218.38 | 250.65 | 271.29 | 417.95 |
| 62 | 187.00 | 233.29 | 269.45 | 289.90 | 432.95 |
| 63 | 200.10 | 248.09 | 284.33 | 308.59 | 454.28 |
| 64 | 209.27 | 262.95 | 306.81 | 326.88 | 470.85 |
| 65 | 215.59 | 281.53 | 325.13 | 349.27 | 494.58 |
| 66 | 226.02 | 294.81 | 343.95 | 374.40 | 515.92 |
| 67 | 235.35 | 304.29 | 354.21 | 403.55 | 532.51 |
| 68 | 243.56 | 317.09 | 369.93 | 420.49 | 556.05 |
| 69 | 255.09 | 332.73 | 385.97 | 441.42 | 583.39 |
| 70 | 271.61 | 350.74 | 410.63 | 466.23 | 615.94 |
| 71 | 288.87 | 375.53 | 441.56 | 499.33 | 660.27 |
| 72 | 308.79 | 404.42 | 474.14 | 535.90 | 707.23 |
| 73 | 334.26 | 434.16 | 507.16 | 576.32 | 760.74 |
| 74 | 355.18 | 464.32 | 543.87 | 616.02 | 813.96 |
| 75 | 378.87 | 494.49 | 579.87 | 659.92 | 869.81 |
| 76 | 402.99 | 529.36 | 619.86 | 705.24 | 930.64 |
| 77 | 439.93 | 577.62 | 678.37 | 774.08 | 1017.56 |
| 78 | 485.27 | 636.39 | 752.25 | 859.72 | 1128.38 |
| 79 | 530.61 | 698.52 | 826.14 | 943.68 | 1239.21 |
| 80 | 574.27 | 757.29 | 896.66 | 1024.28 | 1343.31 |
| 81 | 614.57 | 812.70 | 960.47 | 1096.48 | 1440.70 |
| 82 | 654.86 | 864.76 | 1020.92 | 1167.00 | 1533.05 |
| 83 | 696.84 | 918.49 | 1084.72 | 1237.53 | 1625.41 |
| 84 | 740.50 | 972.22 | 1150.21 | 1309.73 | 1724.48 |

**Fortis 6062 Rates after Requested Rate Increases**
***including additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | Life |
|---|---|---|---|---|---|
| 18-29 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 |
| 30 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 |
| 31 | 50.37 | 63.81 | 73.88 | 82.28 | 115.62 |
| 32 | 50.37 | 63.81 | 73.88 | 82.28 | 119.02 |
| 33 | 52.28 | 63.81 | 73.88 | 82.28 | 125.82 |
| 34 | 52.28 | 63.81 | 75.35 | 82.28 | 132.62 |
| 35 | 55.55 | 65.61 | 75.35 | 82.28 | 136.02 |
| 36 | 58.81 | 68.89 | 78.63 | 85.20 | 143.33 |
| 37 | 62.08 | 72.17 | 85.18 | 88.47 | 150.93 |
| 38 | 62.08 | 75.45 | 88.46 | 91.75 | 158.53 |
| 39 | 65.63 | 78.73 | 91.73 | 98.31 | 169.93 |
| 40 | 68.79 | 82.01 | 95.01 | 101.58 | 176.55 |
| 41 | 72.79 | 85.84 | 98.69 | 105.28 | 184.74 |
| 42 | 73.14 | 89.92 | 102.83 | 112.69 | 193.84 |
| 43 | 77.20 | 94.03 | 110.71 | 116.91 | 202.98 |
| 44 | 81.29 | 98.17 | 114.93 | 121.16 | 208.01 |
| 45 | 85.16 | 101.61 | 118.44 | 128.19 | 219.00 |
| 46 | 85.57 | 109.57 | 126.47 | 132.51 | 219.90 |
| 47 | 90.13 | 113.95 | 130.80 | 140.64 | 219.90 |
| 48 | 94.86 | 118.75 | 139.90 | 149.07 | 219.90 |
| 49 | 98.06 | 127.78 | 144.85 | 154.07 | 219.90 |
| 50 | 102.04 | 129.78 | 151.13 | 160.11 | 246.65 |
| 51 | 106.27 | 133.56 | 159.33 | 168.05 | 255.56 |
| 52 | 114.25 | 142.30 | 162.70 | 175.79 | 264.48 |
| 53 | 118.58 | 150.51 | 171.63 | 184.19 | 273.39 |
| 54 | 122.35 | 154.45 | 180.05 | 192.08 | 282.31 |
| 55 | 130.75 | 163.40 | 188.55 | 200.65 | 291.22 |
| 56 | 136.70 | 171.12 | 195.80 | 212.35 | 306.08 |
| 57 | 142.54 | 178.32 | 206.92 | 222.96 | 326.88 |
| 58 | 149.65 | 184.98 | 214.33 | 234.27 | 350.65 |
| 59 | 157.42 | 196.75 | 225.05 | 245.30 | 377.40 |
| 60 | 164.66 | 203.57 | 235.91 | 256.74 | 404.14 |
| 61 | 175.50 | 218.38 | 250.65 | 271.29 | 417.95 |
| 62 | 187.00 | 233.29 | 269.45 | 289.90 | 432.95 |
| 63 | 200.10 | 248.09 | 284.33 | 308.59 | 454.28 |
| 64 | 209.27 | 262.95 | 306.81 | 326.88 | 470.85 |
| 65 | 215.59 | 281.53 | 325.13 | 349.27 | 494.58 |
| 66 | 226.02 | 294.81 | 343.95 | 374.40 | 515.92 |
| 67 | 235.35 | 304.29 | 354.21 | 403.55 | 532.51 |
| 68 | 243.56 | 317.09 | 369.93 | 420.49 | 556.05 |
| 69 | 255.09 | 332.73 | 385.97 | 441.42 | 583.39 |
| 70 | 271.61 | 350.74 | 410.63 | 466.23 | 615.94 |
| 71 | 288.87 | 375.53 | 441.56 | 499.33 | 660.27 |
| 72 | 308.79 | 404.42 | 474.14 | 535.90 | 707.23 |
| 73 | 334.26 | 434.16 | 507.16 | 576.32 | 760.74 |
| 74 | 355.18 | 464.32 | 543.87 | 616.02 | 813.96 |
| 75 | 378.87 | 494.49 | 579.87 | 659.92 | 869.81 |
| 76 | 402.99 | 529.36 | 619.86 | 705.24 | 930.64 |
| 77 | 439.93 | 577.62 | 678.37 | 774.08 | 1017.56 |
| 78 | 485.27 | 636.39 | 752.25 | 859.72 | 1128.38 |
| 79 | 530.61 | 698.52 | 826.14 | 943.68 | 1239.21 |
| 80 | 574.27 | 757.29 | 896.66 | 1024.28 | 1343.31 |
| 81 | 614.57 | 812.70 | 960.47 | 1096.48 | 1440.70 |
| 82 | 654.86 | 864.76 | 1020.92 | 1167.00 | 1533.05 |
| 83 | 696.84 | 918.49 | 1084.72 | 1237.53 | 1625.41 |
| 84 | 740.50 | 972.22 | 1150.21 | 1309.73 | 1724.48 |

**Fortis 6062 2016 Rate Increases (%) :**

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | Life |
|---|---|---|---|---|---|
| 18-29 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 30 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 31 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 32 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 33 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 34 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 35 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 36 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 37 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 38 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 39 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 40 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 41 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 42 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 43 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 44 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 45 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 46 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 47 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 48 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 49 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 50 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 51 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 52 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 53 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 54 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 55 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 56 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 57 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 58 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 59 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 60 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 61 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 62 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 63 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 64 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 65 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 66 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 67 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 68 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 69 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 70 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 71 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 72 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 73 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 74 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 75 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 76 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 77 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 78 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 79 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 80 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 81 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 82 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 83 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 84 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |

<u>* Benefit Differences between Fortis 6062 and ICC12-LTC-12:</u>

4062 HHC benefit is 80% of NH benefit, but ICC12-LTC-12 is 100% of NH

6062 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

6062 waives premium only when facility benefits are being paid

6062 policy is paid-up after 120 days of NH benefits paid

ICC12-LTC-12 Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered Lifetime benefit period options)

ICC12-LTC-12 Simple Inflation rates are approximated by applying the ratio of [LTC-03 Simple Inflation / LTC-03 Compound Inflation] to the ICC12-LTC-12 Compound Inflation rates

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

**Appendix A - Comparison to New Business Rates (Fortis 6062 Series)**

Rates shown are for a 90/100-day EP, single, Standard policyholder, and are per $10 daily benefit

**Inflation Option: 5% Compound Inflation**

**New Business Rates adjusted for Benefit Differences* :**

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | Life |
|---|---|---|---|---|---|
| 18-29 | 218.21 | 277.06 | 300.97 | 339.71 | 617.35 |
| 30 | 220.61 | 279.46 | 304.28 | 343.02 | 626.22 |
| 31 | 221.53 | 280.01 | 304.83 | 343.94 | 631.92 |
| 32 | 222.09 | 280.93 | 305.75 | 344.49 | 631.92 |
| 33 | 222.45 | 281.48 | 306.30 | 345.40 | 633.76 |
| 34 | 223.01 | 282.04 | 307.22 | 345.96 | 633.76 |
| 35 | 223.93 | 282.96 | 307.77 | 346.87 | 635.36 |
| 36 | 224.48 | 282.96 | 308.69 | 347.79 | 640.68 |
| 37 | 225.41 | 283.51 | 309.25 | 348.34 | 643.24 |
| 38 | 225.96 | 284.43 | 310.16 | 349.26 | 643.24 |
| 39 | 226.33 | 284.99 | 310.72 | 349.81 | 645.04 |
| 40 | 226.88 | 285.54 | 311.64 | 350.73 | 650.10 |
| 41 | 229.37 | 288.17 | 315.86 | 355.46 | 658.03 |
| 42 | 231.86 | 290.27 | 320.11 | 359.84 | 666.97 |
| 43 | 234.37 | 292.92 | 324.38 | 364.07 | 676.52 |
| 44 | 236.89 | 295.59 | 329.04 | 368.87 | 691.38 |
| 45 | 239.43 | 297.72 | 333.36 | 373.70 | 701.88 |
| 46 | 241.97 | 300.41 | 337.69 | 378.55 | 711.54 |
| 47 | 244.53 | 303.12 | 342.99 | 383.43 | 713.38 |
| 48 | 247.10 | 305.84 | 347.38 | 388.33 | 730.23 |
| 49 | 249.68 | 308.38 | 352.16 | 393.26 | 740.00 |
| 50 | 252.28 | 311.12 | 357.16 | 398.22 | 750.65 |
| 51 | 255.79 | 314.29 | 360.89 | 402.65 | 758.74 |
| 52 | 259.32 | 317.85 | 365.21 | 407.11 | 760.94 |
| 53 | 263.25 | 321.44 | 369.56 | 411.03 | 767.50 |
| 54 | 266.83 | 325.62 | 373.36 | 415.16 | 769.73 |
| 55 | 270.81 | 329.25 | 377.76 | 419.70 | 772.20 |
| 56 | 273.78 | 333.40 | 381.90 | 423.24 | 785.90 |
| 57 | 276.57 | 338.15 | 386.65 | 426.42 | 798.62 |
| 58 | 279.37 | 342.35 | 390.84 | 430.00 | 812.72 |
| 59 | 282.38 | 347.54 | 395.05 | 432.63 | 824.19 |
| 60 | 285.22 | 352.38 | 399.88 | 435.86 | 836.37 |
| 61 | 290.25 | 364.01 | 411.03 | 446.88 | 843.06 |
| 62 | 294.90 | 375.29 | 423.19 | 456.97 | 844.06 |
| 63 | 299.57 | 388.18 | 435.41 | 468.07 | 845.06 |
| 64 | 305.24 | 400.14 | 447.67 | 479.22 | 846.07 |
| 65 | 309.94 | 413.12 | 460.96 | 490.41 | 847.07 |
| 66 | 328.52 | 434.27 | 485.86 | 523.02 | 896.28 |
| 67 | 347.10 | 456.01 | 512.75 | 557.62 | 943.33 |
| 68 | 367.26 | 478.75 | 540.62 | 594.78 | 999.82 |
| 69 | 389.01 | 502.47 | 570.46 | 634.51 | 1054.22 |
| 70 | 411.54 | 528.16 | 601.30 | 676.21 | 1118.77 |
| 71 | 452.65 | 575.01 | 644.00 | 723.06 | 1164.11 |
| 72 | 497.72 | 627.19 | 690.05 | 772.28 | 1223.39 |
| 73 | 547.14 | 683.33 | 739.27 | 825.65 | 1278.02 |
| 74 | 602.29 | 744.21 | 792.24 | 882.78 | 1335.58 |
| 75 | 661.79 | 811.02 | 848.97 | 943.46 | 1396.63 |
| 76 | 710.61 | 916.09 | 1083.04 | 1172.93 | 1618.13 |
| 77 | 762.59 | 984.67 | 1160.65 | 1261.21 | 1743.07 |
| 78 | 817.74 | 1056.08 | 1245.11 | 1360.17 | 1877.93 |
| 79 | 878.62 | 1132.54 | 1338.09 | 1467.06 | 2023.25 |
| 80 | 969.01 | 1249.95 | 1477.95 | 1628.59 | 2247.46 |
| 81 | 1048.26 | 1352.34 | 1596.40 | 1760.44 | 2428.60 |
| 82 | 1177.51 | 1520.95 | 1794.89 | 1978.87 | 2731.17 |
| 83 | 1224.99 | 1580.50 | 1866.46 | 2055.81 | 2840.27 |
| 84 | 1273.73 | 1642.34 | 1937.96 | 2135.04 | 2952.56 |

**Fortis 6062 Rates after Requested Rate Increases**
***excluding additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | Life |
|---|---|---|---|---|---|
| 18-29 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 30 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 31 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 32 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 33 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 34 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 35 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 36 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 37 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 38 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 39 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 40 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 41 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 42 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 43 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 44 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 45 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 46 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 47 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 48 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 49 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 50 | 145.61 | 190.18 | 216.93 | 246.65 | 326.88 |
| 51 | 151.55 | 196.13 | 225.84 | 252.59 | 338.77 |
| 52 | 154.53 | 202.07 | 234.76 | 261.50 | 350.65 |
| 53 | 160.47 | 208.01 | 240.70 | 270.42 | 362.54 |
| 54 | 166.41 | 213.96 | 246.65 | 279.33 | 374.43 |
| 55 | 172.36 | 219.90 | 255.56 | 288.25 | 383.34 |
| 56 | 178.30 | 228.82 | 267.45 | 303.11 | 401.17 |
| 57 | 187.21 | 243.67 | 282.31 | 320.94 | 421.97 |
| 58 | 199.10 | 255.56 | 297.16 | 335.80 | 445.75 |
| 59 | 208.01 | 270.42 | 314.99 | 355.14 | 472.49 |
| 60 | 219.90 | 285.28 | 332.82 | 361.33 | 499.24 |
| 61 | 227.71 | 294.01 | 343.01 | 375.26 | 513.08 |
| 62 | 234.63 | 301.67 | 351.95 | 393.74 | 527.93 |
| 63 | 240.66 | 310.97 | 362.34 | 407.23 | 543.52 |
| 64 | 248.50 | 321.75 | 374.06 | 423.76 | 559.79 |
| 65 | 256.17 | 332.26 | 388.05 | 438.78 | 580.81 |
| 66 | 265.33 | 343.95 | 402.91 | 454.50 | 604.37 |
| 67 | 273.38 | 354.21 | 413.64 | 470.70 | 622.84 |
| 68 | 282.62 | 367.64 | 429.68 | 487.12 | 643.37 |
| 69 | 292.80 | 383.75 | 445.86 | 507.97 | 672.12 |
| 70 | 307.97 | 402.07 | 468.37 | 532.53 | 703.63 |
| 71 | 326.01 | 425.05 | 499.33 | 565.36 | 746.93 |
| 72 | 346.64 | 454.22 | 529.93 | 599.65 | 792.90 |
| 73 | 370.76 | 482.18 | 562.87 | 639.71 | 843.34 |
| 74 | 390.33 | 512.42 | 597.52 | 677.06 | 895.35 |
| 75 | 414.45 | 540.74 | 633.24 | 718.62 | 948.07 |
| 76 | 435.44 | 572.05 | 669.38 | 759.88 | 1005.78 |
| 77 | 470.16 | 617.92 | 725.39 | 827.82 | 1089.76 |
| 78 | 513.82 | 676.69 | 797.59 | 910.09 | 1195.55 |
| 79 | 559.15 | 737.14 | 869.79 | 994.05 | 1304.69 |
| 80 | 602.81 | 794.23 | 938.64 | 1072.97 | 1408.80 |
| 81 | 643.11 | 849.64 | 1004.13 | 1145.17 | 1506.19 |
| 82 | 683.41 | 901.70 | 1066.25 | 1217.38 | 1600.22 |
| 83 | 725.39 | 957.11 | 1130.06 | 1287.90 | 1694.25 |
| 84 | 770.73 | 1012.52 | 1195.55 | 1361.78 | 1793.32 |

**Fortis 6062 Rates after Requested Rate Increases**
***including additional rate increase due to cost of delay :***

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | Life |
|---|---|---|---|---|---|
| 18-29 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 30 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 31 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 32 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 33 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 34 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 35 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 36 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 37 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 38 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 39 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 40 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 41 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 42 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 43 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 44 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 45 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 46 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 47 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 48 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 49 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 50 | 145.61 | 190.18 | 216.93 | 246.65 | 326.88 |
| 51 | 151.55 | 196.13 | 225.84 | 252.59 | 338.77 |
| 52 | 154.53 | 202.07 | 234.76 | 261.50 | 350.65 |
| 53 | 160.47 | 208.01 | 240.70 | 270.42 | 362.54 |
| 54 | 166.41 | 213.96 | 246.65 | 279.33 | 374.43 |
| 55 | 172.36 | 219.90 | 255.56 | 288.25 | 383.34 |
| 56 | 178.30 | 228.82 | 267.45 | 303.11 | 401.17 |
| 57 | 187.21 | 243.67 | 282.31 | 320.94 | 421.97 |
| 58 | 199.10 | 255.56 | 297.16 | 335.80 | 445.75 |
| 59 | 208.01 | 270.42 | 314.99 | 355.14 | 472.49 |
| 60 | 219.90 | 285.28 | 332.82 | 361.33 | 499.24 |
| 61 | 227.71 | 294.01 | 343.01 | 375.26 | 513.08 |
| 62 | 234.63 | 301.67 | 351.95 | 393.74 | 527.93 |
| 63 | 240.66 | 310.97 | 362.34 | 407.23 | 543.52 |
| 64 | 248.50 | 321.75 | 374.06 | 423.76 | 559.79 |
| 65 | 256.17 | 332.26 | 388.05 | 438.78 | 580.81 |
| 66 | 265.33 | 343.95 | 402.91 | 454.50 | 604.37 |
| 67 | 273.38 | 354.21 | 413.64 | 470.70 | 622.84 |
| 68 | 282.62 | 367.64 | 429.68 | 487.12 | 643.37 |
| 69 | 292.80 | 383.75 | 445.86 | 507.97 | 672.12 |
| 70 | 307.97 | 402.07 | 468.37 | 532.53 | 703.63 |
| 71 | 326.01 | 425.05 | 499.33 | 565.36 | 746.93 |
| 72 | 346.64 | 454.22 | 529.93 | 599.65 | 792.90 |
| 73 | 370.76 | 482.18 | 562.87 | 639.71 | 843.34 |
| 74 | 390.33 | 512.42 | 597.52 | 677.06 | 895.35 |
| 75 | 414.45 | 540.74 | 633.24 | 718.62 | 948.07 |
| 76 | 435.44 | 572.05 | 669.38 | 759.88 | 1005.78 |
| 77 | 470.16 | 617.92 | 725.39 | 827.82 | 1089.76 |
| 78 | 513.82 | 676.69 | 797.59 | 910.09 | 1195.55 |
| 79 | 559.15 | 737.14 | 869.79 | 994.05 | 1304.69 |
| 80 | 602.81 | 794.23 | 938.64 | 1072.97 | 1408.80 |
| 81 | 643.11 | 849.64 | 1004.13 | 1145.17 | 1506.19 |
| 82 | 683.41 | 901.70 | 1066.25 | 1217.38 | 1600.22 |
| 83 | 725.39 | 957.11 | 1130.06 | 1287.90 | 1694.25 |
| 84 | 770.73 | 1012.52 | 1195.55 | 1361.78 | 1793.32 |

**Fortis 6062 2016 Rate Increases (%) :**

| Issue Age | Benefit Period 2 | 3 | 4 | 5 | Life |
|---|---|---|---|---|---|
| 18-29 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 30 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 31 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 32 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 33 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 34 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 35 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 36 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 37 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 38 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 39 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 40 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 41 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 42 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 43 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 44 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 45 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 46 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 47 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 48 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 49 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 50 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 51 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 52 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 53 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 54 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 55 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 56 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 57 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 58 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 59 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 60 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 61 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 62 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 63 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 64 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 65 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 66 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 67 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 68 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 69 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 70 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 71 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 72 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 73 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 74 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 75 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 76 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 77 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 78 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 79 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 80 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 81 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 82 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 83 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |
| 84 | 42.3% | 42.3% | 42.3% | 42.3% | 42.3% |

<u>* Benefit Differences between Fortis 6062 and ICC12-LTC-12:</u>

4062 HHC benefit is 80% of NH benefit, but ICC12-LTC-12 is 100% of NH

6062 does not have the Double Coverage for Accident Benefit or Return of Premium Prior to 65 Benefit

6062 waives premium only when facility benefits are being paid

6062 policy is paid-up after 120 days of NH benefits paid

ICC12-LTC-12 Lifetime rates are approximated by applying the ratio of [LTC-03 Lifetime / LTC-03 6yr] to the ICC12-LTC-12 6yr rates (LTC-03 was the last product in which we offered Lifetime benefit period options)

ICC12-LTC-12 unisex rates are determined by assuming a 60% female / 40% male mix of business

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.63 | 32.89 | 37.96 | 42.68 | 61.48 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 30 | 31.90 | 34.58 | 40.24 | 45.04 | 67.17 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 31 | 31.90 | 35.42 | 41.65 | 46.49 | 67.17 | 52.05 | 63.81 | 73.88 | 85.64 | 115.62 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 32 | 31.90 | 36.77 | 43.41 | 48.31 | 67.17 | 52.05 | 63.81 | 73.88 | 85.64 | 119.02 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 33 | 31.90 | 37.62 | 44.81 | 50.31 | 67.17 | 54.02 | 63.81 | 73.88 | 85.64 | 125.82 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 34 | 31.90 | 38.62 | 45.34 | 52.05 | 67.17 | 54.02 | 63.81 | 75.35 | 85.64 | 132.62 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 35 | 31.90 | 38.62 | 45.34 | 52.05 | 67.17 | 57.40 | 65.61 | 75.35 | 85.64 | 136.02 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 36 | 31.90 | 38.62 | 45.34 | 52.05 | 67.17 | 60.77 | 68.89 | 78.63 | 88.68 | 143.33 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 37 | 31.90 | 38.62 | 45.34 | 52.05 | 67.17 | 64.15 | 72.17 | 85.18 | 92.09 | 150.93 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 38 | 31.90 | 38.62 | 45.34 | 52.05 | 67.17 | 64.15 | 75.45 | 88.46 | 95.50 | 158.53 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 39 | 31.90 | 38.62 | 45.34 | 52.05 | 67.17 | 67.81 | 78.73 | 91.73 | 102.32 | 169.93 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 40 | 33.58 | 41.98 | 48.70 | 53.73 | 72.20 | 68.79 | 84.06 | 95.01 | 103.54 | 179.07 | 124.81 | 154.53 | 181.27 | 205.04 | 270.42 |
| 41 | 33.58 | 41.98 | 48.70 | 53.73 | 72.20 | 72.79 | 87.98 | 98.69 | 107.31 | 187.38 | 124.81 | 154.53 | 181.27 | 205.04 | 270.42 |
| 42 | 36.44 | 42.71 | 48.74 | 53.73 | 72.20 | 73.14 | 92.16 | 102.83 | 114.86 | 196.61 | 124.81 | 154.53 | 181.27 | 205.04 | 270.42 |
| 43 | 36.71 | 42.99 | 52.13 | 55.18 | 75.17 | 77.20 | 96.38 | 110.71 | 119.16 | 205.88 | 124.81 | 154.53 | 181.27 | 205.04 | 270.42 |
| 44 | 36.97 | 46.37 | 52.48 | 55.54 | 78.65 | 81.29 | 100.63 | 114.93 | 123.49 | 210.99 | 124.81 | 154.53 | 181.27 | 205.04 | 270.42 |
| 45 | 39.01 | 44.95 | 54.13 | 59.01 | 80.35 | 90.33 | 99.24 | 118.44 | 130.47 | 219.00 | 136.70 | 163.44 | 190.18 | 216.93 | 285.28 |
| 46 | 42.56 | 48.26 | 54.49 | 62.53 | 83.79 | 90.76 | 107.02 | 126.47 | 134.88 | 219.90 | 136.70 | 163.44 | 190.18 | 216.93 | 285.28 |
| 47 | 42.87 | 48.58 | 57.90 | 66.08 | 87.24 | 95.60 | 111.30 | 130.80 | 143.15 | 219.90 | 136.70 | 163.44 | 190.18 | 216.93 | 285.28 |
| 48 | 43.17 | 51.96 | 61.35 | 66.52 | 90.71 | 100.61 | 115.99 | 139.90 | 151.73 | 219.90 | 136.70 | 163.44 | 190.18 | 216.93 | 285.28 |
| 49 | 46.91 | 52.30 | 61.76 | 70.14 | 97.79 | 104.01 | 124.81 | 144.85 | 156.82 | 219.90 | 136.70 | 163.44 | 190.18 | 216.93 | 285.28 |
| 50 | 46.98 | 55.96 | 67.46 | 73.81 | 103.19 | 107.55 | 127.08 | 153.88 | 162.70 | 249.62 | 148.58 | 181.27 | 213.96 | 240.70 | 320.94 |
| 51 | 50.55 | 61.49 | 73.16 | 81.48 | 112.20 | 111.86 | 133.56 | 164.92 | 175.93 | 261.50 | 154.53 | 190.18 | 222.87 | 255.56 | 335.80 |
| 52 | 52.74 | 61.87 | 73.51 | 85.22 | 121.55 | 122.82 | 145.09 | 168.12 | 186.28 | 276.36 | 163.44 | 199.10 | 234.76 | 264.48 | 350.65 |
| 53 | 56.44 | 67.52 | 79.28 | 87.61 | 131.17 | 130.15 | 156.19 | 182.89 | 197.54 | 291.22 | 169.38 | 208.01 | 243.67 | 276.36 | 365.51 |
| 54 | 58.58 | 69.82 | 81.62 | 93.36 | 140.93 | 136.57 | 162.88 | 194.34 | 208.09 | 303.11 | 178.30 | 216.93 | 252.59 | 291.22 | 380.37 |
| 55 | 62.40 | 75.64 | 87.55 | 99.38 | 150.81 | 148.58 | 177.99 | 205.95 | 222.34 | 317.97 | 184.24 | 225.84 | 264.48 | 300.14 | 395.23 |
| 56 | 68.25 | 79.28 | 94.71 | 108.61 | 166.79 | 154.53 | 185.62 | 215.66 | 236.85 | 338.77 | 193.16 | 234.76 | 276.36 | 317.97 | 419.00 |
| 57 | 73.89 | 86.42 | 100.25 | 115.68 | 177.19 | 162.90 | 192.47 | 226.50 | 244.20 | 356.60 | 205.04 | 249.62 | 294.19 | 335.80 | 439.80 |
| 58 | 77.20 | 91.97 | 109.55 | 125.08 | 189.98 | 169.41 | 198.58 | 236.31 | 255.33 | 380.37 | 216.93 | 264.48 | 312.02 | 353.62 | 463.58 |
| 59 | 86.81 | 101.24 | 116.70 | 132.07 | 206.51 | 177.10 | 213.15 | 243.81 | 265.74 | 407.11 | 231.79 | 282.31 | 329.85 | 372.90 | 496.26 |
| 60 | 90.20 | 108.62 | 123.95 | 141.36 | 220.81 | 183.87 | 216.79 | 254.25 | 279.40 | 433.86 | 243.67 | 297.16 | 350.65 | 384.09 | 525.98 |
| 61 | 97.57 | 115.84 | 137.02 | 152.32 | 237.92 | 194.40 | 231.54 | 268.73 | 293.49 | 449.66 | 253.66 | 308.42 | 366.07 | 400.28 | 547.66 |
| 62 | 104.98 | 126.87 | 142.21 | 163.38 | 257.07 | 208.68 | 249.02 | 287.58 | 312.01 | 466.47 | 262.57 | 321.22 | 377.09 | 424.03 | 564.24 |
| 63 | 118.84 | 134.25 | 155.44 | 174.55 | 268.77 | 224.44 | 261.01 | 304.83 | 333.09 | 481.32 | 273.11 | 332.60 | 392.09 | 442.05 | 586.78 |
| 64 | 125.95 | 145.28 | 170.18 | 185.62 | 293.77 | 232.81 | 278.27 | 329.82 | 350.92 | 504.85 | 285.12 | 347.90 | 408.07 | 463.00 | 612.10 |
| 65 | 139.73 | 156.27 | 181.08 | 202.43 | 313.79 | 243.49 | 299.28 | 347.63 | 377.98 | 530.09 | 296.75 | 362.69 | 426.10 | 484.43 | 641.68 |
| 66 | 154.45 | 174.40 | 202.83 | 226.00 | 345.16 | 260.42 | 316.92 | 373.43 | 412.32 | 562.60 | 314.47 | 383.26 | 449.59 | 511.01 | 675.61 |
| 67 | 173.74 | 198.70 | 228.83 | 253.30 | 385.51 | 275.76 | 337.57 | 399.38 | 453.40 | 596.69 | 330.44 | 404.13 | 475.45 | 539.64 | 713.18 |
| 68 | 192.41 | 224.86 | 256.29 | 280.37 | 418.19 | 291.81 | 358.45 | 422.78 | 480.23 | 631.88 | 346.96 | 425.08 | 500.91 | 567.54 | 749.06 |
| 69 | 210.33 | 246.10 | 283.43 | 310.83 | 448.08 | 308.33 | 377.10 | 448.08 | 507.97 | 669.90 | 363.79 | 445.86 | 525.72 | 596.70 | 787.46 |
| 70 | 226.70 | 273.75 | 311.50 | 344.66 | 481.20 | 327.22 | 399.93 | 472.65 | 536.81 | 707.91 | 380.69 | 466.23 | 551.78 | 626.64 | 825.53 |
| 71 | 243.48 | 293.00 | 342.52 | 381.51 | 513.77 | 346.64 | 422.99 | 499.33 | 567.42 | 746.93 | 400.29 | 489.01 | 577.74 | 656.15 | 864.54 |
| 72 | 258.99 | 312.78 | 364.57 | 410.39 | 547.86 | 362.58 | 444.26 | 523.95 | 595.67 | 786.92 | 418.36 | 512.00 | 601.64 | 683.32 | 904.46 |
| 73 | 276.63 | 334.26 | 388.05 | 436.08 | 582.08 | 382.29 | 468.74 | 551.34 | 624.34 | 826.05 | 436.08 | 534.05 | 626.26 | 710.79 | 941.31 |
| 74 | 297.83 | 357.03 | 416.23 | 466.17 | 623.42 | 405.13 | 493.92 | 580.87 | 658.56 | 871.30 | 458.78 | 558.67 | 656.71 | 741.81 | 984.15 |
| 75 | 321.95 | 385.99 | 450.02 | 503.39 | 674.15 | 430.46 | 524.73 | 617.23 | 699.05 | 924.95 | 482.04 | 586.99 | 691.93 | 780.87 | 1035.23 |
| 76 | 348.35 | 420.07 | 490.08 | 549.85 | 735.98 | 459.34 | 560.09 | 660.84 | 747.93 | 992.12 | 508.86 | 621.57 | 732.56 | 829.89 | 1099.69 |
| 77 | 389.56 | 470.16 | 549.08 | 616.24 | 824.46 | 503.74 | 616.24 | 727.07 | 824.46 | 1091.44 | 554.12 | 678.37 | 799.27 | 906.74 | 1200.59 |
| 78 | 439.93 | 532.29 | 622.96 | 698.52 | 933.60 | 560.83 | 686.77 | 812.70 | 920.17 | 1217.38 | 611.21 | 748.90 | 886.59 | 1004.13 | 1328.20 |
| 79 | 490.31 | 594.42 | 696.84 | 782.48 | 1046.10 | 616.24 | 755.61 | 894.98 | 1015.88 | 1343.31 | 666.62 | 819.42 | 970.54 | 1101.52 | 1455.81 |
| 80 | 540.68 | 654.86 | 769.05 | 863.08 | 1153.57 | 669.98 | 821.10 | 973.90 | 1104.87 | 1460.85 | 722.03 | 884.91 | 1049.46 | 1190.51 | 1575.03 |
| 81 | 586.02 | 711.96 | 834.53 | 938.64 | 1252.64 | 715.31 | 878.19 | 1039.39 | 1180.44 | 1559.92 | 767.37 | 942.00 | 1114.95 | 1266.07 | 1674.10 |
| 82 | 631.36 | 765.69 | 900.02 | 1010.84 | 1348.35 | 760.65 | 931.92 | 1104.87 | 1252.64 | 1655.63 | 812.70 | 995.73 | 1180.44 | 1338.27 | 1769.81 |
| 83 | 678.37 | 822.78 | 965.51 | 1083.05 | 1447.42 | 807.67 | 989.01 | 1170.36 | 1324.84 | 1754.70 | 859.72 | 1052.82 | 1245.92 | 1410.48 | 1868.88 |
| 84 | 727.07 | 883.23 | 1036.03 | 1163.64 | 1553.20 | 856.36 | 1049.46 | 1240.88 | 1405.44 | 1860.49 | 908.41 | 1113.27 | 1316.45 | 1491.08 | 1974.67 |
| 85 | 784.16 | 950.39 | 1114.95 | 1252.64 | 1672.42 | 913.45 | 1116.63 | 1319.80 | 1494.43 | 1979.71 | 965.51 | 1180.44 | 1395.37 | 1580.07 | 2093.89 |
| 86 | 844.61 | 1024.28 | 1202.26 | 1350.03 | 1803.40 | 973.90 | 1190.51 | 1407.12 | 1591.82 | 2110.68 | 1025.95 | 1254.32 | 1482.68 | 1677.46 | 2224.86 |
| 87 | 911.77 | 1104.87 | 1296.30 | 1457.49 | 1946.12 | 1041.07 | 1271.11 | 1501.15 | 1699.29 | 2253.41 | 1093.12 | 1334.92 | 1576.71 | 1784.93 | 2367.59 |
| 88 | 982.30 | 1190.51 | 1397.04 | 1570.00 | 2095.57 | 1111.59 | 1356.75 | 1601.90 | 1811.79 | 2402.85 | 1163.64 | 1420.55 | 1677.46 | 1897.43 | 2517.03 |
| 89 | 1057.86 | 1281.18 | 1504.51 | 1689.21 | 2255.09 | 1187.15 | 1447.42 | 1709.36 | 1931.01 | 2562.37 | 1239.21 | 1511.23 | 1784.93 | 2016.65 | 2676.55 |
| 90 | 1136.78 | 1376.89 | 1615.33 | 1815.15 | 2424.68 | 1266.07 | 1543.13 | 1820.19 | 2056.95 | 2731.96 | 1318.12 | 1606.94 | 1895.75 | 2142.58 | 2846.14 |
| 91 | 1217.38 | 1475.96 | 1731.19 | 1946.12 | 2597.63 | 1346.67 | 1642.20 | 1936.05 | 2187.92 | 2904.91 | 1398.72 | 1706.01 | 2011.61 | 2273.56 | 3019.09 |
| 92 | 1301.33 | 1578.39 | 1852.09 | 2080.45 | 2777.30 | 1430.63 | 1744.63 | 2056.95 | 2322.25 | 3084.58 | 1482.68 | 1808.43 | 2132.51 | 2407.89 | 3198.76 |
| 93 | 1390.33 | 1685.86 | 1978.03 | 2221.50 | 2967.04 | 1519.62 | 1852.09 | 2182.88 | 2463.30 | 3274.32 | 1571.68 | 1915.90 | 2258.44 | 2548.93 | 3388.50 |
| 94 | 1486.04 | 1801.72 | 2114.04 | 2374.30 | 3171.90 | 1615.33 | 1967.95 | 2318.89 | 2616.10 | 3479.18 | 1667.39 | 2031.76 | 2394.45 | 2701.74 | 3593.36 |
| 95 | 1590.15 | 1927.65 | 2261.80 | 2540.54 | 3393.54 | 1719.44 | 2093.89 | 2466.66 | 2782.33 | 3700.82 | 1771.49 | 2157.69 | 2542.22 | 2867.97 | 3815.01 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.41 | 30.03 | 33.74 | 37.17 | 55.34 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 30 | 28.55 | 31.57 | 35.77 | 39.23 | 60.45 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 31 | 28.55 | 32.34 | 37.02 | 40.49 | 60.45 | 45.34 | 57.09 | 67.17 | 75.56 | 103.36 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 32 | 28.55 | 33.58 | 38.58 | 42.08 | 60.45 | 45.34 | 57.09 | 67.17 | 75.56 | 106.40 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 33 | 28.55 | 34.35 | 39.83 | 43.82 | 60.45 | 47.05 | 57.09 | 67.17 | 75.56 | 112.47 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 34 | 28.55 | 35.26 | 40.30 | 45.34 | 60.45 | 47.05 | 57.09 | 68.50 | 75.56 | 118.55 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 35 | 28.55 | 35.26 | 40.30 | 45.34 | 60.45 | 49.99 | 58.70 | 68.50 | 75.56 | 121.59 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 36 | 28.55 | 35.26 | 40.30 | 45.34 | 60.45 | 52.93 | 61.64 | 71.48 | 78.24 | 128.13 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 37 | 28.55 | 35.26 | 40.30 | 45.34 | 60.45 | 55.87 | 64.58 | 77.44 | 81.25 | 134.92 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 38 | 28.55 | 35.26 | 40.30 | 45.34 | 60.45 | 55.87 | 67.51 | 80.41 | 84.26 | 141.72 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 39 | 28.55 | 35.26 | 40.30 | 45.34 | 60.45 | 59.06 | 70.45 | 83.39 | 90.28 | 151.91 | 106.98 | 130.75 | 151.55 | 172.36 | 228.82 |
| 40 | 30.22 | 36.94 | 43.66 | 48.70 | 65.49 | 62.34 | 73.81 | 84.90 | 93.77 | 161.41 | 112.92 | 136.70 | 163.44 | 184.24 | 243.67 |
| 41 | 30.22 | 36.94 | 43.66 | 48.70 | 65.49 | 65.97 | 77.25 | 88.19 | 97.19 | 168.90 | 112.92 | 136.70 | 163.44 | 184.24 | 243.67 |
| 42 | 32.80 | 37.59 | 43.69 | 48.70 | 65.49 | 66.29 | 80.92 | 91.89 | 104.02 | 177.22 | 112.92 | 136.70 | 163.44 | 184.24 | 243.67 |
| 43 | 33.04 | 37.83 | 46.74 | 50.01 | 68.18 | 69.96 | 84.63 | 98.93 | 107.91 | 185.58 | 112.92 | 136.70 | 163.44 | 184.24 | 243.67 |
| 44 | 33.27 | 40.80 | 47.05 | 50.34 | 71.33 | 73.67 | 88.36 | 102.70 | 111.84 | 190.18 | 112.92 | 136.70 | 163.44 | 184.24 | 243.67 |
| 45 | 33.69 | 39.76 | 48.72 | 53.81 | 73.21 | 80.00 | 89.79 | 104.22 | 116.74 | 198.28 | 118.87 | 145.61 | 169.38 | 196.13 | 258.53 |
| 46 | 36.76 | 42.69 | 49.04 | 57.01 | 76.34 | 80.39 | 96.83 | 111.30 | 120.68 | 199.10 | 118.87 | 145.61 | 169.38 | 196.13 | 258.53 |
| 47 | 37.02 | 42.98 | 52.11 | 60.25 | 79.48 | 84.67 | 100.70 | 115.11 | 128.08 | 199.10 | 118.87 | 145.61 | 169.38 | 196.13 | 258.53 |
| 48 | 37.29 | 45.96 | 55.22 | 60.65 | 82.64 | 89.11 | 104.95 | 123.11 | 135.76 | 199.10 | 118.87 | 145.61 | 169.38 | 196.13 | 258.53 |
| 49 | 40.51 | 46.27 | 55.59 | 63.95 | 89.10 | 92.12 | 112.92 | 127.46 | 140.31 | 199.10 | 118.87 | 145.61 | 169.38 | 196.13 | 258.53 |
| 50 | 43.06 | 50.17 | 59.52 | 66.04 | 91.05 | 96.52 | 113.56 | 134.64 | 144.62 | 219.90 | 133.72 | 163.44 | 190.18 | 216.93 | 285.28 |
| 51 | 46.51 | 53.55 | 65.03 | 71.55 | 99.74 | 103.47 | 117.53 | 145.35 | 157.55 | 234.76 | 139.67 | 169.38 | 199.10 | 225.84 | 300.14 |
| 52 | 46.88 | 56.07 | 65.78 | 75.31 | 108.76 | 108.54 | 131.14 | 149.14 | 165.29 | 246.65 | 145.61 | 178.30 | 208.01 | 234.76 | 312.02 |
| 53 | 50.39 | 61.56 | 71.35 | 79.82 | 118.06 | 115.69 | 141.99 | 163.19 | 178.85 | 261.50 | 151.55 | 187.21 | 216.93 | 249.62 | 326.88 |
| 54 | 52.73 | 62.06 | 73.85 | 83.64 | 125.27 | 122.35 | 146.03 | 174.33 | 186.75 | 270.42 | 160.47 | 193.16 | 228.82 | 258.53 | 338.77 |
| 55 | 56.36 | 67.67 | 77.61 | 89.44 | 134.82 | 130.75 | 157.56 | 182.74 | 197.94 | 285.28 | 163.44 | 202.07 | 234.76 | 270.42 | 353.62 |
| 56 | 62.04 | 71.35 | 84.63 | 96.54 | 148.00 | 139.67 | 165.32 | 190.12 | 209.63 | 300.14 | 172.36 | 210.99 | 246.65 | 282.31 | 371.45 |
| 57 | 65.68 | 78.38 | 88.46 | 103.72 | 158.54 | 145.45 | 172.66 | 198.53 | 217.65 | 317.97 | 181.27 | 222.87 | 261.50 | 300.14 | 392.26 |
| 58 | 67.31 | 82.19 | 97.60 | 112.98 | 171.44 | 146.82 | 176.82 | 208.83 | 229.01 | 341.74 | 190.18 | 234.76 | 276.36 | 314.99 | 416.03 |
| 59 | 76.47 | 89.33 | 104.84 | 118.27 | 183.31 | 157.42 | 188.55 | 217.01 | 237.63 | 362.54 | 205.04 | 249.62 | 294.19 | 334.42 | 439.80 |
| 60 | 80.18 | 96.55 | 112.15 | 125.65 | 197.57 | 164.66 | 193.00 | 228.04 | 249.19 | 386.31 | 216.93 | 264.48 | 314.99 | 341.42 | 469.52 |
| 61 | 87.40 | 103.85 | 122.92 | 136.50 | 212.26 | 175.50 | 207.86 | 240.31 | 261.43 | 400.66 | 224.83 | 276.71 | 325.72 | 355.81 | 487.13 |
| 62 | 94.69 | 112.55 | 128.38 | 145.45 | 230.88 | 187.00 | 220.18 | 259.08 | 277.62 | 416.20 | 234.63 | 284.91 | 337.98 | 377.22 | 505.58 |
| 63 | 105.88 | 120.01 | 139.29 | 156.49 | 240.72 | 200.10 | 232.58 | 274.09 | 296.35 | 429.95 | 243.37 | 297.45 | 348.82 | 393.83 | 521.88 |
| 64 | 113.14 | 130.96 | 151.72 | 165.66 | 262.97 | 209.27 | 250.19 | 294.02 | 312.46 | 449.92 | 253.74 | 311.28 | 363.60 | 410.68 | 544.09 |
| 65 | 126.63 | 140.03 | 162.97 | 182.38 | 281.25 | 220.66 | 266.31 | 312.62 | 339.70 | 474.29 | 266.31 | 324.65 | 382.98 | 431.17 | 570.67 |
| 66 | 137.04 | 155.93 | 182.34 | 201.78 | 308.09 | 230.94 | 282.53 | 334.12 | 367.30 | 501.18 | 277.62 | 341.49 | 402.91 | 454.50 | 601.91 |
| 67 | 155.92 | 177.56 | 203.86 | 224.70 | 343.45 | 247.23 | 301.91 | 354.21 | 401.18 | 532.51 | 294.78 | 358.97 | 423.15 | 480.21 | 634.73 |
| 68 | 172.27 | 201.08 | 226.88 | 249.67 | 374.53 | 259.64 | 319.38 | 374.53 | 427.38 | 565.24 | 307.90 | 379.13 | 443.46 | 505.50 | 668.64 |
| 69 | 188.19 | 220.42 | 251.94 | 278.11 | 399.28 | 275.06 | 337.17 | 397.06 | 454.73 | 596.70 | 323.86 | 397.06 | 468.04 | 532.37 | 700.95 |
| 70 | 203.18 | 245.95 | 278.27 | 307.95 | 429.88 | 290.86 | 357.16 | 421.32 | 479.07 | 633.05 | 340.05 | 417.04 | 491.90 | 558.20 | 737.85 |
| 71 | 216.65 | 262.05 | 305.38 | 340.71 | 458.06 | 307.44 | 377.59 | 443.62 | 505.52 | 666.46 | 356.96 | 435.37 | 513.77 | 583.93 | 769.63 |
| 72 | 231.10 | 278.91 | 324.73 | 364.57 | 488.09 | 324.73 | 396.45 | 466.17 | 527.93 | 699.26 | 372.54 | 454.22 | 533.91 | 605.63 | 802.86 |
| 73 | 247.82 | 297.76 | 345.79 | 388.05 | 520.60 | 341.95 | 416.87 | 489.87 | 555.18 | 735.76 | 389.97 | 474.50 | 557.10 | 632.03 | 837.58 |
| 74 | 266.39 | 320.03 | 371.83 | 414.38 | 556.82 | 362.58 | 440.28 | 517.97 | 584.57 | 776.96 | 408.83 | 497.62 | 584.57 | 658.56 | 876.85 |
| 75 | 286.38 | 345.08 | 400.22 | 448.25 | 601.22 | 382.43 | 467.81 | 547.86 | 620.78 | 823.56 | 428.68 | 522.95 | 613.67 | 693.71 | 921.39 |
| 76 | 310.78 | 373.96 | 435.44 | 488.37 | 654.01 | 408.12 | 498.62 | 585.71 | 664.26 | 881.12 | 452.51 | 553.26 | 650.60 | 735.98 | 976.75 |
| 77 | 347.58 | 418.11 | 488.63 | 547.40 | 732.11 | 448.33 | 547.40 | 646.47 | 732.11 | 968.86 | 493.67 | 602.81 | 710.28 | 804.31 | 1064.57 |
| 78 | 391.24 | 471.84 | 552.44 | 619.60 | 829.50 | 497.03 | 607.85 | 720.35 | 816.06 | 1079.69 | 542.36 | 663.26 | 784.16 | 889.94 | 1178.76 |
| 79 | 436.58 | 527.25 | 617.92 | 693.48 | 926.89 | 547.40 | 669.98 | 792.55 | 900.02 | 1188.83 | 592.74 | 725.39 | 859.72 | 975.58 | 1289.58 |
| 80 | 480.23 | 580.98 | 681.73 | 764.01 | 1020.92 | 594.42 | 728.75 | 863.08 | 977.26 | 1291.26 | 639.75 | 784.16 | 930.24 | 1052.82 | 1392.01 |
| 81 | 520.53 | 631.36 | 740.50 | 831.17 | 1109.91 | 634.71 | 779.12 | 921.85 | 1044.43 | 1380.25 | 680.05 | 834.53 | 989.01 | 1119.99 | 1481.00 |
| 82 | 560.83 | 680.05 | 797.59 | 894.98 | 1195.55 | 675.01 | 827.82 | 978.94 | 1108.23 | 1465.89 | 720.35 | 883.23 | 1046.10 | 1183.79 | 1566.64 |
| 83 | 602.81 | 728.75 | 854.68 | 958.79 | 1282.86 | 716.99 | 876.51 | 1036.03 | 1172.04 | 1553.20 | 762.33 | 931.92 | 1103.19 | 1247.60 | 1653.95 |
| 84 | 646.47 | 782.48 | 916.81 | 1029.31 | 1376.89 | 760.65 | 930.24 | 1098.16 | 1242.56 | 1647.24 | 805.99 | 985.66 | 1165.32 | 1318.12 | 1747.98 |
| 85 | 696.84 | 842.93 | 987.33 | 1108.23 | 1481.00 | 811.02 | 990.69 | 1168.68 | 1321.48 | 1751.34 | 856.36 | 1046.10 | 1235.85 | 1397.04 | 1852.09 |
| 86 | 750.58 | 910.09 | 1066.25 | 1195.55 | 1598.54 | 864.76 | 1057.86 | 1247.60 | 1408.80 | 1868.88 | 910.09 | 1113.27 | 1314.77 | 1484.36 | 1969.63 |
| 87 | 809.35 | 980.62 | 1148.53 | 1289.58 | 1724.48 | 923.53 | 1128.38 | 1329.88 | 1502.83 | 1994.82 | 968.86 | 1183.79 | 1397.04 | 1578.39 | 2095.57 |
| 88 | 873.15 | 1056.18 | 1239.21 | 1390.33 | 1857.13 | 987.33 | 1203.94 | 1420.55 | 1603.58 | 2127.47 | 1032.67 | 1259.36 | 1487.72 | 1679.14 | 2228.22 |
| 89 | 938.64 | 1136.78 | 1333.24 | 1496.11 | 1999.86 | 1052.82 | 1284.54 | 1514.58 | 1709.36 | 2270.20 | 1098.16 | 1339.95 | 1581.75 | 1784.93 | 2370.95 |
| 90 | 1009.16 | 1222.41 | 1432.31 | 1606.94 | 2147.62 | 1123.34 | 1370.18 | 1613.65 | 1820.19 | 2417.96 | 1168.68 | 1425.59 | 1680.82 | 1895.75 | 2518.71 |
| 91 | 1081.37 | 1309.73 | 1534.73 | 1722.80 | 2302.10 | 1195.55 | 1457.49 | 1716.08 | 1936.05 | 2572.44 | 1240.88 | 1512.91 | 1783.25 | 2011.61 | 2673.19 |
| 92 | 1156.93 | 1400.40 | 1640.52 | 1842.02 | 2461.62 | 1271.11 | 1548.17 | 1821.87 | 2055.27 | 2731.96 | 1316.45 | 1603.58 | 1889.03 | 2130.83 | 2832.71 |
| 93 | 1235.85 | 1496.11 | 1753.02 | 1967.95 | 2629.53 | 1350.03 | 1643.88 | 1934.37 | 2181.20 | 2899.87 | 1395.37 | 1699.29 | 2001.53 | 2256.76 | 3000.62 |
| 94 | 1319.80 | 1598.54 | 1873.92 | 2102.28 | 2810.88 | 1433.99 | 1746.31 | 2055.27 | 2315.53 | 3081.22 | 1479.32 | 1801.72 | 2122.43 | 2391.10 | 3181.97 |
| 95 | 1412.16 | 1711.04 | 2004.89 | 2250.05 | 3007.34 | 1526.34 | 1858.81 | 2186.24 | 2463.30 | 3277.68 | 1571.68 | 1914.22 | 2253.41 | 2538.86 | 3378.43 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.80 | 27.17 | 30.93 | 34.42 | 50.72 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 30 | 26.87 | 28.57 | 32.79 | 36.32 | 55.41 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 31 | 26.87 | 29.26 | 33.94 | 37.50 | 55.41 | 41.98 | 52.05 | 60.45 | 68.84 | 94.60 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 32 | 26.87 | 30.38 | 35.37 | 38.96 | 55.41 | 41.98 | 52.05 | 60.45 | 68.84 | 97.38 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 33 | 26.87 | 31.08 | 36.51 | 40.57 | 55.41 | 43.56 | 52.05 | 60.45 | 68.84 | 102.94 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 34 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 43.56 | 52.05 | 61.65 | 68.84 | 108.51 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 35 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 46.29 | 53.53 | 61.65 | 68.84 | 111.29 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 36 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 49.01 | 56.20 | 64.33 | 71.29 | 117.27 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 37 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 51.73 | 58.88 | 69.69 | 74.03 | 123.49 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 38 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 51.73 | 61.55 | 72.37 | 76.77 | 129.71 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 39 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 54.69 | 64.23 | 75.05 | 82.26 | 139.04 | 95.09 | 115.89 | 136.70 | 157.50 | 205.04 |
| 40 | 28.55 | 33.58 | 38.62 | 43.66 | 58.77 | 58.04 | 65.61 | 76.81 | 84.00 | 143.76 | 104.01 | 124.81 | 145.61 | 163.44 | 219.90 |
| 41 | 28.55 | 33.58 | 38.62 | 43.66 | 58.77 | 61.42 | 68.67 | 79.79 | 87.06 | 150.43 | 104.01 | 124.81 | 145.61 | 163.44 | 219.90 |
| 42 | 30.98 | 34.17 | 38.65 | 43.66 | 58.77 | 61.71 | 71.93 | 83.14 | 93.19 | 157.84 | 104.01 | 124.81 | 145.61 | 163.44 | 219.90 |
| 43 | 31.20 | 34.39 | 41.34 | 44.84 | 61.19 | 65.14 | 75.22 | 89.51 | 96.67 | 165.28 | 104.01 | 124.81 | 145.61 | 163.44 | 219.90 |
| 44 | 31.42 | 37.10 | 41.62 | 45.13 | 64.02 | 68.59 | 78.54 | 92.92 | 100.19 | 169.38 | 104.01 | 124.81 | 145.61 | 163.44 | 219.90 |
| 45 | 30.14 | 36.30 | 45.11 | 48.60 | 66.07 | 69.68 | 80.34 | 97.12 | 105.30 | 177.57 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 46 | 32.89 | 38.98 | 45.41 | 51.49 | 68.89 | 70.01 | 86.64 | 103.71 | 108.85 | 178.30 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 47 | 33.12 | 39.24 | 48.25 | 54.42 | 71.73 | 73.75 | 90.10 | 107.26 | 115.53 | 178.30 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 48 | 33.36 | 41.97 | 51.13 | 54.78 | 74.58 | 77.61 | 93.90 | 114.71 | 122.45 | 178.30 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 49 | 36.25 | 42.24 | 51.47 | 57.76 | 80.41 | 80.23 | 101.04 | 118.77 | 126.55 | 178.30 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 50 | 37.19 | 44.38 | 53.57 | 60.21 | 82.96 | 85.49 | 102.74 | 120.90 | 131.71 | 199.10 | 118.87 | 145.61 | 169.38 | 193.16 | 255.56 |
| 51 | 42.47 | 49.59 | 58.93 | 65.58 | 89.35 | 92.28 | 106.85 | 131.38 | 141.80 | 208.01 | 124.81 | 154.53 | 178.30 | 205.04 | 267.45 |
| 52 | 42.97 | 50.27 | 59.97 | 69.36 | 98.09 | 99.97 | 117.19 | 135.58 | 149.55 | 222.87 | 130.75 | 157.50 | 187.21 | 213.96 | 282.31 |
| 53 | 46.36 | 55.60 | 63.42 | 72.04 | 104.94 | 104.12 | 127.79 | 146.31 | 160.17 | 231.79 | 136.70 | 166.41 | 193.16 | 222.87 | 291.22 |
| 54 | 46.87 | 56.24 | 66.08 | 73.91 | 114.09 | 108.12 | 131.99 | 157.19 | 165.40 | 246.65 | 142.64 | 172.36 | 205.04 | 228.82 | 306.08 |
| 55 | 50.32 | 59.71 | 69.65 | 79.50 | 121.11 | 118.87 | 140.06 | 165.34 | 176.24 | 255.56 | 145.61 | 178.30 | 210.99 | 240.70 | 314.99 |
| 56 | 55.84 | 63.43 | 76.57 | 86.49 | 133.90 | 124.81 | 147.92 | 173.10 | 187.85 | 270.42 | 154.53 | 187.21 | 222.87 | 252.59 | 332.82 |
| 57 | 59.52 | 70.34 | 80.59 | 91.75 | 142.22 | 130.91 | 155.67 | 181.76 | 193.76 | 285.28 | 163.44 | 199.10 | 234.76 | 264.48 | 350.65 |
| 58 | 61.37 | 74.36 | 87.64 | 100.87 | 152.91 | 132.71 | 157.78 | 186.85 | 205.32 | 306.08 | 172.36 | 210.99 | 246.65 | 282.31 | 371.45 |
| 59 | 68.21 | 79.41 | 92.97 | 106.44 | 164.75 | 140.55 | 166.69 | 192.90 | 212.08 | 323.91 | 181.27 | 222.87 | 261.50 | 298.91 | 395.23 |
| 60 | 70.16 | 86.49 | 100.34 | 113.87 | 176.65 | 145.45 | 171.85 | 204.45 | 224.02 | 344.71 | 190.18 | 237.73 | 279.33 | 307.27 | 419.00 |
| 61 | 77.24 | 93.87 | 110.83 | 122.65 | 191.27 | 153.90 | 186.81 | 217.05 | 234.30 | 360.31 | 198.89 | 247.89 | 291.13 | 319.67 | 435.25 |
| 62 | 84.40 | 102.31 | 114.55 | 131.50 | 207.08 | 168.03 | 199.21 | 230.58 | 250.59 | 374.30 | 209.49 | 256.98 | 301.67 | 338.67 | 452.51 |
| 63 | 95.07 | 107.81 | 125.16 | 140.44 | 217.35 | 178.47 | 209.32 | 245.91 | 266.96 | 386.68 | 216.33 | 265.00 | 313.67 | 350.96 | 467.80 |
| 64 | 100.33 | 116.63 | 135.32 | 149.69 | 236.91 | 185.72 | 222.10 | 260.79 | 281.21 | 402.84 | 224.96 | 277.28 | 324.36 | 368.83 | 489.16 |
| 65 | 113.53 | 125.83 | 146.87 | 164.35 | 253.36 | 197.83 | 238.41 | 280.11 | 303.82 | 423.56 | 238.41 | 289.14 | 342.40 | 388.05 | 512.33 |
| 66 | 123.99 | 139.52 | 163.90 | 181.61 | 277.98 | 208.83 | 253.05 | 299.73 | 329.38 | 449.59 | 250.59 | 304.64 | 358.69 | 407.83 | 538.03 |
| 67 | 138.10 | 158.54 | 183.06 | 202.23 | 308.41 | 218.71 | 268.63 | 318.55 | 360.82 | 475.45 | 261.50 | 320.93 | 377.98 | 427.91 | 565.79 |
| 68 | 154.37 | 179.46 | 203.77 | 225.11 | 335.47 | 232.07 | 284.92 | 335.47 | 383.72 | 505.50 | 275.73 | 337.77 | 397.51 | 452.65 | 597.41 |
| 69 | 168.27 | 196.88 | 226.74 | 249.48 | 359.35 | 246.22 | 301.68 | 357.13 | 405.93 | 534.59 | 288.37 | 354.91 | 419.24 | 476.92 | 627.75 |
| 70 | 179.65 | 220.28 | 249.20 | 275.32 | 384.96 | 258.78 | 318.66 | 376.41 | 427.74 | 564.61 | 301.55 | 372.13 | 438.43 | 498.31 | 656.58 |
| 71 | 193.95 | 235.22 | 274.43 | 303.99 | 410.61 | 274.43 | 336.33 | 398.23 | 449.81 | 594.24 | 317.76 | 389.97 | 458.06 | 519.96 | 687.10 |
| 72 | 207.19 | 251.02 | 290.86 | 326.72 | 436.29 | 288.87 | 354.61 | 416.37 | 472.15 | 625.55 | 330.71 | 406.41 | 478.13 | 541.88 | 717.19 |
| 73 | 220.92 | 267.03 | 311.21 | 347.71 | 464.89 | 303.53 | 372.68 | 439.92 | 495.63 | 657.00 | 345.79 | 424.55 | 499.47 | 564.79 | 747.29 |
| 74 | 238.64 | 286.73 | 332.98 | 371.83 | 497.62 | 323.73 | 394.03 | 462.48 | 523.52 | 691.86 | 364.43 | 443.98 | 521.67 | 590.12 | 780.66 |
| 75 | 256.14 | 307.72 | 357.53 | 400.22 | 537.18 | 341.52 | 416.23 | 489.16 | 553.19 | 734.62 | 380.65 | 466.03 | 547.86 | 619.01 | 821.78 |
| 76 | 278.34 | 334.69 | 389.33 | 435.44 | 584.00 | 365.43 | 445.68 | 522.53 | 592.54 | 785.50 | 402.99 | 493.50 | 580.58 | 655.72 | 869.17 |
| 77 | 308.96 | 374.45 | 436.58 | 488.63 | 653.19 | 397.96 | 488.63 | 575.95 | 653.19 | 863.08 | 438.26 | 537.32 | 633.04 | 716.99 | 948.71 |
| 78 | 349.26 | 421.46 | 491.99 | 552.44 | 738.82 | 443.29 | 542.36 | 639.75 | 727.07 | 960.47 | 483.59 | 591.06 | 698.52 | 792.55 | 1047.78 |
| 79 | 387.88 | 470.16 | 550.76 | 617.92 | 826.14 | 485.27 | 596.09 | 705.24 | 800.95 | 1059.54 | 525.57 | 646.47 | 764.01 | 868.12 | 1146.85 |
| 80 | 426.50 | 517.18 | 606.17 | 680.05 | 910.09 | 527.25 | 648.15 | 765.69 | 868.12 | 1150.21 | 567.55 | 696.84 | 826.14 | 936.96 | 1239.21 |
| 81 | 463.44 | 562.51 | 658.22 | 738.82 | 989.01 | 564.19 | 693.48 | 817.74 | 926.89 | 1229.13 | 604.49 | 742.18 | 878.19 | 995.73 | 1318.12 |
| 82 | 498.70 | 606.17 | 710.28 | 795.91 | 1064.57 | 599.45 | 737.14 | 869.79 | 983.98 | 1304.69 | 639.75 | 785.84 | 930.24 | 1052.82 | 1393.69 |
| 83 | 535.65 | 649.83 | 760.65 | 854.68 | 1141.82 | 636.39 | 780.80 | 920.17 | 1042.75 | 1381.93 | 676.69 | 829.50 | 980.62 | 1111.59 | 1470.93 |
| 84 | 575.95 | 696.84 | 817.74 | 916.81 | 1225.77 | 676.69 | 827.82 | 977.26 | 1104.87 | 1465.89 | 716.99 | 876.51 | 1037.71 | 1173.72 | 1554.88 |
| 85 | 619.60 | 750.58 | 879.87 | 987.33 | 1319.80 | 720.35 | 881.55 | 1039.39 | 1175.40 | 1559.92 | 760.65 | 930.24 | 1099.84 | 1244.24 | 1648.92 |
| 86 | 668.30 | 809.35 | 948.71 | 1064.57 | 1423.91 | 769.05 | 940.32 | 1108.23 | 1252.64 | 1664.03 | 809.35 | 989.01 | 1168.68 | 1321.48 | 1753.02 |
| 87 | 720.35 | 873.15 | 1022.60 | 1148.53 | 1534.73 | 821.10 | 1004.13 | 1182.11 | 1336.60 | 1774.85 | 861.40 | 1052.82 | 1242.56 | 1405.44 | 1863.85 |
| 88 | 777.44 | 942.00 | 1103.19 | 1237.53 | 1653.95 | 878.19 | 1072.97 | 1262.71 | 1425.59 | 1894.07 | 918.49 | 1121.67 | 1323.16 | 1494.43 | 1983.06 |
| 89 | 836.21 | 1012.52 | 1187.15 | 1331.56 | 1779.89 | 936.96 | 1143.49 | 1346.67 | 1519.62 | 2020.01 | 977.26 | 1192.19 | 1407.12 | 1588.47 | 2109.00 |
| 90 | 898.34 | 1088.08 | 1274.47 | 1430.63 | 1912.54 | 999.09 | 1219.06 | 1433.99 | 1618.69 | 2152.66 | 1039.39 | 1267.75 | 1494.43 | 1687.54 | 2241.65 |
| 91 | 962.15 | 1167.00 | 1366.82 | 1533.05 | 2050.23 | 1062.90 | 1297.98 | 1526.34 | 1721.12 | 2290.35 | 1103.19 | 1346.67 | 1586.79 | 1789.96 | 2379.34 |
| 92 | 1029.31 | 1247.60 | 1460.85 | 1638.84 | 2191.28 | 1130.06 | 1378.57 | 1620.37 | 1826.90 | 2431.39 | 1170.36 | 1427.27 | 1680.82 | 1895.75 | 2520.39 |
| 93 | 1099.84 | 1331.56 | 1561.60 | 1751.34 | 2342.40 | 1200.59 | 1462.53 | 1721.12 | 1939.41 | 2582.52 | 1240.88 | 1511.23 | 1781.57 | 2008.25 | 2671.51 |
| 94 | 1175.40 | 1423.91 | 1669.07 | 1872.24 | 2501.92 | 1276.15 | 1554.88 | 1828.58 | 2060.30 | 2742.04 | 1316.45 | 1603.58 | 1889.03 | 2129.15 | 2831.03 |
| 95 | 1257.68 | 1522.98 | 1784.93 | 2003.21 | 2678.23 | 1358.42 | 1653.95 | 1944.44 | 2191.28 | 2918.35 | 1398.72 | 1702.65 | 2004.89 | 2260.12 | 3007.34 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.18 | 24.31 | 28.12 | 31.67 | 47.65 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 30 | 25.19 | 25.56 | 29.81 | 33.42 | 52.05 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 31 | 25.19 | 26.18 | 30.85 | 34.50 | 52.05 | 40.30 | 47.02 | 55.41 | 63.81 | 87.59 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 32 | 25.19 | 27.18 | 32.15 | 35.84 | 52.05 | 40.30 | 47.02 | 55.41 | 63.81 | 90.17 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 33 | 25.19 | 27.80 | 33.19 | 37.33 | 52.05 | 41.82 | 47.02 | 55.41 | 63.81 | 95.32 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 34 | 25.19 | 28.55 | 33.58 | 38.62 | 52.05 | 41.82 | 47.02 | 56.51 | 63.81 | 100.47 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 35 | 25.19 | 28.55 | 33.58 | 38.62 | 52.05 | 44.44 | 48.35 | 56.51 | 63.81 | 103.05 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 36 | 25.19 | 28.55 | 33.58 | 38.62 | 52.05 | 47.05 | 50.76 | 58.97 | 66.07 | 108.58 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 37 | 25.19 | 28.55 | 33.58 | 38.62 | 52.05 | 49.66 | 53.18 | 63.88 | 68.61 | 114.34 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 38 | 25.19 | 28.55 | 33.58 | 38.62 | 52.05 | 49.66 | 55.60 | 66.34 | 71.15 | 120.10 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 39 | 25.19 | 28.55 | 33.58 | 38.62 | 52.05 | 52.50 | 58.01 | 68.80 | 76.24 | 128.74 | 89.15 | 106.98 | 124.81 | 142.64 | 190.18 |
| 40 | 25.19 | 31.90 | 36.94 | 41.98 | 55.41 | 51.59 | 61.51 | 72.77 | 80.09 | 136.19 | 92.12 | 115.89 | 136.70 | 154.53 | 205.04 |
| 41 | 25.19 | 31.90 | 36.94 | 41.98 | 55.41 | 54.59 | 64.38 | 75.59 | 83.01 | 142.51 | 92.12 | 115.89 | 136.70 | 154.53 | 205.04 |
| 42 | 27.33 | 32.46 | 36.97 | 41.98 | 55.41 | 54.86 | 67.44 | 78.76 | 88.85 | 149.53 | 92.12 | 115.89 | 136.70 | 154.53 | 205.04 |
| 43 | 27.53 | 32.67 | 39.55 | 43.11 | 57.69 | 57.90 | 70.52 | 84.80 | 92.18 | 156.58 | 92.12 | 115.89 | 136.70 | 154.53 | 205.04 |
| 44 | 27.73 | 35.24 | 39.81 | 43.39 | 60.36 | 60.97 | 73.63 | 88.03 | 95.53 | 160.47 | 92.12 | 115.89 | 136.70 | 154.53 | 205.04 |
| 45 | 28.37 | 34.58 | 41.50 | 45.13 | 60.71 | 67.10 | 75.61 | 87.64 | 98.43 | 165.73 | 98.06 | 121.84 | 142.64 | 163.44 | 213.96 |
| 46 | 30.95 | 37.12 | 41.78 | 47.82 | 63.31 | 67.42 | 81.54 | 93.59 | 101.75 | 166.41 | 98.06 | 121.84 | 142.64 | 163.44 | 213.96 |
| 47 | 31.18 | 37.37 | 44.39 | 50.53 | 65.91 | 71.02 | 84.80 | 96.80 | 107.99 | 166.41 | 98.06 | 121.84 | 142.64 | 163.44 | 213.96 |
| 48 | 31.40 | 39.97 | 47.04 | 50.87 | 68.53 | 74.74 | 88.38 | 103.52 | 114.46 | 166.41 | 98.06 | 121.84 | 142.64 | 163.44 | 213.96 |
| 49 | 34.11 | 40.23 | 47.35 | 53.64 | 73.89 | 77.26 | 95.09 | 107.19 | 118.30 | 166.41 | 98.06 | 121.84 | 142.64 | 163.44 | 213.96 |
| 50 | 35.23 | 42.45 | 49.60 | 56.33 | 76.89 | 79.98 | 94.63 | 112.66 | 123.96 | 184.24 | 109.95 | 136.70 | 157.50 | 181.27 | 237.73 |
| 51 | 38.42 | 45.62 | 54.87 | 61.61 | 83.11 | 83.89 | 98.84 | 122.99 | 133.92 | 193.16 | 115.89 | 139.67 | 166.41 | 190.18 | 246.65 |
| 52 | 39.06 | 46.40 | 54.17 | 63.42 | 91.70 | 91.40 | 108.82 | 124.74 | 139.05 | 208.01 | 118.87 | 145.61 | 172.36 | 196.13 | 261.50 |
| 53 | 42.33 | 51.63 | 59.46 | 66.19 | 98.38 | 95.44 | 119.27 | 137.87 | 149.49 | 216.93 | 124.81 | 154.53 | 181.27 | 205.04 | 270.42 |
| 54 | 42.96 | 52.36 | 60.25 | 70.02 | 105.14 | 99.58 | 120.75 | 142.90 | 154.73 | 225.84 | 130.75 | 160.47 | 187.21 | 213.96 | 282.31 |
| 55 | 46.30 | 55.73 | 65.67 | 73.54 | 111.97 | 106.98 | 131.30 | 153.74 | 162.69 | 234.76 | 133.72 | 166.41 | 196.13 | 222.87 | 291.22 |
| 56 | 51.70 | 59.46 | 70.53 | 80.45 | 124.51 | 115.89 | 139.22 | 158.91 | 174.24 | 252.59 | 142.64 | 175.33 | 205.04 | 234.76 | 309.05 |
| 57 | 55.41 | 64.31 | 74.70 | 85.77 | 132.89 | 119.27 | 141.52 | 167.78 | 180.49 | 267.45 | 151.55 | 184.24 | 216.93 | 246.65 | 326.88 |
| 58 | 57.41 | 68.49 | 81.66 | 92.80 | 141.32 | 124.24 | 146.90 | 175.86 | 189.53 | 282.31 | 160.47 | 196.13 | 228.82 | 258.53 | 341.74 |
| 59 | 64.07 | 75.44 | 87.03 | 98.56 | 153.15 | 132.12 | 158.50 | 179.51 | 196.75 | 300.14 | 169.38 | 208.01 | 243.67 | 275.23 | 365.51 |
| 60 | 66.15 | 80.46 | 92.47 | 104.05 | 165.03 | 137.22 | 161.27 | 188.72 | 206.40 | 320.94 | 178.30 | 219.90 | 258.53 | 281.67 | 389.28 |
| 61 | 73.17 | 85.88 | 102.77 | 112.76 | 177.27 | 145.80 | 171.02 | 201.55 | 217.03 | 334.36 | 187.36 | 227.71 | 270.95 | 294.65 | 403.54 |
| 62 | 78.22 | 94.13 | 106.65 | 121.54 | 192.80 | 154.48 | 183.49 | 215.04 | 230.94 | 346.36 | 192.73 | 237.43 | 279.33 | 311.14 | 418.99 |
| 63 | 88.59 | 99.67 | 115.07 | 130.41 | 200.99 | 167.65 | 193.82 | 225.42 | 247.37 | 356.94 | 200.10 | 246.07 | 286.63 | 326.85 | 432.65 |
| 64 | 93.93 | 108.45 | 127.12 | 139.71 | 220.33 | 172.64 | 206.79 | 242.89 | 261.99 | 374.06 | 209.27 | 256.35 | 300.82 | 342.67 | 452.54 |
| 65 | 104.80 | 117.71 | 134.80 | 152.32 | 234.76 | 182.61 | 223.19 | 257.60 | 282.29 | 393.13 | 218.12 | 268.85 | 314.50 | 357.62 | 471.75 |
| 66 | 115.29 | 131.31 | 151.61 | 167.48 | 257.13 | 194.09 | 235.85 | 277.62 | 303.31 | 415.20 | 230.94 | 282.53 | 331.67 | 375.89 | 496.27 |
| 67 | 129.19 | 147.97 | 170.58 | 187.93 | 287.38 | 204.44 | 249.61 | 294.78 | 334.71 | 442.17 | 242.48 | 297.16 | 349.46 | 397.00 | 525.37 |
| 68 | 143.19 | 166.49 | 189.07 | 208.74 | 310.19 | 215.99 | 264.24 | 310.19 | 356.15 | 466.44 | 255.05 | 312.49 | 367.64 | 418.19 | 551.46 |
| 69 | 154.98 | 181.90 | 209.95 | 231.08 | 332.73 | 226.26 | 277.28 | 330.51 | 374.88 | 494.66 | 266.19 | 326.08 | 385.97 | 439.21 | 578.95 |
| 70 | 166.82 | 203.18 | 230.51 | 254.93 | 357.16 | 239.53 | 293.00 | 348.61 | 395.66 | 521.84 | 278.03 | 342.19 | 404.21 | 459.82 | 607.39 |
| 71 | 179.51 | 216.65 | 253.79 | 281.54 | 379.66 | 253.79 | 309.50 | 367.28 | 416.80 | 548.85 | 293.00 | 359.02 | 422.99 | 480.76 | 633.45 |
| 72 | 191.25 | 231.10 | 268.95 | 302.81 | 404.42 | 266.95 | 326.72 | 384.49 | 438.28 | 577.74 | 304.81 | 374.53 | 440.28 | 500.04 | 661.41 |
| 73 | 205.55 | 247.82 | 288.16 | 322.74 | 430.32 | 282.39 | 345.79 | 405.34 | 459.13 | 607.05 | 320.82 | 391.89 | 461.05 | 522.53 | 689.66 |
| 74 | 220.14 | 264.54 | 307.08 | 344.08 | 460.63 | 297.83 | 362.58 | 427.33 | 482.82 | 640.07 | 334.83 | 408.83 | 480.97 | 543.87 | 721.46 |
| 75 | 238.35 | 284.60 | 330.85 | 369.98 | 496.27 | 316.62 | 384.21 | 451.80 | 510.50 | 677.70 | 353.97 | 430.46 | 505.17 | 570.98 | 757.75 |
| 76 | 257.85 | 309.08 | 360.30 | 402.99 | 541.31 | 336.40 | 409.82 | 483.25 | 546.43 | 725.73 | 372.26 | 454.22 | 534.48 | 604.49 | 804.28 |
| 77 | 287.13 | 345.90 | 402.99 | 450.01 | 602.81 | 369.41 | 451.69 | 532.29 | 601.13 | 795.91 | 404.67 | 495.35 | 584.34 | 659.90 | 873.15 |
| 78 | 322.39 | 389.56 | 455.05 | 508.78 | 681.73 | 408.03 | 500.38 | 591.06 | 668.30 | 884.91 | 444.97 | 545.72 | 644.79 | 728.75 | 965.51 |
| 79 | 357.66 | 433.22 | 507.10 | 569.23 | 760.65 | 448.33 | 549.08 | 649.83 | 737.14 | 973.90 | 483.59 | 594.42 | 703.56 | 797.59 | 1054.50 |
| 80 | 394.60 | 476.88 | 559.15 | 626.32 | 837.89 | 486.95 | 596.09 | 705.24 | 799.27 | 1057.86 | 523.89 | 643.11 | 760.65 | 861.40 | 1140.14 |
| 81 | 428.18 | 518.85 | 606.17 | 680.05 | 910.09 | 520.53 | 638.07 | 752.25 | 853.00 | 1130.06 | 557.47 | 685.09 | 807.67 | 915.13 | 1212.34 |
| 82 | 460.08 | 557.47 | 653.19 | 733.78 | 980.62 | 552.44 | 676.69 | 799.27 | 906.74 | 1200.59 | 589.38 | 723.71 | 854.68 | 968.86 | 1282.86 |
| 83 | 493.67 | 599.45 | 701.88 | 785.84 | 1052.82 | 586.02 | 718.67 | 847.97 | 958.79 | 1272.79 | 622.96 | 765.69 | 903.38 | 1020.92 | 1355.07 |
| 84 | 530.61 | 643.11 | 752.25 | 844.61 | 1128.38 | 622.96 | 762.33 | 898.34 | 1017.56 | 1348.35 | 659.90 | 809.35 | 953.75 | 1079.69 | 1430.63 |
| 85 | 570.91 | 691.81 | 811.02 | 908.41 | 1215.70 | 663.26 | 811.02 | 957.11 | 1081.37 | 1435.66 | 700.20 | 858.04 | 1012.52 | 1143.49 | 1517.94 |
| 86 | 616.24 | 747.22 | 874.83 | 980.62 | 1311.41 | 708.60 | 866.44 | 1020.92 | 1153.57 | 1531.38 | 745.54 | 913.45 | 1076.33 | 1215.70 | 1613.65 |
| 87 | 664.94 | 805.99 | 943.68 | 1057.86 | 1413.84 | 757.29 | 925.21 | 1089.76 | 1230.81 | 1633.80 | 794.23 | 972.22 | 1145.17 | 1292.94 | 1716.08 |
| 88 | 716.99 | 868.12 | 1015.88 | 1140.14 | 1524.66 | 809.35 | 987.33 | 1161.96 | 1313.09 | 1744.63 | 846.29 | 1034.35 | 1217.38 | 1375.22 | 1826.90 |
| 89 | 770.73 | 933.60 | 1093.12 | 1225.77 | 1640.52 | 863.08 | 1052.82 | 1239.21 | 1398.72 | 1860.49 | 900.02 | 1099.84 | 1294.62 | 1460.85 | 1942.76 |
| 90 | 827.82 | 1004.13 | 1175.40 | 1318.12 | 1763.10 | 920.17 | 1123.34 | 1321.48 | 1491.08 | 1983.06 | 957.11 | 1170.36 | 1376.89 | 1553.20 | 2065.34 |
| 91 | 888.27 | 1076.33 | 1259.36 | 1412.16 | 1889.03 | 980.62 | 1195.55 | 1405.44 | 1585.11 | 2109.00 | 1017.56 | 1242.56 | 1460.85 | 1647.24 | 2191.28 |
| 92 | 948.71 | 1150.21 | 1346.67 | 1509.55 | 2020.01 | 1041.07 | 1269.43 | 1492.76 | 1682.50 | 2239.97 | 1078.01 | 1316.45 | 1548.17 | 1744.63 | 2322.25 |
| 93 | 1014.20 | 1229.13 | 1439.02 | 1613.65 | 2157.69 | 1106.55 | 1348.35 | 1585.11 | 1786.60 | 2377.66 | 1143.49 | 1395.37 | 1640.52 | 1848.73 | 2459.94 |
| 94 | 1084.72 | 1313.09 | 1538.09 | 1724.48 | 2305.46 | 1177.08 | 1432.31 | 1684.18 | 1897.43 | 2525.43 | 1214.02 | 1479.32 | 1739.59 | 1959.56 | 2607.70 |
| 95 | 1160.29 | 1405.44 | 1645.56 | 1843.70 | 2466.66 | 1252.64 | 1524.66 | 1791.64 | 2016.65 | 2686.62 | 1289.58 | 1571.68 | 1847.05 | 2078.78 | 2768.90 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.80 | 28.60 | 32.33 | 35.80 | 52.26 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 30 | 26.87 | 30.07 | 34.28 | 37.78 | 57.09 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 31 | 26.87 | 30.80 | 35.48 | 39.00 | 57.09 | 43.66 | 55.41 | 62.13 | 72.20 | 98.10 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 32 | 26.87 | 31.98 | 36.98 | 40.52 | 57.09 | 43.66 | 55.41 | 62.13 | 72.20 | 100.99 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 33 | 26.87 | 32.71 | 38.17 | 42.19 | 57.09 | 45.31 | 55.41 | 62.13 | 72.20 | 106.76 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 34 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 45.31 | 55.41 | 63.36 | 72.20 | 112.53 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 35 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 48.14 | 56.98 | 63.36 | 72.20 | 115.41 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 36 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 50.97 | 59.83 | 66.12 | 74.77 | 121.61 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 37 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 53.80 | 62.68 | 71.63 | 77.64 | 128.06 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 38 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 53.80 | 65.53 | 74.38 | 80.52 | 134.51 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 39 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 56.88 | 68.37 | 77.14 | 86.27 | 144.18 | 101.04 | 124.81 | 145.61 | 166.41 | 216.93 |
| 40 | 28.55 | 35.26 | 41.98 | 45.34 | 62.13 | 58.04 | 71.76 | 80.86 | 87.91 | 153.85 | 106.98 | 130.75 | 154.53 | 172.36 | 231.79 |
| 41 | 28.55 | 35.26 | 41.98 | 45.34 | 62.13 | 61.42 | 75.11 | 83.99 | 91.11 | 160.99 | 106.98 | 130.75 | 154.53 | 172.36 | 231.79 |
| 42 | 30.98 | 35.88 | 42.01 | 45.34 | 62.13 | 61.71 | 78.68 | 87.51 | 97.52 | 168.92 | 106.98 | 130.75 | 154.53 | 172.36 | 231.79 |
| 43 | 31.20 | 36.11 | 44.94 | 46.56 | 64.68 | 65.14 | 82.28 | 94.22 | 101.17 | 176.88 | 106.98 | 130.75 | 154.53 | 172.36 | 231.79 |
| 44 | 31.42 | 38.95 | 45.24 | 46.87 | 67.67 | 68.59 | 85.90 | 97.81 | 104.85 | 181.27 | 106.98 | 130.75 | 154.53 | 172.36 | 231.79 |
| 45 | 33.69 | 38.03 | 46.91 | 50.34 | 67.85 | 77.42 | 85.07 | 101.86 | 112.16 | 186.45 | 115.89 | 139.67 | 163.44 | 184.24 | 240.70 |
| 46 | 36.76 | 40.84 | 47.22 | 53.33 | 70.75 | 77.79 | 91.73 | 108.77 | 115.95 | 187.21 | 115.89 | 139.67 | 163.44 | 184.24 | 240.70 |
| 47 | 37.02 | 41.11 | 50.18 | 56.37 | 73.67 | 81.94 | 95.40 | 112.49 | 123.06 | 187.21 | 115.89 | 139.67 | 163.44 | 184.24 | 240.70 |
| 48 | 37.29 | 43.97 | 53.17 | 56.74 | 76.60 | 86.23 | 99.42 | 120.31 | 130.43 | 187.21 | 115.89 | 139.67 | 163.44 | 184.24 | 240.70 |
| 49 | 40.51 | 44.26 | 53.53 | 59.83 | 82.58 | 89.15 | 106.98 | 124.57 | 134.81 | 187.21 | 115.89 | 139.67 | 163.44 | 184.24 | 240.70 |
| 50 | 39.15 | 48.24 | 57.54 | 62.16 | 87.01 | 91.01 | 108.15 | 131.90 | 136.87 | 210.99 | 124.81 | 154.53 | 181.27 | 205.04 | 270.42 |
| 51 | 42.47 | 51.57 | 63.00 | 69.56 | 95.58 | 95.08 | 112.19 | 142.56 | 149.67 | 222.87 | 130.75 | 160.47 | 190.18 | 216.93 | 285.28 |
| 52 | 44.92 | 52.20 | 61.91 | 73.33 | 102.36 | 105.68 | 122.77 | 141.00 | 160.04 | 234.76 | 139.67 | 169.38 | 199.10 | 225.84 | 297.16 |
| 53 | 48.37 | 57.59 | 67.38 | 73.98 | 111.50 | 109.90 | 133.47 | 154.75 | 168.18 | 246.65 | 145.61 | 178.30 | 208.01 | 234.76 | 312.02 |
| 54 | 50.77 | 60.12 | 69.96 | 79.75 | 120.80 | 116.65 | 140.41 | 165.76 | 178.74 | 258.53 | 154.53 | 184.24 | 216.93 | 249.62 | 323.91 |
| 55 | 52.34 | 63.69 | 73.63 | 85.46 | 127.96 | 124.81 | 151.73 | 174.04 | 189.80 | 270.42 | 154.53 | 190.18 | 222.87 | 255.56 | 335.80 |
| 56 | 57.91 | 67.39 | 80.60 | 92.52 | 140.95 | 130.75 | 156.62 | 184.45 | 201.46 | 288.25 | 163.44 | 199.10 | 234.76 | 270.42 | 356.60 |
| 57 | 63.62 | 74.36 | 84.53 | 97.73 | 151.54 | 139.63 | 164.16 | 192.94 | 207.04 | 303.11 | 175.33 | 213.96 | 249.62 | 285.28 | 374.43 |
| 58 | 65.33 | 78.28 | 93.61 | 106.92 | 162.18 | 144.00 | 168.66 | 200.59 | 218.48 | 323.91 | 184.24 | 225.84 | 267.45 | 300.14 | 395.23 |
| 59 | 74.41 | 85.36 | 98.90 | 112.36 | 176.35 | 151.80 | 180.36 | 206.30 | 224.86 | 347.68 | 199.10 | 237.73 | 279.33 | 316.67 | 421.97 |
| 60 | 76.17 | 92.52 | 106.24 | 119.76 | 188.27 | 156.43 | 185.07 | 217.56 | 236.61 | 368.48 | 205.04 | 252.59 | 300.14 | 324.35 | 448.72 |
| 61 | 83.34 | 97.86 | 116.87 | 128.58 | 202.93 | 164.70 | 197.33 | 229.97 | 249.10 | 383.37 | 216.18 | 262.30 | 311.30 | 339.13 | 466.96 |
| 62 | 88.51 | 108.45 | 120.48 | 139.47 | 218.98 | 176.16 | 212.32 | 243.54 | 265.33 | 396.64 | 223.46 | 273.74 | 321.22 | 360.70 | 480.44 |
| 63 | 101.55 | 113.91 | 131.21 | 148.46 | 229.04 | 191.99 | 222.24 | 258.72 | 284.10 | 411.02 | 232.55 | 281.22 | 332.60 | 375.08 | 500.25 |
| 64 | 106.74 | 122.77 | 145.57 | 157.68 | 248.75 | 198.80 | 234.87 | 281.24 | 298.04 | 429.00 | 243.27 | 295.59 | 347.90 | 392.37 | 520.55 |
| 65 | 117.90 | 131.91 | 154.92 | 172.36 | 267.31 | 207.98 | 251.09 | 297.62 | 320.56 | 451.46 | 251.09 | 306.89 | 362.69 | 410.88 | 545.30 |
| 66 | 130.52 | 147.73 | 172.10 | 191.70 | 294.20 | 221.11 | 267.79 | 316.92 | 350.71 | 479.07 | 265.33 | 324.29 | 380.80 | 434.85 | 574.89 |
| 67 | 147.01 | 169.11 | 195.54 | 214.49 | 327.10 | 232.97 | 287.65 | 339.95 | 384.56 | 506.36 | 280.52 | 344.70 | 406.51 | 458.81 | 606.20 |
| 68 | 163.32 | 190.27 | 218.48 | 237.39 | 356.15 | 248.16 | 303.30 | 360.74 | 406.70 | 537.67 | 294.11 | 360.74 | 427.38 | 482.52 | 636.47 |
| 69 | 179.34 | 209.72 | 241.44 | 263.80 | 381.53 | 261.75 | 321.64 | 381.53 | 430.33 | 570.08 | 310.55 | 379.31 | 448.08 | 505.75 | 669.90 |
| 70 | 192.48 | 233.12 | 265.81 | 293.68 | 408.49 | 278.03 | 340.05 | 402.07 | 457.68 | 600.97 | 325.08 | 397.80 | 470.51 | 532.53 | 703.63 |
| 71 | 206.34 | 249.67 | 290.93 | 324.39 | 437.43 | 295.06 | 361.09 | 425.05 | 482.82 | 635.51 | 340.45 | 416.80 | 491.08 | 557.10 | 736.62 |
| 72 | 221.13 | 264.96 | 310.78 | 348.64 | 466.17 | 308.79 | 376.53 | 446.25 | 506.02 | 669.38 | 356.60 | 434.30 | 512.00 | 579.73 | 768.99 |
| 73 | 234.37 | 284.32 | 330.42 | 370.76 | 495.63 | 324.66 | 399.58 | 468.74 | 530.21 | 703.10 | 370.76 | 453.37 | 532.13 | 605.13 | 801.08 |
| 74 | 253.44 | 303.38 | 353.33 | 395.88 | 529.07 | 344.08 | 419.93 | 493.92 | 558.67 | 739.96 | 390.33 | 475.42 | 558.67 | 630.82 | 836.15 |
| 75 | 273.93 | 327.29 | 382.43 | 428.68 | 572.76 | 366.42 | 444.69 | 524.73 | 595.88 | 786.21 | 410.89 | 498.05 | 588.77 | 665.25 | 880.48 |
| 76 | 295.41 | 356.89 | 416.65 | 467.88 | 624.98 | 389.33 | 476.42 | 561.80 | 636.93 | 843.55 | 432.02 | 527.65 | 623.27 | 705.24 | 934.06 |
| 77 | 330.79 | 399.64 | 466.80 | 523.89 | 700.20 | 428.18 | 523.89 | 617.92 | 700.20 | 926.89 | 470.16 | 575.95 | 680.05 | 770.73 | 1019.24 |
| 78 | 374.45 | 451.69 | 528.93 | 594.42 | 794.23 | 476.88 | 582.66 | 690.13 | 782.48 | 1036.03 | 520.53 | 636.39 | 752.25 | 854.68 | 1130.06 |
| 79 | 416.43 | 505.42 | 592.74 | 664.94 | 889.94 | 523.89 | 643.11 | 760.65 | 863.08 | 1141.82 | 565.87 | 696.84 | 826.14 | 936.96 | 1237.53 |
| 80 | 460.08 | 557.47 | 653.19 | 733.78 | 980.62 | 569.23 | 698.52 | 827.82 | 938.64 | 1242.56 | 614.57 | 752.25 | 891.62 | 1012.52 | 1338.27 |
| 81 | 498.70 | 604.49 | 708.60 | 797.59 | 1064.57 | 607.85 | 745.54 | 883.23 | 1002.45 | 1326.52 | 653.19 | 799.27 | 947.03 | 1076.33 | 1422.23 |
| 82 | 537.32 | 651.51 | 765.69 | 859.72 | 1146.85 | 646.47 | 792.55 | 940.32 | 1064.57 | 1408.80 | 691.81 | 846.29 | 1004.13 | 1138.46 | 1504.51 |
| 83 | 575.95 | 700.20 | 821.10 | 920.17 | 1230.81 | 685.09 | 841.25 | 995.73 | 1125.02 | 1492.76 | 730.43 | 894.98 | 1059.54 | 1198.91 | 1588.47 |
| 84 | 617.92 | 750.58 | 879.87 | 989.01 | 1319.80 | 727.07 | 891.62 | 1054.50 | 1193.87 | 1581.75 | 772.40 | 945.36 | 1118.31 | 1267.75 | 1677.46 |
| 85 | 666.62 | 807.67 | 947.03 | 1064.57 | 1422.23 | 775.76 | 948.71 | 1121.67 | 1269.43 | 1684.18 | 821.10 | 1002.45 | 1185.47 | 1343.31 | 1779.89 |
| 86 | 718.67 | 871.47 | 1022.60 | 1146.85 | 1533.05 | 827.82 | 1012.52 | 1197.23 | 1351.71 | 1795.00 | 873.15 | 1066.25 | 1261.03 | 1425.59 | 1890.71 |
| 87 | 775.76 | 938.64 | 1101.52 | 1239.21 | 1653.95 | 884.91 | 1079.69 | 1276.15 | 1444.06 | 1915.90 | 930.24 | 1133.42 | 1339.95 | 1517.94 | 2011.61 |
| 88 | 834.53 | 1012.52 | 1187.15 | 1334.92 | 1781.57 | 943.68 | 1153.57 | 1361.78 | 1539.77 | 2043.51 | 989.01 | 1207.30 | 1425.59 | 1613.65 | 2139.22 |
| 89 | 900.02 | 1089.76 | 1279.50 | 1435.66 | 1917.58 | 1009.16 | 1230.81 | 1454.14 | 1640.52 | 2179.52 | 1054.50 | 1284.54 | 1517.94 | 1714.40 | 2275.23 |
| 90 | 965.51 | 1170.36 | 1373.54 | 1543.13 | 2060.30 | 1074.65 | 1311.41 | 1548.17 | 1747.98 | 2322.25 | 1119.99 | 1365.14 | 1611.97 | 1821.87 | 2417.96 |
| 91 | 1034.35 | 1254.32 | 1470.93 | 1653.95 | 2208.07 | 1143.49 | 1395.37 | 1645.56 | 1858.81 | 2470.01 | 1188.83 | 1449.10 | 1709.36 | 1932.69 | 2565.73 |
| 92 | 1106.55 | 1341.63 | 1575.03 | 1768.13 | 2360.87 | 1215.70 | 1482.68 | 1749.66 | 1972.99 | 2622.82 | 1261.03 | 1536.41 | 1813.47 | 2046.87 | 2718.53 |
| 93 | 1182.11 | 1432.31 | 1680.82 | 1889.03 | 2522.07 | 1291.26 | 1573.35 | 1855.45 | 2093.89 | 2784.01 | 1336.60 | 1627.09 | 1919.26 | 2167.77 | 2879.73 |
| 94 | 1262.71 | 1531.38 | 1796.68 | 2018.33 | 2696.70 | 1371.86 | 1672.42 | 1971.31 | 2223.18 | 2958.64 | 1417.19 | 1726.16 | 2035.12 | 2297.06 | 3054.36 |
| 95 | 1351.71 | 1638.84 | 1922.62 | 2159.37 | 2884.76 | 1460.85 | 1779.89 | 2097.25 | 2364.23 | 3146.71 | 1506.19 | 1833.62 | 2161.05 | 2438.11 | 3242.42 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**

**Assisted Living Facilities at 100%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.57 | 25.74 | 28.12 | 31.67 | 47.65 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 30 | 23.51 | 27.06 | 29.81 | 33.42 | 52.05 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 31 | 23.51 | 27.72 | 30.85 | 34.50 | 52.05 | 38.62 | 48.70 | 57.09 | 63.81 | 89.34 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 32 | 23.51 | 28.78 | 32.15 | 35.84 | 52.05 | 38.62 | 48.70 | 57.09 | 63.81 | 91.97 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 33 | 23.51 | 29.44 | 33.19 | 37.33 | 52.05 | 40.08 | 48.70 | 57.09 | 63.81 | 97.22 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 34 | 23.51 | 30.22 | 33.58 | 38.62 | 52.05 | 40.08 | 48.70 | 58.23 | 63.81 | 102.48 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 35 | 23.51 | 30.22 | 33.58 | 38.62 | 52.05 | 42.58 | 50.07 | 58.23 | 63.81 | 105.11 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 36 | 23.51 | 30.22 | 33.58 | 38.62 | 52.05 | 45.09 | 52.58 | 60.76 | 66.07 | 110.75 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 37 | 23.51 | 30.22 | 33.58 | 38.62 | 52.05 | 47.59 | 55.08 | 65.82 | 68.61 | 116.63 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 38 | 23.51 | 30.22 | 33.58 | 38.62 | 52.05 | 47.59 | 57.58 | 68.35 | 71.15 | 122.50 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 39 | 23.51 | 30.22 | 33.58 | 38.62 | 52.05 | 50.31 | 60.09 | 70.88 | 76.24 | 131.31 | 89.15 | 112.92 | 127.78 | 145.61 | 196.13 |
| 40 | 25.19 | 31.90 | 36.94 | 41.98 | 55.41 | 51.59 | 63.56 | 72.77 | 80.09 | 136.19 | 95.09 | 115.89 | 139.67 | 157.50 | 208.01 |
| 41 | 25.19 | 31.90 | 36.94 | 41.98 | 55.41 | 54.59 | 66.52 | 75.59 | 83.01 | 142.51 | 95.09 | 115.89 | 139.67 | 157.50 | 208.01 |
| 42 | 27.33 | 32.46 | 36.97 | 41.98 | 55.41 | 54.86 | 69.69 | 78.76 | 88.85 | 149.53 | 95.09 | 115.89 | 139.67 | 157.50 | 208.01 |
| 43 | 27.53 | 32.67 | 39.55 | 43.11 | 57.69 | 57.90 | 72.87 | 84.80 | 92.18 | 156.58 | 95.09 | 115.89 | 139.67 | 157.50 | 208.01 |
| 44 | 27.73 | 35.24 | 39.81 | 43.39 | 60.36 | 60.97 | 76.08 | 88.03 | 95.53 | 160.47 | 95.09 | 115.89 | 139.67 | 157.50 | 208.01 |
| 45 | 28.37 | 34.58 | 41.50 | 45.13 | 62.50 | 67.10 | 77.98 | 87.64 | 98.43 | 168.69 | 101.04 | 124.81 | 145.61 | 166.41 | 219.90 |
| 46 | 30.95 | 37.12 | 41.78 | 47.82 | 65.17 | 67.42 | 84.09 | 93.59 | 101.75 | 169.38 | 101.04 | 124.81 | 145.61 | 166.41 | 219.90 |
| 47 | 31.18 | 37.37 | 44.39 | 50.53 | 67.85 | 71.02 | 87.45 | 96.80 | 107.99 | 169.38 | 101.04 | 124.81 | 145.61 | 166.41 | 219.90 |
| 48 | 31.40 | 39.97 | 47.04 | 50.87 | 70.55 | 74.74 | 91.14 | 103.52 | 114.46 | 169.38 | 101.04 | 124.81 | 145.61 | 166.41 | 219.90 |
| 49 | 34.11 | 40.23 | 47.35 | 53.64 | 76.06 | 77.26 | 98.06 | 107.19 | 118.30 | 169.38 | 101.04 | 124.81 | 145.61 | 166.41 | 219.90 |
| 50 | 37.19 | 42.45 | 51.59 | 56.33 | 76.89 | 82.73 | 97.33 | 115.41 | 123.96 | 187.21 | 115.89 | 139.67 | 163.44 | 184.24 | 240.70 |
| 51 | 40.44 | 45.62 | 54.87 | 61.61 | 85.19 | 89.49 | 98.84 | 122.99 | 133.92 | 199.10 | 118.87 | 145.61 | 169.38 | 193.16 | 255.56 |
| 52 | 39.06 | 48.34 | 56.10 | 63.42 | 91.70 | 91.40 | 111.61 | 127.45 | 139.05 | 208.01 | 121.84 | 151.55 | 178.30 | 199.10 | 264.48 |
| 53 | 42.33 | 51.63 | 61.44 | 68.14 | 100.57 | 98.33 | 119.27 | 140.68 | 152.16 | 222.87 | 127.78 | 157.50 | 184.24 | 213.96 | 279.33 |
| 54 | 44.91 | 52.36 | 62.19 | 71.97 | 107.37 | 105.27 | 123.56 | 148.61 | 160.07 | 231.79 | 136.70 | 163.44 | 193.16 | 219.90 | 288.25 |
| 55 | 48.31 | 57.72 | 65.67 | 75.53 | 114.25 | 112.92 | 134.22 | 153.74 | 168.11 | 240.70 | 139.67 | 172.36 | 199.10 | 228.82 | 300.14 |
| 56 | 53.77 | 61.44 | 72.54 | 82.46 | 126.85 | 118.87 | 142.12 | 161.74 | 179.68 | 255.56 | 148.58 | 181.27 | 210.99 | 240.70 | 317.97 |
| 57 | 55.41 | 66.32 | 74.70 | 87.76 | 135.22 | 122.18 | 147.18 | 167.78 | 185.80 | 270.42 | 154.53 | 190.18 | 222.87 | 255.56 | 332.82 |
| 58 | 57.41 | 70.45 | 83.65 | 96.84 | 145.96 | 124.24 | 152.34 | 178.61 | 194.79 | 291.22 | 163.44 | 199.10 | 234.76 | 270.42 | 353.62 |
| 59 | 64.07 | 75.44 | 89.01 | 100.53 | 155.47 | 132.12 | 158.50 | 184.86 | 201.86 | 309.05 | 172.36 | 210.99 | 249.62 | 284.11 | 374.43 |
| 60 | 68.15 | 82.47 | 94.44 | 106.02 | 167.35 | 139.96 | 163.92 | 191.35 | 208.92 | 326.88 | 184.24 | 225.84 | 264.48 | 287.36 | 398.20 |
| 61 | 75.21 | 87.88 | 104.78 | 116.71 | 179.61 | 151.20 | 176.28 | 204.13 | 221.97 | 340.13 | 193.12 | 233.48 | 276.71 | 302.99 | 412.19 |
| 62 | 80.28 | 96.18 | 108.63 | 123.53 | 195.18 | 159.90 | 188.73 | 220.22 | 235.85 | 351.95 | 198.32 | 243.01 | 287.71 | 319.40 | 427.37 |
| 63 | 90.75 | 101.70 | 119.10 | 132.41 | 205.67 | 170.36 | 196.40 | 233.10 | 252.26 | 367.75 | 208.21 | 251.48 | 297.45 | 334.89 | 446.17 |
| 64 | 96.06 | 110.49 | 129.17 | 141.71 | 222.69 | 177.88 | 211.89 | 250.56 | 266.79 | 381.91 | 214.50 | 264.20 | 308.67 | 350.52 | 460.39 |
| 65 | 106.98 | 119.74 | 138.83 | 154.33 | 239.41 | 185.15 | 228.27 | 265.10 | 287.07 | 403.27 | 225.73 | 276.46 | 324.65 | 365.23 | 484.43 |
| 66 | 117.47 | 133.36 | 155.71 | 171.52 | 261.76 | 196.54 | 240.76 | 284.99 | 312.79 | 425.02 | 238.31 | 292.36 | 343.95 | 385.71 | 511.01 |
| 67 | 133.65 | 150.08 | 172.66 | 192.02 | 292.05 | 211.58 | 256.74 | 299.53 | 341.83 | 451.68 | 251.99 | 304.29 | 358.97 | 408.89 | 539.64 |
| 68 | 145.42 | 170.81 | 193.27 | 212.84 | 319.38 | 220.58 | 271.13 | 319.38 | 363.04 | 482.52 | 259.64 | 321.68 | 376.83 | 429.68 | 569.84 |
| 69 | 159.41 | 188.32 | 214.15 | 237.21 | 339.39 | 232.91 | 288.37 | 337.17 | 388.19 | 507.97 | 275.06 | 339.39 | 397.06 | 452.51 | 596.70 |
| 70 | 173.23 | 209.59 | 236.74 | 261.05 | 365.72 | 248.09 | 303.69 | 357.16 | 406.35 | 538.95 | 288.72 | 355.02 | 417.04 | 472.65 | 626.64 |
| 71 | 183.64 | 222.84 | 259.98 | 289.71 | 389.97 | 259.98 | 321.88 | 377.59 | 429.18 | 567.42 | 303.31 | 369.34 | 437.43 | 497.27 | 654.08 |
| 72 | 197.23 | 237.07 | 276.92 | 310.78 | 414.38 | 276.92 | 336.68 | 396.45 | 450.24 | 593.68 | 316.76 | 386.49 | 454.22 | 515.98 | 681.33 |
| 73 | 211.32 | 253.58 | 293.92 | 330.42 | 441.84 | 292.00 | 355.39 | 416.87 | 472.58 | 624.34 | 332.34 | 403.42 | 474.50 | 537.89 | 710.79 |
| 74 | 225.69 | 271.94 | 316.33 | 351.48 | 473.57 | 307.08 | 373.68 | 440.28 | 495.77 | 660.41 | 345.93 | 423.63 | 497.62 | 558.67 | 745.51 |
| 75 | 243.69 | 293.49 | 339.74 | 380.65 | 510.50 | 325.51 | 398.44 | 466.03 | 526.51 | 699.05 | 364.64 | 444.69 | 521.17 | 588.77 | 782.65 |
| 76 | 264.68 | 317.61 | 370.55 | 414.95 | 556.68 | 346.64 | 423.48 | 498.62 | 565.22 | 749.64 | 385.92 | 469.59 | 553.26 | 624.98 | 831.60 |
| 77 | 295.53 | 355.98 | 414.75 | 465.12 | 622.96 | 381.16 | 465.12 | 549.08 | 622.96 | 824.46 | 419.79 | 513.82 | 602.81 | 683.41 | 905.06 |
| 78 | 332.47 | 401.31 | 470.16 | 527.25 | 705.24 | 423.14 | 517.18 | 612.89 | 693.48 | 918.49 | 461.76 | 564.19 | 666.62 | 757.29 | 1002.45 |
| 79 | 371.09 | 448.33 | 525.57 | 589.38 | 787.52 | 465.12 | 569.23 | 673.34 | 765.69 | 1010.84 | 503.74 | 616.24 | 730.43 | 829.50 | 1096.48 |
| 80 | 408.03 | 493.67 | 579.30 | 649.83 | 868.12 | 505.42 | 619.60 | 733.78 | 831.17 | 1098.16 | 544.04 | 666.62 | 790.87 | 894.98 | 1183.79 |
| 81 | 443.29 | 537.32 | 629.68 | 706.92 | 943.68 | 540.68 | 663.26 | 784.16 | 888.27 | 1173.72 | 579.30 | 710.28 | 841.25 | 952.07 | 1259.36 |
| 82 | 476.88 | 577.62 | 678.37 | 760.65 | 1015.88 | 574.27 | 703.56 | 832.85 | 942.00 | 1245.92 | 612.89 | 750.58 | 889.94 | 1005.80 | 1331.56 |
| 83 | 512.14 | 619.60 | 727.07 | 814.38 | 1089.76 | 609.53 | 745.54 | 881.55 | 995.73 | 1319.80 | 648.15 | 792.55 | 938.64 | 1059.54 | 1405.44 |
| 84 | 549.08 | 664.94 | 779.12 | 874.83 | 1170.36 | 646.47 | 790.87 | 933.60 | 1056.18 | 1400.40 | 685.09 | 837.89 | 990.69 | 1119.99 | 1486.04 |
| 85 | 592.74 | 716.99 | 839.57 | 942.00 | 1259.36 | 690.13 | 842.93 | 994.05 | 1123.34 | 1489.40 | 728.75 | 889.94 | 1051.14 | 1187.15 | 1575.03 |
| 86 | 638.07 | 774.08 | 906.74 | 1015.88 | 1358.42 | 735.46 | 900.02 | 1061.22 | 1197.23 | 1588.47 | 774.08 | 947.03 | 1118.31 | 1261.03 | 1674.10 |
| 87 | 688.45 | 832.85 | 975.58 | 1096.48 | 1465.89 | 785.84 | 958.79 | 1130.06 | 1277.83 | 1695.93 | 824.46 | 1005.80 | 1187.15 | 1341.63 | 1781.57 |
| 88 | 742.18 | 898.34 | 1052.82 | 1182.11 | 1578.39 | 839.57 | 1024.28 | 1207.30 | 1363.46 | 1808.43 | 878.19 | 1071.29 | 1264.39 | 1427.27 | 1894.07 |
| 89 | 797.59 | 965.51 | 1133.42 | 1271.11 | 1699.29 | 894.98 | 1091.44 | 1287.90 | 1452.46 | 1929.33 | 933.60 | 1138.46 | 1344.99 | 1516.26 | 2014.97 |
| 90 | 858.04 | 1039.39 | 1217.38 | 1365.14 | 1825.23 | 955.43 | 1165.32 | 1371.86 | 1546.49 | 2055.27 | 994.05 | 1212.34 | 1428.95 | 1610.30 | 2140.90 |
| 91 | 918.49 | 1113.27 | 1304.69 | 1464.21 | 1956.20 | 1015.88 | 1239.21 | 1459.17 | 1645.56 | 2186.24 | 1054.50 | 1286.22 | 1516.26 | 1709.36 | 2271.88 |
| 92 | 983.98 | 1190.51 | 1393.69 | 1564.96 | 2092.21 | 1081.37 | 1316.45 | 1548.17 | 1746.31 | 2322.25 | 1119.99 | 1363.46 | 1605.26 | 1810.11 | 2407.89 |
| 93 | 1051.14 | 1271.11 | 1489.40 | 1672.42 | 2234.94 | 1148.53 | 1397.04 | 1643.88 | 1853.77 | 2464.98 | 1187.15 | 1444.06 | 1700.97 | 1917.58 | 2550.61 |
| 94 | 1121.67 | 1358.42 | 1593.50 | 1786.60 | 2389.42 | 1219.06 | 1484.36 | 1747.98 | 1967.95 | 2619.46 | 1257.68 | 1531.38 | 1805.08 | 2031.76 | 2705.09 |
| 95 | 1200.59 | 1454.14 | 1704.33 | 1912.54 | 2555.65 | 1297.98 | 1580.07 | 1858.81 | 2093.89 | 2785.69 | 1336.60 | 1627.09 | 1915.90 | 2157.69 | 2871.33 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.57 | 22.88 | 26.71 | 28.91 | 43.04 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 30 | 23.51 | 24.06 | 28.32 | 30.51 | 47.02 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 31 | 23.51 | 24.64 | 29.31 | 31.50 | 47.02 | 36.94 | 43.66 | 52.05 | 58.77 | 80.58 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 32 | 23.51 | 25.58 | 30.55 | 32.73 | 47.02 | 36.94 | 43.66 | 52.05 | 58.77 | 82.95 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 33 | 23.51 | 26.17 | 31.53 | 34.08 | 47.02 | 38.34 | 43.66 | 52.05 | 58.77 | 87.69 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 34 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 38.34 | 43.66 | 53.09 | 58.77 | 92.43 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 35 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 40.73 | 44.89 | 53.09 | 58.77 | 94.80 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 36 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 43.13 | 47.14 | 55.40 | 60.86 | 99.89 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 37 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 45.53 | 49.38 | 60.01 | 63.20 | 105.19 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 38 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 45.53 | 51.63 | 62.32 | 65.54 | 110.49 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 39 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 48.13 | 53.87 | 64.63 | 70.22 | 118.44 | 83.21 | 98.06 | 115.89 | 133.72 | 175.33 |
| 40 | 23.51 | 28.55 | 33.58 | 36.94 | 50.37 | 49.44 | 55.36 | 66.71 | 70.33 | 123.58 | 86.18 | 106.98 | 124.81 | 139.67 | 187.21 |
| 41 | 23.51 | 28.55 | 33.58 | 36.94 | 50.37 | 52.32 | 57.94 | 69.29 | 72.89 | 129.32 | 86.18 | 106.98 | 124.81 | 139.67 | 187.21 |
| 42 | 25.51 | 29.04 | 33.61 | 36.94 | 50.37 | 52.57 | 60.69 | 72.20 | 78.02 | 135.69 | 86.18 | 106.98 | 124.81 | 139.67 | 187.21 |
| 43 | 25.69 | 29.24 | 35.95 | 37.94 | 52.45 | 55.49 | 63.47 | 77.73 | 80.94 | 142.08 | 86.18 | 106.98 | 124.81 | 139.67 | 187.21 |
| 44 | 25.88 | 31.53 | 36.19 | 38.19 | 54.87 | 58.43 | 66.27 | 80.69 | 83.88 | 145.61 | 86.18 | 106.98 | 124.81 | 139.67 | 187.21 |
| 45 | 24.82 | 31.12 | 37.89 | 41.66 | 55.36 | 59.36 | 68.53 | 82.91 | 89.27 | 150.93 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 46 | 27.08 | 33.41 | 38.14 | 44.14 | 57.72 | 59.64 | 73.90 | 88.53 | 92.29 | 151.55 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 47 | 27.28 | 33.63 | 40.53 | 46.65 | 60.10 | 62.82 | 76.85 | 91.56 | 97.95 | 151.55 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 48 | 27.47 | 35.97 | 42.95 | 46.95 | 62.49 | 66.11 | 80.09 | 97.93 | 103.81 | 151.55 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 49 | 29.85 | 36.21 | 43.23 | 49.51 | 67.37 | 68.35 | 86.18 | 101.39 | 107.30 | 151.55 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 50 | 31.32 | 38.59 | 45.63 | 50.50 | 70.82 | 71.70 | 89.22 | 101.67 | 111.05 | 169.38 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 51 | 36.40 | 41.65 | 50.80 | 55.65 | 76.88 | 78.30 | 90.82 | 111.81 | 120.79 | 178.30 | 106.98 | 130.75 | 151.55 | 175.33 | 228.82 |
| 52 | 37.11 | 42.53 | 50.30 | 59.45 | 83.17 | 85.69 | 100.45 | 113.89 | 128.56 | 190.18 | 112.92 | 133.72 | 157.50 | 181.27 | 240.70 |
| 53 | 40.31 | 47.66 | 53.51 | 60.35 | 89.63 | 89.66 | 107.92 | 123.80 | 136.14 | 199.10 | 118.87 | 142.64 | 163.44 | 187.21 | 249.62 |
| 54 | 39.06 | 48.48 | 56.36 | 62.24 | 96.19 | 91.05 | 112.33 | 134.32 | 138.73 | 208.01 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 55 | 42.27 | 51.75 | 59.70 | 67.58 | 102.83 | 101.04 | 119.63 | 142.13 | 149.13 | 216.93 | 121.84 | 154.53 | 181.27 | 205.04 | 267.45 |
| 56 | 47.57 | 53.52 | 64.48 | 74.42 | 112.76 | 106.98 | 124.72 | 147.56 | 160.62 | 228.82 | 130.75 | 157.50 | 187.21 | 216.93 | 282.31 |
| 57 | 51.31 | 60.29 | 68.80 | 77.79 | 121.23 | 113.45 | 133.03 | 153.79 | 164.57 | 243.67 | 139.67 | 169.38 | 199.10 | 225.84 | 297.16 |
| 58 | 51.47 | 62.62 | 73.69 | 86.75 | 129.74 | 112.94 | 133.30 | 156.63 | 176.36 | 258.53 | 145.61 | 178.30 | 208.01 | 240.70 | 314.99 |
| 59 | 57.87 | 67.50 | 79.12 | 90.67 | 139.22 | 118.06 | 142.10 | 163.43 | 181.42 | 273.39 | 154.53 | 190.18 | 222.87 | 254.52 | 335.80 |
| 60 | 60.14 | 74.42 | 84.60 | 96.20 | 151.08 | 123.50 | 148.05 | 173.00 | 188.78 | 294.19 | 163.44 | 202.07 | 237.73 | 258.91 | 356.60 |
| 61 | 65.04 | 79.89 | 94.71 | 104.85 | 163.28 | 129.60 | 157.87 | 186.05 | 199.77 | 308.42 | 167.18 | 210.42 | 247.89 | 272.41 | 371.84 |
| 62 | 72.05 | 87.99 | 96.78 | 111.58 | 176.14 | 143.64 | 170.38 | 194.31 | 213.74 | 318.43 | 178.77 | 220.67 | 256.98 | 286.36 | 385.47 |
| 63 | 79.95 | 91.53 | 106.99 | 120.38 | 184.63 | 151.43 | 178.31 | 210.05 | 227.77 | 329.90 | 183.88 | 224.44 | 267.70 | 300.06 | 397.50 |
| 64 | 85.39 | 98.22 | 114.82 | 127.74 | 201.37 | 156.95 | 188.92 | 222.44 | 240.35 | 342.67 | 190.96 | 235.42 | 274.66 | 313.90 | 415.92 |
| 65 | 96.06 | 107.56 | 124.74 | 140.30 | 216.17 | 167.40 | 205.44 | 237.59 | 258.36 | 362.69 | 200.37 | 246.02 | 289.14 | 329.72 | 436.24 |
| 66 | 104.42 | 119.00 | 139.32 | 155.37 | 236.28 | 176.89 | 216.20 | 255.51 | 281.99 | 383.26 | 211.28 | 260.42 | 304.64 | 348.86 | 456.96 |
| 67 | 118.06 | 135.29 | 156.02 | 171.59 | 261.68 | 187.80 | 228.22 | 271.01 | 306.22 | 404.13 | 223.46 | 273.38 | 320.93 | 363.72 | 480.21 |
| 68 | 132.00 | 153.51 | 172.26 | 192.37 | 284.92 | 197.61 | 243.56 | 284.92 | 326.28 | 429.68 | 234.37 | 287.22 | 337.77 | 386.02 | 507.80 |
| 69 | 143.91 | 166.92 | 193.15 | 212.67 | 306.11 | 210.73 | 255.09 | 303.89 | 346.04 | 454.73 | 246.22 | 301.68 | 357.13 | 405.93 | 534.59 |
| 70 | 151.85 | 188.20 | 211.82 | 234.54 | 327.22 | 218.15 | 271.61 | 320.80 | 363.58 | 479.07 | 254.50 | 316.53 | 372.13 | 423.46 | 558.20 |
| 71 | 165.07 | 200.14 | 233.16 | 259.10 | 348.71 | 233.16 | 286.81 | 338.39 | 383.78 | 505.52 | 270.30 | 332.20 | 389.97 | 443.62 | 583.93 |
| 72 | 175.31 | 213.17 | 247.03 | 276.92 | 370.55 | 245.04 | 300.82 | 354.61 | 400.43 | 531.92 | 280.90 | 344.65 | 406.41 | 460.20 | 609.61 |
| 73 | 188.26 | 226.68 | 265.10 | 295.84 | 395.74 | 259.34 | 316.97 | 374.60 | 420.71 | 559.03 | 293.92 | 361.16 | 424.55 | 480.26 | 635.87 |
| 74 | 203.49 | 244.19 | 283.03 | 316.33 | 423.63 | 275.64 | 334.83 | 394.03 | 445.83 | 588.27 | 310.78 | 377.38 | 443.98 | 501.32 | 664.11 |
| 75 | 217.01 | 261.48 | 304.17 | 339.74 | 457.14 | 289.94 | 353.97 | 416.23 | 469.59 | 624.34 | 323.73 | 396.66 | 466.03 | 526.51 | 699.05 |
| 76 | 237.36 | 285.17 | 331.27 | 370.55 | 496.91 | 310.78 | 379.09 | 443.98 | 503.74 | 667.67 | 343.23 | 420.07 | 493.50 | 558.39 | 739.39 |
| 77 | 261.95 | 319.04 | 371.09 | 414.75 | 555.80 | 337.51 | 416.43 | 490.31 | 554.12 | 733.78 | 371.09 | 456.73 | 537.32 | 609.53 | 807.67 |
| 78 | 297.21 | 357.66 | 418.11 | 470.16 | 628.00 | 377.81 | 460.08 | 544.04 | 617.92 | 816.06 | 411.39 | 502.06 | 594.42 | 675.01 | 889.94 |
| 79 | 329.11 | 399.64 | 468.48 | 525.57 | 701.88 | 411.39 | 507.10 | 599.45 | 681.73 | 900.02 | 446.65 | 549.08 | 649.83 | 738.82 | 973.90 |
| 80 | 362.69 | 439.93 | 515.50 | 577.62 | 774.08 | 448.33 | 550.76 | 651.51 | 737.14 | 978.94 | 481.91 | 592.74 | 701.88 | 795.91 | 1054.50 |
| 81 | 394.60 | 478.55 | 559.15 | 628.00 | 841.25 | 480.23 | 589.38 | 695.16 | 787.52 | 1046.10 | 513.82 | 631.36 | 745.54 | 846.29 | 1121.67 |
| 82 | 423.14 | 515.50 | 604.49 | 676.69 | 905.06 | 508.78 | 626.32 | 740.50 | 836.21 | 1109.91 | 542.36 | 668.30 | 790.87 | 894.98 | 1185.47 |
| 83 | 455.05 | 552.44 | 646.47 | 727.07 | 970.54 | 540.68 | 663.26 | 782.48 | 886.59 | 1175.40 | 574.27 | 705.24 | 832.85 | 945.36 | 1250.96 |
| 84 | 490.31 | 592.74 | 695.16 | 779.12 | 1042.75 | 575.95 | 703.56 | 831.17 | 938.64 | 1247.60 | 609.53 | 745.54 | 881.55 | 997.41 | 1323.16 |
| 85 | 527.25 | 638.07 | 747.22 | 839.57 | 1121.67 | 612.89 | 748.90 | 883.23 | 999.09 | 1326.52 | 646.47 | 790.87 | 933.60 | 1057.86 | 1402.08 |
| 86 | 567.55 | 688.45 | 805.99 | 905.06 | 1210.66 | 653.19 | 799.27 | 942.00 | 1064.57 | 1415.52 | 686.77 | 841.25 | 992.37 | 1123.34 | 1491.08 |
| 87 | 612.89 | 742.18 | 869.79 | 975.58 | 1304.69 | 698.52 | 853.00 | 1005.80 | 1135.10 | 1509.55 | 732.11 | 894.98 | 1056.18 | 1193.87 | 1585.11 |
| 88 | 661.58 | 800.95 | 936.96 | 1051.14 | 1405.44 | 747.22 | 911.77 | 1072.97 | 1210.66 | 1610.30 | 780.80 | 953.75 | 1123.34 | 1269.43 | 1685.86 |
| 89 | 710.28 | 861.40 | 1009.16 | 1131.74 | 1512.91 | 795.91 | 972.22 | 1145.17 | 1291.26 | 1717.76 | 829.50 | 1014.20 | 1195.55 | 1350.03 | 1793.32 |
| 90 | 764.01 | 925.21 | 1083.05 | 1215.70 | 1625.41 | 849.64 | 1036.03 | 1219.06 | 1375.22 | 1830.26 | 883.23 | 1078.01 | 1269.43 | 1433.99 | 1905.82 |
| 91 | 817.74 | 992.37 | 1161.96 | 1303.01 | 1742.95 | 903.38 | 1103.19 | 1297.98 | 1462.53 | 1947.80 | 936.96 | 1145.17 | 1348.35 | 1521.30 | 2023.36 |
| 92 | 874.83 | 1061.22 | 1242.56 | 1393.69 | 1862.17 | 960.47 | 1172.04 | 1378.57 | 1553.20 | 2067.02 | 994.05 | 1214.02 | 1428.95 | 1611.97 | 2142.58 |
| 93 | 935.28 | 1131.74 | 1328.20 | 1489.40 | 1991.46 | 1020.92 | 1242.56 | 1464.21 | 1648.92 | 2196.32 | 1054.50 | 1284.54 | 1514.58 | 1707.69 | 2271.88 |
| 94 | 999.09 | 1210.66 | 1418.87 | 1591.82 | 2127.47 | 1084.72 | 1321.48 | 1554.88 | 1751.34 | 2332.33 | 1118.31 | 1363.46 | 1605.26 | 1810.11 | 2407.89 |
| 95 | 1069.61 | 1294.62 | 1517.94 | 1702.65 | 2276.91 | 1155.25 | 1405.44 | 1653.95 | 1862.17 | 2481.77 | 1188.83 | 1447.42 | 1704.33 | 1920.94 | 2557.33 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 20.96 | 20.02 | 23.90 | 27.54 | 39.96 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 30 | 21.83 | 21.05 | 25.34 | 29.06 | 43.66 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 31 | 21.83 | 21.56 | 26.22 | 30.00 | 43.66 | 35.26 | 38.62 | 47.02 | 55.41 | 73.57 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 32 | 21.83 | 22.38 | 27.33 | 31.17 | 43.66 | 35.26 | 38.62 | 47.02 | 55.41 | 75.74 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 33 | 21.83 | 22.90 | 28.21 | 32.46 | 43.66 | 36.59 | 38.62 | 47.02 | 55.41 | 80.07 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 34 | 21.83 | 23.51 | 28.55 | 33.58 | 43.66 | 36.59 | 38.62 | 47.95 | 55.41 | 84.39 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 35 | 21.83 | 23.51 | 28.55 | 33.58 | 43.66 | 38.88 | 39.71 | 47.95 | 55.41 | 86.56 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 36 | 21.83 | 23.51 | 28.55 | 33.58 | 43.66 | 41.17 | 41.70 | 50.04 | 57.38 | 91.21 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 37 | 21.83 | 23.51 | 28.55 | 33.58 | 43.66 | 43.46 | 43.68 | 54.20 | 59.59 | 96.05 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 38 | 21.83 | 23.51 | 28.55 | 33.58 | 43.66 | 43.46 | 45.67 | 56.29 | 61.79 | 100.88 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 39 | 21.83 | 23.51 | 28.55 | 33.58 | 43.66 | 45.94 | 47.65 | 58.37 | 66.21 | 108.14 | 77.26 | 89.15 | 106.98 | 121.84 | 160.47 |
| 40 | 21.83 | 26.87 | 31.90 | 35.26 | 47.02 | 45.14 | 51.26 | 62.66 | 68.37 | 116.02 | 80.23 | 98.06 | 115.89 | 130.75 | 175.33 |
| 41 | 21.83 | 26.87 | 31.90 | 35.26 | 47.02 | 47.77 | 53.65 | 65.09 | 70.86 | 121.40 | 80.23 | 98.06 | 115.89 | 130.75 | 175.33 |
| 42 | 23.69 | 27.33 | 31.93 | 35.26 | 47.02 | 48.00 | 56.20 | 67.82 | 75.85 | 127.38 | 80.23 | 98.06 | 115.89 | 130.75 | 175.33 |
| 43 | 23.86 | 27.52 | 34.15 | 36.21 | 48.95 | 50.66 | 58.77 | 73.02 | 78.69 | 133.39 | 80.23 | 98.06 | 115.89 | 130.75 | 175.33 |
| 44 | 24.03 | 29.68 | 34.38 | 36.45 | 51.21 | 53.35 | 61.36 | 75.80 | 81.55 | 136.70 | 80.23 | 98.06 | 115.89 | 130.75 | 175.33 |
| 45 | 24.82 | 29.39 | 36.09 | 38.19 | 51.78 | 59.36 | 63.80 | 75.80 | 82.40 | 142.05 | 83.21 | 104.01 | 121.84 | 139.67 | 181.27 |
| 46 | 27.08 | 31.56 | 36.33 | 40.46 | 54.00 | 59.64 | 68.80 | 80.94 | 85.19 | 142.64 | 83.21 | 104.01 | 121.84 | 139.67 | 181.27 |
| 47 | 27.28 | 31.76 | 38.60 | 42.76 | 56.22 | 62.82 | 71.55 | 83.71 | 90.41 | 142.64 | 83.21 | 104.01 | 121.84 | 139.67 | 181.27 |
| 48 | 27.47 | 33.97 | 40.90 | 43.04 | 58.46 | 66.11 | 74.57 | 89.53 | 95.83 | 142.64 | 83.21 | 104.01 | 121.84 | 139.67 | 181.27 |
| 49 | 29.85 | 34.20 | 41.18 | 45.39 | 63.02 | 68.35 | 80.23 | 92.70 | 99.04 | 142.64 | 83.21 | 104.01 | 121.84 | 139.67 | 181.27 |
| 50 | 29.36 | 36.66 | 41.67 | 48.56 | 64.75 | 66.19 | 81.11 | 96.17 | 105.88 | 154.53 | 92.12 | 115.89 | 133.72 | 154.53 | 202.07 |
| 51 | 32.36 | 39.67 | 46.74 | 51.67 | 70.65 | 69.91 | 85.48 | 103.42 | 112.91 | 163.44 | 98.06 | 118.87 | 142.64 | 160.47 | 210.99 |
| 52 | 33.20 | 38.67 | 46.43 | 53.51 | 78.90 | 77.12 | 92.07 | 105.75 | 118.07 | 178.30 | 101.04 | 121.84 | 148.58 | 166.41 | 222.87 |
| 53 | 36.28 | 43.69 | 51.53 | 56.46 | 83.08 | 80.98 | 102.24 | 118.17 | 128.13 | 184.24 | 106.98 | 130.75 | 154.53 | 175.33 | 228.82 |
| 54 | 37.10 | 44.60 | 50.53 | 60.30 | 89.48 | 85.36 | 103.90 | 120.03 | 133.39 | 193.16 | 112.92 | 136.70 | 157.50 | 184.24 | 240.70 |
| 55 | 40.26 | 47.77 | 55.72 | 61.61 | 95.97 | 92.12 | 110.88 | 130.53 | 138.28 | 202.07 | 115.89 | 142.64 | 166.41 | 187.21 | 249.62 |
| 56 | 43.43 | 51.53 | 60.45 | 68.38 | 105.71 | 98.06 | 118.92 | 136.21 | 147.01 | 213.96 | 121.84 | 151.55 | 175.33 | 199.10 | 261.50 |
| 57 | 47.20 | 54.26 | 62.90 | 73.80 | 111.91 | 101.82 | 118.88 | 142.61 | 153.95 | 225.84 | 127.78 | 157.50 | 184.24 | 210.99 | 276.36 |
| 58 | 49.49 | 58.71 | 69.71 | 78.68 | 120.47 | 107.29 | 125.14 | 151.13 | 160.57 | 240.70 | 136.70 | 166.41 | 196.13 | 219.90 | 291.22 |
| 59 | 53.74 | 63.53 | 73.19 | 84.76 | 129.94 | 112.44 | 133.90 | 152.71 | 168.64 | 255.56 | 142.64 | 175.33 | 205.04 | 236.76 | 309.05 |
| 60 | 56.13 | 68.39 | 78.70 | 88.35 | 139.46 | 115.26 | 137.48 | 159.89 | 173.68 | 270.42 | 151.55 | 187.21 | 219.90 | 238.99 | 329.85 |
| 61 | 63.01 | 73.90 | 86.65 | 94.95 | 151.62 | 124.20 | 147.34 | 170.54 | 182.51 | 285.36 | 161.42 | 196.01 | 230.60 | 250.18 | 343.01 |
| 62 | 65.87 | 79.80 | 90.85 | 103.61 | 164.24 | 130.09 | 154.65 | 183.95 | 196.54 | 296.09 | 162.01 | 201.11 | 237.43 | 264.33 | 357.54 |
| 63 | 75.63 | 85.43 | 96.90 | 110.35 | 170.61 | 143.32 | 165.39 | 189.56 | 210.63 | 302.86 | 170.36 | 210.92 | 243.37 | 275.95 | 367.75 |
| 64 | 78.99 | 92.08 | 108.67 | 119.75 | 187.16 | 146.49 | 176.15 | 207.10 | 223.53 | 319.13 | 177.88 | 217.11 | 256.35 | 292.97 | 384.53 |
| 65 | 89.51 | 99.44 | 114.68 | 130.27 | 199.90 | 154.71 | 187.69 | 217.58 | 239.23 | 334.79 | 185.15 | 225.73 | 266.31 | 304.36 | 400.74 |
| 66 | 97.89 | 110.79 | 129.07 | 143.27 | 217.75 | 164.60 | 199.00 | 235.85 | 258.29 | 351.32 | 196.54 | 238.31 | 282.53 | 321.84 | 420.11 |
| 67 | 109.15 | 126.83 | 145.62 | 159.33 | 245.32 | 173.54 | 213.95 | 251.99 | 284.86 | 377.98 | 204.44 | 254.37 | 297.16 | 337.57 | 446.92 |
| 68 | 120.81 | 140.54 | 161.76 | 178.04 | 264.24 | 183.82 | 222.88 | 264.24 | 303.30 | 397.51 | 215.99 | 264.24 | 314.79 | 356.15 | 468.74 |
| 69 | 132.84 | 154.08 | 178.46 | 196.31 | 283.93 | 192.98 | 235.13 | 281.71 | 319.42 | 421.46 | 228.48 | 277.28 | 328.30 | 372.66 | 492.44 |
| 70 | 141.15 | 171.09 | 195.20 | 216.18 | 303.69 | 203.18 | 248.09 | 295.14 | 335.77 | 444.85 | 235.26 | 290.86 | 342.19 | 389.24 | 515.42 |
| 71 | 152.69 | 183.64 | 216.65 | 238.70 | 321.88 | 216.65 | 262.05 | 313.63 | 352.83 | 466.32 | 249.67 | 305.38 | 361.09 | 408.54 | 538.53 |
| 72 | 163.36 | 197.23 | 229.10 | 256.99 | 344.65 | 227.11 | 278.91 | 326.72 | 372.54 | 492.07 | 258.99 | 318.75 | 374.53 | 424.34 | 563.79 |
| 73 | 174.82 | 211.32 | 245.89 | 274.71 | 365.00 | 240.13 | 293.92 | 345.79 | 389.97 | 514.84 | 272.79 | 334.26 | 393.82 | 443.76 | 585.92 |
| 74 | 186.84 | 225.69 | 260.84 | 292.28 | 392.18 | 253.44 | 308.93 | 362.58 | 410.68 | 543.87 | 284.88 | 347.78 | 408.83 | 462.48 | 614.17 |
| 75 | 202.78 | 241.91 | 281.04 | 314.84 | 421.56 | 268.59 | 327.29 | 384.21 | 434.02 | 576.32 | 300.61 | 366.42 | 428.68 | 485.60 | 643.91 |
| 76 | 218.57 | 262.97 | 305.66 | 343.23 | 459.34 | 285.17 | 348.35 | 409.82 | 464.47 | 616.44 | 315.91 | 385.92 | 454.22 | 513.99 | 683.04 |
| 77 | 243.48 | 293.85 | 342.54 | 382.84 | 512.14 | 314.00 | 384.52 | 451.69 | 512.14 | 676.69 | 344.22 | 421.46 | 497.03 | 560.83 | 742.18 |
| 78 | 273.70 | 330.79 | 386.20 | 433.22 | 579.30 | 345.90 | 424.82 | 502.06 | 569.23 | 752.25 | 377.81 | 463.44 | 547.40 | 619.60 | 821.10 |
| 79 | 303.92 | 367.73 | 431.54 | 483.59 | 646.47 | 381.16 | 466.80 | 552.44 | 626.32 | 827.82 | 411.39 | 505.42 | 597.77 | 678.37 | 896.66 |
| 80 | 335.83 | 404.67 | 475.20 | 532.29 | 711.96 | 414.75 | 505.42 | 599.45 | 680.05 | 898.34 | 444.97 | 545.72 | 646.47 | 732.11 | 968.86 |
| 81 | 364.37 | 441.61 | 515.50 | 577.62 | 774.08 | 443.29 | 542.36 | 639.75 | 725.39 | 960.47 | 473.52 | 582.66 | 686.77 | 777.44 | 1030.99 |
| 82 | 391.24 | 473.52 | 555.80 | 622.96 | 832.85 | 470.16 | 574.27 | 680.05 | 770.73 | 1019.24 | 500.38 | 614.57 | 727.07 | 822.78 | 1089.76 |
| 83 | 419.79 | 508.78 | 596.09 | 668.30 | 894.98 | 498.70 | 609.53 | 720.35 | 816.06 | 1081.37 | 528.93 | 649.83 | 767.37 | 868.12 | 1151.89 |
| 84 | 451.69 | 547.40 | 639.75 | 718.67 | 958.79 | 530.61 | 648.15 | 764.01 | 866.44 | 1145.17 | 560.83 | 688.45 | 811.02 | 918.49 | 1215.70 |
| 85 | 485.27 | 587.70 | 690.13 | 772.40 | 1032.67 | 564.19 | 688.45 | 814.38 | 920.17 | 1219.06 | 594.42 | 728.75 | 861.40 | 972.22 | 1289.58 |
| 86 | 523.89 | 634.71 | 743.86 | 832.85 | 1114.95 | 602.81 | 735.46 | 868.12 | 980.62 | 1301.33 | 633.04 | 775.76 | 915.13 | 1032.67 | 1371.86 |
| 87 | 565.87 | 685.09 | 802.63 | 900.02 | 1202.26 | 644.79 | 785.84 | 926.89 | 1047.78 | 1388.65 | 675.01 | 826.14 | 973.90 | 1099.84 | 1459.17 |
| 88 | 609.53 | 737.14 | 863.08 | 968.86 | 1296.30 | 688.45 | 837.89 | 987.33 | 1116.63 | 1482.68 | 718.67 | 878.19 | 1034.35 | 1168.68 | 1553.20 |
| 89 | 654.86 | 794.23 | 928.56 | 1042.75 | 1393.69 | 733.78 | 894.98 | 1052.82 | 1190.51 | 1580.07 | 764.01 | 935.28 | 1099.84 | 1242.56 | 1650.59 |
| 90 | 703.56 | 853.00 | 999.09 | 1119.99 | 1499.47 | 782.48 | 953.75 | 1123.34 | 1267.75 | 1685.86 | 812.70 | 994.05 | 1170.36 | 1319.80 | 1756.38 |
| 91 | 755.61 | 915.13 | 1071.29 | 1200.59 | 1605.26 | 834.53 | 1015.88 | 1195.55 | 1348.35 | 1791.64 | 864.76 | 1056.18 | 1242.56 | 1400.40 | 1862.17 |
| 92 | 805.99 | 977.26 | 1145.17 | 1282.86 | 1717.76 | 884.91 | 1078.01 | 1269.43 | 1430.63 | 1904.14 | 915.13 | 1118.31 | 1316.45 | 1482.68 | 1974.67 |
| 93 | 861.40 | 1044.43 | 1222.41 | 1371.86 | 1833.62 | 940.32 | 1145.17 | 1346.67 | 1519.62 | 2020.01 | 970.54 | 1185.47 | 1393.69 | 1571.68 | 2090.53 |
| 94 | 921.85 | 1116.63 | 1308.05 | 1465.89 | 1959.56 | 1000.77 | 1217.38 | 1432.31 | 1613.65 | 2145.94 | 1030.99 | 1257.68 | 1479.32 | 1665.71 | 2216.46 |
| 95 | 985.66 | 1193.87 | 1398.72 | 1566.64 | 2097.25 | 1064.57 | 1294.62 | 1522.98 | 1714.40 | 2283.63 | 1094.80 | 1334.92 | 1570.00 | 1766.46 | 2354.15 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.41 | 30.03 | 33.74 | 38.55 | 56.87 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 30 | 28.55 | 31.57 | 35.77 | 40.68 | 62.13 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 31 | 28.55 | 32.34 | 37.02 | 41.99 | 62.13 | 47.02 | 57.09 | 67.17 | 77.24 | 106.86 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 32 | 28.55 | 33.58 | 38.58 | 43.64 | 62.13 | 47.02 | 57.09 | 67.17 | 77.24 | 110.00 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 33 | 28.55 | 34.35 | 39.83 | 45.44 | 62.13 | 48.79 | 57.09 | 67.17 | 77.24 | 116.29 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 34 | 28.55 | 35.26 | 40.30 | 47.02 | 62.13 | 48.79 | 57.09 | 68.50 | 77.24 | 122.57 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 35 | 28.55 | 35.26 | 40.30 | 47.02 | 62.13 | 51.84 | 58.70 | 68.50 | 77.24 | 125.72 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 36 | 28.55 | 35.26 | 40.30 | 47.02 | 62.13 | 54.89 | 61.64 | 71.48 | 79.98 | 132.47 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 37 | 28.55 | 35.26 | 40.30 | 47.02 | 62.13 | 57.94 | 64.58 | 77.44 | 83.06 | 139.49 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 38 | 28.55 | 35.26 | 40.30 | 47.02 | 62.13 | 57.94 | 67.51 | 80.41 | 86.13 | 146.52 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 39 | 28.55 | 35.26 | 40.30 | 47.02 | 62.13 | 61.25 | 70.45 | 83.39 | 92.29 | 157.06 | 106.98 | 130.75 | 154.53 | 175.33 | 231.79 |
| 40 | 31.90 | 36.94 | 43.66 | 48.70 | 65.49 | 64.49 | 73.81 | 86.92 | 93.77 | 161.41 | 115.89 | 139.67 | 163.44 | 184.24 | 246.65 |
| 41 | 31.90 | 36.94 | 43.66 | 48.70 | 65.49 | 68.24 | 77.25 | 90.29 | 97.19 | 168.90 | 115.89 | 139.67 | 163.44 | 184.24 | 246.65 |
| 42 | 34.62 | 37.59 | 43.69 | 48.70 | 65.49 | 68.57 | 80.92 | 94.08 | 104.02 | 177.22 | 115.89 | 139.67 | 163.44 | 184.24 | 246.65 |
| 43 | 34.87 | 37.83 | 46.74 | 50.01 | 68.18 | 72.37 | 84.63 | 101.28 | 107.91 | 185.58 | 115.89 | 139.67 | 163.44 | 184.24 | 246.65 |
| 44 | 35.12 | 40.80 | 47.05 | 50.34 | 71.33 | 76.21 | 88.36 | 105.14 | 111.84 | 190.18 | 115.89 | 139.67 | 163.44 | 184.24 | 246.65 |
| 45 | 35.46 | 41.49 | 50.52 | 53.81 | 73.21 | 82.58 | 92.16 | 108.96 | 116.74 | 201.24 | 121.84 | 148.58 | 175.33 | 196.13 | 261.50 |
| 46 | 38.69 | 44.55 | 50.86 | 57.01 | 76.34 | 82.98 | 99.38 | 116.35 | 120.68 | 202.07 | 121.84 | 148.58 | 175.33 | 196.13 | 261.50 |
| 47 | 38.97 | 44.84 | 54.04 | 60.25 | 79.48 | 87.40 | 103.35 | 120.34 | 128.08 | 202.07 | 121.84 | 148.58 | 175.33 | 196.13 | 261.50 |
| 48 | 39.25 | 47.96 | 57.26 | 60.65 | 82.64 | 91.98 | 107.71 | 128.70 | 135.76 | 202.07 | 121.84 | 148.58 | 175.33 | 196.13 | 261.50 |
| 49 | 42.64 | 48.28 | 57.65 | 63.95 | 89.10 | 95.09 | 115.89 | 133.26 | 140.31 | 202.07 | 121.84 | 148.58 | 175.33 | 196.13 | 261.50 |
| 50 | 43.06 | 50.17 | 61.51 | 67.98 | 93.08 | 96.52 | 116.26 | 140.14 | 149.78 | 225.84 | 136.70 | 163.44 | 196.13 | 219.90 | 291.22 |
| 51 | 46.51 | 55.54 | 65.03 | 73.53 | 101.81 | 103.47 | 120.21 | 148.15 | 160.18 | 237.73 | 142.64 | 172.36 | 202.07 | 231.79 | 306.08 |
| 52 | 46.88 | 56.07 | 65.78 | 77.29 | 110.89 | 111.40 | 131.14 | 151.85 | 167.92 | 252.59 | 148.58 | 178.30 | 210.99 | 240.70 | 320.94 |
| 53 | 52.40 | 61.56 | 71.35 | 79.82 | 118.06 | 118.58 | 141.99 | 166.00 | 178.85 | 261.50 | 154.53 | 187.21 | 219.90 | 252.59 | 329.85 |
| 54 | 52.73 | 64.00 | 73.85 | 83.64 | 127.51 | 122.35 | 148.84 | 177.19 | 189.41 | 276.36 | 160.47 | 199.10 | 231.79 | 261.50 | 344.71 |
| 55 | 56.36 | 67.67 | 79.60 | 89.44 | 137.10 | 133.72 | 160.48 | 188.55 | 200.65 | 288.25 | 166.41 | 205.04 | 240.70 | 273.39 | 359.57 |
| 56 | 62.04 | 73.34 | 86.65 | 98.55 | 150.35 | 139.67 | 171.12 | 195.80 | 215.07 | 306.08 | 175.33 | 216.93 | 252.59 | 288.25 | 377.40 |
| 57 | 67.73 | 78.38 | 90.42 | 103.72 | 160.87 | 148.36 | 172.66 | 204.13 | 220.31 | 323.91 | 187.21 | 225.84 | 267.45 | 303.11 | 398.20 |
| 58 | 69.29 | 84.15 | 99.59 | 114.99 | 173.76 | 152.47 | 179.54 | 214.33 | 234.27 | 347.68 | 196.13 | 240.70 | 282.31 | 323.91 | 424.94 |
| 59 | 78.54 | 91.32 | 106.81 | 120.24 | 187.95 | 163.04 | 191.29 | 222.37 | 240.19 | 368.48 | 208.01 | 255.56 | 300.14 | 340.34 | 451.69 |
| 60 | 82.18 | 98.56 | 114.11 | 127.61 | 202.22 | 170.15 | 198.29 | 233.28 | 251.71 | 395.23 | 222.87 | 270.42 | 320.94 | 347.11 | 481.41 |
| 61 | 89.44 | 105.85 | 124.93 | 138.47 | 216.93 | 178.20 | 213.12 | 245.48 | 266.36 | 409.31 | 230.60 | 282.48 | 331.48 | 364.15 | 498.66 |
| 62 | 94.69 | 114.59 | 130.36 | 147.44 | 233.26 | 189.71 | 225.43 | 261.67 | 282.53 | 421.78 | 237.43 | 290.50 | 343.57 | 382.73 | 513.96 |
| 63 | 108.04 | 122.04 | 141.31 | 158.50 | 245.40 | 205.51 | 237.75 | 276.65 | 301.25 | 440.76 | 248.77 | 302.86 | 356.94 | 401.87 | 535.40 |
| 64 | 115.28 | 130.96 | 153.77 | 169.65 | 267.71 | 214.50 | 252.74 | 299.14 | 319.67 | 457.77 | 258.97 | 313.90 | 368.83 | 421.15 | 557.17 |
| 65 | 126.63 | 142.06 | 164.98 | 184.39 | 285.90 | 223.19 | 271.38 | 317.62 | 344.49 | 481.90 | 268.85 | 329.72 | 388.05 | 441.32 | 583.35 |
| 66 | 139.22 | 157.98 | 184.39 | 205.82 | 312.73 | 235.85 | 287.44 | 339.04 | 374.40 | 511.01 | 284.99 | 346.41 | 407.83 | 466.79 | 614.19 |
| 67 | 158.15 | 179.68 | 208.02 | 228.79 | 350.46 | 251.99 | 306.67 | 361.34 | 410.67 | 542.01 | 299.53 | 366.10 | 432.66 | 489.71 | 648.99 |
| 68 | 174.51 | 203.24 | 231.08 | 255.81 | 381.42 | 264.24 | 323.98 | 381.42 | 436.57 | 576.73 | 314.79 | 383.72 | 452.65 | 516.99 | 682.43 |
| 69 | 192.62 | 224.70 | 258.24 | 282.20 | 408.15 | 281.71 | 343.82 | 408.15 | 461.39 | 610.01 | 332.73 | 405.93 | 479.13 | 543.46 | 716.48 |
| 70 | 205.31 | 250.23 | 284.50 | 314.07 | 438.43 | 295.14 | 363.58 | 432.01 | 489.76 | 645.88 | 346.47 | 425.60 | 502.59 | 571.03 | 752.82 |
| 71 | 220.78 | 266.17 | 311.57 | 346.83 | 468.38 | 313.63 | 383.78 | 453.94 | 515.84 | 680.91 | 363.15 | 445.68 | 524.09 | 596.31 | 788.20 |
| 72 | 235.08 | 284.88 | 332.70 | 372.54 | 498.05 | 330.71 | 404.42 | 478.13 | 539.89 | 715.20 | 380.51 | 466.17 | 547.86 | 619.57 | 820.79 |
| 73 | 251.66 | 303.53 | 353.47 | 395.74 | 530.21 | 347.71 | 426.47 | 501.39 | 566.71 | 751.13 | 397.66 | 486.03 | 570.55 | 645.47 | 856.79 |
| 74 | 270.09 | 325.58 | 377.38 | 423.63 | 567.92 | 368.13 | 449.53 | 527.22 | 597.52 | 793.61 | 416.23 | 508.72 | 595.67 | 675.21 | 895.35 |
| 75 | 291.72 | 350.41 | 409.11 | 457.14 | 611.89 | 391.33 | 476.71 | 562.09 | 635.01 | 839.57 | 437.57 | 533.63 | 627.90 | 709.72 | 940.96 |
| 76 | 317.61 | 382.50 | 445.68 | 498.62 | 667.67 | 418.36 | 510.57 | 601.08 | 679.62 | 899.91 | 462.76 | 566.92 | 665.96 | 753.05 | 998.95 |
| 77 | 354.30 | 428.18 | 498.70 | 560.83 | 748.90 | 458.41 | 560.83 | 661.58 | 750.58 | 992.37 | 503.74 | 617.92 | 727.07 | 824.46 | 1091.44 |
| 78 | 399.64 | 483.59 | 565.87 | 634.71 | 847.97 | 508.78 | 624.64 | 737.14 | 836.21 | 1104.87 | 555.80 | 681.73 | 804.31 | 913.45 | 1207.30 |
| 79 | 446.65 | 540.68 | 633.04 | 711.96 | 950.39 | 560.83 | 686.77 | 812.70 | 923.53 | 1220.73 | 607.85 | 745.54 | 881.55 | 1002.45 | 1323.16 |
| 80 | 491.99 | 596.09 | 698.52 | 784.16 | 1047.78 | 609.53 | 747.22 | 884.91 | 1004.13 | 1326.52 | 656.54 | 805.99 | 953.75 | 1083.05 | 1430.63 |
| 81 | 533.97 | 646.47 | 758.97 | 853.00 | 1138.46 | 651.51 | 797.59 | 945.36 | 1072.97 | 1417.19 | 698.52 | 856.36 | 1014.20 | 1151.89 | 1521.30 |
| 82 | 574.27 | 696.84 | 817.74 | 918.49 | 1225.77 | 691.81 | 847.97 | 1004.13 | 1138.46 | 1504.51 | 738.82 | 906.74 | 1072.97 | 1217.38 | 1608.62 |
| 83 | 616.24 | 747.22 | 876.51 | 985.66 | 1316.45 | 733.78 | 898.34 | 1062.90 | 1205.62 | 1595.18 | 780.80 | 957.11 | 1131.74 | 1284.54 | 1699.29 |
| 84 | 661.58 | 802.63 | 942.00 | 1057.86 | 1412.16 | 779.12 | 953.75 | 1128.38 | 1277.83 | 1690.89 | 826.14 | 1012.52 | 1197.23 | 1356.75 | 1795.00 |
| 85 | 711.96 | 863.08 | 1012.52 | 1138.46 | 1519.62 | 829.50 | 1014.20 | 1198.91 | 1358.42 | 1798.36 | 876.51 | 1072.97 | 1267.75 | 1437.34 | 1902.47 |
| 86 | 769.05 | 931.92 | 1093.12 | 1227.45 | 1640.52 | 886.59 | 1083.05 | 1279.50 | 1447.42 | 1919.26 | 933.60 | 1141.82 | 1348.35 | 1526.34 | 2023.36 |
| 87 | 829.50 | 1004.13 | 1178.76 | 1324.84 | 1768.13 | 947.03 | 1155.25 | 1365.14 | 1544.81 | 2046.87 | 994.05 | 1214.02 | 1433.99 | 1623.73 | 2150.98 |
| 88 | 893.30 | 1083.05 | 1271.11 | 1427.27 | 1905.82 | 1010.84 | 1234.17 | 1457.49 | 1647.24 | 2184.56 | 1057.86 | 1292.94 | 1526.34 | 1726.16 | 2288.67 |
| 89 | 960.47 | 1165.32 | 1366.82 | 1536.41 | 2050.23 | 1078.01 | 1316.45 | 1553.20 | 1756.38 | 2328.97 | 1125.02 | 1375.22 | 1622.05 | 1835.30 | 2433.07 |
| 90 | 1032.67 | 1252.64 | 1469.25 | 1650.59 | 2203.03 | 1150.21 | 1403.76 | 1655.63 | 1870.56 | 2481.77 | 1197.23 | 1462.53 | 1724.48 | 1949.48 | 2585.88 |
| 91 | 1106.55 | 1341.63 | 1575.03 | 1768.13 | 2360.87 | 1224.09 | 1492.76 | 1761.42 | 1988.10 | 2639.61 | 1271.11 | 1551.53 | 1830.26 | 2067.02 | 2743.71 |
| 92 | 1183.79 | 1435.66 | 1684.18 | 1890.71 | 2525.43 | 1301.33 | 1586.79 | 1870.56 | 2110.68 | 2804.16 | 1348.35 | 1645.56 | 1939.41 | 2189.60 | 2908.27 |
| 93 | 1264.39 | 1533.05 | 1798.36 | 2020.01 | 2698.38 | 1381.93 | 1684.18 | 1984.74 | 2239.97 | 2977.12 | 1428.95 | 1742.95 | 2053.59 | 2318.89 | 3081.22 |
| 94 | 1351.71 | 1638.84 | 1922.62 | 2159.37 | 2883.08 | 1469.25 | 1789.96 | 2109.00 | 2379.34 | 3161.82 | 1516.26 | 1848.73 | 2177.84 | 2458.26 | 3265.93 |
| 95 | 1445.74 | 1753.02 | 2056.95 | 2310.50 | 3084.58 | 1563.28 | 1904.14 | 2243.33 | 2530.46 | 3363.32 | 1610.30 | 1962.91 | 2312.18 | 2609.38 | 3467.42 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.80 | 27.17 | 30.93 | 34.42 | 50.72 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 30 | 26.87 | 28.57 | 32.79 | 36.32 | 55.41 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 31 | 26.87 | 29.26 | 33.94 | 37.50 | 55.41 | 41.98 | 52.05 | 60.45 | 68.84 | 94.60 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 32 | 26.87 | 30.38 | 35.37 | 38.96 | 55.41 | 41.98 | 52.05 | 60.45 | 68.84 | 97.38 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 33 | 26.87 | 31.08 | 36.51 | 40.57 | 55.41 | 43.56 | 52.05 | 60.45 | 68.84 | 102.94 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 34 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 43.56 | 52.05 | 61.65 | 68.84 | 108.51 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 35 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 46.29 | 53.53 | 61.65 | 68.84 | 111.29 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 36 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 49.01 | 56.20 | 64.33 | 71.29 | 117.27 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 37 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 51.73 | 58.88 | 69.69 | 74.03 | 123.49 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 38 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 51.73 | 61.55 | 72.37 | 76.77 | 129.71 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 39 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 54.69 | 64.23 | 75.05 | 82.26 | 139.04 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 40 | 28.55 | 33.58 | 38.62 | 43.66 | 58.77 | 58.04 | 67.66 | 76.81 | 84.00 | 143.76 | 104.01 | 124.81 | 145.61 | 166.41 | 219.90 |
| 41 | 28.55 | 33.58 | 38.62 | 43.66 | 58.77 | 61.42 | 70.81 | 79.79 | 87.06 | 150.43 | 104.01 | 124.81 | 145.61 | 166.41 | 219.90 |
| 42 | 30.98 | 34.17 | 38.65 | 43.66 | 58.77 | 61.71 | 74.18 | 83.14 | 93.19 | 157.84 | 104.01 | 124.81 | 145.61 | 166.41 | 219.90 |
| 43 | 31.20 | 34.39 | 41.34 | 44.84 | 61.19 | 65.14 | 77.57 | 89.51 | 96.67 | 165.28 | 104.01 | 124.81 | 145.61 | 166.41 | 219.90 |
| 44 | 31.42 | 37.10 | 41.62 | 45.13 | 64.02 | 68.59 | 80.99 | 92.92 | 100.19 | 169.38 | 104.01 | 124.81 | 145.61 | 166.41 | 219.90 |
| 45 | 31.92 | 36.30 | 45.11 | 48.60 | 66.07 | 74.84 | 80.34 | 97.12 | 105.30 | 180.53 | 109.95 | 130.75 | 157.50 | 178.30 | 234.76 |
| 46 | 34.82 | 38.98 | 45.41 | 51.49 | 68.89 | 75.20 | 86.64 | 103.71 | 108.85 | 181.27 | 109.95 | 130.75 | 157.50 | 178.30 | 234.76 |
| 47 | 35.07 | 39.24 | 48.25 | 54.42 | 71.73 | 79.21 | 90.10 | 107.26 | 115.53 | 181.27 | 109.95 | 130.75 | 157.50 | 178.30 | 234.76 |
| 48 | 35.32 | 41.97 | 51.13 | 54.78 | 74.58 | 83.36 | 93.90 | 114.71 | 122.45 | 181.27 | 109.95 | 130.75 | 157.50 | 178.30 | 234.76 |
| 49 | 38.38 | 42.24 | 51.47 | 57.76 | 80.41 | 86.18 | 101.04 | 118.77 | 126.55 | 181.27 | 109.95 | 130.75 | 157.50 | 178.30 | 234.76 |
| 50 | 39.15 | 46.31 | 55.56 | 60.21 | 82.96 | 88.25 | 105.45 | 126.40 | 131.71 | 199.10 | 121.84 | 148.58 | 175.33 | 196.13 | 258.53 |
| 51 | 42.47 | 49.59 | 58.93 | 65.58 | 91.43 | 92.28 | 109.52 | 134.17 | 141.80 | 213.96 | 127.78 | 154.53 | 181.27 | 205.04 | 273.39 |
| 52 | 42.97 | 50.27 | 59.97 | 69.36 | 98.09 | 99.97 | 117.19 | 135.58 | 149.55 | 222.87 | 133.72 | 160.47 | 190.18 | 216.93 | 282.31 |
| 53 | 46.36 | 55.60 | 63.42 | 72.04 | 107.12 | 107.01 | 127.79 | 146.31 | 162.84 | 237.73 | 136.70 | 169.38 | 196.13 | 225.84 | 297.16 |
| 54 | 46.87 | 56.24 | 66.08 | 75.86 | 114.09 | 108.12 | 131.99 | 157.19 | 170.74 | 246.65 | 142.64 | 175.33 | 205.04 | 234.76 | 309.05 |
| 55 | 50.32 | 61.70 | 71.64 | 81.49 | 123.39 | 118.87 | 145.89 | 168.24 | 181.67 | 258.53 | 148.58 | 184.24 | 213.96 | 243.67 | 320.94 |
| 56 | 55.84 | 65.41 | 76.57 | 88.50 | 136.25 | 127.78 | 150.82 | 173.10 | 193.29 | 276.36 | 157.50 | 193.16 | 225.84 | 258.53 | 338.77 |
| 57 | 59.52 | 70.34 | 80.59 | 93.74 | 144.55 | 130.91 | 155.67 | 181.76 | 199.07 | 291.22 | 166.41 | 202.07 | 237.73 | 270.42 | 356.60 |
| 58 | 61.37 | 74.36 | 89.63 | 102.89 | 155.23 | 135.53 | 160.50 | 192.35 | 210.58 | 309.05 | 175.33 | 213.96 | 252.59 | 288.25 | 377.40 |
| 59 | 70.27 | 81.39 | 94.95 | 108.41 | 167.07 | 143.36 | 172.16 | 198.26 | 217.19 | 329.85 | 187.21 | 225.84 | 267.45 | 304.83 | 401.17 |
| 60 | 72.16 | 88.50 | 100.34 | 115.83 | 178.97 | 148.20 | 177.14 | 204.45 | 229.06 | 350.65 | 196.13 | 240.70 | 282.31 | 312.96 | 424.94 |
| 61 | 79.27 | 93.87 | 110.83 | 124.63 | 193.60 | 159.30 | 186.81 | 217.05 | 239.23 | 366.07 | 204.65 | 250.77 | 294.01 | 325.23 | 443.90 |
| 62 | 86.46 | 102.31 | 116.53 | 131.50 | 209.46 | 170.74 | 199.21 | 235.76 | 253.05 | 377.09 | 215.08 | 259.77 | 307.26 | 341.43 | 458.09 |
| 63 | 95.07 | 109.84 | 125.16 | 140.44 | 219.69 | 181.17 | 214.49 | 245.91 | 269.41 | 392.09 | 219.03 | 270.41 | 316.38 | 356.32 | 475.92 |
| 64 | 102.47 | 118.68 | 137.37 | 151.69 | 239.28 | 190.96 | 227.21 | 265.90 | 286.02 | 408.07 | 230.19 | 282.51 | 329.59 | 376.68 | 497.01 |
| 65 | 113.53 | 127.85 | 146.87 | 166.35 | 255.68 | 197.83 | 243.49 | 282.61 | 308.60 | 431.17 | 240.95 | 294.21 | 344.94 | 395.66 | 519.94 |
| 66 | 126.17 | 141.57 | 165.95 | 183.62 | 280.30 | 213.74 | 257.96 | 304.64 | 334.12 | 456.96 | 255.51 | 309.55 | 366.06 | 415.20 | 547.86 |
| 67 | 140.33 | 160.65 | 185.14 | 204.27 | 313.08 | 223.46 | 273.38 | 323.31 | 365.57 | 484.96 | 266.25 | 325.68 | 385.12 | 435.04 | 577.67 |
| 68 | 156.61 | 181.62 | 207.97 | 227.16 | 340.06 | 236.67 | 289.51 | 342.36 | 388.32 | 512.39 | 280.32 | 342.36 | 404.40 | 459.55 | 606.60 |
| 69 | 170.48 | 201.16 | 228.84 | 251.53 | 363.79 | 248.44 | 308.33 | 361.57 | 410.37 | 543.46 | 292.80 | 361.57 | 423.68 | 483.57 | 638.84 |
| 70 | 183.93 | 222.42 | 253.35 | 279.40 | 391.38 | 263.06 | 325.08 | 382.82 | 434.15 | 575.31 | 307.97 | 378.55 | 446.99 | 506.87 | 671.55 |
| 71 | 198.08 | 237.29 | 278.55 | 310.11 | 416.80 | 280.62 | 342.52 | 404.42 | 460.13 | 604.56 | 323.95 | 396.16 | 468.38 | 530.28 | 699.48 |
| 72 | 211.17 | 253.01 | 296.84 | 332.70 | 444.26 | 294.85 | 358.60 | 426.33 | 482.11 | 637.50 | 338.67 | 412.39 | 488.09 | 551.84 | 731.14 |
| 73 | 224.76 | 270.87 | 315.05 | 353.47 | 472.58 | 311.21 | 378.45 | 445.68 | 505.24 | 668.53 | 353.47 | 432.24 | 507.16 | 574.39 | 760.74 |
| 74 | 242.34 | 290.43 | 336.68 | 377.38 | 505.02 | 329.28 | 399.58 | 469.87 | 532.77 | 704.81 | 371.83 | 453.23 | 530.92 | 599.37 | 795.46 |
| 75 | 261.48 | 313.06 | 364.64 | 407.33 | 546.08 | 348.64 | 425.12 | 499.83 | 563.86 | 748.85 | 389.55 | 474.93 | 558.53 | 631.46 | 837.79 |
| 76 | 283.46 | 339.81 | 396.16 | 443.98 | 594.24 | 372.26 | 452.51 | 532.77 | 604.49 | 800.86 | 411.53 | 502.03 | 590.83 | 669.38 | 887.95 |
| 77 | 315.68 | 381.16 | 443.29 | 497.03 | 666.62 | 408.03 | 498.70 | 586.02 | 664.94 | 881.55 | 448.33 | 549.08 | 644.79 | 730.43 | 968.86 |
| 78 | 355.98 | 429.86 | 502.06 | 562.51 | 753.93 | 453.37 | 554.12 | 653.19 | 740.50 | 982.30 | 493.67 | 604.49 | 713.63 | 807.67 | 1071.29 |
| 79 | 396.28 | 480.23 | 562.51 | 629.68 | 842.93 | 497.03 | 609.53 | 722.03 | 817.74 | 1081.37 | 539.00 | 661.58 | 782.48 | 884.91 | 1172.04 |
| 80 | 436.58 | 528.93 | 619.60 | 695.16 | 928.56 | 540.68 | 663.26 | 784.16 | 888.27 | 1175.40 | 580.98 | 713.63 | 844.61 | 958.79 | 1266.07 |
| 81 | 473.52 | 574.27 | 673.34 | 755.61 | 1009.16 | 577.62 | 708.60 | 837.89 | 948.71 | 1256.00 | 617.92 | 758.97 | 898.34 | 1019.24 | 1346.67 |
| 82 | 510.46 | 617.92 | 723.71 | 812.70 | 1086.40 | 614.57 | 752.25 | 888.27 | 1005.80 | 1333.24 | 654.86 | 802.63 | 948.71 | 1076.33 | 1423.91 |
| 83 | 547.40 | 663.26 | 777.44 | 873.15 | 1165.32 | 651.51 | 797.59 | 942.00 | 1066.25 | 1412.16 | 691.81 | 847.97 | 1002.45 | 1136.78 | 1502.83 |
| 84 | 587.70 | 711.96 | 834.53 | 935.28 | 1250.96 | 691.81 | 846.29 | 999.09 | 1128.38 | 1497.79 | 732.11 | 896.66 | 1059.54 | 1198.91 | 1588.47 |
| 85 | 633.04 | 765.69 | 898.34 | 1007.48 | 1346.67 | 737.14 | 900.02 | 1062.90 | 1200.59 | 1593.50 | 777.44 | 950.39 | 1123.34 | 1271.11 | 1684.18 |
| 86 | 683.41 | 826.14 | 968.86 | 1086.40 | 1452.46 | 787.52 | 960.47 | 1133.42 | 1279.50 | 1699.29 | 827.82 | 1010.84 | 1193.87 | 1350.03 | 1789.96 |
| 87 | 737.14 | 891.62 | 1044.43 | 1172.04 | 1566.64 | 841.25 | 1025.95 | 1208.98 | 1365.14 | 1813.47 | 881.55 | 1076.33 | 1269.43 | 1435.66 | 1904.14 |
| 88 | 794.23 | 960.47 | 1125.02 | 1262.71 | 1689.21 | 898.34 | 1094.80 | 1289.58 | 1455.81 | 1936.05 | 938.64 | 1145.17 | 1350.03 | 1526.34 | 2026.72 |
| 89 | 854.68 | 1034.35 | 1212.34 | 1360.10 | 1816.83 | 958.79 | 1168.68 | 1376.89 | 1553.20 | 2063.66 | 999.09 | 1219.06 | 1437.34 | 1623.73 | 2154.34 |
| 90 | 916.81 | 1111.59 | 1301.33 | 1460.85 | 1952.84 | 1020.92 | 1245.92 | 1465.89 | 1653.95 | 2199.67 | 1061.22 | 1296.30 | 1526.34 | 1724.48 | 2290.35 |
| 91 | 983.98 | 1190.51 | 1395.37 | 1566.64 | 2092.21 | 1088.08 | 1324.84 | 1559.92 | 1759.74 | 2339.04 | 1128.38 | 1375.22 | 1620.37 | 1830.26 | 2429.72 |
| 92 | 1051.14 | 1272.79 | 1491.08 | 1674.10 | 2238.29 | 1155.25 | 1407.12 | 1655.63 | 1867.20 | 2485.13 | 1195.55 | 1457.49 | 1716.08 | 1937.73 | 2575.80 |
| 93 | 1123.34 | 1360.10 | 1593.50 | 1788.28 | 2391.10 | 1227.45 | 1494.43 | 1758.06 | 1981.39 | 2637.93 | 1267.75 | 1544.81 | 1818.51 | 2051.91 | 2728.60 |
| 94 | 1200.59 | 1454.14 | 1702.65 | 1910.86 | 2555.65 | 1304.69 | 1588.47 | 1867.20 | 2103.96 | 2802.48 | 1344.99 | 1638.84 | 1927.65 | 2174.49 | 2893.16 |
| 95 | 1284.54 | 1554.88 | 1821.87 | 2045.19 | 2733.64 | 1388.65 | 1689.21 | 1986.42 | 2238.29 | 2980.47 | 1428.95 | 1739.59 | 2046.87 | 2308.82 | 3071.15 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.57 | 24.31 | 28.12 | 31.67 | 46.11 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 30 | 23.51 | 25.56 | 29.81 | 33.42 | 50.37 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 31 | 23.51 | 26.18 | 30.85 | 34.50 | 50.37 | 36.94 | 47.02 | 55.41 | 63.81 | 85.84 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 32 | 23.51 | 27.18 | 32.15 | 35.84 | 50.37 | 36.94 | 47.02 | 55.41 | 63.81 | 88.36 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 33 | 23.51 | 27.80 | 33.19 | 37.33 | 50.37 | 38.34 | 47.02 | 55.41 | 63.81 | 93.41 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 34 | 23.51 | 28.55 | 33.58 | 38.62 | 50.37 | 38.34 | 47.02 | 56.51 | 63.81 | 98.46 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 35 | 23.51 | 28.55 | 33.58 | 38.62 | 50.37 | 40.73 | 48.35 | 56.51 | 63.81 | 100.99 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 36 | 23.51 | 28.55 | 33.58 | 38.62 | 50.37 | 43.13 | 50.76 | 58.97 | 66.07 | 106.41 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 37 | 23.51 | 28.55 | 33.58 | 38.62 | 50.37 | 45.53 | 53.18 | 63.88 | 68.61 | 112.05 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 38 | 23.51 | 28.55 | 33.58 | 38.62 | 50.37 | 45.53 | 55.60 | 66.34 | 71.15 | 117.70 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 39 | 23.51 | 28.55 | 33.58 | 38.62 | 50.37 | 48.13 | 58.01 | 68.80 | 76.24 | 126.16 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 40 | 25.19 | 30.22 | 35.26 | 40.30 | 53.73 | 51.59 | 59.46 | 68.73 | 76.19 | 131.15 | 92.12 | 112.92 | 130.75 | 151.55 | 199.10 |
| 41 | 25.19 | 30.22 | 35.26 | 40.30 | 53.73 | 54.59 | 62.23 | 71.39 | 78.96 | 137.23 | 92.12 | 112.92 | 130.75 | 151.55 | 199.10 |
| 42 | 27.33 | 30.75 | 35.29 | 40.30 | 53.73 | 54.86 | 65.19 | 74.39 | 84.52 | 143.99 | 92.12 | 112.92 | 130.75 | 151.55 | 199.10 |
| 43 | 27.53 | 30.96 | 37.75 | 41.39 | 55.94 | 57.90 | 68.17 | 80.09 | 87.68 | 150.78 | 92.12 | 112.92 | 130.75 | 151.55 | 199.10 |
| 44 | 27.73 | 33.39 | 38.00 | 41.66 | 58.53 | 60.97 | 71.18 | 83.14 | 90.87 | 154.53 | 92.12 | 112.92 | 130.75 | 151.55 | 199.10 |
| 45 | 28.37 | 32.85 | 39.69 | 43.39 | 60.71 | 67.10 | 73.25 | 85.27 | 93.85 | 162.77 | 98.06 | 118.87 | 139.67 | 157.50 | 210.99 |
| 46 | 30.95 | 35.27 | 39.96 | 45.98 | 63.31 | 67.42 | 78.99 | 91.06 | 97.02 | 163.44 | 98.06 | 118.87 | 139.67 | 157.50 | 210.99 |
| 47 | 31.18 | 35.50 | 42.46 | 48.59 | 65.91 | 71.02 | 82.15 | 94.18 | 102.97 | 163.44 | 98.06 | 118.87 | 139.67 | 157.50 | 210.99 |
| 48 | 31.40 | 37.97 | 44.99 | 48.91 | 68.53 | 74.74 | 85.61 | 100.73 | 109.14 | 163.44 | 98.06 | 118.87 | 139.67 | 157.50 | 210.99 |
| 49 | 34.11 | 38.22 | 45.29 | 51.57 | 73.89 | 77.26 | 92.12 | 104.29 | 112.80 | 163.44 | 98.06 | 118.87 | 139.67 | 157.50 | 210.99 |
| 50 | 35.23 | 40.52 | 49.60 | 54.39 | 74.87 | 79.98 | 91.93 | 112.66 | 118.79 | 181.27 | 109.95 | 130.75 | 154.53 | 175.33 | 231.79 |
| 51 | 38.42 | 45.62 | 52.84 | 59.62 | 81.04 | 83.89 | 98.84 | 120.20 | 128.67 | 190.18 | 112.92 | 139.67 | 160.47 | 184.24 | 243.67 |
| 52 | 39.06 | 46.40 | 54.17 | 63.42 | 89.56 | 91.40 | 108.82 | 122.02 | 136.43 | 202.07 | 118.87 | 145.61 | 169.38 | 196.13 | 255.56 |
| 53 | 42.33 | 49.64 | 57.47 | 64.25 | 96.19 | 95.44 | 113.60 | 132.24 | 144.15 | 210.99 | 124.81 | 151.55 | 175.33 | 202.07 | 267.45 |
| 54 | 42.96 | 50.42 | 60.25 | 68.08 | 102.90 | 99.58 | 117.95 | 142.90 | 152.07 | 222.87 | 127.78 | 157.50 | 184.24 | 210.99 | 276.36 |
| 55 | 46.30 | 55.73 | 63.68 | 73.54 | 109.68 | 106.98 | 131.30 | 150.84 | 162.69 | 231.79 | 133.72 | 163.44 | 190.18 | 219.90 | 288.25 |
| 56 | 49.64 | 57.48 | 70.53 | 78.44 | 122.16 | 112.92 | 133.42 | 158.91 | 171.51 | 246.65 | 139.67 | 169.38 | 202.07 | 228.82 | 303.11 |
| 57 | 53.36 | 64.31 | 72.73 | 83.77 | 130.56 | 116.36 | 141.52 | 162.18 | 177.84 | 261.50 | 148.58 | 181.27 | 213.96 | 240.70 | 320.94 |
| 58 | 55.43 | 66.53 | 79.67 | 90.78 | 139.01 | 121.41 | 144.18 | 170.36 | 186.89 | 276.36 | 154.53 | 190.18 | 225.84 | 255.56 | 338.77 |
| 59 | 62.00 | 73.45 | 85.06 | 96.59 | 150.83 | 126.50 | 153.03 | 176.83 | 194.19 | 297.16 | 163.44 | 205.04 | 237.73 | 272.27 | 359.57 |
| 60 | 64.14 | 78.44 | 90.50 | 102.09 | 160.38 | 131.73 | 155.99 | 183.48 | 201.37 | 314.99 | 175.33 | 213.96 | 252.59 | 275.98 | 380.37 |
| 61 | 71.14 | 83.88 | 100.75 | 110.78 | 172.61 | 140.40 | 168.39 | 196.38 | 212.10 | 325.72 | 184.48 | 221.95 | 265.19 | 289.09 | 394.90 |
| 62 | 76.16 | 92.08 | 104.68 | 119.55 | 188.04 | 151.77 | 180.86 | 209.86 | 228.48 | 337.98 | 189.94 | 231.84 | 273.74 | 308.39 | 410.61 |
| 63 | 86.43 | 97.64 | 113.05 | 126.40 | 196.32 | 162.24 | 188.65 | 220.29 | 240.02 | 351.53 | 197.40 | 240.66 | 283.93 | 318.82 | 424.54 |
| 64 | 91.80 | 106.40 | 123.02 | 135.72 | 215.59 | 170.03 | 201.68 | 237.78 | 254.78 | 366.22 | 204.03 | 251.12 | 292.97 | 334.83 | 444.69 |
| 65 | 102.61 | 115.68 | 132.79 | 148.31 | 230.12 | 177.54 | 218.12 | 252.60 | 275.11 | 385.52 | 215.59 | 263.78 | 309.43 | 352.55 | 464.14 |
| 66 | 113.12 | 127.21 | 149.56 | 165.46 | 252.50 | 189.17 | 230.94 | 272.70 | 300.95 | 410.28 | 228.48 | 277.62 | 326.75 | 370.97 | 488.90 |
| 67 | 126.97 | 145.86 | 166.42 | 183.85 | 280.37 | 199.69 | 244.86 | 287.65 | 327.59 | 432.66 | 237.73 | 292.40 | 342.32 | 389.87 | 515.86 |
| 68 | 138.71 | 164.32 | 184.87 | 204.65 | 305.60 | 209.09 | 259.64 | 305.60 | 349.26 | 459.55 | 248.16 | 307.90 | 360.74 | 411.29 | 542.26 |
| 69 | 152.77 | 179.76 | 205.75 | 226.99 | 326.08 | 221.82 | 275.06 | 323.86 | 370.44 | 485.79 | 261.75 | 321.64 | 379.31 | 432.55 | 570.08 |
| 70 | 164.68 | 198.90 | 226.35 | 250.85 | 350.74 | 235.26 | 288.72 | 342.19 | 389.24 | 513.28 | 275.89 | 337.91 | 397.80 | 453.40 | 598.83 |
| 71 | 175.38 | 212.53 | 249.67 | 277.46 | 373.47 | 247.60 | 305.38 | 361.09 | 410.61 | 540.60 | 286.81 | 352.83 | 416.80 | 474.57 | 625.20 |
| 72 | 189.26 | 227.11 | 264.96 | 296.84 | 398.44 | 262.97 | 322.74 | 378.52 | 430.32 | 569.77 | 302.81 | 368.56 | 434.30 | 492.07 | 653.44 |
| 73 | 201.71 | 242.05 | 282.39 | 316.97 | 422.63 | 276.63 | 338.10 | 399.58 | 451.45 | 597.45 | 315.05 | 384.21 | 453.37 | 512.92 | 678.13 |
| 74 | 216.44 | 260.84 | 301.53 | 338.53 | 453.23 | 294.13 | 358.88 | 419.93 | 475.42 | 630.82 | 331.13 | 405.13 | 473.57 | 536.47 | 710.36 |
| 75 | 233.02 | 281.04 | 325.51 | 364.64 | 489.16 | 311.28 | 380.65 | 444.69 | 503.39 | 668.81 | 346.86 | 425.12 | 498.05 | 563.86 | 747.08 |
| 76 | 252.72 | 303.95 | 355.18 | 396.16 | 531.06 | 331.27 | 404.70 | 476.42 | 537.89 | 713.78 | 367.13 | 447.39 | 527.65 | 595.95 | 790.62 |
| 77 | 282.10 | 339.19 | 396.28 | 443.29 | 594.42 | 362.69 | 443.29 | 523.89 | 592.74 | 785.84 | 399.64 | 486.95 | 574.27 | 651.51 | 863.08 |
| 78 | 317.36 | 382.84 | 448.33 | 502.06 | 671.66 | 402.99 | 493.67 | 582.66 | 659.90 | 873.15 | 438.26 | 537.32 | 634.71 | 720.35 | 952.07 |
| 79 | 352.62 | 428.18 | 500.38 | 560.83 | 750.58 | 441.61 | 542.36 | 641.43 | 727.07 | 962.15 | 478.55 | 587.70 | 695.16 | 787.52 | 1042.75 |
| 80 | 387.88 | 470.16 | 550.76 | 617.92 | 827.82 | 480.23 | 589.38 | 696.84 | 789.20 | 1046.10 | 515.50 | 634.71 | 750.58 | 851.32 | 1126.70 |
| 81 | 421.46 | 510.46 | 599.45 | 671.66 | 898.34 | 513.82 | 629.68 | 745.54 | 842.93 | 1116.63 | 549.08 | 675.01 | 799.27 | 905.06 | 1197.23 |
| 82 | 453.37 | 550.76 | 644.79 | 723.71 | 967.18 | 545.72 | 669.98 | 790.87 | 894.98 | 1185.47 | 580.98 | 715.31 | 844.61 | 957.11 | 1266.07 |
| 83 | 486.95 | 591.06 | 691.81 | 775.76 | 1037.71 | 579.30 | 710.28 | 837.89 | 947.03 | 1256.00 | 614.57 | 755.61 | 891.62 | 1009.16 | 1336.60 |
| 84 | 522.21 | 633.04 | 742.18 | 832.85 | 1113.27 | 614.57 | 752.25 | 888.27 | 1004.13 | 1331.56 | 649.83 | 797.59 | 942.00 | 1066.25 | 1412.16 |
| 85 | 562.51 | 681.73 | 799.27 | 896.66 | 1198.91 | 654.86 | 800.95 | 945.36 | 1067.93 | 1417.19 | 690.13 | 846.29 | 999.09 | 1130.06 | 1497.79 |
| 86 | 607.85 | 735.46 | 863.08 | 967.18 | 1294.62 | 700.20 | 854.68 | 1009.16 | 1138.46 | 1512.91 | 735.46 | 900.02 | 1062.90 | 1200.59 | 1593.50 |
| 87 | 654.86 | 794.23 | 930.24 | 1044.43 | 1395.37 | 747.22 | 913.45 | 1076.33 | 1215.70 | 1613.65 | 782.48 | 958.79 | 1130.06 | 1277.83 | 1694.25 |
| 88 | 705.24 | 856.36 | 1002.45 | 1125.02 | 1504.51 | 797.59 | 975.58 | 1148.53 | 1296.30 | 1722.80 | 832.85 | 1020.92 | 1202.26 | 1358.42 | 1803.40 |
| 89 | 758.97 | 920.17 | 1079.69 | 1210.66 | 1618.69 | 851.32 | 1039.39 | 1225.77 | 1381.93 | 1836.98 | 886.59 | 1084.72 | 1279.50 | 1444.06 | 1917.58 |
| 90 | 816.06 | 989.01 | 1158.61 | 1301.33 | 1739.59 | 908.41 | 1108.23 | 1304.69 | 1472.61 | 1957.88 | 943.68 | 1153.57 | 1358.42 | 1534.73 | 2038.48 |
| 91 | 874.83 | 1061.22 | 1242.56 | 1393.69 | 1863.85 | 967.18 | 1180.44 | 1388.65 | 1564.96 | 2082.13 | 1002.45 | 1225.77 | 1442.38 | 1627.09 | 2162.73 |
| 92 | 935.28 | 1133.42 | 1328.20 | 1491.08 | 1993.14 | 1027.63 | 1252.64 | 1474.28 | 1662.35 | 2211.43 | 1062.90 | 1297.98 | 1528.02 | 1724.48 | 2292.03 |
| 93 | 999.09 | 1210.66 | 1418.87 | 1591.82 | 2129.15 | 1091.44 | 1329.88 | 1564.96 | 1763.10 | 2347.44 | 1126.70 | 1375.22 | 1618.69 | 1825.23 | 2428.04 |
| 94 | 1067.93 | 1294.62 | 1516.26 | 1700.97 | 2275.23 | 1160.29 | 1413.84 | 1662.35 | 1872.24 | 2493.52 | 1195.55 | 1459.17 | 1716.08 | 1934.37 | 2574.12 |
| 95 | 1143.49 | 1385.29 | 1623.73 | 1821.87 | 2434.75 | 1235.85 | 1504.51 | 1769.81 | 1993.14 | 2653.04 | 1271.11 | 1549.85 | 1823.55 | 2055.27 | 2733.64 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 20.96 | 22.88 | 26.71 | 28.91 | 43.04 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 30 | 21.83 | 24.06 | 28.32 | 30.51 | 47.02 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 31 | 21.83 | 24.64 | 29.31 | 31.50 | 47.02 | 35.26 | 43.66 | 52.05 | 58.77 | 80.58 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 32 | 21.83 | 25.58 | 30.55 | 32.73 | 47.02 | 35.26 | 43.66 | 52.05 | 58.77 | 82.95 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 33 | 21.83 | 26.17 | 31.53 | 34.08 | 47.02 | 36.59 | 43.66 | 52.05 | 58.77 | 87.69 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 34 | 21.83 | 26.87 | 31.90 | 35.26 | 47.02 | 36.59 | 43.66 | 53.09 | 58.77 | 92.43 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 35 | 21.83 | 26.87 | 31.90 | 35.26 | 47.02 | 38.88 | 44.89 | 53.09 | 58.77 | 94.80 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 36 | 21.83 | 26.87 | 31.90 | 35.26 | 47.02 | 41.17 | 47.14 | 55.40 | 60.86 | 99.89 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 37 | 21.83 | 26.87 | 31.90 | 35.26 | 47.02 | 43.46 | 49.38 | 60.01 | 63.20 | 105.19 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 38 | 21.83 | 26.87 | 31.90 | 35.26 | 47.02 | 43.46 | 51.63 | 62.32 | 65.54 | 110.49 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 39 | 21.83 | 26.87 | 31.90 | 35.26 | 47.02 | 45.94 | 53.87 | 64.63 | 70.22 | 118.44 | 80.23 | 98.06 | 115.89 | 130.75 | 172.36 |
| 40 | 23.51 | 28.55 | 33.58 | 36.94 | 50.37 | 47.29 | 55.36 | 64.69 | 70.33 | 123.58 | 86.18 | 104.01 | 124.81 | 139.67 | 184.24 |
| 41 | 23.51 | 28.55 | 33.58 | 36.94 | 50.37 | 50.04 | 57.94 | 67.19 | 72.89 | 129.32 | 86.18 | 104.01 | 124.81 | 139.67 | 184.24 |
| 42 | 25.51 | 29.04 | 33.61 | 36.94 | 50.37 | 50.29 | 60.69 | 70.01 | 78.02 | 135.69 | 86.18 | 104.01 | 124.81 | 139.67 | 184.24 |
| 43 | 25.69 | 29.24 | 35.95 | 37.94 | 52.45 | 53.07 | 63.47 | 75.37 | 80.94 | 142.08 | 86.18 | 104.01 | 124.81 | 139.67 | 184.24 |
| 44 | 25.88 | 31.53 | 36.19 | 38.19 | 54.87 | 55.89 | 66.27 | 78.25 | 83.88 | 145.61 | 86.18 | 104.01 | 124.81 | 139.67 | 184.24 |
| 45 | 26.60 | 31.12 | 37.89 | 41.66 | 55.36 | 61.94 | 68.53 | 80.54 | 89.27 | 150.93 | 92.12 | 109.95 | 130.75 | 148.58 | 193.16 |
| 46 | 29.02 | 33.41 | 38.14 | 44.14 | 57.72 | 62.24 | 73.90 | 86.00 | 92.29 | 151.55 | 92.12 | 109.95 | 130.75 | 148.58 | 193.16 |
| 47 | 29.23 | 33.63 | 40.53 | 46.65 | 60.10 | 65.55 | 76.85 | 88.95 | 97.95 | 151.55 | 92.12 | 109.95 | 130.75 | 148.58 | 193.16 |
| 48 | 29.44 | 35.97 | 42.95 | 46.95 | 62.49 | 68.99 | 80.09 | 95.13 | 103.81 | 151.55 | 92.12 | 109.95 | 130.75 | 148.58 | 193.16 |
| 49 | 31.98 | 36.21 | 43.23 | 49.51 | 67.37 | 71.32 | 86.18 | 98.50 | 107.30 | 151.55 | 92.12 | 109.95 | 130.75 | 148.58 | 193.16 |
| 50 | 31.32 | 38.59 | 45.63 | 50.50 | 70.82 | 71.70 | 86.52 | 104.42 | 111.05 | 169.38 | 98.06 | 121.84 | 142.64 | 163.44 | 216.93 |
| 51 | 34.38 | 41.65 | 50.80 | 55.65 | 76.88 | 75.50 | 90.82 | 111.81 | 120.79 | 178.30 | 104.01 | 127.78 | 151.55 | 172.36 | 225.84 |
| 52 | 35.16 | 42.53 | 50.30 | 57.47 | 83.17 | 82.83 | 100.45 | 113.89 | 125.94 | 187.21 | 109.95 | 133.72 | 157.50 | 178.30 | 237.73 |
| 53 | 38.30 | 45.67 | 53.51 | 60.35 | 89.63 | 86.76 | 105.08 | 123.80 | 136.14 | 196.13 | 112.92 | 139.67 | 163.44 | 187.21 | 246.65 |
| 54 | 39.06 | 46.54 | 56.36 | 64.19 | 96.19 | 91.05 | 109.52 | 134.32 | 141.39 | 208.01 | 118.87 | 145.61 | 172.36 | 196.13 | 255.56 |
| 55 | 42.27 | 51.75 | 59.70 | 67.58 | 102.83 | 98.06 | 119.63 | 139.23 | 149.13 | 216.93 | 121.84 | 151.55 | 178.30 | 202.07 | 267.45 |
| 56 | 47.57 | 53.52 | 64.48 | 72.41 | 112.76 | 106.98 | 124.72 | 144.72 | 157.90 | 228.82 | 130.75 | 157.50 | 187.21 | 210.99 | 279.33 |
| 57 | 49.26 | 58.28 | 68.80 | 77.79 | 121.23 | 107.63 | 130.20 | 153.79 | 164.57 | 243.67 | 136.70 | 166.41 | 199.10 | 222.87 | 297.16 |
| 58 | 51.47 | 62.62 | 73.69 | 84.73 | 129.74 | 112.94 | 133.30 | 156.63 | 173.73 | 258.53 | 142.64 | 178.30 | 208.01 | 237.73 | 312.02 |
| 59 | 57.87 | 67.50 | 79.12 | 88.70 | 139.22 | 118.06 | 142.10 | 163.43 | 178.86 | 273.39 | 151.55 | 187.21 | 219.90 | 248.60 | 332.82 |
| 60 | 60.14 | 72.41 | 84.60 | 94.24 | 148.76 | 123.50 | 145.41 | 170.38 | 186.27 | 291.22 | 163.44 | 199.10 | 234.76 | 256.06 | 350.65 |
| 61 | 65.04 | 77.89 | 92.69 | 102.87 | 160.95 | 129.60 | 155.23 | 180.88 | 197.30 | 302.66 | 167.18 | 207.54 | 245.01 | 266.85 | 366.07 |
| 62 | 72.05 | 85.94 | 96.78 | 109.59 | 173.76 | 140.93 | 167.76 | 194.31 | 208.83 | 312.84 | 175.98 | 215.08 | 254.19 | 283.60 | 377.09 |
| 63 | 79.95 | 91.53 | 104.97 | 118.37 | 182.29 | 151.43 | 175.73 | 204.93 | 225.32 | 324.49 | 181.17 | 224.44 | 262.29 | 294.70 | 392.09 |
| 64 | 85.39 | 98.22 | 114.82 | 125.74 | 199.00 | 156.95 | 186.36 | 219.88 | 235.55 | 340.06 | 190.96 | 232.81 | 272.05 | 308.67 | 408.07 |
| 65 | 96.06 | 107.56 | 122.73 | 138.29 | 213.84 | 164.86 | 202.90 | 232.59 | 255.97 | 357.62 | 200.37 | 246.02 | 284.07 | 324.65 | 428.64 |
| 66 | 104.42 | 119.00 | 137.27 | 153.36 | 233.97 | 174.43 | 213.74 | 250.59 | 277.25 | 378.34 | 208.83 | 257.96 | 299.73 | 343.95 | 452.05 |
| 67 | 118.06 | 135.29 | 153.94 | 171.59 | 259.34 | 185.43 | 228.22 | 266.25 | 303.85 | 399.38 | 221.08 | 271.01 | 316.18 | 361.34 | 475.45 |
| 68 | 129.76 | 151.35 | 172.26 | 188.28 | 282.62 | 195.31 | 238.96 | 282.62 | 321.68 | 425.08 | 232.07 | 282.62 | 333.17 | 379.13 | 500.91 |
| 69 | 141.70 | 166.92 | 191.05 | 208.58 | 301.68 | 206.29 | 255.09 | 299.46 | 339.39 | 448.08 | 241.78 | 297.24 | 350.48 | 397.06 | 525.72 |
| 70 | 151.85 | 183.93 | 209.74 | 232.50 | 322.94 | 218.15 | 267.34 | 316.53 | 359.30 | 472.65 | 252.37 | 310.11 | 367.85 | 417.04 | 551.78 |
| 71 | 163.00 | 198.08 | 231.10 | 257.06 | 346.64 | 231.10 | 282.68 | 334.26 | 379.66 | 501.39 | 266.17 | 328.07 | 385.85 | 437.43 | 577.74 |
| 72 | 175.31 | 211.17 | 245.04 | 274.92 | 368.56 | 243.05 | 298.83 | 350.63 | 396.45 | 525.94 | 278.91 | 342.66 | 400.43 | 454.22 | 601.64 |
| 73 | 186.34 | 224.76 | 261.26 | 292.00 | 391.89 | 255.50 | 313.13 | 368.84 | 416.87 | 553.26 | 290.08 | 355.39 | 418.79 | 472.58 | 628.18 |
| 74 | 199.79 | 240.49 | 279.33 | 312.63 | 419.93 | 270.09 | 331.13 | 388.48 | 438.43 | 582.72 | 305.23 | 371.83 | 436.58 | 493.92 | 656.71 |
| 75 | 215.23 | 259.70 | 300.61 | 336.18 | 451.80 | 286.38 | 350.41 | 410.89 | 464.25 | 617.23 | 320.18 | 391.33 | 458.92 | 519.40 | 688.38 |
| 76 | 233.94 | 281.75 | 327.86 | 365.43 | 491.79 | 305.66 | 373.96 | 440.56 | 495.20 | 659.13 | 338.10 | 413.24 | 486.67 | 549.85 | 730.85 |
| 77 | 260.27 | 314.00 | 366.05 | 409.71 | 549.08 | 334.15 | 409.71 | 483.59 | 545.72 | 723.71 | 367.73 | 450.01 | 530.61 | 599.45 | 795.91 |
| 78 | 292.17 | 354.30 | 413.07 | 463.44 | 619.60 | 371.09 | 455.05 | 537.32 | 607.85 | 804.31 | 402.99 | 497.03 | 584.34 | 663.26 | 876.51 |
| 79 | 325.75 | 394.60 | 461.76 | 517.18 | 691.81 | 408.03 | 500.38 | 591.06 | 669.98 | 886.59 | 439.93 | 542.36 | 639.75 | 725.39 | 958.79 |
| 80 | 357.66 | 433.22 | 508.78 | 569.23 | 762.33 | 441.61 | 542.36 | 643.11 | 727.07 | 962.15 | 475.20 | 584.34 | 691.81 | 782.48 | 1036.03 |
| 81 | 389.56 | 471.84 | 552.44 | 619.60 | 827.82 | 473.52 | 580.98 | 686.77 | 777.44 | 1027.63 | 507.10 | 622.96 | 735.46 | 832.85 | 1101.52 |
| 82 | 418.11 | 507.10 | 594.42 | 666.62 | 891.62 | 502.06 | 616.24 | 728.75 | 824.46 | 1091.44 | 535.65 | 658.22 | 777.44 | 879.87 | 1165.32 |
| 83 | 450.01 | 544.04 | 638.07 | 715.31 | 957.11 | 533.97 | 653.19 | 772.40 | 873.15 | 1156.93 | 567.55 | 695.16 | 821.10 | 928.56 | 1230.81 |
| 84 | 481.91 | 584.34 | 685.09 | 767.37 | 1025.95 | 565.87 | 693.48 | 819.42 | 925.21 | 1225.77 | 599.45 | 735.46 | 868.12 | 980.62 | 1299.65 |
| 85 | 518.85 | 629.68 | 737.14 | 826.14 | 1104.87 | 602.81 | 738.82 | 871.47 | 983.98 | 1304.69 | 636.39 | 780.80 | 920.17 | 1039.39 | 1378.57 |
| 86 | 560.83 | 678.37 | 794.23 | 891.62 | 1192.19 | 644.79 | 787.52 | 928.56 | 1049.46 | 1392.01 | 678.37 | 829.50 | 977.26 | 1104.87 | 1465.89 |
| 87 | 604.49 | 732.11 | 858.04 | 960.47 | 1286.22 | 688.45 | 841.25 | 992.37 | 1118.31 | 1486.04 | 722.03 | 883.23 | 1041.07 | 1173.72 | 1559.92 |
| 88 | 651.51 | 789.20 | 923.53 | 1036.03 | 1385.29 | 735.46 | 898.34 | 1057.86 | 1193.87 | 1585.11 | 769.05 | 940.32 | 1106.55 | 1249.28 | 1658.99 |
| 89 | 700.20 | 849.64 | 994.05 | 1114.95 | 1491.08 | 784.16 | 958.79 | 1128.38 | 1272.79 | 1690.89 | 817.74 | 1000.77 | 1177.08 | 1328.20 | 1764.78 |
| 90 | 753.93 | 911.77 | 1067.93 | 1197.23 | 1601.90 | 837.89 | 1020.92 | 1202.26 | 1355.07 | 1801.72 | 871.47 | 1062.90 | 1250.96 | 1410.48 | 1875.60 |
| 91 | 807.67 | 977.26 | 1145.17 | 1282.86 | 1717.76 | 891.62 | 1086.40 | 1279.50 | 1440.70 | 1917.58 | 925.21 | 1128.38 | 1328.20 | 1496.11 | 1991.46 |
| 92 | 863.08 | 1046.10 | 1224.09 | 1371.86 | 1835.30 | 947.03 | 1155.25 | 1358.42 | 1529.70 | 2035.12 | 980.62 | 1197.23 | 1407.12 | 1585.11 | 2109.00 |
| 93 | 921.85 | 1116.63 | 1308.05 | 1465.89 | 1961.24 | 1005.80 | 1225.77 | 1442.38 | 1623.73 | 2161.05 | 1039.39 | 1267.75 | 1491.08 | 1679.14 | 2234.94 |
| 94 | 985.66 | 1193.87 | 1397.04 | 1566.64 | 2095.57 | 1069.61 | 1303.01 | 1531.38 | 1724.48 | 2295.38 | 1103.19 | 1344.99 | 1580.07 | 1779.89 | 2369.27 |
| 95 | 1054.50 | 1277.83 | 1496.11 | 1677.46 | 2243.33 | 1138.46 | 1386.97 | 1630.44 | 1835.30 | 2443.15 | 1172.04 | 1428.95 | 1679.14 | 1890.71 | 2517.03 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.57 | 25.74 | 28.12 | 33.04 | 47.65 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 30 | 23.51 | 27.06 | 29.81 | 34.87 | 52.05 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 31 | 23.51 | 27.72 | 30.85 | 36.00 | 52.05 | 38.62 | 48.70 | 57.09 | 65.49 | 89.34 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 32 | 23.51 | 28.78 | 32.15 | 37.40 | 52.05 | 38.62 | 48.70 | 57.09 | 65.49 | 91.97 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 33 | 23.51 | 29.44 | 33.19 | 38.95 | 52.05 | 40.08 | 48.70 | 57.09 | 65.49 | 97.22 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 34 | 23.51 | 30.22 | 33.58 | 40.30 | 52.05 | 40.08 | 48.70 | 58.23 | 65.49 | 102.48 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 35 | 23.51 | 30.22 | 33.58 | 40.30 | 52.05 | 42.58 | 50.07 | 58.23 | 65.49 | 105.11 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 36 | 23.51 | 30.22 | 33.58 | 40.30 | 52.05 | 45.09 | 52.58 | 60.76 | 67.81 | 110.75 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 37 | 23.51 | 30.22 | 33.58 | 40.30 | 52.05 | 47.59 | 55.08 | 65.82 | 70.42 | 116.63 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 38 | 23.51 | 30.22 | 33.58 | 40.30 | 52.05 | 47.59 | 57.58 | 68.35 | 73.03 | 122.50 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 39 | 23.51 | 30.22 | 33.58 | 40.30 | 52.05 | 50.31 | 60.09 | 70.88 | 78.24 | 131.31 | 89.15 | 112.92 | 130.75 | 148.58 | 196.13 |
| 40 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 53.74 | 63.56 | 72.77 | 80.09 | 136.19 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 41 | 26.87 | 31.90 | 36.94 | 41.98 | 55.41 | 56.87 | 66.52 | 75.59 | 83.01 | 142.51 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 42 | 29.16 | 32.46 | 36.97 | 41.98 | 55.41 | 57.14 | 69.69 | 78.76 | 88.85 | 149.53 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 43 | 29.36 | 32.67 | 39.55 | 43.11 | 57.69 | 60.31 | 72.87 | 84.80 | 92.18 | 156.58 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 44 | 29.58 | 35.24 | 39.81 | 43.39 | 60.36 | 63.51 | 76.08 | 88.03 | 95.53 | 160.47 | 98.06 | 118.87 | 139.67 | 157.50 | 208.01 |
| 45 | 30.14 | 34.58 | 43.30 | 45.13 | 62.50 | 69.68 | 77.98 | 92.38 | 98.43 | 171.65 | 104.01 | 124.81 | 148.58 | 166.41 | 222.87 |
| 46 | 32.89 | 37.12 | 43.59 | 47.82 | 65.17 | 70.01 | 84.09 | 98.65 | 101.75 | 172.36 | 104.01 | 124.81 | 148.58 | 166.41 | 222.87 |
| 47 | 33.12 | 37.37 | 46.32 | 50.53 | 67.85 | 73.75 | 87.45 | 102.03 | 107.99 | 172.36 | 104.01 | 124.81 | 148.58 | 166.41 | 222.87 |
| 48 | 33.36 | 39.97 | 49.08 | 50.87 | 70.55 | 77.61 | 91.14 | 109.12 | 114.46 | 172.36 | 104.01 | 124.81 | 148.58 | 166.41 | 222.87 |
| 49 | 36.25 | 40.23 | 49.41 | 53.64 | 76.06 | 80.23 | 98.06 | 112.98 | 118.30 | 172.36 | 104.01 | 124.81 | 148.58 | 166.41 | 222.87 |
| 50 | 37.19 | 42.45 | 51.59 | 58.27 | 78.91 | 82.73 | 97.33 | 118.16 | 129.12 | 193.16 | 115.89 | 139.67 | 166.41 | 187.21 | 246.65 |
| 51 | 40.44 | 47.60 | 54.87 | 61.61 | 87.27 | 89.49 | 101.51 | 125.79 | 133.92 | 202.07 | 121.84 | 148.58 | 172.36 | 196.13 | 261.50 |
| 52 | 39.06 | 48.34 | 56.10 | 65.40 | 93.83 | 94.26 | 111.61 | 130.16 | 141.68 | 213.96 | 124.81 | 151.55 | 178.30 | 205.04 | 273.39 |
| 53 | 44.34 | 51.63 | 61.44 | 68.14 | 100.57 | 101.22 | 119.27 | 143.50 | 152.16 | 222.87 | 130.75 | 157.50 | 187.21 | 213.96 | 279.33 |
| 54 | 44.91 | 54.30 | 62.19 | 71.97 | 107.37 | 105.27 | 126.37 | 148.61 | 162.74 | 234.76 | 136.70 | 169.38 | 196.13 | 222.87 | 291.22 |
| 55 | 48.31 | 57.72 | 67.66 | 75.53 | 116.54 | 112.92 | 137.14 | 159.54 | 170.82 | 243.67 | 142.64 | 175.33 | 205.04 | 231.79 | 306.08 |
| 56 | 53.77 | 61.44 | 74.56 | 84.48 | 126.85 | 118.87 | 145.02 | 167.42 | 185.12 | 258.53 | 151.55 | 184.24 | 216.93 | 246.65 | 320.94 |
| 57 | 57.47 | 66.32 | 76.66 | 87.76 | 137.55 | 125.09 | 147.18 | 173.37 | 185.80 | 276.36 | 160.47 | 190.18 | 225.84 | 258.53 | 338.77 |
| 58 | 59.39 | 72.41 | 85.64 | 96.84 | 148.27 | 129.88 | 155.06 | 184.10 | 197.42 | 297.16 | 166.41 | 205.04 | 240.70 | 273.39 | 362.54 |
| 59 | 66.14 | 77.42 | 90.99 | 102.50 | 160.11 | 137.74 | 161.23 | 190.22 | 204.41 | 314.99 | 175.33 | 216.93 | 255.56 | 290.03 | 383.34 |
| 60 | 68.15 | 84.48 | 96.41 | 109.94 | 172.00 | 142.71 | 169.20 | 196.59 | 216.47 | 335.80 | 187.21 | 231.79 | 270.42 | 295.89 | 410.09 |
| 61 | 75.21 | 89.87 | 106.80 | 118.69 | 184.27 | 151.20 | 181.54 | 209.30 | 226.90 | 348.78 | 196.01 | 239.24 | 282.48 | 311.33 | 423.72 |
| 62 | 80.28 | 98.22 | 110.60 | 125.53 | 197.56 | 159.90 | 193.97 | 222.81 | 240.76 | 357.54 | 201.11 | 248.60 | 290.50 | 324.91 | 435.75 |
| 63 | 92.91 | 103.74 | 121.12 | 134.42 | 208.00 | 175.76 | 201.57 | 235.66 | 254.71 | 373.16 | 213.62 | 256.89 | 305.56 | 340.25 | 454.28 |
| 64 | 98.20 | 110.49 | 131.22 | 143.70 | 227.43 | 183.11 | 214.45 | 255.67 | 271.60 | 389.76 | 219.73 | 266.81 | 313.90 | 358.37 | 473.46 |
| 65 | 106.98 | 117.71 | 140.84 | 156.33 | 244.06 | 187.69 | 225.73 | 270.10 | 291.86 | 410.88 | 228.27 | 276.46 | 327.18 | 375.37 | 494.58 |
| 66 | 117.47 | 133.36 | 157.76 | 175.55 | 266.40 | 199.00 | 243.22 | 289.90 | 319.90 | 434.85 | 240.76 | 292.36 | 348.86 | 398.00 | 523.29 |
| 67 | 133.65 | 152.20 | 176.82 | 194.06 | 299.06 | 213.95 | 259.12 | 306.67 | 348.95 | 461.19 | 254.37 | 311.42 | 368.47 | 416.02 | 553.90 |
| 68 | 147.66 | 172.97 | 197.47 | 216.93 | 323.98 | 222.88 | 275.73 | 326.28 | 369.93 | 489.42 | 266.54 | 326.28 | 386.02 | 438.87 | 579.03 |
| 69 | 163.84 | 190.46 | 220.45 | 239.26 | 346.04 | 239.57 | 292.80 | 348.26 | 392.62 | 516.84 | 283.93 | 343.82 | 408.15 | 461.39 | 607.79 |
| 70 | 175.37 | 211.73 | 240.89 | 267.17 | 372.13 | 252.37 | 307.97 | 365.72 | 417.04 | 547.50 | 293.00 | 359.30 | 425.60 | 483.34 | 639.47 |
| 71 | 187.76 | 226.97 | 264.11 | 295.83 | 398.23 | 266.17 | 326.01 | 385.85 | 439.49 | 579.80 | 309.50 | 379.66 | 445.68 | 507.58 | 670.59 |
| 72 | 199.22 | 243.05 | 282.89 | 316.76 | 424.34 | 280.90 | 344.65 | 406.41 | 458.21 | 609.61 | 322.74 | 396.45 | 466.17 | 525.94 | 699.26 |
| 73 | 213.24 | 257.42 | 299.68 | 336.18 | 451.45 | 295.84 | 361.16 | 424.55 | 482.18 | 639.71 | 338.10 | 413.03 | 484.10 | 549.42 | 730.00 |
| 74 | 229.39 | 277.49 | 320.03 | 360.73 | 482.82 | 312.63 | 382.93 | 447.68 | 508.72 | 675.21 | 353.33 | 432.88 | 505.02 | 575.32 | 760.31 |
| 75 | 247.25 | 297.05 | 348.64 | 387.77 | 519.40 | 332.63 | 403.78 | 478.48 | 538.96 | 713.28 | 371.76 | 453.58 | 535.40 | 603.00 | 798.66 |
| 76 | 269.80 | 324.44 | 379.09 | 423.48 | 566.92 | 355.18 | 433.73 | 510.57 | 577.17 | 765.00 | 392.75 | 481.54 | 566.92 | 640.35 | 848.68 |
| 77 | 300.57 | 364.37 | 423.14 | 476.88 | 636.39 | 389.56 | 476.88 | 560.83 | 638.07 | 842.93 | 428.18 | 525.57 | 617.92 | 700.20 | 926.89 |
| 78 | 339.19 | 411.39 | 480.23 | 539.00 | 720.35 | 431.54 | 530.61 | 626.32 | 710.28 | 938.64 | 471.84 | 579.30 | 683.41 | 775.76 | 1025.95 |
| 79 | 379.49 | 460.08 | 537.32 | 604.49 | 807.67 | 476.88 | 584.34 | 690.13 | 784.16 | 1037.71 | 517.18 | 634.71 | 748.90 | 851.32 | 1125.02 |
| 80 | 418.11 | 507.10 | 594.42 | 666.62 | 889.94 | 518.85 | 636.39 | 752.25 | 853.00 | 1126.70 | 557.47 | 685.09 | 811.02 | 920.17 | 1215.70 |
| 81 | 453.37 | 549.08 | 644.79 | 725.39 | 967.18 | 554.12 | 678.37 | 802.63 | 911.77 | 1203.94 | 592.74 | 727.07 | 861.40 | 978.94 | 1292.94 |
| 82 | 488.63 | 592.74 | 695.16 | 780.80 | 1042.75 | 589.38 | 722.03 | 853.00 | 967.18 | 1279.50 | 628.00 | 770.73 | 911.77 | 1034.35 | 1368.50 |
| 83 | 523.89 | 634.71 | 745.54 | 837.89 | 1118.31 | 624.64 | 764.01 | 903.38 | 1024.28 | 1355.07 | 663.26 | 812.70 | 962.15 | 1091.44 | 1444.06 |
| 84 | 562.51 | 681.73 | 800.95 | 900.02 | 1200.59 | 663.26 | 811.02 | 958.79 | 1086.40 | 1437.34 | 701.88 | 859.72 | 1017.56 | 1153.57 | 1526.34 |
| 85 | 604.49 | 733.78 | 861.40 | 967.18 | 1291.26 | 705.24 | 863.08 | 1019.24 | 1153.57 | 1528.02 | 743.86 | 911.77 | 1078.01 | 1220.73 | 1617.01 |
| 86 | 653.19 | 792.55 | 928.56 | 1042.75 | 1393.69 | 753.93 | 921.85 | 1086.40 | 1229.13 | 1630.44 | 792.55 | 970.54 | 1145.17 | 1296.30 | 1719.44 |
| 87 | 705.24 | 853.00 | 1002.45 | 1126.70 | 1502.83 | 805.99 | 982.30 | 1160.29 | 1313.09 | 1739.59 | 844.61 | 1030.99 | 1219.06 | 1380.25 | 1828.58 |
| 88 | 758.97 | 920.17 | 1079.69 | 1214.02 | 1620.37 | 859.72 | 1049.46 | 1237.53 | 1400.40 | 1857.13 | 898.34 | 1098.16 | 1296.30 | 1467.57 | 1946.12 |
| 89 | 816.06 | 990.69 | 1161.96 | 1306.37 | 1742.95 | 916.81 | 1119.99 | 1319.80 | 1492.76 | 1979.71 | 955.43 | 1168.68 | 1378.57 | 1559.92 | 2068.70 |
| 90 | 878.19 | 1064.57 | 1249.28 | 1403.76 | 1872.24 | 978.94 | 1193.87 | 1407.12 | 1590.15 | 2109.00 | 1017.56 | 1242.56 | 1465.89 | 1657.31 | 2197.99 |
| 91 | 940.32 | 1140.14 | 1338.27 | 1502.83 | 2006.57 | 1041.07 | 1269.43 | 1496.11 | 1689.21 | 2243.33 | 1079.69 | 1318.12 | 1554.88 | 1756.38 | 2332.33 |
| 92 | 1005.80 | 1220.73 | 1432.31 | 1606.94 | 2145.94 | 1106.55 | 1350.03 | 1590.15 | 1793.32 | 2382.70 | 1145.17 | 1398.72 | 1648.92 | 1860.49 | 2471.69 |
| 93 | 1074.65 | 1303.01 | 1528.02 | 1717.76 | 2293.71 | 1175.40 | 1432.31 | 1685.86 | 1904.14 | 2530.46 | 1214.02 | 1481.00 | 1744.63 | 1971.31 | 2619.46 |
| 94 | 1148.53 | 1393.69 | 1633.80 | 1835.30 | 2449.87 | 1249.28 | 1522.98 | 1791.64 | 2021.68 | 2686.62 | 1287.90 | 1571.68 | 1850.41 | 2088.85 | 2775.62 |
| 95 | 1229.13 | 1489.40 | 1747.98 | 1964.59 | 2621.14 | 1329.88 | 1618.69 | 1905.82 | 2150.98 | 2857.90 | 1368.50 | 1667.39 | 1964.59 | 2218.14 | 2946.89 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Assisted Living Facilities at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.57 | 22.88 | 26.71 | 28.91 | 43.04 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 30 | 23.51 | 24.06 | 28.32 | 30.51 | 47.02 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 31 | 23.51 | 24.64 | 29.31 | 31.50 | 47.02 | 36.94 | 43.66 | 52.05 | 58.77 | 80.58 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 32 | 23.51 | 25.58 | 30.55 | 32.73 | 47.02 | 36.94 | 43.66 | 52.05 | 58.77 | 82.95 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 33 | 23.51 | 26.17 | 31.53 | 34.08 | 47.02 | 38.34 | 43.66 | 52.05 | 58.77 | 87.69 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 34 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 38.34 | 43.66 | 53.09 | 58.77 | 92.43 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 35 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 40.73 | 44.89 | 53.09 | 58.77 | 94.80 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 36 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 43.13 | 47.14 | 55.40 | 60.86 | 99.89 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 37 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 45.53 | 49.38 | 60.01 | 63.20 | 105.19 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 38 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 45.53 | 51.63 | 62.32 | 65.54 | 110.49 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 39 | 23.51 | 26.87 | 31.90 | 35.26 | 47.02 | 48.13 | 53.87 | 64.63 | 70.22 | 118.44 | 83.21 | 101.04 | 118.87 | 133.72 | 175.33 |
| 40 | 23.51 | 28.55 | 33.58 | 36.94 | 50.37 | 49.44 | 57.41 | 66.71 | 70.33 | 123.58 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 41 | 23.51 | 28.55 | 33.58 | 36.94 | 50.37 | 52.32 | 60.08 | 69.29 | 72.89 | 129.32 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 42 | 25.51 | 29.04 | 33.61 | 36.94 | 50.37 | 52.57 | 62.94 | 72.20 | 78.02 | 135.69 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 43 | 25.69 | 29.24 | 35.95 | 37.94 | 52.45 | 55.49 | 65.82 | 77.73 | 80.94 | 142.08 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 44 | 25.88 | 31.53 | 36.19 | 38.19 | 54.87 | 58.43 | 68.72 | 80.69 | 83.88 | 145.61 | 86.18 | 106.98 | 124.81 | 142.64 | 187.21 |
| 45 | 26.60 | 31.12 | 37.89 | 41.66 | 55.36 | 61.94 | 68.53 | 82.91 | 89.27 | 150.93 | 92.12 | 112.92 | 133.72 | 151.55 | 199.10 |
| 46 | 29.02 | 33.41 | 38.14 | 44.14 | 57.72 | 62.24 | 73.90 | 88.53 | 92.29 | 151.55 | 92.12 | 112.92 | 133.72 | 151.55 | 199.10 |
| 47 | 29.23 | 33.63 | 40.53 | 46.65 | 60.10 | 65.55 | 76.85 | 91.56 | 97.95 | 151.55 | 92.12 | 112.92 | 133.72 | 151.55 | 199.10 |
| 48 | 29.44 | 35.97 | 42.95 | 46.95 | 62.49 | 68.99 | 80.09 | 97.93 | 103.81 | 151.55 | 92.12 | 112.92 | 133.72 | 151.55 | 199.10 |
| 49 | 31.98 | 36.21 | 43.23 | 49.51 | 67.37 | 71.32 | 86.18 | 101.39 | 107.30 | 151.55 | 92.12 | 112.92 | 133.72 | 151.55 | 199.10 |
| 50 | 33.28 | 38.59 | 47.62 | 50.50 | 70.82 | 74.46 | 89.22 | 107.17 | 111.05 | 169.38 | 104.01 | 124.81 | 148.58 | 166.41 | 219.90 |
| 51 | 36.40 | 41.65 | 50.80 | 55.65 | 76.88 | 78.30 | 93.49 | 114.61 | 120.79 | 181.27 | 109.95 | 130.75 | 154.53 | 175.33 | 231.79 |
| 52 | 37.11 | 42.53 | 50.30 | 59.45 | 83.17 | 85.69 | 100.45 | 113.89 | 128.56 | 190.18 | 115.89 | 136.70 | 160.47 | 184.24 | 240.70 |
| 53 | 40.31 | 47.66 | 53.51 | 60.35 | 91.82 | 92.55 | 107.92 | 123.80 | 136.14 | 202.07 | 118.87 | 145.61 | 166.41 | 190.18 | 252.59 |
| 54 | 39.06 | 48.48 | 56.36 | 64.19 | 96.19 | 91.05 | 112.33 | 134.32 | 144.06 | 208.01 | 118.87 | 151.55 | 175.33 | 199.10 | 261.50 |
| 55 | 42.27 | 51.75 | 61.69 | 69.56 | 105.11 | 101.04 | 122.55 | 145.04 | 154.55 | 219.90 | 124.81 | 154.53 | 184.24 | 208.01 | 273.39 |
| 56 | 47.57 | 55.50 | 64.48 | 74.42 | 115.11 | 109.95 | 127.62 | 147.56 | 163.35 | 234.76 | 133.72 | 163.44 | 190.18 | 219.90 | 288.25 |
| 57 | 51.31 | 60.29 | 68.80 | 79.78 | 123.56 | 113.45 | 133.03 | 153.79 | 169.88 | 249.62 | 142.64 | 172.36 | 202.07 | 228.82 | 303.11 |
| 58 | 51.47 | 62.62 | 75.69 | 86.75 | 132.06 | 112.94 | 136.02 | 162.12 | 179.00 | 261.50 | 148.58 | 181.27 | 213.96 | 243.67 | 320.94 |
| 59 | 59.94 | 69.48 | 81.10 | 92.64 | 141.54 | 120.87 | 147.56 | 168.79 | 186.53 | 279.33 | 160.47 | 193.16 | 228.82 | 260.44 | 341.74 |
| 60 | 62.14 | 74.42 | 86.57 | 98.16 | 153.41 | 126.24 | 148.05 | 175.62 | 193.82 | 300.14 | 169.38 | 202.07 | 240.70 | 264.60 | 362.54 |
| 61 | 67.08 | 79.89 | 94.71 | 106.82 | 165.61 | 135.00 | 157.87 | 186.05 | 204.70 | 311.30 | 172.95 | 213.30 | 250.77 | 277.97 | 377.60 |
| 62 | 74.10 | 87.99 | 98.75 | 111.58 | 178.52 | 146.35 | 170.38 | 199.49 | 213.74 | 321.22 | 184.35 | 223.46 | 259.77 | 289.11 | 391.06 |
| 63 | 79.95 | 93.57 | 106.99 | 120.38 | 186.97 | 154.13 | 183.48 | 210.05 | 230.22 | 332.60 | 183.88 | 229.85 | 270.41 | 305.42 | 405.61 |
| 64 | 87.53 | 100.26 | 116.87 | 129.73 | 203.74 | 162.18 | 191.47 | 224.99 | 245.16 | 347.90 | 196.19 | 240.66 | 279.89 | 321.75 | 423.76 |
| 65 | 96.06 | 109.59 | 124.74 | 142.30 | 218.49 | 167.40 | 207.98 | 240.09 | 263.15 | 367.76 | 202.90 | 251.09 | 291.67 | 337.33 | 441.32 |
| 66 | 106.59 | 121.05 | 141.36 | 155.37 | 238.60 | 181.80 | 221.11 | 260.42 | 284.36 | 388.17 | 216.20 | 262.88 | 312.01 | 351.32 | 466.79 |
| 67 | 120.28 | 137.40 | 158.10 | 173.63 | 266.35 | 190.18 | 232.97 | 275.76 | 310.97 | 413.64 | 228.22 | 278.14 | 328.06 | 370.85 | 492.09 |
| 68 | 134.24 | 153.51 | 176.46 | 192.37 | 289.51 | 202.20 | 245.86 | 291.81 | 328.58 | 436.57 | 238.96 | 289.51 | 342.36 | 390.61 | 516.99 |
| 69 | 143.91 | 171.20 | 195.25 | 214.72 | 308.33 | 210.73 | 261.75 | 308.33 | 350.48 | 461.39 | 248.44 | 308.33 | 361.57 | 412.59 | 541.24 |
| 70 | 156.12 | 188.20 | 215.97 | 236.57 | 331.50 | 224.56 | 273.75 | 325.08 | 367.85 | 487.62 | 260.92 | 318.66 | 380.69 | 427.74 | 566.75 |
| 71 | 169.19 | 202.21 | 237.29 | 263.18 | 354.90 | 239.35 | 290.93 | 344.58 | 389.97 | 513.77 | 276.49 | 336.33 | 398.23 | 449.81 | 594.24 |
| 72 | 179.30 | 215.16 | 253.01 | 282.89 | 378.52 | 251.02 | 304.81 | 362.58 | 410.39 | 541.88 | 286.88 | 350.63 | 416.37 | 470.16 | 621.57 |
| 73 | 190.18 | 230.53 | 267.03 | 299.68 | 401.50 | 263.18 | 322.74 | 378.45 | 428.39 | 568.63 | 299.68 | 366.92 | 430.32 | 487.95 | 647.39 |
| 74 | 205.34 | 246.04 | 286.73 | 320.03 | 429.18 | 279.33 | 338.53 | 399.58 | 451.38 | 599.37 | 316.33 | 384.78 | 451.38 | 508.72 | 675.21 |
| 75 | 222.34 | 266.81 | 309.50 | 346.86 | 464.25 | 297.05 | 362.87 | 425.12 | 480.26 | 636.79 | 330.85 | 403.78 | 474.93 | 537.18 | 711.50 |
| 76 | 240.77 | 288.58 | 336.40 | 377.38 | 505.45 | 315.91 | 384.21 | 452.51 | 513.99 | 681.33 | 350.06 | 426.90 | 502.03 | 568.63 | 754.76 |
| 77 | 268.66 | 324.07 | 376.13 | 423.14 | 565.87 | 347.58 | 424.82 | 497.03 | 565.87 | 748.90 | 381.16 | 466.80 | 547.40 | 621.28 | 822.78 |
| 78 | 302.25 | 366.05 | 426.50 | 478.55 | 641.43 | 384.52 | 471.84 | 555.80 | 629.68 | 836.21 | 419.79 | 513.82 | 606.17 | 686.77 | 911.77 |
| 79 | 337.51 | 408.03 | 478.55 | 535.65 | 716.99 | 423.14 | 517.18 | 614.57 | 695.16 | 920.17 | 458.41 | 562.51 | 664.94 | 752.25 | 997.41 |
| 80 | 371.09 | 450.01 | 527.25 | 591.06 | 789.20 | 460.08 | 564.19 | 666.62 | 755.61 | 999.09 | 493.67 | 607.85 | 718.67 | 814.38 | 1076.33 |
| 81 | 402.99 | 488.63 | 572.59 | 643.11 | 858.04 | 491.99 | 602.81 | 711.96 | 807.67 | 1067.93 | 525.57 | 646.47 | 764.01 | 866.44 | 1145.17 |
| 82 | 433.22 | 525.57 | 614.57 | 690.13 | 923.53 | 522.21 | 639.75 | 753.93 | 854.68 | 1133.42 | 555.80 | 683.41 | 805.99 | 913.45 | 1210.66 |
| 83 | 465.12 | 564.19 | 661.58 | 742.18 | 990.69 | 554.12 | 678.37 | 800.95 | 906.74 | 1200.59 | 587.70 | 722.03 | 853.00 | 965.51 | 1277.83 |
| 84 | 500.38 | 604.49 | 708.60 | 794.23 | 1062.90 | 589.38 | 718.67 | 847.97 | 958.79 | 1272.79 | 622.96 | 762.33 | 900.02 | 1017.56 | 1350.03 |
| 85 | 537.32 | 651.51 | 764.01 | 856.36 | 1145.17 | 626.32 | 765.69 | 903.38 | 1020.92 | 1355.07 | 659.90 | 809.35 | 955.43 | 1079.69 | 1432.31 |
| 86 | 580.98 | 701.88 | 822.78 | 923.53 | 1234.17 | 669.98 | 816.06 | 962.15 | 1088.08 | 1444.06 | 703.56 | 859.72 | 1014.20 | 1146.85 | 1521.30 |
| 87 | 626.32 | 757.29 | 888.27 | 995.73 | 1331.56 | 715.31 | 871.47 | 1027.63 | 1160.29 | 1541.45 | 748.90 | 915.13 | 1079.69 | 1219.06 | 1618.69 |
| 88 | 675.01 | 816.06 | 957.11 | 1072.97 | 1435.66 | 764.01 | 930.24 | 1096.48 | 1237.53 | 1645.56 | 797.59 | 973.90 | 1148.53 | 1296.30 | 1722.80 |
| 89 | 727.07 | 879.87 | 1030.99 | 1156.93 | 1544.81 | 816.06 | 994.05 | 1170.36 | 1321.48 | 1754.70 | 849.64 | 1037.71 | 1222.41 | 1380.25 | 1831.94 |
| 90 | 779.12 | 945.36 | 1106.55 | 1242.56 | 1660.67 | 868.12 | 1059.54 | 1245.92 | 1407.12 | 1870.56 | 901.70 | 1103.19 | 1297.98 | 1465.89 | 1947.80 |
| 91 | 836.21 | 1012.52 | 1185.47 | 1331.56 | 1778.21 | 925.21 | 1126.70 | 1324.84 | 1496.11 | 1988.10 | 958.79 | 1170.36 | 1376.89 | 1554.88 | 2065.34 |
| 92 | 893.30 | 1081.37 | 1267.75 | 1422.23 | 1902.47 | 982.30 | 1195.55 | 1407.12 | 1586.79 | 2112.36 | 1015.88 | 1239.21 | 1459.17 | 1645.56 | 2189.60 |
| 93 | 955.43 | 1156.93 | 1355.07 | 1519.62 | 2031.76 | 1044.43 | 1271.11 | 1494.43 | 1684.18 | 2241.65 | 1078.01 | 1314.77 | 1546.49 | 1742.95 | 2318.89 |
| 94 | 1020.92 | 1235.85 | 1447.42 | 1623.73 | 2172.81 | 1109.91 | 1350.03 | 1586.79 | 1788.28 | 2382.70 | 1143.49 | 1393.69 | 1638.84 | 1847.05 | 2459.94 |
| 95 | 1091.44 | 1321.48 | 1548.17 | 1737.91 | 2323.93 | 1180.44 | 1435.66 | 1687.54 | 1902.47 | 2533.82 | 1214.02 | 1479.32 | 1739.59 | 1961.24 | 2611.06 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 19.35 | 20.02 | 23.90 | 27.54 | 39.96 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 30 | 20.15 | 21.05 | 25.34 | 29.06 | 43.66 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 31 | 20.15 | 21.56 | 26.22 | 30.00 | 43.66 | 31.90 | 38.62 | 47.02 | 55.41 | 73.57 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 32 | 20.15 | 22.38 | 27.33 | 31.17 | 43.66 | 31.90 | 38.62 | 47.02 | 55.41 | 75.74 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 33 | 20.15 | 22.90 | 28.21 | 32.46 | 43.66 | 33.11 | 38.62 | 47.02 | 55.41 | 80.07 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 34 | 20.15 | 23.51 | 28.55 | 33.58 | 43.66 | 33.11 | 38.62 | 47.95 | 55.41 | 84.39 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 35 | 20.15 | 23.51 | 28.55 | 33.58 | 43.66 | 35.18 | 39.71 | 47.95 | 55.41 | 86.56 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 36 | 20.15 | 23.51 | 28.55 | 33.58 | 43.66 | 37.25 | 41.70 | 50.04 | 57.38 | 91.21 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 37 | 20.15 | 23.51 | 28.55 | 33.58 | 43.66 | 39.32 | 43.68 | 54.20 | 59.59 | 96.05 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 38 | 20.15 | 23.51 | 28.55 | 33.58 | 43.66 | 39.32 | 45.67 | 56.29 | 61.79 | 100.88 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 39 | 20.15 | 23.51 | 28.55 | 33.58 | 43.66 | 41.56 | 47.65 | 58.37 | 66.21 | 108.14 | 74.29 | 89.15 | 106.98 | 121.84 | 160.47 |
| 40 | 21.83 | 25.19 | 30.22 | 33.58 | 45.34 | 45.14 | 49.21 | 58.62 | 64.47 | 110.97 | 80.23 | 95.09 | 112.92 | 127.78 | 169.38 |
| 41 | 21.83 | 25.19 | 30.22 | 33.58 | 45.34 | 47.77 | 51.50 | 60.89 | 66.81 | 116.12 | 80.23 | 95.09 | 112.92 | 127.78 | 169.38 |
| 42 | 23.69 | 25.63 | 30.25 | 33.58 | 45.34 | 48.00 | 53.95 | 63.45 | 71.52 | 121.84 | 80.23 | 95.09 | 112.92 | 127.78 | 169.38 |
| 43 | 23.86 | 25.80 | 32.36 | 34.49 | 47.20 | 50.66 | 56.42 | 68.31 | 74.19 | 127.59 | 80.23 | 95.09 | 112.92 | 127.78 | 169.38 |
| 44 | 24.03 | 27.82 | 32.57 | 34.72 | 49.38 | 53.35 | 58.90 | 70.91 | 76.89 | 130.75 | 80.23 | 95.09 | 112.92 | 127.78 | 169.38 |
| 45 | 24.82 | 27.66 | 34.28 | 36.45 | 51.78 | 59.36 | 61.44 | 73.43 | 80.12 | 139.10 | 83.21 | 101.04 | 118.87 | 133.72 | 178.30 |
| 46 | 27.08 | 29.70 | 34.51 | 38.62 | 54.00 | 59.64 | 66.25 | 78.41 | 82.82 | 139.67 | 83.21 | 101.04 | 118.87 | 133.72 | 178.30 |
| 47 | 27.28 | 29.90 | 36.67 | 40.82 | 56.22 | 62.82 | 68.90 | 81.10 | 87.90 | 139.67 | 83.21 | 101.04 | 118.87 | 133.72 | 178.30 |
| 48 | 27.47 | 31.97 | 38.86 | 41.08 | 58.46 | 66.11 | 71.81 | 86.74 | 93.17 | 139.67 | 83.21 | 101.04 | 118.87 | 133.72 | 178.30 |
| 49 | 29.85 | 32.19 | 39.12 | 43.32 | 63.02 | 68.35 | 77.26 | 89.80 | 96.29 | 139.67 | 83.21 | 101.04 | 118.87 | 133.72 | 178.30 |
| 50 | 29.36 | 34.73 | 41.67 | 46.62 | 62.73 | 66.19 | 78.41 | 96.17 | 100.72 | 151.55 | 92.12 | 112.92 | 130.75 | 148.58 | 196.13 |
| 51 | 32.36 | 39.67 | 44.71 | 51.67 | 68.57 | 69.91 | 85.48 | 100.63 | 110.29 | 160.47 | 95.09 | 118.87 | 136.70 | 157.50 | 208.01 |
| 52 | 33.20 | 38.67 | 46.43 | 53.51 | 76.77 | 77.12 | 92.07 | 103.04 | 115.44 | 172.36 | 101.04 | 121.84 | 145.61 | 166.41 | 216.93 |
| 53 | 36.28 | 41.70 | 49.55 | 54.51 | 80.89 | 80.98 | 96.56 | 112.55 | 122.80 | 178.30 | 106.98 | 127.78 | 151.55 | 172.36 | 225.84 |
| 54 | 37.10 | 42.67 | 50.53 | 58.35 | 87.24 | 85.36 | 101.10 | 120.03 | 130.72 | 190.18 | 109.95 | 133.72 | 154.53 | 181.27 | 234.76 |
| 55 | 40.26 | 47.77 | 53.73 | 61.61 | 93.69 | 92.12 | 110.88 | 127.63 | 138.28 | 199.10 | 115.89 | 139.67 | 160.47 | 184.24 | 246.65 |
| 56 | 41.36 | 49.55 | 60.45 | 66.37 | 103.36 | 95.09 | 113.11 | 136.21 | 144.29 | 208.01 | 118.87 | 145.61 | 172.36 | 193.16 | 258.53 |
| 57 | 45.15 | 54.26 | 60.94 | 71.80 | 111.91 | 98.91 | 118.88 | 137.02 | 151.30 | 222.87 | 124.81 | 154.53 | 181.27 | 205.04 | 273.39 |
| 58 | 47.51 | 56.75 | 67.72 | 76.66 | 118.16 | 104.47 | 122.42 | 145.63 | 157.94 | 234.76 | 130.75 | 163.44 | 193.16 | 216.93 | 288.25 |
| 59 | 53.74 | 61.54 | 73.19 | 82.79 | 127.62 | 109.63 | 128.44 | 152.71 | 166.09 | 252.59 | 139.67 | 172.36 | 202.07 | 233.80 | 306.08 |
| 60 | 54.12 | 66.38 | 76.73 | 88.35 | 137.14 | 109.78 | 132.19 | 154.65 | 173.68 | 267.45 | 148.58 | 181.27 | 213.96 | 236.15 | 323.91 |
| 61 | 60.98 | 71.90 | 86.65 | 94.95 | 146.95 | 118.80 | 144.71 | 167.96 | 182.51 | 276.71 | 158.53 | 190.24 | 227.71 | 247.40 | 337.25 |
| 62 | 63.81 | 77.76 | 88.88 | 101.62 | 159.48 | 127.38 | 152.03 | 178.77 | 194.09 | 287.71 | 159.22 | 195.53 | 231.84 | 261.58 | 349.16 |
| 63 | 73.47 | 83.40 | 96.90 | 108.34 | 165.93 | 137.91 | 160.22 | 189.56 | 205.73 | 297.45 | 167.65 | 205.51 | 243.37 | 273.27 | 359.64 |
| 64 | 78.99 | 90.03 | 104.57 | 115.76 | 182.42 | 146.49 | 171.05 | 201.98 | 216.32 | 311.28 | 175.26 | 211.88 | 248.50 | 285.12 | 376.68 |
| 65 | 87.33 | 97.41 | 112.67 | 126.27 | 195.25 | 152.18 | 185.15 | 215.08 | 234.44 | 327.18 | 182.61 | 223.19 | 261.24 | 299.28 | 390.59 |
| 66 | 95.71 | 108.74 | 127.02 | 141.25 | 215.43 | 159.69 | 196.54 | 230.94 | 255.92 | 348.86 | 194.09 | 235.85 | 277.62 | 316.92 | 417.65 |
| 67 | 106.92 | 124.72 | 141.46 | 157.29 | 238.32 | 168.79 | 209.20 | 244.86 | 280.11 | 368.47 | 202.07 | 249.61 | 290.03 | 332.82 | 437.42 |
| 68 | 118.58 | 140.54 | 157.56 | 173.95 | 259.64 | 179.22 | 220.58 | 259.64 | 296.41 | 390.61 | 211.39 | 261.94 | 307.90 | 349.26 | 461.84 |
| 69 | 130.63 | 151.94 | 174.26 | 192.22 | 277.28 | 188.55 | 232.91 | 275.06 | 314.99 | 412.59 | 224.04 | 272.84 | 321.64 | 366.00 | 485.79 |
| 70 | 139.01 | 168.96 | 193.13 | 214.14 | 297.28 | 198.90 | 245.95 | 290.86 | 331.50 | 436.29 | 230.98 | 284.45 | 337.91 | 384.96 | 509.01 |
| 71 | 148.56 | 181.57 | 212.53 | 236.66 | 317.76 | 210.46 | 259.98 | 307.44 | 350.77 | 460.13 | 243.48 | 301.25 | 354.90 | 404.42 | 532.34 |
| 72 | 161.37 | 193.24 | 225.12 | 253.01 | 338.67 | 223.13 | 274.92 | 320.74 | 366.56 | 484.10 | 256.99 | 312.78 | 368.56 | 418.36 | 555.82 |
| 73 | 170.97 | 205.55 | 240.13 | 268.95 | 359.24 | 234.37 | 288.16 | 340.03 | 384.21 | 507.16 | 267.03 | 326.58 | 386.13 | 436.08 | 576.32 |
| 74 | 183.14 | 221.99 | 257.14 | 288.58 | 384.78 | 249.74 | 305.23 | 357.03 | 405.13 | 536.47 | 281.18 | 344.08 | 403.28 | 456.93 | 603.07 |
| 75 | 197.44 | 238.35 | 277.49 | 309.50 | 416.23 | 263.26 | 323.73 | 378.87 | 426.90 | 569.20 | 293.49 | 361.09 | 423.34 | 478.48 | 635.01 |
| 76 | 215.16 | 257.85 | 302.25 | 336.40 | 450.81 | 281.75 | 343.23 | 404.70 | 457.64 | 606.20 | 312.49 | 379.09 | 449.10 | 505.45 | 671.09 |
| 77 | 240.12 | 288.81 | 337.51 | 376.13 | 505.42 | 308.96 | 377.81 | 446.65 | 503.74 | 668.30 | 340.87 | 414.75 | 488.63 | 552.44 | 733.78 |
| 78 | 270.34 | 325.75 | 381.16 | 426.50 | 570.91 | 342.54 | 419.79 | 495.35 | 560.83 | 742.18 | 372.77 | 456.73 | 539.00 | 612.89 | 809.35 |
| 79 | 300.57 | 364.37 | 424.82 | 476.88 | 638.07 | 376.13 | 461.76 | 544.04 | 617.92 | 817.74 | 408.03 | 500.38 | 591.06 | 669.98 | 886.59 |
| 80 | 329.11 | 399.64 | 468.48 | 525.57 | 703.56 | 408.03 | 500.38 | 592.74 | 671.66 | 889.94 | 438.26 | 539.00 | 638.07 | 723.71 | 957.11 |
| 81 | 357.66 | 433.22 | 508.78 | 570.91 | 764.01 | 436.58 | 533.97 | 633.04 | 716.99 | 950.39 | 466.80 | 572.59 | 678.37 | 769.05 | 1017.56 |
| 82 | 386.20 | 468.48 | 547.40 | 614.57 | 822.78 | 465.12 | 569.23 | 671.66 | 760.65 | 1009.16 | 495.35 | 607.85 | 716.99 | 812.70 | 1076.33 |
| 83 | 414.75 | 502.06 | 587.70 | 659.90 | 881.55 | 493.67 | 602.81 | 711.96 | 805.99 | 1067.93 | 523.89 | 641.43 | 757.29 | 858.04 | 1135.10 |
| 84 | 443.29 | 537.32 | 631.36 | 708.60 | 947.03 | 522.21 | 638.07 | 755.61 | 854.68 | 1133.42 | 552.44 | 676.69 | 800.95 | 906.74 | 1200.59 |
| 85 | 478.55 | 579.30 | 680.05 | 762.33 | 1019.24 | 557.47 | 680.05 | 804.31 | 908.41 | 1205.62 | 587.70 | 718.67 | 849.64 | 960.47 | 1272.79 |
| 86 | 517.18 | 624.64 | 733.78 | 822.78 | 1099.84 | 596.09 | 725.39 | 858.04 | 968.86 | 1286.22 | 626.32 | 764.01 | 903.38 | 1020.92 | 1353.39 |
| 87 | 557.47 | 675.01 | 790.87 | 888.27 | 1185.47 | 636.39 | 775.76 | 915.13 | 1034.35 | 1371.86 | 666.62 | 814.38 | 960.47 | 1086.40 | 1439.02 |
| 88 | 599.45 | 728.75 | 851.32 | 957.11 | 1279.50 | 678.37 | 829.50 | 975.58 | 1103.19 | 1465.89 | 708.60 | 868.12 | 1020.92 | 1155.25 | 1533.05 |
| 89 | 644.79 | 782.48 | 918.49 | 1029.31 | 1375.22 | 723.71 | 883.23 | 1042.75 | 1175.40 | 1561.60 | 753.93 | 921.85 | 1088.08 | 1227.45 | 1628.77 |
| 90 | 693.48 | 841.25 | 985.66 | 1106.55 | 1479.32 | 772.40 | 942.00 | 1109.91 | 1252.64 | 1665.71 | 802.63 | 980.62 | 1155.25 | 1304.69 | 1732.87 |
| 91 | 743.86 | 901.70 | 1056.18 | 1185.47 | 1585.11 | 822.78 | 1002.45 | 1180.44 | 1331.56 | 1771.49 | 853.00 | 1041.07 | 1225.77 | 1383.61 | 1838.66 |
| 92 | 794.23 | 963.83 | 1128.38 | 1267.75 | 1694.25 | 873.15 | 1064.57 | 1252.64 | 1413.84 | 1880.64 | 903.38 | 1103.19 | 1297.98 | 1465.89 | 1947.80 |
| 93 | 849.64 | 1029.31 | 1205.62 | 1353.39 | 1810.11 | 928.56 | 1130.06 | 1329.88 | 1499.47 | 1996.50 | 958.79 | 1168.68 | 1375.22 | 1551.53 | 2063.66 |
| 94 | 908.41 | 1099.84 | 1289.58 | 1445.74 | 1934.37 | 987.33 | 1200.59 | 1413.84 | 1591.82 | 2120.75 | 1017.56 | 1239.21 | 1459.17 | 1643.88 | 2187.92 |
| 95 | 972.22 | 1177.08 | 1380.25 | 1548.17 | 2070.38 | 1051.14 | 1277.83 | 1504.51 | 1694.25 | 2256.76 | 1081.37 | 1316.45 | 1549.85 | 1746.31 | 2323.93 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Assisted Living Facilities at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 17.73 | 20.02 | 22.49 | 24.78 | 36.89 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 30 | 18.47 | 21.05 | 23.85 | 26.15 | 40.30 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 31 | 18.47 | 21.56 | 24.68 | 27.00 | 40.30 | 30.22 | 38.62 | 43.66 | 50.37 | 68.32 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 32 | 18.47 | 22.38 | 25.72 | 28.05 | 40.30 | 30.22 | 38.62 | 43.66 | 50.37 | 70.33 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 33 | 18.47 | 22.90 | 26.56 | 29.21 | 40.30 | 31.37 | 38.62 | 43.66 | 50.37 | 74.35 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 34 | 18.47 | 23.51 | 26.87 | 30.22 | 40.30 | 31.37 | 38.62 | 44.53 | 50.37 | 78.37 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 35 | 18.47 | 23.51 | 26.87 | 30.22 | 40.30 | 33.33 | 39.71 | 44.53 | 50.37 | 80.38 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 36 | 18.47 | 23.51 | 26.87 | 30.22 | 40.30 | 35.29 | 41.70 | 46.46 | 52.16 | 84.69 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 37 | 18.47 | 23.51 | 26.87 | 30.22 | 40.30 | 37.25 | 43.68 | 50.33 | 54.17 | 89.19 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 38 | 18.47 | 23.51 | 26.87 | 30.22 | 40.30 | 37.25 | 45.67 | 52.27 | 56.17 | 93.68 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 39 | 18.47 | 23.51 | 26.87 | 30.22 | 40.30 | 39.38 | 47.65 | 54.20 | 60.19 | 100.41 | 68.35 | 83.21 | 98.06 | 112.92 | 148.58 |
| 40 | 20.15 | 23.51 | 28.55 | 31.90 | 43.66 | 40.84 | 47.16 | 54.58 | 60.56 | 105.93 | 74.29 | 86.18 | 106.98 | 118.87 | 157.50 |
| 41 | 20.15 | 23.51 | 28.55 | 31.90 | 43.66 | 43.22 | 49.36 | 56.69 | 62.77 | 110.84 | 74.29 | 86.18 | 106.98 | 118.87 | 157.50 |
| 42 | 21.87 | 23.92 | 28.57 | 31.90 | 43.66 | 43.43 | 51.70 | 59.07 | 67.18 | 116.30 | 74.29 | 86.18 | 106.98 | 118.87 | 157.50 |
| 43 | 22.02 | 24.08 | 30.56 | 32.76 | 45.45 | 45.84 | 54.07 | 63.60 | 69.69 | 121.79 | 74.29 | 86.18 | 106.98 | 118.87 | 157.50 |
| 44 | 22.18 | 25.97 | 30.76 | 32.98 | 47.55 | 48.26 | 56.45 | 66.02 | 72.23 | 124.81 | 74.29 | 86.18 | 106.98 | 118.87 | 157.50 |
| 45 | 23.05 | 25.93 | 32.48 | 34.71 | 46.43 | 54.20 | 56.71 | 68.69 | 75.54 | 127.26 | 80.23 | 92.12 | 112.92 | 124.81 | 163.44 |
| 46 | 25.15 | 27.84 | 32.69 | 36.78 | 48.41 | 54.46 | 61.16 | 73.35 | 78.09 | 127.78 | 80.23 | 92.12 | 112.92 | 124.81 | 163.44 |
| 47 | 25.33 | 28.03 | 34.74 | 38.87 | 50.40 | 57.36 | 63.60 | 75.87 | 82.88 | 127.78 | 80.23 | 92.12 | 112.92 | 124.81 | 163.44 |
| 48 | 25.51 | 29.98 | 36.81 | 39.13 | 52.41 | 60.36 | 66.28 | 81.14 | 87.84 | 127.78 | 80.23 | 92.12 | 112.92 | 124.81 | 163.44 |
| 49 | 27.72 | 30.17 | 37.06 | 41.26 | 56.50 | 62.40 | 71.32 | 84.01 | 90.79 | 127.78 | 80.23 | 92.12 | 112.92 | 124.81 | 163.44 |
| 50 | 27.40 | 32.80 | 39.68 | 42.73 | 60.70 | 63.43 | 73.00 | 90.68 | 92.97 | 145.61 | 83.21 | 104.01 | 121.84 | 139.67 | 184.24 |
| 51 | 28.31 | 35.70 | 42.67 | 47.70 | 64.41 | 64.32 | 77.47 | 95.04 | 102.41 | 151.55 | 86.18 | 109.95 | 127.78 | 148.58 | 190.18 |
| 52 | 29.30 | 36.73 | 42.56 | 49.54 | 70.37 | 68.55 | 86.49 | 97.62 | 107.57 | 157.50 | 92.12 | 115.89 | 133.72 | 151.55 | 202.07 |
| 53 | 32.25 | 39.72 | 45.58 | 50.62 | 76.52 | 72.30 | 90.88 | 104.10 | 114.79 | 166.41 | 95.09 | 118.87 | 139.67 | 157.50 | 210.99 |
| 54 | 33.20 | 38.79 | 48.59 | 54.46 | 82.77 | 76.82 | 92.67 | 114.32 | 120.05 | 178.30 | 101.04 | 121.84 | 148.58 | 166.41 | 219.90 |
| 55 | 36.23 | 43.79 | 51.74 | 57.64 | 86.83 | 83.21 | 102.13 | 118.93 | 127.44 | 184.24 | 104.01 | 127.78 | 154.53 | 172.36 | 225.84 |
| 56 | 41.36 | 45.59 | 54.41 | 62.35 | 96.32 | 92.12 | 107.31 | 122.02 | 136.12 | 196.13 | 112.92 | 133.72 | 157.50 | 181.27 | 237.73 |
| 57 | 41.05 | 50.24 | 58.97 | 65.82 | 102.58 | 90.18 | 110.39 | 131.42 | 140.68 | 208.01 | 115.89 | 142.64 | 169.38 | 190.18 | 252.59 |
| 58 | 43.55 | 52.84 | 61.74 | 72.63 | 111.21 | 96.00 | 111.53 | 131.90 | 147.41 | 219.90 | 121.84 | 151.55 | 175.33 | 202.07 | 267.45 |
| 59 | 49.60 | 57.57 | 67.25 | 74.90 | 118.34 | 101.20 | 120.24 | 139.32 | 150.76 | 231.79 | 130.75 | 160.47 | 187.21 | 210.12 | 282.31 |
| 60 | 50.11 | 62.35 | 70.83 | 80.49 | 127.84 | 104.29 | 124.26 | 144.16 | 158.58 | 249.62 | 136.70 | 169.38 | 199.10 | 213.39 | 300.14 |
| 61 | 54.88 | 65.91 | 78.59 | 87.04 | 137.62 | 110.70 | 131.55 | 152.46 | 167.71 | 259.42 | 141.24 | 175.83 | 207.54 | 225.16 | 311.30 |
| 62 | 61.75 | 73.67 | 82.95 | 93.65 | 147.57 | 119.25 | 144.17 | 165.81 | 179.35 | 265.36 | 150.84 | 184.35 | 217.87 | 242.30 | 321.22 |
| 63 | 66.98 | 77.29 | 88.82 | 100.31 | 154.25 | 127.09 | 149.89 | 174.19 | 191.03 | 275.81 | 154.13 | 189.28 | 221.73 | 249.16 | 332.60 |
| 64 | 72.58 | 83.89 | 98.41 | 107.78 | 168.21 | 133.41 | 158.28 | 189.20 | 201.90 | 287.74 | 162.18 | 198.80 | 232.81 | 264.20 | 345.29 |
| 65 | 80.78 | 91.32 | 104.62 | 118.25 | 181.30 | 139.50 | 172.47 | 200.08 | 217.70 | 304.36 | 167.40 | 207.98 | 240.95 | 276.46 | 362.69 |
| 66 | 89.19 | 100.54 | 116.78 | 131.16 | 199.22 | 149.86 | 181.80 | 213.74 | 236.96 | 321.84 | 176.89 | 218.65 | 255.51 | 292.36 | 385.71 |
| 67 | 100.24 | 114.15 | 131.06 | 145.03 | 219.62 | 156.90 | 192.56 | 225.84 | 256.37 | 337.57 | 187.80 | 230.59 | 268.63 | 306.67 | 404.13 |
| 68 | 109.63 | 129.73 | 147.05 | 159.63 | 241.26 | 165.44 | 204.50 | 241.26 | 273.43 | 363.04 | 197.61 | 241.26 | 284.92 | 321.68 | 427.38 |
| 69 | 119.56 | 141.24 | 161.66 | 177.91 | 257.31 | 175.24 | 215.17 | 252.88 | 288.37 | 381.53 | 204.08 | 252.88 | 297.24 | 337.17 | 448.08 |
| 70 | 128.32 | 156.12 | 178.59 | 197.83 | 273.75 | 183.93 | 226.70 | 269.47 | 305.83 | 402.07 | 213.87 | 263.06 | 312.25 | 355.02 | 466.23 |
| 71 | 138.24 | 169.19 | 196.02 | 218.30 | 295.06 | 196.02 | 241.41 | 284.74 | 321.88 | 427.11 | 226.97 | 280.62 | 328.07 | 371.40 | 491.08 |
| 72 | 149.42 | 179.30 | 209.18 | 233.09 | 312.78 | 207.19 | 253.01 | 298.83 | 336.68 | 446.25 | 237.07 | 290.86 | 340.67 | 386.49 | 510.00 |
| 73 | 157.53 | 190.18 | 222.84 | 247.82 | 332.34 | 217.08 | 265.10 | 315.05 | 353.47 | 468.74 | 245.89 | 301.60 | 357.32 | 401.50 | 534.05 |
| 74 | 170.19 | 205.34 | 236.79 | 266.39 | 357.03 | 229.39 | 283.03 | 329.28 | 373.68 | 495.77 | 258.99 | 316.33 | 369.98 | 419.93 | 558.67 |
| 75 | 183.21 | 220.57 | 256.14 | 286.38 | 384.21 | 243.69 | 297.05 | 350.41 | 394.88 | 524.73 | 272.15 | 332.63 | 391.33 | 442.91 | 585.21 |
| 76 | 198.08 | 239.06 | 278.34 | 310.78 | 418.36 | 259.56 | 317.61 | 373.96 | 421.78 | 560.09 | 286.88 | 350.06 | 413.24 | 467.88 | 621.57 |
| 77 | 221.65 | 266.98 | 310.64 | 347.58 | 466.80 | 283.77 | 347.58 | 411.39 | 463.44 | 614.57 | 312.32 | 382.84 | 450.01 | 508.78 | 676.69 |
| 78 | 248.51 | 300.57 | 350.94 | 394.60 | 527.25 | 315.68 | 386.20 | 456.73 | 517.18 | 685.09 | 342.54 | 421.46 | 497.03 | 564.19 | 745.54 |
| 79 | 277.06 | 335.83 | 392.92 | 439.93 | 587.70 | 347.58 | 426.50 | 502.06 | 569.23 | 753.93 | 374.45 | 461.76 | 544.04 | 616.24 | 814.38 |
| 80 | 303.92 | 367.73 | 433.22 | 483.59 | 648.15 | 376.13 | 460.08 | 547.40 | 617.92 | 817.74 | 404.67 | 497.03 | 589.38 | 664.94 | 881.55 |
| 81 | 330.79 | 401.31 | 470.16 | 527.25 | 703.56 | 402.99 | 493.67 | 584.34 | 661.58 | 873.15 | 431.54 | 530.61 | 626.32 | 708.60 | 936.96 |
| 82 | 355.98 | 431.54 | 505.42 | 565.87 | 757.29 | 428.18 | 523.89 | 619.60 | 700.20 | 926.89 | 456.73 | 560.83 | 661.58 | 747.22 | 990.69 |
| 83 | 382.84 | 461.76 | 542.36 | 607.85 | 814.38 | 455.05 | 554.12 | 656.54 | 742.18 | 983.98 | 483.59 | 591.06 | 698.52 | 789.20 | 1047.78 |
| 84 | 409.71 | 497.03 | 582.66 | 651.51 | 871.47 | 481.91 | 589.38 | 696.84 | 785.84 | 1041.07 | 510.46 | 626.32 | 738.82 | 832.85 | 1104.87 |
| 85 | 441.61 | 535.65 | 626.32 | 701.88 | 938.64 | 513.82 | 628.00 | 740.50 | 836.21 | 1108.23 | 542.36 | 664.94 | 782.48 | 883.23 | 1172.04 |
| 86 | 476.88 | 575.95 | 675.01 | 757.29 | 1014.20 | 549.08 | 668.30 | 789.20 | 891.62 | 1183.79 | 577.62 | 705.24 | 831.17 | 938.64 | 1247.60 |
| 87 | 513.82 | 622.96 | 728.75 | 816.06 | 1093.12 | 586.02 | 715.31 | 842.93 | 950.39 | 1262.71 | 614.57 | 752.25 | 884.91 | 997.41 | 1326.52 |
| 88 | 554.12 | 671.66 | 785.84 | 879.87 | 1177.08 | 626.32 | 764.01 | 900.02 | 1014.20 | 1346.67 | 654.86 | 800.95 | 942.00 | 1061.22 | 1410.48 |
| 89 | 594.42 | 722.03 | 844.61 | 947.03 | 1267.75 | 666.62 | 814.38 | 958.79 | 1081.37 | 1437.34 | 695.16 | 851.32 | 1000.77 | 1128.38 | 1501.15 |
| 90 | 641.43 | 775.76 | 908.41 | 1017.56 | 1361.78 | 713.63 | 868.12 | 1022.60 | 1151.89 | 1531.38 | 742.18 | 905.06 | 1064.57 | 1198.91 | 1595.18 |
| 91 | 686.77 | 831.17 | 973.90 | 1089.76 | 1460.85 | 758.97 | 923.53 | 1088.08 | 1224.09 | 1630.44 | 787.52 | 960.47 | 1130.06 | 1271.11 | 1694.25 |
| 92 | 733.78 | 889.94 | 1041.07 | 1165.32 | 1559.92 | 805.99 | 982.30 | 1155.25 | 1299.65 | 1729.51 | 834.53 | 1019.24 | 1197.23 | 1346.67 | 1793.32 |
| 93 | 784.16 | 948.71 | 1111.59 | 1245.92 | 1667.39 | 856.36 | 1041.07 | 1225.77 | 1380.25 | 1836.98 | 884.91 | 1078.01 | 1267.75 | 1427.27 | 1900.79 |
| 94 | 837.89 | 1014.20 | 1187.15 | 1331.56 | 1781.57 | 910.09 | 1106.55 | 1301.33 | 1465.89 | 1951.16 | 938.64 | 1143.49 | 1343.31 | 1512.91 | 2014.97 |
| 95 | 896.66 | 1086.40 | 1271.11 | 1425.59 | 1907.50 | 968.86 | 1178.76 | 1385.29 | 1559.92 | 2077.10 | 997.41 | 1215.70 | 1427.27 | 1606.94 | 2140.90 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.30 | 44.34 | 50.61 | 56.45 | 83.00 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 30 | 41.98 | 46.61 | 53.66 | 59.57 | 90.67 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 31 | 41.98 | 47.75 | 55.53 | 61.49 | 90.67 | 65.49 | 82.28 | 97.39 | 110.82 | 150.65 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 32 | 41.98 | 49.57 | 57.87 | 63.89 | 90.67 | 65.49 | 82.28 | 97.39 | 110.82 | 155.08 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 33 | 41.98 | 50.70 | 59.75 | 66.54 | 90.67 | 67.96 | 82.28 | 97.39 | 110.82 | 163.95 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 34 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 67.96 | 82.28 | 99.33 | 110.82 | 172.81 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 35 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 72.21 | 84.60 | 99.33 | 110.82 | 177.24 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 36 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 76.46 | 88.83 | 103.64 | 114.76 | 186.76 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 37 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 80.70 | 93.06 | 112.28 | 119.17 | 196.66 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 38 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 80.70 | 97.29 | 116.60 | 123.58 | 206.57 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 39 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 85.32 | 101.53 | 120.92 | 132.41 | 221.43 | 154.53 | 193.16 | 225.84 | 258.53 | 338.77 |
| 40 | 45.34 | 55.41 | 63.81 | 72.20 | 97.39 | 90.28 | 108.67 | 123.31 | 134.79 | 232.03 | 166.41 | 205.04 | 240.70 | 270.42 | 362.54 |
| 41 | 45.34 | 55.41 | 63.81 | 72.20 | 97.39 | 95.54 | 113.73 | 128.08 | 139.70 | 242.80 | 166.41 | 205.04 | 240.70 | 270.42 | 362.54 |
| 42 | 49.20 | 56.38 | 63.86 | 72.20 | 97.39 | 96.00 | 119.14 | 133.46 | 149.53 | 254.76 | 166.41 | 205.04 | 240.70 | 270.42 | 362.54 |
| 43 | 49.55 | 56.75 | 68.31 | 74.15 | 101.40 | 101.32 | 124.59 | 143.68 | 155.13 | 266.77 | 166.41 | 205.04 | 240.70 | 270.42 | 362.54 |
| 44 | 49.91 | 61.21 | 68.76 | 74.64 | 106.08 | 106.69 | 130.08 | 149.16 | 160.76 | 273.39 | 166.41 | 205.04 | 240.70 | 270.42 | 362.54 |
| 45 | 49.65 | 60.51 | 73.98 | 79.84 | 108.92 | 113.55 | 132.33 | 153.97 | 169.39 | 290.03 | 172.36 | 219.90 | 255.56 | 288.25 | 383.34 |
| 46 | 54.17 | 64.97 | 74.47 | 84.60 | 113.58 | 114.10 | 142.70 | 164.41 | 175.11 | 291.22 | 172.36 | 219.90 | 255.56 | 288.25 | 383.34 |
| 47 | 54.56 | 65.40 | 79.13 | 89.41 | 118.26 | 120.18 | 148.40 | 170.05 | 185.85 | 291.22 | 172.36 | 219.90 | 255.56 | 288.25 | 383.34 |
| 48 | 54.95 | 69.94 | 83.85 | 89.99 | 122.96 | 126.48 | 154.66 | 181.86 | 196.98 | 291.22 | 172.36 | 219.90 | 255.56 | 288.25 | 383.34 |
| 49 | 59.70 | 70.41 | 84.41 | 94.90 | 132.56 | 130.75 | 166.41 | 188.30 | 203.59 | 291.22 | 172.36 | 219.90 | 255.56 | 288.25 | 383.34 |
| 50 | 62.64 | 75.26 | 89.29 | 99.06 | 137.59 | 137.89 | 167.63 | 197.84 | 211.76 | 323.91 | 196.13 | 243.67 | 282.31 | 320.94 | 424.94 |
| 51 | 66.73 | 81.32 | 95.51 | 105.33 | 147.53 | 145.42 | 173.63 | 209.65 | 223.20 | 335.80 | 202.07 | 252.59 | 294.19 | 332.82 | 442.77 |
| 52 | 66.41 | 81.20 | 94.79 | 109.00 | 155.67 | 151.38 | 186.94 | 211.51 | 230.88 | 344.71 | 208.01 | 261.50 | 303.11 | 344.71 | 454.66 |
| 53 | 70.54 | 87.37 | 99.09 | 110.97 | 166.15 | 159.07 | 195.95 | 225.09 | 242.92 | 359.57 | 213.96 | 270.42 | 312.02 | 356.60 | 472.49 |
| 54 | 70.30 | 87.27 | 101.06 | 114.76 | 174.48 | 159.33 | 199.38 | 237.21 | 250.77 | 368.48 | 219.90 | 276.36 | 323.91 | 368.48 | 484.38 |
| 55 | 74.48 | 93.55 | 107.45 | 119.25 | 185.09 | 172.36 | 215.92 | 249.46 | 263.01 | 383.34 | 225.84 | 288.25 | 332.82 | 374.43 | 502.21 |
| 56 | 82.73 | 99.10 | 114.86 | 128.72 | 202.03 | 184.24 | 226.23 | 258.22 | 277.69 | 404.14 | 237.73 | 300.14 | 347.68 | 395.23 | 525.98 |
| 57 | 86.20 | 106.52 | 119.91 | 137.62 | 214.49 | 189.09 | 234.93 | 268.44 | 291.97 | 430.89 | 246.65 | 314.99 | 365.51 | 416.03 | 552.72 |
| 58 | 89.08 | 111.54 | 131.45 | 149.29 | 229.36 | 194.82 | 242.11 | 283.03 | 307.98 | 460.60 | 261.50 | 332.82 | 389.28 | 439.80 | 582.44 |
| 59 | 101.27 | 121.10 | 140.44 | 155.72 | 245.96 | 210.83 | 256.87 | 297.39 | 319.40 | 493.29 | 276.36 | 350.65 | 410.09 | 461.68 | 615.13 |
| 60 | 104.23 | 132.75 | 149.53 | 166.88 | 264.98 | 216.81 | 267.03 | 309.30 | 337.29 | 528.95 | 291.22 | 371.45 | 433.86 | 469.45 | 650.79 |
| 61 | 113.83 | 141.80 | 165.23 | 182.00 | 286.90 | 229.50 | 286.79 | 328.17 | 355.15 | 550.55 | 299.77 | 383.37 | 449.66 | 489.23 | 671.61 |
| 62 | 123.51 | 155.52 | 171.83 | 195.26 | 311.81 | 249.33 | 306.68 | 352.35 | 378.34 | 569.82 | 307.26 | 393.85 | 458.09 | 512.14 | 689.93 |
| 63 | 140.45 | 164.76 | 189.76 | 210.66 | 327.20 | 267.70 | 323.03 | 373.99 | 406.56 | 592.19 | 319.08 | 405.61 | 473.21 | 530.47 | 708.46 |
| 64 | 149.43 | 178.02 | 207.08 | 225.54 | 357.73 | 277.28 | 342.09 | 401.41 | 427.83 | 614.72 | 326.98 | 415.92 | 486.54 | 551.94 | 729.82 |
| 65 | 165.93 | 192.80 | 219.31 | 246.52 | 381.20 | 289.14 | 367.76 | 422.66 | 461.71 | 641.68 | 339.86 | 431.17 | 502.19 | 573.20 | 755.82 |
| 66 | 178.38 | 211.33 | 243.80 | 268.37 | 414.65 | 299.73 | 383.26 | 449.59 | 490.52 | 673.16 | 351.32 | 447.13 | 523.29 | 592.08 | 786.17 |
| 67 | 198.24 | 236.75 | 268.35 | 296.20 | 453.27 | 311.42 | 399.38 | 465.94 | 526.99 | 698.91 | 361.34 | 463.56 | 539.64 | 613.33 | 810.64 |
| 68 | 217.02 | 261.62 | 296.20 | 323.35 | 484.82 | 323.98 | 411.29 | 484.82 | 549.16 | 726.08 | 374.53 | 475.63 | 560.65 | 634.17 | 838.67 |
| 69 | 234.69 | 284.62 | 325.42 | 353.77 | 514.62 | 339.39 | 432.55 | 507.97 | 576.73 | 763.06 | 388.19 | 496.88 | 583.39 | 661.03 | 873.97 |
| 70 | 252.37 | 316.53 | 357.18 | 393.61 | 551.78 | 359.30 | 457.68 | 538.95 | 611.66 | 808.42 | 408.49 | 521.84 | 613.80 | 695.07 | 919.64 |
| 71 | 270.30 | 340.45 | 396.16 | 438.64 | 594.24 | 383.78 | 489.01 | 575.67 | 654.08 | 864.54 | 431.24 | 552.98 | 649.96 | 736.62 | 973.90 |
| 72 | 292.85 | 366.56 | 426.33 | 478.13 | 639.50 | 412.39 | 523.95 | 617.58 | 701.25 | 926.37 | 460.20 | 587.70 | 689.30 | 782.93 | 1035.94 |
| 73 | 315.05 | 395.74 | 459.13 | 514.84 | 687.74 | 439.92 | 562.87 | 660.84 | 751.13 | 991.26 | 487.95 | 624.34 | 733.84 | 831.81 | 1098.84 |
| 74 | 340.38 | 427.33 | 495.77 | 554.97 | 743.66 | 471.72 | 603.07 | 708.51 | 804.71 | 1061.84 | 517.97 | 662.26 | 778.81 | 882.40 | 1167.29 |
| 75 | 366.42 | 460.70 | 535.40 | 599.44 | 802.22 | 501.61 | 642.13 | 755.97 | 859.14 | 1133.06 | 546.08 | 699.05 | 823.56 | 933.84 | 1234.45 |
| 76 | 396.16 | 498.62 | 580.58 | 650.60 | 870.88 | 534.48 | 684.75 | 807.69 | 918.69 | 1212.40 | 577.17 | 739.39 | 870.88 | 988.70 | 1306.31 |
| 77 | 436.58 | 552.44 | 644.79 | 725.39 | 967.18 | 580.98 | 747.22 | 884.91 | 1009.16 | 1326.52 | 621.28 | 799.27 | 945.36 | 1076.33 | 1417.19 |
| 78 | 488.63 | 617.92 | 723.71 | 816.06 | 1086.40 | 641.43 | 824.46 | 978.94 | 1118.31 | 1469.25 | 678.37 | 874.83 | 1036.03 | 1183.79 | 1556.56 |
| 79 | 540.68 | 686.77 | 805.99 | 908.41 | 1208.98 | 700.20 | 905.06 | 1076.33 | 1229.13 | 1613.65 | 737.14 | 952.07 | 1131.74 | 1291.26 | 1695.93 |
| 80 | 594.42 | 753.93 | 886.59 | 999.09 | 1328.20 | 760.65 | 980.62 | 1168.68 | 1334.92 | 1749.66 | 795.91 | 1027.63 | 1222.41 | 1395.37 | 1831.94 |
| 81 | 644.79 | 817.74 | 962.15 | 1084.72 | 1442.38 | 814.38 | 1051.14 | 1252.64 | 1430.63 | 1877.28 | 851.32 | 1098.16 | 1306.37 | 1492.76 | 1959.56 |
| 82 | 693.48 | 881.55 | 1036.03 | 1167.00 | 1553.20 | 868.12 | 1121.67 | 1333.24 | 1521.30 | 1999.86 | 905.06 | 1168.68 | 1388.65 | 1583.43 | 2082.13 |
| 83 | 743.86 | 945.36 | 1111.59 | 1252.64 | 1667.39 | 921.85 | 1188.83 | 1413.84 | 1613.65 | 2120.75 | 958.79 | 1237.53 | 1470.93 | 1677.46 | 2206.39 |
| 84 | 799.27 | 1015.88 | 1193.87 | 1344.99 | 1789.96 | 978.94 | 1262.71 | 1499.47 | 1709.36 | 2250.05 | 1017.56 | 1313.09 | 1558.24 | 1776.53 | 2337.36 |
| 85 | 861.40 | 1093.12 | 1284.54 | 1447.42 | 1927.65 | 1042.75 | 1343.31 | 1593.50 | 1816.83 | 2392.77 | 1083.05 | 1393.69 | 1653.95 | 1884.00 | 2481.77 |
| 86 | 928.56 | 1178.76 | 1385.29 | 1561.60 | 2077.10 | 1109.91 | 1428.95 | 1694.25 | 1931.01 | 2542.22 | 1150.21 | 1479.32 | 1754.70 | 1998.18 | 2631.21 |
| 87 | 999.09 | 1269.43 | 1491.08 | 1680.82 | 2234.94 | 1180.44 | 1519.62 | 1800.04 | 2050.23 | 2700.06 | 1220.73 | 1570.00 | 1860.49 | 2117.40 | 2789.05 |
| 88 | 1074.65 | 1365.14 | 1603.58 | 1808.43 | 2406.21 | 1256.00 | 1615.33 | 1912.54 | 2177.84 | 2871.33 | 1296.30 | 1665.71 | 1972.99 | 2245.01 | 2960.32 |
| 89 | 1158.61 | 1470.93 | 1727.84 | 1947.80 | 2590.91 | 1339.95 | 1721.12 | 2036.80 | 2317.21 | 3056.03 | 1380.25 | 1771.49 | 2097.25 | 2384.38 | 3145.03 |
| 90 | 1249.28 | 1586.79 | 1862.17 | 2100.60 | 2794.09 | 1430.63 | 1836.98 | 2171.13 | 2470.01 | 3259.21 | 1470.93 | 1887.35 | 2231.58 | 2537.18 | 3348.21 |
| 91 | 1344.99 | 1709.36 | 2008.25 | 2263.48 | 3010.70 | 1526.34 | 1959.56 | 2317.21 | 2632.89 | 3475.82 | 1566.64 | 2009.93 | 2377.66 | 2700.06 | 3564.81 |
| 92 | 1449.10 | 1840.34 | 2161.05 | 2436.43 | 3242.42 | 1630.44 | 2090.53 | 2470.01 | 2805.84 | 3707.54 | 1670.74 | 2140.90 | 2530.46 | 2873.01 | 3796.54 |
| 93 | 1558.24 | 1981.39 | 2325.61 | 2622.82 | 3489.25 | 1739.59 | 2231.58 | 2634.57 | 2992.23 | 3954.37 | 1779.89 | 2281.95 | 2695.02 | 3059.39 | 4043.37 |
| 94 | 1679.14 | 2132.51 | 2505.28 | 2824.31 | 3757.92 | 1860.49 | 2382.70 | 2814.24 | 3193.72 | 4223.04 | 1900.79 | 2433.07 | 2874.69 | 3260.89 | 4312.03 |
| 95 | 1810.11 | 2300.42 | 2700.06 | 3044.28 | 4051.76 | 1991.46 | 2550.61 | 3009.02 | 3413.69 | 4516.89 | 2031.76 | 2600.99 | 3069.47 | 3480.86 | 4605.88 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.47 | 40.05 | 44.99 | 49.56 | 73.78 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 30 | 36.94 | 42.10 | 47.70 | 52.31 | 80.60 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 31 | 36.94 | 43.13 | 49.36 | 53.99 | 80.60 | 58.77 | 73.88 | 85.64 | 97.39 | 134.89 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 32 | 36.94 | 44.77 | 51.44 | 56.10 | 80.60 | 58.77 | 73.88 | 85.64 | 97.39 | 138.85 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 33 | 36.94 | 45.80 | 53.11 | 58.42 | 80.60 | 60.99 | 73.88 | 85.64 | 97.39 | 146.79 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 34 | 36.94 | 47.02 | 53.73 | 60.45 | 80.60 | 60.99 | 73.88 | 87.34 | 97.39 | 154.72 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 35 | 36.94 | 47.02 | 53.73 | 60.45 | 80.60 | 64.80 | 75.97 | 87.34 | 97.39 | 158.69 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 36 | 36.94 | 47.02 | 53.73 | 60.45 | 80.60 | 68.61 | 79.77 | 91.14 | 100.85 | 167.22 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 37 | 36.94 | 47.02 | 53.73 | 60.45 | 80.60 | 72.43 | 83.57 | 98.73 | 104.73 | 176.08 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 38 | 36.94 | 47.02 | 53.73 | 60.45 | 80.60 | 72.43 | 87.37 | 102.53 | 108.60 | 184.95 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 39 | 36.94 | 47.02 | 53.73 | 60.45 | 80.60 | 76.57 | 91.17 | 106.33 | 116.36 | 198.25 | 136.70 | 175.33 | 202.07 | 228.82 | 303.11 |
| 40 | 40.30 | 50.37 | 57.09 | 63.81 | 85.64 | 81.68 | 96.37 | 109.16 | 119.16 | 206.81 | 145.61 | 184.24 | 213.96 | 240.70 | 320.94 |
| 41 | 40.30 | 50.37 | 57.09 | 63.81 | 85.64 | 86.44 | 100.86 | 113.39 | 123.51 | 216.41 | 145.61 | 184.24 | 213.96 | 240.70 | 320.94 |
| 42 | 43.73 | 51.25 | 57.14 | 63.81 | 85.64 | 86.86 | 105.65 | 118.14 | 132.20 | 227.07 | 145.61 | 184.24 | 213.96 | 240.70 | 320.94 |
| 43 | 44.05 | 51.59 | 61.12 | 65.53 | 89.16 | 91.67 | 110.48 | 127.19 | 137.14 | 237.77 | 145.61 | 184.24 | 213.96 | 240.70 | 320.94 |
| 44 | 44.36 | 55.64 | 61.52 | 65.96 | 93.28 | 96.53 | 115.35 | 132.04 | 142.12 | 243.67 | 145.61 | 184.24 | 213.96 | 240.70 | 320.94 |
| 45 | 44.33 | 55.32 | 64.95 | 71.16 | 96.43 | 100.65 | 118.15 | 137.39 | 151.08 | 257.47 | 154.53 | 196.13 | 225.84 | 258.53 | 338.77 |
| 46 | 48.37 | 59.40 | 65.39 | 75.40 | 100.54 | 101.13 | 127.41 | 146.71 | 156.18 | 258.53 | 154.53 | 196.13 | 225.84 | 258.53 | 338.77 |
| 47 | 48.71 | 59.79 | 69.48 | 79.69 | 104.69 | 106.52 | 132.50 | 151.73 | 165.76 | 258.53 | 154.53 | 196.13 | 225.84 | 258.53 | 338.77 |
| 48 | 49.06 | 63.95 | 73.63 | 80.21 | 108.85 | 112.10 | 138.09 | 162.28 | 175.69 | 258.53 | 154.53 | 196.13 | 225.84 | 258.53 | 338.77 |
| 49 | 53.30 | 64.37 | 74.12 | 84.58 | 117.35 | 115.89 | 148.58 | 168.02 | 181.58 | 258.53 | 154.53 | 196.13 | 225.84 | 258.53 | 338.77 |
| 50 | 54.81 | 67.54 | 79.36 | 87.41 | 121.41 | 121.34 | 148.71 | 175.86 | 188.52 | 285.28 | 172.36 | 216.93 | 252.59 | 285.28 | 377.40 |
| 51 | 58.64 | 71.40 | 85.35 | 93.41 | 130.90 | 125.84 | 152.26 | 187.28 | 199.56 | 297.16 | 178.30 | 222.87 | 261.50 | 294.19 | 392.26 |
| 52 | 58.60 | 73.47 | 83.19 | 97.11 | 138.61 | 134.25 | 167.41 | 187.10 | 207.27 | 309.05 | 184.24 | 234.76 | 270.42 | 306.08 | 404.14 |
| 53 | 62.48 | 77.44 | 89.19 | 97.34 | 146.48 | 141.71 | 176.07 | 202.58 | 216.23 | 317.97 | 190.18 | 240.70 | 279.33 | 314.99 | 419.00 |
| 54 | 62.49 | 77.57 | 89.40 | 101.14 | 156.59 | 142.26 | 176.92 | 211.49 | 224.10 | 329.85 | 196.13 | 246.65 | 285.28 | 323.91 | 433.86 |
| 55 | 66.43 | 83.60 | 95.51 | 107.33 | 164.52 | 154.53 | 192.58 | 220.45 | 235.90 | 341.74 | 199.10 | 255.56 | 297.16 | 335.80 | 445.75 |
| 56 | 72.39 | 87.21 | 102.77 | 114.65 | 180.89 | 163.44 | 200.13 | 229.85 | 247.74 | 362.54 | 210.99 | 267.45 | 312.02 | 350.65 | 469.52 |
| 57 | 77.99 | 94.46 | 108.11 | 121.67 | 191.17 | 171.63 | 209.45 | 240.48 | 257.47 | 383.34 | 222.87 | 279.33 | 329.85 | 368.48 | 490.32 |
| 58 | 79.18 | 99.80 | 117.51 | 133.15 | 203.88 | 175.06 | 214.91 | 252.80 | 273.76 | 410.09 | 231.79 | 297.16 | 347.68 | 392.26 | 517.07 |
| 59 | 88.87 | 109.19 | 124.62 | 139.95 | 220.44 | 185.53 | 232.28 | 262.56 | 286.18 | 439.80 | 243.67 | 314.99 | 365.51 | 411.37 | 549.75 |
| 60 | 92.21 | 118.67 | 133.79 | 149.21 | 237.08 | 192.11 | 240.59 | 275.22 | 299.54 | 472.49 | 258.53 | 332.82 | 386.31 | 418.23 | 582.44 |
| 61 | 101.63 | 125.82 | 147.10 | 162.21 | 254.25 | 205.20 | 255.22 | 291.99 | 318.15 | 490.02 | 268.07 | 340.13 | 397.78 | 436.42 | 596.67 |
| 62 | 111.16 | 137.10 | 154.06 | 173.35 | 278.49 | 222.23 | 269.99 | 313.49 | 336.58 | 508.37 | 276.53 | 349.16 | 410.61 | 457.07 | 614.52 |
| 63 | 125.32 | 146.45 | 167.55 | 186.58 | 292.14 | 237.96 | 286.85 | 333.00 | 360.03 | 527.29 | 283.93 | 359.64 | 419.13 | 471.52 | 630.05 |
| 64 | 132.36 | 159.60 | 184.53 | 199.59 | 319.83 | 245.89 | 306.35 | 357.94 | 379.76 | 549.32 | 290.36 | 371.45 | 434.23 | 489.16 | 651.34 |
| 65 | 146.28 | 170.47 | 195.16 | 218.46 | 339.36 | 256.17 | 327.18 | 375.15 | 409.08 | 573.20 | 299.28 | 382.98 | 448.93 | 507.26 | 674.66 |
| 66 | 158.80 | 188.76 | 217.17 | 240.12 | 368.32 | 267.79 | 341.49 | 400.45 | 438.38 | 599.45 | 312.01 | 400.45 | 466.79 | 528.21 | 700.18 |
| 67 | 175.97 | 209.27 | 239.23 | 263.51 | 401.86 | 278.14 | 351.83 | 413.64 | 470.02 | 620.46 | 320.93 | 411.27 | 480.21 | 546.77 | 720.31 |
| 68 | 192.41 | 233.51 | 262.59 | 286.51 | 431.97 | 287.22 | 367.64 | 429.68 | 489.42 | 647.96 | 333.17 | 425.08 | 498.61 | 562.94 | 746.76 |
| 69 | 208.12 | 252.52 | 289.73 | 314.92 | 456.95 | 301.68 | 383.75 | 452.51 | 512.41 | 676.55 | 346.04 | 441.42 | 519.06 | 587.83 | 776.37 |
| 70 | 224.56 | 282.31 | 317.73 | 350.78 | 489.76 | 320.80 | 408.49 | 479.07 | 545.37 | 718.60 | 363.58 | 464.09 | 545.37 | 620.22 | 816.98 |
| 71 | 241.41 | 303.31 | 352.83 | 389.67 | 528.22 | 342.52 | 435.37 | 513.77 | 581.86 | 767.57 | 383.78 | 491.08 | 577.74 | 654.08 | 866.61 |
| 72 | 260.98 | 326.72 | 378.52 | 424.34 | 567.78 | 366.56 | 468.17 | 547.86 | 623.56 | 822.78 | 410.39 | 521.96 | 613.60 | 695.28 | 920.40 |
| 73 | 280.47 | 351.55 | 409.18 | 457.21 | 612.81 | 391.89 | 499.47 | 589.76 | 668.53 | 883.68 | 434.16 | 555.18 | 653.16 | 739.60 | 977.81 |
| 74 | 303.38 | 379.23 | 440.28 | 493.92 | 660.41 | 419.93 | 534.62 | 628.97 | 715.91 | 945.30 | 460.63 | 588.27 | 691.86 | 784.36 | 1037.79 |
| 75 | 325.51 | 409.11 | 476.71 | 533.63 | 715.06 | 446.47 | 570.98 | 674.15 | 764.86 | 1010.33 | 485.60 | 622.56 | 732.85 | 830.68 | 1099.27 |
| 76 | 351.77 | 443.98 | 515.70 | 578.88 | 775.25 | 474.71 | 609.61 | 718.90 | 817.94 | 1079.20 | 512.28 | 657.43 | 775.25 | 879.41 | 1162.88 |
| 77 | 389.56 | 491.99 | 574.27 | 644.79 | 861.40 | 518.85 | 666.62 | 787.52 | 896.66 | 1182.11 | 554.12 | 711.96 | 841.25 | 957.11 | 1261.03 |
| 78 | 434.90 | 550.76 | 644.79 | 725.39 | 967.18 | 570.91 | 735.46 | 871.47 | 995.73 | 1308.05 | 604.49 | 779.12 | 923.53 | 1052.82 | 1385.29 |
| 79 | 481.91 | 611.21 | 716.99 | 807.67 | 1076.33 | 624.64 | 804.31 | 957.11 | 1093.12 | 1435.66 | 656.54 | 847.97 | 1005.80 | 1148.53 | 1509.55 |
| 80 | 528.93 | 671.66 | 789.20 | 888.27 | 1182.11 | 676.69 | 873.15 | 1039.39 | 1187.15 | 1558.24 | 708.60 | 915.13 | 1088.08 | 1240.88 | 1630.44 |
| 81 | 572.59 | 728.75 | 856.36 | 965.51 | 1284.54 | 723.71 | 936.96 | 1114.95 | 1274.47 | 1672.42 | 755.61 | 978.94 | 1163.64 | 1328.20 | 1744.63 |
| 82 | 617.92 | 784.16 | 921.85 | 1039.39 | 1381.93 | 772.40 | 997.41 | 1187.15 | 1355.07 | 1778.21 | 805.99 | 1039.39 | 1235.85 | 1410.48 | 1853.77 |
| 83 | 663.26 | 841.25 | 989.01 | 1114.95 | 1484.36 | 821.10 | 1057.86 | 1257.68 | 1435.66 | 1887.35 | 854.68 | 1101.52 | 1309.73 | 1492.76 | 1964.59 |
| 84 | 711.96 | 903.38 | 1061.22 | 1197.23 | 1593.50 | 871.47 | 1123.34 | 1333.24 | 1522.98 | 2003.21 | 906.74 | 1167.00 | 1386.97 | 1581.75 | 2080.45 |
| 85 | 765.69 | 973.90 | 1143.49 | 1289.58 | 1714.40 | 926.89 | 1195.55 | 1418.87 | 1618.69 | 2127.47 | 962.15 | 1240.88 | 1472.61 | 1677.46 | 2208.07 |
| 86 | 826.14 | 1049.46 | 1232.49 | 1388.65 | 1848.73 | 987.33 | 1271.11 | 1507.87 | 1717.76 | 2261.80 | 1022.60 | 1316.45 | 1561.60 | 1776.53 | 2342.40 |
| 87 | 888.27 | 1130.06 | 1326.52 | 1496.11 | 1989.78 | 1049.46 | 1351.71 | 1601.90 | 1825.23 | 2402.85 | 1084.72 | 1397.04 | 1655.63 | 1884.00 | 2483.45 |
| 88 | 957.11 | 1215.70 | 1427.27 | 1610.30 | 2140.90 | 1118.31 | 1437.34 | 1702.65 | 1939.41 | 2553.97 | 1153.57 | 1482.68 | 1756.38 | 1998.18 | 2634.57 |
| 89 | 1030.99 | 1309.73 | 1538.09 | 1732.87 | 2305.46 | 1192.19 | 1531.38 | 1813.47 | 2061.98 | 2718.53 | 1227.45 | 1576.71 | 1867.20 | 2120.75 | 2799.13 |
| 90 | 1111.59 | 1412.16 | 1657.31 | 1868.88 | 2486.81 | 1272.79 | 1633.80 | 1932.69 | 2197.99 | 2899.87 | 1308.05 | 1679.14 | 1986.42 | 2256.76 | 2980.47 |
| 91 | 1197.23 | 1521.30 | 1786.60 | 2014.97 | 2679.91 | 1358.42 | 1742.95 | 2061.98 | 2344.08 | 3092.98 | 1393.69 | 1788.28 | 2115.72 | 2402.85 | 3173.57 |
| 92 | 1289.58 | 1637.16 | 1922.62 | 2167.77 | 2884.76 | 1450.78 | 1858.81 | 2197.99 | 2496.88 | 3297.83 | 1486.04 | 1904.14 | 2251.73 | 2555.65 | 3378.43 |
| 93 | 1386.97 | 1763.10 | 2070.38 | 2334.00 | 3104.73 | 1548.17 | 1984.74 | 2345.76 | 2663.12 | 3517.80 | 1583.43 | 2030.08 | 2399.49 | 2721.89 | 3598.40 |
| 94 | 1494.43 | 1899.11 | 2229.90 | 2513.67 | 3343.17 | 1655.63 | 2120.75 | 2505.28 | 2842.78 | 3756.24 | 1690.89 | 2166.09 | 2559.01 | 2901.55 | 3836.83 |
| 95 | 1610.30 | 2046.87 | 2404.53 | 2710.13 | 3605.11 | 1771.49 | 2268.52 | 2679.91 | 3039.24 | 4018.18 | 1806.75 | 2313.85 | 2733.64 | 3098.01 | 4098.78 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 32.24 | 37.18 | 40.77 | 45.43 | 67.63 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 30 | 33.58 | 39.09 | 43.22 | 47.95 | 73.88 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 31 | 33.58 | 40.05 | 44.73 | 49.49 | 73.88 | 53.73 | 68.84 | 78.92 | 88.99 | 122.62 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 32 | 33.58 | 41.57 | 46.62 | 51.43 | 73.88 | 53.73 | 68.84 | 78.92 | 88.99 | 126.23 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 33 | 33.58 | 42.52 | 48.13 | 53.55 | 73.88 | 55.76 | 68.84 | 78.92 | 88.99 | 133.44 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 34 | 33.58 | 43.66 | 48.70 | 55.41 | 73.88 | 55.76 | 68.84 | 80.49 | 88.99 | 140.66 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 35 | 33.58 | 43.66 | 48.70 | 55.41 | 73.88 | 59.25 | 70.79 | 80.49 | 88.99 | 144.26 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 36 | 33.58 | 43.66 | 48.70 | 55.41 | 73.88 | 62.73 | 74.33 | 83.99 | 92.15 | 152.01 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 37 | 33.58 | 43.66 | 48.70 | 55.41 | 73.88 | 66.22 | 77.87 | 90.99 | 95.70 | 160.08 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 38 | 33.58 | 43.66 | 48.70 | 55.41 | 73.88 | 66.22 | 81.41 | 94.49 | 99.24 | 168.14 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 39 | 33.58 | 43.66 | 48.70 | 55.41 | 73.88 | 70.00 | 84.95 | 97.99 | 106.33 | 180.23 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 40 | 36.94 | 45.34 | 52.05 | 58.77 | 78.92 | 73.08 | 88.17 | 101.07 | 109.40 | 189.16 | 133.72 | 169.38 | 196.13 | 219.90 | 294.19 |
| 41 | 36.94 | 45.34 | 52.05 | 58.77 | 78.92 | 77.34 | 92.27 | 104.99 | 113.38 | 197.93 | 133.72 | 169.38 | 196.13 | 219.90 | 294.19 |
| 42 | 40.09 | 46.13 | 52.10 | 58.77 | 78.92 | 77.71 | 96.66 | 109.39 | 121.36 | 207.68 | 133.72 | 169.38 | 196.13 | 219.90 | 294.19 |
| 43 | 40.38 | 46.43 | 55.72 | 60.36 | 82.17 | 82.02 | 101.08 | 117.77 | 125.90 | 217.48 | 133.72 | 169.38 | 196.13 | 219.90 | 294.19 |
| 44 | 40.67 | 50.08 | 56.09 | 60.75 | 85.96 | 86.37 | 105.54 | 122.26 | 130.48 | 222.87 | 133.72 | 169.38 | 196.13 | 219.90 | 294.19 |
| 45 | 40.78 | 50.13 | 59.54 | 64.22 | 89.28 | 92.91 | 108.70 | 125.54 | 137.34 | 236.76 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 46 | 44.50 | 53.83 | 59.94 | 68.04 | 93.10 | 93.35 | 117.21 | 134.06 | 141.98 | 237.73 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 47 | 44.82 | 54.19 | 63.69 | 71.92 | 96.93 | 98.33 | 121.90 | 138.65 | 150.69 | 237.73 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 48 | 45.14 | 57.95 | 67.49 | 72.39 | 100.78 | 103.48 | 127.04 | 148.29 | 159.71 | 237.73 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 49 | 49.04 | 58.34 | 67.94 | 76.33 | 108.66 | 106.98 | 136.70 | 153.54 | 165.07 | 237.73 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 50 | 50.89 | 61.75 | 73.41 | 79.64 | 111.29 | 113.07 | 137.89 | 162.12 | 170.44 | 261.50 | 157.50 | 199.10 | 231.79 | 258.53 | 344.71 |
| 51 | 54.60 | 65.45 | 77.22 | 85.46 | 118.44 | 117.45 | 138.90 | 170.51 | 181.18 | 270.42 | 163.44 | 205.04 | 237.73 | 270.42 | 356.60 |
| 52 | 52.74 | 65.74 | 75.45 | 87.20 | 125.82 | 119.97 | 150.67 | 168.12 | 186.28 | 279.33 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 53 | 56.44 | 69.50 | 81.26 | 89.56 | 133.36 | 127.25 | 159.03 | 182.89 | 197.54 | 288.25 | 172.36 | 216.93 | 255.56 | 288.25 | 380.37 |
| 54 | 56.63 | 71.76 | 81.62 | 91.42 | 140.93 | 128.04 | 162.88 | 191.48 | 202.75 | 300.14 | 178.30 | 225.84 | 261.50 | 294.19 | 392.26 |
| 55 | 60.39 | 75.64 | 87.55 | 97.39 | 150.81 | 139.67 | 175.07 | 203.05 | 214.20 | 312.02 | 181.27 | 231.79 | 270.42 | 306.08 | 407.11 |
| 56 | 66.18 | 79.28 | 92.70 | 104.59 | 164.44 | 148.58 | 182.72 | 207.15 | 225.96 | 329.85 | 190.18 | 243.67 | 282.31 | 320.94 | 424.94 |
| 57 | 69.78 | 86.42 | 98.29 | 111.69 | 174.85 | 154.18 | 189.64 | 220.90 | 236.23 | 350.65 | 199.10 | 255.56 | 300.14 | 338.77 | 448.72 |
| 58 | 73.25 | 90.02 | 105.56 | 121.04 | 185.34 | 160.94 | 195.86 | 228.07 | 250.07 | 371.45 | 213.96 | 270.42 | 312.02 | 356.60 | 472.49 |
| 59 | 82.67 | 99.26 | 112.75 | 126.15 | 199.55 | 171.47 | 210.42 | 238.45 | 258.07 | 398.20 | 225.84 | 285.28 | 332.82 | 372.90 | 499.24 |
| 60 | 86.19 | 106.60 | 120.02 | 135.47 | 213.84 | 178.38 | 216.79 | 249.01 | 271.85 | 424.94 | 237.73 | 300.14 | 350.65 | 381.25 | 525.98 |
| 61 | 93.50 | 113.84 | 132.99 | 146.39 | 230.92 | 189.00 | 231.54 | 266.15 | 286.09 | 443.90 | 245.01 | 308.42 | 363.19 | 394.72 | 541.90 |
| 62 | 100.86 | 124.82 | 140.23 | 157.41 | 252.30 | 203.26 | 246.40 | 287.58 | 307.10 | 460.89 | 251.39 | 318.43 | 374.30 | 415.77 | 558.65 |
| 63 | 114.52 | 134.25 | 153.42 | 170.53 | 266.43 | 216.33 | 263.59 | 304.83 | 328.19 | 481.32 | 259.59 | 329.90 | 383.98 | 428.66 | 575.97 |
| 64 | 121.68 | 145.28 | 168.13 | 181.63 | 289.03 | 224.96 | 278.27 | 327.26 | 346.11 | 497.01 | 266.81 | 337.44 | 394.99 | 444.69 | 591.18 |
| 65 | 135.36 | 156.27 | 179.07 | 198.42 | 309.14 | 235.88 | 296.75 | 342.63 | 370.80 | 519.94 | 276.46 | 350.01 | 408.34 | 461.61 | 613.79 |
| 66 | 145.75 | 170.29 | 196.68 | 217.93 | 335.89 | 245.68 | 309.55 | 361.15 | 398.10 | 545.40 | 284.99 | 361.15 | 422.57 | 479.07 | 636.31 |
| 67 | 160.38 | 190.25 | 218.43 | 239.00 | 366.82 | 251.99 | 320.93 | 377.98 | 427.29 | 565.79 | 292.40 | 373.23 | 439.79 | 494.47 | 656.12 |
| 68 | 174.51 | 211.89 | 239.48 | 261.95 | 392.91 | 261.94 | 333.17 | 392.91 | 445.76 | 588.22 | 301.00 | 386.02 | 452.65 | 514.69 | 680.13 |
| 69 | 190.41 | 231.12 | 262.43 | 286.29 | 417.02 | 275.06 | 350.48 | 410.37 | 465.82 | 616.66 | 314.99 | 403.71 | 472.48 | 534.59 | 707.61 |
| 70 | 203.18 | 256.64 | 288.65 | 318.15 | 446.99 | 290.86 | 372.13 | 436.29 | 494.04 | 654.44 | 329.36 | 423.46 | 496.18 | 562.47 | 744.26 |
| 71 | 218.72 | 276.49 | 319.82 | 354.99 | 480.76 | 309.50 | 396.16 | 466.32 | 528.22 | 699.48 | 348.71 | 447.75 | 524.09 | 596.31 | 788.20 |
| 72 | 237.07 | 296.84 | 344.65 | 386.49 | 517.97 | 332.70 | 424.34 | 500.04 | 567.78 | 751.06 | 372.54 | 476.14 | 557.82 | 633.52 | 838.72 |
| 73 | 255.50 | 320.82 | 372.68 | 416.87 | 557.10 | 357.32 | 455.29 | 535.97 | 608.97 | 803.00 | 395.74 | 505.24 | 593.60 | 672.37 | 889.45 |
| 74 | 275.64 | 345.93 | 401.43 | 449.53 | 601.22 | 382.93 | 488.37 | 573.47 | 651.16 | 860.20 | 419.93 | 536.47 | 630.82 | 714.06 | 943.45 |
| 75 | 297.05 | 373.54 | 434.02 | 485.60 | 649.24 | 407.33 | 521.17 | 613.67 | 695.49 | 917.84 | 442.91 | 567.42 | 667.03 | 755.97 | 999.66 |
| 76 | 321.03 | 402.99 | 469.59 | 527.65 | 705.24 | 433.73 | 553.26 | 654.01 | 744.51 | 981.87 | 467.88 | 597.66 | 705.24 | 802.57 | 1058.71 |
| 77 | 354.30 | 446.65 | 522.21 | 587.70 | 782.48 | 471.84 | 604.49 | 716.99 | 817.74 | 1074.65 | 503.74 | 646.47 | 765.69 | 871.47 | 1146.85 |
| 78 | 396.28 | 500.38 | 586.02 | 659.90 | 879.87 | 518.85 | 668.30 | 792.55 | 905.06 | 1190.51 | 550.76 | 708.60 | 839.57 | 957.11 | 1259.36 |
| 79 | 438.26 | 555.80 | 653.19 | 735.46 | 978.94 | 567.55 | 732.11 | 871.47 | 995.73 | 1306.37 | 596.09 | 770.73 | 916.81 | 1046.10 | 1373.54 |
| 80 | 480.23 | 611.21 | 716.99 | 809.35 | 1076.33 | 614.57 | 794.23 | 945.36 | 1081.37 | 1418.87 | 643.11 | 832.85 | 989.01 | 1130.06 | 1484.36 |
| 81 | 522.21 | 663.26 | 779.12 | 878.19 | 1168.68 | 659.90 | 853.00 | 1014.20 | 1158.61 | 1521.30 | 688.45 | 889.94 | 1057.86 | 1208.98 | 1588.47 |
| 82 | 560.83 | 713.63 | 837.89 | 945.36 | 1257.68 | 701.88 | 906.74 | 1078.01 | 1232.49 | 1618.69 | 732.11 | 945.36 | 1123.34 | 1282.86 | 1685.86 |
| 83 | 602.81 | 765.69 | 900.02 | 1014.20 | 1350.03 | 747.22 | 962.15 | 1145.17 | 1306.37 | 1717.76 | 777.44 | 1002.45 | 1190.51 | 1358.42 | 1786.60 |
| 84 | 648.15 | 822.78 | 965.51 | 1089.76 | 1449.10 | 794.23 | 1022.60 | 1214.02 | 1385.29 | 1821.87 | 824.46 | 1062.90 | 1261.03 | 1439.02 | 1892.39 |
| 85 | 696.84 | 886.59 | 1041.07 | 1173.72 | 1559.92 | 844.61 | 1088.08 | 1291.26 | 1472.61 | 1936.05 | 876.51 | 1130.06 | 1339.95 | 1526.34 | 2008.25 |
| 86 | 752.25 | 955.43 | 1121.67 | 1264.39 | 1682.50 | 900.02 | 1156.93 | 1371.86 | 1563.28 | 2058.63 | 931.92 | 1198.91 | 1420.55 | 1617.01 | 2130.83 |
| 87 | 809.35 | 1027.63 | 1207.30 | 1360.10 | 1810.11 | 957.11 | 1229.13 | 1457.49 | 1658.99 | 2186.24 | 989.01 | 1271.11 | 1506.19 | 1712.72 | 2258.44 |
| 88 | 871.47 | 1106.55 | 1299.65 | 1464.21 | 1949.48 | 1019.24 | 1308.05 | 1549.85 | 1763.10 | 2325.61 | 1051.14 | 1350.03 | 1598.54 | 1816.83 | 2397.81 |
| 89 | 936.96 | 1192.19 | 1398.72 | 1576.71 | 2098.93 | 1084.72 | 1393.69 | 1648.92 | 1875.60 | 2475.05 | 1116.63 | 1435.66 | 1697.61 | 1929.33 | 2547.26 |
| 90 | 1010.84 | 1284.54 | 1507.87 | 1700.97 | 2263.48 | 1158.61 | 1486.04 | 1758.06 | 1999.86 | 2639.61 | 1190.51 | 1528.02 | 1806.75 | 2053.59 | 2711.81 |
| 91 | 1089.76 | 1385.29 | 1625.41 | 1833.62 | 2438.11 | 1237.53 | 1586.79 | 1875.60 | 2132.51 | 2814.24 | 1269.43 | 1628.77 | 1924.29 | 2186.24 | 2886.44 |
| 92 | 1173.72 | 1491.08 | 1749.66 | 1972.99 | 2626.17 | 1321.48 | 1692.57 | 1999.86 | 2271.88 | 3002.30 | 1353.39 | 1734.55 | 2048.55 | 2325.61 | 3074.51 |
| 93 | 1262.71 | 1603.58 | 1884.00 | 2124.11 | 2825.99 | 1410.48 | 1805.08 | 2134.19 | 2423.00 | 3202.12 | 1442.38 | 1847.05 | 2182.88 | 2476.73 | 3274.32 |
| 94 | 1360.10 | 1727.84 | 2028.40 | 2286.99 | 3042.60 | 1507.87 | 1929.33 | 2278.59 | 2585.88 | 3418.73 | 1539.77 | 1971.31 | 2327.29 | 2639.61 | 3490.93 |
| 95 | 1465.89 | 1862.17 | 2187.92 | 2466.66 | 3281.04 | 1613.65 | 2063.66 | 2438.11 | 2765.54 | 3657.17 | 1645.56 | 2105.64 | 2486.81 | 2819.28 | 3729.37 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.63 | 34.32 | 37.96 | 41.30 | 63.02 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 30 | 31.90 | 36.08 | 40.24 | 43.59 | 68.84 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 31 | 31.90 | 36.96 | 41.65 | 44.99 | 68.84 | 50.37 | 63.81 | 73.88 | 82.28 | 115.62 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 32 | 31.90 | 38.37 | 43.41 | 46.75 | 68.84 | 50.37 | 63.81 | 73.88 | 82.28 | 119.02 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 33 | 31.90 | 39.25 | 44.81 | 48.69 | 68.84 | 52.28 | 63.81 | 73.88 | 82.28 | 125.82 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 34 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 | 52.28 | 63.81 | 75.35 | 82.28 | 132.62 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 35 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 | 55.55 | 65.61 | 75.35 | 82.28 | 136.02 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 36 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 | 58.81 | 68.89 | 78.63 | 85.20 | 143.33 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 37 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 | 62.08 | 72.17 | 85.18 | 88.47 | 150.93 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 38 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 | 62.08 | 75.45 | 88.46 | 91.75 | 158.53 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 39 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 | 65.63 | 78.73 | 91.73 | 98.31 | 169.93 | 118.87 | 151.55 | 172.36 | 196.13 | 261.50 |
| 40 | 33.58 | 41.98 | 48.70 | 53.73 | 72.20 | 68.79 | 82.01 | 95.01 | 101.58 | 176.55 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 41 | 33.58 | 41.98 | 48.70 | 53.73 | 72.20 | 72.79 | 85.84 | 98.69 | 105.28 | 184.74 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 42 | 36.44 | 42.71 | 48.74 | 53.73 | 72.20 | 73.14 | 89.92 | 102.83 | 112.69 | 193.84 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 43 | 36.71 | 42.99 | 52.13 | 55.18 | 75.17 | 77.20 | 94.03 | 110.71 | 116.91 | 202.98 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 44 | 36.97 | 46.37 | 52.48 | 55.54 | 78.65 | 81.29 | 98.17 | 114.93 | 121.16 | 208.01 | 124.81 | 160.47 | 184.24 | 208.01 | 276.36 |
| 45 | 37.23 | 46.68 | 55.93 | 59.01 | 82.14 | 85.16 | 101.61 | 118.44 | 128.19 | 219.00 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 46 | 40.63 | 50.12 | 56.31 | 62.53 | 85.65 | 85.57 | 109.57 | 126.47 | 132.51 | 219.90 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 47 | 40.92 | 50.45 | 59.83 | 66.08 | 89.18 | 90.13 | 113.95 | 130.80 | 140.64 | 219.90 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 48 | 41.21 | 53.96 | 63.40 | 66.52 | 92.72 | 94.86 | 118.75 | 139.90 | 149.07 | 219.90 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 49 | 44.77 | 54.31 | 63.82 | 70.14 | 99.96 | 98.06 | 127.78 | 144.85 | 154.07 | 219.90 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 50 | 45.02 | 57.89 | 67.46 | 73.81 | 103.19 | 102.04 | 129.78 | 151.13 | 160.11 | 246.65 | 145.61 | 190.18 | 216.93 | 246.65 | 326.88 |
| 51 | 48.53 | 61.49 | 71.12 | 77.51 | 110.13 | 106.27 | 133.56 | 159.33 | 168.05 | 255.56 | 151.55 | 196.13 | 225.84 | 252.59 | 338.77 |
| 52 | 48.83 | 61.87 | 71.58 | 81.25 | 117.29 | 114.25 | 142.30 | 162.70 | 175.79 | 264.48 | 154.53 | 202.07 | 234.76 | 261.50 | 350.65 |
| 53 | 52.40 | 65.53 | 75.31 | 81.77 | 124.61 | 118.58 | 150.51 | 171.63 | 184.19 | 273.39 | 160.47 | 208.01 | 240.70 | 270.42 | 362.54 |
| 54 | 52.73 | 65.94 | 75.79 | 85.58 | 131.98 | 122.35 | 154.45 | 180.05 | 192.08 | 282.31 | 166.41 | 213.96 | 246.65 | 279.33 | 374.43 |
| 55 | 56.36 | 69.67 | 79.60 | 89.44 | 139.39 | 130.75 | 163.40 | 188.55 | 200.65 | 291.22 | 172.36 | 219.90 | 255.56 | 288.25 | 383.34 |
| 56 | 59.98 | 73.34 | 86.65 | 96.54 | 150.35 | 136.70 | 171.12 | 195.80 | 212.35 | 306.08 | 178.30 | 228.82 | 267.45 | 303.11 | 401.17 |
| 57 | 63.62 | 80.39 | 90.42 | 103.72 | 160.87 | 142.54 | 178.32 | 206.92 | 222.96 | 326.88 | 187.21 | 243.67 | 282.31 | 320.94 | 421.97 |
| 58 | 67.31 | 84.15 | 97.60 | 110.96 | 171.44 | 149.65 | 184.98 | 214.33 | 234.27 | 350.65 | 199.10 | 255.56 | 297.16 | 335.80 | 445.75 |
| 59 | 74.41 | 91.32 | 104.84 | 118.27 | 185.63 | 157.42 | 196.75 | 225.05 | 245.30 | 377.40 | 208.01 | 270.42 | 314.99 | 355.14 | 472.49 |
| 60 | 78.18 | 98.56 | 112.15 | 125.65 | 199.89 | 164.66 | 203.57 | 235.91 | 256.74 | 404.14 | 219.90 | 285.28 | 332.82 | 361.33 | 499.24 |
| 61 | 85.37 | 105.85 | 122.92 | 136.50 | 214.59 | 175.50 | 218.38 | 250.65 | 271.29 | 417.95 | 227.71 | 294.01 | 343.01 | 375.26 | 513.08 |
| 62 | 92.63 | 116.64 | 130.36 | 147.44 | 233.26 | 187.00 | 233.29 | 269.45 | 289.90 | 432.95 | 234.63 | 301.67 | 351.95 | 393.74 | 527.93 |
| 63 | 103.72 | 124.08 | 141.31 | 158.50 | 247.73 | 200.10 | 248.09 | 284.33 | 308.59 | 454.28 | 240.66 | 310.97 | 362.34 | 407.23 | 543.52 |
| 64 | 111.01 | 135.05 | 155.82 | 169.65 | 270.08 | 209.27 | 262.95 | 306.81 | 326.88 | 470.85 | 248.50 | 321.75 | 374.06 | 423.76 | 559.79 |
| 65 | 122.26 | 146.12 | 166.99 | 184.39 | 288.22 | 215.59 | 281.53 | 325.13 | 349.27 | 494.58 | 256.17 | 332.26 | 388.05 | 438.78 | 580.81 |
| 66 | 132.69 | 160.04 | 184.39 | 201.78 | 312.73 | 226.02 | 294.81 | 343.95 | 374.40 | 515.92 | 265.33 | 343.95 | 402.91 | 454.50 | 604.37 |
| 67 | 147.01 | 177.56 | 201.78 | 222.66 | 341.12 | 235.35 | 304.29 | 354.21 | 403.55 | 532.51 | 273.38 | 354.21 | 413.64 | 470.70 | 622.84 |
| 68 | 161.08 | 198.92 | 222.68 | 243.53 | 365.34 | 243.56 | 317.09 | 369.93 | 420.49 | 556.05 | 282.62 | 367.64 | 429.68 | 487.12 | 643.37 |
| 69 | 174.91 | 216.14 | 243.54 | 267.89 | 388.19 | 255.09 | 332.73 | 385.97 | 441.42 | 583.39 | 292.80 | 383.75 | 445.86 | 507.97 | 672.12 |
| 70 | 188.20 | 239.53 | 267.89 | 295.72 | 414.91 | 271.61 | 350.74 | 410.63 | 466.23 | 615.94 | 307.97 | 402.07 | 468.37 | 532.53 | 703.63 |
| 71 | 202.21 | 257.92 | 299.19 | 330.51 | 447.75 | 288.87 | 375.53 | 441.56 | 499.33 | 660.27 | 326.01 | 425.05 | 499.33 | 565.36 | 746.93 |
| 72 | 217.15 | 278.91 | 322.74 | 360.59 | 482.11 | 308.79 | 404.42 | 474.14 | 535.90 | 707.23 | 346.64 | 454.22 | 529.93 | 599.65 | 792.90 |
| 73 | 236.29 | 301.60 | 347.71 | 389.97 | 520.60 | 334.26 | 434.16 | 507.16 | 576.32 | 760.74 | 370.76 | 482.18 | 562.87 | 639.71 | 843.34 |
| 74 | 253.44 | 325.58 | 375.53 | 419.93 | 562.37 | 355.18 | 464.32 | 543.87 | 616.02 | 813.96 | 390.33 | 512.42 | 597.52 | 677.06 | 895.35 |
| 75 | 273.93 | 350.41 | 405.56 | 455.36 | 608.33 | 378.87 | 494.49 | 579.87 | 659.92 | 869.81 | 414.45 | 540.74 | 633.24 | 718.62 | 948.07 |
| 76 | 295.41 | 380.79 | 440.56 | 493.50 | 660.84 | 402.99 | 529.36 | 619.86 | 705.24 | 930.64 | 435.44 | 572.05 | 669.38 | 759.88 | 1005.78 |
| 77 | 327.43 | 421.46 | 488.63 | 550.76 | 733.78 | 439.93 | 577.62 | 678.37 | 774.08 | 1017.56 | 470.16 | 617.92 | 725.39 | 827.82 | 1089.76 |
| 78 | 366.05 | 471.84 | 550.76 | 619.60 | 824.46 | 485.27 | 636.39 | 752.25 | 859.72 | 1128.38 | 513.82 | 676.69 | 797.59 | 910.09 | 1195.55 |
| 79 | 406.35 | 525.57 | 612.89 | 690.13 | 918.49 | 530.61 | 698.52 | 826.14 | 943.68 | 1239.21 | 559.15 | 737.14 | 869.79 | 994.05 | 1304.69 |
| 80 | 444.97 | 575.95 | 673.34 | 758.97 | 1009.16 | 574.27 | 757.29 | 896.66 | 1024.28 | 1343.31 | 602.81 | 794.23 | 938.64 | 1072.97 | 1408.80 |
| 81 | 481.91 | 626.32 | 730.43 | 822.78 | 1096.48 | 614.57 | 812.70 | 960.47 | 1096.48 | 1440.70 | 643.11 | 849.64 | 1004.13 | 1145.17 | 1506.19 |
| 82 | 518.85 | 673.34 | 785.84 | 886.59 | 1180.44 | 654.86 | 864.76 | 1020.92 | 1167.00 | 1533.05 | 683.41 | 901.70 | 1066.25 | 1217.38 | 1600.22 |
| 83 | 557.47 | 723.71 | 844.61 | 952.07 | 1266.07 | 696.84 | 918.49 | 1084.72 | 1237.53 | 1625.41 | 725.39 | 957.11 | 1130.06 | 1287.90 | 1694.25 |
| 84 | 599.45 | 775.76 | 906.74 | 1020.92 | 1360.10 | 740.50 | 972.22 | 1150.21 | 1309.73 | 1724.48 | 770.73 | 1012.52 | 1195.55 | 1361.78 | 1793.32 |
| 85 | 644.79 | 836.21 | 975.58 | 1099.84 | 1464.21 | 787.52 | 1034.35 | 1220.73 | 1392.01 | 1831.94 | 817.74 | 1076.33 | 1267.75 | 1445.74 | 1902.47 |
| 86 | 695.16 | 901.70 | 1051.14 | 1185.47 | 1578.39 | 837.89 | 1099.84 | 1296.30 | 1477.64 | 1946.12 | 868.12 | 1141.82 | 1343.31 | 1531.38 | 2016.65 |
| 87 | 748.90 | 970.54 | 1131.74 | 1276.15 | 1697.61 | 891.62 | 1168.68 | 1376.89 | 1568.32 | 2065.34 | 921.85 | 1210.66 | 1423.91 | 1622.05 | 2135.87 |
| 88 | 805.99 | 1044.43 | 1219.06 | 1373.54 | 1828.58 | 948.71 | 1242.56 | 1464.21 | 1665.71 | 2196.32 | 978.94 | 1284.54 | 1511.23 | 1719.44 | 2266.84 |
| 89 | 868.12 | 1123.34 | 1313.09 | 1479.32 | 1967.95 | 1010.84 | 1321.48 | 1558.24 | 1771.49 | 2335.68 | 1041.07 | 1363.46 | 1605.26 | 1825.23 | 2406.21 |
| 90 | 935.28 | 1212.34 | 1415.52 | 1595.18 | 2122.43 | 1078.01 | 1410.48 | 1660.67 | 1887.35 | 2490.16 | 1108.23 | 1452.46 | 1707.69 | 1941.09 | 2560.69 |
| 91 | 1007.48 | 1306.37 | 1524.66 | 1719.44 | 2286.99 | 1150.21 | 1504.51 | 1769.81 | 2011.61 | 2654.72 | 1180.44 | 1546.49 | 1816.83 | 2065.34 | 2725.24 |
| 92 | 1084.72 | 1405.44 | 1642.20 | 1850.41 | 2463.30 | 1227.45 | 1603.58 | 1887.35 | 2142.58 | 2831.03 | 1257.68 | 1645.56 | 1934.37 | 2196.32 | 2901.55 |
| 93 | 1168.68 | 1512.91 | 1766.46 | 1991.46 | 2649.68 | 1311.41 | 1711.04 | 2011.61 | 2283.63 | 3017.41 | 1341.63 | 1753.02 | 2058.63 | 2337.36 | 3087.94 |
| 94 | 1257.68 | 1630.44 | 1902.47 | 2144.26 | 2854.54 | 1400.40 | 1828.58 | 2147.62 | 2436.43 | 3222.27 | 1430.63 | 1870.56 | 2194.64 | 2490.16 | 3292.79 |
| 95 | 1356.75 | 1758.06 | 2051.91 | 2312.18 | 3077.86 | 1499.47 | 1956.20 | 2297.06 | 2604.35 | 3445.60 | 1529.70 | 1998.18 | 2344.08 | 2658.08 | 3516.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 37.18 | 43.58 | 48.19 | 70.71 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 30 | 35.26 | 39.09 | 46.20 | 50.85 | 77.24 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 31 | 35.26 | 40.05 | 47.82 | 52.49 | 77.24 | 55.41 | 68.84 | 83.96 | 94.03 | 127.88 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 32 | 35.26 | 41.57 | 49.84 | 54.54 | 77.24 | 55.41 | 68.84 | 83.96 | 94.03 | 131.64 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 33 | 35.26 | 42.52 | 51.45 | 56.80 | 77.24 | 57.51 | 68.84 | 83.96 | 94.03 | 139.16 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 34 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 57.51 | 68.84 | 85.63 | 94.03 | 146.69 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 35 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 61.10 | 70.79 | 85.63 | 94.03 | 150.45 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 36 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 64.69 | 74.33 | 89.35 | 97.37 | 158.53 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 37 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 68.29 | 77.87 | 96.79 | 101.11 | 166.94 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 38 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 68.29 | 81.41 | 100.52 | 104.86 | 175.34 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 39 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 72.19 | 84.95 | 104.24 | 112.35 | 187.96 | 130.75 | 163.44 | 193.16 | 219.90 | 288.25 |
| 40 | 38.62 | 47.02 | 53.73 | 62.13 | 82.28 | 77.38 | 92.27 | 105.11 | 115.26 | 196.72 | 142.64 | 175.33 | 205.04 | 231.79 | 306.08 |
| 41 | 38.62 | 47.02 | 53.73 | 62.13 | 82.28 | 81.89 | 96.57 | 109.19 | 119.46 | 205.85 | 142.64 | 175.33 | 205.04 | 231.79 | 306.08 |
| 42 | 41.91 | 47.84 | 53.78 | 62.13 | 82.28 | 82.29 | 101.16 | 113.77 | 127.86 | 215.99 | 142.64 | 175.33 | 205.04 | 231.79 | 306.08 |
| 43 | 42.21 | 48.15 | 57.52 | 63.81 | 85.66 | 86.85 | 105.78 | 122.48 | 132.65 | 226.18 | 142.64 | 175.33 | 205.04 | 231.79 | 306.08 |
| 44 | 42.51 | 51.93 | 57.90 | 64.22 | 89.62 | 91.45 | 110.44 | 127.15 | 137.47 | 231.79 | 142.64 | 175.33 | 205.04 | 231.79 | 306.08 |
| 45 | 42.55 | 51.86 | 63.15 | 67.69 | 92.85 | 98.07 | 113.42 | 130.28 | 144.21 | 245.64 | 148.58 | 187.21 | 216.93 | 243.67 | 326.88 |
| 46 | 46.43 | 55.69 | 63.57 | 71.72 | 96.82 | 98.54 | 122.31 | 139.12 | 149.08 | 246.65 | 148.58 | 187.21 | 216.93 | 243.67 | 326.88 |
| 47 | 46.76 | 56.06 | 67.55 | 75.80 | 100.81 | 103.79 | 127.20 | 143.88 | 158.22 | 246.65 | 148.58 | 187.21 | 216.93 | 243.67 | 326.88 |
| 48 | 47.10 | 59.95 | 71.58 | 76.30 | 104.82 | 109.23 | 132.56 | 153.89 | 167.70 | 246.65 | 148.58 | 187.21 | 216.93 | 243.67 | 326.88 |
| 49 | 51.17 | 60.35 | 72.06 | 80.46 | 113.00 | 112.92 | 142.64 | 159.33 | 173.32 | 246.65 | 148.58 | 187.21 | 216.93 | 243.67 | 326.88 |
| 50 | 52.85 | 63.68 | 75.40 | 83.52 | 117.36 | 115.83 | 143.30 | 167.62 | 178.19 | 276.36 | 166.41 | 208.01 | 240.70 | 270.42 | 362.54 |
| 51 | 56.62 | 69.42 | 81.29 | 89.43 | 124.67 | 123.04 | 146.92 | 178.90 | 189.06 | 285.28 | 172.36 | 213.96 | 249.62 | 282.31 | 374.43 |
| 52 | 56.64 | 69.60 | 81.25 | 93.14 | 132.21 | 128.53 | 159.04 | 181.68 | 196.78 | 294.19 | 178.30 | 222.87 | 258.53 | 294.19 | 386.31 |
| 53 | 60.47 | 73.47 | 85.22 | 93.45 | 142.10 | 135.93 | 164.71 | 194.14 | 205.55 | 306.08 | 181.27 | 228.82 | 267.45 | 303.11 | 404.14 |
| 54 | 60.54 | 73.70 | 85.51 | 97.25 | 147.64 | 136.57 | 168.49 | 200.05 | 213.42 | 312.02 | 187.21 | 234.76 | 273.39 | 312.02 | 410.09 |
| 55 | 62.40 | 79.62 | 91.53 | 101.36 | 157.67 | 145.61 | 183.83 | 211.75 | 222.34 | 326.88 | 190.18 | 246.65 | 282.31 | 317.97 | 427.92 |
| 56 | 70.32 | 85.23 | 96.73 | 108.61 | 171.49 | 157.50 | 194.33 | 218.50 | 234.13 | 344.71 | 202.07 | 255.56 | 294.19 | 335.80 | 445.75 |
| 57 | 73.89 | 90.44 | 102.22 | 117.68 | 181.85 | 162.90 | 200.96 | 229.29 | 249.50 | 365.51 | 210.99 | 267.45 | 312.02 | 353.62 | 469.52 |
| 58 | 75.22 | 93.93 | 111.54 | 127.10 | 194.61 | 163.76 | 204.03 | 239.06 | 263.23 | 392.26 | 222.87 | 282.31 | 329.85 | 374.43 | 493.29 |
| 59 | 86.81 | 103.23 | 118.68 | 132.07 | 208.84 | 179.91 | 218.61 | 251.84 | 270.85 | 419.00 | 234.76 | 297.16 | 347.68 | 390.65 | 523.01 |
| 60 | 90.20 | 112.64 | 127.89 | 141.36 | 225.46 | 186.62 | 227.37 | 264.74 | 284.43 | 448.72 | 249.62 | 314.99 | 371.45 | 398.32 | 552.72 |
| 61 | 97.57 | 119.83 | 141.05 | 154.30 | 244.92 | 197.10 | 242.06 | 279.07 | 300.89 | 469.84 | 256.54 | 325.72 | 383.37 | 414.18 | 573.61 |
| 62 | 104.98 | 133.01 | 146.16 | 165.38 | 264.21 | 211.39 | 262.12 | 300.53 | 321.84 | 483.23 | 262.57 | 335.19 | 388.26 | 435.04 | 586.58 |
| 63 | 118.84 | 140.35 | 161.49 | 178.56 | 278.12 | 227.14 | 273.93 | 317.63 | 345.33 | 502.96 | 270.41 | 346.12 | 402.91 | 450.09 | 603.01 |
| 64 | 128.09 | 151.42 | 176.33 | 191.61 | 303.24 | 238.04 | 291.03 | 342.60 | 362.93 | 520.55 | 279.89 | 353.14 | 413.30 | 468.23 | 619.95 |
| 65 | 141.91 | 164.38 | 187.11 | 208.44 | 323.09 | 246.02 | 311.97 | 360.14 | 389.94 | 545.30 | 289.14 | 367.76 | 428.64 | 484.43 | 641.68 |
| 66 | 152.27 | 180.55 | 206.93 | 228.02 | 352.11 | 255.51 | 326.75 | 380.80 | 417.06 | 572.43 | 299.73 | 380.80 | 444.68 | 503.64 | 668.24 |
| 67 | 169.29 | 200.82 | 228.83 | 251.26 | 385.51 | 266.25 | 339.95 | 397.00 | 446.28 | 594.31 | 309.04 | 394.62 | 458.81 | 520.62 | 689.40 |
| 68 | 183.46 | 222.70 | 252.09 | 274.23 | 411.29 | 273.43 | 349.26 | 413.59 | 466.44 | 615.79 | 317.09 | 404.40 | 477.93 | 537.67 | 712.30 |
| 69 | 199.26 | 241.82 | 277.13 | 300.60 | 436.99 | 288.37 | 368.22 | 432.55 | 490.22 | 647.72 | 330.51 | 421.46 | 496.88 | 561.21 | 743.10 |
| 70 | 213.87 | 269.47 | 303.19 | 334.47 | 468.37 | 305.83 | 389.24 | 457.68 | 519.70 | 686.52 | 346.47 | 444.85 | 521.84 | 590.28 | 780.62 |
| 71 | 229.03 | 288.87 | 336.33 | 373.35 | 505.52 | 326.01 | 414.73 | 489.01 | 557.10 | 734.55 | 365.21 | 470.44 | 552.98 | 627.26 | 827.40 |
| 72 | 249.03 | 310.78 | 362.58 | 406.41 | 543.87 | 350.63 | 444.26 | 525.94 | 595.67 | 786.92 | 390.47 | 498.05 | 585.71 | 665.39 | 880.55 |
| 73 | 267.03 | 336.18 | 389.97 | 438.00 | 584.00 | 372.68 | 478.34 | 560.95 | 639.71 | 841.42 | 414.95 | 530.21 | 624.34 | 706.95 | 933.63 |
| 74 | 288.58 | 362.58 | 421.78 | 471.72 | 632.67 | 399.58 | 512.42 | 603.07 | 684.46 | 902.75 | 440.28 | 562.37 | 662.26 | 749.21 | 993.40 |
| 75 | 311.28 | 391.33 | 455.36 | 508.72 | 681.26 | 426.90 | 546.08 | 642.13 | 729.29 | 962.30 | 464.25 | 594.10 | 700.83 | 793.32 | 1049.46 |
| 76 | 336.40 | 423.48 | 493.50 | 553.26 | 741.10 | 454.22 | 582.29 | 686.46 | 780.37 | 1031.39 | 490.08 | 628.40 | 741.10 | 840.14 | 1111.65 |
| 77 | 371.09 | 470.16 | 547.40 | 616.24 | 822.78 | 493.67 | 636.39 | 752.25 | 858.04 | 1128.38 | 528.93 | 680.05 | 802.63 | 915.13 | 1205.62 |
| 78 | 414.75 | 525.57 | 614.57 | 693.48 | 923.53 | 544.04 | 701.88 | 831.17 | 950.39 | 1249.28 | 575.95 | 743.86 | 879.87 | 1005.80 | 1323.16 |
| 79 | 460.08 | 584.34 | 685.09 | 772.40 | 1027.63 | 596.09 | 770.73 | 915.13 | 1044.43 | 1371.86 | 626.32 | 809.35 | 962.15 | 1098.16 | 1442.38 |
| 80 | 505.42 | 641.43 | 753.93 | 849.64 | 1128.38 | 646.47 | 834.53 | 994.05 | 1135.10 | 1486.04 | 676.69 | 874.83 | 1039.39 | 1187.15 | 1556.56 |
| 81 | 547.40 | 695.16 | 817.74 | 921.85 | 1225.77 | 691.81 | 893.30 | 1064.57 | 1215.70 | 1595.18 | 723.71 | 933.60 | 1109.91 | 1269.43 | 1665.71 |
| 82 | 589.38 | 748.90 | 879.87 | 992.37 | 1319.80 | 737.14 | 953.75 | 1131.74 | 1292.94 | 1699.29 | 769.05 | 992.37 | 1180.44 | 1346.67 | 1769.81 |
| 83 | 633.04 | 804.31 | 945.36 | 1064.57 | 1417.19 | 784.16 | 1010.84 | 1202.26 | 1371.86 | 1803.40 | 816.06 | 1052.82 | 1250.96 | 1425.59 | 1875.60 |
| 84 | 680.05 | 863.08 | 1014.20 | 1143.49 | 1521.30 | 832.85 | 1072.97 | 1274.47 | 1452.46 | 1912.54 | 866.44 | 1114.95 | 1323.16 | 1509.55 | 1986.42 |
| 85 | 732.11 | 928.56 | 1091.44 | 1230.81 | 1638.84 | 886.59 | 1141.82 | 1353.39 | 1544.81 | 2033.44 | 920.17 | 1183.79 | 1405.44 | 1601.90 | 2110.68 |
| 86 | 789.20 | 1002.45 | 1177.08 | 1328.20 | 1764.78 | 943.68 | 1215.70 | 1439.02 | 1642.20 | 2159.37 | 977.26 | 1257.68 | 1491.08 | 1699.29 | 2236.61 |
| 87 | 849.64 | 1079.69 | 1267.75 | 1428.95 | 1899.11 | 1004.13 | 1292.94 | 1529.70 | 1742.95 | 2293.71 | 1037.71 | 1334.92 | 1581.75 | 1800.04 | 2370.95 |
| 88 | 913.45 | 1160.29 | 1363.46 | 1536.41 | 2045.19 | 1067.93 | 1373.54 | 1625.41 | 1850.41 | 2439.79 | 1101.52 | 1415.52 | 1677.46 | 1907.50 | 2517.03 |
| 89 | 985.66 | 1250.96 | 1469.25 | 1655.63 | 2203.03 | 1140.14 | 1464.21 | 1731.19 | 1969.63 | 2597.63 | 1173.72 | 1506.19 | 1783.25 | 2026.72 | 2674.87 |
| 90 | 1061.22 | 1348.35 | 1583.43 | 1784.93 | 2374.30 | 1215.70 | 1561.60 | 1845.37 | 2098.93 | 2768.90 | 1249.28 | 1603.58 | 1897.43 | 2156.02 | 2846.14 |
| 91 | 1143.49 | 1452.46 | 1707.69 | 1924.29 | 2559.01 | 1297.98 | 1665.71 | 1969.63 | 2238.29 | 2953.61 | 1331.56 | 1707.69 | 2021.68 | 2295.38 | 3030.85 |
| 92 | 1232.49 | 1564.96 | 1836.98 | 2070.38 | 2755.47 | 1386.97 | 1778.21 | 2098.93 | 2384.38 | 3150.07 | 1420.55 | 1820.19 | 2150.98 | 2441.47 | 3227.31 |
| 93 | 1324.84 | 1684.18 | 1976.35 | 2229.90 | 2965.36 | 1479.32 | 1897.43 | 2238.29 | 2543.90 | 3359.96 | 1512.91 | 1939.41 | 2290.35 | 2600.99 | 3437.20 |
| 94 | 1427.27 | 1813.47 | 2129.15 | 2401.17 | 3193.72 | 1581.75 | 2026.72 | 2391.10 | 2715.17 | 3588.32 | 1615.33 | 2068.70 | 2443.15 | 2772.26 | 3665.56 |
| 95 | 1538.09 | 1956.20 | 2295.38 | 2587.55 | 3443.92 | 1692.57 | 2169.45 | 2557.33 | 2901.55 | 3838.51 | 1726.16 | 2211.43 | 2609.38 | 2958.64 | 3915.75 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.63 | 34.32 | 37.96 | 42.68 | 63.02 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 30 | 31.90 | 36.08 | 40.24 | 45.04 | 68.84 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 31 | 31.90 | 36.96 | 41.65 | 46.49 | 68.84 | 50.37 | 63.81 | 72.20 | 83.96 | 115.62 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 32 | 31.90 | 38.37 | 43.41 | 48.31 | 68.84 | 50.37 | 63.81 | 72.20 | 83.96 | 119.02 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 33 | 31.90 | 39.25 | 44.81 | 50.31 | 68.84 | 52.28 | 63.81 | 72.20 | 83.96 | 125.82 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 34 | 31.90 | 40.30 | 45.34 | 52.05 | 68.84 | 52.28 | 63.81 | 73.64 | 83.96 | 132.62 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 35 | 31.90 | 40.30 | 45.34 | 52.05 | 68.84 | 55.55 | 65.61 | 73.64 | 83.96 | 136.02 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 36 | 31.90 | 40.30 | 45.34 | 52.05 | 68.84 | 58.81 | 68.89 | 76.84 | 86.94 | 143.33 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 37 | 31.90 | 40.30 | 45.34 | 52.05 | 68.84 | 62.08 | 72.17 | 83.24 | 90.28 | 150.93 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 38 | 31.90 | 40.30 | 45.34 | 52.05 | 68.84 | 62.08 | 75.45 | 86.45 | 93.62 | 158.53 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 39 | 31.90 | 40.30 | 45.34 | 52.05 | 68.84 | 65.63 | 78.73 | 89.65 | 100.31 | 169.93 | 115.89 | 148.58 | 172.36 | 196.13 | 258.53 |
| 40 | 33.58 | 43.66 | 48.70 | 53.73 | 72.20 | 68.79 | 82.01 | 92.99 | 101.58 | 174.02 | 121.84 | 157.50 | 181.27 | 205.04 | 270.42 |
| 41 | 33.58 | 43.66 | 48.70 | 53.73 | 72.20 | 72.79 | 85.84 | 96.59 | 105.28 | 182.10 | 121.84 | 157.50 | 181.27 | 205.04 | 270.42 |
| 42 | 36.44 | 44.42 | 48.74 | 53.73 | 72.20 | 73.14 | 89.92 | 100.64 | 112.69 | 191.07 | 121.84 | 157.50 | 181.27 | 205.04 | 270.42 |
| 43 | 36.71 | 44.71 | 52.13 | 55.18 | 75.17 | 77.20 | 94.03 | 108.35 | 116.91 | 200.08 | 121.84 | 157.50 | 181.27 | 205.04 | 270.42 |
| 44 | 36.97 | 48.22 | 52.48 | 55.54 | 78.65 | 81.29 | 98.17 | 112.48 | 121.16 | 205.04 | 121.84 | 157.50 | 181.27 | 205.04 | 270.42 |
| 45 | 37.23 | 46.68 | 55.93 | 60.75 | 82.14 | 85.16 | 99.24 | 118.44 | 128.19 | 219.00 | 130.75 | 166.41 | 193.16 | 219.90 | 288.25 |
| 46 | 40.63 | 50.12 | 56.31 | 64.37 | 85.65 | 85.57 | 107.02 | 126.47 | 132.51 | 219.90 | 130.75 | 166.41 | 193.16 | 219.90 | 288.25 |
| 47 | 40.92 | 50.45 | 59.83 | 68.03 | 89.18 | 90.13 | 111.30 | 130.80 | 140.64 | 219.90 | 130.75 | 166.41 | 193.16 | 219.90 | 288.25 |
| 48 | 41.21 | 53.96 | 63.40 | 68.47 | 92.72 | 94.86 | 115.99 | 139.90 | 149.07 | 219.90 | 130.75 | 166.41 | 193.16 | 219.90 | 288.25 |
| 49 | 44.77 | 54.31 | 63.82 | 72.20 | 99.96 | 98.06 | 124.81 | 144.85 | 154.07 | 219.90 | 130.75 | 166.41 | 193.16 | 219.90 | 288.25 |
| 50 | 46.98 | 57.89 | 67.46 | 73.81 | 103.19 | 104.80 | 127.08 | 148.38 | 160.11 | 243.67 | 148.58 | 184.24 | 213.96 | 240.70 | 320.94 |
| 51 | 50.55 | 61.49 | 73.16 | 79.50 | 112.20 | 109.06 | 130.89 | 159.33 | 170.68 | 252.59 | 151.55 | 190.18 | 222.87 | 249.62 | 335.80 |
| 52 | 50.78 | 61.87 | 71.58 | 83.23 | 117.29 | 114.25 | 142.30 | 159.99 | 178.41 | 261.50 | 157.50 | 199.10 | 231.79 | 261.50 | 341.74 |
| 53 | 52.40 | 65.53 | 75.31 | 83.72 | 124.61 | 118.58 | 150.51 | 171.63 | 184.19 | 270.42 | 160.47 | 205.04 | 237.73 | 270.42 | 356.60 |
| 54 | 52.73 | 65.94 | 75.79 | 85.58 | 134.22 | 119.50 | 151.64 | 180.05 | 189.41 | 282.31 | 166.41 | 210.99 | 243.67 | 273.39 | 371.45 |
| 55 | 56.36 | 71.66 | 81.59 | 91.43 | 139.39 | 130.75 | 163.40 | 188.55 | 200.65 | 291.22 | 169.38 | 216.93 | 252.59 | 285.28 | 377.40 |
| 56 | 62.04 | 73.34 | 86.65 | 96.54 | 152.70 | 139.67 | 168.22 | 195.80 | 209.63 | 306.08 | 181.27 | 225.84 | 264.48 | 297.16 | 398.20 |
| 57 | 65.68 | 80.39 | 92.39 | 103.72 | 163.20 | 145.45 | 178.32 | 204.13 | 220.31 | 326.88 | 187.21 | 237.73 | 282.31 | 314.99 | 419.00 |
| 58 | 67.31 | 84.15 | 99.59 | 112.98 | 173.76 | 149.65 | 182.26 | 214.33 | 231.64 | 350.65 | 196.13 | 252.59 | 294.19 | 332.82 | 439.80 |
| 59 | 76.47 | 93.30 | 106.81 | 118.27 | 187.95 | 160.23 | 199.49 | 225.05 | 242.74 | 374.43 | 208.01 | 267.45 | 312.02 | 349.22 | 469.52 |
| 60 | 80.18 | 100.57 | 114.11 | 127.61 | 202.22 | 167.41 | 203.57 | 235.91 | 256.74 | 401.17 | 222.87 | 282.31 | 329.85 | 355.64 | 496.26 |
| 61 | 87.40 | 107.85 | 124.93 | 138.47 | 216.93 | 175.50 | 218.38 | 248.06 | 271.29 | 417.95 | 230.60 | 291.13 | 337.25 | 372.48 | 507.31 |
| 62 | 94.69 | 116.64 | 130.36 | 147.44 | 235.64 | 189.71 | 230.67 | 266.85 | 287.44 | 430.16 | 234.63 | 296.09 | 349.16 | 388.24 | 522.34 |
| 63 | 105.88 | 124.08 | 143.33 | 158.50 | 247.73 | 202.80 | 242.92 | 284.33 | 306.15 | 448.87 | 240.66 | 305.56 | 356.94 | 401.87 | 535.40 |
| 64 | 113.14 | 135.05 | 157.87 | 169.65 | 272.45 | 209.27 | 260.40 | 306.81 | 322.07 | 468.23 | 248.50 | 313.90 | 371.45 | 415.92 | 554.55 |
| 65 | 124.45 | 144.09 | 164.98 | 186.39 | 288.22 | 218.12 | 276.46 | 317.62 | 346.88 | 486.97 | 256.17 | 324.65 | 380.45 | 433.71 | 573.20 |
| 66 | 134.87 | 160.04 | 184.39 | 203.80 | 312.73 | 228.48 | 289.90 | 339.04 | 372.03 | 508.55 | 265.33 | 339.04 | 395.54 | 449.59 | 594.54 |
| 67 | 149.24 | 177.56 | 203.86 | 224.70 | 341.12 | 235.35 | 299.53 | 351.83 | 401.18 | 527.75 | 273.38 | 349.46 | 408.89 | 465.94 | 610.95 |
| 68 | 163.32 | 198.92 | 222.68 | 243.53 | 367.64 | 243.56 | 312.49 | 365.34 | 415.89 | 551.46 | 282.62 | 360.74 | 422.78 | 477.93 | 634.17 |
| 69 | 177.12 | 214.00 | 245.64 | 267.89 | 388.19 | 257.31 | 326.08 | 383.75 | 434.77 | 574.52 | 295.02 | 374.88 | 441.42 | 499.10 | 658.81 |
| 70 | 190.34 | 239.53 | 269.96 | 297.76 | 417.04 | 271.61 | 346.47 | 406.35 | 464.09 | 611.66 | 307.97 | 393.52 | 464.09 | 526.12 | 695.07 |
| 71 | 204.27 | 257.92 | 299.19 | 330.51 | 449.81 | 290.93 | 369.34 | 435.37 | 493.14 | 654.08 | 326.01 | 416.80 | 491.08 | 555.04 | 736.62 |
| 72 | 221.13 | 276.92 | 322.74 | 360.59 | 482.11 | 310.78 | 396.45 | 466.17 | 529.93 | 699.26 | 348.64 | 442.27 | 521.96 | 591.68 | 780.94 |
| 73 | 238.21 | 299.68 | 347.71 | 388.05 | 520.60 | 332.34 | 424.55 | 501.39 | 568.63 | 751.13 | 368.84 | 472.58 | 555.18 | 628.18 | 831.81 |
| 74 | 257.14 | 321.88 | 373.68 | 419.93 | 560.52 | 357.03 | 453.23 | 534.62 | 608.62 | 802.86 | 390.33 | 499.47 | 588.27 | 665.96 | 880.55 |
| 75 | 277.49 | 348.64 | 405.56 | 453.58 | 608.33 | 380.65 | 485.60 | 572.76 | 651.02 | 859.14 | 414.45 | 530.07 | 622.56 | 706.16 | 935.62 |
| 76 | 298.83 | 377.38 | 438.85 | 491.79 | 659.13 | 402.99 | 517.40 | 611.32 | 694.99 | 916.98 | 435.44 | 558.39 | 659.13 | 747.93 | 988.70 |
| 77 | 330.79 | 418.11 | 488.63 | 547.40 | 732.11 | 439.93 | 565.87 | 669.98 | 762.33 | 1004.13 | 470.16 | 604.49 | 715.31 | 812.70 | 1071.29 |
| 78 | 369.41 | 468.48 | 547.40 | 616.24 | 822.78 | 485.27 | 626.32 | 740.50 | 846.29 | 1113.27 | 513.82 | 663.26 | 784.16 | 894.98 | 1178.76 |
| 79 | 409.71 | 518.85 | 609.53 | 686.77 | 915.13 | 530.61 | 683.41 | 814.38 | 930.24 | 1220.73 | 557.47 | 720.35 | 854.68 | 977.26 | 1282.86 |
| 80 | 450.01 | 570.91 | 671.66 | 755.61 | 1004.13 | 575.95 | 742.18 | 884.91 | 1009.16 | 1323.16 | 602.81 | 777.44 | 925.21 | 1056.18 | 1385.29 |
| 81 | 486.95 | 619.60 | 728.75 | 821.10 | 1091.44 | 616.24 | 795.91 | 948.71 | 1083.05 | 1420.55 | 643.11 | 832.85 | 990.69 | 1130.06 | 1482.68 |
| 82 | 525.57 | 666.62 | 784.16 | 883.23 | 1175.40 | 656.54 | 847.97 | 1009.16 | 1151.89 | 1512.91 | 685.09 | 883.23 | 1051.14 | 1198.91 | 1576.71 |
| 83 | 564.19 | 715.31 | 841.25 | 947.03 | 1261.03 | 698.52 | 900.02 | 1069.61 | 1219.06 | 1603.58 | 727.07 | 936.96 | 1113.27 | 1267.75 | 1669.07 |
| 84 | 604.49 | 767.37 | 901.70 | 1017.56 | 1355.07 | 740.50 | 953.75 | 1133.42 | 1294.62 | 1702.65 | 770.73 | 990.69 | 1178.76 | 1344.99 | 1769.81 |
| 85 | 651.51 | 827.82 | 972.22 | 1096.48 | 1457.49 | 789.20 | 1015.88 | 1205.62 | 1376.89 | 1808.43 | 817.74 | 1054.50 | 1252.64 | 1425.59 | 1877.28 |
| 86 | 701.88 | 891.62 | 1047.78 | 1180.44 | 1571.68 | 839.57 | 1079.69 | 1281.18 | 1460.85 | 1922.62 | 868.12 | 1118.31 | 1328.20 | 1509.55 | 1991.46 |
| 87 | 755.61 | 960.47 | 1128.38 | 1271.11 | 1690.89 | 893.30 | 1148.53 | 1361.78 | 1551.53 | 2041.83 | 921.85 | 1187.15 | 1408.80 | 1600.22 | 2110.68 |
| 88 | 814.38 | 1032.67 | 1214.02 | 1368.50 | 1820.19 | 952.07 | 1220.73 | 1447.42 | 1648.92 | 2171.13 | 980.62 | 1259.36 | 1494.43 | 1697.61 | 2239.97 |
| 89 | 876.51 | 1113.27 | 1308.05 | 1472.61 | 1959.56 | 1014.20 | 1301.33 | 1541.45 | 1753.02 | 2310.50 | 1042.75 | 1339.95 | 1588.47 | 1801.72 | 2379.34 |
| 90 | 945.36 | 1200.59 | 1408.80 | 1588.47 | 2114.04 | 1083.05 | 1388.65 | 1642.20 | 1868.88 | 2464.98 | 1111.59 | 1427.27 | 1689.21 | 1917.58 | 2533.82 |
| 91 | 1017.56 | 1292.94 | 1517.94 | 1712.72 | 2278.59 | 1155.25 | 1481.00 | 1751.34 | 1993.14 | 2629.53 | 1183.79 | 1519.62 | 1798.36 | 2041.83 | 2698.38 |
| 92 | 1096.48 | 1392.01 | 1633.80 | 1842.02 | 2451.54 | 1234.17 | 1580.07 | 1867.20 | 2122.43 | 2802.48 | 1262.71 | 1618.69 | 1914.22 | 2171.13 | 2871.33 |
| 93 | 1178.76 | 1499.47 | 1759.74 | 1984.74 | 2639.61 | 1316.45 | 1687.54 | 1993.14 | 2265.16 | 2990.55 | 1344.99 | 1726.16 | 2040.16 | 2313.85 | 3059.39 |
| 94 | 1271.11 | 1613.65 | 1895.75 | 2135.87 | 2841.10 | 1408.80 | 1801.72 | 2129.15 | 2416.28 | 3192.05 | 1437.34 | 1840.34 | 2176.17 | 2464.98 | 3260.89 |
| 95 | 1368.50 | 1739.59 | 2043.51 | 2303.78 | 3064.43 | 1506.19 | 1927.65 | 2276.91 | 2584.20 | 3415.37 | 1534.73 | 1966.27 | 2323.93 | 2632.89 | 3484.22 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.41 | 31.46 | 35.15 | 38.55 | 56.87 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 30 | 28.55 | 33.08 | 37.26 | 40.68 | 62.13 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 31 | 28.55 | 33.88 | 38.56 | 41.99 | 62.13 | 45.34 | 58.77 | 67.17 | 75.56 | 103.36 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 32 | 28.55 | 35.18 | 40.19 | 43.64 | 62.13 | 45.34 | 58.77 | 67.17 | 75.56 | 106.40 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 33 | 28.55 | 35.98 | 41.49 | 45.44 | 62.13 | 47.05 | 58.77 | 67.17 | 75.56 | 112.47 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 34 | 28.55 | 36.94 | 41.98 | 47.02 | 62.13 | 47.05 | 58.77 | 68.50 | 75.56 | 118.55 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 35 | 28.55 | 36.94 | 41.98 | 47.02 | 62.13 | 49.99 | 60.43 | 68.50 | 75.56 | 121.59 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 36 | 28.55 | 36.94 | 41.98 | 47.02 | 62.13 | 52.93 | 63.45 | 71.48 | 78.24 | 128.13 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 37 | 28.55 | 36.94 | 41.98 | 47.02 | 62.13 | 55.87 | 66.47 | 77.44 | 81.25 | 134.92 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 38 | 28.55 | 36.94 | 41.98 | 47.02 | 62.13 | 55.87 | 69.50 | 80.41 | 84.26 | 141.72 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 39 | 28.55 | 36.94 | 41.98 | 47.02 | 62.13 | 59.06 | 72.52 | 83.39 | 90.28 | 151.91 | 106.98 | 136.70 | 157.50 | 175.33 | 234.76 |
| 40 | 31.90 | 38.62 | 43.66 | 50.37 | 67.17 | 62.34 | 75.86 | 84.90 | 93.77 | 161.41 | 115.89 | 145.61 | 166.41 | 187.21 | 249.62 |
| 41 | 31.90 | 38.62 | 43.66 | 50.37 | 67.17 | 65.97 | 79.40 | 88.19 | 97.19 | 168.90 | 115.89 | 145.61 | 166.41 | 187.21 | 249.62 |
| 42 | 34.62 | 39.29 | 43.69 | 50.37 | 67.17 | 66.29 | 83.17 | 91.89 | 104.02 | 177.22 | 115.89 | 145.61 | 166.41 | 187.21 | 249.62 |
| 43 | 34.87 | 39.55 | 46.74 | 51.73 | 69.93 | 69.96 | 86.98 | 98.93 | 107.91 | 185.58 | 115.89 | 145.61 | 166.41 | 187.21 | 249.62 |
| 44 | 35.12 | 42.66 | 47.05 | 52.07 | 73.16 | 73.67 | 90.81 | 102.70 | 111.84 | 190.18 | 115.89 | 145.61 | 166.41 | 187.21 | 249.62 |
| 45 | 35.46 | 43.22 | 50.52 | 53.81 | 76.78 | 80.00 | 92.16 | 106.59 | 116.74 | 204.20 | 121.84 | 151.55 | 175.33 | 199.10 | 267.45 |
| 46 | 38.69 | 46.41 | 50.86 | 57.01 | 80.06 | 80.39 | 99.38 | 113.82 | 120.68 | 205.04 | 121.84 | 151.55 | 175.33 | 199.10 | 267.45 |
| 47 | 38.97 | 46.71 | 54.04 | 60.25 | 83.36 | 84.67 | 103.35 | 117.72 | 128.08 | 205.04 | 121.84 | 151.55 | 175.33 | 199.10 | 267.45 |
| 48 | 39.25 | 49.96 | 57.26 | 60.65 | 86.67 | 89.11 | 107.71 | 125.91 | 135.76 | 205.04 | 121.84 | 151.55 | 175.33 | 199.10 | 267.45 |
| 49 | 42.64 | 50.29 | 57.65 | 63.95 | 93.45 | 92.12 | 115.89 | 130.36 | 140.31 | 205.04 | 121.84 | 151.55 | 175.33 | 199.10 | 267.45 |
| 50 | 43.06 | 52.10 | 61.51 | 67.98 | 95.10 | 96.52 | 116.26 | 137.39 | 144.62 | 222.87 | 133.72 | 169.38 | 196.13 | 219.90 | 294.19 |
| 51 | 46.51 | 55.54 | 65.03 | 73.53 | 99.74 | 100.67 | 117.53 | 145.35 | 154.92 | 228.82 | 139.67 | 175.33 | 202.07 | 231.79 | 303.11 |
| 52 | 44.92 | 56.07 | 63.84 | 73.33 | 106.62 | 102.83 | 128.35 | 143.72 | 157.42 | 237.73 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 53 | 48.37 | 59.57 | 69.37 | 75.93 | 113.68 | 109.90 | 136.31 | 154.75 | 168.18 | 246.65 | 148.58 | 184.24 | 216.93 | 243.67 | 323.91 |
| 54 | 48.82 | 60.12 | 69.96 | 77.80 | 120.80 | 110.96 | 137.60 | 162.90 | 173.41 | 255.56 | 151.55 | 190.18 | 222.87 | 249.62 | 335.80 |
| 55 | 52.34 | 63.69 | 73.63 | 83.48 | 127.96 | 118.87 | 148.81 | 171.14 | 184.38 | 264.48 | 154.53 | 196.13 | 228.82 | 261.50 | 344.71 |
| 56 | 55.84 | 67.39 | 78.59 | 88.50 | 140.95 | 124.81 | 156.62 | 175.93 | 190.57 | 282.31 | 160.47 | 208.01 | 240.70 | 273.39 | 362.54 |
| 57 | 59.52 | 74.36 | 84.53 | 95.74 | 149.21 | 130.91 | 161.33 | 190.15 | 201.73 | 300.14 | 169.38 | 219.90 | 255.56 | 288.25 | 383.34 |
| 58 | 61.37 | 76.32 | 89.63 | 102.89 | 157.54 | 135.53 | 165.94 | 195.10 | 213.22 | 314.99 | 181.27 | 228.82 | 264.48 | 303.11 | 401.17 |
| 59 | 70.27 | 85.36 | 94.95 | 106.44 | 169.39 | 146.17 | 180.36 | 200.94 | 217.19 | 338.77 | 193.16 | 243.67 | 282.31 | 316.67 | 424.94 |
| 60 | 72.16 | 90.51 | 102.31 | 113.87 | 181.30 | 150.94 | 182.42 | 212.31 | 229.06 | 359.57 | 199.10 | 255.56 | 297.16 | 321.50 | 445.75 |
| 61 | 79.27 | 95.86 | 112.84 | 124.63 | 195.93 | 159.30 | 194.70 | 224.81 | 244.16 | 377.60 | 207.54 | 262.30 | 308.42 | 336.35 | 461.19 |
| 62 | 86.46 | 106.41 | 118.50 | 133.50 | 214.22 | 173.45 | 209.70 | 243.54 | 260.42 | 391.06 | 215.08 | 270.95 | 318.43 | 352.44 | 474.85 |
| 63 | 97.23 | 113.91 | 131.21 | 144.45 | 226.70 | 183.88 | 224.83 | 261.28 | 279.20 | 408.31 | 221.73 | 281.22 | 327.19 | 364.36 | 489.44 |
| 64 | 102.47 | 122.77 | 143.52 | 153.68 | 246.39 | 190.96 | 234.87 | 278.68 | 293.23 | 423.76 | 224.96 | 285.12 | 337.44 | 376.68 | 502.24 |
| 65 | 113.53 | 131.91 | 152.91 | 168.36 | 262.66 | 197.83 | 251.09 | 292.61 | 315.78 | 441.32 | 233.34 | 294.21 | 350.01 | 390.59 | 519.94 |
| 66 | 123.99 | 145.67 | 168.00 | 185.64 | 284.93 | 208.83 | 265.33 | 307.10 | 338.86 | 461.87 | 243.22 | 307.10 | 361.15 | 407.83 | 540.49 |
| 67 | 135.88 | 162.77 | 185.14 | 202.23 | 310.74 | 213.95 | 273.38 | 320.93 | 363.20 | 480.21 | 247.23 | 318.55 | 373.23 | 418.40 | 556.28 |
| 68 | 147.66 | 179.46 | 203.77 | 223.07 | 333.17 | 222.88 | 282.62 | 333.17 | 379.13 | 498.61 | 255.05 | 328.58 | 386.02 | 438.87 | 576.73 |
| 69 | 161.63 | 196.88 | 222.54 | 243.35 | 354.91 | 232.91 | 299.46 | 348.26 | 397.06 | 525.72 | 268.40 | 343.82 | 401.50 | 454.73 | 601.13 |
| 70 | 173.23 | 218.15 | 245.04 | 271.25 | 380.69 | 245.95 | 316.53 | 369.99 | 421.32 | 556.06 | 280.17 | 359.30 | 421.32 | 479.07 | 633.05 |
| 71 | 185.70 | 235.22 | 272.36 | 301.95 | 408.54 | 262.05 | 336.33 | 396.16 | 449.81 | 594.24 | 297.12 | 381.72 | 445.68 | 507.58 | 670.59 |
| 72 | 201.21 | 253.01 | 292.85 | 328.71 | 440.28 | 282.89 | 360.59 | 424.34 | 482.11 | 637.50 | 316.76 | 406.41 | 474.14 | 537.89 | 713.21 |
| 73 | 217.08 | 272.79 | 316.97 | 353.47 | 474.50 | 303.53 | 388.05 | 455.29 | 516.76 | 683.89 | 336.18 | 430.32 | 505.24 | 570.55 | 756.89 |
| 74 | 234.94 | 294.13 | 340.38 | 382.93 | 510.57 | 325.58 | 414.38 | 486.52 | 554.97 | 730.71 | 357.03 | 456.93 | 534.62 | 608.62 | 801.01 |
| 75 | 252.58 | 318.40 | 368.20 | 412.67 | 551.41 | 346.86 | 444.69 | 521.17 | 590.55 | 779.09 | 377.10 | 483.82 | 565.64 | 642.13 | 848.46 |
| 76 | 273.22 | 343.23 | 399.58 | 449.10 | 599.37 | 368.84 | 471.30 | 556.68 | 633.52 | 835.02 | 397.87 | 508.86 | 599.37 | 683.04 | 899.91 |
| 77 | 300.57 | 379.49 | 443.29 | 500.38 | 664.94 | 401.31 | 513.82 | 609.53 | 695.16 | 913.45 | 428.18 | 549.08 | 649.83 | 742.18 | 973.90 |
| 78 | 337.51 | 424.82 | 498.70 | 560.83 | 747.22 | 441.61 | 567.55 | 675.01 | 769.05 | 1010.84 | 468.48 | 601.13 | 713.63 | 812.70 | 1069.61 |
| 79 | 372.77 | 471.84 | 555.80 | 624.64 | 832.85 | 481.91 | 621.28 | 742.18 | 846.29 | 1111.59 | 507.10 | 654.86 | 779.12 | 888.27 | 1168.68 |
| 80 | 408.03 | 518.85 | 609.53 | 688.45 | 915.13 | 522.21 | 675.01 | 804.31 | 920.17 | 1205.62 | 545.72 | 706.92 | 841.25 | 960.47 | 1262.71 |
| 81 | 443.29 | 564.19 | 661.58 | 747.22 | 994.05 | 560.83 | 725.39 | 861.40 | 985.66 | 1294.62 | 584.34 | 757.29 | 898.34 | 1027.63 | 1351.71 |
| 82 | 476.88 | 606.17 | 711.96 | 804.31 | 1069.61 | 596.09 | 770.73 | 916.81 | 1047.78 | 1376.89 | 622.96 | 802.63 | 955.43 | 1091.44 | 1433.99 |
| 83 | 512.14 | 651.51 | 765.69 | 861.40 | 1146.85 | 634.71 | 817.74 | 973.90 | 1109.91 | 1459.17 | 659.90 | 853.00 | 1012.52 | 1153.57 | 1517.94 |
| 84 | 550.76 | 700.20 | 821.10 | 926.89 | 1232.49 | 675.01 | 869.79 | 1032.67 | 1178.76 | 1549.85 | 700.20 | 905.06 | 1072.97 | 1224.09 | 1608.62 |
| 85 | 592.74 | 753.93 | 884.91 | 997.41 | 1326.52 | 718.67 | 925.21 | 1098.16 | 1250.96 | 1645.56 | 745.54 | 960.47 | 1138.46 | 1297.98 | 1707.69 |
| 86 | 639.75 | 812.70 | 953.75 | 1074.65 | 1430.63 | 765.69 | 983.98 | 1167.00 | 1328.20 | 1749.66 | 792.55 | 1019.24 | 1207.30 | 1375.22 | 1811.79 |
| 87 | 688.45 | 873.15 | 1025.95 | 1156.93 | 1538.09 | 814.38 | 1044.43 | 1239.21 | 1410.48 | 1857.13 | 841.25 | 1079.69 | 1279.50 | 1457.49 | 1919.26 |
| 88 | 740.50 | 940.32 | 1104.87 | 1244.24 | 1657.31 | 866.44 | 1111.59 | 1318.12 | 1497.79 | 1976.35 | 893.30 | 1146.85 | 1358.42 | 1544.81 | 2038.48 |
| 89 | 795.91 | 1014.20 | 1188.83 | 1339.95 | 1784.93 | 921.85 | 1185.47 | 1402.08 | 1593.50 | 2103.96 | 948.71 | 1220.73 | 1442.38 | 1640.52 | 2166.09 |
| 90 | 859.72 | 1091.44 | 1281.18 | 1445.74 | 1924.29 | 985.66 | 1262.71 | 1494.43 | 1699.29 | 2243.33 | 1012.52 | 1297.98 | 1534.73 | 1746.31 | 2305.46 |
| 91 | 926.89 | 1177.08 | 1381.93 | 1558.24 | 2072.06 | 1052.82 | 1348.35 | 1595.18 | 1811.79 | 2391.10 | 1079.69 | 1383.61 | 1635.48 | 1858.81 | 2453.22 |
| 92 | 997.41 | 1267.75 | 1487.72 | 1677.46 | 2231.58 | 1123.34 | 1439.02 | 1700.97 | 1931.01 | 2550.61 | 1150.21 | 1474.28 | 1741.27 | 1978.03 | 2612.74 |
| 93 | 1072.97 | 1363.46 | 1601.90 | 1805.08 | 2402.85 | 1198.91 | 1534.73 | 1815.15 | 2058.63 | 2721.89 | 1225.77 | 1570.00 | 1855.45 | 2105.64 | 2784.01 |
| 94 | 1156.93 | 1469.25 | 1724.48 | 1944.44 | 2585.88 | 1282.86 | 1640.52 | 1937.73 | 2197.99 | 2904.91 | 1309.73 | 1675.78 | 1978.03 | 2245.01 | 2967.04 |
| 95 | 1245.92 | 1583.43 | 1860.49 | 2097.25 | 2789.05 | 1371.86 | 1754.70 | 2073.74 | 2350.80 | 3108.09 | 1398.72 | 1789.96 | 2114.04 | 2397.81 | 3170.22 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.80 | 28.60 | 32.33 | 35.80 | 53.80 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 30 | 26.87 | 30.07 | 34.28 | 37.78 | 58.77 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 31 | 26.87 | 30.80 | 35.48 | 39.00 | 58.77 | 41.98 | 53.73 | 62.13 | 70.52 | 98.10 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 32 | 26.87 | 31.98 | 36.98 | 40.52 | 58.77 | 41.98 | 53.73 | 62.13 | 70.52 | 100.99 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 33 | 26.87 | 32.71 | 38.17 | 42.19 | 58.77 | 43.56 | 53.73 | 62.13 | 70.52 | 106.76 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 34 | 26.87 | 33.58 | 38.62 | 43.66 | 58.77 | 43.56 | 53.73 | 63.36 | 70.52 | 112.53 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 35 | 26.87 | 33.58 | 38.62 | 43.66 | 58.77 | 46.29 | 55.25 | 63.36 | 70.52 | 115.41 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 36 | 26.87 | 33.58 | 38.62 | 43.66 | 58.77 | 49.01 | 58.01 | 66.12 | 73.03 | 121.61 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 37 | 26.87 | 33.58 | 38.62 | 43.66 | 58.77 | 51.73 | 60.78 | 71.63 | 75.84 | 128.06 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 38 | 26.87 | 33.58 | 38.62 | 43.66 | 58.77 | 51.73 | 63.54 | 74.38 | 78.64 | 134.51 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 39 | 26.87 | 33.58 | 38.62 | 43.66 | 58.77 | 54.69 | 66.30 | 77.14 | 84.26 | 144.18 | 101.04 | 127.78 | 145.61 | 169.38 | 222.87 |
| 40 | 28.55 | 35.26 | 41.98 | 45.34 | 62.13 | 58.04 | 69.71 | 80.86 | 85.95 | 151.32 | 106.98 | 136.70 | 157.50 | 175.33 | 237.73 |
| 41 | 28.55 | 35.26 | 41.98 | 45.34 | 62.13 | 61.42 | 72.96 | 83.99 | 89.09 | 158.35 | 106.98 | 136.70 | 157.50 | 175.33 | 237.73 |
| 42 | 30.98 | 35.88 | 42.01 | 45.34 | 62.13 | 61.71 | 76.43 | 87.51 | 95.35 | 166.15 | 106.98 | 136.70 | 157.50 | 175.33 | 237.73 |
| 43 | 31.20 | 36.11 | 44.94 | 46.56 | 64.68 | 65.14 | 79.92 | 94.22 | 98.92 | 173.98 | 106.98 | 136.70 | 157.50 | 175.33 | 237.73 |
| 44 | 31.42 | 38.95 | 45.24 | 46.87 | 67.67 | 68.59 | 83.45 | 97.81 | 102.52 | 178.30 | 106.98 | 136.70 | 157.50 | 175.33 | 237.73 |
| 45 | 31.92 | 39.76 | 46.91 | 50.34 | 69.64 | 72.26 | 87.43 | 99.49 | 109.87 | 186.45 | 112.92 | 145.61 | 166.41 | 187.21 | 249.62 |
| 46 | 34.82 | 42.69 | 47.22 | 53.33 | 72.62 | 72.61 | 94.28 | 106.24 | 113.58 | 187.21 | 112.92 | 145.61 | 166.41 | 187.21 | 249.62 |
| 47 | 35.07 | 42.98 | 50.18 | 56.37 | 75.61 | 76.48 | 98.05 | 109.88 | 120.55 | 187.21 | 112.92 | 145.61 | 166.41 | 187.21 | 249.62 |
| 48 | 35.32 | 45.96 | 53.17 | 56.74 | 78.61 | 80.49 | 102.18 | 117.51 | 127.77 | 187.21 | 112.92 | 145.61 | 166.41 | 187.21 | 249.62 |
| 49 | 38.38 | 46.27 | 53.53 | 59.83 | 84.75 | 83.21 | 109.95 | 121.67 | 132.06 | 187.21 | 112.92 | 145.61 | 166.41 | 187.21 | 249.62 |
| 50 | 39.15 | 50.17 | 57.54 | 62.16 | 87.01 | 88.25 | 110.85 | 129.15 | 134.29 | 208.01 | 124.81 | 163.44 | 184.24 | 208.01 | 276.36 |
| 51 | 40.44 | 51.57 | 60.96 | 65.58 | 93.50 | 89.49 | 112.19 | 136.97 | 141.80 | 216.93 | 127.78 | 166.41 | 193.16 | 213.96 | 288.25 |
| 52 | 41.02 | 52.20 | 59.97 | 69.36 | 100.23 | 97.11 | 119.98 | 138.29 | 149.55 | 225.84 | 130.75 | 172.36 | 199.10 | 222.87 | 300.14 |
| 53 | 44.34 | 55.60 | 63.42 | 70.09 | 104.94 | 101.22 | 127.79 | 146.31 | 157.50 | 231.79 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 54 | 44.91 | 56.24 | 64.13 | 71.97 | 111.85 | 105.27 | 131.99 | 151.47 | 162.74 | 240.70 | 142.64 | 181.27 | 208.01 | 237.73 | 317.97 |
| 55 | 48.31 | 59.71 | 67.66 | 75.53 | 118.82 | 112.92 | 140.06 | 159.54 | 170.82 | 246.65 | 148.58 | 187.21 | 216.93 | 243.67 | 326.88 |
| 56 | 51.70 | 61.44 | 74.56 | 82.46 | 126.85 | 115.89 | 145.02 | 167.42 | 182.40 | 258.53 | 151.55 | 193.16 | 228.82 | 258.53 | 338.77 |
| 57 | 53.36 | 68.33 | 76.66 | 87.76 | 137.55 | 119.27 | 152.84 | 176.16 | 188.46 | 279.33 | 157.50 | 208.01 | 240.70 | 273.39 | 359.57 |
| 58 | 57.41 | 72.41 | 83.65 | 94.82 | 145.96 | 127.06 | 157.78 | 184.10 | 200.05 | 297.16 | 169.38 | 219.90 | 252.59 | 285.28 | 380.37 |
| 59 | 64.07 | 77.42 | 89.01 | 100.53 | 157.79 | 134.93 | 166.69 | 190.22 | 209.53 | 320.94 | 178.30 | 228.82 | 267.45 | 301.87 | 401.17 |
| 60 | 66.15 | 84.48 | 94.44 | 106.02 | 169.68 | 139.96 | 174.49 | 199.21 | 216.47 | 341.74 | 187.21 | 243.67 | 282.31 | 304.43 | 424.94 |
| 61 | 73.17 | 89.87 | 104.78 | 116.71 | 181.94 | 151.20 | 186.81 | 214.47 | 231.83 | 354.54 | 193.12 | 250.77 | 291.13 | 319.67 | 435.25 |
| 62 | 78.22 | 98.22 | 110.60 | 125.53 | 197.56 | 157.19 | 196.59 | 227.99 | 245.68 | 365.92 | 198.32 | 254.19 | 298.88 | 335.92 | 446.92 |
| 63 | 88.59 | 105.77 | 121.12 | 134.42 | 210.34 | 170.36 | 211.91 | 243.35 | 262.06 | 386.68 | 205.51 | 265.00 | 308.26 | 345.61 | 462.40 |
| 64 | 93.93 | 114.59 | 133.27 | 143.70 | 229.80 | 177.88 | 222.10 | 260.79 | 276.41 | 400.22 | 211.88 | 272.05 | 319.13 | 358.37 | 476.08 |
| 65 | 104.80 | 123.80 | 142.85 | 156.33 | 244.06 | 185.15 | 238.41 | 277.61 | 296.64 | 418.49 | 218.12 | 281.53 | 332.26 | 370.30 | 492.04 |
| 66 | 113.12 | 135.41 | 157.76 | 171.52 | 266.40 | 191.63 | 250.59 | 294.81 | 317.53 | 439.76 | 226.02 | 292.36 | 343.95 | 385.71 | 513.47 |
| 67 | 124.74 | 150.08 | 170.58 | 189.97 | 289.72 | 199.69 | 256.74 | 299.53 | 344.21 | 451.68 | 232.97 | 299.53 | 349.46 | 401.76 | 530.13 |
| 68 | 136.47 | 168.65 | 189.07 | 206.70 | 310.19 | 206.80 | 268.83 | 314.79 | 356.15 | 473.33 | 238.96 | 312.49 | 365.34 | 413.59 | 546.86 |
| 69 | 148.34 | 184.04 | 207.85 | 226.99 | 330.51 | 217.38 | 283.93 | 328.30 | 374.88 | 496.88 | 248.44 | 326.08 | 379.31 | 430.33 | 572.30 |
| 70 | 160.40 | 203.18 | 228.43 | 250.85 | 352.88 | 230.98 | 297.28 | 350.74 | 395.66 | 523.98 | 263.06 | 342.19 | 399.93 | 451.26 | 598.83 |
| 71 | 171.26 | 218.72 | 253.79 | 281.54 | 379.66 | 245.54 | 317.76 | 375.53 | 425.05 | 561.23 | 276.49 | 361.09 | 422.99 | 480.76 | 633.45 |
| 72 | 185.27 | 237.07 | 274.92 | 306.80 | 410.39 | 262.97 | 344.65 | 404.42 | 456.21 | 601.64 | 294.85 | 386.49 | 450.24 | 510.00 | 675.36 |
| 73 | 201.71 | 255.50 | 295.84 | 332.34 | 441.84 | 284.32 | 368.84 | 432.24 | 489.87 | 645.47 | 316.97 | 409.18 | 478.34 | 545.58 | 716.55 |
| 74 | 214.59 | 277.49 | 320.03 | 357.03 | 477.27 | 301.53 | 395.88 | 462.48 | 523.52 | 691.86 | 331.13 | 436.58 | 508.72 | 575.32 | 760.31 |
| 75 | 233.02 | 297.05 | 345.08 | 387.77 | 517.62 | 321.95 | 419.79 | 492.71 | 562.09 | 739.96 | 352.19 | 458.92 | 538.96 | 611.89 | 805.77 |
| 76 | 251.02 | 324.44 | 373.96 | 420.07 | 561.80 | 343.23 | 450.81 | 525.94 | 599.37 | 790.62 | 370.55 | 486.67 | 568.63 | 647.18 | 855.51 |
| 77 | 278.74 | 357.66 | 414.75 | 468.48 | 622.96 | 374.45 | 490.31 | 575.95 | 658.22 | 864.76 | 399.64 | 523.89 | 616.24 | 703.56 | 925.21 |
| 78 | 310.64 | 401.31 | 468.48 | 527.25 | 700.20 | 411.39 | 540.68 | 639.75 | 732.11 | 958.79 | 436.58 | 575.95 | 678.37 | 774.08 | 1015.88 |
| 79 | 345.90 | 446.65 | 520.53 | 586.02 | 780.80 | 451.69 | 594.42 | 701.88 | 800.95 | 1052.82 | 475.20 | 626.32 | 738.82 | 844.61 | 1109.91 |
| 80 | 377.81 | 490.31 | 572.59 | 644.79 | 858.04 | 486.95 | 644.79 | 762.33 | 869.79 | 1141.82 | 512.14 | 676.69 | 797.59 | 911.77 | 1197.23 |
| 81 | 409.71 | 532.29 | 621.28 | 700.20 | 931.92 | 522.21 | 690.13 | 816.06 | 933.60 | 1224.09 | 547.40 | 722.03 | 854.68 | 973.90 | 1279.50 |
| 82 | 441.61 | 572.59 | 668.30 | 753.93 | 1004.13 | 557.47 | 735.46 | 868.12 | 992.37 | 1304.69 | 580.98 | 767.37 | 906.74 | 1034.35 | 1361.78 |
| 83 | 473.52 | 614.57 | 718.67 | 809.35 | 1076.33 | 592.74 | 780.80 | 923.53 | 1052.82 | 1381.93 | 616.24 | 812.70 | 962.15 | 1094.80 | 1440.70 |
| 84 | 508.78 | 659.90 | 770.73 | 868.12 | 1156.93 | 628.00 | 826.14 | 977.26 | 1113.27 | 1465.89 | 654.86 | 861.40 | 1015.88 | 1158.61 | 1524.66 |
| 85 | 547.40 | 710.28 | 829.50 | 935.28 | 1244.24 | 668.30 | 878.19 | 1037.71 | 1183.79 | 1556.56 | 695.16 | 915.13 | 1078.01 | 1229.13 | 1617.01 |
| 86 | 591.06 | 765.69 | 893.30 | 1007.48 | 1341.63 | 711.96 | 933.60 | 1101.52 | 1256.00 | 1653.95 | 738.82 | 970.54 | 1141.82 | 1301.33 | 1714.40 |
| 87 | 636.39 | 824.46 | 962.15 | 1084.72 | 1442.38 | 757.29 | 992.37 | 1170.36 | 1333.24 | 1754.70 | 784.16 | 1029.31 | 1210.66 | 1378.57 | 1815.15 |
| 88 | 685.09 | 888.27 | 1036.03 | 1167.00 | 1554.88 | 805.99 | 1056.18 | 1244.24 | 1415.52 | 1867.20 | 832.85 | 1093.12 | 1284.54 | 1460.85 | 1927.65 |
| 89 | 737.14 | 955.43 | 1116.63 | 1257.68 | 1672.42 | 858.04 | 1123.34 | 1324.84 | 1506.19 | 1984.74 | 884.91 | 1160.29 | 1365.14 | 1551.53 | 2045.19 |
| 90 | 794.23 | 1030.99 | 1203.94 | 1356.75 | 1803.40 | 915.13 | 1198.91 | 1412.16 | 1605.26 | 2115.72 | 942.00 | 1235.85 | 1452.46 | 1650.59 | 2176.17 |
| 91 | 856.36 | 1109.91 | 1296.30 | 1460.85 | 1944.44 | 977.26 | 1277.83 | 1504.51 | 1709.36 | 2256.76 | 1004.13 | 1314.77 | 1544.81 | 1754.70 | 2317.21 |
| 92 | 921.85 | 1193.87 | 1395.37 | 1573.35 | 2093.89 | 1042.75 | 1361.78 | 1603.58 | 1821.87 | 2406.21 | 1069.61 | 1398.72 | 1643.88 | 1867.20 | 2466.66 |
| 93 | 994.05 | 1286.22 | 1501.15 | 1692.57 | 2251.73 | 1114.95 | 1454.14 | 1709.36 | 1941.09 | 2564.05 | 1141.82 | 1491.08 | 1749.66 | 1986.42 | 2624.50 |
| 94 | 1069.61 | 1385.29 | 1617.01 | 1821.87 | 2426.36 | 1190.51 | 1553.20 | 1825.23 | 2070.38 | 2738.68 | 1217.38 | 1590.15 | 1865.52 | 2115.72 | 2799.13 |
| 95 | 1153.57 | 1494.43 | 1744.63 | 1964.59 | 2616.10 | 1274.47 | 1662.35 | 1952.84 | 2213.11 | 2928.42 | 1301.33 | 1699.29 | 1993.14 | 2258.44 | 2988.87 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.47 | 38.61 | 42.18 | 45.43 | 69.17 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 30 | 36.94 | 40.60 | 44.71 | 47.95 | 75.56 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 31 | 36.94 | 41.59 | 46.28 | 49.49 | 75.56 | 57.09 | 70.52 | 78.92 | 87.32 | 124.38 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 32 | 36.94 | 43.17 | 48.23 | 51.43 | 75.56 | 57.09 | 70.52 | 78.92 | 87.32 | 128.03 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 33 | 36.94 | 44.16 | 49.79 | 53.55 | 75.56 | 59.25 | 70.52 | 78.92 | 87.32 | 135.35 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 34 | 36.94 | 45.34 | 50.37 | 55.41 | 75.56 | 59.25 | 70.52 | 80.49 | 87.32 | 142.67 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 35 | 36.94 | 45.34 | 50.37 | 55.41 | 75.56 | 62.95 | 72.52 | 80.49 | 87.32 | 146.33 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 36 | 36.94 | 45.34 | 50.37 | 55.41 | 75.56 | 66.65 | 76.14 | 83.99 | 90.41 | 154.19 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 37 | 36.94 | 45.34 | 50.37 | 55.41 | 75.56 | 70.36 | 79.77 | 90.99 | 93.89 | 162.36 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 38 | 36.94 | 45.34 | 50.37 | 55.41 | 75.56 | 70.36 | 83.40 | 94.49 | 97.37 | 170.54 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 39 | 36.94 | 45.34 | 50.37 | 55.41 | 75.56 | 74.38 | 87.02 | 97.99 | 104.32 | 182.81 | 136.70 | 169.38 | 190.18 | 210.99 | 285.28 |
| 40 | 38.62 | 47.02 | 53.73 | 60.45 | 80.60 | 75.23 | 90.22 | 101.07 | 111.35 | 189.16 | 142.64 | 178.30 | 202.07 | 228.82 | 306.08 |
| 41 | 38.62 | 47.02 | 53.73 | 60.45 | 80.60 | 79.61 | 94.42 | 104.99 | 115.41 | 197.93 | 142.64 | 178.30 | 202.07 | 228.82 | 306.08 |
| 42 | 41.91 | 47.84 | 53.78 | 60.45 | 80.60 | 80.00 | 98.91 | 109.39 | 123.53 | 207.68 | 142.64 | 178.30 | 202.07 | 228.82 | 306.08 |
| 43 | 42.21 | 48.15 | 57.52 | 62.08 | 83.92 | 84.44 | 103.43 | 117.77 | 128.15 | 217.48 | 142.64 | 178.30 | 202.07 | 228.82 | 306.08 |
| 44 | 42.51 | 51.93 | 57.90 | 62.49 | 87.79 | 88.91 | 107.99 | 122.26 | 132.81 | 222.87 | 142.64 | 178.30 | 202.07 | 228.82 | 306.08 |
| 45 | 44.33 | 51.86 | 61.35 | 65.96 | 91.07 | 98.07 | 111.06 | 125.54 | 137.34 | 236.76 | 154.53 | 187.21 | 216.93 | 240.70 | 323.91 |
| 46 | 48.37 | 55.69 | 61.75 | 69.88 | 94.96 | 98.54 | 119.76 | 134.06 | 141.98 | 237.73 | 154.53 | 187.21 | 216.93 | 240.70 | 323.91 |
| 47 | 48.71 | 56.06 | 65.62 | 73.86 | 98.87 | 103.79 | 124.55 | 138.65 | 150.69 | 237.73 | 154.53 | 187.21 | 216.93 | 240.70 | 323.91 |
| 48 | 49.06 | 59.95 | 69.53 | 74.34 | 102.80 | 109.23 | 129.80 | 148.29 | 159.71 | 237.73 | 154.53 | 187.21 | 216.93 | 240.70 | 323.91 |
| 49 | 53.30 | 60.35 | 70.00 | 78.39 | 110.83 | 112.92 | 139.67 | 153.54 | 165.07 | 237.73 | 154.53 | 187.21 | 216.93 | 240.70 | 323.91 |
| 50 | 52.85 | 63.68 | 75.40 | 81.58 | 115.34 | 115.83 | 137.89 | 162.12 | 170.44 | 264.48 | 169.38 | 208.01 | 240.70 | 267.45 | 359.57 |
| 51 | 56.62 | 69.42 | 79.25 | 85.46 | 122.59 | 120.25 | 144.25 | 170.51 | 178.56 | 273.39 | 175.33 | 216.93 | 246.65 | 276.36 | 371.45 |
| 52 | 56.64 | 69.60 | 79.32 | 89.18 | 130.08 | 128.53 | 156.25 | 173.54 | 186.28 | 282.31 | 178.30 | 222.87 | 255.56 | 285.28 | 383.34 |
| 53 | 60.47 | 73.47 | 83.24 | 91.50 | 137.73 | 133.04 | 161.87 | 185.70 | 197.54 | 291.22 | 184.24 | 228.82 | 264.48 | 294.19 | 395.23 |
| 54 | 62.49 | 73.70 | 85.51 | 93.36 | 147.64 | 139.42 | 165.69 | 194.34 | 202.75 | 303.11 | 193.16 | 234.76 | 273.39 | 303.11 | 410.09 |
| 55 | 66.43 | 79.62 | 89.54 | 99.38 | 155.38 | 148.58 | 177.99 | 203.05 | 211.49 | 312.02 | 199.10 | 243.67 | 279.33 | 312.02 | 421.97 |
| 56 | 72.39 | 83.25 | 96.73 | 106.60 | 169.14 | 157.50 | 185.62 | 209.98 | 225.96 | 329.85 | 208.01 | 255.56 | 294.19 | 326.88 | 439.80 |
| 57 | 75.94 | 90.44 | 100.25 | 113.69 | 179.52 | 162.90 | 195.30 | 220.90 | 233.58 | 350.65 | 216.93 | 267.45 | 309.05 | 344.71 | 463.58 |
| 58 | 77.20 | 93.93 | 109.55 | 123.06 | 192.29 | 166.59 | 198.58 | 230.82 | 247.44 | 377.40 | 225.84 | 282.31 | 326.88 | 365.51 | 490.32 |
| 59 | 86.81 | 103.23 | 116.70 | 130.10 | 206.51 | 177.10 | 215.88 | 241.13 | 258.07 | 404.14 | 240.70 | 300.14 | 344.71 | 384.74 | 517.07 |
| 60 | 90.20 | 112.64 | 125.92 | 139.39 | 223.14 | 183.87 | 222.08 | 254.25 | 274.36 | 433.86 | 252.59 | 317.97 | 365.51 | 392.63 | 549.75 |
| 61 | 99.60 | 119.83 | 139.04 | 150.34 | 240.25 | 197.10 | 236.80 | 271.32 | 288.56 | 452.54 | 262.30 | 325.72 | 377.60 | 405.84 | 564.96 |
| 62 | 109.10 | 133.01 | 146.16 | 163.38 | 264.21 | 214.10 | 256.88 | 290.17 | 309.55 | 472.06 | 270.95 | 337.98 | 388.26 | 429.54 | 583.79 |
| 63 | 125.32 | 142.39 | 161.49 | 178.56 | 280.45 | 232.55 | 271.34 | 309.95 | 333.09 | 492.14 | 281.22 | 348.82 | 402.91 | 447.41 | 603.01 |
| 64 | 132.36 | 155.51 | 178.38 | 191.61 | 307.98 | 240.66 | 291.03 | 334.93 | 353.32 | 515.32 | 290.36 | 360.98 | 415.92 | 465.62 | 625.18 |
| 65 | 146.28 | 168.44 | 189.13 | 208.44 | 327.74 | 248.56 | 311.97 | 352.64 | 377.98 | 537.70 | 299.28 | 375.37 | 431.17 | 481.90 | 646.76 |
| 66 | 158.80 | 184.66 | 208.97 | 228.02 | 354.42 | 260.42 | 326.75 | 373.43 | 405.21 | 560.15 | 312.01 | 388.17 | 447.13 | 501.18 | 670.70 |
| 67 | 175.97 | 205.04 | 230.91 | 251.26 | 387.85 | 271.01 | 337.57 | 389.87 | 436.78 | 582.43 | 320.93 | 401.76 | 463.56 | 518.24 | 694.16 |
| 68 | 192.41 | 227.03 | 252.09 | 272.18 | 413.59 | 280.32 | 349.26 | 404.40 | 452.65 | 604.30 | 333.17 | 413.59 | 477.93 | 535.37 | 716.89 |
| 69 | 208.12 | 246.10 | 277.13 | 298.56 | 436.99 | 295.02 | 366.00 | 423.68 | 474.70 | 634.41 | 346.04 | 430.33 | 499.10 | 558.99 | 745.32 |
| 70 | 222.42 | 273.75 | 303.19 | 330.39 | 468.37 | 310.11 | 389.24 | 449.12 | 502.59 | 673.69 | 361.44 | 453.40 | 523.98 | 586.00 | 784.90 |
| 71 | 239.35 | 295.06 | 336.33 | 369.27 | 505.52 | 332.20 | 416.80 | 480.76 | 538.53 | 722.17 | 383.78 | 480.76 | 555.04 | 623.13 | 831.53 |
| 72 | 258.99 | 316.76 | 362.58 | 402.42 | 543.87 | 358.60 | 446.25 | 515.98 | 579.73 | 772.97 | 408.40 | 508.01 | 589.69 | 661.41 | 884.54 |
| 73 | 278.55 | 341.95 | 389.97 | 434.16 | 585.92 | 384.21 | 478.34 | 553.26 | 622.42 | 829.89 | 432.24 | 541.74 | 626.26 | 703.10 | 939.39 |
| 74 | 301.53 | 369.98 | 421.78 | 468.02 | 632.67 | 410.68 | 514.27 | 593.82 | 665.96 | 889.80 | 458.78 | 575.32 | 664.11 | 745.51 | 997.10 |
| 75 | 323.73 | 398.44 | 457.14 | 506.94 | 684.82 | 437.57 | 547.86 | 635.01 | 715.06 | 953.41 | 483.82 | 606.55 | 704.39 | 791.54 | 1056.58 |
| 76 | 350.06 | 432.02 | 496.91 | 551.55 | 744.51 | 466.17 | 585.71 | 681.33 | 766.71 | 1021.14 | 510.57 | 642.06 | 747.93 | 840.14 | 1120.19 |
| 77 | 387.88 | 480.23 | 552.44 | 614.57 | 829.50 | 508.78 | 641.43 | 747.22 | 842.93 | 1121.67 | 552.44 | 696.84 | 811.02 | 913.45 | 1217.38 |
| 78 | 434.90 | 539.00 | 621.28 | 691.81 | 933.60 | 564.19 | 710.28 | 829.50 | 935.28 | 1245.92 | 606.17 | 764.01 | 891.62 | 1005.80 | 1339.95 |
| 79 | 481.91 | 599.45 | 693.48 | 772.40 | 1039.39 | 616.24 | 780.80 | 913.45 | 1030.99 | 1370.18 | 658.22 | 832.85 | 975.58 | 1099.84 | 1462.53 |
| 80 | 528.93 | 658.22 | 762.33 | 849.64 | 1143.49 | 668.30 | 846.29 | 992.37 | 1119.99 | 1489.40 | 710.28 | 898.34 | 1052.82 | 1190.51 | 1580.07 |
| 81 | 574.27 | 715.31 | 827.82 | 923.53 | 1240.88 | 718.67 | 910.09 | 1064.57 | 1203.94 | 1596.86 | 758.97 | 962.15 | 1126.70 | 1272.79 | 1689.21 |
| 82 | 617.92 | 769.05 | 891.62 | 994.05 | 1336.60 | 765.69 | 967.18 | 1135.10 | 1281.18 | 1700.97 | 807.67 | 1020.92 | 1197.23 | 1351.71 | 1796.68 |
| 83 | 663.26 | 826.14 | 955.43 | 1066.25 | 1433.99 | 814.38 | 1027.63 | 1202.26 | 1358.42 | 1805.08 | 856.36 | 1083.05 | 1267.75 | 1430.63 | 1902.47 |
| 84 | 713.63 | 886.59 | 1025.95 | 1145.17 | 1539.77 | 866.44 | 1091.44 | 1276.15 | 1440.70 | 1915.90 | 910.09 | 1148.53 | 1343.31 | 1514.58 | 2014.97 |
| 85 | 767.37 | 955.43 | 1104.87 | 1232.49 | 1657.31 | 921.85 | 1161.96 | 1358.42 | 1531.38 | 2036.80 | 965.51 | 1220.73 | 1425.59 | 1606.94 | 2137.55 |
| 86 | 827.82 | 1029.31 | 1190.51 | 1328.20 | 1786.60 | 982.30 | 1235.85 | 1444.06 | 1627.09 | 2166.09 | 1025.95 | 1294.62 | 1511.23 | 1702.65 | 2266.84 |
| 87 | 891.62 | 1108.23 | 1282.86 | 1428.95 | 1922.62 | 1046.10 | 1314.77 | 1536.41 | 1727.84 | 2302.10 | 1089.76 | 1373.54 | 1603.58 | 1803.40 | 2402.85 |
| 88 | 958.79 | 1192.19 | 1380.25 | 1538.09 | 2070.38 | 1113.27 | 1398.72 | 1633.80 | 1836.98 | 2449.87 | 1156.93 | 1457.49 | 1700.97 | 1912.54 | 2550.61 |
| 89 | 1032.67 | 1284.54 | 1486.04 | 1657.31 | 2229.90 | 1187.15 | 1491.08 | 1739.59 | 1956.20 | 2609.38 | 1230.81 | 1549.85 | 1806.75 | 2031.76 | 2710.13 |
| 90 | 1113.27 | 1385.29 | 1601.90 | 1786.60 | 2402.85 | 1267.75 | 1591.82 | 1855.45 | 2085.49 | 2782.33 | 1311.41 | 1650.59 | 1922.62 | 2161.05 | 2883.08 |
| 91 | 1200.59 | 1492.76 | 1727.84 | 1925.97 | 2590.91 | 1355.07 | 1699.29 | 1981.39 | 2224.86 | 2970.40 | 1398.72 | 1758.06 | 2048.55 | 2300.42 | 3071.15 |
| 92 | 1291.26 | 1606.94 | 1858.81 | 2073.74 | 2789.05 | 1445.74 | 1813.47 | 2112.36 | 2372.62 | 3168.54 | 1489.40 | 1872.24 | 2179.52 | 2448.19 | 3269.29 |
| 93 | 1390.33 | 1729.51 | 2001.53 | 2231.58 | 3002.30 | 1544.81 | 1936.05 | 2255.09 | 2530.46 | 3381.79 | 1588.47 | 1994.82 | 2322.25 | 2606.03 | 3482.54 |
| 94 | 1497.79 | 1862.17 | 2154.34 | 2402.85 | 3232.34 | 1652.27 | 2068.70 | 2407.89 | 2701.74 | 3611.83 | 1695.93 | 2127.47 | 2475.05 | 2777.30 | 3712.58 |
| 95 | 1613.65 | 2008.25 | 2323.93 | 2590.91 | 3485.89 | 1768.13 | 2214.79 | 2577.48 | 2889.80 | 3865.38 | 1811.79 | 2273.56 | 2644.65 | 2965.36 | 3966.13 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.63 | 34.32 | 37.96 | 41.30 | 61.48 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 30 | 31.90 | 36.08 | 40.24 | 43.59 | 67.17 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 31 | 31.90 | 36.96 | 41.65 | 44.99 | 67.17 | 48.70 | 62.13 | 70.52 | 78.92 | 110.36 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 32 | 31.90 | 38.37 | 43.41 | 46.75 | 67.17 | 48.70 | 62.13 | 70.52 | 78.92 | 113.61 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 33 | 31.90 | 39.25 | 44.81 | 48.69 | 67.17 | 50.54 | 62.13 | 70.52 | 78.92 | 120.10 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 34 | 31.90 | 40.30 | 45.34 | 50.37 | 67.17 | 50.54 | 62.13 | 71.93 | 78.92 | 126.59 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 35 | 31.90 | 40.30 | 45.34 | 50.37 | 67.17 | 53.69 | 63.88 | 71.93 | 78.92 | 129.84 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 36 | 31.90 | 40.30 | 45.34 | 50.37 | 67.17 | 56.85 | 67.08 | 75.05 | 81.72 | 136.81 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 37 | 31.90 | 40.30 | 45.34 | 50.37 | 67.17 | 60.01 | 70.27 | 81.31 | 84.86 | 144.07 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 38 | 31.90 | 40.30 | 45.34 | 50.37 | 67.17 | 60.01 | 73.47 | 84.43 | 88.01 | 151.32 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 39 | 31.90 | 40.30 | 45.34 | 50.37 | 67.17 | 63.44 | 76.66 | 87.56 | 94.29 | 162.21 | 118.87 | 148.58 | 172.36 | 190.18 | 255.56 |
| 40 | 35.26 | 41.98 | 47.02 | 53.73 | 72.20 | 68.79 | 79.96 | 88.94 | 97.68 | 168.98 | 130.75 | 157.50 | 178.30 | 202.07 | 273.39 |
| 41 | 35.26 | 41.98 | 47.02 | 53.73 | 72.20 | 72.79 | 83.69 | 92.39 | 101.23 | 176.82 | 130.75 | 157.50 | 178.30 | 202.07 | 273.39 |
| 42 | 38.27 | 42.71 | 47.06 | 53.73 | 72.20 | 73.14 | 87.67 | 96.26 | 108.36 | 185.53 | 130.75 | 157.50 | 178.30 | 202.07 | 273.39 |
| 43 | 38.54 | 42.99 | 50.33 | 55.18 | 75.17 | 77.20 | 91.68 | 103.64 | 112.41 | 194.28 | 130.75 | 157.50 | 178.30 | 202.07 | 273.39 |
| 44 | 38.82 | 46.37 | 50.67 | 55.54 | 78.65 | 81.29 | 95.72 | 107.59 | 116.50 | 199.10 | 130.75 | 157.50 | 178.30 | 202.07 | 273.39 |
| 45 | 39.01 | 46.68 | 54.13 | 57.28 | 80.35 | 87.74 | 99.24 | 111.33 | 119.03 | 210.12 | 136.70 | 169.38 | 190.18 | 213.96 | 285.28 |
| 46 | 42.56 | 50.12 | 54.49 | 60.69 | 83.79 | 88.17 | 107.02 | 118.88 | 123.05 | 210.99 | 136.70 | 169.38 | 190.18 | 213.96 | 285.28 |
| 47 | 42.87 | 50.45 | 57.90 | 64.14 | 87.24 | 92.87 | 111.30 | 122.96 | 130.60 | 210.99 | 136.70 | 169.38 | 190.18 | 213.96 | 285.28 |
| 48 | 43.17 | 53.96 | 61.35 | 64.56 | 90.71 | 97.73 | 115.99 | 131.50 | 138.42 | 210.99 | 136.70 | 169.38 | 190.18 | 213.96 | 285.28 |
| 49 | 46.91 | 54.31 | 61.76 | 68.08 | 97.79 | 101.04 | 124.81 | 136.16 | 143.06 | 210.99 | 136.70 | 169.38 | 190.18 | 213.96 | 285.28 |
| 50 | 46.98 | 57.89 | 67.46 | 71.87 | 101.17 | 102.04 | 124.37 | 145.63 | 152.37 | 234.76 | 148.58 | 187.21 | 213.96 | 237.73 | 317.97 |
| 51 | 50.55 | 61.49 | 71.12 | 77.51 | 108.05 | 106.27 | 128.22 | 153.74 | 160.18 | 243.67 | 154.53 | 193.16 | 219.90 | 246.65 | 329.85 |
| 52 | 50.78 | 61.87 | 69.65 | 79.27 | 115.15 | 114.25 | 139.51 | 151.85 | 165.29 | 249.62 | 160.47 | 199.10 | 225.84 | 252.59 | 341.74 |
| 53 | 54.42 | 65.53 | 75.31 | 81.77 | 122.43 | 118.58 | 144.83 | 166.00 | 176.18 | 258.53 | 166.41 | 205.04 | 237.73 | 264.48 | 350.65 |
| 54 | 54.68 | 65.94 | 75.79 | 83.64 | 129.74 | 122.35 | 148.84 | 174.33 | 181.41 | 267.45 | 169.38 | 210.99 | 243.67 | 270.42 | 362.54 |
| 55 | 58.38 | 69.67 | 79.60 | 89.44 | 137.10 | 130.75 | 157.56 | 179.84 | 189.80 | 276.36 | 175.33 | 216.93 | 249.62 | 279.33 | 374.43 |
| 56 | 64.11 | 75.32 | 86.65 | 94.53 | 150.35 | 139.67 | 168.22 | 187.28 | 201.46 | 294.19 | 184.24 | 228.82 | 261.50 | 291.22 | 392.26 |
| 57 | 67.73 | 80.39 | 90.42 | 101.72 | 158.54 | 145.45 | 172.66 | 198.53 | 209.69 | 312.02 | 193.16 | 237.73 | 276.36 | 309.05 | 410.09 |
| 58 | 69.29 | 84.15 | 97.60 | 108.94 | 169.13 | 149.65 | 176.82 | 206.09 | 221.11 | 332.82 | 202.07 | 252.59 | 291.22 | 323.91 | 433.86 |
| 59 | 78.54 | 91.32 | 104.84 | 116.30 | 183.31 | 160.23 | 191.29 | 217.01 | 232.52 | 359.57 | 213.96 | 267.45 | 309.05 | 343.30 | 460.60 |
| 60 | 82.18 | 100.57 | 112.15 | 123.69 | 197.57 | 167.41 | 198.29 | 228.04 | 244.16 | 383.34 | 228.82 | 282.31 | 326.88 | 349.95 | 487.35 |
| 61 | 89.44 | 107.85 | 122.92 | 134.52 | 214.59 | 175.50 | 213.12 | 240.31 | 256.50 | 403.54 | 236.36 | 294.01 | 334.36 | 364.15 | 504.43 |
| 62 | 96.75 | 118.68 | 130.36 | 145.45 | 235.64 | 189.71 | 228.05 | 259.08 | 275.16 | 418.99 | 240.22 | 301.67 | 346.36 | 382.73 | 519.55 |
| 63 | 110.20 | 128.15 | 143.33 | 158.50 | 250.07 | 205.51 | 242.92 | 276.65 | 296.35 | 438.06 | 248.77 | 310.97 | 356.94 | 396.51 | 538.11 |
| 64 | 117.41 | 139.14 | 157.87 | 169.65 | 272.45 | 211.88 | 260.40 | 296.58 | 312.46 | 455.15 | 256.35 | 321.75 | 368.83 | 413.30 | 554.55 |
| 65 | 131.00 | 150.18 | 169.01 | 186.39 | 292.87 | 223.19 | 278.99 | 315.12 | 337.31 | 479.36 | 266.31 | 334.79 | 382.98 | 431.17 | 578.28 |
| 66 | 141.40 | 164.14 | 186.44 | 203.80 | 315.04 | 233.39 | 289.90 | 334.12 | 360.19 | 498.73 | 277.62 | 346.41 | 398.00 | 447.13 | 597.00 |
| 67 | 155.92 | 181.79 | 203.86 | 222.66 | 345.79 | 240.10 | 299.53 | 344.70 | 386.93 | 518.24 | 285.27 | 356.59 | 411.27 | 461.19 | 618.09 |
| 68 | 170.03 | 203.24 | 224.78 | 243.53 | 367.64 | 248.16 | 312.49 | 358.45 | 404.40 | 537.67 | 294.11 | 369.93 | 425.08 | 477.93 | 638.77 |
| 69 | 183.77 | 218.28 | 245.64 | 265.84 | 390.40 | 259.53 | 323.86 | 377.10 | 423.68 | 565.64 | 306.11 | 381.53 | 443.64 | 496.88 | 665.46 |
| 70 | 196.76 | 243.81 | 269.96 | 295.72 | 417.04 | 275.89 | 346.47 | 399.93 | 449.12 | 598.83 | 320.80 | 404.21 | 466.23 | 523.98 | 699.35 |
| 71 | 212.53 | 262.05 | 299.19 | 328.47 | 449.81 | 295.06 | 369.34 | 427.11 | 480.76 | 641.70 | 340.45 | 427.11 | 493.14 | 552.98 | 740.74 |
| 72 | 229.10 | 282.89 | 322.74 | 358.60 | 484.10 | 316.76 | 396.45 | 458.21 | 515.98 | 689.30 | 360.59 | 454.22 | 523.95 | 589.69 | 786.92 |
| 73 | 247.82 | 303.53 | 347.71 | 386.13 | 522.53 | 341.95 | 424.55 | 491.79 | 553.26 | 739.60 | 384.21 | 480.26 | 557.10 | 626.26 | 837.58 |
| 74 | 268.24 | 329.28 | 375.53 | 416.23 | 564.22 | 366.28 | 456.93 | 529.07 | 593.82 | 793.61 | 408.83 | 512.42 | 591.97 | 664.11 | 887.95 |
| 75 | 288.16 | 355.75 | 407.33 | 450.02 | 610.11 | 389.55 | 489.16 | 565.64 | 635.01 | 848.46 | 430.46 | 542.52 | 627.90 | 702.61 | 940.96 |
| 76 | 312.49 | 384.21 | 442.27 | 490.08 | 662.55 | 416.65 | 520.82 | 606.20 | 681.33 | 908.44 | 455.93 | 572.05 | 665.96 | 747.93 | 997.24 |
| 77 | 345.90 | 428.18 | 491.99 | 547.40 | 737.14 | 455.05 | 570.91 | 664.94 | 750.58 | 997.41 | 491.99 | 621.28 | 722.03 | 814.38 | 1083.05 |
| 78 | 386.20 | 480.23 | 554.12 | 616.24 | 829.50 | 500.38 | 633.04 | 738.82 | 832.85 | 1108.23 | 537.32 | 680.05 | 795.91 | 896.66 | 1190.51 |
| 79 | 429.86 | 533.97 | 616.24 | 686.77 | 925.21 | 550.76 | 695.16 | 812.70 | 916.81 | 1219.06 | 586.02 | 742.18 | 866.44 | 978.94 | 1301.33 |
| 80 | 471.84 | 586.02 | 678.37 | 755.61 | 1017.56 | 596.09 | 753.93 | 883.23 | 997.41 | 1324.84 | 633.04 | 799.27 | 936.96 | 1057.86 | 1407.12 |
| 81 | 512.14 | 636.39 | 737.14 | 821.10 | 1104.87 | 641.43 | 809.35 | 948.71 | 1069.61 | 1422.23 | 676.69 | 856.36 | 1004.13 | 1131.74 | 1504.51 |
| 82 | 550.76 | 685.09 | 792.55 | 884.91 | 1188.83 | 681.73 | 861.40 | 1009.16 | 1140.14 | 1512.91 | 720.35 | 910.09 | 1064.57 | 1203.94 | 1598.54 |
| 83 | 591.06 | 735.46 | 851.32 | 948.71 | 1276.15 | 725.39 | 915.13 | 1071.29 | 1208.98 | 1606.94 | 764.01 | 965.51 | 1128.38 | 1272.79 | 1692.57 |
| 84 | 634.71 | 789.20 | 913.45 | 1019.24 | 1370.18 | 770.73 | 972.22 | 1136.78 | 1281.18 | 1704.33 | 809.35 | 1022.60 | 1195.55 | 1348.35 | 1793.32 |
| 85 | 683.41 | 849.64 | 983.98 | 1096.48 | 1475.96 | 821.10 | 1034.35 | 1208.98 | 1361.78 | 1813.47 | 859.72 | 1084.72 | 1269.43 | 1428.95 | 1904.14 |
| 86 | 737.14 | 916.81 | 1059.54 | 1182.11 | 1590.15 | 874.83 | 1101.52 | 1284.54 | 1447.42 | 1927.65 | 913.45 | 1151.89 | 1344.99 | 1514.58 | 2018.33 |
| 87 | 792.55 | 985.66 | 1141.82 | 1272.79 | 1711.04 | 930.24 | 1170.36 | 1366.82 | 1538.09 | 2048.55 | 968.86 | 1220.73 | 1427.27 | 1605.26 | 2139.22 |
| 88 | 853.00 | 1061.22 | 1227.45 | 1370.18 | 1842.02 | 990.69 | 1245.92 | 1452.46 | 1635.48 | 2179.52 | 1029.31 | 1296.30 | 1512.91 | 1702.65 | 2270.20 |
| 89 | 918.49 | 1143.49 | 1323.16 | 1474.28 | 1984.74 | 1056.18 | 1328.20 | 1548.17 | 1739.59 | 2322.25 | 1094.80 | 1378.57 | 1608.62 | 1806.75 | 2412.92 |
| 90 | 990.69 | 1232.49 | 1425.59 | 1590.15 | 2139.22 | 1128.38 | 1417.19 | 1650.59 | 1855.45 | 2476.73 | 1167.00 | 1467.57 | 1711.04 | 1922.62 | 2567.41 |
| 91 | 1067.93 | 1328.20 | 1536.41 | 1714.40 | 2305.46 | 1205.62 | 1512.91 | 1761.42 | 1979.71 | 2642.97 | 1244.24 | 1563.28 | 1821.87 | 2046.87 | 2733.64 |
| 92 | 1150.21 | 1430.63 | 1653.95 | 1845.37 | 2481.77 | 1287.90 | 1615.33 | 1878.96 | 2110.68 | 2819.28 | 1326.52 | 1665.71 | 1939.41 | 2177.84 | 2909.95 |
| 93 | 1237.53 | 1539.77 | 1781.57 | 1986.42 | 2671.51 | 1375.22 | 1724.48 | 2006.57 | 2251.73 | 3009.02 | 1413.84 | 1774.85 | 2067.02 | 2318.89 | 3099.69 |
| 94 | 1333.24 | 1657.31 | 1917.58 | 2139.22 | 2876.37 | 1470.93 | 1842.02 | 2142.58 | 2404.53 | 3213.87 | 1509.55 | 1892.39 | 2203.03 | 2471.69 | 3304.55 |
| 95 | 1437.34 | 1786.60 | 2068.70 | 2305.46 | 3101.37 | 1575.03 | 1971.31 | 2293.71 | 2570.76 | 3438.88 | 1613.65 | 2021.68 | 2354.15 | 2637.93 | 3529.55 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**

**Home and Community Care at 50%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.02 | 31.46 | 33.74 | 37.17 | 56.87 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 30 | 30.22 | 33.08 | 35.77 | 39.23 | 62.13 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 31 | 30.22 | 33.88 | 37.02 | 40.49 | 62.13 | 47.02 | 57.09 | 63.81 | 72.20 | 101.60 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 32 | 30.22 | 35.18 | 38.58 | 42.08 | 62.13 | 47.02 | 57.09 | 63.81 | 72.20 | 104.59 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 33 | 30.22 | 35.98 | 39.83 | 43.82 | 62.13 | 48.79 | 57.09 | 63.81 | 72.20 | 110.57 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 34 | 30.22 | 36.94 | 40.30 | 45.34 | 62.13 | 48.79 | 57.09 | 65.08 | 72.20 | 116.55 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 35 | 30.22 | 36.94 | 40.30 | 45.34 | 62.13 | 51.84 | 58.70 | 65.08 | 72.20 | 119.53 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 36 | 30.22 | 36.94 | 40.30 | 45.34 | 62.13 | 54.89 | 61.64 | 67.91 | 74.77 | 125.95 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 37 | 30.22 | 36.94 | 40.30 | 45.34 | 62.13 | 57.94 | 64.58 | 73.56 | 77.64 | 132.63 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 38 | 30.22 | 36.94 | 40.30 | 45.34 | 62.13 | 57.94 | 67.51 | 76.39 | 80.52 | 139.31 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 39 | 30.22 | 36.94 | 40.30 | 45.34 | 62.13 | 61.25 | 70.45 | 79.22 | 86.27 | 149.33 | 109.95 | 136.70 | 154.53 | 172.36 | 234.76 |
| 40 | 31.90 | 38.62 | 43.66 | 48.70 | 65.49 | 62.34 | 73.81 | 82.88 | 89.86 | 153.85 | 115.89 | 145.61 | 166.41 | 184.24 | 246.65 |
| 41 | 31.90 | 38.62 | 43.66 | 48.70 | 65.49 | 65.97 | 77.25 | 86.09 | 93.14 | 160.99 | 115.89 | 145.61 | 166.41 | 184.24 | 246.65 |
| 42 | 34.62 | 39.29 | 43.69 | 48.70 | 65.49 | 66.29 | 80.92 | 89.70 | 99.69 | 168.92 | 115.89 | 145.61 | 166.41 | 184.24 | 246.65 |
| 43 | 34.87 | 39.55 | 46.74 | 50.01 | 68.18 | 69.96 | 84.63 | 96.57 | 103.42 | 176.88 | 115.89 | 145.61 | 166.41 | 184.24 | 246.65 |
| 44 | 35.12 | 42.66 | 47.05 | 50.34 | 71.33 | 73.67 | 88.36 | 100.25 | 107.18 | 181.27 | 115.89 | 145.61 | 166.41 | 184.24 | 246.65 |
| 45 | 35.46 | 41.49 | 48.72 | 52.07 | 73.21 | 80.00 | 87.43 | 101.86 | 109.87 | 189.41 | 124.81 | 151.55 | 172.36 | 193.16 | 261.50 |
| 46 | 38.69 | 44.55 | 49.04 | 55.17 | 76.34 | 80.39 | 94.28 | 108.77 | 113.58 | 190.18 | 124.81 | 151.55 | 172.36 | 193.16 | 261.50 |
| 47 | 38.97 | 44.84 | 52.11 | 58.31 | 79.48 | 84.67 | 98.05 | 112.49 | 120.55 | 190.18 | 124.81 | 151.55 | 172.36 | 193.16 | 261.50 |
| 48 | 39.25 | 47.96 | 55.22 | 58.69 | 82.64 | 89.11 | 102.18 | 120.31 | 127.77 | 190.18 | 124.81 | 151.55 | 172.36 | 193.16 | 261.50 |
| 49 | 42.64 | 48.28 | 55.59 | 61.89 | 89.10 | 92.12 | 109.95 | 124.57 | 132.06 | 190.18 | 124.81 | 151.55 | 172.36 | 193.16 | 261.50 |
| 50 | 43.06 | 52.10 | 61.51 | 66.04 | 93.08 | 93.76 | 113.56 | 131.90 | 139.45 | 213.96 | 136.70 | 169.38 | 196.13 | 216.93 | 291.22 |
| 51 | 46.51 | 55.54 | 65.03 | 69.56 | 99.74 | 97.88 | 114.86 | 139.76 | 144.42 | 222.87 | 142.64 | 175.33 | 202.07 | 222.87 | 303.11 |
| 52 | 46.88 | 56.07 | 63.84 | 73.33 | 104.49 | 105.68 | 125.56 | 138.29 | 152.17 | 228.82 | 145.61 | 181.27 | 208.01 | 231.79 | 309.05 |
| 53 | 50.39 | 59.57 | 67.38 | 73.98 | 111.50 | 109.90 | 130.63 | 149.12 | 160.17 | 237.73 | 151.55 | 187.21 | 213.96 | 240.70 | 320.94 |
| 54 | 50.77 | 60.12 | 68.02 | 75.86 | 118.56 | 110.96 | 134.79 | 157.19 | 162.74 | 243.67 | 157.50 | 193.16 | 219.90 | 246.65 | 329.85 |
| 55 | 52.34 | 63.69 | 73.63 | 81.49 | 125.68 | 118.87 | 142.98 | 165.34 | 173.53 | 252.59 | 157.50 | 196.13 | 228.82 | 255.56 | 341.74 |
| 56 | 57.91 | 67.39 | 78.59 | 86.49 | 136.25 | 124.81 | 150.82 | 170.26 | 182.40 | 267.45 | 166.41 | 208.01 | 237.73 | 264.48 | 356.60 |
| 57 | 61.57 | 74.36 | 82.56 | 91.75 | 144.55 | 130.91 | 158.50 | 178.96 | 188.46 | 285.28 | 175.33 | 219.90 | 252.59 | 279.33 | 374.43 |
| 58 | 63.35 | 76.32 | 89.63 | 98.85 | 155.23 | 135.53 | 160.50 | 189.60 | 200.05 | 306.08 | 184.24 | 228.82 | 264.48 | 294.19 | 395.23 |
| 59 | 70.27 | 83.38 | 94.95 | 104.47 | 167.07 | 143.36 | 174.89 | 195.58 | 209.53 | 326.88 | 193.16 | 243.67 | 279.33 | 310.75 | 419.00 |
| 60 | 74.17 | 90.51 | 102.31 | 111.91 | 181.30 | 150.94 | 179.78 | 207.07 | 221.51 | 350.65 | 205.04 | 255.56 | 297.16 | 315.81 | 445.75 |
| 61 | 81.31 | 97.86 | 112.84 | 122.65 | 195.93 | 159.30 | 194.70 | 219.64 | 234.30 | 366.07 | 213.30 | 265.19 | 305.54 | 330.79 | 461.19 |
| 62 | 88.51 | 108.45 | 118.50 | 133.50 | 214.22 | 173.45 | 209.70 | 235.76 | 253.05 | 382.68 | 220.67 | 273.74 | 315.64 | 349.69 | 472.06 |
| 63 | 101.55 | 115.94 | 131.21 | 144.45 | 226.70 | 186.58 | 219.66 | 251.03 | 269.41 | 397.50 | 229.85 | 283.93 | 327.19 | 361.68 | 489.44 |
| 64 | 106.74 | 126.86 | 143.52 | 155.68 | 248.75 | 193.57 | 237.42 | 271.01 | 286.02 | 415.92 | 232.81 | 292.97 | 337.44 | 379.29 | 504.85 |
| 65 | 117.90 | 135.97 | 152.91 | 168.36 | 264.98 | 200.37 | 251.09 | 285.11 | 306.21 | 433.71 | 240.95 | 301.82 | 350.01 | 390.59 | 522.48 |
| 66 | 128.34 | 149.78 | 170.05 | 185.64 | 287.25 | 211.28 | 262.88 | 304.64 | 329.38 | 454.50 | 250.59 | 314.47 | 363.60 | 407.83 | 542.95 |
| 67 | 142.56 | 166.99 | 187.22 | 202.23 | 313.08 | 218.71 | 273.38 | 316.18 | 351.33 | 470.70 | 259.12 | 325.68 | 375.61 | 418.40 | 561.03 |
| 68 | 154.37 | 183.78 | 203.77 | 221.02 | 335.47 | 227.48 | 282.62 | 326.28 | 367.64 | 491.71 | 266.54 | 335.47 | 386.02 | 434.27 | 581.33 |
| 69 | 168.27 | 199.02 | 224.64 | 241.30 | 354.91 | 237.35 | 295.02 | 343.82 | 383.75 | 514.62 | 279.49 | 348.26 | 403.71 | 452.51 | 605.57 |
| 70 | 179.65 | 220.28 | 245.04 | 269.21 | 378.55 | 252.37 | 312.25 | 363.58 | 408.49 | 543.23 | 293.00 | 365.72 | 423.46 | 476.93 | 635.19 |
| 71 | 193.95 | 237.29 | 272.36 | 299.91 | 408.54 | 270.30 | 334.26 | 387.91 | 437.43 | 583.93 | 309.50 | 387.91 | 449.81 | 505.52 | 672.65 |
| 72 | 209.18 | 256.99 | 292.85 | 326.72 | 440.28 | 288.87 | 360.59 | 416.37 | 470.16 | 625.55 | 328.71 | 412.39 | 476.14 | 535.90 | 715.20 |
| 73 | 224.76 | 276.63 | 316.97 | 351.55 | 474.50 | 309.29 | 388.05 | 449.53 | 503.32 | 672.37 | 349.63 | 438.00 | 507.16 | 570.55 | 760.74 |
| 74 | 244.19 | 299.68 | 342.23 | 379.23 | 512.42 | 332.98 | 416.23 | 480.97 | 540.17 | 721.46 | 371.83 | 466.17 | 538.32 | 604.92 | 808.41 |
| 75 | 263.26 | 323.73 | 369.98 | 410.89 | 554.97 | 355.75 | 444.69 | 514.06 | 578.09 | 771.98 | 393.10 | 492.71 | 570.98 | 642.13 | 855.58 |
| 76 | 283.46 | 350.06 | 401.29 | 445.68 | 602.78 | 377.38 | 474.71 | 551.55 | 619.86 | 826.48 | 413.24 | 520.82 | 604.49 | 679.62 | 906.74 |
| 77 | 314.00 | 389.56 | 446.65 | 497.03 | 671.66 | 413.07 | 520.53 | 604.49 | 681.73 | 908.41 | 446.65 | 564.19 | 656.54 | 738.82 | 985.66 |
| 78 | 352.62 | 436.58 | 503.74 | 560.83 | 755.61 | 456.73 | 575.95 | 671.66 | 758.97 | 1009.16 | 490.31 | 619.60 | 723.71 | 816.06 | 1084.72 |
| 79 | 391.24 | 485.27 | 560.83 | 624.64 | 841.25 | 500.38 | 631.36 | 738.82 | 834.53 | 1108.23 | 533.97 | 675.01 | 789.20 | 889.94 | 1183.79 |
| 80 | 428.18 | 533.97 | 617.92 | 688.45 | 925.21 | 542.36 | 686.77 | 804.31 | 908.41 | 1203.94 | 574.27 | 728.75 | 853.00 | 963.83 | 1279.50 |
| 81 | 465.12 | 579.30 | 669.98 | 747.22 | 1005.80 | 582.66 | 737.14 | 863.08 | 973.90 | 1294.62 | 614.57 | 779.12 | 911.77 | 1030.99 | 1370.18 |
| 82 | 500.38 | 622.96 | 722.03 | 804.31 | 1083.05 | 619.60 | 784.16 | 918.49 | 1036.03 | 1378.57 | 653.19 | 827.82 | 970.54 | 1094.80 | 1455.81 |
| 83 | 537.32 | 669.98 | 774.08 | 863.08 | 1161.96 | 659.90 | 834.53 | 973.90 | 1099.84 | 1462.53 | 693.48 | 878.19 | 1027.63 | 1158.61 | 1541.45 |
| 84 | 577.62 | 718.67 | 831.17 | 926.89 | 1247.60 | 701.88 | 884.91 | 1034.35 | 1165.32 | 1551.53 | 737.14 | 930.24 | 1088.08 | 1225.77 | 1632.12 |
| 85 | 621.28 | 774.08 | 894.98 | 997.41 | 1343.31 | 745.54 | 942.00 | 1099.84 | 1239.21 | 1650.59 | 782.48 | 989.01 | 1155.25 | 1299.65 | 1732.87 |
| 86 | 669.98 | 834.53 | 965.51 | 1076.33 | 1447.42 | 794.23 | 1002.45 | 1170.36 | 1318.12 | 1754.70 | 831.17 | 1049.46 | 1225.77 | 1378.57 | 1836.98 |
| 87 | 722.03 | 896.66 | 1037.71 | 1158.61 | 1558.24 | 846.29 | 1064.57 | 1242.56 | 1400.40 | 1865.52 | 883.23 | 1111.59 | 1297.98 | 1460.85 | 1947.80 |
| 88 | 775.76 | 965.51 | 1118.31 | 1245.92 | 1675.78 | 900.02 | 1133.42 | 1323.16 | 1487.72 | 1983.06 | 936.96 | 1180.44 | 1378.57 | 1548.17 | 2065.34 |
| 89 | 836.21 | 1041.07 | 1203.94 | 1341.63 | 1805.08 | 960.47 | 1208.98 | 1408.80 | 1583.43 | 2112.36 | 997.41 | 1256.00 | 1464.21 | 1643.88 | 2194.64 |
| 90 | 901.70 | 1121.67 | 1297.98 | 1447.42 | 1946.12 | 1025.95 | 1289.58 | 1502.83 | 1689.21 | 2253.41 | 1062.90 | 1336.60 | 1558.24 | 1749.66 | 2335.68 |
| 91 | 972.22 | 1208.98 | 1398.72 | 1559.92 | 2098.93 | 1096.48 | 1376.89 | 1603.58 | 1801.72 | 2406.21 | 1133.42 | 1423.91 | 1658.99 | 1862.17 | 2488.49 |
| 92 | 1046.10 | 1301.33 | 1506.19 | 1679.14 | 2258.44 | 1170.36 | 1469.25 | 1711.04 | 1920.94 | 2565.73 | 1207.30 | 1516.26 | 1766.46 | 1981.39 | 2648.00 |
| 93 | 1126.70 | 1400.40 | 1620.37 | 1806.75 | 2431.39 | 1250.96 | 1568.32 | 1825.23 | 2048.55 | 2738.68 | 1287.90 | 1615.33 | 1880.64 | 2109.00 | 2820.96 |
| 94 | 1212.34 | 1507.87 | 1744.63 | 1946.12 | 2617.78 | 1336.60 | 1675.78 | 1949.48 | 2187.92 | 2925.06 | 1373.54 | 1722.80 | 2004.89 | 2248.37 | 3007.34 |
| 95 | 1308.05 | 1627.09 | 1882.32 | 2098.93 | 2822.63 | 1432.31 | 1795.00 | 2087.17 | 2340.72 | 3129.92 | 1469.25 | 1842.02 | 2142.58 | 2401.17 | 3212.19 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.80 | 28.60 | 32.33 | 34.42 | 52.26 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 30 | 26.87 | 30.07 | 34.28 | 36.32 | 57.09 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 31 | 26.87 | 30.80 | 35.48 | 37.50 | 57.09 | 41.98 | 53.73 | 60.45 | 67.17 | 94.60 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 32 | 26.87 | 31.98 | 36.98 | 38.96 | 57.09 | 41.98 | 53.73 | 60.45 | 67.17 | 97.38 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 33 | 26.87 | 32.71 | 38.17 | 40.57 | 57.09 | 43.56 | 53.73 | 60.45 | 67.17 | 102.94 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 34 | 26.87 | 33.58 | 38.62 | 41.98 | 57.09 | 43.56 | 53.73 | 61.65 | 67.17 | 108.51 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 35 | 26.87 | 33.58 | 38.62 | 41.98 | 57.09 | 46.29 | 55.25 | 61.65 | 67.17 | 111.29 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 36 | 26.87 | 33.58 | 38.62 | 41.98 | 57.09 | 49.01 | 58.01 | 64.33 | 69.55 | 117.27 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 37 | 26.87 | 33.58 | 38.62 | 41.98 | 57.09 | 51.73 | 60.78 | 69.69 | 72.22 | 123.49 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 38 | 26.87 | 33.58 | 38.62 | 41.98 | 57.09 | 51.73 | 63.54 | 72.37 | 74.90 | 129.71 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 39 | 26.87 | 33.58 | 38.62 | 41.98 | 57.09 | 54.69 | 66.30 | 75.05 | 80.25 | 139.04 | 104.01 | 130.75 | 148.58 | 163.44 | 219.90 |
| 40 | 28.55 | 35.26 | 40.30 | 45.34 | 60.45 | 58.04 | 67.66 | 76.81 | 84.00 | 143.76 | 109.95 | 136.70 | 157.50 | 175.33 | 234.76 |
| 41 | 28.55 | 35.26 | 40.30 | 45.34 | 60.45 | 61.42 | 70.81 | 79.79 | 87.06 | 150.43 | 109.95 | 136.70 | 157.50 | 175.33 | 234.76 |
| 42 | 30.98 | 35.88 | 40.33 | 45.34 | 60.45 | 61.71 | 74.18 | 83.14 | 93.19 | 157.84 | 109.95 | 136.70 | 157.50 | 175.33 | 234.76 |
| 43 | 31.20 | 36.11 | 43.14 | 46.56 | 62.94 | 65.14 | 77.57 | 89.51 | 96.67 | 165.28 | 109.95 | 136.70 | 157.50 | 175.33 | 234.76 |
| 44 | 31.42 | 38.95 | 43.43 | 46.87 | 65.85 | 68.59 | 80.99 | 92.92 | 100.19 | 169.38 | 109.95 | 136.70 | 157.50 | 175.33 | 234.76 |
| 45 | 33.69 | 39.76 | 46.91 | 48.60 | 67.85 | 74.84 | 85.07 | 97.12 | 103.01 | 180.53 | 118.87 | 145.61 | 166.41 | 184.24 | 249.62 |
| 46 | 36.76 | 42.69 | 47.22 | 51.49 | 70.75 | 75.20 | 91.73 | 103.71 | 106.48 | 181.27 | 118.87 | 145.61 | 166.41 | 184.24 | 249.62 |
| 47 | 37.02 | 42.98 | 50.18 | 54.42 | 73.67 | 79.21 | 95.40 | 107.26 | 113.02 | 181.27 | 118.87 | 145.61 | 166.41 | 184.24 | 249.62 |
| 48 | 37.29 | 45.96 | 53.17 | 54.78 | 76.60 | 83.36 | 99.42 | 114.71 | 119.79 | 181.27 | 118.87 | 145.61 | 166.41 | 184.24 | 249.62 |
| 49 | 40.51 | 46.27 | 53.53 | 57.76 | 82.58 | 86.18 | 106.98 | 118.77 | 123.80 | 181.27 | 118.87 | 145.61 | 166.41 | 184.24 | 249.62 |
| 50 | 41.11 | 48.24 | 55.56 | 60.21 | 87.01 | 91.01 | 108.15 | 123.65 | 129.12 | 202.07 | 130.75 | 160.47 | 184.24 | 205.04 | 279.33 |
| 51 | 42.47 | 51.57 | 60.96 | 65.58 | 91.43 | 92.28 | 109.52 | 131.38 | 139.17 | 208.01 | 133.72 | 166.41 | 193.16 | 213.96 | 285.28 |
| 52 | 42.97 | 52.20 | 59.97 | 67.38 | 98.09 | 97.11 | 119.98 | 132.87 | 141.68 | 216.93 | 139.67 | 172.36 | 199.10 | 219.90 | 297.16 |
| 53 | 46.36 | 55.60 | 63.42 | 68.14 | 104.94 | 104.12 | 124.95 | 143.50 | 149.49 | 225.84 | 142.64 | 178.30 | 205.04 | 225.84 | 306.08 |
| 54 | 46.87 | 56.24 | 64.13 | 71.97 | 109.61 | 105.27 | 129.18 | 148.61 | 157.40 | 231.79 | 148.58 | 184.24 | 210.99 | 234.76 | 314.99 |
| 55 | 50.32 | 59.71 | 67.66 | 75.53 | 116.54 | 112.92 | 137.14 | 156.64 | 162.69 | 240.70 | 151.55 | 190.18 | 216.93 | 243.67 | 323.91 |
| 56 | 53.77 | 63.43 | 72.54 | 80.45 | 126.85 | 118.87 | 145.02 | 161.74 | 171.51 | 252.59 | 157.50 | 199.10 | 225.84 | 252.59 | 338.77 |
| 57 | 57.47 | 68.33 | 76.66 | 85.77 | 135.22 | 125.09 | 150.01 | 170.57 | 180.49 | 270.42 | 166.41 | 208.01 | 237.73 | 267.45 | 356.60 |
| 58 | 59.39 | 72.41 | 83.65 | 92.80 | 143.64 | 127.06 | 155.06 | 178.61 | 189.53 | 288.25 | 175.33 | 219.90 | 252.59 | 282.31 | 377.40 |
| 59 | 66.14 | 77.42 | 89.01 | 98.56 | 155.47 | 134.93 | 163.96 | 187.54 | 199.30 | 309.05 | 184.24 | 231.79 | 267.45 | 298.91 | 398.20 |
| 60 | 68.15 | 84.48 | 94.44 | 106.02 | 167.35 | 139.96 | 169.20 | 193.97 | 211.44 | 329.85 | 193.16 | 243.67 | 282.31 | 304.43 | 421.97 |
| 61 | 75.21 | 91.87 | 104.78 | 114.74 | 181.94 | 151.20 | 184.18 | 206.72 | 221.97 | 345.89 | 201.77 | 253.66 | 291.13 | 314.11 | 438.13 |
| 62 | 82.34 | 102.31 | 110.60 | 123.53 | 199.94 | 162.61 | 199.21 | 222.81 | 238.31 | 360.33 | 209.49 | 265.36 | 301.67 | 330.41 | 449.71 |
| 63 | 92.91 | 109.84 | 123.14 | 134.42 | 212.68 | 175.76 | 211.91 | 240.79 | 254.71 | 378.57 | 213.62 | 273.11 | 310.97 | 342.93 | 465.10 |
| 64 | 100.33 | 118.68 | 135.32 | 145.70 | 234.54 | 183.11 | 224.66 | 258.23 | 271.60 | 397.61 | 222.35 | 279.89 | 321.75 | 360.98 | 483.93 |
| 65 | 111.35 | 127.85 | 144.86 | 158.33 | 248.71 | 190.22 | 240.95 | 272.61 | 289.46 | 413.42 | 230.80 | 289.14 | 334.79 | 372.84 | 499.65 |
| 66 | 119.64 | 141.57 | 159.80 | 173.53 | 271.03 | 199.00 | 253.05 | 289.90 | 310.42 | 432.39 | 238.31 | 302.18 | 346.41 | 388.17 | 520.84 |
| 67 | 133.65 | 156.42 | 174.74 | 189.97 | 294.39 | 206.82 | 261.50 | 299.53 | 334.71 | 449.30 | 247.23 | 311.42 | 356.59 | 399.38 | 534.88 |
| 68 | 145.42 | 172.97 | 191.17 | 206.70 | 314.79 | 215.99 | 268.83 | 310.19 | 346.96 | 466.44 | 255.05 | 321.68 | 369.93 | 413.59 | 553.75 |
| 69 | 157.20 | 188.32 | 209.95 | 226.99 | 332.73 | 224.04 | 283.93 | 326.08 | 366.00 | 488.01 | 263.97 | 334.95 | 383.75 | 432.55 | 576.73 |
| 70 | 166.82 | 209.59 | 230.51 | 250.85 | 357.16 | 235.26 | 301.55 | 344.33 | 387.10 | 519.70 | 275.89 | 352.88 | 404.21 | 453.40 | 607.39 |
| 71 | 181.57 | 224.91 | 255.86 | 281.54 | 383.78 | 253.79 | 321.88 | 369.34 | 416.80 | 555.04 | 293.00 | 373.47 | 429.18 | 482.82 | 643.77 |
| 72 | 195.24 | 243.05 | 276.92 | 306.80 | 414.38 | 272.93 | 346.64 | 398.44 | 446.25 | 595.67 | 310.78 | 396.45 | 456.21 | 512.00 | 683.32 |
| 73 | 211.32 | 263.18 | 297.76 | 330.42 | 447.60 | 293.92 | 372.68 | 426.47 | 480.26 | 641.63 | 332.34 | 422.63 | 484.10 | 543.66 | 728.08 |
| 74 | 227.54 | 284.88 | 321.88 | 357.03 | 484.67 | 314.48 | 399.58 | 458.78 | 514.27 | 688.16 | 351.48 | 449.53 | 514.27 | 577.17 | 773.26 |
| 75 | 245.47 | 307.72 | 348.64 | 387.77 | 522.95 | 334.41 | 426.90 | 490.94 | 553.19 | 736.40 | 371.76 | 474.93 | 546.08 | 613.67 | 818.23 |
| 76 | 266.39 | 332.98 | 379.09 | 420.07 | 568.63 | 358.60 | 455.93 | 525.94 | 590.83 | 788.91 | 392.75 | 502.03 | 578.88 | 648.89 | 867.46 |
| 77 | 293.85 | 371.09 | 423.14 | 470.16 | 634.71 | 389.56 | 500.38 | 577.62 | 651.51 | 868.12 | 423.14 | 544.04 | 629.68 | 708.60 | 943.68 |
| 78 | 329.11 | 416.43 | 475.20 | 528.93 | 713.63 | 429.86 | 554.12 | 641.43 | 723.71 | 962.15 | 463.44 | 597.77 | 690.13 | 779.12 | 1037.71 |
| 79 | 366.05 | 463.44 | 530.61 | 589.38 | 795.91 | 471.84 | 607.85 | 705.24 | 795.91 | 1059.54 | 503.74 | 651.51 | 755.61 | 849.64 | 1131.74 |
| 80 | 401.31 | 508.78 | 582.66 | 649.83 | 874.83 | 512.14 | 659.90 | 765.69 | 864.76 | 1150.21 | 544.04 | 701.88 | 814.38 | 920.17 | 1222.41 |
| 81 | 434.90 | 552.44 | 633.04 | 705.24 | 950.39 | 549.08 | 708.60 | 822.78 | 928.56 | 1234.17 | 580.98 | 750.58 | 871.47 | 983.98 | 1308.05 |
| 82 | 468.48 | 594.42 | 681.73 | 758.97 | 1022.60 | 584.34 | 753.93 | 874.83 | 987.33 | 1313.09 | 617.92 | 797.59 | 925.21 | 1044.43 | 1388.65 |
| 83 | 503.74 | 638.07 | 732.11 | 814.38 | 1098.16 | 622.96 | 800.95 | 928.56 | 1046.10 | 1393.69 | 656.54 | 844.61 | 980.62 | 1104.87 | 1470.93 |
| 84 | 540.68 | 685.09 | 785.84 | 874.83 | 1178.76 | 661.58 | 849.64 | 985.66 | 1109.91 | 1477.64 | 695.16 | 894.98 | 1037.71 | 1168.68 | 1558.24 |
| 85 | 580.98 | 737.14 | 846.29 | 942.00 | 1269.43 | 701.88 | 903.38 | 1047.78 | 1178.76 | 1571.68 | 737.14 | 950.39 | 1101.52 | 1239.21 | 1652.27 |
| 86 | 626.32 | 794.23 | 911.77 | 1015.88 | 1366.82 | 747.22 | 960.47 | 1113.27 | 1252.64 | 1669.07 | 782.48 | 1007.48 | 1167.00 | 1313.09 | 1749.66 |
| 87 | 675.01 | 856.36 | 980.62 | 1093.12 | 1472.61 | 795.91 | 1022.60 | 1182.11 | 1329.88 | 1774.85 | 831.17 | 1069.61 | 1235.85 | 1390.33 | 1855.45 |
| 88 | 727.07 | 920.17 | 1056.18 | 1175.40 | 1583.43 | 847.97 | 1086.40 | 1257.68 | 1412.16 | 1885.67 | 883.23 | 1133.42 | 1311.41 | 1472.61 | 1966.27 |
| 89 | 782.48 | 992.37 | 1136.78 | 1266.07 | 1706.01 | 903.38 | 1158.61 | 1338.27 | 1502.83 | 2008.25 | 938.64 | 1205.62 | 1392.01 | 1563.28 | 2088.85 |
| 90 | 842.93 | 1069.61 | 1225.77 | 1365.14 | 1840.34 | 963.83 | 1235.85 | 1427.27 | 1601.90 | 2142.58 | 999.09 | 1282.86 | 1481.00 | 1662.35 | 2223.18 |
| 91 | 908.41 | 1151.89 | 1321.48 | 1472.61 | 1983.06 | 1029.31 | 1318.12 | 1522.98 | 1709.36 | 2285.31 | 1064.57 | 1365.14 | 1576.71 | 1769.81 | 2365.91 |
| 92 | 978.94 | 1240.88 | 1422.23 | 1585.11 | 2134.19 | 1099.84 | 1407.12 | 1623.73 | 1821.87 | 2436.43 | 1135.10 | 1454.14 | 1677.46 | 1882.32 | 2517.03 |
| 93 | 1052.82 | 1334.92 | 1531.38 | 1706.01 | 2297.06 | 1173.72 | 1501.15 | 1732.87 | 1942.76 | 2599.31 | 1208.98 | 1548.17 | 1786.60 | 2003.21 | 2679.91 |
| 94 | 1135.10 | 1437.34 | 1648.92 | 1836.98 | 2473.37 | 1256.00 | 1603.58 | 1850.41 | 2073.74 | 2775.62 | 1291.26 | 1650.59 | 1904.14 | 2134.19 | 2856.22 |
| 95 | 1222.41 | 1549.85 | 1778.21 | 1979.71 | 2668.15 | 1343.31 | 1716.08 | 1979.71 | 2216.46 | 2970.40 | 1378.57 | 1763.10 | 2033.44 | 2276.91 | 3051.00 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.63 | 32.89 | 36.55 | 38.55 | 58.41 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 30 | 31.90 | 34.58 | 38.75 | 40.68 | 63.81 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 31 | 31.90 | 35.42 | 40.11 | 41.99 | 63.81 | 48.70 | 60.45 | 67.17 | 73.88 | 105.11 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 32 | 31.90 | 36.77 | 41.80 | 43.64 | 63.81 | 48.70 | 60.45 | 67.17 | 73.88 | 108.20 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 33 | 31.90 | 37.62 | 43.15 | 45.44 | 63.81 | 50.54 | 60.45 | 67.17 | 73.88 | 114.38 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 34 | 31.90 | 38.62 | 43.66 | 47.02 | 63.81 | 50.54 | 60.45 | 68.50 | 73.88 | 120.56 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 35 | 31.90 | 38.62 | 43.66 | 47.02 | 63.81 | 53.69 | 62.16 | 68.50 | 73.88 | 123.66 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 36 | 31.90 | 38.62 | 43.66 | 47.02 | 63.81 | 56.85 | 65.27 | 71.48 | 76.50 | 130.30 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 37 | 31.90 | 38.62 | 43.66 | 47.02 | 63.81 | 60.01 | 68.37 | 77.44 | 79.45 | 137.21 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 38 | 31.90 | 38.62 | 43.66 | 47.02 | 63.81 | 60.01 | 71.48 | 80.41 | 82.39 | 144.12 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 39 | 31.90 | 38.62 | 43.66 | 47.02 | 63.81 | 63.44 | 74.59 | 83.39 | 88.27 | 154.48 | 115.89 | 145.61 | 163.44 | 178.30 | 240.70 |
| 40 | 33.58 | 40.30 | 45.34 | 52.05 | 68.84 | 64.49 | 77.91 | 84.90 | 95.72 | 161.41 | 121.84 | 151.55 | 172.36 | 196.13 | 261.50 |
| 41 | 33.58 | 40.30 | 45.34 | 52.05 | 68.84 | 68.24 | 81.54 | 88.19 | 99.21 | 168.90 | 121.84 | 151.55 | 172.36 | 196.13 | 261.50 |
| 42 | 36.44 | 41.00 | 45.38 | 52.05 | 68.84 | 68.57 | 85.42 | 91.89 | 106.19 | 177.22 | 121.84 | 151.55 | 172.36 | 196.13 | 261.50 |
| 43 | 36.71 | 41.27 | 48.53 | 53.46 | 71.68 | 72.37 | 89.33 | 98.93 | 110.16 | 185.58 | 121.84 | 151.55 | 172.36 | 196.13 | 261.50 |
| 44 | 36.97 | 44.51 | 48.86 | 53.81 | 74.99 | 76.21 | 93.26 | 102.70 | 114.17 | 190.18 | 121.84 | 151.55 | 172.36 | 196.13 | 261.50 |
| 45 | 37.23 | 44.95 | 52.32 | 55.54 | 76.78 | 82.58 | 94.52 | 106.59 | 116.74 | 201.24 | 130.75 | 160.47 | 184.24 | 205.04 | 273.39 |
| 46 | 40.63 | 48.26 | 52.67 | 58.85 | 80.06 | 82.98 | 101.93 | 113.82 | 120.68 | 202.07 | 130.75 | 160.47 | 184.24 | 205.04 | 273.39 |
| 47 | 40.92 | 48.58 | 55.97 | 62.20 | 83.36 | 87.40 | 106.00 | 117.72 | 128.08 | 202.07 | 130.75 | 160.47 | 184.24 | 205.04 | 273.39 |
| 48 | 41.21 | 51.96 | 59.31 | 62.60 | 86.67 | 91.98 | 110.47 | 125.91 | 135.76 | 202.07 | 130.75 | 160.47 | 184.24 | 205.04 | 273.39 |
| 49 | 44.77 | 52.30 | 59.70 | 66.02 | 93.45 | 95.09 | 118.87 | 130.36 | 140.31 | 202.07 | 130.75 | 160.47 | 184.24 | 205.04 | 273.39 |
| 50 | 45.02 | 54.03 | 63.49 | 69.93 | 97.12 | 99.28 | 116.26 | 137.39 | 144.62 | 222.87 | 145.61 | 175.33 | 205.04 | 228.82 | 303.11 |
| 51 | 48.53 | 59.50 | 67.06 | 73.53 | 103.89 | 103.47 | 122.88 | 145.35 | 152.30 | 231.79 | 148.58 | 184.24 | 208.01 | 237.73 | 314.99 |
| 52 | 48.83 | 59.94 | 67.71 | 75.31 | 110.89 | 111.40 | 133.93 | 149.14 | 157.42 | 240.70 | 151.55 | 190.18 | 216.93 | 240.70 | 326.88 |
| 53 | 52.40 | 61.56 | 71.35 | 77.88 | 118.06 | 115.69 | 136.31 | 157.56 | 168.18 | 249.62 | 157.50 | 193.16 | 225.84 | 249.62 | 338.77 |
| 54 | 52.73 | 62.06 | 71.91 | 79.75 | 125.27 | 116.65 | 140.41 | 162.90 | 173.41 | 258.53 | 163.44 | 199.10 | 231.79 | 258.53 | 347.68 |
| 55 | 56.36 | 67.67 | 75.62 | 85.46 | 132.53 | 124.81 | 151.73 | 171.14 | 181.67 | 264.48 | 169.38 | 208.01 | 237.73 | 267.45 | 359.57 |
| 56 | 62.04 | 71.35 | 82.62 | 90.51 | 143.30 | 133.72 | 159.52 | 178.77 | 193.29 | 279.33 | 178.30 | 216.93 | 249.62 | 276.36 | 374.43 |
| 57 | 63.62 | 76.37 | 84.53 | 95.74 | 151.54 | 136.72 | 164.16 | 187.35 | 196.42 | 297.16 | 184.24 | 225.84 | 261.50 | 291.22 | 392.26 |
| 58 | 65.33 | 80.23 | 93.61 | 104.91 | 164.49 | 141.18 | 168.66 | 197.84 | 210.58 | 320.94 | 190.18 | 240.70 | 279.33 | 312.02 | 419.00 |
| 59 | 74.41 | 87.35 | 98.90 | 110.38 | 176.35 | 151.80 | 183.09 | 203.62 | 219.75 | 344.71 | 205.04 | 255.56 | 291.22 | 325.55 | 439.80 |
| 60 | 78.18 | 94.54 | 106.24 | 117.80 | 190.60 | 159.17 | 187.71 | 214.94 | 231.57 | 371.45 | 216.93 | 267.45 | 309.05 | 332.88 | 466.55 |
| 61 | 85.37 | 101.86 | 118.89 | 128.58 | 205.26 | 167.40 | 202.59 | 232.56 | 246.63 | 386.25 | 224.83 | 276.71 | 322.83 | 347.47 | 481.37 |
| 62 | 92.63 | 112.55 | 124.43 | 139.47 | 223.74 | 181.58 | 217.56 | 246.13 | 262.88 | 399.44 | 229.05 | 287.71 | 329.60 | 366.21 | 494.41 |
| 63 | 105.88 | 122.04 | 137.27 | 152.48 | 238.39 | 197.40 | 232.58 | 263.84 | 284.10 | 419.13 | 237.96 | 297.45 | 343.42 | 380.43 | 513.77 |
| 64 | 113.14 | 133.00 | 151.72 | 163.66 | 262.97 | 206.65 | 247.63 | 283.80 | 300.44 | 439.46 | 248.50 | 308.67 | 353.14 | 397.61 | 533.63 |
| 65 | 124.45 | 144.09 | 160.96 | 176.37 | 278.93 | 210.51 | 266.31 | 300.12 | 320.56 | 456.53 | 253.63 | 319.57 | 365.23 | 408.34 | 550.38 |
| 66 | 134.87 | 157.98 | 178.24 | 193.71 | 301.14 | 221.11 | 280.07 | 319.38 | 343.60 | 476.62 | 265.33 | 331.67 | 380.80 | 425.02 | 569.97 |
| 67 | 149.24 | 173.34 | 195.54 | 214.49 | 329.44 | 230.59 | 285.27 | 330.44 | 372.69 | 494.47 | 273.38 | 339.95 | 392.25 | 442.17 | 589.56 |
| 68 | 163.32 | 192.43 | 214.28 | 231.25 | 351.55 | 238.96 | 296.41 | 344.66 | 383.72 | 514.69 | 282.62 | 351.55 | 406.70 | 454.95 | 608.90 |
| 69 | 177.12 | 209.72 | 235.14 | 253.57 | 370.44 | 250.66 | 312.77 | 359.35 | 403.71 | 539.02 | 295.02 | 366.00 | 423.68 | 474.70 | 632.19 |
| 70 | 188.20 | 233.12 | 257.50 | 281.44 | 397.80 | 263.06 | 331.50 | 380.69 | 427.74 | 573.17 | 305.83 | 384.96 | 444.85 | 498.31 | 667.27 |
| 71 | 204.27 | 251.73 | 286.81 | 314.19 | 429.18 | 282.68 | 354.90 | 410.61 | 458.06 | 612.81 | 328.07 | 410.61 | 472.51 | 530.28 | 705.67 |
| 72 | 221.13 | 268.95 | 308.79 | 342.66 | 462.19 | 306.80 | 378.52 | 438.28 | 494.07 | 657.43 | 348.64 | 432.31 | 502.03 | 563.79 | 751.06 |
| 73 | 236.29 | 290.08 | 332.34 | 368.84 | 497.55 | 326.58 | 405.34 | 470.66 | 528.29 | 705.03 | 366.92 | 459.13 | 534.05 | 597.45 | 797.24 |
| 74 | 257.14 | 314.48 | 358.88 | 397.73 | 538.32 | 349.63 | 436.58 | 505.02 | 566.07 | 756.61 | 390.33 | 488.37 | 564.22 | 634.52 | 847.25 |
| 75 | 275.71 | 337.96 | 387.77 | 430.46 | 581.65 | 371.76 | 464.25 | 538.96 | 606.55 | 809.33 | 412.67 | 514.06 | 597.66 | 672.37 | 898.27 |
| 76 | 297.12 | 367.13 | 421.78 | 469.59 | 633.52 | 396.16 | 498.62 | 578.88 | 652.30 | 869.17 | 433.73 | 546.43 | 635.23 | 715.48 | 952.84 |
| 77 | 329.11 | 408.03 | 470.16 | 522.21 | 705.24 | 431.54 | 545.72 | 636.39 | 716.99 | 953.75 | 468.48 | 592.74 | 690.13 | 775.76 | 1034.35 |
| 78 | 369.41 | 458.41 | 528.93 | 587.70 | 794.23 | 478.55 | 604.49 | 705.24 | 794.23 | 1059.54 | 515.50 | 649.83 | 758.97 | 854.68 | 1140.14 |
| 79 | 409.71 | 508.78 | 589.38 | 656.54 | 883.23 | 523.89 | 663.26 | 775.76 | 876.51 | 1163.64 | 559.15 | 706.92 | 829.50 | 935.28 | 1242.56 |
| 80 | 450.01 | 559.15 | 648.15 | 722.03 | 972.22 | 569.23 | 718.67 | 842.93 | 952.07 | 1266.07 | 604.49 | 764.01 | 894.98 | 1012.52 | 1343.31 |
| 81 | 488.63 | 607.85 | 703.56 | 785.84 | 1054.50 | 611.21 | 774.08 | 905.06 | 1024.28 | 1356.75 | 646.47 | 817.74 | 957.11 | 1083.05 | 1435.66 |
| 82 | 525.57 | 653.19 | 757.29 | 844.61 | 1136.78 | 651.51 | 821.10 | 963.83 | 1088.08 | 1445.74 | 686.77 | 868.12 | 1017.56 | 1148.53 | 1528.02 |
| 83 | 564.19 | 701.88 | 812.70 | 906.74 | 1219.06 | 693.48 | 873.15 | 1022.60 | 1155.25 | 1534.73 | 728.75 | 920.17 | 1078.01 | 1215.70 | 1617.01 |
| 84 | 606.17 | 753.93 | 871.47 | 973.90 | 1308.05 | 735.46 | 928.56 | 1084.72 | 1225.77 | 1627.09 | 772.40 | 977.26 | 1141.82 | 1287.90 | 1712.72 |
| 85 | 651.51 | 812.70 | 938.64 | 1047.78 | 1408.80 | 782.48 | 989.01 | 1153.57 | 1301.33 | 1731.19 | 819.42 | 1037.71 | 1210.66 | 1366.82 | 1816.83 |
| 86 | 703.56 | 874.83 | 1012.52 | 1128.38 | 1517.94 | 834.53 | 1051.14 | 1227.45 | 1381.93 | 1840.34 | 871.47 | 1099.84 | 1284.54 | 1447.42 | 1925.97 |
| 87 | 757.29 | 942.00 | 1089.76 | 1214.02 | 1633.80 | 888.27 | 1118.31 | 1304.69 | 1467.57 | 1956.20 | 925.21 | 1167.00 | 1361.78 | 1533.05 | 2041.83 |
| 88 | 814.38 | 1014.20 | 1173.72 | 1308.05 | 1759.74 | 945.36 | 1190.51 | 1388.65 | 1561.60 | 2082.13 | 982.30 | 1239.21 | 1445.74 | 1627.09 | 2167.77 |
| 89 | 878.19 | 1091.44 | 1262.71 | 1408.80 | 1895.75 | 1009.16 | 1267.75 | 1477.64 | 1662.35 | 2218.14 | 1046.10 | 1316.45 | 1534.73 | 1727.84 | 2303.78 |
| 90 | 947.03 | 1177.08 | 1361.78 | 1517.94 | 2041.83 | 1078.01 | 1353.39 | 1576.71 | 1771.49 | 2364.23 | 1114.95 | 1402.08 | 1633.80 | 1836.98 | 2449.87 |
| 91 | 1020.92 | 1269.43 | 1469.25 | 1637.16 | 2203.03 | 1151.89 | 1445.74 | 1684.18 | 1890.71 | 2525.43 | 1188.83 | 1494.43 | 1741.27 | 1956.20 | 2611.06 |
| 92 | 1098.16 | 1365.14 | 1580.07 | 1763.10 | 2370.95 | 1229.13 | 1541.45 | 1795.00 | 2016.65 | 2693.34 | 1266.07 | 1590.15 | 1852.09 | 2082.13 | 2778.98 |
| 93 | 1182.11 | 1470.93 | 1700.97 | 1897.43 | 2552.29 | 1313.09 | 1647.24 | 1915.90 | 2150.98 | 2874.69 | 1350.03 | 1695.93 | 1972.99 | 2216.46 | 2960.32 |
| 94 | 1272.79 | 1583.43 | 1831.94 | 2041.83 | 2747.07 | 1403.76 | 1759.74 | 2046.87 | 2295.38 | 3069.47 | 1440.70 | 1808.43 | 2103.96 | 2360.87 | 3155.10 |
| 95 | 1371.86 | 1707.69 | 1974.67 | 2203.03 | 2963.68 | 1502.83 | 1884.00 | 2189.60 | 2456.58 | 3286.08 | 1539.77 | 1932.69 | 2246.69 | 2522.07 | 3371.71 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.80 | 28.60 | 32.33 | 35.80 | 52.26 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 30 | 26.87 | 30.07 | 34.28 | 37.78 | 57.09 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 31 | 26.87 | 30.80 | 35.48 | 39.00 | 57.09 | 41.98 | 52.05 | 60.45 | 67.17 | 94.60 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 32 | 26.87 | 31.98 | 36.98 | 40.52 | 57.09 | 41.98 | 52.05 | 60.45 | 67.17 | 97.38 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 33 | 26.87 | 32.71 | 38.17 | 42.19 | 57.09 | 43.56 | 52.05 | 60.45 | 67.17 | 102.94 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 34 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 43.56 | 52.05 | 61.65 | 67.17 | 108.51 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 35 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 46.29 | 53.53 | 61.65 | 67.17 | 111.29 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 36 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 49.01 | 56.20 | 64.33 | 69.55 | 117.27 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 37 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 51.73 | 58.88 | 69.69 | 72.22 | 123.49 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 38 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 51.73 | 61.55 | 72.37 | 74.90 | 129.71 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 39 | 26.87 | 33.58 | 38.62 | 43.66 | 57.09 | 54.69 | 64.23 | 75.05 | 80.25 | 139.04 | 101.04 | 124.81 | 145.61 | 163.44 | 216.93 |
| 40 | 30.22 | 35.26 | 40.30 | 45.34 | 62.13 | 58.04 | 67.66 | 76.81 | 82.05 | 143.76 | 112.92 | 133.72 | 151.55 | 172.36 | 234.76 |
| 41 | 30.22 | 35.26 | 40.30 | 45.34 | 62.13 | 61.42 | 70.81 | 79.79 | 85.04 | 150.43 | 112.92 | 133.72 | 151.55 | 172.36 | 234.76 |
| 42 | 32.80 | 35.88 | 40.33 | 45.34 | 62.13 | 61.71 | 74.18 | 83.14 | 91.02 | 157.84 | 112.92 | 133.72 | 151.55 | 172.36 | 234.76 |
| 43 | 33.04 | 36.11 | 43.14 | 46.56 | 64.68 | 65.14 | 77.57 | 89.51 | 94.43 | 165.28 | 112.92 | 133.72 | 151.55 | 172.36 | 234.76 |
| 44 | 33.27 | 38.95 | 43.43 | 46.87 | 67.67 | 68.59 | 80.99 | 92.92 | 97.86 | 169.38 | 112.92 | 133.72 | 151.55 | 172.36 | 234.76 |
| 45 | 33.69 | 39.76 | 46.91 | 48.60 | 67.85 | 74.84 | 85.07 | 94.75 | 100.72 | 177.57 | 115.89 | 145.61 | 163.44 | 181.27 | 240.70 |
| 46 | 36.76 | 42.69 | 47.22 | 51.49 | 70.75 | 75.20 | 91.73 | 101.18 | 104.12 | 178.30 | 115.89 | 145.61 | 163.44 | 181.27 | 240.70 |
| 47 | 37.02 | 42.98 | 50.18 | 54.42 | 73.67 | 79.21 | 95.40 | 104.64 | 110.50 | 178.30 | 115.89 | 145.61 | 163.44 | 181.27 | 240.70 |
| 48 | 37.29 | 45.96 | 53.17 | 54.78 | 76.60 | 83.36 | 99.42 | 111.92 | 117.12 | 178.30 | 115.89 | 145.61 | 163.44 | 181.27 | 240.70 |
| 49 | 40.51 | 46.27 | 53.53 | 57.76 | 82.58 | 86.18 | 106.98 | 115.88 | 121.05 | 178.30 | 115.89 | 145.61 | 163.44 | 181.27 | 240.70 |
| 50 | 39.15 | 50.17 | 57.54 | 60.21 | 87.01 | 85.49 | 108.15 | 123.65 | 129.12 | 202.07 | 124.81 | 160.47 | 181.27 | 202.07 | 270.42 |
| 51 | 42.47 | 51.57 | 60.96 | 65.58 | 91.43 | 89.49 | 106.85 | 131.38 | 136.54 | 208.01 | 130.75 | 163.44 | 187.21 | 208.01 | 279.33 |
| 52 | 42.97 | 52.20 | 59.97 | 67.38 | 98.09 | 97.11 | 117.19 | 130.16 | 141.68 | 213.96 | 136.70 | 169.38 | 193.16 | 213.96 | 291.22 |
| 53 | 46.36 | 55.60 | 63.42 | 70.09 | 104.94 | 101.22 | 122.11 | 140.68 | 149.49 | 219.90 | 142.64 | 175.33 | 202.07 | 225.84 | 300.14 |
| 54 | 46.87 | 56.24 | 64.13 | 71.97 | 109.61 | 105.27 | 126.37 | 148.61 | 154.73 | 225.84 | 145.61 | 178.30 | 208.01 | 231.79 | 306.08 |
| 55 | 50.32 | 59.71 | 67.66 | 75.53 | 116.54 | 112.92 | 134.22 | 153.74 | 159.98 | 234.76 | 151.55 | 184.24 | 210.99 | 237.73 | 317.97 |
| 56 | 53.77 | 63.43 | 74.56 | 80.45 | 126.85 | 118.87 | 142.12 | 161.74 | 171.51 | 249.62 | 154.53 | 193.16 | 222.87 | 246.65 | 332.82 |
| 57 | 57.47 | 68.33 | 76.66 | 85.77 | 135.22 | 122.18 | 147.18 | 167.78 | 177.84 | 264.48 | 163.44 | 202.07 | 234.76 | 261.50 | 350.65 |
| 58 | 59.39 | 72.41 | 83.65 | 92.80 | 143.64 | 127.06 | 152.34 | 175.86 | 189.53 | 282.31 | 172.36 | 216.93 | 249.62 | 276.36 | 368.48 |
| 59 | 66.14 | 77.42 | 89.01 | 98.56 | 155.47 | 134.93 | 161.23 | 184.86 | 196.75 | 306.08 | 181.27 | 225.84 | 261.50 | 290.03 | 392.26 |
| 60 | 68.15 | 84.48 | 94.44 | 106.02 | 167.35 | 139.96 | 166.56 | 191.35 | 208.92 | 323.91 | 190.18 | 237.73 | 276.36 | 298.74 | 413.06 |
| 61 | 75.21 | 91.87 | 104.78 | 114.74 | 181.94 | 148.50 | 181.54 | 204.13 | 219.50 | 343.01 | 198.89 | 250.77 | 285.36 | 311.33 | 429.48 |
| 62 | 82.34 | 100.27 | 110.60 | 123.53 | 199.94 | 162.61 | 193.97 | 220.22 | 233.39 | 354.74 | 203.91 | 256.98 | 293.29 | 324.91 | 441.33 |
| 63 | 92.91 | 109.84 | 121.12 | 134.42 | 212.68 | 173.06 | 206.74 | 233.10 | 252.26 | 373.16 | 210.92 | 265.00 | 302.86 | 337.57 | 456.99 |
| 64 | 100.33 | 118.68 | 133.27 | 143.70 | 232.17 | 180.49 | 222.10 | 250.56 | 264.39 | 387.14 | 219.73 | 274.66 | 311.28 | 350.52 | 470.85 |
| 65 | 111.35 | 127.85 | 142.85 | 158.33 | 248.71 | 190.22 | 235.88 | 265.10 | 284.68 | 405.81 | 228.27 | 284.07 | 324.65 | 365.23 | 489.51 |
| 66 | 119.64 | 139.52 | 157.76 | 173.53 | 268.71 | 199.00 | 245.68 | 282.53 | 305.68 | 425.02 | 235.85 | 294.81 | 336.58 | 380.80 | 508.55 |
| 67 | 133.65 | 154.31 | 172.66 | 189.97 | 294.39 | 204.44 | 254.37 | 292.40 | 329.96 | 442.17 | 244.86 | 301.91 | 349.46 | 392.25 | 525.37 |
| 68 | 145.42 | 172.97 | 191.17 | 206.70 | 312.49 | 211.39 | 266.54 | 305.60 | 342.36 | 457.25 | 250.45 | 314.79 | 360.74 | 406.70 | 542.26 |
| 69 | 157.20 | 186.18 | 207.85 | 226.99 | 332.73 | 221.82 | 275.06 | 319.42 | 361.57 | 481.35 | 261.75 | 326.08 | 377.10 | 423.68 | 565.64 |
| 70 | 166.82 | 207.45 | 230.51 | 250.85 | 355.02 | 233.12 | 293.00 | 340.05 | 380.69 | 509.01 | 271.61 | 344.33 | 397.80 | 444.85 | 594.55 |
| 71 | 181.57 | 222.84 | 253.79 | 279.50 | 381.72 | 251.73 | 313.63 | 363.15 | 408.54 | 544.72 | 290.93 | 363.15 | 418.86 | 470.44 | 629.32 |
| 72 | 195.24 | 241.06 | 274.92 | 304.81 | 412.39 | 268.95 | 336.68 | 390.47 | 438.28 | 587.70 | 306.80 | 386.49 | 446.25 | 502.03 | 669.38 |
| 73 | 211.32 | 257.42 | 295.84 | 328.50 | 443.76 | 292.00 | 361.16 | 418.79 | 470.66 | 628.18 | 326.58 | 407.26 | 474.50 | 532.13 | 710.79 |
| 74 | 227.54 | 279.33 | 320.03 | 353.33 | 479.12 | 310.78 | 388.48 | 451.38 | 505.02 | 673.36 | 347.78 | 434.73 | 503.17 | 564.22 | 754.76 |
| 75 | 245.47 | 302.39 | 346.86 | 382.43 | 519.40 | 330.85 | 416.23 | 482.04 | 538.96 | 722.17 | 366.42 | 460.70 | 533.63 | 597.66 | 800.44 |
| 76 | 266.39 | 326.15 | 375.67 | 416.65 | 563.51 | 355.18 | 442.27 | 515.70 | 578.88 | 771.84 | 387.63 | 486.67 | 565.22 | 635.23 | 848.68 |
| 77 | 293.85 | 364.37 | 418.11 | 465.12 | 626.32 | 386.20 | 485.27 | 565.87 | 638.07 | 847.97 | 418.11 | 528.93 | 612.89 | 691.81 | 920.17 |
| 78 | 329.11 | 408.03 | 471.84 | 523.89 | 705.24 | 426.50 | 537.32 | 629.68 | 708.60 | 942.00 | 458.41 | 577.62 | 676.69 | 762.33 | 1012.52 |
| 79 | 366.05 | 453.37 | 523.89 | 584.34 | 785.84 | 468.48 | 591.06 | 690.13 | 779.12 | 1036.03 | 498.70 | 629.68 | 737.14 | 832.85 | 1104.87 |
| 80 | 401.31 | 498.70 | 575.95 | 643.11 | 864.76 | 507.10 | 641.43 | 750.58 | 847.97 | 1126.70 | 539.00 | 680.05 | 795.91 | 900.02 | 1195.55 |
| 81 | 434.90 | 540.68 | 626.32 | 698.52 | 938.64 | 544.04 | 688.45 | 805.99 | 910.09 | 1208.98 | 574.27 | 727.07 | 853.00 | 962.15 | 1277.83 |
| 82 | 468.48 | 582.66 | 673.34 | 752.25 | 1010.84 | 579.30 | 732.11 | 858.04 | 968.86 | 1286.22 | 612.89 | 774.08 | 905.06 | 1024.28 | 1358.42 |
| 83 | 502.06 | 624.64 | 723.71 | 805.99 | 1084.72 | 616.24 | 777.44 | 910.09 | 1027.63 | 1365.14 | 649.83 | 819.42 | 958.79 | 1081.37 | 1439.02 |
| 84 | 539.00 | 671.66 | 775.76 | 866.44 | 1165.32 | 654.86 | 827.82 | 965.51 | 1089.76 | 1449.10 | 686.77 | 869.79 | 1015.88 | 1146.85 | 1524.66 |
| 85 | 580.98 | 722.03 | 836.21 | 931.92 | 1254.32 | 698.52 | 879.87 | 1027.63 | 1156.93 | 1541.45 | 730.43 | 921.85 | 1079.69 | 1214.02 | 1618.69 |
| 86 | 626.32 | 779.12 | 900.02 | 1004.13 | 1351.71 | 743.86 | 936.96 | 1091.44 | 1229.13 | 1638.84 | 775.76 | 978.94 | 1143.49 | 1286.22 | 1716.08 |
| 87 | 673.34 | 837.89 | 970.54 | 1081.37 | 1454.14 | 790.87 | 995.73 | 1161.96 | 1306.37 | 1741.27 | 822.78 | 1037.71 | 1214.02 | 1363.46 | 1818.51 |
| 88 | 725.39 | 901.70 | 1042.75 | 1165.32 | 1564.96 | 842.93 | 1059.54 | 1234.17 | 1390.33 | 1852.09 | 874.83 | 1101.52 | 1286.22 | 1447.42 | 1929.33 |
| 89 | 780.80 | 972.22 | 1125.02 | 1252.64 | 1687.54 | 898.34 | 1130.06 | 1316.45 | 1477.64 | 1974.67 | 930.24 | 1172.04 | 1368.50 | 1534.73 | 2051.91 |
| 90 | 842.93 | 1047.78 | 1212.34 | 1351.71 | 1818.51 | 960.47 | 1205.62 | 1403.76 | 1576.71 | 2105.64 | 992.37 | 1247.60 | 1455.81 | 1633.80 | 2182.88 |
| 91 | 908.41 | 1128.38 | 1306.37 | 1457.49 | 1959.56 | 1025.95 | 1286.22 | 1497.79 | 1682.50 | 2246.69 | 1057.86 | 1328.20 | 1549.85 | 1739.59 | 2323.93 |
| 92 | 977.26 | 1215.70 | 1405.44 | 1568.32 | 2109.00 | 1094.80 | 1373.54 | 1596.86 | 1793.32 | 2396.13 | 1126.70 | 1415.52 | 1648.92 | 1850.41 | 2473.37 |
| 93 | 1051.14 | 1308.05 | 1514.58 | 1689.21 | 2270.20 | 1168.68 | 1465.89 | 1706.01 | 1914.22 | 2557.33 | 1200.59 | 1507.87 | 1758.06 | 1971.31 | 2634.57 |
| 94 | 1133.42 | 1408.80 | 1630.44 | 1818.51 | 2444.83 | 1250.96 | 1566.64 | 1821.87 | 2043.51 | 2731.96 | 1282.86 | 1608.62 | 1873.92 | 2100.60 | 2809.20 |
| 95 | 1222.41 | 1517.94 | 1758.06 | 1959.56 | 2636.25 | 1339.95 | 1675.78 | 1949.48 | 2184.56 | 2923.38 | 1371.86 | 1717.76 | 2001.53 | 2241.65 | 3000.62 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.18 | 27.17 | 28.12 | 31.67 | 47.65 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 30 | 25.19 | 28.57 | 29.81 | 33.42 | 52.05 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 31 | 25.19 | 29.26 | 30.85 | 34.50 | 52.05 | 40.30 | 48.70 | 53.73 | 62.13 | 85.84 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 32 | 25.19 | 30.38 | 32.15 | 35.84 | 52.05 | 40.30 | 48.70 | 53.73 | 62.13 | 88.36 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 33 | 25.19 | 31.08 | 33.19 | 37.33 | 52.05 | 41.82 | 48.70 | 53.73 | 62.13 | 93.41 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 34 | 25.19 | 31.90 | 33.58 | 38.62 | 52.05 | 41.82 | 48.70 | 54.80 | 62.13 | 98.46 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 35 | 25.19 | 31.90 | 33.58 | 38.62 | 52.05 | 44.44 | 50.07 | 54.80 | 62.13 | 100.99 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 36 | 25.19 | 31.90 | 33.58 | 38.62 | 52.05 | 47.05 | 52.58 | 57.18 | 64.33 | 106.41 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 37 | 25.19 | 31.90 | 33.58 | 38.62 | 52.05 | 49.66 | 55.08 | 61.95 | 66.81 | 112.05 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 38 | 25.19 | 31.90 | 33.58 | 38.62 | 52.05 | 49.66 | 57.58 | 64.33 | 69.28 | 117.70 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 39 | 25.19 | 31.90 | 33.58 | 38.62 | 52.05 | 52.50 | 60.09 | 66.71 | 74.23 | 126.16 | 92.12 | 115.89 | 130.75 | 145.61 | 199.10 |
| 40 | 26.87 | 33.58 | 36.94 | 41.98 | 55.41 | 53.74 | 63.56 | 70.75 | 76.19 | 131.15 | 98.06 | 124.81 | 142.64 | 157.50 | 208.01 |
| 41 | 26.87 | 33.58 | 36.94 | 41.98 | 55.41 | 56.87 | 66.52 | 73.49 | 78.96 | 137.23 | 98.06 | 124.81 | 142.64 | 157.50 | 208.01 |
| 42 | 29.16 | 34.17 | 36.97 | 41.98 | 55.41 | 57.14 | 69.69 | 76.57 | 84.52 | 143.99 | 98.06 | 124.81 | 142.64 | 157.50 | 208.01 |
| 43 | 29.36 | 34.39 | 39.55 | 43.11 | 57.69 | 60.31 | 72.87 | 82.44 | 87.68 | 150.78 | 98.06 | 124.81 | 142.64 | 157.50 | 208.01 |
| 44 | 29.58 | 37.10 | 39.81 | 43.39 | 60.36 | 63.51 | 76.08 | 85.58 | 90.87 | 154.53 | 98.06 | 124.81 | 142.64 | 157.50 | 208.01 |
| 45 | 30.14 | 34.58 | 41.50 | 45.13 | 62.50 | 67.10 | 73.25 | 87.64 | 93.85 | 162.77 | 106.98 | 127.78 | 145.61 | 166.41 | 222.87 |
| 46 | 32.89 | 37.12 | 41.78 | 47.82 | 65.17 | 67.42 | 78.99 | 93.59 | 97.02 | 163.44 | 106.98 | 127.78 | 145.61 | 166.41 | 222.87 |
| 47 | 33.12 | 37.37 | 44.39 | 50.53 | 67.85 | 71.02 | 82.15 | 96.80 | 102.97 | 163.44 | 106.98 | 127.78 | 145.61 | 166.41 | 222.87 |
| 48 | 33.36 | 39.97 | 47.04 | 50.87 | 70.55 | 74.74 | 85.61 | 103.52 | 109.14 | 163.44 | 106.98 | 127.78 | 145.61 | 166.41 | 222.87 |
| 49 | 36.25 | 40.23 | 47.35 | 53.64 | 76.06 | 77.26 | 92.12 | 107.19 | 112.80 | 163.44 | 106.98 | 127.78 | 145.61 | 166.41 | 222.87 |
| 50 | 37.19 | 44.38 | 51.59 | 56.33 | 78.91 | 79.98 | 97.33 | 109.91 | 118.79 | 181.27 | 115.89 | 145.61 | 166.41 | 184.24 | 246.65 |
| 51 | 40.44 | 47.60 | 54.87 | 59.62 | 85.19 | 83.89 | 98.84 | 117.40 | 123.41 | 190.18 | 121.84 | 148.58 | 172.36 | 190.18 | 258.53 |
| 52 | 39.06 | 48.34 | 54.17 | 61.43 | 89.56 | 88.55 | 108.82 | 116.60 | 128.56 | 196.13 | 121.84 | 154.53 | 175.33 | 196.13 | 264.48 |
| 53 | 42.33 | 51.63 | 57.47 | 62.30 | 94.01 | 92.55 | 113.60 | 126.61 | 136.14 | 202.07 | 127.78 | 160.47 | 181.27 | 205.04 | 270.42 |
| 54 | 42.96 | 50.42 | 58.30 | 64.19 | 100.66 | 93.89 | 112.33 | 134.32 | 138.73 | 208.01 | 133.72 | 163.44 | 187.21 | 208.01 | 279.33 |
| 55 | 44.29 | 53.74 | 61.69 | 69.56 | 107.40 | 101.04 | 119.63 | 139.23 | 149.13 | 216.93 | 133.72 | 166.41 | 193.16 | 216.93 | 291.22 |
| 56 | 49.64 | 57.48 | 66.50 | 74.42 | 115.11 | 106.98 | 127.62 | 144.72 | 155.18 | 225.84 | 142.64 | 178.30 | 202.07 | 225.84 | 303.11 |
| 57 | 53.36 | 62.30 | 70.77 | 77.79 | 123.56 | 113.45 | 133.03 | 153.79 | 159.26 | 243.67 | 151.55 | 184.24 | 216.93 | 237.73 | 317.97 |
| 58 | 53.45 | 64.58 | 75.69 | 84.73 | 132.06 | 115.76 | 136.02 | 159.37 | 171.10 | 261.50 | 157.50 | 193.16 | 222.87 | 252.59 | 335.80 |
| 59 | 59.94 | 71.47 | 81.10 | 88.70 | 141.54 | 120.87 | 150.30 | 166.11 | 178.86 | 276.36 | 163.44 | 208.01 | 237.73 | 263.40 | 356.60 |
| 60 | 62.14 | 76.43 | 86.57 | 94.24 | 153.41 | 126.24 | 153.34 | 175.62 | 186.27 | 297.16 | 172.36 | 216.93 | 252.59 | 267.44 | 377.40 |
| 61 | 69.11 | 83.88 | 96.72 | 104.85 | 165.61 | 135.00 | 165.76 | 188.63 | 199.77 | 311.30 | 181.59 | 227.71 | 262.30 | 280.75 | 392.01 |
| 62 | 76.16 | 92.08 | 100.73 | 113.57 | 183.28 | 149.06 | 178.24 | 199.49 | 216.20 | 326.81 | 189.94 | 231.84 | 268.15 | 297.37 | 402.23 |
| 63 | 86.43 | 97.64 | 111.03 | 122.38 | 191.64 | 159.54 | 186.06 | 212.61 | 227.77 | 338.01 | 194.69 | 240.66 | 278.52 | 308.10 | 413.72 |
| 64 | 91.80 | 108.45 | 123.02 | 131.73 | 210.85 | 164.80 | 201.68 | 232.66 | 242.76 | 353.14 | 198.80 | 251.12 | 287.74 | 321.75 | 429.00 |
| 65 | 100.43 | 115.68 | 130.78 | 142.30 | 225.47 | 169.93 | 213.05 | 242.59 | 258.36 | 370.30 | 205.44 | 258.70 | 296.75 | 332.26 | 443.85 |
| 66 | 108.77 | 127.21 | 145.46 | 157.39 | 243.23 | 179.34 | 223.57 | 260.42 | 279.62 | 385.71 | 213.74 | 267.79 | 309.55 | 346.41 | 459.42 |
| 67 | 120.28 | 141.63 | 160.18 | 171.59 | 266.35 | 185.43 | 232.97 | 271.01 | 299.10 | 399.38 | 218.71 | 275.76 | 320.93 | 354.21 | 477.83 |
| 68 | 132.00 | 155.67 | 172.26 | 188.28 | 284.92 | 195.31 | 238.96 | 275.73 | 312.49 | 418.19 | 227.48 | 284.92 | 326.28 | 369.93 | 494.01 |
| 69 | 143.91 | 169.06 | 191.05 | 204.49 | 301.68 | 201.86 | 250.66 | 292.80 | 326.08 | 436.99 | 239.57 | 295.02 | 343.82 | 383.75 | 514.62 |
| 70 | 151.85 | 188.20 | 207.66 | 228.42 | 320.80 | 211.73 | 267.34 | 307.97 | 346.47 | 459.82 | 248.09 | 312.25 | 359.30 | 404.21 | 538.95 |
| 71 | 165.07 | 202.21 | 231.10 | 255.02 | 346.64 | 229.03 | 284.74 | 330.14 | 371.40 | 495.20 | 264.11 | 330.14 | 381.72 | 429.18 | 571.55 |
| 72 | 177.31 | 219.14 | 249.03 | 276.92 | 374.53 | 245.04 | 306.80 | 354.61 | 398.44 | 531.92 | 278.91 | 350.63 | 404.42 | 454.22 | 607.62 |
| 73 | 190.18 | 234.37 | 268.95 | 299.68 | 403.42 | 261.26 | 328.50 | 382.29 | 428.39 | 572.47 | 295.84 | 370.76 | 430.32 | 486.03 | 647.39 |
| 74 | 207.19 | 255.29 | 290.43 | 321.88 | 434.73 | 283.03 | 355.18 | 408.83 | 458.78 | 612.32 | 316.33 | 397.73 | 456.93 | 514.27 | 686.31 |
| 75 | 224.12 | 275.71 | 314.84 | 348.64 | 471.37 | 302.39 | 378.87 | 437.57 | 490.94 | 656.36 | 334.41 | 419.79 | 485.60 | 546.08 | 727.51 |
| 76 | 240.77 | 297.12 | 341.52 | 379.09 | 512.28 | 321.03 | 402.99 | 469.59 | 527.65 | 701.82 | 351.77 | 442.27 | 513.99 | 577.17 | 770.13 |
| 77 | 266.98 | 330.79 | 379.49 | 423.14 | 570.91 | 350.94 | 441.61 | 513.82 | 580.98 | 772.40 | 379.49 | 478.55 | 557.47 | 628.00 | 837.89 |
| 78 | 300.57 | 371.09 | 428.18 | 476.88 | 643.11 | 389.56 | 490.31 | 570.91 | 644.79 | 858.04 | 418.11 | 527.25 | 614.57 | 693.48 | 923.53 |
| 79 | 332.47 | 413.07 | 476.88 | 530.61 | 715.31 | 424.82 | 537.32 | 628.00 | 708.60 | 942.00 | 453.37 | 574.27 | 671.66 | 755.61 | 1005.80 |
| 80 | 364.37 | 453.37 | 525.57 | 586.02 | 785.84 | 461.76 | 582.66 | 683.41 | 772.40 | 1022.60 | 488.63 | 619.60 | 725.39 | 819.42 | 1086.40 |
| 81 | 394.60 | 491.99 | 569.23 | 634.71 | 854.68 | 495.35 | 626.32 | 733.78 | 827.82 | 1099.84 | 522.21 | 661.58 | 774.08 | 876.51 | 1163.64 |
| 82 | 424.82 | 528.93 | 614.57 | 683.41 | 920.17 | 525.57 | 666.62 | 780.80 | 879.87 | 1172.04 | 554.12 | 703.56 | 826.14 | 930.24 | 1237.53 |
| 83 | 456.73 | 569.23 | 658.22 | 733.78 | 987.33 | 560.83 | 708.60 | 827.82 | 935.28 | 1242.56 | 589.38 | 745.54 | 873.15 | 985.66 | 1309.73 |
| 84 | 490.31 | 611.21 | 706.92 | 787.52 | 1061.22 | 596.09 | 752.25 | 879.87 | 990.69 | 1319.80 | 626.32 | 790.87 | 925.21 | 1041.07 | 1388.65 |
| 85 | 528.93 | 658.22 | 760.65 | 847.97 | 1141.82 | 634.71 | 800.95 | 935.28 | 1052.82 | 1403.76 | 666.62 | 841.25 | 982.30 | 1104.87 | 1472.61 |
| 86 | 569.23 | 708.60 | 821.10 | 915.13 | 1230.81 | 675.01 | 851.32 | 995.73 | 1119.99 | 1492.76 | 706.92 | 891.62 | 1042.75 | 1172.04 | 1561.60 |
| 87 | 614.57 | 762.33 | 881.55 | 985.66 | 1324.84 | 720.35 | 905.06 | 1056.18 | 1190.51 | 1586.79 | 752.25 | 945.36 | 1103.19 | 1242.56 | 1655.63 |
| 88 | 659.90 | 821.10 | 950.39 | 1059.54 | 1423.91 | 765.69 | 963.83 | 1125.02 | 1264.39 | 1685.86 | 797.59 | 1004.13 | 1172.04 | 1316.45 | 1754.70 |
| 89 | 710.28 | 884.91 | 1022.60 | 1140.14 | 1534.73 | 816.06 | 1027.63 | 1197.23 | 1344.99 | 1796.68 | 847.97 | 1067.93 | 1244.24 | 1397.04 | 1865.52 |
| 90 | 765.69 | 953.75 | 1103.19 | 1230.81 | 1653.95 | 871.47 | 1096.48 | 1277.83 | 1435.66 | 1915.90 | 903.38 | 1136.78 | 1324.84 | 1487.72 | 1984.74 |
| 91 | 826.14 | 1027.63 | 1188.83 | 1326.52 | 1784.93 | 931.92 | 1170.36 | 1363.46 | 1531.38 | 2046.87 | 963.83 | 1210.66 | 1410.48 | 1583.43 | 2115.72 |
| 92 | 889.94 | 1106.55 | 1279.50 | 1427.27 | 1919.26 | 995.73 | 1249.28 | 1454.14 | 1632.12 | 2181.20 | 1027.63 | 1289.58 | 1501.15 | 1684.18 | 2250.05 |
| 93 | 957.11 | 1190.51 | 1376.89 | 1536.41 | 2067.02 | 1062.90 | 1333.24 | 1551.53 | 1741.27 | 2328.97 | 1094.80 | 1373.54 | 1598.54 | 1793.32 | 2397.81 |
| 94 | 1030.99 | 1281.18 | 1482.68 | 1653.95 | 2224.86 | 1136.78 | 1423.91 | 1657.31 | 1858.81 | 2486.81 | 1168.68 | 1464.21 | 1704.33 | 1910.86 | 2555.65 |
| 95 | 1111.59 | 1383.61 | 1600.22 | 1784.93 | 2399.49 | 1217.38 | 1526.34 | 1774.85 | 1989.78 | 2661.44 | 1249.28 | 1566.64 | 1821.87 | 2041.83 | 2730.28 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.57 | 24.31 | 28.12 | 28.91 | 44.58 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 30 | 23.51 | 25.56 | 29.81 | 30.51 | 48.70 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 31 | 23.51 | 26.18 | 30.85 | 31.50 | 48.70 | 36.94 | 45.34 | 52.05 | 57.09 | 80.58 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 32 | 23.51 | 27.18 | 32.15 | 32.73 | 48.70 | 36.94 | 45.34 | 52.05 | 57.09 | 82.95 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 33 | 23.51 | 27.80 | 33.19 | 34.08 | 48.70 | 38.34 | 45.34 | 52.05 | 57.09 | 87.69 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 34 | 23.51 | 28.55 | 33.58 | 35.26 | 48.70 | 38.34 | 45.34 | 53.09 | 57.09 | 92.43 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 35 | 23.51 | 28.55 | 33.58 | 35.26 | 48.70 | 40.73 | 46.62 | 53.09 | 57.09 | 94.80 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 36 | 23.51 | 28.55 | 33.58 | 35.26 | 48.70 | 43.13 | 48.95 | 55.40 | 59.12 | 99.89 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 37 | 23.51 | 28.55 | 33.58 | 35.26 | 48.70 | 45.53 | 51.28 | 60.01 | 61.39 | 105.19 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 38 | 23.51 | 28.55 | 33.58 | 35.26 | 48.70 | 45.53 | 53.61 | 62.32 | 63.66 | 110.49 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 39 | 23.51 | 28.55 | 33.58 | 35.26 | 48.70 | 48.13 | 55.94 | 64.63 | 68.21 | 118.44 | 89.15 | 109.95 | 127.78 | 139.67 | 187.21 |
| 40 | 23.51 | 30.22 | 33.58 | 38.62 | 52.05 | 49.44 | 57.41 | 64.69 | 72.28 | 123.58 | 92.12 | 115.89 | 133.72 | 148.58 | 202.07 |
| 41 | 23.51 | 30.22 | 33.58 | 38.62 | 52.05 | 52.32 | 60.08 | 67.19 | 74.91 | 129.32 | 92.12 | 115.89 | 133.72 | 148.58 | 202.07 |
| 42 | 25.51 | 30.75 | 33.61 | 38.62 | 52.05 | 52.57 | 62.94 | 70.01 | 80.18 | 135.69 | 92.12 | 115.89 | 133.72 | 148.58 | 202.07 |
| 43 | 25.69 | 30.96 | 35.95 | 39.66 | 54.20 | 55.49 | 65.82 | 75.37 | 83.18 | 142.08 | 92.12 | 115.89 | 133.72 | 148.58 | 202.07 |
| 44 | 25.88 | 33.39 | 36.19 | 39.92 | 56.70 | 58.43 | 68.72 | 78.25 | 86.21 | 145.61 | 92.12 | 115.89 | 133.72 | 148.58 | 202.07 |
| 45 | 28.37 | 34.58 | 39.69 | 41.66 | 57.14 | 64.52 | 73.25 | 82.91 | 86.98 | 153.89 | 101.04 | 124.81 | 142.64 | 157.50 | 210.99 |
| 46 | 30.95 | 37.12 | 39.96 | 44.14 | 59.58 | 64.83 | 78.99 | 88.53 | 89.92 | 154.53 | 101.04 | 124.81 | 142.64 | 157.50 | 210.99 |
| 47 | 31.18 | 37.37 | 42.46 | 46.65 | 62.04 | 68.28 | 82.15 | 91.56 | 95.44 | 154.53 | 101.04 | 124.81 | 142.64 | 157.50 | 210.99 |
| 48 | 31.40 | 39.97 | 44.99 | 46.95 | 64.50 | 71.86 | 85.61 | 97.93 | 101.15 | 154.53 | 101.04 | 124.81 | 142.64 | 157.50 | 210.99 |
| 49 | 34.11 | 40.23 | 45.29 | 49.51 | 69.54 | 74.29 | 92.12 | 101.39 | 104.54 | 154.53 | 101.04 | 124.81 | 142.64 | 157.50 | 210.99 |
| 50 | 35.23 | 40.52 | 47.62 | 50.50 | 74.87 | 77.22 | 91.93 | 104.42 | 108.46 | 172.36 | 112.92 | 136.70 | 157.50 | 172.36 | 237.73 |
| 51 | 36.40 | 43.64 | 52.84 | 55.65 | 76.88 | 78.30 | 93.49 | 111.81 | 118.16 | 175.33 | 112.92 | 142.64 | 166.41 | 181.27 | 240.70 |
| 52 | 37.11 | 44.47 | 50.30 | 57.47 | 83.17 | 82.83 | 103.24 | 111.18 | 120.69 | 184.24 | 118.87 | 145.61 | 169.38 | 187.21 | 252.59 |
| 53 | 40.31 | 47.66 | 53.51 | 58.41 | 89.63 | 89.66 | 107.92 | 120.99 | 128.13 | 193.16 | 121.84 | 151.55 | 172.36 | 193.16 | 261.50 |
| 54 | 39.06 | 48.48 | 54.42 | 60.30 | 93.95 | 88.20 | 109.52 | 125.75 | 133.39 | 199.10 | 124.81 | 157.50 | 178.30 | 199.10 | 267.45 |
| 55 | 42.27 | 51.75 | 57.71 | 63.60 | 98.26 | 95.09 | 116.71 | 133.43 | 138.28 | 205.04 | 127.78 | 163.44 | 184.24 | 205.04 | 273.39 |
| 56 | 45.50 | 53.52 | 62.47 | 68.38 | 108.06 | 101.04 | 121.82 | 139.04 | 147.01 | 213.96 | 133.72 | 169.38 | 193.16 | 213.96 | 288.25 |
| 57 | 49.26 | 58.28 | 64.87 | 73.80 | 114.24 | 107.63 | 127.37 | 145.41 | 153.95 | 228.82 | 142.64 | 178.30 | 202.07 | 228.82 | 303.11 |
| 58 | 51.47 | 60.66 | 71.70 | 78.68 | 122.79 | 110.12 | 130.58 | 153.88 | 160.57 | 246.65 | 151.55 | 184.24 | 216.93 | 240.70 | 320.94 |
| 59 | 55.80 | 65.51 | 75.17 | 84.76 | 132.26 | 115.25 | 139.37 | 158.07 | 171.20 | 261.50 | 157.50 | 196.13 | 225.84 | 254.52 | 338.77 |
| 60 | 58.13 | 72.41 | 80.67 | 90.31 | 141.79 | 120.75 | 145.41 | 165.13 | 178.71 | 279.33 | 166.41 | 208.01 | 240.70 | 258.91 | 359.57 |
| 61 | 63.01 | 77.89 | 88.66 | 96.93 | 153.95 | 126.90 | 155.23 | 175.71 | 187.44 | 294.01 | 170.06 | 216.18 | 247.89 | 266.85 | 371.84 |
| 62 | 69.99 | 87.99 | 94.80 | 105.60 | 169.00 | 138.22 | 170.38 | 191.72 | 203.91 | 304.46 | 178.77 | 226.25 | 256.98 | 280.85 | 379.88 |
| 63 | 79.95 | 93.57 | 104.97 | 114.36 | 179.96 | 151.43 | 180.90 | 204.93 | 215.53 | 321.78 | 183.88 | 232.55 | 265.00 | 292.02 | 394.79 |
| 64 | 85.39 | 100.26 | 114.82 | 123.75 | 199.00 | 156.95 | 191.47 | 219.88 | 230.74 | 337.44 | 188.34 | 238.04 | 272.05 | 306.05 | 410.68 |
| 65 | 93.88 | 109.59 | 122.73 | 134.28 | 211.52 | 162.32 | 205.44 | 230.09 | 246.40 | 350.01 | 195.30 | 248.56 | 284.07 | 317.04 | 426.10 |
| 66 | 102.24 | 121.05 | 135.22 | 147.30 | 229.33 | 169.52 | 216.20 | 245.68 | 263.03 | 366.06 | 203.91 | 257.96 | 294.81 | 329.21 | 442.22 |
| 67 | 113.60 | 133.17 | 147.70 | 161.38 | 250.00 | 175.92 | 223.46 | 254.37 | 284.86 | 382.74 | 209.20 | 263.88 | 301.91 | 339.95 | 454.06 |
| 68 | 123.05 | 147.03 | 161.76 | 176.00 | 266.54 | 183.82 | 227.48 | 261.94 | 296.41 | 395.21 | 215.99 | 273.43 | 314.79 | 351.55 | 468.74 |
| 69 | 132.84 | 160.50 | 178.46 | 192.22 | 283.93 | 190.77 | 241.78 | 277.28 | 310.55 | 417.02 | 224.04 | 286.15 | 326.08 | 366.00 | 492.44 |
| 70 | 141.15 | 177.51 | 195.20 | 214.14 | 303.69 | 198.90 | 256.64 | 293.00 | 329.36 | 442.71 | 233.12 | 299.42 | 342.19 | 387.10 | 515.42 |
| 71 | 154.75 | 191.89 | 216.65 | 238.70 | 326.01 | 216.65 | 274.43 | 313.63 | 352.83 | 472.51 | 249.67 | 317.76 | 363.15 | 410.61 | 546.79 |
| 72 | 165.35 | 207.19 | 235.08 | 260.98 | 352.62 | 231.10 | 294.85 | 338.67 | 380.51 | 506.02 | 262.97 | 336.68 | 388.48 | 436.29 | 581.72 |
| 73 | 180.58 | 222.84 | 253.58 | 280.47 | 380.37 | 251.66 | 315.05 | 363.08 | 407.26 | 545.58 | 284.32 | 359.24 | 411.10 | 461.05 | 618.58 |
| 74 | 194.24 | 242.34 | 273.79 | 303.38 | 412.53 | 268.24 | 340.38 | 390.33 | 436.58 | 586.42 | 299.68 | 382.93 | 436.58 | 490.22 | 658.56 |
| 75 | 208.11 | 261.48 | 297.05 | 329.07 | 444.69 | 284.60 | 362.87 | 418.01 | 469.59 | 626.12 | 314.84 | 403.78 | 464.25 | 521.17 | 695.49 |
| 76 | 227.11 | 283.46 | 322.74 | 356.89 | 483.25 | 305.66 | 387.63 | 447.39 | 502.03 | 671.09 | 334.69 | 426.90 | 491.79 | 551.55 | 737.68 |
| 77 | 250.19 | 315.68 | 359.34 | 399.64 | 539.00 | 330.79 | 424.82 | 490.31 | 554.12 | 737.14 | 359.34 | 463.44 | 535.65 | 602.81 | 800.95 |
| 78 | 280.42 | 354.30 | 404.67 | 450.01 | 606.17 | 366.05 | 471.84 | 545.72 | 616.24 | 817.74 | 394.60 | 508.78 | 587.70 | 663.26 | 881.55 |
| 79 | 310.64 | 394.60 | 451.69 | 500.38 | 676.69 | 401.31 | 517.18 | 599.45 | 676.69 | 900.02 | 428.18 | 554.12 | 643.11 | 722.03 | 962.15 |
| 80 | 340.87 | 433.22 | 495.35 | 552.44 | 743.86 | 434.90 | 562.51 | 651.51 | 735.46 | 977.26 | 461.76 | 597.77 | 691.81 | 782.48 | 1039.39 |
| 81 | 369.41 | 470.16 | 537.32 | 599.45 | 807.67 | 466.80 | 602.81 | 698.52 | 789.20 | 1049.46 | 493.67 | 638.07 | 740.50 | 836.21 | 1111.59 |
| 82 | 397.96 | 505.42 | 579.30 | 644.79 | 869.79 | 497.03 | 641.43 | 743.86 | 839.57 | 1116.63 | 525.57 | 678.37 | 785.84 | 888.27 | 1180.44 |
| 83 | 428.18 | 542.36 | 622.96 | 691.81 | 933.60 | 528.93 | 680.05 | 789.20 | 888.27 | 1185.47 | 557.47 | 718.67 | 834.53 | 938.64 | 1250.96 |
| 84 | 460.08 | 582.66 | 668.30 | 743.86 | 1002.45 | 562.51 | 722.03 | 837.89 | 943.68 | 1256.00 | 591.06 | 760.65 | 883.23 | 994.05 | 1324.84 |
| 85 | 493.67 | 626.32 | 718.67 | 800.95 | 1079.69 | 596.09 | 767.37 | 889.94 | 1002.45 | 1336.60 | 626.32 | 807.67 | 935.28 | 1052.82 | 1405.44 |
| 86 | 532.29 | 675.01 | 775.76 | 863.08 | 1161.96 | 634.71 | 816.06 | 947.03 | 1064.57 | 1418.87 | 664.94 | 856.36 | 992.37 | 1114.95 | 1487.72 |
| 87 | 574.27 | 728.75 | 832.85 | 928.56 | 1250.96 | 676.69 | 869.79 | 1004.13 | 1130.06 | 1507.87 | 706.92 | 910.09 | 1049.46 | 1180.44 | 1576.71 |
| 88 | 617.92 | 782.48 | 898.34 | 999.09 | 1346.67 | 720.35 | 923.53 | 1069.61 | 1200.59 | 1603.58 | 750.58 | 963.83 | 1114.95 | 1250.96 | 1672.42 |
| 89 | 664.94 | 842.93 | 965.51 | 1076.33 | 1450.78 | 767.37 | 983.98 | 1136.78 | 1277.83 | 1707.69 | 797.59 | 1024.28 | 1182.11 | 1328.20 | 1776.53 |
| 90 | 716.99 | 908.41 | 1042.75 | 1160.29 | 1564.96 | 819.42 | 1049.46 | 1214.02 | 1361.78 | 1821.87 | 849.64 | 1089.76 | 1259.36 | 1412.16 | 1890.71 |
| 91 | 772.40 | 978.94 | 1123.34 | 1250.96 | 1685.86 | 874.83 | 1119.99 | 1294.62 | 1452.46 | 1942.76 | 905.06 | 1160.29 | 1339.95 | 1502.83 | 2011.61 |
| 92 | 832.85 | 1054.50 | 1208.98 | 1346.67 | 1813.47 | 935.28 | 1195.55 | 1380.25 | 1548.17 | 2070.38 | 965.51 | 1235.85 | 1425.59 | 1598.54 | 2139.22 |
| 93 | 894.98 | 1135.10 | 1301.33 | 1450.78 | 1952.84 | 997.41 | 1276.15 | 1472.61 | 1652.27 | 2209.75 | 1027.63 | 1316.45 | 1517.94 | 1702.65 | 2278.59 |
| 94 | 965.51 | 1222.41 | 1402.08 | 1561.60 | 2102.28 | 1067.93 | 1363.46 | 1573.35 | 1763.10 | 2359.19 | 1098.16 | 1403.76 | 1618.69 | 1813.47 | 2428.04 |
| 95 | 1039.39 | 1318.12 | 1511.23 | 1682.50 | 2268.52 | 1141.82 | 1459.17 | 1682.50 | 1884.00 | 2525.43 | 1172.04 | 1499.47 | 1727.84 | 1934.37 | 2594.27 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Home and Community Care at 100%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 49.98 | 54.35 | 61.86 | 67.46 | 101.45 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 30 | 52.05 | 57.13 | 65.58 | 71.19 | 110.82 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 31 | 52.05 | 58.53 | 67.87 | 73.49 | 110.82 | 78.92 | 99.07 | 115.86 | 129.29 | 180.43 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 32 | 52.05 | 60.76 | 70.74 | 76.36 | 110.82 | 78.92 | 99.07 | 115.86 | 129.29 | 185.74 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 33 | 52.05 | 62.15 | 73.03 | 79.52 | 110.82 | 81.90 | 99.07 | 115.86 | 129.29 | 196.35 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 34 | 52.05 | 63.81 | 73.88 | 82.28 | 110.82 | 81.90 | 99.07 | 118.16 | 129.29 | 206.97 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 35 | 52.05 | 63.81 | 73.88 | 82.28 | 110.82 | 87.02 | 101.87 | 118.16 | 129.29 | 212.28 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 36 | 52.05 | 63.81 | 73.88 | 82.28 | 110.82 | 92.14 | 106.96 | 123.30 | 133.88 | 223.68 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 37 | 52.05 | 63.81 | 73.88 | 82.28 | 110.82 | 97.26 | 112.06 | 133.58 | 139.03 | 235.54 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 38 | 52.05 | 63.81 | 73.88 | 82.28 | 110.82 | 97.26 | 117.15 | 138.71 | 144.18 | 247.40 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 39 | 52.05 | 63.81 | 73.88 | 82.28 | 110.82 | 102.82 | 122.24 | 143.85 | 154.48 | 265.20 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 40 | 53.73 | 68.84 | 78.92 | 87.32 | 117.54 | 105.33 | 129.17 | 147.57 | 160.19 | 274.91 | 196.13 | 252.59 | 291.22 | 326.88 | 436.83 |
| 41 | 53.73 | 68.84 | 78.92 | 87.32 | 117.54 | 111.46 | 135.19 | 153.28 | 166.03 | 287.66 | 196.13 | 252.59 | 291.22 | 326.88 | 436.83 |
| 42 | 58.31 | 70.05 | 78.99 | 87.32 | 117.54 | 112.00 | 141.62 | 159.71 | 177.71 | 301.83 | 196.13 | 252.59 | 291.22 | 326.88 | 436.83 |
| 43 | 58.73 | 70.51 | 84.48 | 89.67 | 122.38 | 118.21 | 148.10 | 171.95 | 184.35 | 316.07 | 196.13 | 252.59 | 291.22 | 326.88 | 436.83 |
| 44 | 59.15 | 76.05 | 85.05 | 90.26 | 128.03 | 124.47 | 154.62 | 178.50 | 191.05 | 323.91 | 196.13 | 252.59 | 291.22 | 326.88 | 436.83 |
| 45 | 60.28 | 74.34 | 90.21 | 97.20 | 132.14 | 134.20 | 155.95 | 184.76 | 201.43 | 340.34 | 208.01 | 264.48 | 309.05 | 350.65 | 463.58 |
| 46 | 65.78 | 79.82 | 90.82 | 102.99 | 137.78 | 134.84 | 168.18 | 197.30 | 208.24 | 341.74 | 208.01 | 264.48 | 309.05 | 350.65 | 463.58 |
| 47 | 66.25 | 80.35 | 96.50 | 108.84 | 143.46 | 142.03 | 174.90 | 204.05 | 221.01 | 341.74 | 208.01 | 264.48 | 309.05 | 350.65 | 463.58 |
| 48 | 66.72 | 85.93 | 102.26 | 109.56 | 149.16 | 149.47 | 182.27 | 218.24 | 234.25 | 341.74 | 208.01 | 264.48 | 309.05 | 350.65 | 463.58 |
| 49 | 72.49 | 86.50 | 102.94 | 115.53 | 160.81 | 154.53 | 196.13 | 225.96 | 242.10 | 341.74 | 208.01 | 264.48 | 309.05 | 350.65 | 463.58 |
| 50 | 74.38 | 92.62 | 109.13 | 120.43 | 167.94 | 159.95 | 200.08 | 236.31 | 250.50 | 383.34 | 231.79 | 297.16 | 344.71 | 389.28 | 517.07 |
| 51 | 78.87 | 97.19 | 115.83 | 127.19 | 178.70 | 167.79 | 203.01 | 248.78 | 262.58 | 398.20 | 237.73 | 300.14 | 350.65 | 398.20 | 528.95 |
| 52 | 80.08 | 98.60 | 114.14 | 130.80 | 189.79 | 177.09 | 220.42 | 249.47 | 270.24 | 410.09 | 243.67 | 309.05 | 359.57 | 407.11 | 540.84 |
| 53 | 84.65 | 105.25 | 120.90 | 132.39 | 201.13 | 185.10 | 230.03 | 267.30 | 285.63 | 424.94 | 249.62 | 317.97 | 368.48 | 416.03 | 552.72 |
| 54 | 83.97 | 106.66 | 122.44 | 138.10 | 212.51 | 187.79 | 235.89 | 280.08 | 296.13 | 436.83 | 252.59 | 323.91 | 377.40 | 427.92 | 567.58 |
| 55 | 90.58 | 111.46 | 129.34 | 145.09 | 223.93 | 202.07 | 250.94 | 292.97 | 309.11 | 451.69 | 261.50 | 329.85 | 386.31 | 433.86 | 579.47 |
| 56 | 99.27 | 118.92 | 139.04 | 156.88 | 244.31 | 213.96 | 266.83 | 300.79 | 329.41 | 475.46 | 273.39 | 344.71 | 401.17 | 457.63 | 606.21 |
| 57 | 104.67 | 128.63 | 145.46 | 165.55 | 258.79 | 223.99 | 274.55 | 318.77 | 339.75 | 505.18 | 285.28 | 362.54 | 424.94 | 478.43 | 635.93 |
| 58 | 108.88 | 135.03 | 159.34 | 181.57 | 278.02 | 231.53 | 282.92 | 335.23 | 363.26 | 543.81 | 303.11 | 383.34 | 448.72 | 508.15 | 674.56 |
| 59 | 121.94 | 146.90 | 170.11 | 189.23 | 299.33 | 247.37 | 303.33 | 348.29 | 375.61 | 582.44 | 320.94 | 407.11 | 475.46 | 535.67 | 713.19 |
| 60 | 126.28 | 158.90 | 181.01 | 202.22 | 320.76 | 257.97 | 314.61 | 364.34 | 397.70 | 621.07 | 338.77 | 430.89 | 505.18 | 546.27 | 757.77 |
| 61 | 136.19 | 169.76 | 199.49 | 219.58 | 345.22 | 270.01 | 336.78 | 387.60 | 419.27 | 645.67 | 345.89 | 446.78 | 521.72 | 569.85 | 781.14 |
| 62 | 148.21 | 186.21 | 207.38 | 235.11 | 376.08 | 289.98 | 359.11 | 414.53 | 444.68 | 670.38 | 360.33 | 460.89 | 536.31 | 600.25 | 807.25 |
| 63 | 166.38 | 197.30 | 226.09 | 252.79 | 392.63 | 310.97 | 377.30 | 438.03 | 475.14 | 694.94 | 370.46 | 473.21 | 554.33 | 621.56 | 830.15 |
| 64 | 177.19 | 212.80 | 248.09 | 269.45 | 428.81 | 321.75 | 400.81 | 470.44 | 499.94 | 721.97 | 381.91 | 489.16 | 572.87 | 648.72 | 860.61 |
| 65 | 194.31 | 229.33 | 263.57 | 292.62 | 455.58 | 332.26 | 428.64 | 495.19 | 535.87 | 753.28 | 393.13 | 507.26 | 593.49 | 672.12 | 892.78 |
| 66 | 211.01 | 250.31 | 290.92 | 320.84 | 491.10 | 348.86 | 447.13 | 525.75 | 573.45 | 783.71 | 410.28 | 525.75 | 616.65 | 697.73 | 923.75 |
| 67 | 231.66 | 276.91 | 318.28 | 351.35 | 535.04 | 358.97 | 458.81 | 542.01 | 614.82 | 813.02 | 420.77 | 537.26 | 634.73 | 720.31 | 950.90 |
| 68 | 252.81 | 309.19 | 348.72 | 382.69 | 572.14 | 374.53 | 480.23 | 562.94 | 641.07 | 845.57 | 431.97 | 556.05 | 654.85 | 742.17 | 981.13 |
| 69 | 274.54 | 335.98 | 384.20 | 419.21 | 607.79 | 390.40 | 503.53 | 592.26 | 672.12 | 887.28 | 450.30 | 578.95 | 683.21 | 774.16 | 1022.59 |
| 70 | 295.14 | 374.27 | 423.63 | 467.03 | 654.44 | 414.91 | 534.67 | 630.91 | 716.46 | 945.30 | 474.79 | 609.53 | 718.60 | 816.98 | 1077.90 |
| 71 | 319.82 | 406.48 | 472.51 | 526.37 | 709.79 | 445.68 | 575.67 | 676.78 | 771.69 | 1017.23 | 505.52 | 652.02 | 765.50 | 872.80 | 1151.35 |
| 72 | 348.64 | 440.28 | 513.99 | 577.74 | 770.98 | 482.11 | 619.57 | 731.14 | 832.74 | 1097.70 | 541.88 | 697.27 | 820.79 | 934.34 | 1233.17 |
| 73 | 378.45 | 480.26 | 559.03 | 628.18 | 837.58 | 520.60 | 670.45 | 789.55 | 899.05 | 1185.29 | 580.16 | 747.29 | 879.84 | 1000.87 | 1319.76 |
| 74 | 412.53 | 521.67 | 608.62 | 682.61 | 912.00 | 560.52 | 721.46 | 852.80 | 967.50 | 1278.28 | 619.72 | 799.16 | 941.60 | 1069.24 | 1413.32 |
| 75 | 446.47 | 567.42 | 663.47 | 745.30 | 996.10 | 599.44 | 775.54 | 917.84 | 1044.13 | 1376.75 | 658.14 | 850.24 | 1006.77 | 1143.74 | 1510.16 |
| 76 | 486.67 | 619.86 | 725.73 | 817.94 | 1089.45 | 643.77 | 833.31 | 988.70 | 1127.02 | 1483.90 | 700.12 | 906.74 | 1074.08 | 1224.35 | 1611.97 |
| 77 | 542.36 | 693.48 | 814.38 | 918.49 | 1222.41 | 706.92 | 918.49 | 1091.44 | 1247.60 | 1638.84 | 762.33 | 990.69 | 1175.40 | 1343.31 | 1764.78 |
| 78 | 609.53 | 782.48 | 923.53 | 1042.75 | 1385.29 | 784.16 | 1020.92 | 1220.73 | 1395.37 | 1830.26 | 837.89 | 1093.12 | 1304.69 | 1491.08 | 1956.20 |
| 79 | 680.05 | 873.15 | 1032.67 | 1168.68 | 1549.85 | 863.08 | 1125.02 | 1346.67 | 1543.13 | 2021.68 | 915.13 | 1195.55 | 1430.63 | 1638.84 | 2145.94 |
| 80 | 747.22 | 962.15 | 1140.14 | 1289.58 | 1709.36 | 936.96 | 1225.77 | 1469.25 | 1682.50 | 2203.03 | 990.69 | 1294.62 | 1551.53 | 1776.53 | 2327.29 |
| 81 | 811.02 | 1046.10 | 1237.53 | 1400.40 | 1857.13 | 1007.48 | 1318.12 | 1576.71 | 1806.75 | 2365.91 | 1059.54 | 1388.65 | 1660.67 | 1902.47 | 2491.84 |
| 82 | 874.83 | 1126.70 | 1333.24 | 1509.55 | 1999.86 | 1074.65 | 1403.76 | 1680.82 | 1924.29 | 2520.39 | 1130.06 | 1477.64 | 1766.46 | 2023.36 | 2649.68 |
| 83 | 938.64 | 1208.98 | 1430.63 | 1618.69 | 2145.94 | 1143.49 | 1491.08 | 1783.25 | 2041.83 | 2676.55 | 1198.91 | 1564.96 | 1872.24 | 2142.58 | 2809.20 |
| 84 | 1007.48 | 1296.30 | 1534.73 | 1736.23 | 2302.10 | 1214.02 | 1583.43 | 1892.39 | 2164.41 | 2839.43 | 1271.11 | 1658.99 | 1983.06 | 2266.84 | 2973.76 |
| 85 | 1084.72 | 1395.37 | 1652.27 | 1868.88 | 2478.41 | 1292.94 | 1684.18 | 2013.29 | 2300.42 | 3020.77 | 1351.71 | 1761.42 | 2105.64 | 2406.21 | 3158.46 |
| 86 | 1168.68 | 1504.51 | 1779.89 | 2014.97 | 2671.51 | 1376.89 | 1793.32 | 2140.90 | 2446.51 | 3213.87 | 1435.66 | 1870.56 | 2233.26 | 2552.29 | 3351.56 |
| 87 | 1257.68 | 1618.69 | 1917.58 | 2167.77 | 2874.69 | 1465.89 | 1907.50 | 2278.59 | 2599.31 | 3417.05 | 1524.66 | 1984.74 | 2370.95 | 2705.09 | 3554.74 |
| 88 | 1353.39 | 1742.95 | 2063.66 | 2334.00 | 3094.66 | 1561.60 | 2031.76 | 2424.68 | 2765.54 | 3637.02 | 1620.37 | 2109.00 | 2517.03 | 2871.33 | 3774.71 |
| 89 | 1457.49 | 1877.28 | 2221.50 | 2513.67 | 3333.09 | 1665.71 | 2166.09 | 2582.52 | 2945.21 | 3875.46 | 1724.48 | 2243.33 | 2674.87 | 3051.00 | 4013.14 |
| 90 | 1571.68 | 2023.36 | 2396.13 | 2710.13 | 3593.36 | 1779.89 | 2312.18 | 2757.15 | 3141.67 | 4135.72 | 1838.66 | 2389.42 | 2849.50 | 3247.46 | 4273.41 |
| 91 | 1694.25 | 2181.20 | 2582.52 | 2921.70 | 3872.10 | 1902.47 | 2470.01 | 2943.53 | 3353.24 | 4414.46 | 1961.24 | 2547.26 | 3035.89 | 3459.03 | 4552.15 |
| 92 | 1823.55 | 2347.44 | 2778.98 | 3143.35 | 4169.30 | 2031.76 | 2636.25 | 3139.99 | 3574.89 | 4711.67 | 2090.53 | 2713.49 | 3232.34 | 3680.67 | 4849.36 |
| 93 | 1962.91 | 2527.11 | 2990.55 | 3383.47 | 4486.66 | 2171.13 | 2815.92 | 3351.56 | 3815.01 | 5029.02 | 2229.90 | 2893.16 | 3443.92 | 3920.79 | 5166.71 |
| 94 | 2114.04 | 2721.89 | 3222.27 | 3643.73 | 4832.56 | 2322.25 | 3010.70 | 3583.28 | 4075.27 | 5374.93 | 2381.02 | 3087.94 | 3675.64 | 4181.06 | 5512.62 |
| 95 | 2278.59 | 2935.14 | 3474.14 | 3929.19 | 5210.37 | 2486.81 | 3223.95 | 3835.16 | 4360.73 | 5752.73 | 2545.58 | 3301.19 | 3927.51 | 4466.51 | 5890.42 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6063-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 43.53 | 48.63 | 54.83 | 60.58 | 90.69 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 30 | 45.34 | 51.12 | 58.13 | 63.93 | 99.07 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 31 | 45.34 | 52.37 | 60.16 | 65.99 | 99.07 | 68.84 | 88.99 | 102.43 | 115.86 | 161.16 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 32 | 45.34 | 54.36 | 62.70 | 68.57 | 99.07 | 68.84 | 88.99 | 102.43 | 115.86 | 165.90 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 33 | 45.34 | 55.61 | 64.73 | 71.40 | 99.07 | 71.45 | 88.99 | 102.43 | 115.86 | 175.38 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 34 | 45.34 | 57.09 | 65.49 | 73.88 | 99.07 | 71.45 | 88.99 | 104.46 | 115.86 | 184.86 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 35 | 45.34 | 57.09 | 65.49 | 73.88 | 99.07 | 75.91 | 91.51 | 104.46 | 115.86 | 189.60 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 36 | 45.34 | 57.09 | 65.49 | 73.88 | 99.07 | 80.38 | 96.09 | 109.01 | 119.97 | 199.79 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 37 | 45.34 | 57.09 | 65.49 | 73.88 | 99.07 | 84.84 | 100.66 | 118.09 | 124.59 | 210.39 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 38 | 45.34 | 57.09 | 65.49 | 73.88 | 99.07 | 84.84 | 105.24 | 122.63 | 129.20 | 220.98 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 39 | 45.34 | 57.09 | 65.49 | 73.88 | 99.07 | 89.69 | 109.81 | 127.17 | 138.43 | 236.88 | 166.41 | 210.99 | 243.67 | 276.36 | 368.48 |
| 40 | 48.70 | 60.45 | 70.52 | 78.92 | 105.79 | 94.58 | 114.82 | 131.39 | 144.56 | 247.16 | 175.33 | 222.87 | 261.50 | 294.19 | 392.26 |
| 41 | 48.70 | 60.45 | 70.52 | 78.92 | 105.79 | 100.09 | 120.17 | 136.48 | 149.83 | 258.63 | 175.33 | 222.87 | 261.50 | 294.19 | 392.26 |
| 42 | 52.84 | 61.50 | 70.58 | 78.92 | 105.79 | 100.57 | 125.88 | 142.21 | 160.37 | 271.37 | 175.33 | 222.87 | 261.50 | 294.19 | 392.26 |
| 43 | 53.22 | 61.91 | 75.50 | 81.05 | 110.14 | 106.15 | 131.64 | 153.10 | 166.37 | 284.17 | 175.33 | 222.87 | 261.50 | 294.19 | 392.26 |
| 44 | 53.61 | 66.77 | 76.00 | 81.58 | 115.23 | 111.77 | 137.44 | 158.94 | 172.41 | 291.22 | 175.33 | 222.87 | 261.50 | 294.19 | 392.26 |
| 45 | 54.97 | 65.69 | 79.39 | 85.05 | 117.85 | 121.29 | 139.41 | 163.44 | 176.25 | 304.83 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 46 | 59.97 | 70.54 | 79.92 | 90.11 | 122.89 | 121.88 | 150.34 | 174.53 | 182.21 | 306.08 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 47 | 60.40 | 71.00 | 84.92 | 95.24 | 127.95 | 128.37 | 156.35 | 180.51 | 193.38 | 306.08 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 48 | 60.84 | 75.94 | 89.99 | 95.86 | 133.04 | 135.10 | 162.94 | 193.06 | 204.97 | 306.08 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 49 | 66.09 | 76.44 | 90.59 | 101.09 | 143.43 | 139.67 | 175.33 | 199.89 | 211.84 | 306.08 | 187.21 | 234.76 | 273.39 | 309.05 | 413.06 |
| 50 | 66.55 | 81.05 | 97.22 | 106.83 | 149.73 | 143.40 | 175.74 | 208.83 | 222.09 | 341.74 | 208.01 | 261.50 | 306.08 | 344.71 | 460.60 |
| 51 | 70.78 | 87.27 | 103.64 | 113.28 | 157.92 | 151.01 | 181.64 | 220.83 | 233.70 | 350.65 | 210.99 | 270.42 | 314.99 | 353.62 | 469.52 |
| 52 | 70.31 | 88.94 | 102.53 | 116.92 | 168.46 | 157.10 | 198.10 | 222.35 | 241.38 | 365.51 | 216.93 | 276.36 | 320.94 | 362.54 | 481.41 |
| 53 | 74.58 | 93.33 | 107.02 | 118.76 | 179.27 | 164.85 | 204.47 | 236.35 | 253.60 | 377.40 | 219.90 | 282.31 | 326.88 | 371.45 | 493.29 |
| 54 | 76.16 | 95.03 | 108.83 | 122.54 | 187.91 | 167.87 | 210.62 | 248.64 | 261.45 | 386.31 | 225.84 | 288.25 | 335.80 | 380.37 | 502.21 |
| 55 | 80.52 | 99.52 | 115.41 | 129.19 | 198.80 | 181.27 | 224.68 | 261.06 | 273.86 | 401.17 | 231.79 | 294.19 | 341.74 | 386.31 | 514.09 |
| 56 | 86.86 | 105.05 | 124.94 | 138.78 | 216.12 | 190.18 | 234.93 | 269.57 | 291.30 | 421.97 | 240.70 | 306.08 | 359.57 | 404.14 | 537.87 |
| 57 | 92.36 | 114.56 | 129.74 | 147.60 | 230.81 | 197.81 | 246.25 | 282.42 | 302.59 | 451.69 | 252.59 | 323.91 | 377.40 | 427.92 | 567.58 |
| 58 | 97.00 | 119.37 | 141.41 | 161.39 | 247.90 | 206.12 | 250.27 | 296.76 | 323.77 | 484.38 | 267.45 | 341.74 | 398.20 | 451.69 | 600.27 |
| 59 | 107.48 | 131.02 | 150.33 | 169.52 | 266.84 | 219.26 | 270.54 | 310.79 | 337.28 | 517.07 | 282.31 | 362.54 | 421.97 | 476.48 | 635.93 |
| 60 | 112.25 | 142.81 | 161.33 | 180.62 | 285.90 | 227.78 | 280.24 | 325.02 | 354.91 | 552.72 | 300.14 | 386.31 | 448.72 | 486.52 | 674.56 |
| 61 | 121.96 | 151.78 | 177.32 | 195.84 | 307.90 | 240.30 | 299.94 | 343.67 | 372.41 | 576.49 | 311.30 | 397.78 | 464.07 | 508.69 | 697.55 |
| 62 | 131.74 | 165.75 | 185.66 | 209.21 | 333.23 | 257.46 | 319.79 | 370.49 | 395.54 | 594.96 | 318.43 | 410.61 | 480.44 | 534.17 | 717.87 |
| 63 | 146.93 | 174.93 | 201.87 | 224.70 | 350.57 | 273.11 | 335.95 | 391.92 | 423.70 | 619.23 | 327.19 | 421.83 | 494.84 | 554.58 | 740.91 |
| 64 | 157.97 | 190.30 | 219.38 | 239.51 | 381.42 | 287.74 | 357.41 | 416.75 | 444.66 | 643.49 | 340.06 | 436.84 | 510.09 | 575.48 | 763.82 |
| 65 | 174.66 | 202.94 | 233.39 | 260.55 | 404.44 | 299.28 | 380.45 | 440.17 | 476.06 | 669.58 | 352.55 | 451.46 | 530.09 | 596.03 | 791.33 |
| 66 | 187.08 | 223.64 | 258.14 | 284.52 | 437.82 | 309.55 | 398.00 | 466.79 | 509.47 | 700.18 | 363.60 | 469.24 | 547.86 | 619.11 | 823.02 |
| 67 | 207.15 | 247.32 | 282.91 | 312.54 | 476.63 | 320.93 | 411.27 | 482.58 | 548.35 | 722.69 | 375.61 | 480.21 | 563.41 | 639.48 | 846.30 |
| 68 | 223.73 | 274.59 | 310.91 | 339.72 | 510.10 | 330.87 | 425.08 | 500.91 | 569.84 | 753.66 | 383.72 | 494.01 | 583.62 | 659.45 | 873.14 |
| 69 | 243.54 | 297.46 | 342.21 | 374.22 | 541.24 | 348.26 | 445.86 | 527.93 | 598.92 | 789.68 | 399.28 | 514.62 | 607.79 | 689.86 | 909.47 |
| 70 | 263.06 | 331.50 | 377.95 | 416.05 | 581.72 | 369.99 | 474.79 | 562.47 | 637.33 | 840.50 | 421.32 | 541.09 | 641.61 | 727.15 | 960.27 |
| 71 | 284.74 | 361.09 | 420.92 | 469.24 | 631.39 | 396.16 | 511.71 | 602.50 | 687.10 | 903.75 | 449.81 | 579.80 | 682.97 | 775.82 | 1023.42 |
| 72 | 308.79 | 392.46 | 458.21 | 513.99 | 687.31 | 428.32 | 551.84 | 651.45 | 741.10 | 978.17 | 480.12 | 619.57 | 731.14 | 830.75 | 1097.70 |
| 73 | 336.18 | 426.47 | 497.55 | 559.03 | 745.37 | 462.97 | 595.53 | 703.10 | 799.16 | 1054.66 | 514.84 | 664.68 | 783.79 | 891.37 | 1175.68 |
| 74 | 366.28 | 464.32 | 542.02 | 608.62 | 812.11 | 499.47 | 641.92 | 758.46 | 862.05 | 1137.69 | 551.27 | 710.36 | 839.85 | 952.70 | 1257.93 |
| 75 | 398.44 | 505.17 | 590.55 | 663.47 | 885.82 | 535.40 | 690.16 | 816.45 | 928.51 | 1225.56 | 586.99 | 757.75 | 894.71 | 1017.45 | 1342.96 |
| 76 | 433.73 | 551.55 | 647.18 | 727.44 | 969.92 | 573.75 | 741.10 | 881.12 | 1002.36 | 1319.97 | 623.27 | 807.69 | 957.96 | 1089.45 | 1434.38 |
| 77 | 481.91 | 616.24 | 725.39 | 817.74 | 1088.08 | 628.00 | 816.06 | 972.22 | 1109.91 | 1459.17 | 676.69 | 879.87 | 1047.78 | 1195.55 | 1571.68 |
| 78 | 542.36 | 696.84 | 821.10 | 928.56 | 1232.49 | 696.84 | 910.09 | 1084.72 | 1242.56 | 1628.77 | 745.54 | 972.22 | 1160.29 | 1326.52 | 1739.59 |
| 79 | 604.49 | 777.44 | 920.17 | 1039.39 | 1378.57 | 767.37 | 1002.45 | 1200.59 | 1373.54 | 1798.36 | 814.38 | 1064.57 | 1274.47 | 1457.49 | 1909.18 |
| 80 | 664.94 | 856.36 | 1014.20 | 1146.85 | 1521.30 | 834.53 | 1089.76 | 1306.37 | 1496.11 | 1959.56 | 881.55 | 1151.89 | 1380.25 | 1581.75 | 2070.38 |
| 81 | 722.03 | 930.24 | 1101.52 | 1247.60 | 1652.27 | 896.66 | 1172.04 | 1403.76 | 1608.62 | 2105.64 | 943.68 | 1234.17 | 1479.32 | 1694.25 | 2218.14 |
| 82 | 777.44 | 1002.45 | 1187.15 | 1343.31 | 1779.89 | 955.43 | 1249.28 | 1496.11 | 1712.72 | 2243.33 | 1004.13 | 1314.77 | 1573.35 | 1801.72 | 2359.19 |
| 83 | 834.53 | 1074.65 | 1272.79 | 1440.70 | 1909.18 | 1015.88 | 1326.52 | 1586.79 | 1816.83 | 2381.02 | 1066.25 | 1392.01 | 1665.71 | 1905.82 | 2498.56 |
| 84 | 896.66 | 1153.57 | 1365.14 | 1544.81 | 2048.55 | 1081.37 | 1408.80 | 1684.18 | 1925.97 | 2527.11 | 1131.74 | 1475.96 | 1763.10 | 2016.65 | 2646.32 |
| 85 | 965.51 | 1242.56 | 1470.93 | 1664.03 | 2204.71 | 1151.89 | 1499.47 | 1793.32 | 2048.55 | 2686.62 | 1202.26 | 1568.32 | 1873.92 | 2140.90 | 2809.20 |
| 86 | 1039.39 | 1338.27 | 1585.11 | 1793.32 | 2377.66 | 1225.77 | 1595.18 | 1907.50 | 2177.84 | 2859.58 | 1276.15 | 1664.03 | 1988.10 | 2270.20 | 2982.15 |
| 87 | 1119.99 | 1440.70 | 1706.01 | 1929.33 | 2559.01 | 1306.37 | 1697.61 | 2028.40 | 2313.85 | 3040.92 | 1356.75 | 1766.46 | 2109.00 | 2406.21 | 3163.50 |
| 88 | 1203.94 | 1551.53 | 1835.30 | 2077.10 | 2753.79 | 1390.33 | 1808.43 | 2157.69 | 2461.62 | 3235.70 | 1440.70 | 1877.28 | 2238.29 | 2553.97 | 3358.28 |
| 89 | 1297.98 | 1670.74 | 1978.03 | 2236.61 | 2965.36 | 1484.36 | 1927.65 | 2300.42 | 2621.14 | 3447.27 | 1534.73 | 1996.50 | 2381.02 | 2713.49 | 3569.85 |
| 90 | 1398.72 | 1801.72 | 2132.51 | 2411.25 | 3198.76 | 1585.11 | 2058.63 | 2454.90 | 2795.77 | 3680.67 | 1635.48 | 2127.47 | 2535.50 | 2888.12 | 3803.25 |
| 91 | 1507.87 | 1941.09 | 2298.74 | 2599.31 | 3447.27 | 1694.25 | 2197.99 | 2621.14 | 2983.83 | 3929.19 | 1744.63 | 2266.84 | 2701.74 | 3076.18 | 4051.76 |
| 92 | 1623.73 | 2090.53 | 2473.37 | 2799.13 | 3710.90 | 1810.11 | 2347.44 | 2795.77 | 3183.65 | 4192.81 | 1860.49 | 2416.28 | 2876.37 | 3276.00 | 4315.39 |
| 93 | 1746.31 | 2250.05 | 2661.44 | 3012.38 | 3992.99 | 1932.69 | 2506.96 | 2983.83 | 3396.90 | 4474.91 | 1983.06 | 2575.80 | 3064.43 | 3489.25 | 4597.49 |
| 94 | 1880.64 | 2423.00 | 2867.97 | 3244.10 | 4300.28 | 2067.02 | 2679.91 | 3190.37 | 3628.62 | 4782.19 | 2117.40 | 2748.75 | 3270.96 | 3720.97 | 4904.77 |
| 95 | 2028.40 | 2611.06 | 3091.30 | 3497.65 | 4637.78 | 2214.79 | 2867.97 | 3413.69 | 3882.17 | 5119.70 | 2265.16 | 2936.82 | 3494.29 | 3974.52 | 5242.28 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**

**Home and Community Care at 100%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.30 | 44.34 | 50.61 | 55.07 | 83.00 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 30 | 41.98 | 46.61 | 53.66 | 58.12 | 90.67 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 31 | 41.98 | 47.75 | 55.53 | 59.99 | 90.67 | 63.81 | 80.60 | 94.03 | 105.79 | 147.15 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 32 | 41.98 | 49.57 | 57.87 | 62.34 | 90.67 | 63.81 | 80.60 | 94.03 | 105.79 | 151.48 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 33 | 41.98 | 50.70 | 59.75 | 64.91 | 90.67 | 66.22 | 80.60 | 94.03 | 105.79 | 160.13 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 34 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 66.22 | 80.60 | 95.90 | 105.79 | 168.79 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 35 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 70.36 | 82.88 | 95.90 | 105.79 | 173.12 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 36 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 74.50 | 87.02 | 100.07 | 109.54 | 182.42 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 37 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 78.63 | 91.17 | 108.41 | 113.75 | 192.09 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 38 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 78.63 | 95.31 | 112.58 | 117.97 | 201.77 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 39 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 83.13 | 99.45 | 116.75 | 126.39 | 216.28 | 151.55 | 190.18 | 222.87 | 252.59 | 335.80 |
| 40 | 43.66 | 55.41 | 63.81 | 70.52 | 95.71 | 85.98 | 104.57 | 119.26 | 128.93 | 224.47 | 160.47 | 205.04 | 237.73 | 264.48 | 353.62 |
| 41 | 43.66 | 55.41 | 63.81 | 70.52 | 95.71 | 90.99 | 109.44 | 123.88 | 133.63 | 234.88 | 160.47 | 205.04 | 237.73 | 264.48 | 353.62 |
| 42 | 47.38 | 56.38 | 63.86 | 70.52 | 95.71 | 91.43 | 114.64 | 129.08 | 143.03 | 246.45 | 160.47 | 205.04 | 237.73 | 264.48 | 353.62 |
| 43 | 47.72 | 56.75 | 68.31 | 72.43 | 99.65 | 96.50 | 119.89 | 138.97 | 148.38 | 258.07 | 160.47 | 205.04 | 237.73 | 264.48 | 353.62 |
| 44 | 48.06 | 61.21 | 68.76 | 72.90 | 104.25 | 101.61 | 125.17 | 144.27 | 153.77 | 264.48 | 160.47 | 205.04 | 237.73 | 264.48 | 353.62 |
| 45 | 49.65 | 60.51 | 72.17 | 78.11 | 107.14 | 110.97 | 127.60 | 146.86 | 162.52 | 278.19 | 169.38 | 216.93 | 249.62 | 282.31 | 374.43 |
| 46 | 54.17 | 64.97 | 72.65 | 82.76 | 111.72 | 111.50 | 137.60 | 156.83 | 168.01 | 279.33 | 169.38 | 216.93 | 249.62 | 282.31 | 374.43 |
| 47 | 54.56 | 65.40 | 77.20 | 87.46 | 116.32 | 117.45 | 143.10 | 162.20 | 178.31 | 279.33 | 169.38 | 216.93 | 249.62 | 282.31 | 374.43 |
| 48 | 54.95 | 69.94 | 81.81 | 88.04 | 120.94 | 123.60 | 149.13 | 173.47 | 188.99 | 279.33 | 169.38 | 216.93 | 249.62 | 282.31 | 374.43 |
| 49 | 59.70 | 70.41 | 82.35 | 92.83 | 130.39 | 127.78 | 160.47 | 179.61 | 195.33 | 279.33 | 169.38 | 216.93 | 249.62 | 282.31 | 374.43 |
| 50 | 60.68 | 75.26 | 89.29 | 97.12 | 135.57 | 129.62 | 162.22 | 192.35 | 201.43 | 309.05 | 190.18 | 240.70 | 279.33 | 314.99 | 419.00 |
| 51 | 64.71 | 79.34 | 93.48 | 103.35 | 143.37 | 137.03 | 165.62 | 201.26 | 212.69 | 317.97 | 193.16 | 243.67 | 285.28 | 320.94 | 427.92 |
| 52 | 64.46 | 79.27 | 92.86 | 107.02 | 153.54 | 142.82 | 175.78 | 200.66 | 220.39 | 332.82 | 196.13 | 249.62 | 291.22 | 329.85 | 439.80 |
| 53 | 68.53 | 85.39 | 97.11 | 107.08 | 161.78 | 150.39 | 187.43 | 213.84 | 229.57 | 341.74 | 202.07 | 255.56 | 297.16 | 335.80 | 445.75 |
| 54 | 68.35 | 85.33 | 99.11 | 110.87 | 172.25 | 150.80 | 190.96 | 225.78 | 237.43 | 353.62 | 205.04 | 261.50 | 306.08 | 344.71 | 457.63 |
| 55 | 72.47 | 91.56 | 105.46 | 117.26 | 180.52 | 163.44 | 204.25 | 237.86 | 249.45 | 362.54 | 208.01 | 267.45 | 312.02 | 353.62 | 466.55 |
| 56 | 80.66 | 95.14 | 112.85 | 126.71 | 197.33 | 175.33 | 214.63 | 244.04 | 266.80 | 386.31 | 219.90 | 279.33 | 326.88 | 368.48 | 490.32 |
| 57 | 84.15 | 104.51 | 117.94 | 133.63 | 209.83 | 180.36 | 223.60 | 257.26 | 276.05 | 410.09 | 228.82 | 294.19 | 344.71 | 386.31 | 514.09 |
| 58 | 87.10 | 109.59 | 129.46 | 147.27 | 224.73 | 186.35 | 231.23 | 272.03 | 294.82 | 439.80 | 243.67 | 312.02 | 365.51 | 413.06 | 543.81 |
| 59 | 99.21 | 119.11 | 138.46 | 153.75 | 241.32 | 199.58 | 245.94 | 283.99 | 306.62 | 469.52 | 258.53 | 329.85 | 386.31 | 435.05 | 576.50 |
| 60 | 102.23 | 128.73 | 147.56 | 164.92 | 260.33 | 208.57 | 253.81 | 296.19 | 322.19 | 505.18 | 273.39 | 347.68 | 410.09 | 443.84 | 615.13 |
| 61 | 111.79 | 137.80 | 161.20 | 178.04 | 279.91 | 221.40 | 273.63 | 312.66 | 340.35 | 524.61 | 282.48 | 360.31 | 423.72 | 461.44 | 634.14 |
| 62 | 119.39 | 151.42 | 167.88 | 191.28 | 304.67 | 233.07 | 290.96 | 334.22 | 361.15 | 544.68 | 290.50 | 374.30 | 435.75 | 487.36 | 653.62 |
| 63 | 133.97 | 160.69 | 183.70 | 204.64 | 317.85 | 248.77 | 307.52 | 356.06 | 384.52 | 562.45 | 300.15 | 383.98 | 448.87 | 503.67 | 673.31 |
| 64 | 143.03 | 171.88 | 200.93 | 217.55 | 345.89 | 261.58 | 324.22 | 380.95 | 403.80 | 583.33 | 308.67 | 394.99 | 465.62 | 523.17 | 695.81 |
| 65 | 157.20 | 184.68 | 213.27 | 236.50 | 369.58 | 271.38 | 344.94 | 400.15 | 433.00 | 611.25 | 319.57 | 410.88 | 481.90 | 542.77 | 722.85 |
| 66 | 169.67 | 203.12 | 235.61 | 258.28 | 398.44 | 282.53 | 361.15 | 425.02 | 462.08 | 636.31 | 331.67 | 425.02 | 498.73 | 562.60 | 749.32 |
| 67 | 187.11 | 224.07 | 257.95 | 283.94 | 434.57 | 290.03 | 373.23 | 439.79 | 498.50 | 658.50 | 339.95 | 435.04 | 513.49 | 582.43 | 770.23 |
| 68 | 203.59 | 248.65 | 281.50 | 309.02 | 464.14 | 301.00 | 386.02 | 454.95 | 519.29 | 684.72 | 349.26 | 448.06 | 528.48 | 602.01 | 795.02 |
| 69 | 221.40 | 271.78 | 310.72 | 339.46 | 492.44 | 314.99 | 405.93 | 479.13 | 543.46 | 718.70 | 363.79 | 468.04 | 552.33 | 625.54 | 827.39 |
| 70 | 239.53 | 303.69 | 342.64 | 379.34 | 530.39 | 337.91 | 434.15 | 509.01 | 581.72 | 765.65 | 384.96 | 494.04 | 581.72 | 662.99 | 874.72 |
| 71 | 259.98 | 328.07 | 383.78 | 426.40 | 575.67 | 363.15 | 464.25 | 548.85 | 625.20 | 823.28 | 410.61 | 526.15 | 621.07 | 705.67 | 932.63 |
| 72 | 280.90 | 356.60 | 416.37 | 468.17 | 625.55 | 388.48 | 502.03 | 593.68 | 673.36 | 890.51 | 438.28 | 563.79 | 665.39 | 757.04 | 1000.08 |
| 73 | 307.37 | 388.05 | 453.37 | 509.08 | 678.13 | 422.63 | 541.74 | 641.63 | 728.08 | 958.60 | 470.66 | 605.13 | 714.63 | 810.68 | 1068.10 |
| 74 | 332.98 | 421.78 | 492.07 | 553.12 | 739.96 | 453.23 | 584.57 | 690.01 | 784.36 | 1035.94 | 501.32 | 645.62 | 762.16 | 867.60 | 1145.09 |
| 75 | 362.87 | 460.70 | 537.18 | 604.78 | 805.77 | 487.38 | 629.68 | 743.52 | 846.69 | 1113.50 | 533.63 | 690.16 | 814.67 | 926.73 | 1222.00 |
| 76 | 394.46 | 502.03 | 589.12 | 662.55 | 882.83 | 522.53 | 674.50 | 802.57 | 913.57 | 1202.15 | 566.92 | 734.27 | 870.88 | 992.12 | 1306.31 |
| 77 | 438.26 | 560.83 | 659.90 | 743.86 | 990.69 | 570.91 | 742.18 | 884.91 | 1010.84 | 1328.20 | 616.24 | 800.95 | 953.75 | 1088.08 | 1430.63 |
| 78 | 493.67 | 634.71 | 747.22 | 844.61 | 1121.67 | 634.71 | 827.82 | 987.33 | 1130.06 | 1482.68 | 678.37 | 884.91 | 1054.50 | 1207.30 | 1583.43 |
| 79 | 550.76 | 708.60 | 836.21 | 945.36 | 1254.32 | 698.52 | 913.45 | 1091.44 | 1249.28 | 1635.48 | 742.18 | 968.86 | 1158.61 | 1324.84 | 1736.23 |
| 80 | 606.17 | 779.12 | 923.53 | 1044.43 | 1383.61 | 760.65 | 992.37 | 1188.83 | 1361.78 | 1783.25 | 802.63 | 1049.46 | 1257.68 | 1439.02 | 1884.00 |
| 81 | 658.22 | 846.29 | 1002.45 | 1135.10 | 1504.51 | 816.06 | 1066.25 | 1277.83 | 1464.21 | 1915.90 | 859.72 | 1123.34 | 1344.99 | 1541.45 | 2020.01 |
| 82 | 708.60 | 911.77 | 1079.69 | 1222.41 | 1620.37 | 871.47 | 1136.78 | 1361.78 | 1558.24 | 2041.83 | 915.13 | 1195.55 | 1430.63 | 1638.84 | 2147.62 |
| 83 | 758.97 | 978.94 | 1158.61 | 1311.41 | 1737.91 | 923.53 | 1207.30 | 1444.06 | 1653.95 | 2167.77 | 968.86 | 1267.75 | 1516.26 | 1736.23 | 2275.23 |
| 84 | 816.06 | 1049.46 | 1242.56 | 1405.44 | 1863.85 | 983.98 | 1281.18 | 1533.05 | 1751.34 | 2298.74 | 1029.31 | 1343.31 | 1605.26 | 1835.30 | 2407.89 |
| 85 | 878.19 | 1130.06 | 1338.27 | 1512.91 | 2006.57 | 1047.78 | 1365.14 | 1630.44 | 1862.17 | 2446.51 | 1094.80 | 1427.27 | 1704.33 | 1947.80 | 2557.33 |
| 86 | 947.03 | 1219.06 | 1442.38 | 1632.12 | 2162.73 | 1116.63 | 1454.14 | 1734.55 | 1981.39 | 2602.67 | 1163.64 | 1516.26 | 1808.43 | 2067.02 | 2713.49 |
| 87 | 1019.24 | 1311.41 | 1553.20 | 1756.38 | 2328.97 | 1188.83 | 1546.49 | 1845.37 | 2105.64 | 2768.90 | 1235.85 | 1608.62 | 1919.26 | 2191.28 | 2879.73 |
| 88 | 1096.48 | 1412.16 | 1670.74 | 1890.71 | 2506.96 | 1266.07 | 1647.24 | 1962.91 | 2239.97 | 2946.89 | 1313.09 | 1709.36 | 2036.80 | 2325.61 | 3057.71 |
| 89 | 1180.44 | 1519.62 | 1800.04 | 2035.12 | 2698.38 | 1350.03 | 1754.70 | 2092.21 | 2384.38 | 3138.31 | 1397.04 | 1816.83 | 2166.09 | 2470.01 | 3249.14 |
| 90 | 1272.79 | 1638.84 | 1939.41 | 2194.64 | 2909.95 | 1442.38 | 1873.92 | 2231.58 | 2543.90 | 3349.88 | 1489.40 | 1936.05 | 2305.46 | 2629.53 | 3460.71 |
| 91 | 1371.86 | 1766.46 | 2090.53 | 2365.91 | 3136.63 | 1541.45 | 2001.53 | 2382.70 | 2715.17 | 3576.57 | 1588.47 | 2063.66 | 2456.58 | 2800.81 | 3687.39 |
| 92 | 1477.64 | 1902.47 | 2251.73 | 2547.26 | 3376.75 | 1647.24 | 2137.55 | 2543.90 | 2896.52 | 3816.69 | 1694.25 | 2199.67 | 2617.78 | 2982.15 | 3927.51 |
| 93 | 1590.15 | 2046.87 | 2423.00 | 2740.36 | 3633.66 | 1759.74 | 2281.95 | 2715.17 | 3089.62 | 4073.59 | 1806.75 | 2344.08 | 2789.05 | 3175.25 | 4184.42 |
| 94 | 1712.72 | 2204.71 | 2609.38 | 2951.93 | 3914.08 | 1882.32 | 2439.79 | 2901.55 | 3301.19 | 4354.01 | 1929.33 | 2501.92 | 2975.44 | 3386.83 | 4464.83 |
| 95 | 1845.37 | 2377.66 | 2812.56 | 3181.97 | 4219.68 | 2014.97 | 2612.74 | 3104.73 | 3531.23 | 4659.61 | 2061.98 | 2674.87 | 3178.61 | 3616.87 | 4770.44 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**

**Home and Community Care at 100%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.47 | 40.05 | 46.39 | 50.94 | 75.32 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 30 | 36.94 | 42.10 | 49.19 | 53.76 | 82.28 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 31 | 36.94 | 43.13 | 50.90 | 55.49 | 82.28 | 57.09 | 73.88 | 85.64 | 97.39 | 133.14 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 32 | 36.94 | 44.77 | 53.05 | 57.66 | 82.28 | 57.09 | 73.88 | 85.64 | 97.39 | 137.05 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 33 | 36.94 | 45.80 | 54.77 | 60.05 | 82.28 | 59.25 | 73.88 | 85.64 | 97.39 | 144.88 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 34 | 36.94 | 47.02 | 55.41 | 62.13 | 82.28 | 59.25 | 73.88 | 87.34 | 97.39 | 152.71 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 35 | 36.94 | 47.02 | 55.41 | 62.13 | 82.28 | 62.95 | 75.97 | 87.34 | 97.39 | 156.63 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 36 | 36.94 | 47.02 | 55.41 | 62.13 | 82.28 | 66.65 | 79.77 | 91.14 | 100.85 | 165.04 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 37 | 36.94 | 47.02 | 55.41 | 62.13 | 82.28 | 70.36 | 83.57 | 98.73 | 104.73 | 173.80 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 38 | 36.94 | 47.02 | 55.41 | 62.13 | 82.28 | 70.36 | 87.37 | 102.53 | 108.60 | 182.55 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 39 | 36.94 | 47.02 | 55.41 | 62.13 | 82.28 | 74.38 | 91.17 | 106.33 | 116.36 | 195.68 | 136.70 | 175.33 | 205.04 | 231.79 | 306.08 |
| 40 | 40.30 | 50.37 | 58.77 | 65.49 | 87.32 | 79.53 | 96.37 | 109.16 | 119.16 | 204.29 | 145.61 | 187.21 | 216.93 | 246.65 | 326.88 |
| 41 | 40.30 | 50.37 | 58.77 | 65.49 | 87.32 | 84.16 | 100.86 | 113.39 | 123.51 | 213.77 | 145.61 | 187.21 | 216.93 | 246.65 | 326.88 |
| 42 | 43.73 | 51.25 | 58.82 | 65.49 | 87.32 | 84.57 | 105.65 | 118.14 | 132.20 | 224.30 | 145.61 | 187.21 | 216.93 | 246.65 | 326.88 |
| 43 | 44.05 | 51.59 | 62.91 | 67.25 | 90.91 | 89.26 | 110.48 | 127.19 | 137.14 | 234.87 | 145.61 | 187.21 | 216.93 | 246.65 | 326.88 |
| 44 | 44.36 | 55.64 | 63.33 | 67.69 | 95.11 | 93.99 | 115.35 | 132.04 | 142.12 | 240.70 | 145.61 | 187.21 | 216.93 | 246.65 | 326.88 |
| 45 | 44.33 | 55.32 | 66.76 | 71.16 | 98.21 | 98.07 | 115.78 | 137.39 | 148.79 | 254.51 | 154.53 | 199.10 | 231.79 | 258.53 | 344.71 |
| 46 | 48.37 | 59.40 | 67.20 | 75.40 | 102.41 | 98.54 | 124.86 | 146.71 | 153.81 | 255.56 | 154.53 | 199.10 | 231.79 | 258.53 | 344.71 |
| 47 | 48.71 | 59.79 | 71.41 | 79.69 | 106.62 | 103.79 | 129.85 | 151.73 | 163.25 | 255.56 | 154.53 | 199.10 | 231.79 | 258.53 | 344.71 |
| 48 | 49.06 | 63.95 | 75.67 | 80.21 | 110.86 | 109.23 | 135.32 | 162.28 | 173.02 | 255.56 | 154.53 | 199.10 | 231.79 | 258.53 | 344.71 |
| 49 | 53.30 | 64.37 | 76.17 | 84.58 | 119.52 | 112.92 | 145.61 | 168.02 | 178.83 | 255.56 | 154.53 | 199.10 | 231.79 | 258.53 | 344.71 |
| 50 | 54.81 | 69.47 | 81.35 | 89.35 | 125.45 | 118.58 | 148.71 | 175.86 | 185.94 | 285.28 | 172.36 | 222.87 | 255.56 | 288.25 | 386.31 |
| 51 | 58.64 | 73.39 | 87.38 | 95.40 | 132.98 | 123.04 | 152.26 | 187.28 | 196.94 | 294.19 | 175.33 | 225.84 | 264.48 | 297.16 | 395.23 |
| 52 | 58.60 | 73.47 | 85.12 | 97.11 | 140.74 | 131.39 | 164.62 | 184.39 | 202.02 | 306.08 | 178.30 | 231.79 | 267.45 | 303.11 | 404.14 |
| 53 | 62.48 | 77.44 | 89.19 | 99.29 | 148.66 | 135.93 | 170.39 | 196.95 | 213.56 | 314.99 | 184.24 | 234.76 | 273.39 | 312.02 | 413.06 |
| 54 | 62.49 | 79.51 | 91.34 | 103.09 | 156.59 | 139.42 | 176.92 | 208.63 | 221.43 | 323.91 | 187.21 | 243.67 | 282.31 | 317.97 | 419.00 |
| 55 | 66.43 | 83.60 | 95.51 | 107.33 | 166.81 | 148.58 | 186.74 | 217.55 | 230.47 | 335.80 | 190.18 | 246.65 | 285.28 | 323.91 | 430.89 |
| 56 | 72.39 | 89.19 | 104.79 | 116.66 | 180.89 | 157.50 | 200.13 | 227.01 | 245.02 | 353.62 | 199.10 | 258.53 | 303.11 | 341.74 | 451.69 |
| 57 | 75.94 | 96.47 | 108.11 | 123.66 | 193.51 | 162.90 | 206.62 | 234.89 | 254.81 | 377.40 | 208.01 | 273.39 | 314.99 | 359.57 | 475.46 |
| 58 | 79.18 | 99.80 | 117.51 | 135.17 | 206.19 | 169.41 | 209.47 | 247.30 | 271.13 | 404.14 | 219.90 | 285.28 | 332.82 | 380.37 | 502.21 |
| 59 | 88.87 | 109.19 | 126.59 | 141.92 | 222.76 | 179.91 | 226.81 | 259.88 | 281.07 | 433.86 | 234.76 | 303.11 | 356.60 | 399.53 | 531.92 |
| 60 | 92.21 | 118.67 | 135.76 | 151.17 | 239.41 | 186.62 | 235.30 | 272.60 | 297.02 | 463.58 | 246.65 | 320.94 | 377.40 | 406.85 | 564.61 |
| 61 | 101.63 | 127.82 | 149.11 | 164.19 | 256.58 | 199.80 | 252.58 | 289.41 | 313.22 | 481.37 | 256.54 | 334.36 | 392.01 | 425.30 | 582.25 |
| 62 | 109.10 | 139.15 | 154.06 | 175.34 | 280.87 | 214.10 | 267.36 | 308.31 | 331.67 | 499.99 | 265.36 | 343.57 | 399.44 | 448.81 | 603.34 |
| 63 | 123.16 | 148.49 | 169.57 | 188.59 | 294.48 | 229.85 | 284.26 | 327.88 | 355.13 | 519.18 | 273.11 | 356.94 | 413.72 | 466.17 | 621.93 |
| 64 | 130.22 | 159.60 | 184.53 | 201.59 | 319.83 | 238.04 | 301.25 | 350.27 | 374.95 | 538.86 | 282.51 | 366.22 | 429.00 | 486.54 | 643.49 |
| 65 | 144.10 | 170.47 | 197.17 | 220.47 | 339.36 | 246.02 | 319.57 | 370.14 | 404.29 | 563.06 | 291.67 | 377.91 | 446.39 | 507.26 | 667.05 |
| 66 | 154.45 | 186.71 | 217.17 | 240.12 | 368.32 | 255.51 | 334.12 | 393.08 | 428.91 | 587.17 | 299.73 | 393.08 | 461.87 | 523.29 | 692.81 |
| 67 | 171.52 | 207.16 | 237.15 | 261.47 | 399.53 | 266.25 | 344.70 | 404.13 | 458.15 | 606.20 | 309.04 | 404.13 | 473.07 | 537.26 | 710.80 |
| 68 | 185.69 | 231.35 | 260.49 | 286.51 | 427.38 | 273.43 | 358.45 | 420.49 | 480.23 | 631.88 | 319.38 | 418.19 | 489.42 | 556.05 | 732.98 |
| 69 | 201.48 | 250.38 | 285.53 | 314.92 | 454.73 | 288.37 | 374.88 | 441.42 | 503.53 | 665.46 | 330.51 | 432.55 | 507.97 | 581.17 | 765.28 |
| 70 | 216.01 | 280.17 | 315.65 | 350.78 | 489.76 | 303.69 | 399.93 | 470.51 | 536.81 | 707.91 | 348.61 | 457.68 | 536.81 | 613.80 | 808.42 |
| 71 | 235.22 | 305.38 | 354.90 | 393.75 | 532.34 | 328.07 | 433.30 | 507.58 | 577.74 | 763.44 | 371.40 | 489.01 | 575.67 | 654.08 | 862.48 |
| 72 | 256.99 | 330.71 | 384.49 | 432.31 | 577.74 | 356.60 | 466.17 | 547.86 | 623.56 | 822.78 | 398.44 | 523.95 | 615.59 | 699.26 | 924.38 |
| 73 | 278.55 | 361.16 | 418.79 | 470.66 | 628.18 | 382.29 | 505.24 | 591.68 | 674.29 | 889.45 | 426.47 | 562.87 | 660.84 | 751.13 | 991.26 |
| 74 | 303.38 | 392.18 | 456.93 | 512.42 | 684.46 | 412.53 | 543.87 | 640.07 | 727.01 | 960.10 | 456.93 | 601.22 | 708.51 | 804.71 | 1061.84 |
| 75 | 330.85 | 428.68 | 498.05 | 560.31 | 747.08 | 444.69 | 585.21 | 688.38 | 784.43 | 1033.45 | 487.38 | 642.13 | 755.97 | 860.92 | 1133.06 |
| 76 | 360.30 | 467.88 | 544.72 | 614.74 | 817.94 | 476.42 | 630.10 | 742.81 | 848.68 | 1115.06 | 517.40 | 684.75 | 807.69 | 922.10 | 1210.69 |
| 77 | 401.31 | 522.21 | 611.21 | 690.13 | 918.49 | 523.89 | 691.81 | 821.10 | 938.64 | 1232.49 | 564.19 | 747.22 | 883.23 | 1010.84 | 1328.20 |
| 78 | 451.69 | 589.38 | 693.48 | 782.48 | 1039.39 | 580.98 | 770.73 | 916.81 | 1047.78 | 1375.22 | 621.28 | 824.46 | 980.62 | 1119.99 | 1469.25 |
| 79 | 502.06 | 658.22 | 775.76 | 876.51 | 1163.64 | 638.07 | 849.64 | 1012.52 | 1158.61 | 1519.62 | 676.69 | 901.70 | 1074.65 | 1230.81 | 1613.65 |
| 80 | 552.44 | 725.39 | 854.68 | 967.18 | 1282.86 | 693.48 | 925.21 | 1103.19 | 1262.71 | 1653.95 | 732.11 | 977.26 | 1165.32 | 1334.92 | 1747.98 |
| 81 | 599.45 | 789.20 | 928.56 | 1051.14 | 1393.69 | 745.54 | 995.73 | 1183.79 | 1356.75 | 1776.53 | 784.16 | 1049.46 | 1247.60 | 1430.63 | 1872.24 |
| 82 | 646.47 | 849.64 | 1000.77 | 1131.74 | 1501.15 | 795.91 | 1059.54 | 1262.71 | 1445.74 | 1894.07 | 836.21 | 1114.95 | 1328.20 | 1519.62 | 1991.46 |
| 83 | 693.48 | 910.09 | 1072.97 | 1214.02 | 1610.30 | 844.61 | 1125.02 | 1339.95 | 1533.05 | 2009.93 | 886.59 | 1180.44 | 1405.44 | 1608.62 | 2110.68 |
| 84 | 743.86 | 977.26 | 1151.89 | 1303.01 | 1727.84 | 896.66 | 1193.87 | 1422.23 | 1625.41 | 2132.51 | 940.32 | 1252.64 | 1489.40 | 1702.65 | 2234.94 |
| 85 | 800.95 | 1052.82 | 1239.21 | 1402.08 | 1858.81 | 955.43 | 1272.79 | 1511.23 | 1727.84 | 2266.84 | 999.09 | 1329.88 | 1580.07 | 1806.75 | 2370.95 |
| 86 | 863.08 | 1133.42 | 1336.60 | 1511.23 | 2004.89 | 1017.56 | 1353.39 | 1608.62 | 1836.98 | 2412.92 | 1061.22 | 1410.48 | 1677.46 | 1915.90 | 2517.03 |
| 87 | 928.56 | 1220.73 | 1439.02 | 1627.09 | 2157.69 | 1083.05 | 1440.70 | 1711.04 | 1952.84 | 2565.73 | 1126.70 | 1497.79 | 1779.89 | 2031.76 | 2669.83 |
| 88 | 1000.77 | 1314.77 | 1548.17 | 1751.34 | 2322.25 | 1155.25 | 1534.73 | 1820.19 | 2077.10 | 2730.28 | 1198.91 | 1591.82 | 1889.03 | 2156.02 | 2834.39 |
| 89 | 1076.33 | 1415.52 | 1667.39 | 1885.67 | 2500.24 | 1230.81 | 1635.48 | 1939.41 | 2211.43 | 2908.27 | 1274.47 | 1692.57 | 2008.25 | 2290.35 | 3012.38 |
| 90 | 1161.96 | 1526.34 | 1798.36 | 2033.44 | 2696.70 | 1316.45 | 1746.31 | 2070.38 | 2359.19 | 3104.73 | 1360.10 | 1803.40 | 2139.22 | 2438.11 | 3208.84 |
| 91 | 1250.96 | 1643.88 | 1937.73 | 2192.96 | 2906.59 | 1405.44 | 1863.85 | 2209.75 | 2518.71 | 3314.62 | 1449.10 | 1920.94 | 2278.59 | 2597.63 | 3418.73 |
| 92 | 1346.67 | 1769.81 | 2085.49 | 2359.19 | 3128.24 | 1501.15 | 1989.78 | 2357.51 | 2684.94 | 3536.27 | 1544.81 | 2046.87 | 2426.36 | 2763.86 | 3640.38 |
| 93 | 1450.78 | 1905.82 | 2245.01 | 2540.54 | 3366.68 | 1605.26 | 2125.79 | 2517.03 | 2866.29 | 3774.71 | 1648.92 | 2182.88 | 2585.88 | 2945.21 | 3878.81 |
| 94 | 1561.60 | 2051.91 | 2417.96 | 2735.32 | 3625.26 | 1716.08 | 2271.88 | 2689.98 | 3061.07 | 4033.29 | 1759.74 | 2328.97 | 2758.83 | 3139.99 | 4137.40 |
| 95 | 1684.18 | 2213.11 | 2606.03 | 2948.57 | 3909.04 | 1838.66 | 2433.07 | 2878.05 | 3274.32 | 4317.07 | 1882.32 | 2490.16 | 2946.89 | 3353.24 | 4421.18 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.92 | 45.77 | 52.02 | 57.82 | 86.08 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 30 | 43.66 | 48.11 | 55.15 | 61.02 | 94.03 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 31 | 43.66 | 49.29 | 57.07 | 62.99 | 94.03 | 67.17 | 83.96 | 97.39 | 110.82 | 152.41 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 32 | 43.66 | 51.16 | 59.48 | 65.45 | 94.03 | 67.17 | 83.96 | 97.39 | 110.82 | 156.89 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 33 | 43.66 | 52.34 | 61.41 | 68.16 | 94.03 | 69.70 | 83.96 | 97.39 | 110.82 | 165.85 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 34 | 43.66 | 53.73 | 62.13 | 70.52 | 94.03 | 69.70 | 83.96 | 99.33 | 110.82 | 174.82 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 35 | 43.66 | 53.73 | 62.13 | 70.52 | 94.03 | 74.06 | 86.33 | 99.33 | 110.82 | 179.30 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 36 | 43.66 | 53.73 | 62.13 | 70.52 | 94.03 | 78.42 | 90.65 | 103.64 | 114.76 | 188.93 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 37 | 43.66 | 53.73 | 62.13 | 70.52 | 94.03 | 82.77 | 94.96 | 112.28 | 119.17 | 198.95 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 38 | 43.66 | 53.73 | 62.13 | 70.52 | 94.03 | 82.77 | 99.28 | 116.60 | 123.58 | 208.97 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 39 | 43.66 | 53.73 | 62.13 | 70.52 | 94.03 | 87.50 | 103.60 | 120.92 | 132.41 | 224.00 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 40 | 45.34 | 58.77 | 67.17 | 73.88 | 100.75 | 88.13 | 110.72 | 125.33 | 136.75 | 234.55 | 166.41 | 213.96 | 246.65 | 276.36 | 371.45 |
| 41 | 45.34 | 58.77 | 67.17 | 73.88 | 100.75 | 93.26 | 115.88 | 130.18 | 141.73 | 245.44 | 166.41 | 213.96 | 246.65 | 276.36 | 371.45 |
| 42 | 49.20 | 59.79 | 67.22 | 73.88 | 100.75 | 93.71 | 121.39 | 135.65 | 151.70 | 257.53 | 166.41 | 213.96 | 246.65 | 276.36 | 371.45 |
| 43 | 49.55 | 60.19 | 71.90 | 75.88 | 104.89 | 98.91 | 126.94 | 146.04 | 157.38 | 269.67 | 166.41 | 213.96 | 246.65 | 276.36 | 371.45 |
| 44 | 49.91 | 64.92 | 72.38 | 76.37 | 109.74 | 104.15 | 132.53 | 151.60 | 163.09 | 276.36 | 166.41 | 213.96 | 246.65 | 276.36 | 371.45 |
| 45 | 51.42 | 63.96 | 77.58 | 83.31 | 112.50 | 113.55 | 134.69 | 158.70 | 171.68 | 290.03 | 178.30 | 225.84 | 264.48 | 300.14 | 395.23 |
| 46 | 56.10 | 68.68 | 78.10 | 88.27 | 117.30 | 114.10 | 145.24 | 169.47 | 177.47 | 291.22 | 178.30 | 225.84 | 264.48 | 300.14 | 395.23 |
| 47 | 56.51 | 69.13 | 82.99 | 93.30 | 122.13 | 120.18 | 151.05 | 175.28 | 188.36 | 291.22 | 178.30 | 225.84 | 264.48 | 300.14 | 395.23 |
| 48 | 56.91 | 73.94 | 87.94 | 93.91 | 126.99 | 126.48 | 157.42 | 187.46 | 199.64 | 291.22 | 178.30 | 225.84 | 264.48 | 300.14 | 395.23 |
| 49 | 61.83 | 74.43 | 88.53 | 99.02 | 136.91 | 130.75 | 169.38 | 194.09 | 206.34 | 291.22 | 178.30 | 225.84 | 264.48 | 300.14 | 395.23 |
| 50 | 62.64 | 79.12 | 93.25 | 102.95 | 143.66 | 135.13 | 170.34 | 200.59 | 214.35 | 326.88 | 196.13 | 252.59 | 294.19 | 332.82 | 439.80 |
| 51 | 66.73 | 83.30 | 97.54 | 107.32 | 151.68 | 142.62 | 173.63 | 209.65 | 223.20 | 338.77 | 202.07 | 255.56 | 297.16 | 338.77 | 448.72 |
| 52 | 68.36 | 83.14 | 96.73 | 110.98 | 162.07 | 151.38 | 186.94 | 211.51 | 228.26 | 350.65 | 208.01 | 261.50 | 306.08 | 344.71 | 460.60 |
| 53 | 72.56 | 89.36 | 103.06 | 112.92 | 170.53 | 159.07 | 195.95 | 227.90 | 242.92 | 359.57 | 213.96 | 270.42 | 314.99 | 353.62 | 469.52 |
| 54 | 72.25 | 91.15 | 104.95 | 116.70 | 181.19 | 162.18 | 202.19 | 240.07 | 250.77 | 371.45 | 216.93 | 276.36 | 320.94 | 362.54 | 484.38 |
| 55 | 76.49 | 95.54 | 109.44 | 123.23 | 189.66 | 172.36 | 215.92 | 249.46 | 263.01 | 383.34 | 222.87 | 282.31 | 326.88 | 368.48 | 490.32 |
| 56 | 84.79 | 101.09 | 118.89 | 132.75 | 206.73 | 181.27 | 226.23 | 255.39 | 280.41 | 404.14 | 231.79 | 294.19 | 341.74 | 389.28 | 514.09 |
| 57 | 88.25 | 108.53 | 123.84 | 141.61 | 219.15 | 189.09 | 232.09 | 271.24 | 289.32 | 427.92 | 240.70 | 306.08 | 362.54 | 407.11 | 540.84 |
| 58 | 93.04 | 115.46 | 135.44 | 155.34 | 236.31 | 197.65 | 242.11 | 285.77 | 310.61 | 463.58 | 258.53 | 326.88 | 380.37 | 433.86 | 573.53 |
| 59 | 103.34 | 125.07 | 144.40 | 161.63 | 255.24 | 210.83 | 256.87 | 294.71 | 319.40 | 496.26 | 273.39 | 347.68 | 404.14 | 455.76 | 606.21 |
| 60 | 106.24 | 134.76 | 153.46 | 172.77 | 274.27 | 216.81 | 267.03 | 309.30 | 337.29 | 528.95 | 285.28 | 365.51 | 427.92 | 466.60 | 644.85 |
| 61 | 115.86 | 143.80 | 169.26 | 185.95 | 293.90 | 229.50 | 286.79 | 328.17 | 355.15 | 550.55 | 294.01 | 380.48 | 443.90 | 483.67 | 665.85 |
| 62 | 125.57 | 157.56 | 175.78 | 199.25 | 318.95 | 246.62 | 304.06 | 352.35 | 378.34 | 569.82 | 304.46 | 391.06 | 455.30 | 509.39 | 684.35 |
| 63 | 140.45 | 166.79 | 191.78 | 214.67 | 334.21 | 262.29 | 320.44 | 371.43 | 404.11 | 592.19 | 313.67 | 400.20 | 470.51 | 527.79 | 705.76 |
| 64 | 151.57 | 180.07 | 211.18 | 229.53 | 364.84 | 274.66 | 339.54 | 401.41 | 425.43 | 614.72 | 326.98 | 415.92 | 486.54 | 551.94 | 732.43 |
| 65 | 165.93 | 194.83 | 223.33 | 248.52 | 388.17 | 284.07 | 365.23 | 420.16 | 454.53 | 641.68 | 337.33 | 431.17 | 504.72 | 570.67 | 760.89 |
| 66 | 178.38 | 213.38 | 247.90 | 272.41 | 416.97 | 294.81 | 380.80 | 447.13 | 488.15 | 665.79 | 348.86 | 447.13 | 525.75 | 592.08 | 783.71 |
| 67 | 196.02 | 234.64 | 270.43 | 298.24 | 455.60 | 304.29 | 389.87 | 461.19 | 522.24 | 691.78 | 356.59 | 456.43 | 539.64 | 610.95 | 808.27 |
| 68 | 214.78 | 263.78 | 296.20 | 325.39 | 487.12 | 319.38 | 409.00 | 477.93 | 544.56 | 719.19 | 367.64 | 473.33 | 556.05 | 631.88 | 834.08 |
| 69 | 232.47 | 284.62 | 327.52 | 355.82 | 516.84 | 330.51 | 428.11 | 503.53 | 570.08 | 754.19 | 381.53 | 490.22 | 581.17 | 656.59 | 869.54 |
| 70 | 250.23 | 318.66 | 359.26 | 397.69 | 556.06 | 352.88 | 455.54 | 534.67 | 609.53 | 804.15 | 402.07 | 519.70 | 609.53 | 695.07 | 915.36 |
| 71 | 272.36 | 344.58 | 402.35 | 446.80 | 602.50 | 379.66 | 489.01 | 575.67 | 656.15 | 864.54 | 431.24 | 552.98 | 652.02 | 740.74 | 978.03 |
| 72 | 296.84 | 374.53 | 436.29 | 492.07 | 655.43 | 410.39 | 527.93 | 621.57 | 709.22 | 932.35 | 460.20 | 593.68 | 697.27 | 794.89 | 1047.90 |
| 73 | 320.82 | 409.18 | 474.50 | 534.05 | 712.71 | 441.84 | 570.55 | 670.45 | 764.58 | 1008.55 | 491.79 | 635.87 | 747.29 | 851.03 | 1121.89 |
| 74 | 351.48 | 443.98 | 517.97 | 580.87 | 775.11 | 477.27 | 614.17 | 725.16 | 823.21 | 1085.89 | 527.22 | 680.76 | 801.01 | 910.15 | 1200.59 |
| 75 | 378.87 | 482.04 | 563.86 | 633.24 | 846.69 | 508.72 | 658.14 | 780.87 | 887.60 | 1170.42 | 558.53 | 722.17 | 855.58 | 971.20 | 1284.26 |
| 76 | 413.24 | 527.65 | 616.44 | 694.99 | 925.52 | 546.43 | 708.65 | 840.14 | 957.96 | 1260.21 | 594.24 | 771.84 | 911.86 | 1039.93 | 1369.50 |
| 77 | 461.76 | 589.38 | 691.81 | 780.80 | 1039.39 | 601.13 | 780.80 | 926.89 | 1061.22 | 1393.69 | 648.15 | 841.25 | 999.09 | 1141.82 | 1501.15 |
| 78 | 518.85 | 664.94 | 785.84 | 886.59 | 1177.08 | 666.62 | 868.12 | 1037.71 | 1187.15 | 1554.88 | 713.63 | 928.56 | 1109.91 | 1267.75 | 1662.35 |
| 79 | 577.62 | 742.18 | 878.19 | 994.05 | 1318.12 | 733.78 | 957.11 | 1145.17 | 1313.09 | 1719.44 | 777.44 | 1015.88 | 1215.70 | 1393.69 | 1825.23 |
| 80 | 634.71 | 817.74 | 968.86 | 1096.48 | 1452.46 | 795.91 | 1041.07 | 1249.28 | 1430.63 | 1872.24 | 841.25 | 1099.84 | 1318.12 | 1511.23 | 1978.03 |
| 81 | 690.13 | 889.94 | 1051.14 | 1190.51 | 1578.39 | 856.36 | 1121.67 | 1339.95 | 1536.41 | 2011.61 | 901.70 | 1180.44 | 1410.48 | 1617.01 | 2117.40 |
| 82 | 743.86 | 957.11 | 1133.42 | 1282.86 | 1699.29 | 913.45 | 1192.19 | 1428.95 | 1635.48 | 2142.58 | 960.47 | 1256.00 | 1501.15 | 1719.44 | 2251.73 |
| 83 | 797.59 | 1027.63 | 1215.70 | 1375.22 | 1823.55 | 972.22 | 1267.75 | 1516.26 | 1734.55 | 2275.23 | 1019.24 | 1329.88 | 1591.82 | 1820.19 | 2387.74 |
| 84 | 856.36 | 1101.52 | 1304.69 | 1475.96 | 1956.20 | 1032.67 | 1344.99 | 1608.62 | 1840.34 | 2412.92 | 1079.69 | 1410.48 | 1685.86 | 1927.65 | 2527.11 |
| 85 | 921.85 | 1185.47 | 1403.76 | 1588.47 | 2107.32 | 1098.16 | 1430.63 | 1711.04 | 1954.52 | 2569.08 | 1148.53 | 1496.11 | 1789.96 | 2045.19 | 2684.94 |
| 86 | 994.05 | 1279.50 | 1512.91 | 1712.72 | 2270.20 | 1170.36 | 1524.66 | 1820.19 | 2078.78 | 2731.96 | 1220.73 | 1590.15 | 1899.11 | 2169.45 | 2847.82 |
| 87 | 1069.61 | 1375.22 | 1630.44 | 1842.02 | 2443.15 | 1245.92 | 1620.37 | 1937.73 | 2208.07 | 2904.91 | 1296.30 | 1685.86 | 2016.65 | 2298.74 | 3020.77 |
| 88 | 1150.21 | 1481.00 | 1754.70 | 1984.74 | 2631.21 | 1326.52 | 1726.16 | 2061.98 | 2350.80 | 3092.98 | 1376.89 | 1791.64 | 2140.90 | 2441.47 | 3208.84 |
| 89 | 1239.21 | 1595.18 | 1889.03 | 2135.87 | 2832.71 | 1415.52 | 1840.34 | 2196.32 | 2501.92 | 3294.47 | 1465.89 | 1905.82 | 2275.23 | 2592.59 | 3410.33 |
| 90 | 1336.60 | 1719.44 | 2036.80 | 2303.78 | 3054.36 | 1512.91 | 1964.59 | 2344.08 | 2669.83 | 3516.12 | 1563.28 | 2030.08 | 2423.00 | 2760.51 | 3631.98 |
| 91 | 1440.70 | 1853.77 | 2194.64 | 2483.45 | 3291.11 | 1617.01 | 2098.93 | 2501.92 | 2849.50 | 3752.88 | 1667.39 | 2164.41 | 2580.84 | 2940.17 | 3868.74 |
| 92 | 1549.85 | 1994.82 | 2362.55 | 2671.51 | 3544.66 | 1726.16 | 2239.97 | 2669.83 | 3037.56 | 4006.43 | 1776.53 | 2305.46 | 2748.75 | 3128.24 | 4122.29 |
| 93 | 1669.07 | 2147.62 | 2542.22 | 2876.37 | 3813.33 | 1845.37 | 2392.77 | 2849.50 | 3242.42 | 4275.09 | 1895.75 | 2458.26 | 2928.42 | 3333.09 | 4390.95 |
| 94 | 1796.68 | 2313.85 | 2738.68 | 3098.01 | 4107.18 | 1972.99 | 2559.01 | 3045.96 | 3464.07 | 4568.94 | 2023.36 | 2624.50 | 3124.88 | 3554.74 | 4684.80 |
| 95 | 1936.05 | 2495.20 | 2953.61 | 3339.81 | 4429.57 | 2112.36 | 2740.36 | 3260.89 | 3705.86 | 4891.33 | 2162.73 | 2805.84 | 3339.81 | 3796.54 | 5007.20 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.08 | 41.48 | 46.39 | 50.94 | 76.86 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 30 | 38.62 | 43.60 | 49.19 | 53.76 | 83.96 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 31 | 38.62 | 44.67 | 50.90 | 55.49 | 83.96 | 58.77 | 75.56 | 87.32 | 97.39 | 136.64 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 32 | 38.62 | 46.37 | 53.05 | 57.66 | 83.96 | 58.77 | 75.56 | 87.32 | 97.39 | 140.66 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 33 | 38.62 | 47.43 | 54.77 | 60.05 | 83.96 | 60.99 | 75.56 | 87.32 | 97.39 | 148.70 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 34 | 38.62 | 48.70 | 55.41 | 62.13 | 83.96 | 60.99 | 75.56 | 89.05 | 97.39 | 156.73 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 35 | 38.62 | 48.70 | 55.41 | 62.13 | 83.96 | 64.80 | 77.70 | 89.05 | 97.39 | 160.75 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 36 | 38.62 | 48.70 | 55.41 | 62.13 | 83.96 | 68.61 | 81.58 | 92.92 | 100.85 | 169.39 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 37 | 38.62 | 48.70 | 55.41 | 62.13 | 83.96 | 72.43 | 85.47 | 100.67 | 104.73 | 178.37 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 38 | 38.62 | 48.70 | 55.41 | 62.13 | 83.96 | 72.43 | 89.35 | 104.54 | 108.60 | 187.35 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 39 | 38.62 | 48.70 | 55.41 | 62.13 | 83.96 | 76.57 | 93.24 | 108.41 | 116.36 | 200.83 | 142.64 | 178.30 | 208.01 | 234.76 | 312.02 |
| 40 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 81.68 | 98.42 | 113.20 | 123.07 | 211.85 | 151.55 | 190.18 | 222.87 | 249.62 | 335.80 |
| 41 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 86.44 | 103.00 | 117.59 | 127.56 | 221.69 | 151.55 | 190.18 | 222.87 | 249.62 | 335.80 |
| 42 | 45.56 | 52.96 | 60.50 | 67.17 | 90.67 | 86.86 | 107.90 | 122.52 | 136.53 | 232.61 | 151.55 | 190.18 | 222.87 | 249.62 | 335.80 |
| 43 | 45.88 | 53.31 | 64.71 | 68.98 | 94.41 | 91.67 | 112.83 | 131.91 | 141.64 | 243.57 | 151.55 | 190.18 | 222.87 | 249.62 | 335.80 |
| 44 | 46.21 | 57.50 | 65.14 | 69.43 | 98.77 | 96.53 | 117.81 | 136.93 | 146.78 | 249.62 | 151.55 | 190.18 | 222.87 | 249.62 | 335.80 |
| 45 | 46.10 | 55.32 | 66.76 | 72.90 | 100.00 | 103.23 | 118.15 | 137.39 | 151.08 | 257.47 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 46 | 50.30 | 59.40 | 67.20 | 77.24 | 104.27 | 103.73 | 127.41 | 146.71 | 156.18 | 258.53 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 47 | 50.66 | 59.79 | 71.41 | 81.63 | 108.56 | 109.25 | 132.50 | 151.73 | 165.76 | 258.53 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 48 | 51.02 | 63.95 | 75.67 | 82.17 | 112.88 | 114.98 | 138.09 | 162.28 | 175.69 | 258.53 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 49 | 55.43 | 64.37 | 76.17 | 86.64 | 121.70 | 118.87 | 148.58 | 168.02 | 181.58 | 258.53 | 157.50 | 199.10 | 231.79 | 264.48 | 350.65 |
| 50 | 56.77 | 69.47 | 83.33 | 91.29 | 127.48 | 121.34 | 151.41 | 178.61 | 188.52 | 291.22 | 178.30 | 222.87 | 261.50 | 294.19 | 392.26 |
| 51 | 60.67 | 73.39 | 87.38 | 95.40 | 135.06 | 128.64 | 152.26 | 187.28 | 196.94 | 300.14 | 181.27 | 228.82 | 267.45 | 300.14 | 401.17 |
| 52 | 60.55 | 75.40 | 87.06 | 99.09 | 142.88 | 134.25 | 167.41 | 189.81 | 204.65 | 309.05 | 184.24 | 234.76 | 273.39 | 309.05 | 410.09 |
| 53 | 62.48 | 79.43 | 91.17 | 101.24 | 153.04 | 138.82 | 173.23 | 202.58 | 216.23 | 320.94 | 184.24 | 240.70 | 279.33 | 314.99 | 419.00 |
| 54 | 64.44 | 81.45 | 93.28 | 105.03 | 158.83 | 142.26 | 179.73 | 211.49 | 224.10 | 326.88 | 190.18 | 246.65 | 285.28 | 323.91 | 424.94 |
| 55 | 68.44 | 85.59 | 97.50 | 109.31 | 169.09 | 154.53 | 192.58 | 220.45 | 233.18 | 341.74 | 196.13 | 252.59 | 288.25 | 326.88 | 436.83 |
| 56 | 74.45 | 89.19 | 106.80 | 118.67 | 183.23 | 163.44 | 200.13 | 229.85 | 247.74 | 359.57 | 205.04 | 261.50 | 306.08 | 344.71 | 457.63 |
| 57 | 77.99 | 96.47 | 110.08 | 125.66 | 195.84 | 168.72 | 209.45 | 240.48 | 257.47 | 383.34 | 213.96 | 273.39 | 320.94 | 365.51 | 481.41 |
| 58 | 83.14 | 101.76 | 119.50 | 137.18 | 210.83 | 175.06 | 212.19 | 250.05 | 276.39 | 413.06 | 228.82 | 291.22 | 338.77 | 383.34 | 511.12 |
| 59 | 90.94 | 111.17 | 128.57 | 143.89 | 227.40 | 185.53 | 229.55 | 265.24 | 286.18 | 439.80 | 240.70 | 309.05 | 359.57 | 405.45 | 540.84 |
| 60 | 94.21 | 120.68 | 137.72 | 153.14 | 244.06 | 192.11 | 237.94 | 277.84 | 299.54 | 472.49 | 252.59 | 326.88 | 383.34 | 412.54 | 573.53 |
| 61 | 103.66 | 129.82 | 151.13 | 166.17 | 261.25 | 205.20 | 255.22 | 291.99 | 315.69 | 490.02 | 265.19 | 340.13 | 394.90 | 430.86 | 593.78 |
| 62 | 111.16 | 141.19 | 158.01 | 177.33 | 283.25 | 216.81 | 272.61 | 316.08 | 336.58 | 505.58 | 270.95 | 349.16 | 407.82 | 454.32 | 608.93 |
| 63 | 125.32 | 148.49 | 171.59 | 190.60 | 299.15 | 232.55 | 284.26 | 333.00 | 360.03 | 527.29 | 278.52 | 359.64 | 421.83 | 471.52 | 630.05 |
| 64 | 134.49 | 161.65 | 186.58 | 203.58 | 324.57 | 245.89 | 303.80 | 355.39 | 377.36 | 546.71 | 290.36 | 371.45 | 434.23 | 489.16 | 648.72 |
| 65 | 148.46 | 172.50 | 199.19 | 222.47 | 344.01 | 253.63 | 322.11 | 375.15 | 406.69 | 570.67 | 299.28 | 382.98 | 448.93 | 507.26 | 672.12 |
| 66 | 158.80 | 190.81 | 219.22 | 242.14 | 372.96 | 262.88 | 339.04 | 395.54 | 433.65 | 597.00 | 309.55 | 400.45 | 464.33 | 525.75 | 700.18 |
| 67 | 175.97 | 209.27 | 241.31 | 265.56 | 404.20 | 273.38 | 349.46 | 411.27 | 465.27 | 613.33 | 318.55 | 406.51 | 480.21 | 544.39 | 717.93 |
| 68 | 190.17 | 233.51 | 264.69 | 288.56 | 434.27 | 280.32 | 360.74 | 427.38 | 484.82 | 641.07 | 326.28 | 420.49 | 496.31 | 560.65 | 742.17 |
| 69 | 208.12 | 252.52 | 291.83 | 319.01 | 459.17 | 297.24 | 379.31 | 450.30 | 510.19 | 669.90 | 341.60 | 436.99 | 516.84 | 587.83 | 771.94 |
| 70 | 224.56 | 282.31 | 321.88 | 352.82 | 494.04 | 316.53 | 404.21 | 479.07 | 541.09 | 714.32 | 359.30 | 459.82 | 545.37 | 618.08 | 814.84 |
| 71 | 241.41 | 307.44 | 356.96 | 399.87 | 536.47 | 336.33 | 435.37 | 511.71 | 585.99 | 767.57 | 381.72 | 493.14 | 579.80 | 660.27 | 870.73 |
| 72 | 262.97 | 332.70 | 390.47 | 436.29 | 583.71 | 364.57 | 468.17 | 553.83 | 629.54 | 830.75 | 408.40 | 525.94 | 621.57 | 705.24 | 932.35 |
| 73 | 286.24 | 363.08 | 422.63 | 474.50 | 633.95 | 393.82 | 507.16 | 597.45 | 678.13 | 897.13 | 438.00 | 564.79 | 666.60 | 756.89 | 998.95 |
| 74 | 310.78 | 394.03 | 460.63 | 517.97 | 690.01 | 423.63 | 545.72 | 643.77 | 732.56 | 967.50 | 468.02 | 603.07 | 714.06 | 810.26 | 1069.24 |
| 75 | 337.96 | 428.68 | 501.61 | 563.86 | 752.41 | 453.58 | 585.21 | 693.71 | 789.77 | 1040.57 | 498.05 | 643.91 | 759.53 | 864.47 | 1140.18 |
| 76 | 368.84 | 469.59 | 549.85 | 618.15 | 824.77 | 488.37 | 630.10 | 747.93 | 852.09 | 1121.89 | 529.36 | 688.16 | 814.53 | 925.52 | 1219.23 |
| 77 | 409.71 | 523.89 | 616.24 | 695.16 | 925.21 | 533.97 | 693.48 | 826.14 | 943.68 | 1240.88 | 575.95 | 747.22 | 889.94 | 1015.88 | 1336.60 |
| 78 | 461.76 | 592.74 | 698.52 | 789.20 | 1047.78 | 592.74 | 774.08 | 921.85 | 1056.18 | 1385.29 | 634.71 | 826.14 | 987.33 | 1126.70 | 1479.32 |
| 79 | 513.82 | 661.58 | 782.48 | 883.23 | 1172.04 | 651.51 | 853.00 | 1020.92 | 1167.00 | 1529.70 | 691.81 | 905.06 | 1083.05 | 1239.21 | 1623.73 |
| 80 | 565.87 | 728.75 | 861.40 | 975.58 | 1292.94 | 710.28 | 926.89 | 1109.91 | 1272.79 | 1665.71 | 750.58 | 980.62 | 1172.04 | 1344.99 | 1759.74 |
| 81 | 614.57 | 790.87 | 936.96 | 1061.22 | 1403.76 | 762.33 | 995.73 | 1193.87 | 1368.50 | 1789.96 | 802.63 | 1049.46 | 1257.68 | 1440.70 | 1884.00 |
| 82 | 661.58 | 851.32 | 1009.16 | 1141.82 | 1512.91 | 812.70 | 1061.22 | 1271.11 | 1455.81 | 1907.50 | 854.68 | 1116.63 | 1338.27 | 1531.38 | 2004.89 |
| 83 | 708.60 | 913.45 | 1081.37 | 1224.09 | 1622.05 | 863.08 | 1128.38 | 1348.35 | 1543.13 | 2023.36 | 905.06 | 1183.79 | 1415.52 | 1618.69 | 2122.43 |
| 84 | 762.33 | 980.62 | 1160.29 | 1313.09 | 1741.27 | 920.17 | 1197.23 | 1432.31 | 1637.16 | 2147.62 | 962.15 | 1254.32 | 1497.79 | 1714.40 | 2250.05 |
| 85 | 821.10 | 1056.18 | 1250.96 | 1413.84 | 1873.92 | 978.94 | 1274.47 | 1524.66 | 1741.27 | 2283.63 | 1022.60 | 1333.24 | 1593.50 | 1818.51 | 2387.74 |
| 86 | 883.23 | 1136.78 | 1346.67 | 1524.66 | 2021.68 | 1041.07 | 1355.07 | 1620.37 | 1852.09 | 2431.39 | 1084.72 | 1413.84 | 1689.21 | 1929.33 | 2535.50 |
| 87 | 952.07 | 1224.09 | 1450.78 | 1640.52 | 2174.49 | 1109.91 | 1442.38 | 1724.48 | 1967.95 | 2584.20 | 1153.57 | 1501.15 | 1793.32 | 2045.19 | 2688.30 |
| 88 | 1022.60 | 1318.12 | 1559.92 | 1764.78 | 2340.72 | 1180.44 | 1536.41 | 1833.62 | 2092.21 | 2750.43 | 1224.09 | 1595.18 | 1902.47 | 2169.45 | 2854.54 |
| 89 | 1103.19 | 1420.55 | 1680.82 | 1900.79 | 2520.39 | 1261.03 | 1638.84 | 1954.52 | 2228.22 | 2930.10 | 1304.69 | 1697.61 | 2023.36 | 2305.46 | 3034.21 |
| 90 | 1188.83 | 1531.38 | 1813.47 | 2050.23 | 2718.53 | 1346.67 | 1749.66 | 2087.17 | 2377.66 | 3128.24 | 1390.33 | 1808.43 | 2156.02 | 2454.90 | 3232.34 |
| 91 | 1281.18 | 1650.59 | 1954.52 | 2209.75 | 2930.10 | 1439.02 | 1868.88 | 2228.22 | 2537.18 | 3339.81 | 1482.68 | 1927.65 | 2297.06 | 2614.42 | 3443.92 |
| 92 | 1380.25 | 1776.53 | 2102.28 | 2379.34 | 3155.10 | 1538.09 | 1994.82 | 2375.98 | 2706.77 | 3564.81 | 1581.75 | 2053.59 | 2444.83 | 2784.01 | 3668.92 |
| 93 | 1484.36 | 1912.54 | 2261.80 | 2560.69 | 3393.54 | 1642.20 | 2130.83 | 2535.50 | 2888.12 | 3803.25 | 1685.86 | 2189.60 | 2604.35 | 2965.36 | 3907.36 |
| 94 | 1598.54 | 2060.30 | 2438.11 | 2757.15 | 3655.49 | 1756.38 | 2278.59 | 2711.81 | 3084.58 | 4065.20 | 1800.04 | 2337.36 | 2780.66 | 3161.82 | 4169.30 |
| 95 | 1724.48 | 2219.82 | 2627.85 | 2973.76 | 3942.62 | 1882.32 | 2438.11 | 2901.55 | 3301.19 | 4352.33 | 1925.97 | 2496.88 | 2970.40 | 3378.43 | 4456.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 37.18 | 43.58 | 46.81 | 70.71 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 30 | 35.26 | 39.09 | 46.20 | 49.40 | 77.24 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 31 | 35.26 | 40.05 | 47.82 | 50.99 | 77.24 | 53.73 | 67.17 | 80.60 | 90.67 | 126.13 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 32 | 35.26 | 41.57 | 49.84 | 52.99 | 77.24 | 53.73 | 67.17 | 80.60 | 90.67 | 129.84 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 33 | 35.26 | 42.52 | 51.45 | 55.18 | 77.24 | 55.76 | 67.17 | 80.60 | 90.67 | 137.26 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 34 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 55.76 | 67.17 | 82.20 | 90.67 | 144.68 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 35 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 59.25 | 69.06 | 82.20 | 90.67 | 148.39 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 36 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 62.73 | 72.52 | 85.77 | 93.89 | 156.36 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 37 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 66.22 | 75.97 | 92.92 | 97.50 | 164.65 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 38 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 66.22 | 79.42 | 96.50 | 101.11 | 172.94 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 39 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 70.00 | 82.88 | 100.07 | 108.34 | 185.38 | 127.78 | 160.47 | 190.18 | 213.96 | 285.28 |
| 40 | 36.94 | 47.02 | 53.73 | 60.45 | 80.60 | 73.08 | 88.17 | 101.07 | 109.40 | 189.16 | 136.70 | 175.33 | 202.07 | 225.84 | 300.14 |
| 41 | 36.94 | 47.02 | 53.73 | 60.45 | 80.60 | 77.34 | 92.27 | 104.99 | 113.38 | 197.93 | 136.70 | 175.33 | 202.07 | 225.84 | 300.14 |
| 42 | 40.09 | 47.84 | 53.78 | 60.45 | 80.60 | 77.71 | 96.66 | 109.39 | 121.36 | 207.68 | 136.70 | 175.33 | 202.07 | 225.84 | 300.14 |
| 43 | 40.38 | 48.15 | 57.52 | 62.08 | 83.92 | 82.02 | 101.08 | 117.77 | 125.90 | 217.48 | 136.70 | 175.33 | 202.07 | 225.84 | 300.14 |
| 44 | 40.67 | 51.93 | 57.90 | 62.49 | 87.79 | 86.37 | 105.54 | 122.26 | 130.48 | 222.87 | 136.70 | 175.33 | 202.07 | 225.84 | 300.14 |
| 45 | 42.55 | 51.86 | 61.35 | 65.96 | 91.07 | 95.49 | 108.70 | 125.54 | 137.34 | 236.76 | 145.61 | 184.24 | 210.99 | 240.70 | 317.97 |
| 46 | 46.43 | 55.69 | 61.75 | 69.88 | 94.96 | 95.95 | 117.21 | 134.06 | 141.98 | 237.73 | 145.61 | 184.24 | 210.99 | 240.70 | 317.97 |
| 47 | 46.76 | 56.06 | 65.62 | 73.86 | 98.87 | 101.06 | 121.90 | 138.65 | 150.69 | 237.73 | 145.61 | 184.24 | 210.99 | 240.70 | 317.97 |
| 48 | 47.10 | 59.95 | 69.53 | 74.34 | 102.80 | 106.36 | 127.04 | 148.29 | 159.71 | 237.73 | 145.61 | 184.24 | 210.99 | 240.70 | 317.97 |
| 49 | 51.17 | 60.35 | 70.00 | 78.39 | 110.83 | 109.95 | 136.70 | 153.54 | 165.07 | 237.73 | 145.61 | 184.24 | 210.99 | 240.70 | 317.97 |
| 50 | 50.89 | 63.68 | 75.40 | 83.52 | 115.34 | 110.31 | 137.89 | 162.12 | 173.03 | 261.50 | 160.47 | 205.04 | 237.73 | 270.42 | 356.60 |
| 51 | 54.60 | 67.44 | 79.25 | 87.45 | 122.59 | 114.66 | 141.58 | 170.51 | 181.18 | 270.42 | 163.44 | 208.01 | 243.67 | 273.39 | 365.51 |
| 52 | 54.69 | 67.67 | 79.32 | 91.16 | 130.08 | 119.97 | 150.67 | 170.83 | 188.90 | 282.31 | 166.41 | 213.96 | 249.62 | 279.33 | 374.43 |
| 53 | 58.45 | 73.47 | 83.24 | 91.50 | 137.73 | 127.25 | 161.87 | 182.89 | 194.87 | 291.22 | 172.36 | 219.90 | 252.59 | 285.28 | 380.37 |
| 54 | 58.58 | 71.76 | 83.57 | 93.36 | 145.40 | 128.04 | 160.07 | 191.48 | 200.09 | 300.14 | 175.33 | 219.90 | 258.53 | 291.22 | 386.31 |
| 55 | 62.40 | 77.63 | 89.54 | 99.38 | 153.10 | 139.67 | 172.15 | 203.05 | 211.49 | 309.05 | 178.30 | 225.84 | 264.48 | 300.14 | 395.23 |
| 56 | 68.25 | 81.26 | 96.73 | 108.61 | 166.79 | 148.58 | 182.72 | 209.98 | 228.68 | 326.88 | 187.21 | 237.73 | 279.33 | 314.99 | 416.03 |
| 57 | 71.83 | 88.43 | 100.25 | 113.69 | 179.52 | 154.18 | 189.64 | 218.11 | 233.58 | 350.65 | 196.13 | 249.62 | 294.19 | 329.85 | 439.80 |
| 58 | 73.25 | 93.93 | 109.55 | 125.08 | 189.98 | 158.12 | 198.58 | 230.82 | 250.07 | 371.45 | 205.04 | 267.45 | 309.05 | 350.65 | 460.60 |
| 59 | 84.74 | 101.24 | 118.68 | 130.10 | 204.19 | 171.47 | 210.42 | 243.81 | 260.63 | 398.20 | 219.90 | 279.33 | 329.85 | 369.94 | 490.32 |
| 60 | 86.19 | 110.63 | 125.92 | 139.39 | 220.81 | 175.64 | 216.79 | 251.63 | 271.85 | 427.92 | 231.79 | 297.16 | 350.65 | 375.56 | 523.01 |
| 61 | 95.53 | 117.83 | 137.02 | 152.32 | 237.92 | 189.00 | 234.17 | 266.15 | 291.02 | 446.78 | 242.13 | 308.42 | 360.31 | 394.72 | 539.02 |
| 62 | 100.86 | 128.92 | 142.21 | 163.38 | 259.45 | 197.84 | 246.40 | 282.40 | 307.10 | 463.68 | 245.81 | 318.43 | 368.71 | 415.77 | 555.86 |
| 63 | 114.52 | 136.28 | 155.44 | 174.55 | 271.10 | 213.62 | 261.01 | 302.26 | 328.19 | 478.62 | 256.89 | 327.19 | 381.27 | 428.66 | 573.26 |
| 64 | 121.68 | 145.28 | 170.18 | 185.62 | 293.77 | 222.35 | 275.72 | 322.15 | 343.71 | 494.39 | 261.58 | 334.83 | 394.99 | 444.69 | 591.18 |
| 65 | 133.18 | 156.27 | 181.08 | 202.43 | 313.79 | 228.27 | 294.21 | 340.13 | 368.41 | 517.41 | 268.85 | 347.47 | 408.34 | 461.61 | 613.79 |
| 66 | 143.57 | 172.35 | 200.78 | 219.94 | 338.21 | 238.31 | 307.10 | 361.15 | 393.36 | 540.49 | 280.07 | 361.15 | 425.02 | 479.07 | 636.31 |
| 67 | 158.15 | 190.25 | 218.43 | 241.04 | 369.15 | 244.86 | 316.18 | 373.23 | 422.54 | 558.66 | 287.65 | 368.47 | 435.04 | 494.47 | 653.75 |
| 68 | 172.27 | 211.89 | 239.48 | 261.95 | 395.21 | 255.05 | 328.58 | 386.02 | 441.16 | 583.62 | 296.41 | 381.42 | 450.36 | 510.10 | 675.53 |
| 69 | 188.19 | 231.12 | 264.53 | 288.34 | 419.24 | 268.40 | 346.04 | 408.15 | 461.39 | 612.23 | 308.33 | 397.06 | 470.26 | 532.37 | 703.17 |
| 70 | 203.18 | 258.78 | 290.73 | 322.23 | 451.26 | 286.58 | 369.99 | 432.01 | 494.04 | 652.30 | 327.22 | 421.32 | 494.04 | 562.47 | 744.26 |
| 71 | 220.78 | 278.55 | 326.01 | 363.15 | 489.01 | 309.50 | 394.10 | 466.32 | 532.34 | 699.48 | 348.71 | 447.75 | 528.22 | 600.43 | 792.33 |
| 72 | 239.06 | 302.81 | 354.61 | 398.44 | 531.92 | 330.71 | 426.33 | 506.02 | 573.75 | 757.04 | 372.54 | 478.13 | 565.78 | 643.48 | 850.67 |
| 73 | 261.26 | 330.42 | 386.13 | 432.24 | 576.32 | 359.24 | 461.05 | 545.58 | 618.58 | 814.53 | 399.58 | 514.84 | 608.97 | 687.74 | 908.66 |
| 74 | 283.03 | 358.88 | 418.08 | 469.87 | 628.97 | 384.78 | 497.62 | 586.42 | 665.96 | 880.55 | 425.48 | 549.42 | 647.47 | 738.11 | 973.05 |
| 75 | 307.72 | 391.33 | 457.14 | 514.06 | 684.82 | 414.45 | 535.40 | 633.24 | 720.39 | 946.30 | 453.58 | 586.99 | 693.71 | 787.99 | 1038.79 |
| 76 | 334.69 | 426.90 | 500.33 | 563.51 | 749.64 | 443.98 | 573.75 | 681.33 | 776.96 | 1021.14 | 481.54 | 624.98 | 739.39 | 843.55 | 1109.94 |
| 77 | 372.77 | 476.88 | 560.83 | 633.04 | 842.93 | 485.27 | 631.36 | 752.25 | 859.72 | 1130.06 | 523.89 | 681.73 | 811.02 | 925.21 | 1217.38 |
| 78 | 419.79 | 539.00 | 634.71 | 718.67 | 953.75 | 539.00 | 703.56 | 839.57 | 962.15 | 1261.03 | 577.62 | 752.25 | 896.66 | 1027.63 | 1346.67 |
| 79 | 468.48 | 602.81 | 710.28 | 804.31 | 1066.25 | 594.42 | 777.44 | 926.89 | 1062.90 | 1390.33 | 631.36 | 824.46 | 983.98 | 1126.70 | 1475.96 |
| 80 | 515.50 | 661.58 | 785.84 | 888.27 | 1175.40 | 646.47 | 842.93 | 1010.84 | 1158.61 | 1514.58 | 681.73 | 891.62 | 1069.61 | 1224.09 | 1600.22 |
| 81 | 559.15 | 718.67 | 851.32 | 965.51 | 1279.50 | 693.48 | 905.06 | 1084.72 | 1245.92 | 1628.77 | 730.43 | 953.75 | 1141.82 | 1311.41 | 1717.76 |
| 82 | 602.81 | 775.76 | 918.49 | 1039.39 | 1376.89 | 740.50 | 967.18 | 1158.61 | 1324.84 | 1734.55 | 779.12 | 1017.56 | 1217.38 | 1393.69 | 1825.23 |
| 83 | 644.79 | 832.85 | 985.66 | 1114.95 | 1477.64 | 784.16 | 1027.63 | 1229.13 | 1405.44 | 1843.70 | 822.78 | 1078.01 | 1289.58 | 1475.96 | 1934.37 |
| 84 | 693.48 | 891.62 | 1056.18 | 1193.87 | 1585.11 | 836.21 | 1088.08 | 1303.01 | 1487.72 | 1954.52 | 874.83 | 1141.82 | 1365.14 | 1559.92 | 2046.87 |
| 85 | 747.22 | 960.47 | 1136.78 | 1286.22 | 1706.01 | 891.62 | 1160.29 | 1385.29 | 1583.43 | 2080.45 | 931.92 | 1212.34 | 1447.42 | 1655.63 | 2174.49 |
| 86 | 804.31 | 1036.03 | 1225.77 | 1386.97 | 1838.66 | 948.71 | 1235.85 | 1474.28 | 1684.18 | 2213.11 | 989.01 | 1287.90 | 1536.41 | 1756.38 | 2307.14 |
| 87 | 866.44 | 1114.95 | 1319.80 | 1492.76 | 1979.71 | 1010.84 | 1314.77 | 1568.32 | 1789.96 | 2354.15 | 1051.14 | 1366.82 | 1630.44 | 1862.17 | 2448.19 |
| 88 | 931.92 | 1200.59 | 1420.55 | 1606.94 | 2130.83 | 1076.33 | 1400.40 | 1669.07 | 1904.14 | 2505.28 | 1116.63 | 1452.46 | 1731.19 | 1976.35 | 2599.31 |
| 89 | 1004.13 | 1291.26 | 1529.70 | 1729.51 | 2293.71 | 1148.53 | 1491.08 | 1778.21 | 2026.72 | 2668.15 | 1188.83 | 1543.13 | 1840.34 | 2098.93 | 2762.19 |
| 90 | 1081.37 | 1393.69 | 1648.92 | 1865.52 | 2473.37 | 1225.77 | 1593.50 | 1897.43 | 2162.73 | 2847.82 | 1266.07 | 1645.56 | 1959.56 | 2234.94 | 2941.85 |
| 91 | 1165.32 | 1501.15 | 1776.53 | 2011.61 | 2666.47 | 1309.73 | 1700.97 | 2025.04 | 2308.82 | 3040.92 | 1350.03 | 1753.02 | 2087.17 | 2381.02 | 3134.95 |
| 92 | 1256.00 | 1617.01 | 1914.22 | 2164.41 | 2869.65 | 1400.40 | 1816.83 | 2162.73 | 2461.62 | 3244.10 | 1440.70 | 1868.88 | 2224.86 | 2533.82 | 3338.13 |
| 93 | 1351.71 | 1739.59 | 2060.30 | 2328.97 | 3087.94 | 1496.11 | 1939.41 | 2308.82 | 2626.17 | 3462.39 | 1536.41 | 1991.46 | 2370.95 | 2698.38 | 3556.42 |
| 94 | 1455.81 | 1873.92 | 2218.14 | 2508.64 | 3326.38 | 1600.22 | 2073.74 | 2466.66 | 2805.84 | 3700.82 | 1640.52 | 2125.79 | 2528.78 | 2878.05 | 3794.86 |
| 95 | 1568.32 | 2021.68 | 2391.10 | 2705.09 | 3586.64 | 1712.72 | 2221.50 | 2639.61 | 3002.30 | 3961.09 | 1753.02 | 2273.56 | 2701.74 | 3074.51 | 4055.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.63 | 34.32 | 39.36 | 42.68 | 64.56 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 30 | 31.90 | 36.08 | 41.73 | 45.04 | 70.52 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 31 | 31.90 | 36.96 | 43.19 | 46.49 | 70.52 | 48.70 | 63.81 | 72.20 | 82.28 | 113.87 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 32 | 31.90 | 38.37 | 45.01 | 48.31 | 70.52 | 48.70 | 63.81 | 72.20 | 82.28 | 117.22 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 33 | 31.90 | 39.25 | 46.47 | 50.31 | 70.52 | 50.54 | 63.81 | 72.20 | 82.28 | 123.91 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 34 | 31.90 | 40.30 | 47.02 | 52.05 | 70.52 | 50.54 | 63.81 | 73.64 | 82.28 | 130.61 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 35 | 31.90 | 40.30 | 47.02 | 52.05 | 70.52 | 53.69 | 65.61 | 73.64 | 82.28 | 133.96 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 36 | 31.90 | 40.30 | 47.02 | 52.05 | 70.52 | 56.85 | 68.89 | 76.84 | 85.20 | 141.16 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 37 | 31.90 | 40.30 | 47.02 | 52.05 | 70.52 | 60.01 | 72.17 | 83.24 | 88.47 | 148.64 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 38 | 31.90 | 40.30 | 47.02 | 52.05 | 70.52 | 60.01 | 75.45 | 86.45 | 91.75 | 156.13 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 39 | 31.90 | 40.30 | 47.02 | 52.05 | 70.52 | 63.44 | 78.73 | 89.65 | 98.31 | 167.36 | 115.89 | 148.58 | 175.33 | 196.13 | 261.50 |
| 40 | 33.58 | 43.66 | 50.37 | 55.41 | 73.88 | 66.64 | 82.01 | 92.99 | 101.58 | 174.02 | 121.84 | 160.47 | 184.24 | 208.01 | 276.36 |
| 41 | 33.58 | 43.66 | 50.37 | 55.41 | 73.88 | 70.51 | 85.84 | 96.59 | 105.28 | 182.10 | 121.84 | 160.47 | 184.24 | 208.01 | 276.36 |
| 42 | 36.44 | 44.42 | 50.42 | 55.41 | 73.88 | 70.86 | 89.92 | 100.64 | 112.69 | 191.07 | 121.84 | 160.47 | 184.24 | 208.01 | 276.36 |
| 43 | 36.71 | 44.71 | 53.93 | 56.91 | 76.92 | 74.79 | 94.03 | 108.35 | 116.91 | 200.08 | 121.84 | 160.47 | 184.24 | 208.01 | 276.36 |
| 44 | 36.97 | 48.22 | 54.29 | 57.28 | 80.48 | 78.75 | 98.17 | 112.48 | 121.16 | 205.04 | 121.84 | 160.47 | 184.24 | 208.01 | 276.36 |
| 45 | 37.23 | 46.68 | 55.93 | 60.75 | 83.93 | 82.58 | 96.88 | 116.07 | 125.90 | 216.04 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 46 | 40.63 | 50.12 | 56.31 | 64.37 | 87.51 | 82.98 | 104.47 | 123.94 | 130.15 | 216.93 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 47 | 40.92 | 50.45 | 59.83 | 68.03 | 91.12 | 87.40 | 108.65 | 128.19 | 138.13 | 216.93 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 48 | 41.21 | 53.96 | 63.40 | 68.47 | 94.74 | 91.98 | 113.23 | 137.10 | 146.40 | 216.93 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 49 | 44.77 | 54.31 | 63.82 | 72.20 | 102.14 | 95.09 | 121.84 | 141.95 | 151.31 | 216.93 | 130.75 | 169.38 | 196.13 | 219.90 | 294.19 |
| 50 | 46.98 | 59.82 | 69.44 | 75.75 | 107.24 | 102.04 | 127.08 | 151.13 | 157.53 | 243.67 | 148.58 | 190.18 | 216.93 | 243.67 | 329.85 |
| 51 | 50.55 | 61.49 | 75.19 | 81.48 | 112.20 | 106.27 | 128.22 | 159.33 | 168.05 | 249.62 | 151.55 | 190.18 | 225.84 | 252.59 | 335.80 |
| 52 | 50.78 | 61.87 | 71.58 | 83.23 | 119.42 | 114.25 | 139.51 | 154.56 | 173.16 | 258.53 | 154.53 | 196.13 | 225.84 | 258.53 | 344.71 |
| 53 | 52.40 | 65.53 | 75.31 | 83.72 | 126.80 | 115.69 | 144.83 | 166.00 | 181.52 | 267.45 | 154.53 | 199.10 | 231.79 | 264.48 | 350.65 |
| 54 | 52.73 | 67.88 | 77.74 | 87.53 | 134.22 | 116.65 | 151.64 | 177.19 | 189.41 | 276.36 | 157.50 | 208.01 | 240.70 | 270.42 | 356.60 |
| 55 | 56.36 | 71.66 | 81.59 | 91.43 | 141.67 | 124.81 | 160.48 | 185.65 | 195.22 | 285.28 | 160.47 | 210.99 | 243.67 | 276.36 | 365.51 |
| 56 | 62.04 | 75.32 | 88.66 | 98.55 | 152.70 | 133.72 | 168.22 | 192.96 | 206.90 | 300.14 | 169.38 | 219.90 | 258.53 | 288.25 | 383.34 |
| 57 | 63.62 | 82.40 | 92.39 | 105.71 | 165.53 | 136.72 | 175.49 | 201.33 | 217.65 | 320.94 | 175.33 | 231.79 | 267.45 | 306.08 | 404.14 |
| 58 | 67.31 | 84.15 | 99.59 | 114.99 | 176.08 | 144.00 | 176.82 | 208.83 | 231.64 | 344.71 | 187.21 | 240.70 | 282.31 | 323.91 | 427.92 |
| 59 | 76.47 | 93.30 | 106.81 | 120.24 | 190.27 | 154.61 | 194.02 | 219.69 | 237.63 | 371.45 | 202.07 | 258.53 | 303.11 | 340.34 | 454.66 |
| 60 | 78.18 | 100.57 | 114.11 | 127.61 | 204.54 | 159.17 | 198.29 | 230.66 | 249.19 | 395.23 | 208.01 | 273.39 | 317.97 | 347.11 | 481.41 |
| 61 | 87.40 | 107.85 | 126.95 | 140.45 | 219.26 | 170.10 | 213.12 | 245.48 | 266.36 | 409.31 | 219.07 | 282.48 | 334.36 | 364.15 | 495.78 |
| 62 | 92.63 | 118.68 | 130.36 | 149.44 | 238.02 | 181.58 | 228.05 | 261.67 | 282.53 | 424.57 | 226.25 | 293.29 | 337.98 | 382.73 | 511.17 |
| 63 | 103.72 | 126.11 | 143.33 | 160.50 | 250.07 | 194.69 | 240.33 | 276.65 | 301.25 | 440.76 | 229.85 | 302.86 | 351.53 | 396.51 | 527.29 |
| 64 | 111.01 | 135.05 | 157.87 | 171.65 | 272.45 | 204.03 | 255.29 | 299.14 | 319.67 | 457.77 | 240.66 | 311.28 | 366.22 | 413.30 | 546.71 |
| 65 | 122.26 | 144.09 | 166.99 | 188.40 | 288.22 | 207.98 | 271.38 | 315.12 | 344.49 | 476.82 | 246.02 | 322.11 | 377.91 | 431.17 | 565.60 |
| 66 | 130.52 | 157.98 | 184.39 | 203.80 | 312.73 | 216.20 | 282.53 | 334.12 | 364.93 | 498.73 | 253.05 | 334.12 | 393.08 | 444.68 | 589.63 |
| 67 | 144.79 | 175.45 | 201.78 | 222.66 | 338.78 | 225.84 | 292.40 | 344.70 | 389.31 | 513.49 | 261.50 | 342.32 | 401.76 | 456.43 | 603.82 |
| 68 | 158.85 | 196.76 | 220.58 | 243.53 | 363.04 | 234.37 | 305.60 | 356.15 | 409.00 | 537.67 | 273.43 | 356.15 | 415.89 | 473.33 | 622.69 |
| 69 | 170.48 | 211.86 | 243.54 | 267.89 | 385.97 | 244.00 | 317.20 | 377.10 | 428.11 | 565.64 | 279.49 | 366.00 | 432.55 | 494.66 | 649.94 |
| 70 | 183.93 | 237.39 | 267.89 | 297.76 | 417.04 | 258.78 | 340.05 | 399.93 | 455.54 | 603.11 | 295.14 | 387.10 | 455.54 | 521.84 | 688.66 |
| 71 | 200.14 | 259.98 | 301.25 | 334.59 | 451.87 | 278.55 | 369.34 | 431.24 | 491.08 | 647.89 | 315.69 | 416.80 | 489.01 | 555.04 | 732.49 |
| 72 | 219.14 | 280.90 | 326.72 | 366.56 | 492.07 | 304.81 | 396.45 | 466.17 | 529.93 | 701.25 | 338.67 | 444.26 | 523.95 | 593.68 | 786.92 |
| 73 | 236.29 | 307.37 | 355.39 | 399.58 | 534.05 | 324.66 | 430.32 | 503.32 | 572.47 | 756.89 | 361.16 | 478.34 | 560.95 | 637.79 | 843.34 |
| 74 | 257.14 | 332.98 | 388.48 | 434.73 | 582.72 | 349.63 | 462.48 | 543.87 | 617.87 | 817.66 | 388.48 | 510.57 | 603.07 | 682.61 | 902.75 |
| 75 | 281.04 | 364.64 | 423.34 | 476.71 | 635.01 | 377.10 | 498.05 | 585.21 | 667.03 | 878.70 | 414.45 | 546.08 | 642.13 | 732.85 | 962.30 |
| 76 | 305.66 | 397.87 | 462.76 | 522.53 | 694.99 | 404.70 | 536.19 | 631.81 | 720.61 | 947.72 | 438.85 | 582.29 | 686.46 | 783.79 | 1029.68 |
| 77 | 340.87 | 443.29 | 518.85 | 586.02 | 780.80 | 444.97 | 587.70 | 696.84 | 797.59 | 1047.78 | 478.55 | 634.71 | 750.58 | 858.04 | 1128.38 |
| 78 | 384.52 | 500.38 | 589.38 | 664.94 | 883.23 | 493.67 | 654.86 | 779.12 | 889.94 | 1168.68 | 528.93 | 700.20 | 832.85 | 952.07 | 1249.28 |
| 79 | 426.50 | 559.15 | 659.90 | 745.54 | 989.01 | 542.36 | 722.03 | 861.40 | 985.66 | 1291.26 | 574.27 | 765.69 | 913.45 | 1046.10 | 1371.86 |
| 80 | 470.16 | 616.24 | 727.07 | 822.78 | 1089.76 | 589.38 | 785.84 | 938.64 | 1074.65 | 1405.44 | 622.96 | 831.17 | 990.69 | 1135.10 | 1484.36 |
| 81 | 508.78 | 671.66 | 789.20 | 893.30 | 1185.47 | 633.04 | 847.97 | 1005.80 | 1153.57 | 1511.23 | 666.62 | 893.30 | 1061.22 | 1215.70 | 1591.82 |
| 82 | 549.08 | 722.03 | 851.32 | 962.15 | 1276.15 | 676.69 | 900.02 | 1074.65 | 1229.13 | 1610.30 | 710.28 | 947.03 | 1130.06 | 1291.26 | 1692.57 |
| 83 | 589.38 | 774.08 | 911.77 | 1032.67 | 1368.50 | 718.67 | 957.11 | 1138.46 | 1304.69 | 1707.69 | 753.93 | 1004.13 | 1193.87 | 1368.50 | 1793.32 |
| 84 | 633.04 | 831.17 | 978.94 | 1108.23 | 1469.25 | 762.33 | 1015.88 | 1208.98 | 1381.93 | 1813.47 | 799.27 | 1064.57 | 1266.07 | 1447.42 | 1900.79 |
| 85 | 680.05 | 894.98 | 1052.82 | 1192.19 | 1580.07 | 811.02 | 1081.37 | 1284.54 | 1469.25 | 1927.65 | 847.97 | 1130.06 | 1343.31 | 1536.41 | 2014.97 |
| 86 | 733.78 | 963.83 | 1136.78 | 1284.54 | 1704.33 | 864.76 | 1150.21 | 1368.50 | 1561.60 | 2051.91 | 901.70 | 1198.91 | 1427.27 | 1628.77 | 2139.22 |
| 87 | 789.20 | 1037.71 | 1222.41 | 1383.61 | 1833.62 | 920.17 | 1224.09 | 1454.14 | 1660.67 | 2181.20 | 957.11 | 1272.79 | 1512.91 | 1727.84 | 2268.52 |
| 88 | 851.32 | 1118.31 | 1316.45 | 1489.40 | 1974.67 | 982.30 | 1304.69 | 1548.17 | 1766.46 | 2322.25 | 1019.24 | 1353.39 | 1606.94 | 1833.62 | 2409.57 |
| 89 | 915.13 | 1203.94 | 1417.19 | 1603.58 | 2125.79 | 1046.10 | 1390.33 | 1648.92 | 1880.64 | 2473.37 | 1083.05 | 1439.02 | 1707.69 | 1947.80 | 2560.69 |
| 90 | 987.33 | 1297.98 | 1528.02 | 1727.84 | 2292.03 | 1118.31 | 1484.36 | 1759.74 | 2004.89 | 2639.61 | 1155.25 | 1533.05 | 1818.51 | 2072.06 | 2726.92 |
| 91 | 1062.90 | 1397.04 | 1647.24 | 1863.85 | 2470.01 | 1193.87 | 1583.43 | 1878.96 | 2140.90 | 2817.60 | 1230.81 | 1632.12 | 1937.73 | 2208.07 | 2904.91 |
| 92 | 1145.17 | 1504.51 | 1773.17 | 2004.89 | 2659.76 | 1276.15 | 1690.89 | 2004.89 | 2281.95 | 3007.34 | 1313.09 | 1739.59 | 2063.66 | 2349.12 | 3094.66 |
| 93 | 1232.49 | 1620.37 | 1907.50 | 2159.37 | 2861.25 | 1363.46 | 1806.75 | 2139.22 | 2436.43 | 3208.84 | 1400.40 | 1855.45 | 2197.99 | 2503.60 | 3296.15 |
| 94 | 1328.20 | 1744.63 | 2055.27 | 2325.61 | 3081.22 | 1459.17 | 1931.01 | 2286.99 | 2602.67 | 3428.80 | 1496.11 | 1979.71 | 2345.76 | 2669.83 | 3516.12 |
| 95 | 1432.31 | 1880.64 | 2214.79 | 2506.96 | 3323.02 | 1563.28 | 2067.02 | 2446.51 | 2784.01 | 3670.60 | 1600.22 | 2115.72 | 2505.28 | 2851.18 | 3757.92 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 45.14 | 50.06 | 56.23 | 60.58 | 92.23 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 30 | 47.02 | 52.62 | 59.62 | 63.93 | 100.75 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 31 | 47.02 | 53.91 | 61.70 | 65.99 | 100.75 | 72.20 | 90.67 | 104.11 | 115.86 | 162.92 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 32 | 47.02 | 55.96 | 64.31 | 68.57 | 100.75 | 72.20 | 90.67 | 104.11 | 115.86 | 167.71 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 33 | 47.02 | 57.24 | 66.39 | 71.40 | 100.75 | 74.93 | 90.67 | 104.11 | 115.86 | 177.29 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 34 | 47.02 | 58.77 | 67.17 | 73.88 | 100.75 | 74.93 | 90.67 | 106.18 | 115.86 | 186.87 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 35 | 47.02 | 58.77 | 67.17 | 73.88 | 100.75 | 79.61 | 93.24 | 106.18 | 115.86 | 191.67 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 36 | 47.02 | 58.77 | 67.17 | 73.88 | 100.75 | 84.30 | 97.90 | 110.79 | 119.97 | 201.96 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 37 | 47.02 | 58.77 | 67.17 | 73.88 | 100.75 | 88.98 | 102.56 | 120.03 | 124.59 | 212.67 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 38 | 47.02 | 58.77 | 67.17 | 73.88 | 100.75 | 88.98 | 107.22 | 124.64 | 129.20 | 223.38 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 39 | 47.02 | 58.77 | 67.17 | 73.88 | 100.75 | 94.07 | 111.88 | 129.26 | 138.43 | 239.45 | 172.36 | 216.93 | 249.62 | 276.36 | 374.43 |
| 40 | 50.37 | 62.13 | 72.20 | 78.92 | 107.46 | 98.88 | 116.87 | 135.44 | 144.56 | 252.21 | 184.24 | 228.82 | 264.48 | 294.19 | 398.20 |
| 41 | 50.37 | 62.13 | 72.20 | 78.92 | 107.46 | 104.63 | 122.32 | 140.68 | 149.83 | 263.91 | 184.24 | 228.82 | 264.48 | 294.19 | 398.20 |
| 42 | 54.67 | 63.21 | 72.26 | 78.92 | 107.46 | 105.14 | 128.13 | 146.58 | 160.37 | 276.91 | 184.24 | 228.82 | 264.48 | 294.19 | 398.20 |
| 43 | 55.06 | 63.63 | 77.29 | 81.05 | 111.89 | 110.97 | 133.99 | 157.82 | 166.37 | 289.97 | 184.24 | 228.82 | 264.48 | 294.19 | 398.20 |
| 44 | 55.45 | 68.63 | 77.81 | 81.58 | 117.06 | 116.85 | 139.90 | 163.83 | 172.41 | 297.16 | 184.24 | 228.82 | 264.48 | 294.19 | 398.20 |
| 45 | 56.74 | 67.42 | 81.19 | 86.79 | 121.42 | 126.46 | 141.78 | 165.81 | 178.54 | 313.70 | 193.16 | 240.70 | 279.33 | 312.02 | 421.97 |
| 46 | 61.91 | 72.39 | 81.73 | 91.95 | 126.61 | 127.06 | 152.89 | 177.06 | 184.57 | 314.99 | 193.16 | 240.70 | 279.33 | 312.02 | 421.97 |
| 47 | 62.35 | 72.87 | 86.85 | 97.18 | 131.83 | 133.84 | 159.00 | 183.13 | 195.89 | 314.99 | 193.16 | 240.70 | 279.33 | 312.02 | 421.97 |
| 48 | 62.80 | 77.94 | 92.03 | 97.82 | 137.07 | 140.85 | 165.70 | 195.85 | 207.63 | 314.99 | 193.16 | 240.70 | 279.33 | 312.02 | 421.97 |
| 49 | 68.23 | 78.45 | 92.65 | 103.15 | 147.77 | 145.61 | 178.30 | 202.78 | 214.59 | 314.99 | 193.16 | 240.70 | 279.33 | 312.02 | 421.97 |
| 50 | 68.51 | 84.91 | 99.21 | 108.77 | 151.76 | 148.92 | 183.85 | 214.33 | 227.26 | 347.68 | 213.96 | 270.42 | 312.02 | 350.65 | 466.55 |
| 51 | 74.82 | 89.25 | 105.67 | 115.27 | 162.07 | 156.60 | 186.99 | 226.42 | 238.95 | 359.57 | 222.87 | 276.36 | 317.97 | 356.60 | 478.43 |
| 52 | 74.22 | 90.87 | 104.47 | 118.91 | 170.60 | 165.67 | 200.89 | 227.78 | 246.63 | 371.45 | 225.84 | 282.31 | 326.88 | 365.51 | 487.35 |
| 53 | 78.61 | 95.32 | 109.00 | 120.71 | 181.46 | 170.64 | 210.15 | 241.97 | 258.94 | 383.34 | 231.79 | 288.25 | 332.82 | 374.43 | 502.21 |
| 54 | 78.11 | 96.97 | 110.78 | 124.48 | 192.38 | 173.56 | 216.23 | 254.36 | 266.78 | 395.23 | 234.76 | 297.16 | 341.74 | 383.34 | 514.09 |
| 55 | 84.55 | 103.50 | 117.40 | 131.18 | 203.37 | 190.18 | 233.43 | 263.96 | 279.28 | 410.09 | 243.67 | 306.08 | 350.65 | 392.26 | 525.98 |
| 56 | 91.00 | 109.01 | 126.95 | 140.79 | 220.82 | 199.10 | 243.63 | 275.25 | 296.74 | 430.89 | 252.59 | 317.97 | 368.48 | 410.09 | 549.75 |
| 57 | 96.46 | 118.58 | 131.70 | 149.59 | 235.47 | 206.54 | 254.74 | 288.02 | 307.90 | 460.60 | 264.48 | 335.80 | 386.31 | 433.86 | 579.47 |
| 58 | 100.96 | 123.28 | 145.40 | 163.41 | 252.53 | 214.59 | 258.43 | 305.01 | 326.40 | 493.29 | 279.33 | 353.62 | 410.09 | 457.63 | 612.16 |
| 59 | 113.68 | 134.99 | 154.29 | 171.49 | 271.49 | 230.51 | 278.73 | 318.82 | 339.84 | 528.95 | 297.16 | 374.43 | 433.86 | 485.36 | 650.79 |
| 60 | 118.27 | 146.83 | 165.27 | 182.59 | 290.54 | 238.76 | 288.18 | 332.89 | 357.43 | 564.61 | 314.99 | 398.20 | 460.60 | 495.05 | 689.42 |
| 61 | 128.06 | 155.78 | 181.35 | 197.82 | 312.56 | 251.10 | 307.84 | 351.42 | 377.34 | 588.02 | 325.72 | 409.31 | 475.60 | 514.25 | 711.96 |
| 62 | 137.92 | 169.84 | 187.63 | 211.20 | 340.37 | 271.01 | 327.65 | 375.67 | 400.46 | 608.93 | 335.19 | 421.78 | 488.82 | 542.43 | 734.63 |
| 63 | 153.41 | 179.00 | 203.89 | 226.71 | 355.24 | 286.63 | 343.70 | 397.04 | 428.60 | 630.05 | 343.42 | 432.65 | 502.96 | 559.94 | 754.43 |
| 64 | 162.24 | 194.39 | 223.48 | 241.50 | 386.16 | 295.59 | 367.62 | 426.97 | 449.46 | 653.96 | 353.14 | 449.92 | 520.55 | 583.33 | 779.52 |
| 65 | 179.03 | 209.03 | 237.41 | 262.55 | 411.42 | 306.89 | 393.13 | 447.67 | 480.85 | 684.80 | 365.23 | 466.68 | 540.23 | 606.18 | 809.08 |
| 66 | 193.60 | 227.74 | 262.24 | 286.53 | 444.77 | 321.84 | 407.83 | 474.16 | 514.21 | 712.47 | 378.34 | 481.53 | 560.15 | 628.94 | 840.22 |
| 67 | 216.06 | 253.66 | 289.15 | 314.58 | 485.98 | 335.19 | 423.15 | 494.47 | 553.10 | 739.33 | 392.25 | 494.47 | 577.67 | 648.99 | 865.32 |
| 68 | 234.92 | 283.24 | 317.21 | 343.81 | 521.59 | 346.96 | 441.16 | 512.39 | 579.03 | 772.04 | 404.40 | 512.39 | 597.41 | 670.94 | 896.12 |
| 69 | 254.62 | 308.16 | 350.61 | 380.36 | 554.55 | 363.79 | 461.39 | 541.24 | 610.01 | 811.86 | 419.24 | 532.37 | 623.32 | 703.17 | 933.87 |
| 70 | 275.89 | 344.33 | 388.33 | 424.20 | 598.83 | 389.24 | 491.90 | 577.45 | 650.16 | 866.17 | 442.71 | 562.47 | 658.72 | 742.12 | 988.07 |
| 71 | 299.19 | 375.53 | 433.30 | 477.40 | 649.96 | 416.80 | 532.34 | 621.07 | 699.48 | 930.57 | 472.51 | 602.50 | 703.60 | 792.33 | 1054.37 |
| 72 | 326.72 | 408.40 | 470.16 | 525.94 | 707.23 | 452.23 | 573.75 | 669.38 | 757.04 | 1006.06 | 508.01 | 645.47 | 753.05 | 850.67 | 1131.57 |
| 73 | 355.39 | 443.76 | 512.92 | 570.55 | 768.42 | 487.95 | 620.50 | 726.16 | 816.45 | 1087.31 | 543.66 | 691.58 | 808.76 | 910.58 | 1212.18 |
| 74 | 386.63 | 482.82 | 558.67 | 621.57 | 838.00 | 525.37 | 667.81 | 782.51 | 882.40 | 1174.69 | 580.87 | 739.96 | 865.75 | 974.90 | 1298.63 |
| 75 | 419.79 | 526.51 | 610.11 | 679.48 | 914.28 | 563.86 | 718.62 | 843.13 | 951.63 | 1264.69 | 619.01 | 789.77 | 924.95 | 1044.13 | 1387.43 |
| 76 | 457.64 | 577.17 | 669.38 | 746.22 | 1002.36 | 606.20 | 776.96 | 911.86 | 1029.68 | 1366.08 | 659.13 | 845.26 | 990.41 | 1118.48 | 1485.61 |
| 77 | 510.46 | 646.47 | 752.25 | 841.25 | 1128.38 | 666.62 | 856.36 | 1009.16 | 1143.49 | 1514.58 | 716.99 | 923.53 | 1088.08 | 1230.81 | 1630.44 |
| 78 | 575.95 | 730.43 | 853.00 | 955.43 | 1279.50 | 740.50 | 955.43 | 1128.38 | 1281.18 | 1692.57 | 790.87 | 1020.92 | 1205.62 | 1368.50 | 1810.11 |
| 79 | 643.11 | 817.74 | 955.43 | 1071.29 | 1433.99 | 816.06 | 1054.50 | 1247.60 | 1417.19 | 1872.24 | 866.44 | 1119.99 | 1324.84 | 1504.51 | 1988.10 |
| 80 | 706.92 | 900.02 | 1054.50 | 1183.79 | 1583.43 | 888.27 | 1146.85 | 1360.10 | 1546.49 | 2043.51 | 938.64 | 1214.02 | 1439.02 | 1635.48 | 2159.37 |
| 81 | 769.05 | 978.94 | 1146.85 | 1287.90 | 1721.12 | 955.43 | 1234.17 | 1462.53 | 1662.35 | 2196.32 | 1005.80 | 1301.33 | 1541.45 | 1753.02 | 2313.85 |
| 82 | 827.82 | 1054.50 | 1235.85 | 1385.29 | 1852.09 | 1019.24 | 1316.45 | 1559.92 | 1769.81 | 2337.36 | 1071.29 | 1383.61 | 1640.52 | 1860.49 | 2458.26 |
| 83 | 888.27 | 1130.06 | 1324.84 | 1486.04 | 1988.10 | 1083.05 | 1395.37 | 1653.95 | 1877.28 | 2481.77 | 1135.10 | 1465.89 | 1736.23 | 1969.63 | 2606.03 |
| 84 | 953.75 | 1214.02 | 1422.23 | 1595.18 | 2132.51 | 1150.21 | 1484.36 | 1756.38 | 1991.46 | 2632.89 | 1205.62 | 1554.88 | 1840.34 | 2085.49 | 2758.83 |
| 85 | 1025.95 | 1306.37 | 1529.70 | 1716.08 | 2295.38 | 1224.09 | 1578.39 | 1867.20 | 2115.72 | 2800.81 | 1279.50 | 1650.59 | 1952.84 | 2213.11 | 2928.42 |
| 86 | 1106.55 | 1407.12 | 1648.92 | 1850.41 | 2473.37 | 1304.69 | 1679.14 | 1986.42 | 2250.05 | 2978.79 | 1360.10 | 1751.34 | 2072.06 | 2347.44 | 3106.41 |
| 87 | 1190.51 | 1514.58 | 1774.85 | 1991.46 | 2663.12 | 1388.65 | 1786.60 | 2112.36 | 2391.10 | 3168.54 | 1444.06 | 1858.81 | 2197.99 | 2488.49 | 3296.15 |
| 88 | 1281.18 | 1630.44 | 1910.86 | 2144.26 | 2866.29 | 1479.32 | 1902.47 | 2248.37 | 2543.90 | 3371.71 | 1534.73 | 1974.67 | 2334.00 | 2641.29 | 3499.33 |
| 89 | 1380.25 | 1756.38 | 2056.95 | 2308.82 | 3086.26 | 1578.39 | 2028.40 | 2394.45 | 2708.45 | 3591.68 | 1633.80 | 2100.60 | 2480.09 | 2805.84 | 3719.30 |
| 90 | 1487.72 | 1894.07 | 2218.14 | 2488.49 | 3328.06 | 1685.86 | 2166.09 | 2555.65 | 2888.12 | 3833.48 | 1741.27 | 2238.29 | 2641.29 | 2985.51 | 3961.09 |
| 91 | 1603.58 | 2041.83 | 2391.10 | 2683.27 | 3586.64 | 1801.72 | 2313.85 | 2728.60 | 3082.90 | 4092.06 | 1857.13 | 2386.06 | 2814.24 | 3180.29 | 4219.68 |
| 92 | 1726.16 | 2197.99 | 2574.12 | 2888.12 | 3860.34 | 1924.29 | 2470.01 | 2911.63 | 3287.76 | 4365.76 | 1979.71 | 2542.22 | 2997.26 | 3385.15 | 4493.38 |
| 93 | 1857.13 | 2364.23 | 2770.58 | 3108.09 | 4155.87 | 2055.27 | 2636.25 | 3108.09 | 3507.72 | 4661.29 | 2110.68 | 2708.45 | 3193.72 | 3605.11 | 4788.91 |
| 94 | 1999.86 | 2547.26 | 2983.83 | 3346.53 | 4474.91 | 2197.99 | 2819.28 | 3321.34 | 3746.16 | 4980.33 | 2253.41 | 2891.48 | 3406.98 | 3843.55 | 5107.94 |
| 95 | 2157.69 | 2745.39 | 3217.23 | 3608.47 | 4825.85 | 2355.83 | 3017.41 | 3554.74 | 4008.11 | 5331.27 | 2411.25 | 3089.62 | 3640.38 | 4105.50 | 5458.88 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.30 | 44.34 | 50.61 | 55.07 | 81.47 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 30 | 41.98 | 46.61 | 53.66 | 58.12 | 88.99 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 31 | 41.98 | 47.75 | 55.53 | 59.99 | 88.99 | 63.81 | 80.60 | 94.03 | 105.79 | 145.40 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 32 | 41.98 | 49.57 | 57.87 | 62.34 | 88.99 | 63.81 | 80.60 | 94.03 | 105.79 | 149.67 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 33 | 41.98 | 50.70 | 59.75 | 64.91 | 88.99 | 66.22 | 80.60 | 94.03 | 105.79 | 158.23 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 34 | 41.98 | 52.05 | 60.45 | 67.17 | 88.99 | 66.22 | 80.60 | 95.90 | 105.79 | 166.78 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 35 | 41.98 | 52.05 | 60.45 | 67.17 | 88.99 | 70.36 | 82.88 | 95.90 | 105.79 | 171.06 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 36 | 41.98 | 52.05 | 60.45 | 67.17 | 88.99 | 74.50 | 87.02 | 100.07 | 109.54 | 180.24 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 37 | 41.98 | 52.05 | 60.45 | 67.17 | 88.99 | 78.63 | 91.17 | 108.41 | 113.75 | 189.80 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 38 | 41.98 | 52.05 | 60.45 | 67.17 | 88.99 | 78.63 | 95.31 | 112.58 | 117.97 | 199.36 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 39 | 41.98 | 52.05 | 60.45 | 67.17 | 88.99 | 83.13 | 99.45 | 116.75 | 126.39 | 213.70 | 151.55 | 190.18 | 222.87 | 249.62 | 329.85 |
| 40 | 45.34 | 55.41 | 63.81 | 70.52 | 95.71 | 88.13 | 104.57 | 119.26 | 128.93 | 224.47 | 163.44 | 205.04 | 234.76 | 264.48 | 353.62 |
| 41 | 45.34 | 55.41 | 63.81 | 70.52 | 95.71 | 93.26 | 109.44 | 123.88 | 133.63 | 234.88 | 163.44 | 205.04 | 234.76 | 264.48 | 353.62 |
| 42 | 49.20 | 56.38 | 63.86 | 70.52 | 95.71 | 93.71 | 114.64 | 129.08 | 143.03 | 246.45 | 163.44 | 205.04 | 234.76 | 264.48 | 353.62 |
| 43 | 49.55 | 56.75 | 68.31 | 72.43 | 99.65 | 98.91 | 119.89 | 138.97 | 148.38 | 258.07 | 163.44 | 205.04 | 234.76 | 264.48 | 353.62 |
| 44 | 49.91 | 61.21 | 68.76 | 72.90 | 104.25 | 104.15 | 125.17 | 144.27 | 153.77 | 264.48 | 163.44 | 205.04 | 234.76 | 264.48 | 353.62 |
| 45 | 49.65 | 60.51 | 72.17 | 78.11 | 107.14 | 110.97 | 127.60 | 146.86 | 160.23 | 275.23 | 172.36 | 216.93 | 249.62 | 279.33 | 374.43 |
| 46 | 54.17 | 64.97 | 72.65 | 82.76 | 111.72 | 111.50 | 137.60 | 156.83 | 165.64 | 276.36 | 172.36 | 216.93 | 249.62 | 279.33 | 374.43 |
| 47 | 54.56 | 65.40 | 77.20 | 87.46 | 116.32 | 117.45 | 143.10 | 162.20 | 175.80 | 276.36 | 172.36 | 216.93 | 249.62 | 279.33 | 374.43 |
| 48 | 54.95 | 69.94 | 81.81 | 88.04 | 120.94 | 123.60 | 149.13 | 173.47 | 186.33 | 276.36 | 172.36 | 216.93 | 249.62 | 279.33 | 374.43 |
| 49 | 59.70 | 70.41 | 82.35 | 92.83 | 130.39 | 127.78 | 160.47 | 179.61 | 192.58 | 276.36 | 172.36 | 216.93 | 249.62 | 279.33 | 374.43 |
| 50 | 60.68 | 75.26 | 89.29 | 95.18 | 135.57 | 132.37 | 162.22 | 192.35 | 198.85 | 309.05 | 190.18 | 240.70 | 279.33 | 309.05 | 416.03 |
| 51 | 66.73 | 79.34 | 93.48 | 101.36 | 143.37 | 139.82 | 165.62 | 201.26 | 210.07 | 317.97 | 196.13 | 243.67 | 282.31 | 317.97 | 424.94 |
| 52 | 66.41 | 81.20 | 92.86 | 105.03 | 153.54 | 148.53 | 181.36 | 200.66 | 217.77 | 332.82 | 202.07 | 252.59 | 291.22 | 326.88 | 436.83 |
| 53 | 70.54 | 85.39 | 97.11 | 107.08 | 161.78 | 153.28 | 187.43 | 213.84 | 229.57 | 341.74 | 205.04 | 258.53 | 297.16 | 332.82 | 445.75 |
| 54 | 70.30 | 87.27 | 99.11 | 110.87 | 170.01 | 156.49 | 193.77 | 225.78 | 237.43 | 350.65 | 210.99 | 264.48 | 306.08 | 341.74 | 454.66 |
| 55 | 74.48 | 91.56 | 105.46 | 117.26 | 180.52 | 166.41 | 207.17 | 237.86 | 249.45 | 362.54 | 213.96 | 270.42 | 312.02 | 350.65 | 469.52 |
| 56 | 80.66 | 97.12 | 112.85 | 124.70 | 197.33 | 175.33 | 217.53 | 244.04 | 264.07 | 386.31 | 222.87 | 282.31 | 326.88 | 365.51 | 490.32 |
| 57 | 86.20 | 104.51 | 117.94 | 133.63 | 209.83 | 183.27 | 223.60 | 257.26 | 273.39 | 410.09 | 234.76 | 297.16 | 344.71 | 386.31 | 517.07 |
| 58 | 89.08 | 109.59 | 129.46 | 145.25 | 224.73 | 189.18 | 231.23 | 272.03 | 292.18 | 439.80 | 249.62 | 312.02 | 365.51 | 407.11 | 546.78 |
| 59 | 101.27 | 121.10 | 138.46 | 151.78 | 241.32 | 205.21 | 251.41 | 283.99 | 301.51 | 469.52 | 264.48 | 335.80 | 386.31 | 429.13 | 576.50 |
| 60 | 104.23 | 130.74 | 147.56 | 162.95 | 260.33 | 211.32 | 259.09 | 296.19 | 319.67 | 505.18 | 279.33 | 353.62 | 410.09 | 441.00 | 615.13 |
| 61 | 113.83 | 137.80 | 161.20 | 176.06 | 279.91 | 224.10 | 273.63 | 312.66 | 335.42 | 524.61 | 288.24 | 363.19 | 423.72 | 458.66 | 634.14 |
| 62 | 121.45 | 151.42 | 167.88 | 187.29 | 302.29 | 238.49 | 293.58 | 334.22 | 356.23 | 541.89 | 296.09 | 374.30 | 435.75 | 481.85 | 650.83 |
| 63 | 136.13 | 160.69 | 181.68 | 200.63 | 315.51 | 254.18 | 307.52 | 353.50 | 379.62 | 559.74 | 305.56 | 386.68 | 448.87 | 498.32 | 670.61 |
| 64 | 145.16 | 171.88 | 198.88 | 215.56 | 343.52 | 264.20 | 324.22 | 378.40 | 401.39 | 580.71 | 316.51 | 397.61 | 463.00 | 520.55 | 693.19 |
| 65 | 159.38 | 184.68 | 211.26 | 234.49 | 364.93 | 273.92 | 347.47 | 397.65 | 430.61 | 606.18 | 324.65 | 410.88 | 479.36 | 540.23 | 717.77 |
| 66 | 174.03 | 203.12 | 233.56 | 256.27 | 396.12 | 289.90 | 363.60 | 422.57 | 459.71 | 633.85 | 339.04 | 427.48 | 498.73 | 560.15 | 746.86 |
| 67 | 191.56 | 226.18 | 255.87 | 279.86 | 432.24 | 297.16 | 375.61 | 437.42 | 493.76 | 658.50 | 347.08 | 439.79 | 513.49 | 577.67 | 770.23 |
| 68 | 208.07 | 252.97 | 281.50 | 306.97 | 464.14 | 307.90 | 392.91 | 454.95 | 514.69 | 687.02 | 358.45 | 457.25 | 530.78 | 597.41 | 797.31 |
| 69 | 228.05 | 273.92 | 310.72 | 337.41 | 492.44 | 326.08 | 410.37 | 481.35 | 541.24 | 720.92 | 374.88 | 474.70 | 554.55 | 623.32 | 829.61 |
| 70 | 245.95 | 307.97 | 344.72 | 377.30 | 532.53 | 346.47 | 440.57 | 513.28 | 579.58 | 769.93 | 395.66 | 502.59 | 586.00 | 660.85 | 879.00 |
| 71 | 266.17 | 334.26 | 385.85 | 426.40 | 577.74 | 371.40 | 472.51 | 552.98 | 625.20 | 827.40 | 420.92 | 536.47 | 625.20 | 705.67 | 938.82 |
| 72 | 290.86 | 362.58 | 418.36 | 468.17 | 629.54 | 402.42 | 510.00 | 595.67 | 675.36 | 896.49 | 452.23 | 573.75 | 669.38 | 757.04 | 1006.06 |
| 73 | 315.05 | 395.74 | 455.29 | 507.16 | 683.89 | 434.16 | 553.26 | 643.55 | 726.16 | 968.21 | 482.18 | 616.66 | 718.47 | 808.76 | 1077.71 |
| 74 | 344.08 | 431.03 | 497.62 | 553.12 | 745.51 | 468.02 | 595.67 | 697.41 | 784.36 | 1045.19 | 517.97 | 660.41 | 771.41 | 867.60 | 1156.19 |
| 75 | 373.54 | 469.59 | 542.52 | 604.78 | 812.89 | 501.61 | 642.13 | 750.63 | 846.69 | 1124.17 | 551.41 | 704.39 | 823.56 | 928.51 | 1234.45 |
| 76 | 408.12 | 512.28 | 594.24 | 664.26 | 893.07 | 539.60 | 689.87 | 809.40 | 916.98 | 1215.81 | 587.41 | 749.64 | 881.12 | 995.53 | 1321.68 |
| 77 | 455.05 | 574.27 | 669.98 | 748.90 | 1004.13 | 592.74 | 760.65 | 898.34 | 1017.56 | 1346.67 | 639.75 | 821.10 | 968.86 | 1096.48 | 1450.78 |
| 78 | 512.14 | 649.83 | 758.97 | 849.64 | 1138.46 | 658.22 | 849.64 | 1004.13 | 1138.46 | 1506.19 | 703.56 | 908.41 | 1072.97 | 1217.38 | 1610.30 |
| 79 | 572.59 | 727.07 | 851.32 | 953.75 | 1276.15 | 727.07 | 938.64 | 1111.59 | 1261.03 | 1667.39 | 772.40 | 995.73 | 1180.44 | 1339.95 | 1769.81 |
| 80 | 629.68 | 800.95 | 938.64 | 1052.82 | 1408.80 | 790.87 | 1020.92 | 1210.66 | 1375.22 | 1816.83 | 834.53 | 1079.69 | 1279.50 | 1454.14 | 1920.94 |
| 81 | 683.41 | 871.47 | 1020.92 | 1145.17 | 1531.38 | 849.64 | 1098.16 | 1303.01 | 1479.32 | 1954.52 | 894.98 | 1158.61 | 1373.54 | 1558.24 | 2058.63 |
| 82 | 737.14 | 938.64 | 1099.84 | 1234.17 | 1648.92 | 906.74 | 1172.04 | 1388.65 | 1576.71 | 2082.13 | 953.75 | 1232.49 | 1459.17 | 1657.31 | 2189.60 |
| 83 | 790.87 | 1005.80 | 1178.76 | 1323.16 | 1768.13 | 963.83 | 1242.56 | 1472.61 | 1670.74 | 2208.07 | 1010.84 | 1304.69 | 1544.81 | 1754.70 | 2318.89 |
| 84 | 847.97 | 1079.69 | 1264.39 | 1418.87 | 1897.43 | 1022.60 | 1319.80 | 1561.60 | 1771.49 | 2342.40 | 1071.29 | 1383.61 | 1635.48 | 1855.45 | 2454.90 |
| 85 | 913.45 | 1161.96 | 1361.78 | 1528.02 | 2041.83 | 1089.76 | 1403.76 | 1662.35 | 1884.00 | 2491.84 | 1140.14 | 1469.25 | 1737.91 | 1969.63 | 2606.03 |
| 86 | 983.98 | 1252.64 | 1467.57 | 1647.24 | 2201.35 | 1160.29 | 1494.43 | 1768.13 | 2003.21 | 2651.36 | 1210.66 | 1559.92 | 1843.70 | 2088.85 | 2765.54 |
| 87 | 1059.54 | 1348.35 | 1580.07 | 1773.17 | 2369.27 | 1235.85 | 1590.15 | 1880.64 | 2129.15 | 2819.28 | 1286.22 | 1655.63 | 1956.20 | 2214.79 | 2933.46 |
| 88 | 1140.14 | 1450.78 | 1700.97 | 1907.50 | 2550.61 | 1316.45 | 1692.57 | 2001.53 | 2263.48 | 3000.62 | 1366.82 | 1758.06 | 2077.10 | 2349.12 | 3114.80 |
| 89 | 1227.45 | 1563.28 | 1831.94 | 2055.27 | 2747.07 | 1403.76 | 1805.08 | 2132.51 | 2411.25 | 3197.08 | 1454.14 | 1870.56 | 2208.07 | 2496.88 | 3311.26 |
| 90 | 1323.16 | 1685.86 | 1974.67 | 2214.79 | 2962.00 | 1499.47 | 1927.65 | 2275.23 | 2570.76 | 3412.01 | 1549.85 | 1993.14 | 2350.80 | 2656.40 | 3526.19 |
| 91 | 1427.27 | 1816.83 | 2127.47 | 2387.74 | 3192.05 | 1603.58 | 2058.63 | 2428.04 | 2743.71 | 3642.05 | 1653.95 | 2124.11 | 2503.60 | 2829.35 | 3756.24 |
| 92 | 1536.41 | 1956.20 | 2290.35 | 2570.76 | 3435.52 | 1712.72 | 2197.99 | 2590.91 | 2926.74 | 3885.53 | 1763.10 | 2263.48 | 2666.47 | 3012.38 | 3999.71 |
| 93 | 1653.95 | 2103.96 | 2464.98 | 2765.54 | 3697.47 | 1830.26 | 2345.76 | 2765.54 | 3121.52 | 4147.48 | 1880.64 | 2411.25 | 2841.10 | 3207.16 | 4261.66 |
| 94 | 1779.89 | 2266.84 | 2654.72 | 2978.79 | 3982.92 | 1956.20 | 2508.64 | 2955.29 | 3334.77 | 4432.93 | 2006.57 | 2574.12 | 3030.85 | 3420.41 | 4547.11 |
| 95 | 1919.26 | 2443.15 | 2862.93 | 3212.19 | 4295.24 | 2095.57 | 2684.94 | 3163.50 | 3568.17 | 4745.25 | 2145.94 | 2750.43 | 3239.06 | 3653.81 | 4859.43 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.08 | 40.05 | 44.99 | 49.56 | 75.32 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 30 | 38.62 | 42.10 | 47.70 | 52.31 | 82.28 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 31 | 38.62 | 43.13 | 49.36 | 53.99 | 82.28 | 58.77 | 72.20 | 83.96 | 94.03 | 133.14 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 32 | 38.62 | 44.77 | 51.44 | 56.10 | 82.28 | 58.77 | 72.20 | 83.96 | 94.03 | 137.05 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 33 | 38.62 | 45.80 | 53.11 | 58.42 | 82.28 | 60.99 | 72.20 | 83.96 | 94.03 | 144.88 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 34 | 38.62 | 47.02 | 53.73 | 60.45 | 82.28 | 60.99 | 72.20 | 85.63 | 94.03 | 152.71 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 35 | 38.62 | 47.02 | 53.73 | 60.45 | 82.28 | 64.80 | 74.24 | 85.63 | 94.03 | 156.63 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 36 | 38.62 | 47.02 | 53.73 | 60.45 | 82.28 | 68.61 | 77.96 | 89.35 | 97.37 | 165.04 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 37 | 38.62 | 47.02 | 53.73 | 60.45 | 82.28 | 72.43 | 81.67 | 96.79 | 101.11 | 173.80 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 38 | 38.62 | 47.02 | 53.73 | 60.45 | 82.28 | 72.43 | 85.38 | 100.52 | 104.86 | 182.55 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 39 | 38.62 | 47.02 | 53.73 | 60.45 | 82.28 | 76.57 | 89.09 | 104.24 | 112.35 | 195.68 | 139.67 | 172.36 | 199.10 | 225.84 | 303.11 |
| 40 | 40.30 | 50.37 | 57.09 | 63.81 | 87.32 | 79.53 | 94.32 | 107.14 | 117.21 | 204.29 | 148.58 | 184.24 | 213.96 | 237.73 | 320.94 |
| 41 | 40.30 | 50.37 | 57.09 | 63.81 | 87.32 | 84.16 | 98.71 | 111.29 | 121.48 | 213.77 | 148.58 | 184.24 | 213.96 | 237.73 | 320.94 |
| 42 | 43.73 | 51.25 | 57.14 | 63.81 | 87.32 | 84.57 | 103.40 | 115.95 | 130.03 | 224.30 | 148.58 | 184.24 | 213.96 | 237.73 | 320.94 |
| 43 | 44.05 | 51.59 | 61.12 | 65.53 | 90.91 | 89.26 | 108.13 | 124.84 | 134.89 | 234.87 | 148.58 | 184.24 | 213.96 | 237.73 | 320.94 |
| 44 | 44.36 | 55.64 | 61.52 | 65.96 | 95.11 | 93.99 | 112.90 | 129.60 | 139.79 | 240.70 | 148.58 | 184.24 | 213.96 | 237.73 | 320.94 |
| 45 | 46.10 | 55.32 | 64.95 | 71.16 | 98.21 | 103.23 | 115.78 | 132.65 | 146.50 | 251.56 | 157.50 | 196.13 | 225.84 | 255.56 | 341.74 |
| 46 | 50.30 | 59.40 | 65.39 | 75.40 | 102.41 | 103.73 | 124.86 | 141.65 | 151.44 | 252.59 | 157.50 | 196.13 | 225.84 | 255.56 | 341.74 |
| 47 | 50.66 | 59.79 | 69.48 | 79.69 | 106.62 | 109.25 | 129.85 | 146.50 | 160.73 | 252.59 | 157.50 | 196.13 | 225.84 | 255.56 | 341.74 |
| 48 | 51.02 | 63.95 | 73.63 | 80.21 | 110.86 | 114.98 | 135.32 | 156.68 | 170.36 | 252.59 | 157.50 | 196.13 | 225.84 | 255.56 | 341.74 |
| 49 | 55.43 | 64.37 | 74.12 | 84.58 | 119.52 | 118.87 | 145.61 | 162.23 | 176.08 | 252.59 | 157.50 | 196.13 | 225.84 | 255.56 | 341.74 |
| 50 | 56.77 | 67.54 | 81.35 | 87.41 | 123.43 | 121.34 | 146.00 | 175.86 | 183.36 | 282.31 | 175.33 | 216.93 | 252.59 | 282.31 | 377.40 |
| 51 | 60.67 | 73.39 | 85.35 | 93.41 | 130.90 | 128.64 | 152.26 | 181.69 | 191.69 | 291.22 | 178.30 | 225.84 | 258.53 | 291.22 | 386.31 |
| 52 | 60.55 | 73.47 | 83.19 | 95.12 | 138.61 | 134.25 | 164.62 | 181.68 | 196.78 | 300.14 | 184.24 | 228.82 | 264.48 | 294.19 | 395.23 |
| 53 | 64.50 | 77.44 | 89.19 | 97.34 | 146.48 | 141.71 | 170.39 | 196.95 | 208.22 | 309.05 | 187.21 | 234.76 | 270.42 | 303.11 | 404.14 |
| 54 | 64.44 | 79.51 | 89.40 | 101.14 | 156.59 | 142.26 | 176.92 | 205.77 | 216.09 | 320.94 | 193.16 | 240.70 | 276.36 | 312.02 | 416.03 |
| 55 | 68.44 | 83.60 | 95.51 | 105.34 | 164.52 | 154.53 | 186.74 | 214.65 | 225.05 | 329.85 | 196.13 | 246.65 | 285.28 | 317.97 | 427.92 |
| 56 | 74.45 | 87.21 | 102.77 | 114.65 | 178.54 | 160.47 | 197.23 | 224.17 | 239.57 | 347.68 | 205.04 | 255.56 | 297.16 | 332.82 | 445.75 |
| 57 | 77.99 | 96.47 | 108.11 | 121.67 | 191.17 | 165.81 | 206.62 | 234.89 | 249.50 | 374.43 | 213.96 | 270.42 | 314.99 | 350.65 | 469.52 |
| 58 | 81.16 | 99.80 | 117.51 | 131.13 | 203.88 | 172.24 | 209.47 | 247.30 | 263.23 | 398.20 | 225.84 | 285.28 | 332.82 | 371.45 | 496.26 |
| 59 | 90.94 | 109.19 | 124.62 | 137.98 | 220.44 | 185.53 | 226.81 | 257.20 | 273.40 | 427.92 | 240.70 | 303.11 | 350.65 | 390.65 | 525.98 |
| 60 | 94.21 | 118.67 | 133.79 | 147.25 | 237.08 | 192.11 | 235.30 | 269.98 | 289.47 | 457.63 | 252.59 | 320.94 | 374.43 | 398.32 | 558.67 |
| 61 | 103.66 | 125.82 | 147.10 | 160.24 | 254.25 | 205.20 | 249.95 | 286.82 | 305.82 | 475.60 | 262.30 | 331.48 | 386.25 | 416.96 | 576.49 |
| 62 | 111.16 | 137.10 | 152.08 | 171.35 | 276.11 | 216.81 | 264.74 | 303.13 | 324.30 | 494.41 | 270.95 | 340.78 | 396.64 | 437.80 | 594.96 |
| 63 | 125.32 | 146.45 | 165.53 | 182.57 | 287.46 | 232.55 | 281.68 | 322.76 | 345.33 | 508.36 | 278.52 | 351.53 | 408.31 | 452.77 | 611.12 |
| 64 | 132.36 | 157.56 | 180.43 | 195.60 | 312.72 | 240.66 | 296.14 | 345.16 | 365.34 | 528.40 | 287.74 | 363.60 | 421.15 | 473.46 | 630.41 |
| 65 | 146.28 | 168.44 | 191.14 | 212.45 | 332.39 | 251.09 | 314.50 | 362.64 | 389.94 | 550.38 | 296.75 | 375.37 | 436.24 | 489.51 | 654.37 |
| 66 | 156.62 | 184.66 | 213.07 | 232.05 | 359.06 | 260.42 | 329.21 | 385.71 | 417.06 | 574.89 | 307.10 | 390.63 | 454.50 | 508.55 | 678.07 |
| 67 | 173.74 | 207.16 | 232.99 | 255.34 | 392.52 | 271.01 | 344.70 | 399.38 | 448.65 | 599.07 | 316.18 | 401.76 | 465.94 | 525.37 | 698.91 |
| 68 | 190.17 | 229.19 | 256.29 | 278.32 | 422.78 | 282.62 | 356.15 | 415.89 | 468.74 | 624.98 | 326.28 | 413.59 | 482.52 | 544.56 | 726.08 |
| 69 | 205.91 | 250.38 | 283.43 | 308.78 | 448.08 | 295.02 | 374.88 | 436.99 | 494.66 | 656.59 | 339.39 | 432.55 | 505.75 | 570.08 | 756.41 |
| 70 | 222.42 | 280.17 | 313.57 | 344.66 | 485.48 | 314.39 | 399.93 | 466.23 | 528.26 | 701.49 | 357.16 | 457.68 | 532.53 | 603.11 | 799.87 |
| 71 | 243.48 | 303.31 | 350.77 | 387.63 | 526.15 | 338.39 | 429.18 | 503.46 | 567.42 | 753.12 | 383.78 | 486.95 | 569.48 | 641.70 | 854.23 |
| 72 | 262.97 | 330.71 | 382.50 | 424.34 | 571.76 | 364.57 | 466.17 | 543.87 | 611.61 | 814.81 | 410.39 | 523.95 | 611.61 | 687.31 | 914.42 |
| 73 | 288.16 | 359.24 | 414.95 | 462.97 | 622.42 | 395.74 | 501.39 | 587.84 | 662.76 | 879.84 | 439.92 | 560.95 | 655.08 | 737.68 | 981.66 |
| 74 | 312.63 | 392.18 | 451.38 | 503.17 | 678.91 | 425.48 | 542.02 | 632.67 | 714.06 | 950.85 | 469.87 | 601.22 | 699.26 | 789.91 | 1052.59 |
| 75 | 339.74 | 426.90 | 494.49 | 549.63 | 739.96 | 457.14 | 583.43 | 683.04 | 770.20 | 1024.56 | 501.61 | 640.35 | 750.63 | 844.91 | 1122.39 |
| 76 | 370.55 | 466.17 | 541.31 | 604.49 | 812.82 | 490.08 | 626.69 | 737.68 | 833.31 | 1106.52 | 532.77 | 683.04 | 802.57 | 906.74 | 1203.86 |
| 77 | 414.75 | 523.89 | 609.53 | 681.73 | 913.45 | 540.68 | 693.48 | 817.74 | 926.89 | 1225.77 | 582.66 | 748.90 | 881.55 | 997.41 | 1319.80 |
| 78 | 466.80 | 591.06 | 691.81 | 774.08 | 1036.03 | 601.13 | 772.40 | 915.13 | 1037.71 | 1370.18 | 641.43 | 826.14 | 977.26 | 1108.23 | 1465.89 |
| 79 | 520.53 | 661.58 | 774.08 | 868.12 | 1161.96 | 661.58 | 853.00 | 1010.84 | 1148.53 | 1517.94 | 701.88 | 906.74 | 1072.97 | 1219.06 | 1611.97 |
| 80 | 572.59 | 728.75 | 854.68 | 958.79 | 1281.18 | 718.67 | 928.56 | 1103.19 | 1252.64 | 1653.95 | 758.97 | 982.30 | 1165.32 | 1324.84 | 1747.98 |
| 81 | 622.96 | 792.55 | 928.56 | 1042.75 | 1393.69 | 774.08 | 999.09 | 1185.47 | 1346.67 | 1778.21 | 814.38 | 1052.82 | 1249.28 | 1418.87 | 1873.92 |
| 82 | 669.98 | 853.00 | 1000.77 | 1123.34 | 1501.15 | 824.46 | 1064.57 | 1262.71 | 1433.99 | 1894.07 | 866.44 | 1119.99 | 1328.20 | 1507.87 | 1993.14 |
| 83 | 718.67 | 915.13 | 1072.97 | 1203.94 | 1610.30 | 876.51 | 1130.06 | 1339.95 | 1519.62 | 2009.93 | 918.49 | 1187.15 | 1407.12 | 1596.86 | 2110.68 |
| 84 | 772.40 | 982.30 | 1151.89 | 1291.26 | 1726.16 | 931.92 | 1200.59 | 1422.23 | 1611.97 | 2130.83 | 975.58 | 1257.68 | 1491.08 | 1689.21 | 2233.26 |
| 85 | 831.17 | 1057.86 | 1239.21 | 1390.33 | 1858.81 | 992.37 | 1277.83 | 1511.23 | 1714.40 | 2268.52 | 1037.71 | 1336.60 | 1581.75 | 1791.64 | 2372.62 |
| 86 | 894.98 | 1140.14 | 1334.92 | 1497.79 | 2003.21 | 1056.18 | 1360.10 | 1606.94 | 1821.87 | 2412.92 | 1101.52 | 1418.87 | 1677.46 | 1899.11 | 2517.03 |
| 87 | 963.83 | 1227.45 | 1437.34 | 1613.65 | 2156.02 | 1125.02 | 1447.42 | 1709.36 | 1937.73 | 2565.73 | 1170.36 | 1506.19 | 1779.89 | 2014.97 | 2669.83 |
| 88 | 1037.71 | 1321.48 | 1548.17 | 1736.23 | 2320.57 | 1198.91 | 1541.45 | 1820.19 | 2060.30 | 2730.28 | 1244.24 | 1600.22 | 1890.71 | 2137.55 | 2834.39 |
| 89 | 1116.63 | 1422.23 | 1665.71 | 1868.88 | 2500.24 | 1277.83 | 1642.20 | 1937.73 | 2192.96 | 2909.95 | 1323.16 | 1700.97 | 2008.25 | 2270.20 | 3014.06 |
| 90 | 1205.62 | 1533.05 | 1796.68 | 2014.97 | 2695.02 | 1366.82 | 1753.02 | 2068.70 | 2339.04 | 3104.73 | 1412.16 | 1811.79 | 2139.22 | 2416.28 | 3208.84 |
| 91 | 1297.98 | 1653.95 | 1936.05 | 2172.81 | 2904.91 | 1459.17 | 1873.92 | 2208.07 | 2496.88 | 3314.62 | 1504.51 | 1932.69 | 2278.59 | 2574.12 | 3418.73 |
| 92 | 1397.04 | 1779.89 | 2083.81 | 2339.04 | 3126.56 | 1558.24 | 1999.86 | 2355.83 | 2663.12 | 3536.27 | 1603.58 | 2058.63 | 2426.36 | 2740.36 | 3640.38 |
| 93 | 1504.51 | 1915.90 | 2243.33 | 2517.03 | 3365.00 | 1665.71 | 2135.87 | 2515.35 | 2841.10 | 3774.71 | 1711.04 | 2194.64 | 2585.88 | 2918.35 | 3878.81 |
| 94 | 1620.37 | 2061.98 | 2416.28 | 2710.13 | 3623.58 | 1781.57 | 2281.95 | 2688.30 | 3034.21 | 4033.29 | 1826.90 | 2340.72 | 2758.83 | 3111.45 | 4137.40 |
| 95 | 1746.31 | 2223.18 | 2606.03 | 2923.38 | 3907.36 | 1907.50 | 2443.15 | 2878.05 | 3247.46 | 4317.07 | 1952.84 | 2501.92 | 2948.57 | 3324.70 | 4421.18 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 37.18 | 42.18 | 45.43 | 69.17 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 30 | 35.26 | 39.09 | 44.71 | 47.95 | 75.56 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 31 | 35.26 | 40.05 | 46.28 | 49.49 | 75.56 | 53.73 | 67.17 | 78.92 | 87.32 | 122.62 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 32 | 35.26 | 41.57 | 48.23 | 51.43 | 75.56 | 53.73 | 67.17 | 78.92 | 87.32 | 126.23 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 33 | 35.26 | 42.52 | 49.79 | 53.55 | 75.56 | 55.76 | 67.17 | 78.92 | 87.32 | 133.44 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 34 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 55.76 | 67.17 | 80.49 | 87.32 | 140.66 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 35 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 59.25 | 69.06 | 80.49 | 87.32 | 144.26 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 36 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 62.73 | 72.52 | 83.99 | 90.41 | 152.01 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 37 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 66.22 | 75.97 | 90.99 | 93.89 | 160.08 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 38 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 66.22 | 79.42 | 94.49 | 97.37 | 168.14 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 39 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 70.00 | 82.88 | 97.99 | 104.32 | 180.23 | 127.78 | 160.47 | 187.21 | 208.01 | 279.33 |
| 40 | 36.94 | 47.02 | 53.73 | 58.77 | 80.60 | 73.08 | 88.17 | 101.07 | 107.44 | 189.16 | 133.72 | 172.36 | 199.10 | 219.90 | 297.16 |
| 41 | 36.94 | 47.02 | 53.73 | 58.77 | 80.60 | 77.34 | 92.27 | 104.99 | 111.36 | 197.93 | 133.72 | 172.36 | 199.10 | 219.90 | 297.16 |
| 42 | 40.09 | 47.84 | 53.78 | 58.77 | 80.60 | 77.71 | 96.66 | 109.39 | 119.19 | 207.68 | 133.72 | 172.36 | 199.10 | 219.90 | 297.16 |
| 43 | 40.38 | 48.15 | 57.52 | 60.36 | 83.92 | 82.02 | 101.08 | 117.77 | 123.65 | 217.48 | 133.72 | 172.36 | 199.10 | 219.90 | 297.16 |
| 44 | 40.67 | 51.93 | 57.90 | 60.75 | 87.79 | 86.37 | 105.54 | 122.26 | 128.15 | 222.87 | 133.72 | 172.36 | 199.10 | 219.90 | 297.16 |
| 45 | 42.55 | 51.86 | 61.35 | 64.22 | 91.07 | 92.91 | 108.70 | 125.54 | 132.76 | 233.80 | 145.61 | 184.24 | 210.99 | 234.76 | 314.99 |
| 46 | 46.43 | 55.69 | 61.75 | 68.04 | 94.96 | 93.35 | 117.21 | 134.06 | 137.25 | 234.76 | 145.61 | 184.24 | 210.99 | 234.76 | 314.99 |
| 47 | 46.76 | 56.06 | 65.62 | 71.92 | 98.87 | 98.33 | 121.90 | 138.65 | 145.66 | 234.76 | 145.61 | 184.24 | 210.99 | 234.76 | 314.99 |
| 48 | 47.10 | 59.95 | 69.53 | 72.39 | 102.80 | 103.48 | 127.04 | 148.29 | 154.39 | 234.76 | 145.61 | 184.24 | 210.99 | 234.76 | 314.99 |
| 49 | 51.17 | 60.35 | 70.00 | 76.33 | 110.83 | 106.98 | 136.70 | 153.54 | 159.57 | 234.76 | 145.61 | 184.24 | 210.99 | 234.76 | 314.99 |
| 50 | 50.89 | 63.68 | 73.41 | 81.58 | 113.31 | 110.31 | 137.89 | 159.37 | 170.44 | 258.53 | 157.50 | 202.07 | 231.79 | 261.50 | 347.68 |
| 51 | 54.60 | 67.44 | 79.25 | 85.46 | 120.52 | 114.66 | 141.58 | 170.51 | 178.56 | 267.45 | 163.44 | 208.01 | 240.70 | 267.45 | 356.60 |
| 52 | 54.69 | 67.67 | 77.38 | 89.18 | 127.95 | 122.82 | 150.67 | 168.12 | 183.66 | 276.36 | 166.41 | 210.99 | 243.67 | 276.36 | 365.51 |
| 53 | 58.45 | 71.49 | 83.24 | 89.56 | 135.55 | 127.25 | 159.03 | 182.89 | 192.20 | 285.28 | 172.36 | 216.93 | 252.59 | 279.33 | 374.43 |
| 54 | 58.58 | 73.70 | 83.57 | 93.36 | 143.17 | 130.88 | 162.88 | 191.48 | 200.09 | 294.19 | 175.33 | 225.84 | 258.53 | 288.25 | 383.34 |
| 55 | 62.40 | 77.63 | 87.55 | 97.39 | 150.81 | 139.67 | 175.07 | 197.25 | 208.78 | 303.11 | 178.30 | 228.82 | 261.50 | 294.19 | 392.26 |
| 56 | 68.25 | 81.26 | 94.71 | 104.59 | 166.79 | 148.58 | 182.72 | 207.15 | 220.52 | 323.91 | 187.21 | 237.73 | 276.36 | 306.08 | 413.06 |
| 57 | 71.83 | 88.43 | 98.29 | 111.69 | 177.19 | 154.18 | 189.64 | 215.31 | 230.92 | 344.71 | 196.13 | 249.62 | 288.25 | 323.91 | 436.83 |
| 58 | 75.22 | 91.97 | 107.55 | 121.04 | 187.66 | 160.94 | 193.14 | 228.07 | 244.80 | 368.48 | 208.01 | 264.48 | 306.08 | 341.74 | 457.63 |
| 59 | 82.67 | 101.24 | 114.73 | 128.12 | 204.19 | 168.66 | 210.42 | 235.77 | 255.52 | 398.20 | 216.93 | 282.31 | 323.91 | 364.02 | 487.35 |
| 60 | 86.19 | 110.63 | 121.98 | 137.43 | 218.49 | 175.64 | 219.44 | 246.39 | 269.33 | 424.94 | 231.79 | 300.14 | 341.74 | 372.71 | 517.07 |
| 61 | 93.50 | 117.83 | 135.01 | 148.37 | 235.59 | 186.30 | 234.17 | 263.57 | 283.63 | 441.01 | 239.24 | 308.42 | 354.54 | 386.38 | 536.14 |
| 62 | 100.86 | 126.87 | 140.23 | 157.41 | 254.68 | 197.84 | 246.40 | 282.40 | 299.73 | 455.30 | 245.81 | 315.64 | 365.92 | 404.76 | 550.27 |
| 63 | 114.52 | 136.28 | 153.42 | 170.53 | 266.43 | 213.62 | 261.01 | 297.14 | 320.84 | 473.21 | 254.18 | 329.90 | 378.57 | 423.30 | 567.85 |
| 64 | 121.68 | 145.28 | 168.13 | 181.63 | 289.03 | 222.35 | 275.72 | 319.59 | 338.90 | 489.16 | 264.20 | 337.44 | 392.37 | 439.46 | 585.94 |
| 65 | 133.18 | 156.27 | 179.07 | 196.41 | 309.14 | 228.27 | 294.21 | 337.63 | 361.23 | 512.33 | 271.38 | 350.01 | 408.34 | 454.00 | 608.71 |
| 66 | 143.57 | 172.35 | 196.68 | 215.91 | 333.58 | 238.31 | 307.10 | 356.23 | 388.62 | 535.58 | 280.07 | 363.60 | 420.11 | 474.16 | 631.39 |
| 67 | 160.38 | 192.36 | 216.35 | 236.96 | 364.48 | 249.61 | 320.93 | 370.85 | 417.79 | 556.28 | 290.03 | 375.61 | 432.66 | 487.34 | 651.37 |
| 68 | 174.51 | 214.05 | 237.38 | 259.90 | 390.61 | 257.35 | 333.17 | 386.02 | 436.57 | 579.03 | 298.71 | 388.32 | 448.06 | 507.80 | 673.24 |
| 69 | 188.19 | 233.26 | 262.43 | 286.29 | 417.02 | 268.40 | 350.48 | 405.93 | 459.17 | 610.01 | 310.55 | 403.71 | 468.04 | 527.93 | 703.17 |
| 70 | 205.31 | 260.92 | 290.73 | 318.15 | 449.12 | 288.72 | 372.13 | 434.15 | 487.62 | 650.16 | 329.36 | 425.60 | 496.18 | 558.20 | 742.12 |
| 71 | 222.84 | 282.68 | 326.01 | 359.07 | 489.01 | 311.57 | 400.29 | 468.38 | 526.15 | 701.54 | 350.77 | 453.94 | 530.28 | 596.31 | 794.39 |
| 72 | 243.05 | 308.79 | 354.61 | 396.45 | 531.92 | 336.68 | 434.30 | 506.02 | 571.76 | 757.04 | 376.53 | 488.09 | 567.78 | 641.49 | 852.66 |
| 73 | 263.18 | 336.18 | 386.13 | 430.32 | 580.16 | 361.16 | 470.66 | 545.58 | 616.66 | 820.29 | 403.42 | 524.45 | 608.97 | 687.74 | 914.42 |
| 74 | 286.73 | 366.28 | 421.78 | 469.87 | 630.82 | 390.33 | 506.87 | 590.12 | 665.96 | 884.25 | 431.03 | 562.37 | 653.01 | 738.11 | 978.60 |
| 75 | 313.06 | 400.22 | 460.70 | 512.28 | 690.16 | 419.79 | 546.08 | 636.79 | 718.62 | 955.19 | 460.70 | 601.22 | 699.05 | 787.99 | 1047.68 |
| 76 | 341.52 | 437.15 | 503.74 | 563.51 | 756.47 | 452.51 | 589.12 | 686.46 | 776.96 | 1031.39 | 490.08 | 640.35 | 747.93 | 845.26 | 1121.89 |
| 77 | 379.49 | 490.31 | 567.55 | 634.71 | 851.32 | 495.35 | 649.83 | 762.33 | 863.08 | 1143.49 | 533.97 | 701.88 | 821.10 | 930.24 | 1232.49 |
| 78 | 428.18 | 554.12 | 643.11 | 720.35 | 965.51 | 550.76 | 725.39 | 851.32 | 965.51 | 1277.83 | 589.38 | 775.76 | 910.09 | 1032.67 | 1366.82 |
| 79 | 478.55 | 619.60 | 720.35 | 807.67 | 1081.37 | 607.85 | 799.27 | 942.00 | 1069.61 | 1413.84 | 644.79 | 849.64 | 1000.77 | 1135.10 | 1501.15 |
| 80 | 525.57 | 683.41 | 795.91 | 891.62 | 1193.87 | 659.90 | 871.47 | 1027.63 | 1165.32 | 1541.45 | 698.52 | 921.85 | 1086.40 | 1232.49 | 1630.44 |
| 81 | 570.91 | 742.18 | 864.76 | 970.54 | 1296.30 | 710.28 | 936.96 | 1104.87 | 1254.32 | 1655.63 | 747.22 | 987.33 | 1163.64 | 1321.48 | 1744.63 |
| 82 | 616.24 | 799.27 | 930.24 | 1044.43 | 1397.04 | 758.97 | 999.09 | 1175.40 | 1334.92 | 1764.78 | 797.59 | 1051.14 | 1235.85 | 1403.76 | 1857.13 |
| 83 | 659.90 | 858.04 | 999.09 | 1119.99 | 1497.79 | 804.31 | 1061.22 | 1247.60 | 1415.52 | 1872.24 | 844.61 | 1114.95 | 1311.41 | 1486.04 | 1966.27 |
| 84 | 708.60 | 920.17 | 1071.29 | 1202.26 | 1606.94 | 854.68 | 1125.02 | 1323.16 | 1501.15 | 1984.74 | 896.66 | 1180.44 | 1386.97 | 1573.35 | 2082.13 |
| 85 | 762.33 | 990.69 | 1153.57 | 1292.94 | 1729.51 | 910.09 | 1197.23 | 1408.80 | 1595.18 | 2112.36 | 952.07 | 1254.32 | 1472.61 | 1669.07 | 2209.75 |
| 86 | 822.78 | 1067.93 | 1242.56 | 1393.69 | 1863.85 | 970.54 | 1274.47 | 1497.79 | 1695.93 | 2246.69 | 1012.52 | 1331.56 | 1561.60 | 1769.81 | 2344.08 |
| 87 | 884.91 | 1148.53 | 1338.27 | 1501.15 | 2006.57 | 1032.67 | 1355.07 | 1593.50 | 1803.40 | 2389.42 | 1074.65 | 1412.16 | 1657.31 | 1877.28 | 2486.81 |
| 88 | 952.07 | 1235.85 | 1440.70 | 1615.33 | 2159.37 | 1099.84 | 1442.38 | 1695.93 | 1917.58 | 2542.22 | 1141.82 | 1499.47 | 1759.74 | 1991.46 | 2639.61 |
| 89 | 1025.95 | 1331.56 | 1551.53 | 1739.59 | 2325.61 | 1173.72 | 1538.09 | 1806.75 | 2041.83 | 2708.45 | 1215.70 | 1595.18 | 1870.56 | 2115.72 | 2805.84 |
| 90 | 1106.55 | 1435.66 | 1672.42 | 1875.60 | 2508.64 | 1254.32 | 1642.20 | 1927.65 | 2177.84 | 2891.48 | 1296.30 | 1699.29 | 1991.46 | 2251.73 | 2988.87 |
| 91 | 1192.19 | 1548.17 | 1801.72 | 2021.68 | 2703.42 | 1339.95 | 1754.70 | 2056.95 | 2323.93 | 3086.26 | 1381.93 | 1811.79 | 2120.75 | 2397.81 | 3183.65 |
| 92 | 1282.86 | 1665.71 | 1939.41 | 2176.17 | 2909.95 | 1430.63 | 1872.24 | 2194.64 | 2478.41 | 3292.79 | 1472.61 | 1929.33 | 2258.44 | 2552.29 | 3390.18 |
| 93 | 1381.93 | 1793.32 | 2088.85 | 2342.40 | 3131.60 | 1529.70 | 1999.86 | 2344.08 | 2644.65 | 3514.44 | 1571.68 | 2056.95 | 2407.89 | 2718.53 | 3611.83 |
| 94 | 1487.72 | 1931.01 | 2248.37 | 2522.07 | 3373.39 | 1635.48 | 2137.55 | 2503.60 | 2824.31 | 3756.24 | 1677.46 | 2194.64 | 2567.41 | 2898.20 | 3853.63 |
| 95 | 1603.58 | 2082.13 | 2424.68 | 2720.21 | 3637.02 | 1751.34 | 2288.67 | 2679.91 | 3022.45 | 4019.86 | 1793.32 | 2345.76 | 2743.71 | 3096.33 | 4117.25 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.69 | 42.91 | 47.80 | 50.94 | 78.39 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 30 | 40.30 | 45.11 | 50.68 | 53.76 | 85.64 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 31 | 40.30 | 46.21 | 52.45 | 55.49 | 85.64 | 62.13 | 77.24 | 88.99 | 97.39 | 138.39 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 32 | 40.30 | 47.97 | 54.66 | 57.66 | 85.64 | 62.13 | 77.24 | 88.99 | 97.39 | 142.46 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 33 | 40.30 | 49.07 | 56.43 | 60.05 | 85.64 | 64.48 | 77.24 | 88.99 | 97.39 | 150.60 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 34 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 64.48 | 77.24 | 90.76 | 97.39 | 158.74 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 35 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 68.51 | 79.42 | 90.76 | 97.39 | 162.81 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 36 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 72.54 | 83.40 | 94.71 | 100.85 | 171.56 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 37 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 76.57 | 87.37 | 102.60 | 104.73 | 180.66 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 38 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 76.57 | 91.34 | 106.55 | 108.60 | 189.76 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 39 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 80.94 | 95.31 | 110.49 | 116.36 | 203.40 | 148.58 | 184.24 | 210.99 | 234.76 | 317.97 |
| 40 | 43.66 | 52.05 | 62.13 | 67.17 | 90.67 | 85.98 | 98.42 | 115.22 | 123.07 | 214.38 | 157.50 | 193.16 | 225.84 | 249.62 | 338.77 |
| 41 | 43.66 | 52.05 | 62.13 | 67.17 | 90.67 | 90.99 | 103.00 | 119.68 | 127.56 | 224.33 | 157.50 | 193.16 | 225.84 | 249.62 | 338.77 |
| 42 | 47.38 | 52.96 | 62.18 | 67.17 | 90.67 | 91.43 | 107.90 | 124.71 | 136.53 | 235.37 | 157.50 | 193.16 | 225.84 | 249.62 | 338.77 |
| 43 | 47.72 | 53.31 | 66.51 | 68.98 | 94.41 | 96.50 | 112.83 | 134.26 | 141.64 | 246.47 | 157.50 | 193.16 | 225.84 | 249.62 | 338.77 |
| 44 | 48.06 | 57.50 | 66.95 | 69.43 | 98.77 | 101.61 | 117.81 | 139.38 | 146.78 | 252.59 | 157.50 | 193.16 | 225.84 | 249.62 | 338.77 |
| 45 | 47.87 | 57.05 | 68.56 | 74.64 | 103.57 | 105.81 | 120.51 | 139.75 | 153.36 | 266.35 | 163.44 | 205.04 | 237.73 | 267.45 | 359.57 |
| 46 | 52.23 | 61.25 | 69.02 | 79.08 | 107.99 | 106.32 | 129.96 | 149.24 | 158.54 | 267.45 | 163.44 | 205.04 | 237.73 | 267.45 | 359.57 |
| 47 | 52.61 | 61.66 | 73.34 | 83.58 | 112.44 | 111.99 | 135.15 | 154.35 | 168.27 | 267.45 | 163.44 | 205.04 | 237.73 | 267.45 | 359.57 |
| 48 | 52.99 | 65.95 | 77.72 | 84.12 | 116.91 | 117.85 | 140.85 | 165.08 | 178.35 | 267.45 | 163.44 | 205.04 | 237.73 | 267.45 | 359.57 |
| 49 | 57.57 | 66.38 | 78.23 | 88.71 | 126.04 | 121.84 | 151.55 | 170.92 | 184.33 | 267.45 | 163.44 | 205.04 | 237.73 | 267.45 | 359.57 |
| 50 | 58.72 | 71.40 | 85.32 | 93.23 | 129.50 | 126.86 | 154.11 | 184.10 | 193.69 | 297.16 | 181.27 | 228.82 | 267.45 | 300.14 | 398.20 |
| 51 | 62.69 | 75.37 | 89.41 | 97.38 | 137.14 | 131.43 | 157.60 | 192.87 | 202.19 | 306.08 | 187.21 | 234.76 | 270.42 | 303.11 | 407.11 |
| 52 | 62.50 | 77.34 | 88.99 | 101.07 | 145.01 | 139.96 | 170.20 | 195.24 | 209.89 | 314.99 | 190.18 | 240.70 | 279.33 | 312.02 | 413.06 |
| 53 | 66.51 | 81.42 | 93.15 | 103.19 | 155.22 | 144.61 | 178.91 | 205.40 | 221.57 | 326.88 | 196.13 | 246.65 | 282.31 | 317.97 | 427.92 |
| 54 | 66.39 | 83.39 | 93.28 | 105.03 | 163.30 | 147.95 | 185.34 | 214.34 | 226.76 | 335.80 | 199.10 | 255.56 | 288.25 | 323.91 | 436.83 |
| 55 | 72.47 | 87.58 | 99.49 | 111.30 | 173.66 | 163.44 | 198.41 | 223.35 | 235.90 | 350.65 | 208.01 | 258.53 | 297.16 | 332.82 | 448.72 |
| 56 | 76.52 | 93.16 | 108.82 | 120.68 | 187.93 | 169.38 | 208.83 | 235.52 | 253.19 | 365.51 | 213.96 | 270.42 | 314.99 | 350.65 | 466.55 |
| 57 | 82.10 | 100.49 | 112.05 | 127.65 | 200.50 | 174.54 | 215.11 | 246.07 | 262.78 | 392.26 | 225.84 | 285.28 | 329.85 | 368.48 | 493.29 |
| 58 | 85.12 | 105.67 | 123.49 | 139.20 | 215.46 | 180.71 | 220.35 | 258.29 | 279.02 | 419.00 | 237.73 | 303.11 | 347.68 | 389.28 | 520.04 |
| 59 | 97.14 | 115.14 | 130.55 | 145.87 | 229.72 | 196.77 | 237.74 | 270.60 | 288.74 | 448.72 | 252.59 | 317.97 | 368.48 | 411.37 | 552.72 |
| 60 | 100.23 | 124.71 | 139.69 | 155.10 | 246.38 | 203.08 | 245.88 | 283.09 | 304.57 | 478.43 | 267.45 | 335.80 | 389.28 | 418.23 | 585.41 |
| 61 | 109.76 | 131.81 | 155.16 | 168.15 | 265.91 | 216.00 | 260.48 | 299.74 | 320.62 | 501.55 | 279.60 | 345.89 | 406.43 | 436.42 | 605.31 |
| 62 | 117.33 | 145.29 | 159.98 | 179.32 | 290.39 | 230.36 | 280.47 | 321.26 | 339.04 | 519.55 | 284.91 | 360.33 | 416.20 | 459.82 | 625.69 |
| 63 | 129.64 | 152.56 | 173.61 | 192.60 | 301.49 | 243.37 | 292.02 | 338.13 | 364.93 | 535.40 | 292.04 | 367.75 | 427.24 | 476.88 | 640.86 |
| 64 | 138.76 | 165.74 | 190.68 | 205.58 | 329.30 | 251.12 | 314.01 | 363.06 | 382.16 | 557.17 | 300.82 | 381.91 | 444.69 | 497.01 | 664.42 |
| 65 | 152.83 | 178.59 | 201.20 | 222.47 | 348.66 | 261.24 | 334.79 | 380.15 | 409.08 | 578.28 | 309.43 | 398.20 | 459.07 | 514.87 | 687.34 |
| 66 | 165.32 | 192.86 | 223.32 | 244.16 | 377.59 | 275.16 | 346.41 | 402.91 | 438.38 | 604.37 | 321.84 | 407.83 | 476.62 | 535.58 | 714.92 |
| 67 | 182.65 | 215.61 | 245.47 | 267.60 | 413.55 | 282.89 | 358.97 | 420.77 | 470.02 | 629.97 | 332.82 | 420.77 | 489.71 | 551.52 | 736.95 |
| 68 | 199.12 | 240.00 | 268.90 | 292.65 | 443.46 | 294.11 | 374.53 | 434.27 | 491.71 | 657.15 | 342.36 | 434.27 | 507.80 | 569.84 | 762.85 |
| 69 | 216.98 | 261.08 | 298.13 | 323.10 | 472.48 | 310.55 | 390.40 | 459.17 | 519.06 | 692.08 | 357.13 | 452.51 | 530.15 | 596.70 | 794.12 |
| 70 | 235.26 | 293.00 | 330.19 | 360.98 | 509.01 | 331.50 | 419.18 | 491.90 | 553.92 | 735.71 | 376.41 | 479.07 | 560.34 | 630.91 | 840.50 |
| 71 | 253.79 | 319.82 | 369.34 | 406.00 | 552.98 | 352.83 | 453.94 | 528.22 | 594.24 | 792.33 | 400.29 | 513.77 | 598.37 | 674.72 | 897.56 |
| 72 | 276.92 | 346.64 | 400.43 | 446.25 | 601.64 | 384.49 | 488.09 | 569.77 | 643.48 | 856.65 | 430.32 | 547.86 | 641.49 | 723.17 | 962.23 |
| 73 | 301.60 | 376.53 | 436.08 | 484.10 | 653.16 | 414.95 | 526.37 | 616.66 | 693.50 | 924.03 | 461.05 | 587.84 | 687.74 | 772.26 | 1029.68 |
| 74 | 329.28 | 410.68 | 475.42 | 529.07 | 712.21 | 447.68 | 567.92 | 665.96 | 751.06 | 998.95 | 493.92 | 628.97 | 736.26 | 828.76 | 1104.39 |
| 75 | 357.53 | 448.25 | 519.40 | 578.09 | 777.31 | 480.26 | 611.89 | 716.84 | 809.33 | 1074.37 | 526.51 | 672.37 | 786.21 | 887.60 | 1179.31 |
| 76 | 389.33 | 490.08 | 568.63 | 633.52 | 852.09 | 515.70 | 659.13 | 775.25 | 874.29 | 1161.17 | 560.09 | 717.19 | 841.85 | 949.43 | 1263.62 |
| 77 | 433.22 | 549.08 | 639.75 | 715.31 | 958.79 | 565.87 | 727.07 | 858.04 | 972.22 | 1287.90 | 609.53 | 784.16 | 925.21 | 1046.10 | 1385.29 |
| 78 | 490.31 | 621.28 | 725.39 | 812.70 | 1088.08 | 629.68 | 812.70 | 958.79 | 1089.76 | 1439.02 | 673.34 | 868.12 | 1025.95 | 1163.64 | 1539.77 |
| 79 | 547.40 | 695.16 | 812.70 | 910.09 | 1219.06 | 695.16 | 896.66 | 1061.22 | 1203.94 | 1591.82 | 737.14 | 952.07 | 1126.70 | 1277.83 | 1690.89 |
| 80 | 601.13 | 765.69 | 896.66 | 1005.80 | 1346.67 | 755.61 | 975.58 | 1156.93 | 1314.77 | 1737.91 | 797.59 | 1032.67 | 1224.09 | 1390.33 | 1836.98 |
| 81 | 653.19 | 832.85 | 975.58 | 1094.80 | 1462.53 | 811.02 | 1049.46 | 1244.24 | 1413.84 | 1867.20 | 854.68 | 1106.55 | 1311.41 | 1489.40 | 1966.27 |
| 82 | 703.56 | 896.66 | 1051.14 | 1177.08 | 1575.03 | 866.44 | 1119.99 | 1326.52 | 1504.51 | 1988.10 | 910.09 | 1177.08 | 1395.37 | 1581.75 | 2090.53 |
| 83 | 755.61 | 960.47 | 1126.70 | 1262.71 | 1689.21 | 921.85 | 1185.47 | 1407.12 | 1595.18 | 2109.00 | 965.51 | 1245.92 | 1475.96 | 1674.10 | 2214.79 |
| 84 | 811.02 | 1032.67 | 1208.98 | 1356.75 | 1813.47 | 977.26 | 1262.71 | 1492.76 | 1694.25 | 2238.29 | 1025.95 | 1323.16 | 1564.96 | 1773.17 | 2345.76 |
| 85 | 871.47 | 1109.91 | 1299.65 | 1459.17 | 1951.16 | 1039.39 | 1341.63 | 1586.79 | 1798.36 | 2381.02 | 1086.40 | 1402.08 | 1658.99 | 1882.32 | 2488.49 |
| 86 | 940.32 | 1195.55 | 1402.08 | 1573.35 | 2102.28 | 1108.23 | 1427.27 | 1689.21 | 1912.54 | 2532.14 | 1155.25 | 1487.72 | 1761.42 | 1996.50 | 2639.61 |
| 87 | 1012.52 | 1287.90 | 1507.87 | 1692.57 | 2263.48 | 1180.44 | 1519.62 | 1795.00 | 2031.76 | 2693.34 | 1227.45 | 1580.07 | 1867.20 | 2115.72 | 2800.81 |
| 88 | 1089.76 | 1385.29 | 1623.73 | 1821.87 | 2436.43 | 1257.68 | 1617.01 | 1910.86 | 2161.05 | 2866.29 | 1304.69 | 1677.46 | 1983.06 | 2245.01 | 2973.76 |
| 89 | 1173.72 | 1492.76 | 1747.98 | 1962.91 | 2622.82 | 1341.63 | 1724.48 | 2035.12 | 2302.10 | 3052.68 | 1388.65 | 1784.93 | 2107.32 | 2386.06 | 3160.14 |
| 90 | 1264.39 | 1610.30 | 1885.67 | 2115.72 | 2829.35 | 1432.31 | 1842.02 | 2172.81 | 2454.90 | 3259.21 | 1479.32 | 1902.47 | 2245.01 | 2538.86 | 3366.68 |
| 91 | 1363.46 | 1736.23 | 2031.76 | 2280.27 | 3049.32 | 1531.38 | 1967.95 | 2318.89 | 2619.46 | 3479.18 | 1578.39 | 2028.40 | 2391.10 | 2703.42 | 3586.64 |
| 92 | 1467.57 | 1868.88 | 2187.92 | 2454.90 | 3281.04 | 1635.48 | 2100.60 | 2475.05 | 2794.09 | 3710.90 | 1682.50 | 2161.05 | 2547.26 | 2878.05 | 3818.36 |
| 93 | 1578.39 | 2009.93 | 2355.83 | 2641.29 | 3532.91 | 1746.31 | 2241.65 | 2642.97 | 2980.47 | 3962.77 | 1793.32 | 2302.10 | 2715.17 | 3064.43 | 4070.24 |
| 94 | 1699.29 | 2164.41 | 2535.50 | 2844.46 | 3803.25 | 1867.20 | 2396.13 | 2822.63 | 3183.65 | 4233.11 | 1914.22 | 2456.58 | 2894.84 | 3267.61 | 4340.58 |
| 95 | 1833.62 | 2334.00 | 2735.32 | 3067.79 | 4102.14 | 2001.53 | 2565.73 | 3022.45 | 3406.98 | 4532.00 | 2048.55 | 2626.17 | 3094.66 | 3490.93 | 4639.46 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 37.18 | 43.58 | 46.81 | 69.17 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 30 | 35.26 | 39.09 | 46.20 | 49.40 | 75.56 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 31 | 35.26 | 40.05 | 47.82 | 50.99 | 75.56 | 53.73 | 67.17 | 80.60 | 90.67 | 124.38 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 32 | 35.26 | 41.57 | 49.84 | 52.99 | 75.56 | 53.73 | 67.17 | 80.60 | 90.67 | 128.03 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 33 | 35.26 | 42.52 | 51.45 | 55.18 | 75.56 | 55.76 | 67.17 | 80.60 | 90.67 | 135.35 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 34 | 35.26 | 43.66 | 52.05 | 57.09 | 75.56 | 55.76 | 67.17 | 82.20 | 90.67 | 142.67 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 35 | 35.26 | 43.66 | 52.05 | 57.09 | 75.56 | 59.25 | 69.06 | 82.20 | 90.67 | 146.33 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 36 | 35.26 | 43.66 | 52.05 | 57.09 | 75.56 | 62.73 | 72.52 | 85.77 | 93.89 | 154.19 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 37 | 35.26 | 43.66 | 52.05 | 57.09 | 75.56 | 66.22 | 75.97 | 92.92 | 97.50 | 162.36 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 38 | 35.26 | 43.66 | 52.05 | 57.09 | 75.56 | 66.22 | 79.42 | 96.50 | 101.11 | 170.54 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 39 | 35.26 | 43.66 | 52.05 | 57.09 | 75.56 | 70.00 | 82.88 | 100.07 | 108.34 | 182.81 | 127.78 | 160.47 | 190.18 | 210.99 | 279.33 |
| 40 | 38.62 | 47.02 | 53.73 | 60.45 | 80.60 | 75.23 | 88.17 | 101.07 | 109.40 | 189.16 | 139.67 | 175.33 | 199.10 | 225.84 | 300.14 |
| 41 | 38.62 | 47.02 | 53.73 | 60.45 | 80.60 | 79.61 | 92.27 | 104.99 | 113.38 | 197.93 | 139.67 | 175.33 | 199.10 | 225.84 | 300.14 |
| 42 | 41.91 | 47.84 | 53.78 | 60.45 | 80.60 | 80.00 | 96.66 | 109.39 | 121.36 | 207.68 | 139.67 | 175.33 | 199.10 | 225.84 | 300.14 |
| 43 | 42.21 | 48.15 | 57.52 | 62.08 | 83.92 | 84.44 | 101.08 | 117.77 | 125.90 | 217.48 | 139.67 | 175.33 | 199.10 | 225.84 | 300.14 |
| 44 | 42.51 | 51.93 | 57.90 | 62.49 | 87.79 | 88.91 | 105.54 | 122.26 | 130.48 | 222.87 | 139.67 | 175.33 | 199.10 | 225.84 | 300.14 |
| 45 | 42.55 | 51.86 | 61.35 | 65.96 | 91.07 | 95.49 | 108.70 | 125.54 | 135.05 | 233.80 | 148.58 | 184.24 | 210.99 | 237.73 | 317.97 |
| 46 | 46.43 | 55.69 | 61.75 | 69.88 | 94.96 | 95.95 | 117.21 | 134.06 | 139.61 | 234.76 | 148.58 | 184.24 | 210.99 | 237.73 | 317.97 |
| 47 | 46.76 | 56.06 | 65.62 | 73.86 | 98.87 | 101.06 | 121.90 | 138.65 | 148.18 | 234.76 | 148.58 | 184.24 | 210.99 | 237.73 | 317.97 |
| 48 | 47.10 | 59.95 | 69.53 | 74.34 | 102.80 | 106.36 | 127.04 | 148.29 | 157.05 | 234.76 | 148.58 | 184.24 | 210.99 | 237.73 | 317.97 |
| 49 | 51.17 | 60.35 | 70.00 | 78.39 | 110.83 | 109.95 | 136.70 | 153.54 | 162.32 | 234.76 | 148.58 | 184.24 | 210.99 | 237.73 | 317.97 |
| 50 | 50.89 | 63.68 | 75.40 | 81.58 | 115.34 | 110.31 | 137.89 | 162.12 | 170.44 | 261.50 | 160.47 | 205.04 | 237.73 | 264.48 | 353.62 |
| 51 | 56.62 | 67.44 | 79.25 | 85.46 | 122.59 | 117.45 | 141.58 | 170.51 | 178.56 | 270.42 | 166.41 | 208.01 | 240.70 | 270.42 | 362.54 |
| 52 | 56.64 | 69.60 | 79.32 | 89.18 | 130.08 | 125.68 | 156.25 | 170.83 | 186.28 | 282.31 | 172.36 | 216.93 | 249.62 | 276.36 | 371.45 |
| 53 | 60.47 | 73.47 | 83.24 | 91.50 | 137.73 | 130.15 | 161.87 | 182.89 | 194.87 | 291.22 | 175.33 | 219.90 | 252.59 | 282.31 | 380.37 |
| 54 | 60.54 | 73.70 | 83.57 | 93.36 | 145.40 | 133.73 | 162.88 | 191.48 | 200.09 | 300.14 | 181.27 | 222.87 | 258.53 | 288.25 | 386.31 |
| 55 | 62.40 | 77.63 | 89.54 | 99.38 | 153.10 | 139.67 | 175.07 | 203.05 | 211.49 | 309.05 | 181.27 | 228.82 | 264.48 | 297.16 | 398.20 |
| 56 | 68.25 | 83.25 | 96.73 | 106.60 | 166.79 | 148.58 | 185.62 | 209.98 | 225.96 | 326.88 | 190.18 | 240.70 | 279.33 | 312.02 | 416.03 |
| 57 | 73.89 | 88.43 | 100.25 | 113.69 | 179.52 | 157.09 | 189.64 | 218.11 | 233.58 | 350.65 | 199.10 | 252.59 | 294.19 | 329.85 | 439.80 |
| 58 | 75.22 | 93.93 | 109.55 | 123.06 | 189.98 | 160.94 | 198.58 | 230.82 | 247.44 | 371.45 | 210.99 | 267.45 | 309.05 | 344.71 | 463.58 |
| 59 | 86.81 | 103.23 | 118.68 | 128.12 | 204.19 | 174.28 | 213.15 | 243.81 | 255.52 | 398.20 | 225.84 | 285.28 | 329.85 | 364.02 | 490.32 |
| 60 | 88.20 | 110.63 | 125.92 | 137.43 | 220.81 | 178.38 | 219.44 | 254.25 | 269.33 | 427.92 | 237.73 | 300.14 | 350.65 | 372.71 | 523.01 |
| 61 | 97.57 | 117.83 | 137.02 | 150.34 | 237.92 | 191.70 | 234.17 | 266.15 | 286.09 | 446.78 | 245.01 | 308.42 | 360.31 | 391.94 | 539.02 |
| 62 | 102.92 | 128.92 | 142.21 | 159.40 | 257.07 | 203.26 | 249.02 | 282.40 | 302.18 | 460.89 | 251.39 | 318.43 | 368.71 | 410.26 | 553.06 |
| 63 | 116.68 | 136.28 | 155.44 | 170.53 | 268.77 | 216.33 | 261.01 | 302.26 | 323.29 | 475.92 | 262.29 | 327.19 | 383.98 | 423.30 | 570.56 |
| 64 | 123.82 | 145.28 | 168.13 | 183.62 | 291.40 | 224.96 | 275.72 | 319.59 | 341.30 | 491.78 | 269.43 | 337.44 | 392.37 | 442.07 | 588.56 |
| 65 | 135.36 | 156.27 | 179.07 | 198.42 | 309.14 | 233.34 | 294.21 | 337.63 | 363.62 | 512.33 | 276.46 | 350.01 | 408.34 | 456.53 | 611.25 |
| 66 | 147.92 | 172.35 | 198.73 | 217.93 | 335.89 | 245.68 | 309.55 | 358.69 | 390.99 | 538.03 | 287.44 | 363.60 | 425.02 | 476.62 | 633.85 |
| 67 | 162.61 | 192.36 | 218.43 | 236.96 | 366.82 | 251.99 | 318.55 | 373.23 | 417.79 | 558.66 | 294.78 | 373.23 | 437.42 | 489.71 | 653.75 |
| 68 | 176.75 | 214.05 | 239.48 | 261.95 | 395.21 | 261.94 | 333.17 | 386.02 | 438.87 | 583.62 | 305.60 | 388.32 | 450.36 | 510.10 | 677.83 |
| 69 | 194.84 | 233.26 | 264.53 | 286.29 | 419.24 | 277.28 | 348.26 | 410.37 | 459.17 | 614.44 | 319.42 | 403.71 | 472.48 | 530.15 | 705.39 |
| 70 | 209.59 | 260.92 | 292.81 | 320.19 | 453.40 | 295.14 | 372.13 | 436.29 | 491.90 | 654.44 | 337.91 | 425.60 | 498.31 | 560.34 | 748.54 |
| 71 | 226.97 | 284.74 | 328.07 | 363.15 | 491.08 | 315.69 | 402.35 | 470.44 | 532.34 | 703.60 | 359.02 | 456.00 | 532.34 | 600.43 | 798.52 |
| 72 | 247.03 | 308.79 | 356.60 | 398.44 | 535.90 | 342.66 | 434.30 | 508.01 | 573.75 | 763.01 | 384.49 | 488.09 | 569.77 | 643.48 | 856.65 |
| 73 | 267.03 | 336.18 | 386.13 | 430.32 | 582.08 | 368.84 | 470.66 | 545.58 | 616.66 | 824.13 | 409.18 | 524.45 | 608.97 | 685.81 | 916.34 |
| 74 | 292.28 | 366.28 | 423.63 | 469.87 | 634.52 | 397.73 | 506.87 | 593.82 | 665.96 | 889.80 | 440.28 | 560.52 | 656.71 | 738.11 | 984.15 |
| 75 | 318.40 | 398.44 | 460.70 | 514.06 | 690.16 | 426.90 | 544.30 | 636.79 | 720.39 | 955.19 | 469.59 | 597.66 | 699.05 | 789.77 | 1047.68 |
| 76 | 346.64 | 435.44 | 505.45 | 565.22 | 759.88 | 457.64 | 585.71 | 688.16 | 780.37 | 1034.81 | 498.62 | 636.93 | 749.64 | 846.97 | 1123.60 |
| 77 | 386.20 | 488.63 | 569.23 | 636.39 | 853.00 | 503.74 | 646.47 | 764.01 | 864.76 | 1143.49 | 544.04 | 698.52 | 822.78 | 931.92 | 1232.49 |
| 78 | 434.90 | 552.44 | 644.79 | 722.03 | 967.18 | 559.15 | 722.03 | 853.00 | 967.18 | 1279.50 | 597.77 | 772.40 | 911.77 | 1034.35 | 1368.50 |
| 79 | 486.95 | 617.92 | 723.71 | 811.02 | 1084.72 | 617.92 | 797.59 | 945.36 | 1072.97 | 1417.19 | 656.54 | 846.29 | 1004.13 | 1140.14 | 1504.51 |
| 80 | 535.65 | 680.05 | 797.59 | 894.98 | 1197.23 | 673.34 | 866.44 | 1029.31 | 1168.68 | 1544.81 | 710.28 | 916.81 | 1088.08 | 1235.85 | 1632.12 |
| 81 | 580.98 | 740.50 | 868.12 | 973.90 | 1301.33 | 722.03 | 933.60 | 1108.23 | 1257.68 | 1660.67 | 760.65 | 983.98 | 1168.68 | 1324.84 | 1749.66 |
| 82 | 626.32 | 797.59 | 935.28 | 1049.46 | 1402.08 | 770.73 | 995.73 | 1180.44 | 1339.95 | 1769.81 | 811.02 | 1047.78 | 1240.88 | 1408.80 | 1862.17 |
| 83 | 671.66 | 854.68 | 1002.45 | 1125.02 | 1502.83 | 819.42 | 1056.18 | 1252.64 | 1420.55 | 1877.28 | 858.04 | 1108.23 | 1313.09 | 1491.08 | 1971.31 |
| 84 | 720.35 | 918.49 | 1074.65 | 1205.62 | 1613.65 | 868.12 | 1123.34 | 1326.52 | 1506.19 | 1991.46 | 910.09 | 1177.08 | 1390.33 | 1576.71 | 2087.17 |
| 85 | 775.76 | 987.33 | 1156.93 | 1299.65 | 1736.23 | 925.21 | 1192.19 | 1412.16 | 1601.90 | 2119.07 | 968.86 | 1249.28 | 1475.96 | 1675.78 | 2216.46 |
| 86 | 836.21 | 1064.57 | 1247.60 | 1400.40 | 1870.56 | 985.66 | 1269.43 | 1502.83 | 1702.65 | 2253.41 | 1029.31 | 1326.52 | 1566.64 | 1776.53 | 2350.80 |
| 87 | 900.02 | 1146.85 | 1343.31 | 1507.87 | 2013.29 | 1049.46 | 1351.71 | 1598.54 | 1810.11 | 2396.13 | 1093.12 | 1408.80 | 1662.35 | 1884.00 | 2493.52 |
| 88 | 968.86 | 1232.49 | 1445.74 | 1622.05 | 2167.77 | 1118.31 | 1437.34 | 1700.97 | 1924.29 | 2550.61 | 1161.96 | 1494.43 | 1764.78 | 1998.18 | 2648.00 |
| 89 | 1042.75 | 1328.20 | 1556.56 | 1746.31 | 2335.68 | 1192.19 | 1533.05 | 1811.79 | 2048.55 | 2718.53 | 1235.85 | 1590.15 | 1875.60 | 2122.43 | 2815.92 |
| 90 | 1125.02 | 1432.31 | 1679.14 | 1882.32 | 2517.03 | 1274.47 | 1637.16 | 1934.37 | 2184.56 | 2899.87 | 1318.12 | 1694.25 | 1998.18 | 2258.44 | 2997.26 |
| 91 | 1214.02 | 1544.81 | 1808.43 | 2030.08 | 2713.49 | 1363.46 | 1749.66 | 2063.66 | 2332.33 | 3096.33 | 1407.12 | 1806.75 | 2127.47 | 2406.21 | 3193.72 |
| 92 | 1306.37 | 1662.35 | 1946.12 | 2184.56 | 2920.02 | 1455.81 | 1867.20 | 2201.35 | 2486.81 | 3302.87 | 1499.47 | 1924.29 | 2265.16 | 2560.69 | 3400.26 |
| 93 | 1405.44 | 1788.28 | 2095.57 | 2350.80 | 3143.35 | 1554.88 | 1993.14 | 2350.80 | 2653.04 | 3526.19 | 1598.54 | 2050.23 | 2414.60 | 2726.92 | 3623.58 |
| 94 | 1512.91 | 1927.65 | 2256.76 | 2532.14 | 3385.15 | 1662.35 | 2132.51 | 2511.99 | 2834.39 | 3767.99 | 1706.01 | 2189.60 | 2575.80 | 2908.27 | 3865.38 |
| 95 | 1632.12 | 2077.10 | 2433.07 | 2730.28 | 3650.45 | 1781.57 | 2281.95 | 2688.30 | 3032.53 | 4033.29 | 1825.23 | 2339.04 | 2752.11 | 3106.41 | 4130.68 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 32.24 | 34.32 | 37.96 | 42.68 | 64.56 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 30 | 33.58 | 36.08 | 40.24 | 45.04 | 70.52 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 31 | 33.58 | 36.96 | 41.65 | 46.49 | 70.52 | 50.37 | 62.13 | 70.52 | 80.60 | 113.87 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 32 | 33.58 | 38.37 | 43.41 | 48.31 | 70.52 | 50.37 | 62.13 | 70.52 | 80.60 | 117.22 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 33 | 33.58 | 39.25 | 44.81 | 50.31 | 70.52 | 52.28 | 62.13 | 70.52 | 80.60 | 123.91 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 34 | 33.58 | 40.30 | 45.34 | 52.05 | 70.52 | 52.28 | 62.13 | 71.93 | 80.60 | 130.61 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 35 | 33.58 | 40.30 | 45.34 | 52.05 | 70.52 | 55.55 | 63.88 | 71.93 | 80.60 | 133.96 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 36 | 33.58 | 40.30 | 45.34 | 52.05 | 70.52 | 58.81 | 67.08 | 75.05 | 83.46 | 141.16 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 37 | 33.58 | 40.30 | 45.34 | 52.05 | 70.52 | 62.08 | 70.27 | 81.31 | 86.67 | 148.64 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 38 | 33.58 | 40.30 | 45.34 | 52.05 | 70.52 | 62.08 | 73.47 | 84.43 | 89.88 | 156.13 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 39 | 33.58 | 40.30 | 45.34 | 52.05 | 70.52 | 65.63 | 76.66 | 87.56 | 96.30 | 167.36 | 118.87 | 148.58 | 169.38 | 193.16 | 258.53 |
| 40 | 33.58 | 43.66 | 48.70 | 53.73 | 73.88 | 66.64 | 82.01 | 90.96 | 99.63 | 174.02 | 124.81 | 157.50 | 181.27 | 202.07 | 273.39 |
| 41 | 33.58 | 43.66 | 48.70 | 53.73 | 73.88 | 70.51 | 85.84 | 94.49 | 103.26 | 182.10 | 124.81 | 157.50 | 181.27 | 202.07 | 273.39 |
| 42 | 36.44 | 44.42 | 48.74 | 53.73 | 73.88 | 70.86 | 89.92 | 98.45 | 110.52 | 191.07 | 124.81 | 157.50 | 181.27 | 202.07 | 273.39 |
| 43 | 36.71 | 44.71 | 52.13 | 55.18 | 76.92 | 74.79 | 94.03 | 106.00 | 114.66 | 200.08 | 124.81 | 157.50 | 181.27 | 202.07 | 273.39 |
| 44 | 36.97 | 48.22 | 52.48 | 55.54 | 80.48 | 78.75 | 98.17 | 110.04 | 118.83 | 205.04 | 124.81 | 157.50 | 181.27 | 202.07 | 273.39 |
| 45 | 39.01 | 46.68 | 55.93 | 60.75 | 83.93 | 87.74 | 96.88 | 113.70 | 125.90 | 216.04 | 133.72 | 166.41 | 193.16 | 216.93 | 291.22 |
| 46 | 42.56 | 50.12 | 56.31 | 64.37 | 87.51 | 88.17 | 104.47 | 121.41 | 130.15 | 216.93 | 133.72 | 166.41 | 193.16 | 216.93 | 291.22 |
| 47 | 42.87 | 50.45 | 59.83 | 68.03 | 91.12 | 92.87 | 108.65 | 125.57 | 138.13 | 216.93 | 133.72 | 166.41 | 193.16 | 216.93 | 291.22 |
| 48 | 43.17 | 53.96 | 63.40 | 68.47 | 94.74 | 97.73 | 113.23 | 134.30 | 146.40 | 216.93 | 133.72 | 166.41 | 193.16 | 216.93 | 291.22 |
| 49 | 46.91 | 54.31 | 63.82 | 72.20 | 102.14 | 101.04 | 121.84 | 139.05 | 151.31 | 216.93 | 133.72 | 166.41 | 193.16 | 216.93 | 291.22 |
| 50 | 48.94 | 57.89 | 69.44 | 73.81 | 105.22 | 104.80 | 124.37 | 151.13 | 154.95 | 240.70 | 151.55 | 184.24 | 213.96 | 240.70 | 320.94 |
| 51 | 52.58 | 61.49 | 73.16 | 79.50 | 112.20 | 111.86 | 128.22 | 156.53 | 162.80 | 249.62 | 154.53 | 190.18 | 219.90 | 246.65 | 329.85 |
| 52 | 50.78 | 61.87 | 71.58 | 81.25 | 117.29 | 114.25 | 139.51 | 154.56 | 167.92 | 255.56 | 154.53 | 193.16 | 225.84 | 249.62 | 335.80 |
| 53 | 54.42 | 65.53 | 75.31 | 83.72 | 124.61 | 118.58 | 144.83 | 166.00 | 178.85 | 261.50 | 157.50 | 199.10 | 228.82 | 258.53 | 344.71 |
| 54 | 54.68 | 67.88 | 75.79 | 85.58 | 134.22 | 119.50 | 151.64 | 174.33 | 184.08 | 273.39 | 163.44 | 205.04 | 234.76 | 264.48 | 356.60 |
| 55 | 58.38 | 71.66 | 81.59 | 89.44 | 139.39 | 130.75 | 160.48 | 182.74 | 192.51 | 279.33 | 166.41 | 210.99 | 243.67 | 270.42 | 362.54 |
| 56 | 64.11 | 73.34 | 86.65 | 96.54 | 152.70 | 136.70 | 165.32 | 190.12 | 201.46 | 297.16 | 175.33 | 216.93 | 252.59 | 282.31 | 380.37 |
| 57 | 65.68 | 82.40 | 92.39 | 103.72 | 163.20 | 139.63 | 175.49 | 201.33 | 212.34 | 317.97 | 181.27 | 231.79 | 267.45 | 297.16 | 401.17 |
| 58 | 69.29 | 84.15 | 99.59 | 110.96 | 173.76 | 146.82 | 176.82 | 208.83 | 223.74 | 338.77 | 193.16 | 240.70 | 282.31 | 314.99 | 421.97 |
| 59 | 76.47 | 93.30 | 106.81 | 118.27 | 187.95 | 157.42 | 194.02 | 219.69 | 232.52 | 365.51 | 202.07 | 258.53 | 300.14 | 334.42 | 448.72 |
| 60 | 80.18 | 100.57 | 114.11 | 125.65 | 202.22 | 164.66 | 198.29 | 230.66 | 246.68 | 392.26 | 213.96 | 273.39 | 317.97 | 338.57 | 475.46 |
| 61 | 87.40 | 107.85 | 124.93 | 136.50 | 216.93 | 172.80 | 213.12 | 242.89 | 261.43 | 406.43 | 221.95 | 282.48 | 328.60 | 355.81 | 490.02 |
| 62 | 94.69 | 116.64 | 128.38 | 145.45 | 235.64 | 184.29 | 225.43 | 256.49 | 275.16 | 421.78 | 231.84 | 290.50 | 335.19 | 371.71 | 505.58 |
| 63 | 105.88 | 124.08 | 141.31 | 154.48 | 245.40 | 197.40 | 237.75 | 274.09 | 293.90 | 432.65 | 235.25 | 297.45 | 348.82 | 383.11 | 521.88 |
| 64 | 113.14 | 133.00 | 153.77 | 165.66 | 265.34 | 206.65 | 250.19 | 294.02 | 310.06 | 449.92 | 245.89 | 308.67 | 358.37 | 402.84 | 536.24 |
| 65 | 124.45 | 144.09 | 162.97 | 180.38 | 283.58 | 213.05 | 268.85 | 307.62 | 332.53 | 469.22 | 253.63 | 319.57 | 370.30 | 415.95 | 557.99 |
| 66 | 132.69 | 157.98 | 180.29 | 197.75 | 305.78 | 221.11 | 280.07 | 326.75 | 355.45 | 488.90 | 260.42 | 334.12 | 385.71 | 432.39 | 577.34 |
| 67 | 147.01 | 175.45 | 197.62 | 216.53 | 334.11 | 230.59 | 292.40 | 339.95 | 379.81 | 508.73 | 268.63 | 339.95 | 394.62 | 446.92 | 594.31 |
| 68 | 161.08 | 194.59 | 218.48 | 237.39 | 358.45 | 238.96 | 303.30 | 353.85 | 399.81 | 530.78 | 275.73 | 351.55 | 411.29 | 464.14 | 615.79 |
| 69 | 174.91 | 211.86 | 241.44 | 261.75 | 381.53 | 250.66 | 317.20 | 372.66 | 419.24 | 558.99 | 288.37 | 366.00 | 430.33 | 483.57 | 643.28 |
| 70 | 188.20 | 237.39 | 265.81 | 293.68 | 412.77 | 265.20 | 340.05 | 395.66 | 449.12 | 596.69 | 303.69 | 389.24 | 451.26 | 513.28 | 680.10 |
| 71 | 206.34 | 257.92 | 299.19 | 330.51 | 447.75 | 286.81 | 365.21 | 429.18 | 482.82 | 641.70 | 326.01 | 414.73 | 484.89 | 546.79 | 726.30 |
| 72 | 223.13 | 280.90 | 324.73 | 360.59 | 486.10 | 308.79 | 396.45 | 462.19 | 519.96 | 693.29 | 348.64 | 444.26 | 519.96 | 583.71 | 776.96 |
| 73 | 245.89 | 305.45 | 353.47 | 393.82 | 528.29 | 338.10 | 426.47 | 501.39 | 562.87 | 747.29 | 374.60 | 476.42 | 557.10 | 628.18 | 833.74 |
| 74 | 266.39 | 332.98 | 382.93 | 427.33 | 577.17 | 362.58 | 460.63 | 536.47 | 606.77 | 808.41 | 399.58 | 510.57 | 593.82 | 671.51 | 895.35 |
| 75 | 288.16 | 362.87 | 419.79 | 467.81 | 629.68 | 387.77 | 496.27 | 579.87 | 654.58 | 871.59 | 425.12 | 544.30 | 636.79 | 718.62 | 955.19 |
| 76 | 314.20 | 396.16 | 459.34 | 513.99 | 691.58 | 416.65 | 532.77 | 626.69 | 708.65 | 940.89 | 452.51 | 580.58 | 681.33 | 770.13 | 1024.56 |
| 77 | 352.62 | 444.97 | 518.85 | 579.30 | 775.76 | 460.08 | 589.38 | 695.16 | 787.52 | 1041.07 | 495.35 | 636.39 | 750.58 | 847.97 | 1121.67 |
| 78 | 396.28 | 502.06 | 587.70 | 658.22 | 879.87 | 510.46 | 656.54 | 777.44 | 881.55 | 1163.64 | 544.04 | 701.88 | 831.17 | 942.00 | 1245.92 |
| 79 | 443.29 | 562.51 | 658.22 | 737.14 | 987.33 | 562.51 | 725.39 | 859.72 | 975.58 | 1289.58 | 597.77 | 770.73 | 911.77 | 1036.03 | 1370.18 |
| 80 | 486.95 | 619.60 | 727.07 | 814.38 | 1089.76 | 611.21 | 789.20 | 938.64 | 1064.57 | 1407.12 | 644.79 | 834.53 | 990.69 | 1125.02 | 1486.04 |
| 81 | 528.93 | 673.34 | 789.20 | 886.59 | 1185.47 | 658.22 | 849.64 | 1007.48 | 1145.17 | 1512.91 | 691.81 | 894.98 | 1061.22 | 1205.62 | 1593.50 |
| 82 | 569.23 | 725.39 | 851.32 | 955.43 | 1276.15 | 700.20 | 905.06 | 1074.65 | 1219.06 | 1610.30 | 735.46 | 952.07 | 1130.06 | 1282.86 | 1694.25 |
| 83 | 611.21 | 777.44 | 911.77 | 1022.60 | 1368.50 | 745.54 | 960.47 | 1138.46 | 1291.26 | 1707.69 | 780.80 | 1009.16 | 1195.55 | 1356.75 | 1793.32 |
| 84 | 656.54 | 834.53 | 978.94 | 1098.16 | 1467.57 | 792.55 | 1020.92 | 1208.98 | 1370.18 | 1811.79 | 829.50 | 1067.93 | 1267.75 | 1435.66 | 1899.11 |
| 85 | 706.92 | 900.02 | 1052.82 | 1182.11 | 1580.07 | 844.61 | 1086.40 | 1284.54 | 1457.49 | 1927.65 | 883.23 | 1136.78 | 1343.31 | 1522.98 | 2016.65 |
| 86 | 760.65 | 968.86 | 1135.10 | 1272.79 | 1702.65 | 898.34 | 1155.25 | 1366.82 | 1548.17 | 2050.23 | 936.96 | 1205.62 | 1425.59 | 1613.65 | 2139.22 |
| 87 | 819.42 | 1042.75 | 1222.41 | 1371.86 | 1831.94 | 957.11 | 1229.13 | 1454.14 | 1647.24 | 2179.52 | 995.73 | 1279.50 | 1512.91 | 1712.72 | 2268.52 |
| 88 | 881.55 | 1123.34 | 1316.45 | 1475.96 | 1972.99 | 1019.24 | 1309.73 | 1548.17 | 1751.34 | 2320.57 | 1057.86 | 1360.10 | 1606.94 | 1816.83 | 2409.57 |
| 89 | 948.71 | 1208.98 | 1415.52 | 1588.47 | 2125.79 | 1086.40 | 1395.37 | 1647.24 | 1863.85 | 2473.37 | 1125.02 | 1445.74 | 1706.01 | 1929.33 | 2562.37 |
| 90 | 1024.28 | 1303.01 | 1528.02 | 1712.72 | 2290.35 | 1161.96 | 1489.40 | 1759.74 | 1988.10 | 2637.93 | 1200.59 | 1539.77 | 1818.51 | 2053.59 | 2726.92 |
| 91 | 1103.19 | 1405.44 | 1645.56 | 1847.05 | 2470.01 | 1240.88 | 1591.82 | 1877.28 | 2122.43 | 2817.60 | 1279.50 | 1642.20 | 1936.05 | 2187.92 | 2906.59 |
| 92 | 1187.15 | 1512.91 | 1771.49 | 1988.10 | 2658.08 | 1324.84 | 1699.29 | 2003.21 | 2263.48 | 3005.66 | 1363.46 | 1749.66 | 2061.98 | 2328.97 | 3094.66 |
| 93 | 1279.50 | 1628.77 | 1907.50 | 2139.22 | 2859.58 | 1417.19 | 1815.15 | 2139.22 | 2414.60 | 3207.16 | 1455.81 | 1865.52 | 2197.99 | 2480.09 | 3296.15 |
| 94 | 1376.89 | 1753.02 | 2053.59 | 2303.78 | 3079.54 | 1514.58 | 1939.41 | 2285.31 | 2579.16 | 3427.12 | 1553.20 | 1989.78 | 2344.08 | 2644.65 | 3516.12 |
| 95 | 1484.36 | 1889.03 | 2214.79 | 2485.13 | 3321.34 | 1622.05 | 2075.42 | 2446.51 | 2760.51 | 3668.92 | 1660.67 | 2125.79 | 2505.28 | 2825.99 | 3757.92 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.02 | 31.46 | 36.55 | 38.55 | 58.41 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 30 | 30.22 | 33.08 | 38.75 | 40.68 | 63.81 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 31 | 30.22 | 33.88 | 40.11 | 41.99 | 63.81 | 45.34 | 57.09 | 67.17 | 73.88 | 103.36 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 32 | 30.22 | 35.18 | 41.80 | 43.64 | 63.81 | 45.34 | 57.09 | 67.17 | 73.88 | 106.40 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 33 | 30.22 | 35.98 | 43.15 | 45.44 | 63.81 | 47.05 | 57.09 | 67.17 | 73.88 | 112.47 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 34 | 30.22 | 36.94 | 43.66 | 47.02 | 63.81 | 47.05 | 57.09 | 68.50 | 73.88 | 118.55 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 35 | 30.22 | 36.94 | 43.66 | 47.02 | 63.81 | 49.99 | 58.70 | 68.50 | 73.88 | 121.59 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 36 | 30.22 | 36.94 | 43.66 | 47.02 | 63.81 | 52.93 | 61.64 | 71.48 | 76.50 | 128.13 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 37 | 30.22 | 36.94 | 43.66 | 47.02 | 63.81 | 55.87 | 64.58 | 77.44 | 79.45 | 134.92 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 38 | 30.22 | 36.94 | 43.66 | 47.02 | 63.81 | 55.87 | 67.51 | 80.41 | 82.39 | 141.72 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 39 | 30.22 | 36.94 | 43.66 | 47.02 | 63.81 | 59.06 | 70.45 | 83.39 | 88.27 | 151.91 | 109.95 | 136.70 | 160.47 | 175.33 | 237.73 |
| 40 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 | 62.34 | 75.86 | 84.90 | 91.81 | 161.41 | 115.89 | 148.58 | 169.38 | 187.21 | 252.59 |
| 41 | 31.90 | 40.30 | 45.34 | 50.37 | 68.84 | 65.97 | 79.40 | 88.19 | 95.16 | 168.90 | 115.89 | 148.58 | 169.38 | 187.21 | 252.59 |
| 42 | 34.62 | 41.00 | 45.38 | 50.37 | 68.84 | 66.29 | 83.17 | 91.89 | 101.86 | 177.22 | 115.89 | 148.58 | 169.38 | 187.21 | 252.59 |
| 43 | 34.87 | 41.27 | 48.53 | 51.73 | 71.68 | 69.96 | 86.98 | 98.93 | 105.67 | 185.58 | 115.89 | 148.58 | 169.38 | 187.21 | 252.59 |
| 44 | 35.12 | 44.51 | 48.86 | 52.07 | 74.99 | 73.67 | 90.81 | 102.70 | 109.51 | 190.18 | 115.89 | 148.58 | 169.38 | 187.21 | 252.59 |
| 45 | 35.46 | 44.95 | 52.32 | 53.81 | 76.78 | 77.42 | 94.52 | 106.59 | 112.16 | 198.28 | 121.84 | 157.50 | 178.30 | 199.10 | 267.45 |
| 46 | 38.69 | 48.26 | 52.67 | 57.01 | 80.06 | 77.79 | 101.93 | 113.82 | 115.95 | 199.10 | 121.84 | 157.50 | 178.30 | 199.10 | 267.45 |
| 47 | 38.97 | 48.58 | 55.97 | 60.25 | 83.36 | 81.94 | 106.00 | 117.72 | 123.06 | 199.10 | 121.84 | 157.50 | 178.30 | 199.10 | 267.45 |
| 48 | 39.25 | 51.96 | 59.31 | 60.65 | 86.67 | 86.23 | 110.47 | 125.91 | 130.43 | 199.10 | 121.84 | 157.50 | 178.30 | 199.10 | 267.45 |
| 49 | 42.64 | 52.30 | 59.70 | 63.95 | 93.45 | 89.15 | 118.87 | 130.36 | 134.81 | 199.10 | 121.84 | 157.50 | 178.30 | 199.10 | 267.45 |
| 50 | 43.06 | 54.03 | 61.51 | 69.93 | 97.12 | 93.76 | 116.26 | 134.64 | 144.62 | 219.90 | 133.72 | 172.36 | 196.13 | 222.87 | 297.16 |
| 51 | 46.51 | 57.52 | 67.06 | 73.53 | 101.81 | 97.88 | 120.21 | 145.35 | 152.30 | 225.84 | 139.67 | 178.30 | 205.04 | 228.82 | 303.11 |
| 52 | 46.88 | 58.00 | 65.78 | 75.31 | 108.76 | 105.68 | 128.35 | 143.72 | 154.80 | 234.76 | 142.64 | 181.27 | 208.01 | 234.76 | 312.02 |
| 53 | 50.39 | 61.56 | 71.35 | 75.93 | 115.87 | 109.90 | 136.31 | 157.56 | 162.84 | 243.67 | 148.58 | 184.24 | 216.93 | 237.73 | 317.97 |
| 54 | 50.77 | 62.06 | 71.91 | 79.75 | 120.80 | 113.81 | 137.60 | 162.90 | 170.74 | 249.62 | 151.55 | 190.18 | 219.90 | 246.65 | 323.91 |
| 55 | 52.34 | 65.68 | 73.63 | 83.48 | 127.96 | 118.87 | 148.81 | 165.34 | 178.96 | 258.53 | 151.55 | 193.16 | 219.90 | 252.59 | 332.82 |
| 56 | 57.91 | 69.37 | 80.60 | 88.50 | 140.95 | 124.81 | 156.62 | 175.93 | 187.85 | 273.39 | 160.47 | 202.07 | 234.76 | 258.53 | 350.65 |
| 57 | 61.57 | 74.36 | 84.53 | 95.74 | 151.54 | 130.91 | 161.33 | 184.55 | 196.42 | 294.19 | 166.41 | 210.99 | 246.65 | 276.36 | 371.45 |
| 58 | 63.35 | 78.28 | 91.62 | 102.89 | 159.86 | 135.53 | 163.22 | 195.10 | 207.95 | 314.99 | 175.33 | 225.84 | 261.50 | 291.22 | 389.28 |
| 59 | 70.27 | 85.36 | 96.92 | 108.41 | 174.03 | 143.36 | 177.62 | 200.94 | 217.19 | 338.77 | 184.24 | 237.73 | 273.39 | 307.79 | 416.03 |
| 60 | 72.16 | 92.52 | 104.28 | 115.83 | 185.95 | 148.20 | 185.07 | 209.69 | 226.54 | 359.57 | 193.16 | 252.59 | 291.22 | 312.96 | 439.80 |
| 61 | 79.27 | 99.86 | 114.86 | 126.61 | 200.60 | 159.30 | 199.96 | 224.81 | 241.70 | 374.72 | 201.77 | 262.30 | 302.66 | 328.01 | 455.43 |
| 62 | 86.46 | 108.45 | 118.50 | 133.50 | 216.60 | 168.03 | 209.70 | 238.36 | 255.51 | 388.26 | 209.49 | 268.15 | 310.05 | 344.18 | 469.27 |
| 63 | 97.23 | 115.94 | 131.21 | 144.45 | 226.70 | 181.17 | 222.24 | 253.59 | 271.86 | 402.91 | 216.33 | 281.22 | 321.78 | 359.00 | 484.03 |
| 64 | 102.47 | 122.77 | 143.52 | 153.68 | 246.39 | 188.34 | 232.32 | 273.57 | 288.43 | 415.92 | 222.35 | 285.12 | 334.83 | 371.45 | 499.62 |
| 65 | 113.53 | 131.91 | 152.91 | 166.35 | 262.66 | 195.30 | 248.56 | 287.61 | 306.21 | 436.24 | 230.80 | 294.21 | 347.47 | 385.52 | 517.41 |
| 66 | 121.82 | 145.67 | 168.00 | 183.62 | 282.61 | 201.46 | 260.42 | 304.64 | 329.38 | 454.50 | 238.31 | 307.10 | 358.69 | 402.91 | 535.58 |
| 67 | 135.88 | 162.77 | 183.06 | 202.23 | 310.74 | 211.58 | 271.01 | 313.80 | 356.07 | 473.07 | 247.23 | 318.55 | 366.10 | 416.02 | 553.90 |
| 68 | 147.66 | 181.62 | 201.67 | 221.02 | 333.17 | 218.28 | 282.62 | 328.58 | 372.23 | 494.01 | 252.75 | 330.87 | 381.42 | 431.97 | 574.43 |
| 69 | 159.41 | 199.02 | 222.54 | 243.35 | 354.91 | 228.48 | 299.46 | 343.82 | 390.40 | 519.06 | 263.97 | 343.82 | 397.06 | 448.08 | 598.92 |
| 70 | 175.37 | 222.42 | 247.12 | 271.25 | 382.82 | 245.95 | 316.53 | 369.99 | 414.91 | 553.92 | 280.17 | 361.44 | 421.32 | 474.79 | 630.91 |
| 71 | 189.83 | 239.35 | 276.49 | 306.03 | 414.73 | 266.17 | 338.39 | 398.23 | 447.75 | 596.31 | 299.19 | 385.85 | 449.81 | 507.58 | 674.72 |
| 72 | 207.19 | 262.97 | 300.82 | 336.68 | 452.23 | 286.88 | 370.55 | 430.32 | 486.10 | 643.48 | 320.74 | 416.37 | 482.11 | 545.86 | 725.16 |
| 73 | 222.84 | 286.24 | 328.50 | 365.00 | 493.71 | 305.45 | 401.50 | 464.89 | 522.53 | 697.34 | 341.95 | 445.68 | 518.68 | 584.00 | 778.03 |
| 74 | 244.19 | 310.78 | 358.88 | 399.58 | 536.47 | 332.98 | 431.03 | 501.32 | 566.07 | 751.06 | 366.28 | 477.27 | 554.97 | 627.12 | 832.46 |
| 75 | 266.81 | 339.74 | 391.33 | 435.79 | 586.99 | 357.53 | 464.25 | 540.74 | 611.89 | 812.89 | 393.10 | 510.50 | 594.10 | 670.59 | 891.15 |
| 76 | 290.29 | 372.26 | 428.61 | 479.84 | 643.77 | 384.21 | 502.03 | 584.00 | 660.84 | 877.71 | 416.65 | 544.72 | 636.93 | 718.90 | 954.55 |
| 77 | 322.39 | 416.43 | 481.91 | 539.00 | 723.71 | 421.46 | 552.44 | 648.15 | 733.78 | 972.22 | 453.37 | 596.09 | 696.84 | 790.87 | 1047.78 |
| 78 | 364.37 | 471.84 | 547.40 | 612.89 | 821.10 | 468.48 | 617.92 | 723.71 | 821.10 | 1086.40 | 502.06 | 659.90 | 774.08 | 878.19 | 1161.96 |
| 79 | 406.35 | 527.25 | 612.89 | 686.77 | 918.49 | 515.50 | 680.05 | 800.95 | 910.09 | 1200.59 | 547.40 | 722.03 | 851.32 | 965.51 | 1276.15 |
| 80 | 446.65 | 580.98 | 676.69 | 757.29 | 1014.20 | 560.83 | 740.50 | 873.15 | 990.69 | 1309.73 | 594.42 | 784.16 | 923.53 | 1047.78 | 1385.29 |
| 81 | 485.27 | 631.36 | 735.46 | 824.46 | 1101.52 | 604.49 | 797.59 | 940.32 | 1066.25 | 1407.12 | 634.71 | 839.57 | 989.01 | 1123.34 | 1482.68 |
| 82 | 523.89 | 680.05 | 790.87 | 888.27 | 1187.15 | 644.79 | 849.64 | 999.09 | 1135.10 | 1499.47 | 678.37 | 894.98 | 1051.14 | 1193.87 | 1578.39 |
| 83 | 560.83 | 728.75 | 849.64 | 952.07 | 1272.79 | 683.41 | 901.70 | 1061.22 | 1203.94 | 1591.82 | 718.67 | 947.03 | 1114.95 | 1262.71 | 1670.74 |
| 84 | 602.81 | 782.48 | 910.09 | 1022.60 | 1365.14 | 727.07 | 957.11 | 1125.02 | 1276.15 | 1685.86 | 762.33 | 1004.13 | 1178.76 | 1338.27 | 1769.81 |
| 85 | 648.15 | 842.93 | 980.62 | 1099.84 | 1470.93 | 774.08 | 1019.24 | 1197.23 | 1356.75 | 1796.68 | 809.35 | 1066.25 | 1252.64 | 1418.87 | 1878.96 |
| 86 | 700.20 | 908.41 | 1056.18 | 1185.47 | 1585.11 | 826.14 | 1084.72 | 1272.79 | 1442.38 | 1910.86 | 861.40 | 1131.74 | 1328.20 | 1504.51 | 1993.14 |
| 87 | 752.25 | 975.58 | 1136.78 | 1276.15 | 1706.01 | 878.19 | 1151.89 | 1353.39 | 1533.05 | 2031.76 | 913.45 | 1198.91 | 1408.80 | 1595.18 | 2114.04 |
| 88 | 809.35 | 1051.14 | 1224.09 | 1373.54 | 1835.30 | 935.28 | 1227.45 | 1440.70 | 1630.44 | 2161.05 | 970.54 | 1274.47 | 1496.11 | 1692.57 | 2243.33 |
| 89 | 871.47 | 1131.74 | 1318.12 | 1479.32 | 1976.35 | 997.41 | 1308.05 | 1534.73 | 1736.23 | 2302.10 | 1032.67 | 1355.07 | 1590.15 | 1798.36 | 2384.38 |
| 90 | 940.32 | 1220.73 | 1422.23 | 1593.50 | 2132.51 | 1066.25 | 1397.04 | 1638.84 | 1850.41 | 2458.26 | 1101.52 | 1444.06 | 1694.25 | 1912.54 | 2540.54 |
| 91 | 1014.20 | 1316.45 | 1531.38 | 1717.76 | 2298.74 | 1140.14 | 1492.76 | 1747.98 | 1974.67 | 2624.50 | 1175.40 | 1539.77 | 1803.40 | 2036.80 | 2706.77 |
| 92 | 1089.76 | 1415.52 | 1648.92 | 1850.41 | 2473.37 | 1215.70 | 1591.82 | 1865.52 | 2107.32 | 2799.13 | 1250.96 | 1638.84 | 1920.94 | 2169.45 | 2881.40 |
| 93 | 1175.40 | 1524.66 | 1774.85 | 1991.46 | 2661.44 | 1301.33 | 1700.97 | 1991.46 | 2248.37 | 2987.19 | 1336.60 | 1747.98 | 2046.87 | 2310.50 | 3069.47 |
| 94 | 1264.39 | 1642.20 | 1910.86 | 2144.26 | 2867.97 | 1390.33 | 1818.51 | 2127.47 | 2401.17 | 3193.72 | 1425.59 | 1865.52 | 2182.88 | 2463.30 | 3276.00 |
| 95 | 1363.46 | 1769.81 | 2060.30 | 2312.18 | 3091.30 | 1489.40 | 1946.12 | 2276.91 | 2569.08 | 3417.05 | 1524.66 | 1993.14 | 2332.33 | 2631.21 | 3499.33 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 45.14 | 48.63 | 56.23 | 61.95 | 90.69 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 30 | 47.02 | 51.12 | 59.62 | 65.38 | 99.07 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 31 | 47.02 | 52.37 | 61.70 | 67.49 | 99.07 | 72.20 | 90.67 | 107.46 | 122.58 | 164.67 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 32 | 47.02 | 54.36 | 64.31 | 70.13 | 99.07 | 72.20 | 90.67 | 107.46 | 122.58 | 169.51 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 33 | 47.02 | 55.61 | 66.39 | 73.03 | 99.07 | 74.93 | 90.67 | 107.46 | 122.58 | 179.20 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 34 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 | 74.93 | 90.67 | 109.60 | 122.58 | 188.88 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 35 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 | 79.61 | 93.24 | 109.60 | 122.58 | 193.73 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 36 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 | 84.30 | 97.90 | 114.37 | 126.93 | 204.13 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 37 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 | 88.98 | 102.56 | 123.90 | 131.81 | 214.96 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 38 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 | 88.98 | 107.22 | 128.66 | 136.69 | 225.79 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 39 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 | 94.07 | 111.88 | 133.43 | 146.46 | 242.02 | 172.36 | 210.99 | 249.62 | 285.28 | 371.45 |
| 40 | 50.37 | 60.45 | 70.52 | 78.92 | 107.46 | 101.03 | 118.92 | 135.44 | 148.47 | 254.73 | 184.24 | 225.84 | 264.48 | 297.16 | 398.20 |
| 41 | 50.37 | 60.45 | 70.52 | 78.92 | 107.46 | 106.91 | 124.46 | 140.68 | 153.88 | 266.55 | 184.24 | 225.84 | 264.48 | 297.16 | 398.20 |
| 42 | 54.67 | 61.50 | 70.58 | 78.92 | 107.46 | 107.43 | 130.38 | 146.58 | 164.70 | 279.68 | 184.24 | 225.84 | 264.48 | 297.16 | 398.20 |
| 43 | 55.06 | 61.91 | 75.50 | 81.05 | 111.89 | 113.39 | 136.34 | 157.82 | 170.86 | 292.87 | 184.24 | 225.84 | 264.48 | 297.16 | 398.20 |
| 44 | 55.45 | 66.77 | 76.00 | 81.58 | 117.06 | 119.39 | 142.35 | 163.83 | 177.07 | 300.14 | 184.24 | 225.84 | 264.48 | 297.16 | 398.20 |
| 45 | 54.97 | 67.42 | 81.19 | 88.52 | 119.64 | 126.46 | 146.50 | 168.18 | 187.70 | 319.62 | 190.18 | 243.67 | 282.31 | 317.97 | 421.97 |
| 46 | 59.97 | 72.39 | 81.73 | 93.79 | 124.75 | 127.06 | 157.98 | 179.59 | 194.04 | 320.94 | 190.18 | 243.67 | 282.31 | 317.97 | 421.97 |
| 47 | 60.40 | 72.87 | 86.85 | 99.13 | 129.89 | 133.84 | 164.30 | 185.74 | 205.94 | 320.94 | 190.18 | 243.67 | 282.31 | 317.97 | 421.97 |
| 48 | 60.84 | 77.94 | 92.03 | 99.78 | 135.05 | 140.85 | 171.23 | 198.65 | 218.28 | 320.94 | 190.18 | 243.67 | 282.31 | 317.97 | 421.97 |
| 49 | 66.09 | 78.45 | 92.65 | 105.21 | 145.60 | 145.61 | 184.24 | 205.68 | 225.60 | 320.94 | 190.18 | 243.67 | 282.31 | 317.97 | 421.97 |
| 50 | 68.51 | 82.98 | 99.21 | 108.77 | 151.76 | 151.68 | 183.85 | 219.83 | 232.42 | 356.60 | 213.96 | 267.45 | 312.02 | 353.62 | 469.52 |
| 51 | 72.80 | 89.25 | 105.67 | 115.27 | 162.07 | 159.40 | 189.66 | 232.01 | 244.20 | 368.48 | 222.87 | 276.36 | 323.91 | 365.51 | 487.35 |
| 52 | 72.27 | 88.94 | 104.47 | 120.89 | 170.60 | 165.67 | 206.47 | 233.20 | 254.50 | 377.40 | 228.82 | 288.25 | 332.82 | 380.37 | 499.24 |
| 53 | 78.61 | 95.32 | 109.00 | 122.65 | 183.64 | 176.42 | 215.83 | 247.60 | 266.95 | 398.20 | 237.73 | 297.16 | 344.71 | 392.26 | 520.04 |
| 54 | 78.11 | 96.97 | 110.78 | 126.43 | 192.38 | 176.40 | 221.85 | 260.07 | 277.45 | 407.11 | 243.67 | 306.08 | 356.60 | 407.11 | 534.89 |
| 55 | 82.53 | 103.50 | 117.40 | 131.18 | 203.37 | 190.18 | 239.26 | 272.67 | 290.12 | 421.97 | 249.62 | 317.97 | 365.51 | 413.06 | 552.72 |
| 56 | 91.00 | 109.01 | 126.95 | 140.79 | 223.17 | 202.07 | 249.43 | 283.76 | 304.91 | 445.75 | 261.50 | 329.85 | 383.34 | 433.86 | 579.47 |
| 57 | 94.41 | 116.57 | 131.70 | 151.58 | 235.47 | 206.54 | 257.57 | 296.40 | 321.17 | 472.49 | 270.42 | 344.71 | 401.17 | 457.63 | 606.21 |
| 58 | 98.98 | 123.28 | 145.40 | 163.41 | 252.53 | 214.59 | 266.59 | 313.25 | 336.93 | 508.15 | 288.25 | 368.48 | 430.89 | 481.41 | 641.87 |
| 59 | 111.61 | 133.01 | 154.29 | 171.49 | 271.49 | 233.32 | 281.47 | 326.86 | 352.62 | 543.81 | 303.11 | 386.31 | 451.69 | 509.04 | 677.53 |
| 60 | 114.26 | 146.83 | 165.27 | 184.55 | 290.54 | 238.76 | 296.11 | 340.75 | 372.53 | 579.47 | 320.94 | 410.09 | 478.43 | 517.81 | 716.16 |
| 61 | 126.02 | 155.78 | 181.35 | 199.80 | 314.89 | 253.81 | 315.73 | 361.76 | 389.68 | 605.31 | 331.48 | 420.84 | 492.90 | 536.49 | 737.91 |
| 62 | 135.86 | 171.89 | 189.61 | 215.19 | 342.75 | 273.72 | 338.14 | 388.62 | 417.65 | 625.69 | 337.98 | 435.75 | 505.58 | 564.46 | 759.77 |
| 63 | 155.57 | 181.03 | 207.92 | 232.73 | 359.92 | 294.74 | 354.04 | 409.85 | 448.20 | 651.68 | 351.53 | 446.17 | 519.18 | 584.05 | 778.77 |
| 64 | 164.38 | 196.43 | 227.58 | 247.49 | 393.27 | 306.05 | 377.83 | 442.31 | 471.09 | 674.88 | 360.98 | 457.77 | 536.24 | 606.87 | 803.06 |
| 65 | 183.40 | 213.09 | 241.44 | 270.57 | 418.39 | 319.57 | 405.81 | 465.18 | 507.16 | 705.09 | 375.37 | 476.82 | 552.91 | 629.00 | 829.37 |
| 66 | 195.78 | 231.85 | 268.39 | 294.60 | 456.35 | 329.21 | 420.11 | 493.81 | 537.91 | 741.95 | 385.71 | 491.36 | 574.89 | 651.05 | 864.79 |
| 67 | 218.29 | 260.00 | 295.40 | 326.84 | 497.66 | 342.32 | 439.79 | 513.49 | 581.59 | 767.85 | 397.00 | 508.73 | 594.31 | 675.14 | 891.47 |
| 68 | 239.39 | 287.57 | 325.62 | 356.09 | 533.07 | 356.15 | 452.65 | 533.07 | 604.30 | 799.61 | 413.59 | 523.88 | 615.79 | 698.51 | 921.39 |
| 69 | 259.04 | 312.44 | 359.01 | 388.54 | 565.64 | 374.88 | 474.70 | 558.99 | 634.41 | 838.48 | 428.11 | 545.68 | 643.28 | 727.57 | 960.48 |
| 70 | 278.03 | 348.61 | 392.48 | 432.36 | 607.39 | 395.66 | 504.73 | 592.42 | 671.55 | 889.69 | 449.12 | 575.31 | 675.82 | 763.51 | 1011.60 |
| 71 | 297.12 | 375.53 | 435.37 | 483.52 | 654.08 | 422.99 | 538.53 | 633.45 | 720.11 | 951.20 | 474.57 | 608.69 | 713.92 | 810.90 | 1070.88 |
| 72 | 322.74 | 402.42 | 468.17 | 525.94 | 703.25 | 454.22 | 575.75 | 679.34 | 770.98 | 1018.01 | 506.02 | 645.47 | 757.04 | 860.63 | 1139.54 |
| 73 | 345.79 | 436.08 | 505.24 | 566.71 | 756.89 | 484.10 | 620.50 | 728.08 | 826.05 | 1091.16 | 535.97 | 687.74 | 806.84 | 916.34 | 1208.34 |
| 74 | 373.68 | 469.87 | 545.72 | 610.47 | 817.66 | 517.97 | 664.11 | 780.66 | 886.10 | 1167.29 | 569.77 | 728.86 | 856.50 | 971.20 | 1283.83 |
| 75 | 403.78 | 506.94 | 588.77 | 659.92 | 882.26 | 553.19 | 706.16 | 830.68 | 946.30 | 1246.90 | 601.22 | 768.42 | 905.38 | 1028.12 | 1357.19 |
| 76 | 435.44 | 548.14 | 638.64 | 715.48 | 957.96 | 587.41 | 753.05 | 887.95 | 1010.90 | 1333.64 | 635.23 | 812.82 | 957.96 | 1087.74 | 1437.80 |
| 77 | 480.23 | 607.85 | 708.60 | 797.59 | 1064.57 | 639.75 | 822.78 | 972.22 | 1109.91 | 1459.17 | 683.41 | 879.87 | 1039.39 | 1183.79 | 1559.92 |
| 78 | 537.32 | 680.05 | 795.91 | 898.34 | 1195.55 | 705.24 | 906.74 | 1076.33 | 1230.81 | 1617.01 | 745.54 | 962.15 | 1140.14 | 1303.01 | 1712.72 |
| 79 | 594.42 | 755.61 | 886.59 | 999.09 | 1329.88 | 770.73 | 995.73 | 1183.79 | 1351.71 | 1774.85 | 811.02 | 1047.78 | 1244.24 | 1420.55 | 1865.52 |
| 80 | 653.19 | 829.50 | 975.58 | 1099.84 | 1460.85 | 836.21 | 1079.69 | 1286.22 | 1469.25 | 1924.29 | 874.83 | 1130.06 | 1344.99 | 1536.41 | 2014.97 |
| 81 | 708.60 | 900.02 | 1057.86 | 1193.87 | 1586.79 | 894.98 | 1156.93 | 1376.89 | 1575.03 | 2065.34 | 935.28 | 1208.98 | 1437.34 | 1642.20 | 2156.02 |
| 82 | 762.33 | 970.54 | 1140.14 | 1284.54 | 1709.36 | 953.75 | 1234.17 | 1467.57 | 1674.10 | 2201.35 | 995.73 | 1286.22 | 1528.02 | 1742.95 | 2292.03 |
| 83 | 817.74 | 1039.39 | 1222.41 | 1378.57 | 1833.62 | 1014.20 | 1308.05 | 1554.88 | 1776.53 | 2332.33 | 1054.50 | 1360.10 | 1617.01 | 1845.37 | 2426.36 |
| 84 | 879.87 | 1118.31 | 1313.09 | 1479.32 | 1969.63 | 1078.01 | 1390.33 | 1648.92 | 1880.64 | 2475.05 | 1119.99 | 1445.74 | 1714.40 | 1954.52 | 2572.44 |
| 85 | 947.03 | 1202.26 | 1413.84 | 1591.82 | 2120.75 | 1146.85 | 1477.64 | 1753.02 | 1998.18 | 2632.89 | 1190.51 | 1533.05 | 1820.19 | 2072.06 | 2730.28 |
| 86 | 1020.92 | 1296.30 | 1524.66 | 1717.76 | 2285.31 | 1220.73 | 1571.68 | 1863.85 | 2124.11 | 2797.45 | 1264.39 | 1627.09 | 1931.01 | 2197.99 | 2894.84 |
| 87 | 1099.84 | 1397.04 | 1640.52 | 1848.73 | 2458.26 | 1299.65 | 1672.42 | 1979.71 | 2255.09 | 2970.40 | 1343.31 | 1727.84 | 2046.87 | 2328.97 | 3067.79 |
| 88 | 1182.11 | 1501.15 | 1764.78 | 1989.78 | 2646.32 | 1381.93 | 1776.53 | 2103.96 | 2396.13 | 3158.46 | 1425.59 | 1831.94 | 2171.13 | 2470.01 | 3255.85 |
| 89 | 1274.47 | 1618.69 | 1900.79 | 2142.58 | 2849.50 | 1474.28 | 1894.07 | 2239.97 | 2548.93 | 3361.64 | 1517.94 | 1949.48 | 2307.14 | 2622.82 | 3459.03 |
| 90 | 1373.54 | 1746.31 | 2048.55 | 2310.50 | 3072.83 | 1573.35 | 2021.68 | 2387.74 | 2716.85 | 3584.96 | 1617.01 | 2077.10 | 2454.90 | 2790.73 | 3682.35 |
| 91 | 1479.32 | 1880.64 | 2209.75 | 2490.16 | 3311.26 | 1679.14 | 2156.02 | 2548.93 | 2896.52 | 3823.40 | 1722.80 | 2211.43 | 2616.10 | 2970.40 | 3920.79 |
| 92 | 1593.50 | 2025.04 | 2377.66 | 2679.91 | 3566.49 | 1793.32 | 2300.42 | 2716.85 | 3086.26 | 4078.63 | 1836.98 | 2355.83 | 2784.01 | 3160.14 | 4176.02 |
| 93 | 1714.40 | 2179.52 | 2559.01 | 2884.76 | 3838.51 | 1914.22 | 2454.90 | 2898.20 | 3291.11 | 4350.65 | 1957.88 | 2510.31 | 2965.36 | 3365.00 | 4448.04 |
| 94 | 1847.05 | 2345.76 | 2755.47 | 3106.41 | 4134.04 | 2046.87 | 2621.14 | 3094.66 | 3512.76 | 4646.18 | 2090.53 | 2676.55 | 3161.82 | 3586.64 | 4743.57 |
| 95 | 1991.46 | 2530.46 | 2970.40 | 3348.21 | 4456.44 | 2191.28 | 2805.84 | 3309.58 | 3754.56 | 4968.58 | 2234.94 | 2861.25 | 3376.75 | 3828.44 | 5065.97 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.69 | 44.34 | 49.21 | 55.07 | 81.47 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 30 | 40.30 | 46.61 | 52.17 | 58.12 | 88.99 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 31 | 40.30 | 47.75 | 53.99 | 59.99 | 88.99 | 63.81 | 82.28 | 94.03 | 107.46 | 148.90 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 32 | 40.30 | 49.57 | 56.27 | 62.34 | 88.99 | 63.81 | 82.28 | 94.03 | 107.46 | 153.28 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 33 | 40.30 | 50.70 | 58.09 | 64.91 | 88.99 | 66.22 | 82.28 | 94.03 | 107.46 | 162.04 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 34 | 40.30 | 52.05 | 58.77 | 67.17 | 88.99 | 66.22 | 82.28 | 95.90 | 107.46 | 170.80 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 35 | 40.30 | 52.05 | 58.77 | 67.17 | 88.99 | 70.36 | 84.60 | 95.90 | 107.46 | 175.18 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 36 | 40.30 | 52.05 | 58.77 | 67.17 | 88.99 | 74.50 | 88.83 | 100.07 | 111.28 | 184.59 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 37 | 40.30 | 52.05 | 58.77 | 67.17 | 88.99 | 78.63 | 93.06 | 108.41 | 115.56 | 194.38 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 38 | 40.30 | 52.05 | 58.77 | 67.17 | 88.99 | 78.63 | 97.29 | 112.58 | 119.84 | 204.17 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 39 | 40.30 | 52.05 | 58.77 | 67.17 | 88.99 | 83.13 | 101.53 | 116.75 | 128.40 | 218.85 | 148.58 | 193.16 | 222.87 | 252.59 | 332.82 |
| 40 | 43.66 | 55.41 | 62.13 | 70.52 | 94.03 | 88.13 | 106.62 | 119.26 | 130.88 | 226.99 | 160.47 | 202.07 | 234.76 | 264.48 | 353.62 |
| 41 | 43.66 | 55.41 | 62.13 | 70.52 | 94.03 | 93.26 | 111.59 | 123.88 | 135.65 | 237.52 | 160.47 | 202.07 | 234.76 | 264.48 | 353.62 |
| 42 | 47.38 | 56.38 | 62.18 | 70.52 | 94.03 | 93.71 | 116.89 | 129.08 | 145.20 | 249.22 | 160.47 | 202.07 | 234.76 | 264.48 | 353.62 |
| 43 | 47.72 | 56.75 | 66.51 | 72.43 | 97.90 | 98.91 | 122.24 | 138.97 | 150.63 | 260.97 | 160.47 | 202.07 | 234.76 | 264.48 | 353.62 |
| 44 | 48.06 | 61.21 | 66.95 | 72.90 | 102.43 | 104.15 | 127.62 | 144.27 | 156.10 | 267.45 | 160.47 | 202.07 | 234.76 | 264.48 | 353.62 |
| 45 | 49.65 | 60.51 | 72.17 | 78.11 | 105.35 | 110.97 | 129.96 | 151.60 | 167.10 | 281.15 | 172.36 | 213.96 | 249.62 | 285.28 | 371.45 |
| 46 | 54.17 | 64.97 | 72.65 | 82.76 | 109.85 | 111.50 | 140.15 | 161.88 | 172.74 | 282.31 | 172.36 | 213.96 | 249.62 | 285.28 | 371.45 |
| 47 | 54.56 | 65.40 | 77.20 | 87.46 | 114.38 | 117.45 | 145.75 | 167.43 | 183.34 | 282.31 | 172.36 | 213.96 | 249.62 | 285.28 | 371.45 |
| 48 | 54.95 | 69.94 | 81.81 | 88.04 | 118.93 | 123.60 | 151.90 | 179.07 | 194.32 | 282.31 | 172.36 | 213.96 | 249.62 | 285.28 | 371.45 |
| 49 | 59.70 | 70.41 | 82.35 | 92.83 | 128.22 | 127.78 | 163.44 | 185.40 | 200.84 | 282.31 | 172.36 | 213.96 | 249.62 | 285.28 | 371.45 |
| 50 | 60.68 | 75.26 | 87.30 | 97.12 | 133.55 | 135.13 | 164.93 | 192.35 | 209.18 | 314.99 | 190.18 | 240.70 | 279.33 | 314.99 | 416.03 |
| 51 | 64.71 | 79.34 | 93.48 | 103.35 | 143.37 | 139.82 | 168.29 | 206.85 | 220.57 | 326.88 | 196.13 | 246.65 | 288.25 | 323.91 | 430.89 |
| 52 | 64.46 | 81.20 | 90.93 | 107.02 | 153.54 | 148.53 | 184.15 | 206.08 | 228.26 | 341.74 | 202.07 | 258.53 | 297.16 | 335.80 | 445.75 |
| 53 | 68.53 | 85.39 | 99.09 | 107.08 | 161.78 | 156.17 | 193.11 | 225.09 | 237.58 | 350.65 | 208.01 | 264.48 | 309.05 | 347.68 | 460.60 |
| 54 | 68.35 | 85.33 | 99.11 | 110.87 | 172.25 | 156.49 | 193.77 | 234.35 | 245.44 | 362.54 | 213.96 | 270.42 | 314.99 | 356.60 | 478.43 |
| 55 | 72.47 | 91.56 | 105.46 | 117.26 | 180.52 | 169.38 | 210.09 | 243.66 | 257.59 | 374.43 | 216.93 | 279.33 | 326.88 | 368.48 | 490.32 |
| 56 | 80.66 | 95.14 | 112.85 | 126.71 | 199.68 | 181.27 | 220.43 | 252.55 | 272.24 | 401.17 | 234.76 | 294.19 | 341.74 | 386.31 | 517.07 |
| 57 | 86.20 | 104.51 | 119.91 | 133.63 | 209.83 | 189.09 | 232.09 | 265.65 | 284.01 | 421.97 | 246.65 | 309.05 | 365.51 | 404.14 | 537.87 |
| 58 | 87.10 | 109.59 | 129.46 | 147.27 | 224.73 | 192.00 | 236.67 | 277.53 | 302.71 | 451.69 | 255.56 | 326.88 | 383.34 | 433.86 | 570.55 |
| 59 | 97.14 | 121.10 | 136.48 | 153.75 | 243.64 | 202.39 | 256.87 | 289.35 | 314.29 | 484.38 | 267.45 | 347.68 | 401.17 | 452.80 | 606.21 |
| 60 | 102.23 | 130.74 | 147.56 | 164.92 | 260.33 | 211.32 | 264.38 | 304.06 | 329.74 | 520.04 | 285.28 | 365.51 | 424.94 | 460.91 | 638.90 |
| 61 | 111.79 | 137.80 | 161.20 | 178.04 | 279.91 | 226.80 | 278.90 | 320.41 | 350.22 | 539.02 | 294.01 | 374.72 | 438.13 | 480.89 | 657.20 |
| 62 | 121.45 | 151.42 | 169.86 | 191.28 | 307.05 | 243.91 | 298.82 | 344.58 | 370.97 | 561.44 | 304.46 | 385.47 | 452.51 | 503.88 | 675.97 |
| 63 | 138.29 | 160.69 | 183.70 | 204.64 | 322.52 | 262.29 | 315.28 | 366.30 | 394.31 | 581.37 | 313.67 | 394.79 | 459.69 | 517.07 | 694.94 |
| 64 | 145.16 | 175.97 | 202.98 | 219.55 | 353.00 | 269.43 | 336.99 | 393.74 | 418.22 | 606.87 | 319.13 | 408.07 | 478.70 | 538.86 | 716.74 |
| 65 | 161.56 | 186.71 | 215.28 | 240.51 | 374.23 | 281.53 | 360.15 | 412.66 | 449.75 | 631.54 | 329.72 | 421.03 | 494.58 | 557.99 | 743.14 |
| 66 | 174.03 | 207.23 | 239.71 | 264.34 | 405.39 | 294.81 | 375.89 | 442.22 | 483.41 | 660.87 | 341.49 | 439.76 | 513.47 | 582.26 | 771.43 |
| 67 | 193.79 | 230.41 | 264.19 | 290.07 | 441.58 | 306.67 | 387.49 | 456.43 | 517.50 | 682.27 | 354.21 | 451.68 | 530.13 | 601.45 | 791.63 |
| 68 | 212.54 | 257.30 | 289.90 | 315.16 | 475.63 | 317.09 | 404.40 | 473.33 | 537.67 | 712.30 | 367.64 | 468.74 | 549.16 | 620.39 | 822.59 |
| 69 | 228.05 | 278.20 | 319.12 | 345.59 | 503.53 | 330.51 | 423.68 | 499.10 | 563.43 | 745.32 | 379.31 | 485.79 | 572.30 | 645.50 | 854.01 |
| 70 | 248.09 | 310.11 | 348.87 | 385.45 | 538.95 | 355.02 | 449.12 | 526.12 | 598.83 | 791.31 | 402.07 | 511.15 | 598.83 | 682.24 | 898.25 |
| 71 | 266.17 | 334.26 | 387.91 | 428.44 | 581.86 | 377.59 | 478.70 | 565.36 | 639.64 | 845.97 | 422.99 | 540.60 | 635.51 | 720.11 | 953.27 |
| 72 | 286.88 | 358.60 | 416.37 | 466.17 | 625.55 | 402.42 | 513.99 | 603.64 | 685.32 | 906.45 | 452.23 | 573.75 | 675.36 | 765.00 | 1014.03 |
| 73 | 309.29 | 386.13 | 449.53 | 503.32 | 674.29 | 432.24 | 549.42 | 647.39 | 735.76 | 972.05 | 478.34 | 610.89 | 718.47 | 814.53 | 1075.79 |
| 74 | 332.98 | 418.08 | 484.67 | 543.87 | 727.01 | 460.63 | 588.27 | 691.86 | 788.06 | 1039.64 | 506.87 | 647.47 | 762.16 | 863.90 | 1141.39 |
| 75 | 357.53 | 450.02 | 524.73 | 586.99 | 786.21 | 490.94 | 627.90 | 741.74 | 841.35 | 1111.72 | 533.63 | 684.82 | 805.77 | 914.28 | 1209.55 |
| 76 | 387.63 | 488.37 | 566.92 | 636.93 | 852.09 | 522.53 | 671.09 | 790.62 | 899.91 | 1186.78 | 563.51 | 724.02 | 852.09 | 968.21 | 1278.99 |
| 77 | 428.18 | 540.68 | 631.36 | 708.60 | 947.03 | 570.91 | 732.11 | 866.44 | 985.66 | 1299.65 | 609.53 | 782.48 | 925.21 | 1052.82 | 1386.97 |
| 78 | 478.55 | 606.17 | 708.60 | 797.59 | 1064.57 | 628.00 | 809.35 | 958.79 | 1094.80 | 1439.02 | 664.94 | 858.04 | 1015.88 | 1158.61 | 1524.66 |
| 79 | 530.61 | 671.66 | 789.20 | 888.27 | 1183.79 | 688.45 | 884.91 | 1052.82 | 1202.26 | 1578.39 | 722.03 | 931.92 | 1106.55 | 1262.71 | 1660.67 |
| 80 | 582.66 | 738.82 | 868.12 | 977.26 | 1299.65 | 745.54 | 960.47 | 1143.49 | 1306.37 | 1712.72 | 780.80 | 1007.48 | 1197.23 | 1365.14 | 1793.32 |
| 81 | 629.68 | 800.95 | 942.00 | 1062.90 | 1413.84 | 795.91 | 1029.31 | 1225.77 | 1402.08 | 1840.34 | 831.17 | 1076.33 | 1279.50 | 1462.53 | 1919.26 |
| 82 | 680.05 | 863.08 | 1014.20 | 1143.49 | 1519.62 | 849.64 | 1098.16 | 1306.37 | 1491.08 | 1956.20 | 886.59 | 1143.49 | 1360.10 | 1551.53 | 2038.48 |
| 83 | 730.43 | 925.21 | 1088.08 | 1225.77 | 1632.12 | 903.38 | 1163.64 | 1383.61 | 1578.39 | 2075.42 | 940.32 | 1212.34 | 1440.70 | 1642.20 | 2161.05 |
| 84 | 782.48 | 994.05 | 1167.00 | 1316.45 | 1753.02 | 958.79 | 1235.85 | 1465.89 | 1674.10 | 2203.03 | 997.41 | 1284.54 | 1524.66 | 1739.59 | 2288.67 |
| 85 | 842.93 | 1071.29 | 1257.68 | 1418.87 | 1885.67 | 1020.92 | 1314.77 | 1559.92 | 1781.57 | 2340.72 | 1059.54 | 1365.14 | 1620.37 | 1845.37 | 2428.04 |
| 86 | 908.41 | 1155.25 | 1355.07 | 1528.02 | 2033.44 | 1086.40 | 1398.72 | 1657.31 | 1890.71 | 2488.49 | 1125.02 | 1449.10 | 1717.76 | 1954.52 | 2575.80 |
| 87 | 977.26 | 1242.56 | 1459.17 | 1645.56 | 2189.60 | 1155.25 | 1486.04 | 1761.42 | 2008.25 | 2644.65 | 1193.87 | 1536.41 | 1821.87 | 2072.06 | 2731.96 |
| 88 | 1052.82 | 1336.60 | 1570.00 | 1771.49 | 2355.83 | 1230.81 | 1580.07 | 1872.24 | 2134.19 | 2810.88 | 1269.43 | 1630.44 | 1932.69 | 2197.99 | 2898.20 |
| 89 | 1133.42 | 1440.70 | 1692.57 | 1905.82 | 2535.50 | 1311.41 | 1684.18 | 1994.82 | 2268.52 | 2990.55 | 1350.03 | 1734.55 | 2055.27 | 2332.33 | 3077.86 |
| 90 | 1222.41 | 1553.20 | 1823.55 | 2055.27 | 2735.32 | 1400.40 | 1796.68 | 2125.79 | 2417.96 | 3190.37 | 1439.02 | 1847.05 | 2186.24 | 2481.77 | 3277.68 |
| 91 | 1316.45 | 1674.10 | 1964.59 | 2216.46 | 2948.57 | 1494.43 | 1917.58 | 2266.84 | 2579.16 | 3403.62 | 1533.05 | 1967.95 | 2327.29 | 2642.97 | 3490.93 |
| 92 | 1418.87 | 1801.72 | 2115.72 | 2384.38 | 3173.57 | 1596.86 | 2045.19 | 2417.96 | 2747.07 | 3628.62 | 1635.48 | 2095.57 | 2478.41 | 2810.88 | 3715.94 |
| 93 | 1526.34 | 1939.41 | 2276.91 | 2567.41 | 3415.37 | 1704.33 | 2182.88 | 2579.16 | 2930.10 | 3870.42 | 1742.95 | 2233.26 | 2639.61 | 2993.91 | 3957.73 |
| 94 | 1643.88 | 2088.85 | 2453.22 | 2765.54 | 3677.32 | 1821.87 | 2332.33 | 2755.47 | 3128.24 | 4132.36 | 1860.49 | 2382.70 | 2815.92 | 3192.05 | 4219.68 |
| 95 | 1771.49 | 2251.73 | 2644.65 | 2980.47 | 3966.13 | 1949.48 | 2495.20 | 2946.89 | 3343.17 | 4421.18 | 1988.10 | 2545.58 | 3007.34 | 3406.98 | 4508.49 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.47 | 41.48 | 44.99 | 49.56 | 73.78 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 30 | 36.94 | 43.60 | 47.70 | 52.31 | 80.60 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 31 | 36.94 | 44.67 | 49.36 | 53.99 | 80.60 | 58.77 | 77.24 | 87.32 | 97.39 | 134.89 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 32 | 36.94 | 46.37 | 51.44 | 56.10 | 80.60 | 58.77 | 77.24 | 87.32 | 97.39 | 138.85 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 33 | 36.94 | 47.43 | 53.11 | 58.42 | 80.60 | 60.99 | 77.24 | 87.32 | 97.39 | 146.79 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 34 | 36.94 | 48.70 | 53.73 | 60.45 | 80.60 | 60.99 | 77.24 | 89.05 | 97.39 | 154.72 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 35 | 36.94 | 48.70 | 53.73 | 60.45 | 80.60 | 64.80 | 79.42 | 89.05 | 97.39 | 158.69 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 36 | 36.94 | 48.70 | 53.73 | 60.45 | 80.60 | 68.61 | 83.40 | 92.92 | 100.85 | 167.22 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 37 | 36.94 | 48.70 | 53.73 | 60.45 | 80.60 | 72.43 | 87.37 | 100.67 | 104.73 | 176.08 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 38 | 36.94 | 48.70 | 53.73 | 60.45 | 80.60 | 72.43 | 91.34 | 104.54 | 108.60 | 184.95 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 39 | 36.94 | 48.70 | 53.73 | 60.45 | 80.60 | 76.57 | 95.31 | 108.41 | 116.36 | 198.25 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 40 | 40.30 | 50.37 | 57.09 | 65.49 | 87.32 | 79.53 | 98.42 | 111.18 | 121.12 | 209.33 | 145.61 | 187.21 | 216.93 | 243.67 | 323.91 |
| 41 | 40.30 | 50.37 | 57.09 | 65.49 | 87.32 | 84.16 | 103.00 | 115.49 | 125.53 | 219.05 | 145.61 | 187.21 | 216.93 | 243.67 | 323.91 |
| 42 | 43.73 | 51.25 | 57.14 | 65.49 | 87.32 | 84.57 | 107.90 | 120.33 | 134.36 | 229.84 | 145.61 | 187.21 | 216.93 | 243.67 | 323.91 |
| 43 | 44.05 | 51.59 | 61.12 | 67.25 | 90.91 | 89.26 | 112.83 | 129.55 | 139.39 | 240.67 | 145.61 | 187.21 | 216.93 | 243.67 | 323.91 |
| 44 | 44.36 | 55.64 | 61.52 | 67.69 | 95.11 | 93.99 | 117.81 | 134.49 | 144.45 | 246.65 | 145.61 | 187.21 | 216.93 | 243.67 | 323.91 |
| 45 | 44.33 | 55.32 | 64.95 | 71.16 | 98.21 | 100.65 | 120.51 | 137.39 | 151.08 | 260.43 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 46 | 48.37 | 59.40 | 65.39 | 75.40 | 102.41 | 101.13 | 129.96 | 146.71 | 156.18 | 261.50 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 47 | 48.71 | 59.79 | 69.48 | 79.69 | 106.62 | 106.52 | 135.15 | 151.73 | 165.76 | 261.50 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 48 | 49.06 | 63.95 | 73.63 | 80.21 | 110.86 | 112.10 | 140.85 | 162.28 | 175.69 | 261.50 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 49 | 53.30 | 64.37 | 74.12 | 84.58 | 119.52 | 115.89 | 151.55 | 168.02 | 181.58 | 261.50 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 50 | 56.77 | 67.54 | 81.35 | 87.41 | 123.43 | 126.86 | 151.41 | 178.61 | 188.52 | 288.25 | 175.33 | 219.90 | 255.56 | 285.28 | 380.37 |
| 51 | 60.67 | 71.40 | 85.35 | 93.41 | 130.90 | 131.43 | 152.26 | 187.28 | 199.56 | 297.16 | 181.27 | 225.84 | 261.50 | 297.16 | 392.26 |
| 52 | 58.60 | 71.54 | 83.19 | 95.12 | 138.61 | 134.25 | 164.62 | 184.39 | 204.65 | 309.05 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 53 | 62.48 | 77.44 | 89.19 | 99.29 | 146.48 | 141.71 | 176.07 | 199.77 | 218.90 | 317.97 | 190.18 | 240.70 | 282.31 | 317.97 | 419.00 |
| 54 | 62.49 | 79.51 | 89.40 | 101.14 | 154.35 | 142.26 | 179.73 | 211.49 | 224.10 | 329.85 | 196.13 | 249.62 | 288.25 | 323.91 | 430.89 |
| 55 | 66.43 | 83.60 | 95.51 | 107.33 | 166.81 | 154.53 | 192.58 | 223.35 | 235.90 | 344.71 | 199.10 | 255.56 | 297.16 | 335.80 | 448.72 |
| 56 | 72.39 | 87.21 | 102.77 | 114.65 | 180.89 | 163.44 | 200.13 | 229.85 | 247.74 | 362.54 | 208.01 | 267.45 | 312.02 | 353.62 | 466.55 |
| 57 | 75.94 | 94.46 | 108.11 | 123.66 | 193.51 | 168.72 | 206.62 | 243.28 | 260.12 | 386.31 | 216.93 | 279.33 | 329.85 | 374.43 | 496.26 |
| 58 | 81.16 | 99.80 | 115.52 | 133.15 | 203.88 | 177.88 | 217.63 | 250.05 | 276.39 | 410.09 | 237.73 | 300.14 | 341.74 | 392.26 | 520.04 |
| 59 | 90.94 | 109.19 | 124.62 | 137.98 | 220.44 | 188.34 | 232.28 | 262.56 | 283.63 | 439.80 | 249.62 | 314.99 | 368.48 | 408.41 | 549.75 |
| 60 | 94.21 | 116.66 | 131.82 | 149.21 | 234.76 | 194.85 | 237.94 | 272.60 | 299.54 | 466.55 | 261.50 | 329.85 | 386.31 | 421.08 | 579.47 |
| 61 | 103.66 | 125.82 | 147.10 | 160.24 | 254.25 | 207.90 | 255.22 | 294.57 | 313.22 | 490.02 | 270.95 | 340.13 | 400.66 | 433.64 | 596.67 |
| 62 | 111.16 | 137.10 | 154.06 | 173.35 | 278.49 | 224.94 | 269.99 | 316.08 | 339.04 | 508.37 | 276.53 | 349.16 | 410.61 | 457.07 | 614.52 |
| 63 | 125.32 | 148.49 | 169.57 | 188.59 | 292.14 | 237.96 | 292.02 | 335.56 | 362.48 | 527.29 | 283.93 | 365.05 | 424.54 | 474.20 | 632.75 |
| 64 | 134.49 | 159.60 | 184.53 | 199.59 | 317.46 | 248.50 | 306.35 | 360.50 | 379.76 | 546.71 | 295.59 | 371.45 | 434.23 | 489.16 | 648.72 |
| 65 | 148.46 | 172.50 | 197.17 | 218.46 | 339.36 | 258.70 | 327.18 | 377.65 | 409.08 | 570.67 | 304.36 | 385.52 | 448.93 | 507.26 | 674.66 |
| 66 | 160.97 | 186.71 | 217.17 | 240.12 | 370.64 | 270.25 | 339.04 | 398.00 | 438.38 | 601.91 | 314.47 | 395.54 | 466.79 | 528.21 | 700.18 |
| 67 | 175.97 | 209.27 | 241.31 | 263.51 | 404.20 | 275.76 | 354.21 | 416.02 | 470.02 | 622.84 | 320.93 | 411.27 | 484.96 | 544.39 | 722.69 |
| 68 | 192.41 | 233.51 | 262.59 | 288.56 | 431.97 | 289.51 | 367.64 | 431.97 | 491.71 | 647.96 | 330.87 | 425.08 | 496.31 | 567.54 | 749.06 |
| 69 | 210.33 | 254.66 | 289.73 | 314.92 | 459.17 | 303.89 | 385.97 | 452.51 | 512.41 | 678.77 | 348.26 | 443.64 | 521.28 | 587.83 | 778.59 |
| 70 | 224.56 | 282.31 | 317.73 | 350.78 | 491.90 | 320.80 | 408.49 | 481.20 | 545.37 | 720.74 | 363.58 | 466.23 | 545.37 | 620.22 | 819.12 |
| 71 | 241.41 | 303.31 | 352.83 | 389.67 | 528.22 | 340.45 | 435.37 | 513.77 | 579.80 | 769.63 | 383.78 | 491.08 | 577.74 | 656.15 | 866.61 |
| 72 | 260.98 | 326.72 | 378.52 | 424.34 | 569.77 | 366.56 | 466.17 | 549.85 | 623.56 | 826.76 | 410.39 | 523.95 | 613.60 | 695.28 | 922.39 |
| 73 | 280.47 | 353.47 | 409.18 | 459.13 | 612.81 | 391.89 | 501.39 | 589.76 | 670.45 | 883.68 | 434.16 | 557.10 | 653.16 | 739.60 | 977.81 |
| 74 | 303.38 | 381.08 | 442.13 | 493.92 | 662.26 | 421.78 | 538.32 | 630.82 | 715.91 | 947.15 | 462.48 | 590.12 | 693.71 | 784.36 | 1039.64 |
| 75 | 327.29 | 410.89 | 476.71 | 533.63 | 715.06 | 448.25 | 572.76 | 674.15 | 764.86 | 1010.33 | 487.38 | 624.34 | 732.85 | 830.68 | 1101.05 |
| 76 | 353.47 | 443.98 | 517.40 | 580.58 | 775.25 | 478.13 | 609.61 | 720.61 | 819.65 | 1079.20 | 515.70 | 657.43 | 776.96 | 882.83 | 1164.58 |
| 77 | 389.56 | 491.99 | 574.27 | 646.47 | 861.40 | 518.85 | 664.94 | 789.20 | 900.02 | 1182.11 | 554.12 | 711.96 | 842.93 | 958.79 | 1262.71 |
| 78 | 436.58 | 550.76 | 644.79 | 725.39 | 967.18 | 570.91 | 735.46 | 871.47 | 995.73 | 1309.73 | 606.17 | 779.12 | 923.53 | 1052.82 | 1385.29 |
| 79 | 481.91 | 611.21 | 718.67 | 809.35 | 1076.33 | 624.64 | 805.99 | 958.79 | 1096.48 | 1437.34 | 654.86 | 847.97 | 1009.16 | 1151.89 | 1511.23 |
| 80 | 528.93 | 671.66 | 789.20 | 889.94 | 1183.79 | 676.69 | 873.15 | 1041.07 | 1188.83 | 1559.92 | 708.60 | 915.13 | 1088.08 | 1242.56 | 1632.12 |
| 81 | 574.27 | 730.43 | 856.36 | 965.51 | 1286.22 | 725.39 | 938.64 | 1114.95 | 1274.47 | 1674.10 | 757.29 | 980.62 | 1163.64 | 1329.88 | 1747.98 |
| 82 | 616.24 | 785.84 | 921.85 | 1039.39 | 1383.61 | 770.73 | 999.09 | 1185.47 | 1355.07 | 1781.57 | 804.31 | 1041.07 | 1235.85 | 1410.48 | 1855.45 |
| 83 | 663.26 | 842.93 | 990.69 | 1114.95 | 1484.36 | 822.78 | 1059.54 | 1261.03 | 1435.66 | 1889.03 | 854.68 | 1103.19 | 1309.73 | 1494.43 | 1964.59 |
| 84 | 713.63 | 905.06 | 1062.90 | 1198.91 | 1593.50 | 874.83 | 1125.02 | 1336.60 | 1524.66 | 2003.21 | 908.41 | 1168.68 | 1388.65 | 1583.43 | 2080.45 |
| 85 | 767.37 | 975.58 | 1145.17 | 1291.26 | 1716.08 | 930.24 | 1197.23 | 1420.55 | 1620.37 | 2129.15 | 965.51 | 1244.24 | 1474.28 | 1679.14 | 2209.75 |
| 86 | 827.82 | 1051.14 | 1234.17 | 1390.33 | 1850.41 | 990.69 | 1272.79 | 1509.55 | 1719.44 | 2263.48 | 1025.95 | 1319.80 | 1563.28 | 1778.21 | 2344.08 |
| 87 | 889.94 | 1130.06 | 1328.20 | 1496.11 | 1991.46 | 1052.82 | 1351.71 | 1603.58 | 1825.23 | 2404.53 | 1088.08 | 1398.72 | 1657.31 | 1884.00 | 2485.13 |
| 88 | 958.79 | 1217.38 | 1428.95 | 1610.30 | 2144.26 | 1121.67 | 1439.02 | 1704.33 | 1939.41 | 2557.33 | 1156.93 | 1486.04 | 1758.06 | 1998.18 | 2637.93 |
| 89 | 1030.99 | 1311.41 | 1538.09 | 1734.55 | 2308.82 | 1193.87 | 1533.05 | 1813.47 | 2063.66 | 2721.89 | 1229.13 | 1580.07 | 1867.20 | 2122.43 | 2802.48 |
| 90 | 1111.59 | 1413.84 | 1658.99 | 1870.56 | 2490.16 | 1274.47 | 1635.48 | 1934.37 | 2199.67 | 2903.23 | 1309.73 | 1682.50 | 1988.10 | 2258.44 | 2983.83 |
| 91 | 1198.91 | 1524.66 | 1788.28 | 2016.65 | 2681.59 | 1361.78 | 1746.31 | 2063.66 | 2345.76 | 3094.66 | 1397.04 | 1793.32 | 2117.40 | 2404.53 | 3175.25 |
| 92 | 1291.26 | 1640.52 | 1924.29 | 2171.13 | 2888.12 | 1454.14 | 1862.17 | 2199.67 | 2500.24 | 3301.19 | 1489.40 | 1909.18 | 2253.41 | 2559.01 | 3381.79 |
| 93 | 1388.65 | 1764.78 | 2072.06 | 2337.36 | 3108.09 | 1551.53 | 1986.42 | 2347.44 | 2666.47 | 3521.16 | 1586.79 | 2033.44 | 2401.17 | 2725.24 | 3601.76 |
| 94 | 1496.11 | 1900.79 | 2231.58 | 2515.35 | 3346.53 | 1658.99 | 2122.43 | 2506.96 | 2844.46 | 3759.59 | 1694.25 | 2169.45 | 2560.69 | 2903.23 | 3840.19 |
| 95 | 1611.97 | 2048.55 | 2406.21 | 2713.49 | 3608.47 | 1774.85 | 2270.20 | 2681.59 | 3042.60 | 4021.54 | 1810.11 | 2317.21 | 2735.32 | 3101.37 | 4102.14 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 37.18 | 42.18 | 45.43 | 69.17 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 30 | 35.26 | 39.09 | 44.71 | 47.95 | 75.56 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 31 | 35.26 | 40.05 | 46.28 | 49.49 | 75.56 | 55.41 | 68.84 | 82.28 | 90.67 | 127.88 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 32 | 35.26 | 41.57 | 48.23 | 51.43 | 75.56 | 55.41 | 68.84 | 82.28 | 90.67 | 131.64 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 33 | 35.26 | 42.52 | 49.79 | 53.55 | 75.56 | 57.51 | 68.84 | 82.28 | 90.67 | 139.16 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 34 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 57.51 | 68.84 | 83.91 | 90.67 | 146.69 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 35 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 61.10 | 70.79 | 83.91 | 90.67 | 150.45 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 36 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 64.69 | 74.33 | 87.56 | 93.89 | 158.53 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 37 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 68.29 | 77.87 | 94.86 | 97.50 | 166.94 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 38 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 68.29 | 81.41 | 98.51 | 101.11 | 175.34 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 39 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 72.19 | 84.95 | 102.16 | 108.34 | 187.96 | 130.75 | 166.41 | 190.18 | 216.93 | 288.25 |
| 40 | 36.94 | 47.02 | 53.73 | 58.77 | 78.92 | 75.23 | 92.27 | 105.11 | 111.35 | 194.20 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 41 | 36.94 | 47.02 | 53.73 | 58.77 | 78.92 | 79.61 | 96.57 | 109.19 | 115.41 | 203.21 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 42 | 40.09 | 47.84 | 53.78 | 58.77 | 78.92 | 80.00 | 101.16 | 113.77 | 123.53 | 213.22 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 43 | 40.38 | 48.15 | 57.52 | 60.36 | 82.17 | 84.44 | 105.78 | 122.48 | 128.15 | 223.28 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 44 | 40.67 | 51.93 | 57.90 | 60.75 | 85.96 | 88.91 | 110.44 | 127.15 | 132.81 | 228.82 | 136.70 | 178.30 | 202.07 | 228.82 | 303.11 |
| 45 | 40.78 | 51.86 | 61.35 | 64.22 | 91.07 | 92.91 | 113.42 | 130.28 | 139.63 | 242.68 | 142.64 | 187.21 | 216.93 | 240.70 | 323.91 |
| 46 | 44.50 | 55.69 | 61.75 | 68.04 | 94.96 | 93.35 | 122.31 | 139.12 | 144.35 | 243.67 | 142.64 | 187.21 | 216.93 | 240.70 | 323.91 |
| 47 | 44.82 | 56.06 | 65.62 | 71.92 | 98.87 | 98.33 | 127.20 | 143.88 | 153.20 | 243.67 | 142.64 | 187.21 | 216.93 | 240.70 | 323.91 |
| 48 | 45.14 | 59.95 | 69.53 | 72.39 | 102.80 | 103.48 | 132.56 | 153.89 | 162.38 | 243.67 | 142.64 | 187.21 | 216.93 | 240.70 | 323.91 |
| 49 | 49.04 | 60.35 | 70.00 | 76.33 | 110.83 | 106.98 | 142.64 | 159.33 | 167.82 | 243.67 | 142.64 | 187.21 | 216.93 | 240.70 | 323.91 |
| 50 | 48.94 | 63.68 | 73.41 | 81.58 | 113.31 | 110.31 | 143.30 | 164.87 | 175.61 | 270.42 | 160.47 | 208.01 | 237.73 | 273.39 | 359.57 |
| 51 | 52.58 | 67.44 | 79.25 | 85.46 | 120.52 | 114.66 | 146.92 | 176.10 | 186.44 | 279.33 | 166.41 | 216.93 | 249.62 | 279.33 | 371.45 |
| 52 | 54.69 | 67.67 | 79.32 | 89.18 | 130.08 | 128.53 | 156.25 | 178.97 | 194.15 | 291.22 | 172.36 | 222.87 | 258.53 | 288.25 | 386.31 |
| 53 | 58.45 | 71.49 | 83.24 | 89.56 | 137.73 | 133.04 | 164.71 | 188.51 | 202.88 | 303.11 | 178.30 | 228.82 | 264.48 | 297.16 | 401.17 |
| 54 | 58.58 | 71.76 | 83.57 | 93.36 | 145.40 | 136.57 | 168.49 | 197.20 | 210.76 | 312.02 | 184.24 | 234.76 | 270.42 | 306.08 | 413.06 |
| 55 | 62.40 | 77.63 | 87.55 | 99.38 | 153.10 | 145.61 | 180.91 | 208.85 | 222.34 | 320.94 | 190.18 | 243.67 | 282.31 | 317.97 | 421.97 |
| 56 | 66.18 | 81.26 | 94.71 | 106.60 | 164.44 | 151.55 | 188.52 | 215.66 | 234.13 | 335.80 | 196.13 | 252.59 | 294.19 | 332.82 | 439.80 |
| 57 | 69.78 | 88.43 | 100.25 | 113.69 | 177.19 | 157.09 | 195.30 | 229.29 | 244.20 | 359.57 | 205.04 | 267.45 | 312.02 | 353.62 | 463.58 |
| 58 | 73.25 | 91.97 | 107.55 | 123.06 | 187.66 | 163.76 | 204.03 | 236.31 | 257.96 | 383.34 | 216.93 | 279.33 | 326.88 | 371.45 | 490.32 |
| 59 | 82.67 | 101.24 | 114.73 | 130.10 | 204.19 | 174.28 | 218.61 | 246.49 | 270.85 | 416.03 | 228.82 | 300.14 | 344.71 | 390.65 | 520.04 |
| 60 | 86.19 | 108.62 | 123.95 | 137.43 | 220.81 | 181.13 | 224.72 | 259.50 | 281.92 | 445.75 | 243.67 | 314.99 | 368.48 | 395.47 | 549.75 |
| 61 | 93.50 | 115.84 | 135.01 | 150.34 | 235.59 | 191.70 | 239.43 | 276.49 | 298.42 | 458.31 | 250.77 | 322.83 | 377.60 | 414.18 | 564.96 |
| 62 | 102.92 | 128.92 | 144.18 | 161.39 | 257.07 | 205.97 | 256.88 | 297.94 | 316.92 | 477.65 | 259.77 | 332.40 | 388.26 | 432.29 | 581.00 |
| 63 | 114.52 | 136.28 | 155.44 | 174.55 | 273.44 | 221.73 | 273.93 | 312.51 | 340.43 | 500.25 | 265.00 | 340.71 | 397.50 | 447.41 | 600.30 |
| 64 | 121.68 | 149.37 | 172.23 | 187.61 | 296.14 | 230.19 | 291.03 | 337.49 | 360.53 | 517.93 | 272.05 | 355.75 | 413.30 | 468.23 | 614.72 |
| 65 | 135.36 | 160.33 | 183.09 | 202.43 | 316.12 | 238.41 | 309.43 | 357.64 | 382.76 | 542.77 | 284.07 | 365.23 | 426.10 | 481.90 | 639.15 |
| 66 | 145.75 | 176.45 | 202.83 | 221.96 | 345.16 | 248.13 | 324.29 | 378.34 | 412.32 | 569.97 | 292.36 | 378.34 | 442.22 | 501.18 | 665.79 |
| 67 | 162.61 | 194.47 | 222.59 | 245.13 | 376.16 | 259.12 | 332.82 | 389.87 | 443.91 | 587.18 | 301.91 | 389.87 | 456.43 | 518.24 | 687.03 |
| 68 | 176.75 | 218.38 | 245.79 | 268.09 | 402.10 | 266.54 | 349.26 | 409.00 | 461.84 | 611.20 | 310.19 | 404.40 | 473.33 | 535.37 | 707.70 |
| 69 | 192.62 | 237.54 | 268.73 | 294.47 | 428.11 | 281.71 | 366.00 | 425.90 | 485.79 | 643.28 | 321.64 | 421.46 | 492.44 | 558.99 | 740.88 |
| 70 | 207.45 | 263.06 | 294.88 | 326.31 | 455.54 | 299.42 | 384.96 | 451.26 | 513.28 | 675.82 | 340.05 | 442.71 | 515.42 | 586.00 | 774.20 |
| 71 | 222.84 | 284.74 | 330.14 | 363.15 | 493.14 | 317.76 | 414.73 | 486.95 | 548.85 | 726.30 | 359.02 | 468.38 | 550.91 | 621.07 | 823.28 |
| 72 | 239.06 | 306.80 | 354.61 | 396.45 | 529.93 | 340.67 | 444.26 | 521.96 | 589.69 | 776.96 | 382.50 | 500.04 | 581.72 | 659.42 | 872.58 |
| 73 | 259.34 | 332.34 | 382.29 | 428.39 | 572.47 | 366.92 | 478.34 | 557.10 | 633.95 | 837.58 | 407.26 | 530.21 | 618.58 | 703.10 | 927.87 |
| 74 | 279.33 | 358.88 | 412.53 | 462.48 | 617.87 | 392.18 | 512.42 | 597.52 | 678.91 | 895.35 | 429.18 | 564.22 | 656.71 | 745.51 | 984.15 |
| 75 | 300.61 | 385.99 | 446.47 | 501.61 | 668.81 | 416.23 | 544.30 | 638.57 | 727.51 | 956.97 | 455.36 | 595.88 | 697.27 | 791.54 | 1042.35 |
| 76 | 324.44 | 418.36 | 484.96 | 543.02 | 727.44 | 442.27 | 582.29 | 683.04 | 775.25 | 1024.56 | 478.13 | 628.40 | 735.98 | 836.72 | 1106.52 |
| 77 | 361.02 | 463.44 | 537.32 | 606.17 | 807.67 | 485.27 | 634.71 | 745.54 | 851.32 | 1119.99 | 518.85 | 680.05 | 797.59 | 911.77 | 1198.91 |
| 78 | 402.99 | 518.85 | 606.17 | 681.73 | 906.74 | 533.97 | 700.20 | 827.82 | 945.36 | 1240.88 | 565.87 | 743.86 | 878.19 | 1000.77 | 1314.77 |
| 79 | 446.65 | 577.62 | 675.01 | 758.97 | 1010.84 | 582.66 | 767.37 | 910.09 | 1037.71 | 1363.46 | 614.57 | 811.02 | 957.11 | 1093.12 | 1435.66 |
| 80 | 490.31 | 633.04 | 740.50 | 834.53 | 1109.91 | 633.04 | 832.85 | 985.66 | 1126.70 | 1477.64 | 663.26 | 873.15 | 1032.67 | 1180.44 | 1549.85 |
| 81 | 530.61 | 688.45 | 804.31 | 905.06 | 1205.62 | 676.69 | 893.30 | 1057.86 | 1205.62 | 1585.11 | 708.60 | 933.60 | 1104.87 | 1259.36 | 1655.63 |
| 82 | 570.91 | 740.50 | 864.76 | 975.58 | 1297.98 | 720.35 | 950.39 | 1123.34 | 1284.54 | 1685.86 | 752.25 | 992.37 | 1173.72 | 1339.95 | 1759.74 |
| 83 | 612.89 | 795.91 | 928.56 | 1047.78 | 1392.01 | 765.69 | 1010.84 | 1192.19 | 1361.78 | 1786.60 | 797.59 | 1052.82 | 1242.56 | 1417.19 | 1863.85 |
| 84 | 659.90 | 853.00 | 997.41 | 1123.34 | 1496.11 | 814.38 | 1069.61 | 1266.07 | 1440.70 | 1897.43 | 847.97 | 1113.27 | 1314.77 | 1497.79 | 1972.99 |
| 85 | 708.60 | 920.17 | 1072.97 | 1210.66 | 1610.30 | 866.44 | 1138.46 | 1343.31 | 1531.38 | 2014.97 | 898.34 | 1183.79 | 1393.69 | 1591.82 | 2092.21 |
| 86 | 764.01 | 992.37 | 1156.93 | 1304.69 | 1736.23 | 921.85 | 1210.66 | 1427.27 | 1625.41 | 2140.90 | 953.75 | 1256.00 | 1477.64 | 1685.86 | 2218.14 |
| 87 | 824.46 | 1067.93 | 1244.24 | 1403.76 | 1867.20 | 982.30 | 1286.22 | 1514.58 | 1724.48 | 2271.88 | 1014.20 | 1331.56 | 1564.96 | 1784.93 | 2349.12 |
| 88 | 886.59 | 1148.53 | 1341.63 | 1511.23 | 2011.61 | 1044.43 | 1366.82 | 1611.97 | 1831.94 | 2416.28 | 1076.33 | 1412.16 | 1662.35 | 1892.39 | 2493.52 |
| 89 | 955.43 | 1235.85 | 1444.06 | 1627.09 | 2164.41 | 1113.27 | 1454.14 | 1714.40 | 1947.80 | 2569.08 | 1145.17 | 1499.47 | 1764.78 | 2008.25 | 2646.32 |
| 90 | 1029.31 | 1333.24 | 1556.56 | 1754.70 | 2334.00 | 1187.15 | 1551.53 | 1826.90 | 2075.42 | 2738.68 | 1219.06 | 1596.86 | 1877.28 | 2135.87 | 2815.92 |
| 91 | 1108.23 | 1437.34 | 1677.46 | 1890.71 | 2515.35 | 1266.07 | 1655.63 | 1947.80 | 2211.43 | 2920.02 | 1297.98 | 1700.97 | 1998.18 | 2271.88 | 2997.26 |
| 92 | 1193.87 | 1546.49 | 1806.75 | 2035.12 | 2710.13 | 1351.71 | 1764.78 | 2077.10 | 2355.83 | 3114.80 | 1383.61 | 1810.11 | 2127.47 | 2416.28 | 3192.05 |
| 93 | 1286.22 | 1664.03 | 1942.76 | 2191.28 | 2914.99 | 1444.06 | 1882.32 | 2213.11 | 2511.99 | 3319.66 | 1475.96 | 1927.65 | 2263.48 | 2572.44 | 3396.90 |
| 94 | 1383.61 | 1793.32 | 2092.21 | 2359.19 | 3139.99 | 1541.45 | 2011.61 | 2362.55 | 2679.91 | 3544.66 | 1573.35 | 2056.95 | 2412.92 | 2740.36 | 3621.90 |
| 95 | 1492.76 | 1934.37 | 2256.76 | 2543.90 | 3385.15 | 1650.59 | 2152.66 | 2527.11 | 2864.61 | 3789.82 | 1682.50 | 2197.99 | 2577.48 | 2925.06 | 3867.06 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.08 | 41.48 | 47.80 | 53.69 | 78.39 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 30 | 38.62 | 43.60 | 50.68 | 56.66 | 85.64 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 31 | 38.62 | 44.67 | 52.45 | 58.49 | 85.64 | 60.45 | 77.24 | 92.35 | 104.11 | 141.89 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 32 | 38.62 | 46.37 | 54.66 | 60.78 | 85.64 | 60.45 | 77.24 | 92.35 | 104.11 | 146.07 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 33 | 38.62 | 47.43 | 56.43 | 63.29 | 85.64 | 62.73 | 77.24 | 92.35 | 104.11 | 154.41 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 34 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 62.73 | 77.24 | 94.19 | 104.11 | 162.76 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 35 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 66.65 | 79.42 | 94.19 | 104.11 | 166.93 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 36 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 70.58 | 83.40 | 98.28 | 107.80 | 175.90 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 37 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 74.50 | 87.37 | 106.47 | 111.95 | 185.23 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 38 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 74.50 | 91.34 | 110.57 | 116.09 | 194.56 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 39 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 78.75 | 95.31 | 114.66 | 124.39 | 208.55 | 142.64 | 181.27 | 210.99 | 243.67 | 317.97 |
| 40 | 41.98 | 52.05 | 58.77 | 68.84 | 90.67 | 83.83 | 102.52 | 115.22 | 126.98 | 216.90 | 157.50 | 193.16 | 225.84 | 255.56 | 335.80 |
| 41 | 41.98 | 52.05 | 58.77 | 68.84 | 90.67 | 88.71 | 107.29 | 119.68 | 131.61 | 226.96 | 157.50 | 193.16 | 225.84 | 255.56 | 335.80 |
| 42 | 45.56 | 52.96 | 58.82 | 68.84 | 90.67 | 89.14 | 112.40 | 124.71 | 140.86 | 238.14 | 157.50 | 193.16 | 225.84 | 255.56 | 335.80 |
| 43 | 45.88 | 53.31 | 62.91 | 70.70 | 94.41 | 94.09 | 117.54 | 134.26 | 146.13 | 249.37 | 157.50 | 193.16 | 225.84 | 255.56 | 335.80 |
| 44 | 46.21 | 57.50 | 63.33 | 71.17 | 98.77 | 99.07 | 122.72 | 139.38 | 151.44 | 255.56 | 157.50 | 193.16 | 225.84 | 255.56 | 335.80 |
| 45 | 46.10 | 57.05 | 70.37 | 74.64 | 101.78 | 105.81 | 125.24 | 144.49 | 157.94 | 269.31 | 163.44 | 205.04 | 240.70 | 267.45 | 359.57 |
| 46 | 50.30 | 61.25 | 70.84 | 79.08 | 106.13 | 106.32 | 135.05 | 154.30 | 163.28 | 270.42 | 163.44 | 205.04 | 240.70 | 267.45 | 359.57 |
| 47 | 50.66 | 61.66 | 75.27 | 83.58 | 110.50 | 111.99 | 140.45 | 159.58 | 173.29 | 270.42 | 163.44 | 205.04 | 240.70 | 267.45 | 359.57 |
| 48 | 51.02 | 65.95 | 79.76 | 84.12 | 114.89 | 117.85 | 146.37 | 170.67 | 183.67 | 270.42 | 163.44 | 205.04 | 240.70 | 267.45 | 359.57 |
| 49 | 55.43 | 66.38 | 80.29 | 88.71 | 123.87 | 121.84 | 157.50 | 176.71 | 189.83 | 270.42 | 163.44 | 205.04 | 240.70 | 267.45 | 359.57 |
| 50 | 58.72 | 69.47 | 83.33 | 91.29 | 129.50 | 129.62 | 156.82 | 184.10 | 196.27 | 306.08 | 184.24 | 228.82 | 264.48 | 297.16 | 398.20 |
| 51 | 62.69 | 77.35 | 89.41 | 99.37 | 137.14 | 137.03 | 162.95 | 195.67 | 210.07 | 314.99 | 190.18 | 237.73 | 273.39 | 312.02 | 413.06 |
| 52 | 62.50 | 77.34 | 88.99 | 103.05 | 145.01 | 142.82 | 175.78 | 200.66 | 217.77 | 323.91 | 196.13 | 246.65 | 285.28 | 323.91 | 424.94 |
| 53 | 66.51 | 81.42 | 93.15 | 103.19 | 157.41 | 150.39 | 181.75 | 213.84 | 226.90 | 338.77 | 199.10 | 252.59 | 294.19 | 332.82 | 445.75 |
| 54 | 66.39 | 81.45 | 93.28 | 106.98 | 163.30 | 150.80 | 185.34 | 220.06 | 234.77 | 344.71 | 205.04 | 258.53 | 300.14 | 344.71 | 451.69 |
| 55 | 68.44 | 87.58 | 101.48 | 111.30 | 173.66 | 160.47 | 201.33 | 234.96 | 244.03 | 359.57 | 208.01 | 270.42 | 312.02 | 350.65 | 472.49 |
| 56 | 76.52 | 93.16 | 106.80 | 118.67 | 187.93 | 172.36 | 211.73 | 241.20 | 255.91 | 377.40 | 219.90 | 279.33 | 323.91 | 368.48 | 490.32 |
| 57 | 82.10 | 100.49 | 112.05 | 129.64 | 200.50 | 180.36 | 223.60 | 251.66 | 276.05 | 404.14 | 234.76 | 297.16 | 341.74 | 389.28 | 517.07 |
| 58 | 83.14 | 103.72 | 123.49 | 139.20 | 213.15 | 180.71 | 225.79 | 263.79 | 289.55 | 430.89 | 246.65 | 312.02 | 365.51 | 410.09 | 540.84 |
| 59 | 95.07 | 113.16 | 130.55 | 145.87 | 229.72 | 196.77 | 240.48 | 275.96 | 298.96 | 460.60 | 258.53 | 326.88 | 383.34 | 432.09 | 576.50 |
| 60 | 100.23 | 124.71 | 141.66 | 155.10 | 248.71 | 205.83 | 251.16 | 293.57 | 312.12 | 493.29 | 276.36 | 347.68 | 410.09 | 438.15 | 609.19 |
| 61 | 107.73 | 131.81 | 155.16 | 170.13 | 270.58 | 218.70 | 265.74 | 307.49 | 330.48 | 518.84 | 282.48 | 357.42 | 420.84 | 455.88 | 631.26 |
| 62 | 115.27 | 147.33 | 159.98 | 181.32 | 290.39 | 233.07 | 290.96 | 329.03 | 353.78 | 530.72 | 287.71 | 371.50 | 427.37 | 479.10 | 645.24 |
| 63 | 131.81 | 154.59 | 177.64 | 196.62 | 306.16 | 251.48 | 302.35 | 348.37 | 379.62 | 554.33 | 300.15 | 381.27 | 443.47 | 495.64 | 662.50 |
| 64 | 140.89 | 165.74 | 194.78 | 211.56 | 334.04 | 261.58 | 319.12 | 378.40 | 401.39 | 572.87 | 308.67 | 387.14 | 455.15 | 515.32 | 682.73 |
| 65 | 157.20 | 180.62 | 205.22 | 228.48 | 355.63 | 271.38 | 342.40 | 395.15 | 428.22 | 601.10 | 319.57 | 403.27 | 471.75 | 532.62 | 705.09 |
| 66 | 167.50 | 199.02 | 227.41 | 250.21 | 386.86 | 280.07 | 361.15 | 417.65 | 457.34 | 628.94 | 329.21 | 420.11 | 488.90 | 552.78 | 734.58 |
| 67 | 187.11 | 221.95 | 251.71 | 275.77 | 425.23 | 294.78 | 375.61 | 437.42 | 491.38 | 656.12 | 339.95 | 435.04 | 503.98 | 572.92 | 760.72 |
| 68 | 201.36 | 244.32 | 277.30 | 300.83 | 452.65 | 301.00 | 383.72 | 454.95 | 512.39 | 677.83 | 349.26 | 443.46 | 526.18 | 590.52 | 783.53 |
| 69 | 219.19 | 265.36 | 304.42 | 331.28 | 481.35 | 317.20 | 403.71 | 474.70 | 539.02 | 714.26 | 363.79 | 463.61 | 545.68 | 618.88 | 818.52 |
| 70 | 235.26 | 297.28 | 334.34 | 367.10 | 515.42 | 335.77 | 429.88 | 504.73 | 571.03 | 754.96 | 380.69 | 489.76 | 575.31 | 648.02 | 859.75 |
| 71 | 251.73 | 317.76 | 369.34 | 410.08 | 557.10 | 359.02 | 456.00 | 536.47 | 612.81 | 808.83 | 402.35 | 517.90 | 608.69 | 689.16 | 912.00 |
| 72 | 274.92 | 342.66 | 398.44 | 446.25 | 597.66 | 386.49 | 490.08 | 577.74 | 655.43 | 864.61 | 430.32 | 547.86 | 643.48 | 731.14 | 968.21 |
| 73 | 293.92 | 370.76 | 428.39 | 482.18 | 641.63 | 411.10 | 526.37 | 616.66 | 705.03 | 924.03 | 457.21 | 584.00 | 685.81 | 778.03 | 1025.84 |
| 74 | 318.18 | 399.58 | 464.32 | 519.82 | 695.56 | 440.28 | 564.22 | 664.11 | 754.76 | 993.40 | 484.67 | 619.72 | 728.86 | 825.06 | 1093.29 |
| 75 | 343.30 | 430.46 | 501.61 | 560.31 | 748.85 | 471.37 | 601.22 | 707.94 | 802.22 | 1058.36 | 512.28 | 652.80 | 771.98 | 873.37 | 1154.41 |
| 76 | 370.55 | 466.17 | 543.02 | 607.91 | 814.53 | 500.33 | 640.35 | 754.76 | 857.22 | 1133.85 | 539.60 | 691.58 | 816.23 | 923.81 | 1222.64 |
| 77 | 408.03 | 517.18 | 602.81 | 678.37 | 905.06 | 542.36 | 700.20 | 827.82 | 943.68 | 1240.88 | 580.98 | 748.90 | 883.23 | 1007.48 | 1326.52 |
| 78 | 456.73 | 577.62 | 676.69 | 762.33 | 1015.88 | 599.45 | 772.40 | 915.13 | 1044.43 | 1373.54 | 634.71 | 817.74 | 968.86 | 1106.55 | 1455.81 |
| 79 | 505.42 | 643.11 | 753.93 | 849.64 | 1130.06 | 654.86 | 847.97 | 1007.48 | 1148.53 | 1509.55 | 688.45 | 889.94 | 1059.54 | 1207.30 | 1586.79 |
| 80 | 555.80 | 705.24 | 829.50 | 935.28 | 1240.88 | 710.28 | 918.49 | 1093.12 | 1249.28 | 1633.80 | 743.86 | 962.15 | 1143.49 | 1306.37 | 1712.72 |
| 81 | 602.81 | 764.01 | 900.02 | 1014.20 | 1348.35 | 762.33 | 982.30 | 1172.04 | 1338.27 | 1754.70 | 797.59 | 1025.95 | 1220.73 | 1397.04 | 1831.94 |
| 82 | 648.15 | 824.46 | 967.18 | 1091.44 | 1452.46 | 811.02 | 1049.46 | 1244.24 | 1422.23 | 1870.56 | 846.29 | 1093.12 | 1297.98 | 1481.00 | 1947.80 |
| 83 | 696.84 | 884.91 | 1039.39 | 1170.36 | 1558.24 | 863.08 | 1111.59 | 1321.48 | 1507.87 | 1983.06 | 898.34 | 1158.61 | 1375.22 | 1568.32 | 2061.98 |
| 84 | 748.90 | 948.71 | 1114.95 | 1257.68 | 1674.10 | 916.81 | 1180.44 | 1402.08 | 1596.86 | 2103.96 | 953.75 | 1225.77 | 1454.14 | 1660.67 | 2186.24 |
| 85 | 805.99 | 1020.92 | 1200.59 | 1353.39 | 1803.40 | 975.58 | 1256.00 | 1489.40 | 1699.29 | 2238.29 | 1012.52 | 1301.33 | 1546.49 | 1761.42 | 2322.25 |
| 86 | 868.12 | 1103.19 | 1294.62 | 1460.85 | 1941.09 | 1037.71 | 1338.27 | 1583.43 | 1806.75 | 2375.98 | 1074.65 | 1383.61 | 1640.52 | 1868.88 | 2459.94 |
| 87 | 935.28 | 1187.15 | 1395.37 | 1571.68 | 2088.85 | 1104.87 | 1422.23 | 1684.18 | 1917.58 | 2523.75 | 1141.82 | 1467.57 | 1741.27 | 1979.71 | 2607.70 |
| 88 | 1004.13 | 1276.15 | 1499.47 | 1690.89 | 2250.05 | 1173.72 | 1511.23 | 1788.28 | 2036.80 | 2684.94 | 1210.66 | 1556.56 | 1845.37 | 2098.93 | 2768.90 |
| 89 | 1084.72 | 1376.89 | 1617.01 | 1821.87 | 2423.00 | 1254.32 | 1611.97 | 1905.82 | 2167.77 | 2857.90 | 1291.26 | 1657.31 | 1962.91 | 2229.90 | 2941.85 |
| 90 | 1167.00 | 1482.68 | 1741.27 | 1962.91 | 2611.06 | 1336.60 | 1717.76 | 2030.08 | 2308.82 | 3045.96 | 1373.54 | 1763.10 | 2087.17 | 2370.95 | 3129.92 |
| 91 | 1257.68 | 1598.54 | 1878.96 | 2117.40 | 2814.24 | 1427.27 | 1833.62 | 2167.77 | 2463.30 | 3249.14 | 1464.21 | 1878.96 | 2224.86 | 2525.43 | 3333.09 |
| 92 | 1355.07 | 1721.12 | 2020.01 | 2276.91 | 3030.85 | 1524.66 | 1956.20 | 2308.82 | 2622.82 | 3465.74 | 1561.60 | 2001.53 | 2365.91 | 2684.94 | 3549.70 |
| 93 | 1457.49 | 1852.09 | 2174.49 | 2453.22 | 3262.57 | 1627.09 | 2087.17 | 2463.30 | 2799.13 | 3697.47 | 1664.03 | 2132.51 | 2520.39 | 2861.25 | 3781.42 |
| 94 | 1570.00 | 1994.82 | 2342.40 | 2641.29 | 3512.76 | 1739.59 | 2229.90 | 2631.21 | 2987.19 | 3947.66 | 1776.53 | 2275.23 | 2688.30 | 3049.32 | 4031.62 |
| 95 | 1692.57 | 2152.66 | 2525.43 | 2846.14 | 3788.14 | 1862.17 | 2387.74 | 2814.24 | 3192.05 | 4223.04 | 1899.11 | 2433.07 | 2871.33 | 3254.17 | 4306.99 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 37.18 | 42.18 | 46.81 | 69.17 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 30 | 35.26 | 39.09 | 44.71 | 49.40 | 75.56 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 31 | 35.26 | 40.05 | 46.28 | 50.99 | 75.56 | 55.41 | 68.84 | 80.60 | 92.35 | 127.88 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 32 | 35.26 | 41.57 | 48.23 | 52.99 | 75.56 | 55.41 | 68.84 | 80.60 | 92.35 | 131.64 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 33 | 35.26 | 42.52 | 49.79 | 55.18 | 75.56 | 57.51 | 68.84 | 80.60 | 92.35 | 139.16 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 34 | 35.26 | 43.66 | 50.37 | 57.09 | 75.56 | 57.51 | 68.84 | 82.20 | 92.35 | 146.69 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 35 | 35.26 | 43.66 | 50.37 | 57.09 | 75.56 | 61.10 | 70.79 | 82.20 | 92.35 | 150.45 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 36 | 35.26 | 43.66 | 50.37 | 57.09 | 75.56 | 64.69 | 74.33 | 85.77 | 95.63 | 158.53 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 37 | 35.26 | 43.66 | 50.37 | 57.09 | 75.56 | 68.29 | 77.87 | 92.92 | 99.31 | 166.94 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 38 | 35.26 | 43.66 | 50.37 | 57.09 | 75.56 | 68.29 | 81.41 | 96.50 | 102.99 | 175.34 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 39 | 35.26 | 43.66 | 50.37 | 57.09 | 75.56 | 72.19 | 84.95 | 100.07 | 110.34 | 187.96 | 127.78 | 163.44 | 190.18 | 216.93 | 285.28 |
| 40 | 36.94 | 48.70 | 53.73 | 58.77 | 78.92 | 75.23 | 90.22 | 103.09 | 111.35 | 191.68 | 133.72 | 175.33 | 199.10 | 225.84 | 297.16 |
| 41 | 36.94 | 48.70 | 53.73 | 58.77 | 78.92 | 79.61 | 94.42 | 107.09 | 115.41 | 200.57 | 133.72 | 175.33 | 199.10 | 225.84 | 297.16 |
| 42 | 40.09 | 49.54 | 53.78 | 58.77 | 78.92 | 80.00 | 98.91 | 111.58 | 123.53 | 210.45 | 133.72 | 175.33 | 199.10 | 225.84 | 297.16 |
| 43 | 40.38 | 49.87 | 57.52 | 60.36 | 82.17 | 84.44 | 103.43 | 120.13 | 128.15 | 220.38 | 133.72 | 175.33 | 199.10 | 225.84 | 297.16 |
| 44 | 40.67 | 53.79 | 57.90 | 60.75 | 85.96 | 88.91 | 107.99 | 124.71 | 132.81 | 225.84 | 133.72 | 175.33 | 199.10 | 225.84 | 297.16 |
| 45 | 40.78 | 51.86 | 61.35 | 67.69 | 91.07 | 92.91 | 111.06 | 130.28 | 141.92 | 242.68 | 142.64 | 184.24 | 210.99 | 243.67 | 317.97 |
| 46 | 44.50 | 55.69 | 61.75 | 71.72 | 94.96 | 93.35 | 119.76 | 139.12 | 146.71 | 243.67 | 142.64 | 184.24 | 210.99 | 243.67 | 317.97 |
| 47 | 44.82 | 56.06 | 65.62 | 75.80 | 98.87 | 98.33 | 124.55 | 143.88 | 155.71 | 243.67 | 142.64 | 184.24 | 210.99 | 243.67 | 317.97 |
| 48 | 45.14 | 59.95 | 69.53 | 76.30 | 102.80 | 103.48 | 129.80 | 153.89 | 165.04 | 243.67 | 142.64 | 184.24 | 210.99 | 243.67 | 317.97 |
| 49 | 49.04 | 60.35 | 70.00 | 80.46 | 110.83 | 106.98 | 139.67 | 159.33 | 170.57 | 243.67 | 142.64 | 184.24 | 210.99 | 243.67 | 317.97 |
| 50 | 50.89 | 63.68 | 73.41 | 81.58 | 113.31 | 113.07 | 140.59 | 162.12 | 175.61 | 267.45 | 163.44 | 202.07 | 234.76 | 264.48 | 353.62 |
| 51 | 56.62 | 67.44 | 81.29 | 87.45 | 122.59 | 120.25 | 144.25 | 176.10 | 189.06 | 276.36 | 169.38 | 208.01 | 246.65 | 273.39 | 368.48 |
| 52 | 56.64 | 67.67 | 79.32 | 91.16 | 130.08 | 125.68 | 156.25 | 176.26 | 196.78 | 288.25 | 175.33 | 219.90 | 255.56 | 288.25 | 377.40 |
| 53 | 58.45 | 71.49 | 83.24 | 91.50 | 137.73 | 133.04 | 164.71 | 188.51 | 202.88 | 297.16 | 178.30 | 225.84 | 261.50 | 297.16 | 392.26 |
| 54 | 58.58 | 71.76 | 83.57 | 93.36 | 147.64 | 133.73 | 165.69 | 197.20 | 208.09 | 312.02 | 184.24 | 231.79 | 267.45 | 300.14 | 410.09 |
| 55 | 62.40 | 79.62 | 89.54 | 101.36 | 153.10 | 145.61 | 180.91 | 205.95 | 222.34 | 320.94 | 187.21 | 240.70 | 276.36 | 314.99 | 416.03 |
| 56 | 68.25 | 81.26 | 94.71 | 106.60 | 169.14 | 154.53 | 185.62 | 215.66 | 231.41 | 338.77 | 199.10 | 249.62 | 291.22 | 326.88 | 439.80 |
| 57 | 71.83 | 88.43 | 102.22 | 113.69 | 179.52 | 160.00 | 195.30 | 226.50 | 241.54 | 359.57 | 205.04 | 261.50 | 312.02 | 344.71 | 460.60 |
| 58 | 73.25 | 91.97 | 109.55 | 125.08 | 192.29 | 163.76 | 198.58 | 236.31 | 255.33 | 386.31 | 213.96 | 276.36 | 323.91 | 368.48 | 484.38 |
| 59 | 84.74 | 103.23 | 116.70 | 130.10 | 206.51 | 177.10 | 221.35 | 246.49 | 268.29 | 413.06 | 228.82 | 294.19 | 341.74 | 384.74 | 517.07 |
| 60 | 88.20 | 110.63 | 125.92 | 141.36 | 223.14 | 183.87 | 224.72 | 259.50 | 284.43 | 442.77 | 246.65 | 312.02 | 362.54 | 392.63 | 546.78 |
| 61 | 95.53 | 117.83 | 137.02 | 152.32 | 237.92 | 191.70 | 239.43 | 271.32 | 298.42 | 458.31 | 253.66 | 319.95 | 371.84 | 408.62 | 556.31 |
| 62 | 104.98 | 128.92 | 144.18 | 161.39 | 259.45 | 208.68 | 254.26 | 295.35 | 314.47 | 474.85 | 259.77 | 326.81 | 385.47 | 426.78 | 575.41 |
| 63 | 116.68 | 136.28 | 157.46 | 174.55 | 273.44 | 224.44 | 266.18 | 312.51 | 337.98 | 494.84 | 265.00 | 335.30 | 392.09 | 442.05 | 589.49 |
| 64 | 123.82 | 149.37 | 174.28 | 187.61 | 300.88 | 230.19 | 288.48 | 337.49 | 355.72 | 515.32 | 272.05 | 345.29 | 410.68 | 457.77 | 612.10 |
| 65 | 137.55 | 158.30 | 181.08 | 204.43 | 316.12 | 240.95 | 304.36 | 350.14 | 380.37 | 535.16 | 281.53 | 357.62 | 418.49 | 476.82 | 629.00 |
| 66 | 147.92 | 176.45 | 202.83 | 223.98 | 345.16 | 250.59 | 319.38 | 373.43 | 409.95 | 560.15 | 292.36 | 373.43 | 434.85 | 493.81 | 655.96 |
| 67 | 164.83 | 194.47 | 224.67 | 247.17 | 376.16 | 259.12 | 328.06 | 387.49 | 441.53 | 582.43 | 301.91 | 382.74 | 449.30 | 513.49 | 672.76 |
| 68 | 178.98 | 218.38 | 245.79 | 268.09 | 404.40 | 266.54 | 342.36 | 402.10 | 457.25 | 606.60 | 310.19 | 397.51 | 466.44 | 526.18 | 698.51 |
| 69 | 194.84 | 235.40 | 270.83 | 294.47 | 428.11 | 283.93 | 359.35 | 423.68 | 479.13 | 632.19 | 323.86 | 412.59 | 485.79 | 547.90 | 725.35 |
| 70 | 209.59 | 263.06 | 296.96 | 328.35 | 459.82 | 299.42 | 380.69 | 446.99 | 511.15 | 673.69 | 340.05 | 432.01 | 511.15 | 579.58 | 765.65 |
| 71 | 224.91 | 284.74 | 330.14 | 363.15 | 495.20 | 319.82 | 406.48 | 480.76 | 542.66 | 720.11 | 359.02 | 460.13 | 540.60 | 610.75 | 810.90 |
| 72 | 243.05 | 304.81 | 354.61 | 396.45 | 529.93 | 342.66 | 436.29 | 512.00 | 583.71 | 768.99 | 382.50 | 486.10 | 573.75 | 651.45 | 858.64 |
| 73 | 261.26 | 330.42 | 382.29 | 426.47 | 572.47 | 365.00 | 468.74 | 551.34 | 624.34 | 826.05 | 405.34 | 520.60 | 610.89 | 691.58 | 914.42 |
| 74 | 283.03 | 353.33 | 410.68 | 462.48 | 616.02 | 392.18 | 497.62 | 588.27 | 669.66 | 882.40 | 429.18 | 549.42 | 647.47 | 732.56 | 967.50 |
| 75 | 305.95 | 384.21 | 446.47 | 499.83 | 668.81 | 419.79 | 535.40 | 629.68 | 716.84 | 944.52 | 457.14 | 583.43 | 684.82 | 777.31 | 1028.12 |
| 76 | 329.57 | 414.95 | 483.25 | 541.31 | 725.73 | 443.98 | 568.63 | 672.79 | 765.00 | 1009.19 | 479.84 | 614.74 | 725.73 | 823.06 | 1087.74 |
| 77 | 364.37 | 460.08 | 537.32 | 602.81 | 805.99 | 485.27 | 622.96 | 737.14 | 839.57 | 1104.87 | 517.18 | 664.94 | 787.52 | 894.98 | 1178.76 |
| 78 | 406.35 | 515.50 | 602.81 | 678.37 | 905.06 | 533.97 | 688.45 | 816.06 | 931.92 | 1224.09 | 565.87 | 730.43 | 863.08 | 985.66 | 1296.30 |
| 79 | 450.01 | 570.91 | 669.98 | 755.61 | 1007.48 | 582.66 | 752.25 | 894.98 | 1024.28 | 1343.31 | 612.89 | 792.55 | 940.32 | 1074.65 | 1412.16 |
| 80 | 495.35 | 628.00 | 738.82 | 831.17 | 1104.87 | 634.71 | 816.06 | 973.90 | 1109.91 | 1455.81 | 663.26 | 854.68 | 1017.56 | 1161.96 | 1524.66 |
| 81 | 535.65 | 681.73 | 800.95 | 903.38 | 1200.59 | 678.37 | 876.51 | 1042.75 | 1192.19 | 1563.28 | 706.92 | 916.81 | 1089.76 | 1242.56 | 1630.44 |
| 82 | 577.62 | 733.78 | 863.08 | 972.22 | 1292.94 | 722.03 | 933.60 | 1109.91 | 1267.75 | 1664.03 | 753.93 | 972.22 | 1156.93 | 1319.80 | 1734.55 |
| 83 | 621.28 | 787.52 | 925.21 | 1041.07 | 1386.97 | 769.05 | 990.69 | 1177.08 | 1339.95 | 1763.10 | 800.95 | 1030.99 | 1224.09 | 1393.69 | 1835.30 |
| 84 | 664.94 | 844.61 | 992.37 | 1119.99 | 1491.08 | 814.38 | 1049.46 | 1247.60 | 1425.59 | 1873.92 | 847.97 | 1089.76 | 1297.98 | 1481.00 | 1947.80 |
| 85 | 716.99 | 910.09 | 1069.61 | 1205.62 | 1603.58 | 868.12 | 1116.63 | 1326.52 | 1514.58 | 1989.78 | 900.02 | 1160.29 | 1378.57 | 1568.32 | 2065.34 |
| 86 | 772.40 | 980.62 | 1151.89 | 1297.98 | 1729.51 | 923.53 | 1187.15 | 1408.80 | 1606.94 | 2115.72 | 955.43 | 1230.81 | 1460.85 | 1660.67 | 2191.28 |
| 87 | 831.17 | 1056.18 | 1240.88 | 1398.72 | 1860.49 | 982.30 | 1262.71 | 1497.79 | 1707.69 | 2246.69 | 1014.20 | 1306.37 | 1549.85 | 1761.42 | 2322.25 |
| 88 | 896.66 | 1136.78 | 1334.92 | 1506.19 | 2001.53 | 1047.78 | 1343.31 | 1591.82 | 1815.15 | 2387.74 | 1079.69 | 1386.97 | 1643.88 | 1868.88 | 2463.30 |
| 89 | 963.83 | 1224.09 | 1439.02 | 1620.37 | 2156.02 | 1114.95 | 1430.63 | 1695.93 | 1929.33 | 2542.22 | 1146.85 | 1474.28 | 1747.98 | 1983.06 | 2617.78 |
| 90 | 1039.39 | 1321.48 | 1549.85 | 1747.98 | 2325.61 | 1190.51 | 1528.02 | 1806.75 | 2056.95 | 2711.81 | 1222.41 | 1571.68 | 1858.81 | 2110.68 | 2787.37 |
| 91 | 1119.99 | 1422.23 | 1669.07 | 1884.00 | 2506.96 | 1271.11 | 1628.77 | 1925.97 | 2192.96 | 2893.16 | 1303.01 | 1672.42 | 1978.03 | 2246.69 | 2968.72 |
| 92 | 1205.62 | 1531.38 | 1796.68 | 2026.72 | 2696.70 | 1356.75 | 1737.91 | 2053.59 | 2335.68 | 3082.90 | 1388.65 | 1781.57 | 2105.64 | 2389.42 | 3158.46 |
| 93 | 1296.30 | 1648.92 | 1936.05 | 2182.88 | 2903.23 | 1447.42 | 1855.45 | 2192.96 | 2491.84 | 3289.44 | 1479.32 | 1899.11 | 2245.01 | 2545.58 | 3365.00 |
| 94 | 1398.72 | 1774.85 | 2085.49 | 2349.12 | 3124.88 | 1549.85 | 1981.39 | 2342.40 | 2658.08 | 3511.08 | 1581.75 | 2025.04 | 2394.45 | 2711.81 | 3586.64 |
| 95 | 1506.19 | 1914.22 | 2248.37 | 2533.82 | 3371.71 | 1657.31 | 2120.75 | 2505.28 | 2842.78 | 3757.92 | 1689.21 | 2164.41 | 2557.33 | 2896.52 | 3833.48 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.63 | 34.32 | 39.36 | 42.68 | 63.02 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 30 | 31.90 | 36.08 | 41.73 | 45.04 | 68.84 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 31 | 31.90 | 36.96 | 43.19 | 46.49 | 68.84 | 50.37 | 63.81 | 75.56 | 83.96 | 113.87 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 32 | 31.90 | 38.37 | 45.01 | 48.31 | 68.84 | 50.37 | 63.81 | 75.56 | 83.96 | 117.22 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 33 | 31.90 | 39.25 | 46.47 | 50.31 | 68.84 | 52.28 | 63.81 | 75.56 | 83.96 | 123.91 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 34 | 31.90 | 40.30 | 47.02 | 52.05 | 68.84 | 52.28 | 63.81 | 77.06 | 83.96 | 130.61 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 35 | 31.90 | 40.30 | 47.02 | 52.05 | 68.84 | 55.55 | 65.61 | 77.06 | 83.96 | 133.96 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 36 | 31.90 | 40.30 | 47.02 | 52.05 | 68.84 | 58.81 | 68.89 | 80.41 | 86.94 | 141.16 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 37 | 31.90 | 40.30 | 47.02 | 52.05 | 68.84 | 62.08 | 72.17 | 87.12 | 90.28 | 148.64 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 38 | 31.90 | 40.30 | 47.02 | 52.05 | 68.84 | 62.08 | 75.45 | 90.47 | 93.62 | 156.13 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 39 | 31.90 | 40.30 | 47.02 | 52.05 | 68.84 | 65.63 | 78.73 | 93.82 | 100.31 | 167.36 | 118.87 | 148.58 | 175.33 | 193.16 | 258.53 |
| 40 | 35.26 | 41.98 | 48.70 | 55.41 | 73.88 | 68.79 | 82.01 | 95.01 | 103.54 | 176.55 | 127.78 | 160.47 | 184.24 | 205.04 | 273.39 |
| 41 | 35.26 | 41.98 | 48.70 | 55.41 | 73.88 | 72.79 | 85.84 | 98.69 | 107.31 | 184.74 | 127.78 | 160.47 | 184.24 | 205.04 | 273.39 |
| 42 | 38.27 | 42.71 | 48.74 | 55.41 | 73.88 | 73.14 | 89.92 | 102.83 | 114.86 | 193.84 | 127.78 | 160.47 | 184.24 | 205.04 | 273.39 |
| 43 | 38.54 | 42.99 | 52.13 | 56.91 | 76.92 | 77.20 | 94.03 | 110.71 | 119.16 | 202.98 | 127.78 | 160.47 | 184.24 | 205.04 | 273.39 |
| 44 | 38.82 | 46.37 | 52.48 | 57.28 | 80.48 | 81.29 | 98.17 | 114.93 | 123.49 | 208.01 | 127.78 | 160.47 | 184.24 | 205.04 | 273.39 |
| 45 | 39.01 | 48.41 | 55.93 | 59.01 | 83.93 | 87.74 | 101.61 | 118.44 | 128.19 | 224.92 | 133.72 | 169.38 | 193.16 | 219.90 | 294.19 |
| 46 | 42.56 | 51.97 | 56.31 | 62.53 | 87.51 | 88.17 | 109.57 | 126.47 | 132.51 | 225.84 | 133.72 | 169.38 | 193.16 | 219.90 | 294.19 |
| 47 | 42.87 | 52.32 | 59.83 | 66.08 | 91.12 | 92.87 | 113.95 | 130.80 | 140.64 | 225.84 | 133.72 | 169.38 | 193.16 | 219.90 | 294.19 |
| 48 | 43.17 | 55.96 | 63.40 | 66.52 | 94.74 | 97.73 | 118.75 | 139.90 | 149.07 | 225.84 | 133.72 | 169.38 | 193.16 | 219.90 | 294.19 |
| 49 | 46.91 | 56.33 | 63.82 | 70.14 | 102.14 | 101.04 | 127.78 | 144.85 | 154.07 | 225.84 | 133.72 | 169.38 | 193.16 | 219.90 | 294.19 |
| 50 | 46.98 | 57.89 | 67.46 | 75.75 | 105.22 | 104.80 | 129.78 | 151.13 | 160.11 | 246.65 | 145.61 | 187.21 | 216.93 | 243.67 | 323.91 |
| 51 | 50.55 | 61.49 | 71.12 | 81.48 | 110.13 | 109.06 | 130.89 | 159.33 | 170.68 | 252.59 | 151.55 | 193.16 | 222.87 | 255.56 | 332.82 |
| 52 | 48.83 | 61.87 | 69.65 | 81.25 | 117.29 | 111.40 | 142.30 | 157.27 | 173.16 | 261.50 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 53 | 52.40 | 65.53 | 77.29 | 83.72 | 124.61 | 118.58 | 150.51 | 171.63 | 184.19 | 270.42 | 163.44 | 202.07 | 240.70 | 267.45 | 356.60 |
| 54 | 54.68 | 65.94 | 77.74 | 85.58 | 131.98 | 122.35 | 151.64 | 180.05 | 192.08 | 279.33 | 169.38 | 208.01 | 246.65 | 273.39 | 368.48 |
| 55 | 58.38 | 69.67 | 81.59 | 91.43 | 141.67 | 130.75 | 163.40 | 188.55 | 203.36 | 291.22 | 172.36 | 213.96 | 252.59 | 288.25 | 380.37 |
| 56 | 62.04 | 73.34 | 86.65 | 96.54 | 155.04 | 139.67 | 171.12 | 192.96 | 209.63 | 312.02 | 178.30 | 228.82 | 264.48 | 300.14 | 398.20 |
| 57 | 65.68 | 82.40 | 92.39 | 105.71 | 163.20 | 145.45 | 178.32 | 209.72 | 222.96 | 329.85 | 187.21 | 243.67 | 279.33 | 317.97 | 421.97 |
| 58 | 67.31 | 84.15 | 99.59 | 112.98 | 173.76 | 149.65 | 182.26 | 217.08 | 234.27 | 347.68 | 199.10 | 252.59 | 291.22 | 332.82 | 442.77 |
| 59 | 76.47 | 93.30 | 104.84 | 116.30 | 185.63 | 160.23 | 196.75 | 222.37 | 237.63 | 371.45 | 210.99 | 267.45 | 312.02 | 346.26 | 466.55 |
| 60 | 80.18 | 100.57 | 112.15 | 125.65 | 199.89 | 167.41 | 200.93 | 233.28 | 251.71 | 395.23 | 219.90 | 282.31 | 326.88 | 355.64 | 490.32 |
| 61 | 87.40 | 105.85 | 124.93 | 136.50 | 214.59 | 175.50 | 215.75 | 248.06 | 268.83 | 415.07 | 227.71 | 288.24 | 340.13 | 369.70 | 507.31 |
| 62 | 94.69 | 116.64 | 130.36 | 147.44 | 235.64 | 189.71 | 230.67 | 266.85 | 287.44 | 430.16 | 237.43 | 298.88 | 349.16 | 388.24 | 522.34 |
| 63 | 108.04 | 126.11 | 145.35 | 158.50 | 250.07 | 202.80 | 248.09 | 289.46 | 306.15 | 448.87 | 246.07 | 310.97 | 362.34 | 399.19 | 538.11 |
| 64 | 113.14 | 135.05 | 157.87 | 169.65 | 270.08 | 211.88 | 257.85 | 306.81 | 324.48 | 465.62 | 248.50 | 313.90 | 371.45 | 415.92 | 551.94 |
| 65 | 124.45 | 146.12 | 169.01 | 184.39 | 288.22 | 218.12 | 276.46 | 322.62 | 346.88 | 484.43 | 256.17 | 324.65 | 385.52 | 428.64 | 570.67 |
| 66 | 137.04 | 160.04 | 184.39 | 203.80 | 312.73 | 230.94 | 292.36 | 336.58 | 372.03 | 508.55 | 267.79 | 336.58 | 398.00 | 447.13 | 594.54 |
| 67 | 149.24 | 179.68 | 203.86 | 222.66 | 341.12 | 235.35 | 301.91 | 354.21 | 398.80 | 527.75 | 271.01 | 351.83 | 411.27 | 461.19 | 610.95 |
| 68 | 163.32 | 196.76 | 224.78 | 245.58 | 367.64 | 245.86 | 310.19 | 367.64 | 418.19 | 549.16 | 282.62 | 360.74 | 425.08 | 482.52 | 636.47 |
| 69 | 177.12 | 216.14 | 245.64 | 267.89 | 390.40 | 255.09 | 328.30 | 383.75 | 436.99 | 578.95 | 295.02 | 377.10 | 443.64 | 501.32 | 661.03 |
| 70 | 190.34 | 239.53 | 269.96 | 297.76 | 419.18 | 269.47 | 348.61 | 408.49 | 461.96 | 611.66 | 307.97 | 395.66 | 464.09 | 526.12 | 697.21 |
| 71 | 204.27 | 257.92 | 299.19 | 332.55 | 449.81 | 288.87 | 369.34 | 435.37 | 495.20 | 654.08 | 326.01 | 418.86 | 489.01 | 559.17 | 738.68 |
| 72 | 221.13 | 278.91 | 322.74 | 362.58 | 484.10 | 310.78 | 396.45 | 468.17 | 531.92 | 701.25 | 348.64 | 448.25 | 521.96 | 593.68 | 784.93 |
| 73 | 238.21 | 299.68 | 349.63 | 388.05 | 522.53 | 334.26 | 426.47 | 501.39 | 568.63 | 753.05 | 368.84 | 472.58 | 557.10 | 626.26 | 833.74 |
| 74 | 258.99 | 323.73 | 373.68 | 421.78 | 562.37 | 358.88 | 456.93 | 534.62 | 610.47 | 804.71 | 394.03 | 503.17 | 588.27 | 669.66 | 882.40 |
| 75 | 277.49 | 350.41 | 405.56 | 453.58 | 606.55 | 380.65 | 489.16 | 574.54 | 649.24 | 857.36 | 414.45 | 531.85 | 622.56 | 706.16 | 933.84 |
| 76 | 300.54 | 377.38 | 438.85 | 493.50 | 659.13 | 406.41 | 519.11 | 611.32 | 696.70 | 918.69 | 437.15 | 560.09 | 659.13 | 751.34 | 990.41 |
| 77 | 330.79 | 418.11 | 486.95 | 550.76 | 732.11 | 441.61 | 565.87 | 669.98 | 765.69 | 1005.80 | 471.84 | 604.49 | 713.63 | 816.06 | 1071.29 |
| 78 | 371.09 | 466.80 | 549.08 | 616.24 | 822.78 | 485.27 | 624.64 | 743.86 | 844.61 | 1113.27 | 515.50 | 661.58 | 785.84 | 893.30 | 1177.08 |
| 79 | 409.71 | 518.85 | 611.21 | 686.77 | 916.81 | 530.61 | 683.41 | 816.06 | 930.24 | 1224.09 | 557.47 | 720.35 | 856.36 | 977.26 | 1286.22 |
| 80 | 448.33 | 570.91 | 669.98 | 757.29 | 1007.48 | 574.27 | 742.18 | 884.91 | 1012.52 | 1326.52 | 599.45 | 777.44 | 925.21 | 1056.18 | 1390.33 |
| 81 | 486.95 | 621.28 | 727.07 | 822.78 | 1093.12 | 616.24 | 799.27 | 947.03 | 1084.72 | 1423.91 | 641.43 | 834.53 | 987.33 | 1131.74 | 1486.04 |
| 82 | 523.89 | 666.62 | 782.48 | 884.91 | 1177.08 | 654.86 | 847.97 | 1007.48 | 1153.57 | 1514.58 | 685.09 | 883.23 | 1051.14 | 1200.59 | 1578.39 |
| 83 | 564.19 | 716.99 | 842.93 | 947.03 | 1261.03 | 698.52 | 900.02 | 1071.29 | 1220.73 | 1605.26 | 727.07 | 938.64 | 1114.95 | 1267.75 | 1669.07 |
| 84 | 606.17 | 770.73 | 903.38 | 1019.24 | 1355.07 | 742.18 | 957.11 | 1136.78 | 1296.30 | 1704.33 | 770.73 | 995.73 | 1180.44 | 1346.67 | 1768.13 |
| 85 | 651.51 | 829.50 | 973.90 | 1096.48 | 1459.17 | 790.87 | 1017.56 | 1208.98 | 1375.22 | 1810.11 | 819.42 | 1056.18 | 1252.64 | 1427.27 | 1878.96 |
| 86 | 703.56 | 893.30 | 1049.46 | 1182.11 | 1573.35 | 842.93 | 1081.37 | 1284.54 | 1460.85 | 1924.29 | 871.47 | 1119.99 | 1328.20 | 1512.91 | 1993.14 |
| 87 | 757.29 | 960.47 | 1128.38 | 1272.79 | 1692.57 | 896.66 | 1148.53 | 1363.46 | 1551.53 | 2043.51 | 925.21 | 1187.15 | 1407.12 | 1603.58 | 2112.36 |
| 88 | 814.38 | 1034.35 | 1215.70 | 1368.50 | 1823.55 | 953.75 | 1222.41 | 1450.78 | 1647.24 | 2174.49 | 982.30 | 1261.03 | 1494.43 | 1699.29 | 2243.33 |
| 89 | 874.83 | 1114.95 | 1308.05 | 1474.28 | 1962.91 | 1014.20 | 1303.01 | 1543.13 | 1753.02 | 2313.85 | 1042.75 | 1341.63 | 1586.79 | 1805.08 | 2382.70 |
| 90 | 945.36 | 1200.59 | 1408.80 | 1590.15 | 2117.40 | 1084.72 | 1388.65 | 1643.88 | 1868.88 | 2468.34 | 1113.27 | 1427.27 | 1687.54 | 1920.94 | 2537.18 |
| 91 | 1019.24 | 1294.62 | 1519.62 | 1714.40 | 2278.59 | 1158.61 | 1482.68 | 1754.70 | 1993.14 | 2629.53 | 1187.15 | 1521.30 | 1798.36 | 2045.19 | 2698.38 |
| 92 | 1096.48 | 1395.37 | 1637.16 | 1845.37 | 2454.90 | 1235.85 | 1583.43 | 1872.24 | 2124.11 | 2805.84 | 1264.39 | 1622.05 | 1915.90 | 2176.17 | 2874.69 |
| 93 | 1180.44 | 1499.47 | 1761.42 | 1986.42 | 2642.97 | 1319.80 | 1687.54 | 1996.50 | 2265.16 | 2993.91 | 1348.35 | 1726.16 | 2040.16 | 2317.21 | 3062.75 |
| 94 | 1272.79 | 1617.01 | 1897.43 | 2139.22 | 2844.46 | 1412.16 | 1805.08 | 2132.51 | 2417.96 | 3195.40 | 1440.70 | 1843.70 | 2176.17 | 2470.01 | 3264.25 |
| 95 | 1370.18 | 1741.27 | 2046.87 | 2307.14 | 3067.79 | 1509.55 | 1929.33 | 2281.95 | 2585.88 | 3418.73 | 1538.09 | 1967.95 | 2325.61 | 2637.93 | 3487.57 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.02 | 31.46 | 35.15 | 39.93 | 59.95 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 30 | 30.22 | 33.08 | 37.26 | 42.14 | 65.49 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 31 | 30.22 | 33.88 | 38.56 | 43.49 | 65.49 | 47.02 | 58.77 | 67.17 | 78.92 | 108.61 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 32 | 30.22 | 35.18 | 40.19 | 45.19 | 65.49 | 47.02 | 58.77 | 67.17 | 78.92 | 111.81 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 33 | 30.22 | 35.98 | 41.49 | 47.06 | 65.49 | 48.79 | 58.77 | 67.17 | 78.92 | 118.19 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 34 | 30.22 | 36.94 | 41.98 | 48.70 | 65.49 | 48.79 | 58.77 | 68.50 | 78.92 | 124.58 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 35 | 30.22 | 36.94 | 41.98 | 48.70 | 65.49 | 51.84 | 60.43 | 68.50 | 78.92 | 127.78 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 36 | 30.22 | 36.94 | 41.98 | 48.70 | 65.49 | 54.89 | 63.45 | 71.48 | 81.72 | 134.64 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 37 | 30.22 | 36.94 | 41.98 | 48.70 | 65.49 | 57.94 | 66.47 | 77.44 | 84.86 | 141.78 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 38 | 30.22 | 36.94 | 41.98 | 48.70 | 65.49 | 57.94 | 69.50 | 80.41 | 88.01 | 148.92 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 39 | 30.22 | 36.94 | 41.98 | 48.70 | 65.49 | 61.25 | 72.52 | 83.39 | 94.29 | 159.63 | 112.92 | 139.67 | 160.47 | 187.21 | 246.65 |
| 40 | 31.90 | 38.62 | 47.02 | 50.37 | 68.84 | 64.49 | 75.86 | 90.96 | 95.72 | 166.46 | 118.87 | 151.55 | 175.33 | 193.16 | 261.50 |
| 41 | 31.90 | 38.62 | 47.02 | 50.37 | 68.84 | 68.24 | 79.40 | 94.49 | 99.21 | 174.18 | 118.87 | 151.55 | 175.33 | 193.16 | 261.50 |
| 42 | 34.62 | 39.29 | 47.06 | 50.37 | 68.84 | 68.57 | 83.17 | 98.45 | 106.19 | 182.76 | 118.87 | 151.55 | 175.33 | 193.16 | 261.50 |
| 43 | 34.87 | 39.55 | 50.33 | 51.73 | 71.68 | 72.37 | 86.98 | 106.00 | 110.16 | 191.38 | 118.87 | 151.55 | 175.33 | 193.16 | 261.50 |
| 44 | 35.12 | 42.66 | 50.67 | 52.07 | 74.99 | 76.21 | 90.81 | 110.04 | 114.17 | 196.13 | 118.87 | 151.55 | 175.33 | 193.16 | 261.50 |
| 45 | 35.46 | 43.22 | 52.32 | 55.54 | 76.78 | 80.00 | 94.52 | 111.33 | 121.32 | 204.20 | 124.81 | 160.47 | 184.24 | 205.04 | 276.36 |
| 46 | 38.69 | 46.41 | 52.67 | 58.85 | 80.06 | 80.39 | 101.93 | 118.88 | 125.41 | 205.04 | 124.81 | 160.47 | 184.24 | 205.04 | 276.36 |
| 47 | 38.97 | 46.71 | 55.97 | 62.20 | 83.36 | 84.67 | 106.00 | 122.96 | 133.11 | 205.04 | 124.81 | 160.47 | 184.24 | 205.04 | 276.36 |
| 48 | 39.25 | 49.96 | 59.31 | 62.60 | 86.67 | 89.11 | 110.47 | 131.50 | 141.08 | 205.04 | 124.81 | 160.47 | 184.24 | 205.04 | 276.36 |
| 49 | 42.64 | 50.29 | 59.70 | 66.02 | 93.45 | 92.12 | 118.87 | 136.16 | 145.81 | 205.04 | 124.81 | 160.47 | 184.24 | 205.04 | 276.36 |
| 50 | 43.06 | 55.96 | 63.49 | 67.98 | 95.10 | 96.52 | 124.37 | 142.89 | 147.20 | 228.82 | 136.70 | 181.27 | 202.07 | 228.82 | 303.11 |
| 51 | 44.49 | 57.52 | 67.06 | 71.55 | 103.89 | 97.88 | 125.55 | 150.94 | 154.92 | 240.70 | 139.67 | 184.24 | 213.96 | 234.76 | 317.97 |
| 52 | 44.92 | 58.00 | 65.78 | 77.29 | 110.89 | 105.68 | 133.93 | 151.85 | 165.29 | 249.62 | 142.64 | 190.18 | 219.90 | 246.65 | 329.85 |
| 53 | 48.37 | 61.56 | 69.37 | 77.88 | 115.87 | 109.90 | 141.99 | 160.38 | 173.51 | 255.56 | 148.58 | 193.16 | 225.84 | 255.56 | 338.77 |
| 54 | 48.82 | 62.06 | 69.96 | 79.75 | 123.03 | 113.81 | 146.03 | 165.76 | 178.74 | 264.48 | 157.50 | 199.10 | 228.82 | 261.50 | 350.65 |
| 55 | 52.34 | 65.68 | 73.63 | 83.48 | 130.25 | 121.84 | 154.65 | 174.04 | 189.80 | 270.42 | 163.44 | 205.04 | 237.73 | 267.45 | 359.57 |
| 56 | 57.91 | 67.39 | 82.62 | 90.51 | 138.60 | 127.78 | 159.52 | 184.45 | 201.46 | 282.31 | 169.38 | 210.99 | 252.59 | 285.28 | 371.45 |
| 57 | 59.52 | 74.36 | 84.53 | 95.74 | 151.54 | 133.81 | 166.99 | 192.94 | 207.04 | 309.05 | 175.33 | 228.82 | 264.48 | 300.14 | 395.23 |
| 58 | 63.35 | 80.23 | 91.62 | 104.91 | 159.86 | 141.18 | 174.10 | 203.34 | 221.11 | 326.88 | 187.21 | 243.67 | 276.36 | 314.99 | 419.00 |
| 59 | 70.27 | 85.36 | 98.90 | 110.38 | 174.03 | 148.99 | 183.09 | 211.66 | 229.97 | 353.62 | 196.13 | 252.59 | 297.16 | 331.46 | 442.77 |
| 60 | 72.16 | 92.52 | 104.28 | 115.83 | 185.95 | 153.69 | 190.35 | 220.18 | 236.61 | 374.43 | 205.04 | 267.45 | 312.02 | 332.88 | 466.55 |
| 61 | 81.31 | 99.86 | 114.86 | 128.58 | 200.60 | 167.40 | 207.86 | 235.14 | 256.50 | 392.01 | 213.30 | 276.71 | 319.95 | 353.03 | 478.49 |
| 62 | 86.46 | 108.45 | 122.45 | 137.48 | 216.60 | 173.45 | 217.56 | 251.31 | 270.25 | 402.23 | 217.87 | 279.33 | 329.60 | 368.96 | 491.61 |
| 63 | 97.23 | 115.94 | 133.23 | 148.46 | 231.37 | 186.58 | 232.58 | 268.96 | 289.00 | 424.54 | 227.14 | 292.04 | 338.01 | 380.43 | 508.36 |
| 64 | 102.47 | 126.86 | 147.62 | 157.68 | 253.49 | 193.57 | 245.08 | 288.91 | 302.85 | 442.07 | 232.81 | 300.82 | 353.14 | 394.99 | 525.78 |
| 65 | 115.71 | 135.97 | 156.93 | 172.36 | 269.63 | 205.44 | 261.24 | 305.12 | 327.74 | 461.61 | 240.95 | 309.43 | 365.23 | 408.34 | 542.77 |
| 66 | 123.99 | 149.78 | 174.15 | 189.68 | 294.20 | 211.28 | 277.62 | 324.29 | 350.71 | 483.99 | 248.13 | 321.84 | 378.34 | 425.02 | 565.06 |
| 67 | 138.10 | 164.88 | 187.22 | 208.36 | 317.75 | 221.08 | 282.89 | 328.06 | 377.44 | 496.85 | 256.74 | 330.44 | 385.12 | 442.17 | 582.43 |
| 68 | 149.90 | 185.94 | 207.97 | 227.16 | 342.36 | 227.48 | 296.41 | 346.96 | 390.61 | 521.59 | 261.94 | 344.66 | 402.10 | 454.95 | 602.01 |
| 69 | 163.84 | 203.30 | 228.84 | 249.48 | 363.79 | 239.57 | 312.77 | 361.57 | 412.59 | 547.90 | 275.06 | 359.35 | 417.02 | 472.48 | 629.97 |
| 70 | 177.51 | 224.56 | 251.27 | 275.32 | 389.24 | 254.50 | 327.22 | 384.96 | 434.15 | 577.45 | 290.86 | 378.55 | 440.57 | 496.18 | 660.85 |
| 71 | 187.76 | 241.41 | 278.55 | 310.11 | 416.80 | 270.30 | 350.77 | 412.67 | 468.38 | 616.94 | 303.31 | 398.23 | 464.25 | 530.28 | 695.35 |
| 72 | 203.20 | 260.98 | 302.81 | 336.68 | 452.23 | 288.87 | 378.52 | 446.25 | 502.03 | 663.40 | 324.73 | 426.33 | 496.06 | 559.81 | 743.09 |
| 73 | 222.84 | 280.47 | 324.66 | 365.00 | 486.03 | 313.13 | 405.34 | 474.50 | 537.89 | 710.79 | 349.63 | 449.53 | 526.37 | 599.37 | 787.63 |
| 74 | 236.79 | 305.23 | 351.48 | 392.18 | 525.37 | 332.98 | 434.73 | 508.72 | 575.32 | 762.16 | 364.43 | 480.97 | 558.67 | 632.67 | 836.15 |
| 75 | 256.14 | 327.29 | 378.87 | 426.90 | 569.20 | 353.97 | 462.48 | 540.74 | 619.01 | 814.67 | 387.77 | 505.17 | 592.32 | 674.15 | 885.82 |
| 76 | 276.63 | 356.89 | 411.53 | 462.76 | 618.15 | 377.38 | 495.20 | 578.88 | 660.84 | 869.17 | 408.12 | 536.19 | 624.98 | 712.07 | 940.89 |
| 77 | 307.28 | 392.92 | 456.73 | 515.50 | 685.09 | 413.07 | 539.00 | 634.71 | 723.71 | 950.39 | 439.93 | 575.95 | 678.37 | 774.08 | 1017.56 |
| 78 | 342.54 | 441.61 | 515.50 | 579.30 | 770.73 | 453.37 | 594.42 | 703.56 | 804.31 | 1054.50 | 481.91 | 633.04 | 747.22 | 851.32 | 1118.31 |
| 79 | 381.16 | 491.99 | 572.59 | 644.79 | 859.72 | 497.03 | 654.86 | 772.40 | 881.55 | 1158.61 | 523.89 | 690.13 | 812.70 | 928.56 | 1222.41 |
| 80 | 416.43 | 539.00 | 629.68 | 708.60 | 943.68 | 537.32 | 708.60 | 837.89 | 955.43 | 1256.00 | 564.19 | 743.86 | 876.51 | 1002.45 | 1316.45 |
| 81 | 450.01 | 586.02 | 683.41 | 770.73 | 1025.95 | 574.27 | 758.97 | 898.34 | 1027.63 | 1346.67 | 601.13 | 794.23 | 940.32 | 1071.29 | 1408.80 |
| 82 | 485.27 | 629.68 | 735.46 | 829.50 | 1104.87 | 612.89 | 809.35 | 955.43 | 1091.44 | 1435.66 | 638.07 | 844.61 | 997.41 | 1138.46 | 1497.79 |
| 83 | 520.53 | 676.69 | 790.87 | 889.94 | 1183.79 | 651.51 | 859.72 | 1015.88 | 1158.61 | 1519.62 | 678.37 | 894.98 | 1059.54 | 1203.94 | 1585.11 |
| 84 | 559.15 | 725.39 | 847.97 | 955.43 | 1272.79 | 690.13 | 908.41 | 1074.65 | 1225.77 | 1611.97 | 720.35 | 947.03 | 1118.31 | 1274.47 | 1677.46 |
| 85 | 602.81 | 780.80 | 911.77 | 1029.31 | 1368.50 | 735.46 | 965.51 | 1140.14 | 1303.01 | 1712.72 | 765.69 | 1005.80 | 1185.47 | 1353.39 | 1778.21 |
| 86 | 649.83 | 842.93 | 982.30 | 1108.23 | 1475.96 | 782.48 | 1027.63 | 1210.66 | 1381.93 | 1820.19 | 812.70 | 1067.93 | 1256.00 | 1432.31 | 1885.67 |
| 87 | 700.20 | 906.74 | 1057.86 | 1193.87 | 1586.79 | 832.85 | 1091.44 | 1286.22 | 1467.57 | 1931.01 | 863.08 | 1131.74 | 1331.56 | 1517.94 | 1996.50 |
| 88 | 753.93 | 977.26 | 1140.14 | 1284.54 | 1711.04 | 886.59 | 1161.96 | 1368.50 | 1558.24 | 2055.27 | 916.81 | 1202.26 | 1413.84 | 1608.62 | 2120.75 |
| 89 | 811.02 | 1051.14 | 1229.13 | 1383.61 | 1840.34 | 943.68 | 1235.85 | 1457.49 | 1657.31 | 2184.56 | 973.90 | 1276.15 | 1502.83 | 1707.69 | 2250.05 |
| 90 | 873.15 | 1133.42 | 1324.84 | 1492.76 | 1983.06 | 1005.80 | 1318.12 | 1553.20 | 1766.46 | 2327.29 | 1036.03 | 1358.42 | 1598.54 | 1816.83 | 2392.77 |
| 91 | 942.00 | 1220.73 | 1425.59 | 1606.94 | 2139.22 | 1074.65 | 1405.44 | 1653.95 | 1880.64 | 2483.45 | 1104.87 | 1445.74 | 1699.29 | 1931.01 | 2548.93 |
| 92 | 1014.20 | 1313.09 | 1534.73 | 1731.19 | 2303.78 | 1146.85 | 1497.79 | 1763.10 | 2004.89 | 2648.00 | 1177.08 | 1538.09 | 1808.43 | 2055.27 | 2713.49 |
| 93 | 1093.12 | 1415.52 | 1650.59 | 1862.17 | 2476.73 | 1225.77 | 1600.22 | 1878.96 | 2135.87 | 2820.96 | 1256.00 | 1640.52 | 1924.29 | 2186.24 | 2886.44 |
| 94 | 1177.08 | 1524.66 | 1778.21 | 2004.89 | 2669.83 | 1309.73 | 1709.36 | 2006.57 | 2278.59 | 3014.06 | 1339.95 | 1749.66 | 2051.91 | 2328.97 | 3079.54 |
| 95 | 1269.43 | 1643.88 | 1919.26 | 2161.05 | 2878.05 | 1402.08 | 1828.58 | 2147.62 | 2434.75 | 3222.27 | 1432.31 | 1868.88 | 2192.96 | 2485.13 | 3287.76 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Home and Community Care at 50%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.69 | 42.91 | 46.39 | 49.56 | 76.86 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 30 | 40.30 | 45.11 | 49.19 | 52.31 | 83.96 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 31 | 40.30 | 46.21 | 50.90 | 53.99 | 83.96 | 62.13 | 78.92 | 87.32 | 95.71 | 138.39 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 32 | 40.30 | 47.97 | 53.05 | 56.10 | 83.96 | 62.13 | 78.92 | 87.32 | 95.71 | 142.46 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 33 | 40.30 | 49.07 | 54.77 | 58.42 | 83.96 | 64.48 | 78.92 | 87.32 | 95.71 | 150.60 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 34 | 40.30 | 50.37 | 55.41 | 60.45 | 83.96 | 64.48 | 78.92 | 89.05 | 95.71 | 158.74 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 35 | 40.30 | 50.37 | 55.41 | 60.45 | 83.96 | 68.51 | 81.15 | 89.05 | 95.71 | 162.81 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 36 | 40.30 | 50.37 | 55.41 | 60.45 | 83.96 | 72.54 | 85.21 | 92.92 | 99.11 | 171.56 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 37 | 40.30 | 50.37 | 55.41 | 60.45 | 83.96 | 76.57 | 89.27 | 100.67 | 102.92 | 180.66 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 38 | 40.30 | 50.37 | 55.41 | 60.45 | 83.96 | 76.57 | 93.32 | 104.54 | 106.73 | 189.76 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 39 | 40.30 | 50.37 | 55.41 | 60.45 | 83.96 | 80.94 | 97.38 | 108.41 | 114.36 | 203.40 | 148.58 | 187.21 | 208.01 | 231.79 | 314.99 |
| 40 | 41.98 | 52.05 | 58.77 | 67.17 | 88.99 | 81.68 | 100.47 | 111.18 | 123.07 | 209.33 | 157.50 | 196.13 | 222.87 | 252.59 | 338.77 |
| 41 | 41.98 | 52.05 | 58.77 | 67.17 | 88.99 | 86.44 | 105.15 | 115.49 | 127.56 | 219.05 | 157.50 | 196.13 | 222.87 | 252.59 | 338.77 |
| 42 | 45.56 | 52.96 | 58.82 | 67.17 | 88.99 | 86.86 | 110.15 | 120.33 | 136.53 | 229.84 | 157.50 | 196.13 | 222.87 | 252.59 | 338.77 |
| 43 | 45.88 | 53.31 | 62.91 | 68.98 | 92.66 | 91.67 | 115.19 | 129.55 | 141.64 | 240.67 | 157.50 | 196.13 | 222.87 | 252.59 | 338.77 |
| 44 | 46.21 | 57.50 | 63.33 | 69.43 | 96.94 | 96.53 | 120.26 | 134.49 | 146.78 | 246.65 | 157.50 | 196.13 | 222.87 | 252.59 | 338.77 |
| 45 | 49.65 | 57.05 | 66.76 | 72.90 | 100.00 | 108.39 | 122.87 | 137.39 | 151.08 | 260.43 | 172.36 | 205.04 | 237.73 | 264.48 | 356.60 |
| 46 | 54.17 | 61.25 | 67.20 | 77.24 | 104.27 | 108.91 | 132.50 | 146.71 | 156.18 | 261.50 | 172.36 | 205.04 | 237.73 | 264.48 | 356.60 |
| 47 | 54.56 | 61.66 | 71.41 | 81.63 | 108.56 | 114.72 | 137.80 | 151.73 | 165.76 | 261.50 | 172.36 | 205.04 | 237.73 | 264.48 | 356.60 |
| 48 | 54.95 | 65.95 | 75.67 | 82.17 | 112.88 | 120.73 | 143.61 | 162.28 | 175.69 | 261.50 | 172.36 | 205.04 | 237.73 | 264.48 | 356.60 |
| 49 | 59.70 | 66.38 | 76.17 | 86.64 | 121.70 | 124.81 | 154.53 | 168.02 | 181.58 | 261.50 | 172.36 | 205.04 | 237.73 | 264.48 | 356.60 |
| 50 | 58.72 | 69.47 | 83.33 | 89.35 | 127.48 | 129.62 | 151.41 | 178.61 | 185.94 | 291.22 | 187.21 | 228.82 | 264.48 | 294.19 | 395.23 |
| 51 | 62.69 | 77.35 | 87.38 | 93.41 | 135.06 | 134.23 | 160.27 | 187.28 | 196.94 | 300.14 | 193.16 | 240.70 | 270.42 | 303.11 | 410.09 |
| 52 | 62.50 | 77.34 | 87.06 | 99.09 | 142.88 | 142.82 | 172.99 | 189.81 | 207.27 | 309.05 | 196.13 | 246.65 | 282.31 | 314.99 | 421.97 |
| 53 | 66.51 | 81.42 | 91.17 | 101.24 | 150.85 | 147.50 | 178.91 | 202.58 | 218.90 | 320.94 | 202.07 | 252.59 | 291.22 | 323.91 | 433.86 |
| 54 | 68.35 | 81.45 | 93.28 | 103.09 | 163.30 | 153.64 | 182.53 | 211.49 | 224.10 | 335.80 | 210.99 | 258.53 | 300.14 | 332.82 | 451.69 |
| 55 | 72.47 | 87.58 | 99.49 | 109.31 | 171.38 | 163.44 | 195.50 | 226.26 | 233.18 | 344.71 | 216.93 | 267.45 | 309.05 | 344.71 | 463.58 |
| 56 | 80.66 | 91.17 | 106.80 | 116.66 | 185.58 | 175.33 | 203.03 | 232.69 | 247.74 | 362.54 | 231.79 | 279.33 | 323.91 | 359.57 | 484.38 |
| 57 | 84.15 | 100.49 | 110.08 | 125.66 | 198.17 | 180.36 | 215.11 | 243.28 | 257.47 | 386.31 | 240.70 | 297.16 | 338.77 | 380.37 | 511.12 |
| 58 | 85.12 | 103.72 | 121.50 | 135.17 | 210.83 | 183.53 | 220.35 | 255.55 | 271.13 | 413.06 | 249.62 | 312.02 | 362.54 | 401.17 | 537.87 |
| 59 | 95.07 | 113.16 | 128.57 | 143.89 | 227.40 | 193.96 | 237.74 | 265.24 | 286.18 | 445.75 | 264.48 | 329.85 | 380.37 | 423.21 | 570.55 |
| 60 | 100.23 | 124.71 | 137.72 | 153.14 | 246.38 | 203.08 | 245.88 | 277.84 | 302.05 | 478.43 | 279.33 | 350.65 | 401.17 | 432.46 | 606.21 |
| 61 | 109.76 | 131.81 | 153.14 | 166.17 | 263.58 | 216.00 | 260.48 | 299.74 | 318.15 | 495.78 | 288.24 | 357.42 | 415.07 | 447.54 | 619.73 |
| 62 | 119.39 | 147.33 | 159.98 | 179.32 | 290.39 | 235.78 | 283.09 | 318.67 | 339.04 | 519.55 | 296.09 | 374.30 | 427.37 | 470.84 | 642.45 |
| 63 | 138.29 | 156.62 | 177.64 | 196.62 | 308.50 | 256.89 | 299.77 | 340.69 | 367.37 | 540.81 | 310.97 | 383.98 | 443.47 | 492.96 | 662.50 |
| 64 | 145.16 | 171.88 | 196.83 | 211.56 | 338.78 | 264.20 | 321.67 | 368.17 | 389.37 | 567.63 | 319.13 | 397.61 | 457.77 | 512.70 | 687.96 |
| 65 | 161.56 | 184.68 | 207.23 | 228.48 | 360.28 | 273.92 | 342.40 | 387.65 | 413.86 | 590.96 | 329.72 | 413.42 | 474.29 | 530.09 | 710.16 |
| 66 | 174.03 | 203.12 | 229.46 | 250.21 | 389.17 | 284.99 | 358.69 | 410.28 | 445.49 | 616.65 | 341.49 | 427.48 | 491.36 | 550.32 | 737.03 |
| 67 | 193.79 | 226.18 | 253.79 | 275.77 | 427.57 | 299.53 | 373.23 | 427.91 | 479.51 | 641.86 | 354.21 | 442.17 | 508.73 | 570.54 | 765.48 |
| 68 | 212.54 | 250.81 | 277.30 | 298.79 | 454.95 | 310.19 | 386.02 | 445.76 | 496.31 | 664.04 | 367.64 | 457.25 | 526.18 | 588.22 | 788.12 |
| 69 | 228.05 | 271.78 | 304.42 | 329.23 | 481.35 | 323.86 | 403.71 | 465.82 | 523.50 | 698.74 | 379.31 | 474.70 | 547.90 | 616.66 | 820.74 |
| 70 | 243.81 | 301.55 | 334.34 | 363.02 | 515.42 | 340.05 | 427.74 | 494.04 | 551.78 | 742.12 | 397.80 | 498.31 | 577.45 | 643.74 | 864.03 |
| 71 | 264.11 | 323.95 | 369.34 | 406.00 | 557.10 | 367.28 | 458.06 | 528.22 | 592.18 | 796.45 | 422.99 | 528.22 | 610.75 | 685.03 | 916.13 |
| 72 | 284.88 | 348.64 | 398.44 | 442.27 | 597.66 | 394.46 | 492.07 | 567.78 | 637.50 | 850.67 | 450.24 | 559.81 | 647.47 | 727.15 | 972.19 |
| 73 | 307.37 | 376.53 | 428.39 | 478.34 | 645.47 | 424.55 | 526.37 | 608.97 | 685.81 | 914.42 | 476.42 | 595.53 | 687.74 | 774.18 | 1033.52 |
| 74 | 331.13 | 406.98 | 464.32 | 514.27 | 695.56 | 451.38 | 566.07 | 653.01 | 732.56 | 978.60 | 505.02 | 632.67 | 730.71 | 819.51 | 1096.99 |
| 75 | 355.75 | 437.57 | 503.39 | 558.53 | 754.19 | 480.26 | 601.22 | 699.05 | 787.99 | 1049.46 | 531.85 | 667.03 | 775.54 | 871.59 | 1163.30 |
| 76 | 385.92 | 474.71 | 546.43 | 606.20 | 819.65 | 513.99 | 643.77 | 749.64 | 843.55 | 1123.60 | 561.80 | 705.24 | 823.06 | 923.81 | 1232.89 |
| 77 | 426.50 | 528.93 | 607.85 | 676.69 | 911.77 | 559.15 | 706.92 | 822.78 | 928.56 | 1232.49 | 607.85 | 767.37 | 891.62 | 1005.80 | 1338.27 |
| 78 | 478.55 | 592.74 | 683.41 | 760.65 | 1027.63 | 621.28 | 780.80 | 911.77 | 1029.31 | 1371.86 | 666.62 | 839.57 | 980.62 | 1106.55 | 1474.28 |
| 79 | 530.61 | 659.90 | 762.33 | 849.64 | 1143.49 | 678.37 | 859.72 | 1004.13 | 1133.42 | 1507.87 | 725.39 | 916.81 | 1072.97 | 1210.66 | 1608.62 |
| 80 | 582.66 | 723.71 | 837.89 | 935.28 | 1257.68 | 735.46 | 930.24 | 1091.44 | 1232.49 | 1638.84 | 782.48 | 987.33 | 1156.93 | 1309.73 | 1737.91 |
| 81 | 631.36 | 787.52 | 910.09 | 1015.88 | 1365.14 | 790.87 | 1002.45 | 1170.36 | 1324.84 | 1756.38 | 834.53 | 1059.54 | 1239.21 | 1400.40 | 1858.81 |
| 82 | 680.05 | 846.29 | 980.62 | 1093.12 | 1470.93 | 842.93 | 1064.57 | 1249.28 | 1408.80 | 1872.24 | 888.27 | 1123.34 | 1316.45 | 1486.04 | 1976.35 |
| 83 | 730.43 | 908.41 | 1051.14 | 1173.72 | 1576.71 | 896.66 | 1130.06 | 1323.16 | 1494.43 | 1984.74 | 943.68 | 1190.51 | 1395.37 | 1575.03 | 2092.21 |
| 84 | 785.84 | 975.58 | 1128.38 | 1259.36 | 1694.25 | 953.75 | 1200.59 | 1403.76 | 1585.11 | 2107.32 | 1002.45 | 1264.39 | 1477.64 | 1665.71 | 2216.46 |
| 85 | 844.61 | 1051.14 | 1215.70 | 1355.07 | 1823.55 | 1014.20 | 1277.83 | 1494.43 | 1684.18 | 2241.65 | 1062.90 | 1343.31 | 1568.32 | 1766.46 | 2352.48 |
| 86 | 910.09 | 1131.74 | 1309.73 | 1460.85 | 1964.59 | 1079.69 | 1358.42 | 1588.47 | 1789.96 | 2382.70 | 1128.38 | 1423.91 | 1662.35 | 1872.24 | 2493.52 |
| 87 | 980.62 | 1219.06 | 1410.48 | 1571.68 | 2115.72 | 1150.21 | 1445.74 | 1689.21 | 1900.79 | 2533.82 | 1198.91 | 1511.23 | 1763.10 | 1983.06 | 2644.65 |
| 88 | 1054.50 | 1311.41 | 1517.94 | 1692.57 | 2276.91 | 1224.09 | 1538.09 | 1796.68 | 2021.68 | 2695.02 | 1272.79 | 1603.58 | 1870.56 | 2103.96 | 2805.84 |
| 89 | 1136.78 | 1413.84 | 1635.48 | 1823.55 | 2453.22 | 1306.37 | 1640.52 | 1914.22 | 2152.66 | 2871.33 | 1355.07 | 1706.01 | 1988.10 | 2234.94 | 2982.15 |
| 90 | 1224.09 | 1524.66 | 1761.42 | 1964.59 | 2642.97 | 1393.69 | 1751.34 | 2040.16 | 2293.71 | 3061.07 | 1442.38 | 1816.83 | 2114.04 | 2375.98 | 3171.90 |
| 91 | 1321.48 | 1642.20 | 1900.79 | 2119.07 | 2849.50 | 1491.08 | 1868.88 | 2179.52 | 2448.19 | 3267.61 | 1539.77 | 1934.37 | 2253.41 | 2530.46 | 3378.43 |
| 92 | 1420.55 | 1768.13 | 2045.19 | 2281.95 | 3067.79 | 1590.15 | 1994.82 | 2323.93 | 2611.06 | 3485.89 | 1638.84 | 2060.30 | 2397.81 | 2693.34 | 3596.72 |
| 93 | 1529.70 | 1902.47 | 2201.35 | 2454.90 | 3302.87 | 1699.29 | 2129.15 | 2480.09 | 2784.01 | 3720.97 | 1747.98 | 2194.64 | 2553.97 | 2866.29 | 3831.80 |
| 94 | 1647.24 | 2048.55 | 2369.27 | 2642.97 | 3556.42 | 1816.83 | 2275.23 | 2648.00 | 2972.08 | 3974.52 | 1865.52 | 2340.72 | 2721.89 | 3054.36 | 4085.35 |
| 95 | 1774.85 | 2209.75 | 2555.65 | 2849.50 | 3835.16 | 1944.44 | 2436.43 | 2834.39 | 3178.61 | 4253.26 | 1993.14 | 2501.92 | 2908.27 | 3260.89 | 4364.08 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**

**Home and Community Care at 50%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 37.18 | 42.18 | 45.43 | 67.63 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 30 | 35.26 | 39.09 | 44.71 | 47.95 | 73.88 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 31 | 35.26 | 40.05 | 46.28 | 49.49 | 73.88 | 53.73 | 67.17 | 78.92 | 87.32 | 120.87 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 32 | 35.26 | 41.57 | 48.23 | 51.43 | 73.88 | 53.73 | 67.17 | 78.92 | 87.32 | 124.43 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 33 | 35.26 | 42.52 | 49.79 | 53.55 | 73.88 | 55.76 | 67.17 | 78.92 | 87.32 | 131.54 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 34 | 35.26 | 43.66 | 50.37 | 55.41 | 73.88 | 55.76 | 67.17 | 80.49 | 87.32 | 138.65 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 35 | 35.26 | 43.66 | 50.37 | 55.41 | 73.88 | 59.25 | 69.06 | 80.49 | 87.32 | 142.20 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 36 | 35.26 | 43.66 | 50.37 | 55.41 | 73.88 | 62.73 | 72.52 | 83.99 | 90.41 | 149.84 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 37 | 35.26 | 43.66 | 50.37 | 55.41 | 73.88 | 66.22 | 75.97 | 90.99 | 93.89 | 157.79 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 38 | 35.26 | 43.66 | 50.37 | 55.41 | 73.88 | 66.22 | 79.42 | 94.49 | 97.37 | 165.74 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 39 | 35.26 | 43.66 | 50.37 | 55.41 | 73.88 | 70.00 | 82.88 | 97.99 | 104.32 | 177.66 | 130.75 | 163.44 | 190.18 | 208.01 | 282.31 |
| 40 | 38.62 | 47.02 | 52.05 | 58.77 | 78.92 | 75.23 | 88.17 | 99.05 | 107.44 | 184.11 | 142.64 | 175.33 | 196.13 | 222.87 | 300.14 |
| 41 | 38.62 | 47.02 | 52.05 | 58.77 | 78.92 | 79.61 | 92.27 | 102.89 | 111.36 | 192.66 | 142.64 | 175.33 | 196.13 | 222.87 | 300.14 |
| 42 | 41.91 | 47.84 | 52.10 | 58.77 | 78.92 | 80.00 | 96.66 | 107.20 | 119.19 | 202.15 | 142.64 | 175.33 | 196.13 | 222.87 | 300.14 |
| 43 | 42.21 | 48.15 | 55.72 | 60.36 | 82.17 | 84.44 | 101.08 | 115.42 | 123.65 | 211.68 | 142.64 | 175.33 | 196.13 | 222.87 | 300.14 |
| 44 | 42.51 | 51.93 | 56.09 | 60.75 | 85.96 | 88.91 | 105.54 | 119.82 | 128.15 | 216.93 | 142.64 | 175.33 | 196.13 | 222.87 | 300.14 |
| 45 | 42.55 | 51.86 | 59.54 | 62.49 | 89.28 | 95.49 | 111.06 | 123.17 | 130.47 | 233.80 | 148.58 | 187.21 | 208.01 | 234.76 | 314.99 |
| 46 | 46.43 | 55.69 | 59.94 | 66.21 | 93.10 | 95.95 | 119.76 | 131.53 | 134.88 | 234.76 | 148.58 | 187.21 | 208.01 | 234.76 | 314.99 |
| 47 | 46.76 | 56.06 | 63.69 | 69.97 | 96.93 | 101.06 | 124.55 | 136.04 | 143.15 | 234.76 | 148.58 | 187.21 | 208.01 | 234.76 | 314.99 |
| 48 | 47.10 | 59.95 | 67.49 | 70.43 | 100.78 | 106.36 | 129.80 | 145.49 | 151.73 | 234.76 | 148.58 | 187.21 | 208.01 | 234.76 | 314.99 |
| 49 | 51.17 | 60.35 | 67.94 | 74.27 | 108.66 | 109.95 | 139.67 | 150.64 | 156.82 | 234.76 | 148.58 | 187.21 | 208.01 | 234.76 | 314.99 |
| 50 | 50.89 | 63.68 | 73.41 | 79.64 | 111.29 | 110.31 | 137.89 | 159.37 | 167.86 | 258.53 | 163.44 | 205.04 | 234.76 | 261.50 | 350.65 |
| 51 | 56.62 | 67.44 | 79.25 | 85.46 | 118.44 | 117.45 | 141.58 | 170.51 | 175.93 | 267.45 | 172.36 | 210.99 | 243.67 | 270.42 | 362.54 |
| 52 | 56.64 | 67.67 | 77.38 | 87.20 | 125.82 | 125.68 | 153.46 | 168.12 | 181.03 | 273.39 | 178.30 | 219.90 | 249.62 | 279.33 | 374.43 |
| 53 | 60.47 | 71.49 | 83.24 | 89.56 | 135.55 | 130.15 | 159.03 | 182.89 | 192.20 | 285.28 | 184.24 | 225.84 | 261.50 | 291.22 | 386.31 |
| 54 | 60.54 | 71.76 | 83.57 | 91.42 | 143.17 | 136.57 | 162.88 | 191.48 | 200.09 | 294.19 | 187.21 | 231.79 | 267.45 | 297.16 | 398.20 |
| 55 | 64.42 | 77.63 | 87.55 | 99.38 | 150.81 | 145.61 | 175.07 | 197.25 | 211.49 | 303.11 | 193.16 | 240.70 | 273.39 | 309.05 | 413.06 |
| 56 | 70.32 | 83.25 | 94.71 | 104.59 | 164.44 | 154.53 | 185.62 | 204.31 | 223.24 | 323.91 | 202.07 | 252.59 | 288.25 | 320.94 | 430.89 |
| 57 | 73.89 | 88.43 | 100.25 | 111.69 | 174.85 | 160.00 | 189.64 | 220.90 | 230.92 | 344.71 | 210.99 | 261.50 | 306.08 | 338.77 | 451.69 |
| 58 | 77.20 | 91.97 | 107.55 | 119.03 | 185.34 | 166.59 | 193.14 | 228.07 | 242.17 | 365.51 | 222.87 | 276.36 | 320.94 | 356.60 | 475.46 |
| 59 | 86.81 | 101.24 | 114.73 | 128.12 | 201.87 | 177.10 | 210.42 | 238.45 | 255.52 | 395.23 | 234.76 | 294.19 | 338.77 | 378.82 | 508.15 |
| 60 | 90.20 | 110.63 | 123.95 | 135.47 | 218.49 | 183.87 | 219.44 | 251.63 | 266.81 | 421.97 | 252.59 | 312.02 | 359.57 | 384.09 | 537.87 |
| 61 | 97.57 | 117.83 | 135.01 | 148.37 | 235.59 | 191.70 | 234.17 | 263.57 | 283.63 | 443.90 | 259.42 | 322.83 | 368.95 | 400.28 | 553.43 |
| 62 | 107.04 | 130.96 | 144.18 | 159.40 | 259.45 | 208.68 | 251.64 | 284.99 | 302.18 | 460.89 | 265.36 | 332.40 | 382.68 | 421.28 | 572.62 |
| 63 | 121.00 | 140.35 | 157.46 | 174.55 | 275.78 | 227.14 | 266.18 | 304.83 | 325.74 | 484.03 | 273.11 | 340.71 | 392.09 | 436.70 | 592.19 |
| 64 | 130.22 | 153.46 | 174.28 | 187.61 | 300.88 | 235.42 | 285.93 | 327.26 | 346.11 | 502.24 | 282.51 | 355.75 | 405.45 | 455.15 | 612.10 |
| 65 | 144.10 | 164.38 | 185.10 | 204.43 | 323.09 | 246.02 | 306.89 | 345.13 | 370.80 | 527.55 | 294.21 | 367.76 | 421.03 | 474.29 | 636.61 |
| 66 | 156.62 | 180.55 | 204.88 | 223.98 | 347.47 | 257.96 | 319.38 | 368.52 | 395.73 | 550.32 | 307.10 | 380.80 | 437.31 | 491.36 | 658.42 |
| 67 | 171.52 | 200.82 | 224.67 | 245.13 | 380.84 | 263.88 | 330.44 | 380.36 | 424.92 | 570.54 | 313.80 | 392.25 | 454.06 | 508.73 | 679.90 |
| 68 | 187.93 | 222.70 | 247.89 | 268.09 | 404.40 | 273.43 | 342.36 | 395.21 | 445.76 | 590.52 | 323.98 | 406.70 | 468.74 | 526.18 | 703.11 |
| 69 | 201.48 | 239.68 | 270.83 | 292.43 | 430.33 | 283.93 | 354.91 | 414.81 | 465.82 | 623.32 | 337.17 | 419.24 | 488.01 | 545.68 | 732.01 |
| 70 | 216.01 | 267.34 | 296.96 | 326.31 | 459.82 | 303.69 | 380.69 | 440.57 | 496.18 | 660.85 | 352.88 | 444.85 | 513.28 | 577.45 | 769.93 |
| 71 | 233.16 | 288.87 | 330.14 | 361.11 | 495.20 | 323.95 | 406.48 | 470.44 | 528.22 | 705.67 | 373.47 | 470.44 | 542.66 | 608.69 | 815.02 |
| 72 | 253.01 | 310.78 | 354.61 | 394.46 | 531.92 | 348.64 | 436.29 | 504.03 | 567.78 | 757.04 | 398.44 | 500.04 | 575.75 | 649.46 | 864.61 |
| 73 | 272.79 | 334.26 | 382.29 | 424.55 | 574.39 | 376.53 | 466.82 | 541.74 | 608.97 | 812.60 | 422.63 | 528.29 | 612.81 | 689.66 | 920.18 |
| 74 | 295.98 | 362.58 | 412.53 | 458.78 | 621.57 | 403.28 | 503.17 | 580.87 | 654.86 | 873.15 | 451.38 | 564.22 | 651.16 | 730.71 | 978.60 |
| 75 | 316.62 | 391.33 | 448.25 | 494.49 | 670.59 | 428.68 | 538.96 | 622.56 | 697.27 | 932.07 | 473.15 | 597.66 | 690.16 | 771.98 | 1035.23 |
| 76 | 343.23 | 423.48 | 486.67 | 539.60 | 729.15 | 457.64 | 573.75 | 667.67 | 749.64 | 998.95 | 500.33 | 630.10 | 732.56 | 823.06 | 1097.99 |
| 77 | 381.16 | 471.84 | 540.68 | 602.81 | 811.02 | 502.06 | 629.68 | 730.43 | 826.14 | 1098.16 | 542.36 | 685.09 | 794.23 | 896.66 | 1192.19 |
| 78 | 424.82 | 528.93 | 609.53 | 678.37 | 911.77 | 550.76 | 696.84 | 812.70 | 916.81 | 1219.06 | 591.06 | 748.90 | 874.83 | 987.33 | 1309.73 |
| 79 | 473.52 | 587.70 | 678.37 | 755.61 | 1017.56 | 606.17 | 765.69 | 894.98 | 1009.16 | 1341.63 | 644.79 | 816.06 | 953.75 | 1076.33 | 1430.63 |
| 80 | 518.85 | 644.79 | 745.54 | 831.17 | 1119.99 | 654.86 | 829.50 | 970.54 | 1096.48 | 1457.49 | 696.84 | 879.87 | 1029.31 | 1163.64 | 1548.17 |
| 81 | 564.19 | 700.20 | 811.02 | 903.38 | 1215.70 | 706.92 | 889.94 | 1044.43 | 1177.08 | 1564.96 | 745.54 | 942.00 | 1104.87 | 1245.92 | 1655.63 |
| 82 | 606.17 | 753.93 | 871.47 | 973.90 | 1308.05 | 750.58 | 948.71 | 1109.91 | 1254.32 | 1664.03 | 792.55 | 1000.77 | 1170.36 | 1324.84 | 1758.06 |
| 83 | 649.83 | 809.35 | 936.96 | 1044.43 | 1403.76 | 797.59 | 1007.48 | 1178.76 | 1331.56 | 1768.13 | 839.57 | 1062.90 | 1242.56 | 1400.40 | 1862.17 |
| 84 | 698.52 | 868.12 | 1004.13 | 1121.67 | 1507.87 | 847.97 | 1069.61 | 1249.28 | 1410.48 | 1875.60 | 889.94 | 1125.02 | 1314.77 | 1484.36 | 1972.99 |
| 85 | 752.25 | 935.28 | 1083.05 | 1205.62 | 1623.73 | 903.38 | 1138.46 | 1329.88 | 1497.79 | 1994.82 | 947.03 | 1193.87 | 1397.04 | 1571.68 | 2095.57 |
| 86 | 811.02 | 1009.16 | 1165.32 | 1299.65 | 1749.66 | 962.15 | 1212.34 | 1412.16 | 1591.82 | 2120.75 | 1005.80 | 1267.75 | 1479.32 | 1665.71 | 2221.50 |
| 87 | 871.47 | 1084.72 | 1256.00 | 1400.40 | 1882.32 | 1022.60 | 1287.90 | 1502.83 | 1692.57 | 2253.41 | 1066.25 | 1343.31 | 1570.00 | 1766.46 | 2354.15 |
| 88 | 938.64 | 1167.00 | 1350.03 | 1507.87 | 2026.72 | 1089.76 | 1370.18 | 1596.86 | 1800.04 | 2397.81 | 1133.42 | 1425.59 | 1664.03 | 1873.92 | 2498.56 |
| 89 | 1010.84 | 1257.68 | 1455.81 | 1622.05 | 2182.88 | 1161.96 | 1460.85 | 1702.65 | 1914.22 | 2553.97 | 1205.62 | 1516.26 | 1769.81 | 1988.10 | 2654.72 |
| 90 | 1089.76 | 1355.07 | 1568.32 | 1749.66 | 2352.48 | 1240.88 | 1558.24 | 1815.15 | 2041.83 | 2723.57 | 1284.54 | 1613.65 | 1882.32 | 2115.72 | 2824.31 |
| 91 | 1175.40 | 1460.85 | 1690.89 | 1885.67 | 2535.50 | 1326.52 | 1664.03 | 1937.73 | 2177.84 | 2906.59 | 1370.18 | 1719.44 | 2004.89 | 2251.73 | 3007.34 |
| 92 | 1266.07 | 1573.35 | 1820.19 | 2030.08 | 2730.28 | 1417.19 | 1776.53 | 2067.02 | 2322.25 | 3101.37 | 1460.85 | 1831.94 | 2134.19 | 2396.13 | 3202.12 |
| 93 | 1361.78 | 1694.25 | 1959.56 | 2184.56 | 2938.50 | 1512.91 | 1897.43 | 2206.39 | 2476.73 | 3309.58 | 1556.56 | 1952.84 | 2273.56 | 2550.61 | 3410.33 |
| 94 | 1465.89 | 1823.55 | 2109.00 | 2352.48 | 3163.50 | 1617.01 | 2026.72 | 2355.83 | 2644.65 | 3534.59 | 1660.67 | 2082.13 | 2423.00 | 2718.53 | 3635.34 |
| 95 | 1581.75 | 1964.59 | 2275.23 | 2535.50 | 3412.01 | 1732.87 | 2167.77 | 2522.07 | 2827.67 | 3783.10 | 1776.53 | 2223.18 | 2589.23 | 2901.55 | 3883.85 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 32.24 | 34.32 | 36.55 | 41.30 | 63.02 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 30 | 33.58 | 36.08 | 38.75 | 43.59 | 68.84 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 31 | 33.58 | 36.96 | 40.11 | 44.99 | 68.84 | 52.05 | 62.13 | 68.84 | 80.60 | 112.11 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 32 | 33.58 | 38.37 | 41.80 | 46.75 | 68.84 | 52.05 | 62.13 | 68.84 | 80.60 | 115.41 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 33 | 33.58 | 39.25 | 43.15 | 48.69 | 68.84 | 54.02 | 62.13 | 68.84 | 80.60 | 122.01 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 34 | 33.58 | 40.30 | 43.66 | 50.37 | 68.84 | 54.02 | 62.13 | 70.21 | 80.60 | 128.60 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 35 | 33.58 | 40.30 | 43.66 | 50.37 | 68.84 | 57.40 | 63.88 | 70.21 | 80.60 | 131.90 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 36 | 33.58 | 40.30 | 43.66 | 50.37 | 68.84 | 60.77 | 67.08 | 73.27 | 83.46 | 138.98 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 37 | 33.58 | 40.30 | 43.66 | 50.37 | 68.84 | 64.15 | 70.27 | 79.37 | 86.67 | 146.36 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 38 | 33.58 | 40.30 | 43.66 | 50.37 | 68.84 | 64.15 | 73.47 | 82.42 | 89.88 | 153.73 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 39 | 33.58 | 40.30 | 43.66 | 50.37 | 68.84 | 67.81 | 76.66 | 85.48 | 96.30 | 164.78 | 121.84 | 148.58 | 169.38 | 190.18 | 258.53 |
| 40 | 35.26 | 41.98 | 48.70 | 53.73 | 72.20 | 68.79 | 79.96 | 92.99 | 99.63 | 168.98 | 127.78 | 160.47 | 184.24 | 202.07 | 270.42 |
| 41 | 35.26 | 41.98 | 48.70 | 53.73 | 72.20 | 72.79 | 83.69 | 96.59 | 103.26 | 176.82 | 127.78 | 160.47 | 184.24 | 202.07 | 270.42 |
| 42 | 38.27 | 42.71 | 48.74 | 53.73 | 72.20 | 73.14 | 87.67 | 100.64 | 110.52 | 185.53 | 127.78 | 160.47 | 184.24 | 202.07 | 270.42 |
| 43 | 38.54 | 42.99 | 52.13 | 55.18 | 75.17 | 77.20 | 91.68 | 108.35 | 114.66 | 194.28 | 127.78 | 160.47 | 184.24 | 202.07 | 270.42 |
| 44 | 38.82 | 46.37 | 52.48 | 55.54 | 78.65 | 81.29 | 95.72 | 112.48 | 118.83 | 199.10 | 127.78 | 160.47 | 184.24 | 202.07 | 270.42 |
| 45 | 39.01 | 44.95 | 54.13 | 57.28 | 80.35 | 87.74 | 94.52 | 113.70 | 121.32 | 207.16 | 136.70 | 166.41 | 190.18 | 213.96 | 288.25 |
| 46 | 42.56 | 48.26 | 54.49 | 60.69 | 83.79 | 88.17 | 101.93 | 121.41 | 125.41 | 208.01 | 136.70 | 166.41 | 190.18 | 213.96 | 288.25 |
| 47 | 42.87 | 48.58 | 57.90 | 64.14 | 87.24 | 92.87 | 106.00 | 125.57 | 133.11 | 208.01 | 136.70 | 166.41 | 190.18 | 213.96 | 288.25 |
| 48 | 43.17 | 51.96 | 61.35 | 64.56 | 90.71 | 97.73 | 110.47 | 134.30 | 141.08 | 208.01 | 136.70 | 166.41 | 190.18 | 213.96 | 288.25 |
| 49 | 46.91 | 52.30 | 61.76 | 68.08 | 97.79 | 101.04 | 118.87 | 139.05 | 145.81 | 208.01 | 136.70 | 166.41 | 190.18 | 213.96 | 288.25 |
| 50 | 46.98 | 57.89 | 67.46 | 71.87 | 103.19 | 102.04 | 127.08 | 145.63 | 152.37 | 237.73 | 148.58 | 187.21 | 216.93 | 237.73 | 320.94 |
| 51 | 50.55 | 61.49 | 71.12 | 77.51 | 110.13 | 106.27 | 128.22 | 153.74 | 160.18 | 246.65 | 157.50 | 193.16 | 222.87 | 246.65 | 332.82 |
| 52 | 50.78 | 61.87 | 69.65 | 81.25 | 115.15 | 114.25 | 139.51 | 151.85 | 167.92 | 252.59 | 160.47 | 199.10 | 228.82 | 255.56 | 341.74 |
| 53 | 56.44 | 65.53 | 73.33 | 81.77 | 122.43 | 121.47 | 144.83 | 163.19 | 176.18 | 261.50 | 169.38 | 205.04 | 234.76 | 264.48 | 353.62 |
| 54 | 56.63 | 65.94 | 75.79 | 83.64 | 129.74 | 122.35 | 148.84 | 174.33 | 178.74 | 267.45 | 175.33 | 210.99 | 243.67 | 270.42 | 362.54 |
| 55 | 58.38 | 69.67 | 81.59 | 89.44 | 139.39 | 130.75 | 157.56 | 182.74 | 189.80 | 279.33 | 175.33 | 213.96 | 252.59 | 282.31 | 377.40 |
| 56 | 64.11 | 73.34 | 86.65 | 94.53 | 150.35 | 136.70 | 165.32 | 187.28 | 198.74 | 294.19 | 184.24 | 228.82 | 261.50 | 291.22 | 392.26 |
| 57 | 67.73 | 82.40 | 90.42 | 101.72 | 158.54 | 145.45 | 175.49 | 195.74 | 209.69 | 312.02 | 193.16 | 243.67 | 276.36 | 309.05 | 410.09 |
| 58 | 69.29 | 84.15 | 99.59 | 108.94 | 171.44 | 149.65 | 176.82 | 208.83 | 221.11 | 338.77 | 202.07 | 252.59 | 291.22 | 323.91 | 436.83 |
| 59 | 76.47 | 91.32 | 104.84 | 114.33 | 183.31 | 157.42 | 191.29 | 217.01 | 229.97 | 359.57 | 210.99 | 267.45 | 309.05 | 340.34 | 460.60 |
| 60 | 82.18 | 100.57 | 112.15 | 123.69 | 199.89 | 167.41 | 198.29 | 228.04 | 244.16 | 386.31 | 225.84 | 282.31 | 326.88 | 347.11 | 490.32 |
| 61 | 89.44 | 107.85 | 124.93 | 134.52 | 214.59 | 175.50 | 215.75 | 242.89 | 256.50 | 400.66 | 233.48 | 291.13 | 337.25 | 364.15 | 507.31 |
| 62 | 96.75 | 118.68 | 130.36 | 147.44 | 235.64 | 189.71 | 230.67 | 259.08 | 280.07 | 421.78 | 243.01 | 301.67 | 346.36 | 385.48 | 519.55 |
| 63 | 112.36 | 128.15 | 145.35 | 158.50 | 250.07 | 205.51 | 242.92 | 276.65 | 296.35 | 438.06 | 254.18 | 313.67 | 362.34 | 396.51 | 538.11 |
| 64 | 117.41 | 139.14 | 157.87 | 171.65 | 274.81 | 211.88 | 260.40 | 299.14 | 314.86 | 457.77 | 256.35 | 321.75 | 371.45 | 418.53 | 557.17 |
| 65 | 128.81 | 150.18 | 169.01 | 184.39 | 290.55 | 220.66 | 276.46 | 315.12 | 334.92 | 476.82 | 263.78 | 332.26 | 385.52 | 428.64 | 573.20 |
| 66 | 141.40 | 164.14 | 186.44 | 203.80 | 315.04 | 233.39 | 287.44 | 334.12 | 362.56 | 498.73 | 275.16 | 346.41 | 400.45 | 447.13 | 597.00 |
| 67 | 155.92 | 183.90 | 205.94 | 222.66 | 343.45 | 240.10 | 301.91 | 347.08 | 386.93 | 515.86 | 285.27 | 358.97 | 413.64 | 461.19 | 615.71 |
| 68 | 170.03 | 203.24 | 224.78 | 243.53 | 369.93 | 250.45 | 312.49 | 360.74 | 404.40 | 542.26 | 294.11 | 369.93 | 425.08 | 477.93 | 641.07 |
| 69 | 185.98 | 218.28 | 247.74 | 265.84 | 390.40 | 261.75 | 323.86 | 379.31 | 423.68 | 565.64 | 308.33 | 381.53 | 445.86 | 499.10 | 665.46 |
| 70 | 196.76 | 241.67 | 269.96 | 295.72 | 417.04 | 275.89 | 342.19 | 399.93 | 449.12 | 598.83 | 320.80 | 402.07 | 466.23 | 523.98 | 699.35 |
| 71 | 212.53 | 262.05 | 299.19 | 330.51 | 449.81 | 297.12 | 369.34 | 427.11 | 482.82 | 643.77 | 340.45 | 427.11 | 495.20 | 557.10 | 740.74 |
| 72 | 231.10 | 282.89 | 322.74 | 358.60 | 484.10 | 318.75 | 396.45 | 458.21 | 515.98 | 687.31 | 362.58 | 454.22 | 523.95 | 589.69 | 786.92 |
| 73 | 247.82 | 303.53 | 349.63 | 386.13 | 522.53 | 340.03 | 426.47 | 495.63 | 553.26 | 739.60 | 386.13 | 480.26 | 559.03 | 626.26 | 837.58 |
| 74 | 268.24 | 329.28 | 377.38 | 418.08 | 564.22 | 366.28 | 456.93 | 530.92 | 595.67 | 793.61 | 408.83 | 512.42 | 593.82 | 665.96 | 889.80 |
| 75 | 289.94 | 355.75 | 407.33 | 451.80 | 610.11 | 391.33 | 489.16 | 565.64 | 635.01 | 848.46 | 432.24 | 542.52 | 627.90 | 706.16 | 940.96 |
| 76 | 312.49 | 385.92 | 442.27 | 490.08 | 662.55 | 416.65 | 522.53 | 607.91 | 681.33 | 908.44 | 455.93 | 573.75 | 665.96 | 747.93 | 997.24 |
| 77 | 345.90 | 428.18 | 491.99 | 547.40 | 738.82 | 455.05 | 572.59 | 664.94 | 750.58 | 999.09 | 491.99 | 619.60 | 723.71 | 812.70 | 1084.72 |
| 78 | 387.88 | 480.23 | 554.12 | 616.24 | 831.17 | 502.06 | 633.04 | 738.82 | 834.53 | 1109.91 | 539.00 | 681.73 | 795.91 | 896.66 | 1193.87 |
| 79 | 429.86 | 533.97 | 616.24 | 686.77 | 925.21 | 550.76 | 695.16 | 812.70 | 918.49 | 1219.06 | 587.70 | 742.18 | 868.12 | 978.94 | 1301.33 |
| 80 | 471.84 | 587.70 | 680.05 | 757.29 | 1017.56 | 597.77 | 755.61 | 884.91 | 999.09 | 1324.84 | 633.04 | 802.63 | 938.64 | 1059.54 | 1407.12 |
| 81 | 512.14 | 638.07 | 737.14 | 822.78 | 1106.55 | 641.43 | 811.02 | 950.39 | 1072.97 | 1423.91 | 676.69 | 858.04 | 1002.45 | 1135.10 | 1507.87 |
| 82 | 550.76 | 685.09 | 794.23 | 884.91 | 1192.19 | 681.73 | 863.08 | 1010.84 | 1140.14 | 1517.94 | 718.67 | 910.09 | 1067.93 | 1203.94 | 1601.90 |
| 83 | 591.06 | 737.14 | 851.32 | 948.71 | 1277.83 | 725.39 | 918.49 | 1071.29 | 1208.98 | 1608.62 | 762.33 | 965.51 | 1130.06 | 1274.47 | 1695.93 |
| 84 | 634.71 | 790.87 | 915.13 | 1019.24 | 1371.86 | 770.73 | 973.90 | 1138.46 | 1281.18 | 1706.01 | 811.02 | 1024.28 | 1197.23 | 1348.35 | 1795.00 |
| 85 | 683.41 | 851.32 | 983.98 | 1096.48 | 1477.64 | 819.42 | 1036.03 | 1208.98 | 1361.78 | 1815.15 | 861.40 | 1088.08 | 1271.11 | 1428.95 | 1905.82 |
| 86 | 737.14 | 918.49 | 1062.90 | 1183.79 | 1591.82 | 873.15 | 1103.19 | 1287.90 | 1449.10 | 1929.33 | 915.13 | 1155.25 | 1350.03 | 1516.26 | 2020.01 |
| 87 | 794.23 | 985.66 | 1141.82 | 1274.47 | 1714.40 | 930.24 | 1170.36 | 1366.82 | 1539.77 | 2051.91 | 972.22 | 1222.41 | 1428.95 | 1606.94 | 2142.58 |
| 88 | 853.00 | 1062.90 | 1230.81 | 1370.18 | 1843.70 | 989.01 | 1247.60 | 1455.81 | 1635.48 | 2181.20 | 1030.99 | 1299.65 | 1517.94 | 1702.65 | 2271.88 |
| 89 | 920.17 | 1145.17 | 1324.84 | 1475.96 | 1986.42 | 1056.18 | 1329.88 | 1549.85 | 1741.27 | 2323.93 | 1098.16 | 1381.93 | 1611.97 | 1808.43 | 2414.60 |
| 90 | 992.37 | 1234.17 | 1427.27 | 1591.82 | 2140.90 | 1128.38 | 1418.87 | 1652.27 | 1857.13 | 2478.41 | 1170.36 | 1470.93 | 1714.40 | 1924.29 | 2569.08 |
| 91 | 1069.61 | 1329.88 | 1538.09 | 1716.08 | 2308.82 | 1205.62 | 1514.58 | 1763.10 | 1981.39 | 2646.32 | 1247.60 | 1566.64 | 1825.23 | 2048.55 | 2737.00 |
| 92 | 1150.21 | 1432.31 | 1657.31 | 1847.05 | 2485.13 | 1286.22 | 1617.01 | 1882.32 | 2112.36 | 2822.63 | 1328.20 | 1669.07 | 1944.44 | 2179.52 | 2913.31 |
| 93 | 1239.21 | 1539.77 | 1783.25 | 1988.10 | 2674.87 | 1375.22 | 1724.48 | 2008.25 | 2253.41 | 3012.38 | 1417.19 | 1776.53 | 2070.38 | 2320.57 | 3103.05 |
| 94 | 1333.24 | 1658.99 | 1919.26 | 2140.90 | 2879.73 | 1469.25 | 1843.70 | 2144.26 | 2406.21 | 3217.23 | 1511.23 | 1895.75 | 2206.39 | 2473.37 | 3307.91 |
| 95 | 1439.02 | 1789.96 | 2070.38 | 2308.82 | 3104.73 | 1575.03 | 1974.67 | 2295.38 | 2574.12 | 3442.24 | 1617.01 | 2026.72 | 2357.51 | 2641.29 | 3532.91 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**

**Home and Community Care at 50%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.02 | 31.46 | 35.15 | 38.55 | 56.87 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 30 | 30.22 | 33.08 | 37.26 | 40.68 | 62.13 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 31 | 30.22 | 33.88 | 38.56 | 41.99 | 62.13 | 47.02 | 58.77 | 65.49 | 75.56 | 103.36 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 32 | 30.22 | 35.18 | 40.19 | 43.64 | 62.13 | 47.02 | 58.77 | 65.49 | 75.56 | 106.40 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 33 | 30.22 | 35.98 | 41.49 | 45.44 | 62.13 | 48.79 | 58.77 | 65.49 | 75.56 | 112.47 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 34 | 30.22 | 36.94 | 41.98 | 47.02 | 62.13 | 48.79 | 58.77 | 66.79 | 75.56 | 118.55 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 35 | 30.22 | 36.94 | 41.98 | 47.02 | 62.13 | 51.84 | 60.43 | 66.79 | 75.56 | 121.59 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 36 | 30.22 | 36.94 | 41.98 | 47.02 | 62.13 | 54.89 | 63.45 | 69.69 | 78.24 | 128.13 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 37 | 30.22 | 36.94 | 41.98 | 47.02 | 62.13 | 57.94 | 66.47 | 75.50 | 81.25 | 134.92 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 38 | 30.22 | 36.94 | 41.98 | 47.02 | 62.13 | 57.94 | 69.50 | 78.40 | 84.26 | 141.72 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 39 | 30.22 | 36.94 | 41.98 | 47.02 | 62.13 | 61.25 | 72.52 | 81.31 | 90.28 | 151.91 | 115.89 | 142.64 | 163.44 | 181.27 | 240.70 |
| 40 | 31.90 | 38.62 | 43.66 | 50.37 | 67.17 | 64.49 | 73.81 | 82.88 | 93.77 | 158.89 | 121.84 | 151.55 | 172.36 | 193.16 | 258.53 |
| 41 | 31.90 | 38.62 | 43.66 | 50.37 | 67.17 | 68.24 | 77.25 | 86.09 | 97.19 | 166.26 | 121.84 | 151.55 | 172.36 | 193.16 | 258.53 |
| 42 | 34.62 | 39.29 | 43.69 | 50.37 | 67.17 | 68.57 | 80.92 | 89.70 | 104.02 | 174.45 | 121.84 | 151.55 | 172.36 | 193.16 | 258.53 |
| 43 | 34.87 | 39.55 | 46.74 | 51.73 | 69.93 | 72.37 | 84.63 | 96.57 | 107.91 | 182.68 | 121.84 | 151.55 | 172.36 | 193.16 | 258.53 |
| 44 | 35.12 | 42.66 | 47.05 | 52.07 | 73.16 | 76.21 | 88.36 | 100.25 | 111.84 | 187.21 | 121.84 | 151.55 | 172.36 | 193.16 | 258.53 |
| 45 | 37.23 | 43.22 | 52.32 | 53.81 | 75.00 | 82.58 | 92.16 | 108.96 | 114.45 | 198.28 | 130.75 | 160.47 | 184.24 | 202.07 | 276.36 |
| 46 | 40.63 | 46.41 | 52.67 | 57.01 | 78.20 | 82.98 | 99.38 | 116.35 | 118.32 | 199.10 | 130.75 | 160.47 | 184.24 | 202.07 | 276.36 |
| 47 | 40.92 | 46.71 | 55.97 | 60.25 | 81.42 | 87.40 | 103.35 | 120.34 | 125.57 | 199.10 | 130.75 | 160.47 | 184.24 | 202.07 | 276.36 |
| 48 | 41.21 | 49.96 | 59.31 | 60.65 | 84.66 | 91.98 | 107.71 | 128.70 | 133.09 | 199.10 | 130.75 | 160.47 | 184.24 | 202.07 | 276.36 |
| 49 | 44.77 | 50.29 | 59.70 | 63.95 | 91.27 | 95.09 | 115.89 | 133.26 | 137.56 | 199.10 | 130.75 | 160.47 | 184.24 | 202.07 | 276.36 |
| 50 | 45.02 | 54.03 | 61.51 | 66.04 | 95.10 | 99.28 | 121.67 | 137.39 | 142.04 | 222.87 | 142.64 | 178.30 | 202.07 | 225.84 | 306.08 |
| 51 | 46.51 | 57.52 | 67.06 | 71.55 | 99.74 | 100.67 | 122.88 | 145.35 | 152.30 | 228.82 | 145.61 | 184.24 | 213.96 | 234.76 | 312.02 |
| 52 | 46.88 | 58.00 | 65.78 | 73.33 | 108.76 | 105.68 | 133.93 | 146.43 | 154.80 | 240.70 | 154.53 | 190.18 | 219.90 | 240.70 | 326.88 |
| 53 | 50.39 | 61.56 | 69.37 | 75.93 | 115.87 | 112.79 | 139.15 | 157.56 | 165.51 | 249.62 | 157.50 | 196.13 | 225.84 | 249.62 | 338.77 |
| 54 | 50.77 | 62.06 | 69.96 | 79.75 | 120.80 | 113.81 | 143.22 | 162.90 | 173.41 | 255.56 | 163.44 | 202.07 | 231.79 | 258.53 | 347.68 |
| 55 | 56.36 | 65.68 | 73.63 | 83.48 | 127.96 | 124.81 | 151.73 | 171.14 | 178.96 | 264.48 | 169.38 | 208.01 | 237.73 | 267.45 | 356.60 |
| 56 | 59.98 | 69.37 | 80.60 | 88.50 | 138.60 | 130.75 | 159.52 | 178.77 | 187.85 | 276.36 | 175.33 | 219.90 | 249.62 | 279.33 | 371.45 |
| 57 | 63.62 | 74.36 | 84.53 | 93.74 | 149.21 | 139.63 | 164.16 | 187.35 | 199.07 | 297.16 | 184.24 | 228.82 | 261.50 | 294.19 | 392.26 |
| 58 | 65.33 | 80.23 | 91.62 | 102.89 | 157.54 | 141.18 | 171.38 | 195.10 | 210.58 | 317.97 | 193.16 | 243.67 | 276.36 | 312.02 | 416.03 |
| 59 | 72.34 | 85.36 | 98.90 | 108.41 | 171.71 | 148.99 | 180.36 | 208.98 | 219.75 | 341.74 | 202.07 | 255.56 | 297.16 | 328.51 | 439.80 |
| 60 | 74.17 | 92.52 | 104.28 | 115.83 | 183.62 | 153.69 | 185.07 | 214.94 | 231.57 | 362.54 | 210.99 | 267.45 | 312.02 | 332.88 | 463.58 |
| 61 | 83.34 | 101.86 | 114.86 | 126.61 | 200.60 | 167.40 | 202.59 | 227.39 | 244.16 | 380.48 | 221.95 | 279.60 | 319.95 | 347.47 | 481.37 |
| 62 | 90.57 | 112.55 | 122.45 | 135.49 | 218.98 | 178.87 | 220.18 | 246.13 | 262.88 | 396.64 | 231.84 | 293.29 | 332.40 | 363.45 | 494.41 |
| 63 | 101.55 | 120.01 | 135.25 | 148.46 | 233.71 | 191.99 | 232.58 | 263.84 | 281.65 | 416.43 | 235.25 | 300.15 | 340.71 | 377.76 | 511.07 |
| 64 | 111.01 | 130.96 | 149.67 | 159.67 | 258.23 | 201.42 | 247.63 | 286.35 | 298.04 | 436.84 | 245.89 | 308.67 | 355.75 | 397.61 | 533.63 |
| 65 | 122.26 | 140.03 | 158.95 | 174.37 | 274.28 | 207.98 | 263.78 | 300.12 | 318.17 | 456.53 | 253.63 | 317.04 | 367.76 | 410.88 | 550.38 |
| 66 | 132.69 | 155.93 | 176.19 | 191.70 | 298.83 | 221.11 | 277.62 | 319.38 | 343.60 | 476.62 | 262.88 | 331.67 | 380.80 | 427.48 | 574.89 |
| 67 | 147.01 | 171.22 | 191.38 | 208.36 | 324.76 | 228.22 | 287.65 | 328.06 | 367.94 | 494.47 | 271.01 | 342.32 | 392.25 | 439.79 | 589.56 |
| 68 | 161.08 | 190.27 | 210.07 | 227.16 | 346.96 | 238.96 | 296.41 | 340.06 | 381.42 | 514.69 | 282.62 | 353.85 | 406.70 | 454.95 | 608.90 |
| 69 | 172.70 | 207.58 | 230.94 | 249.48 | 366.00 | 246.22 | 312.77 | 359.35 | 401.50 | 536.81 | 290.59 | 368.22 | 421.46 | 474.70 | 634.41 |
| 70 | 183.93 | 230.98 | 253.35 | 275.32 | 393.52 | 258.78 | 331.50 | 378.55 | 425.60 | 573.17 | 303.69 | 389.24 | 444.85 | 498.31 | 669.41 |
| 71 | 200.14 | 247.60 | 280.62 | 310.11 | 422.99 | 280.62 | 354.90 | 406.48 | 458.06 | 610.75 | 321.88 | 410.61 | 470.44 | 532.34 | 709.79 |
| 72 | 215.16 | 266.95 | 304.81 | 336.68 | 456.21 | 300.82 | 380.51 | 438.28 | 490.08 | 655.43 | 342.66 | 436.29 | 502.03 | 561.80 | 753.05 |
| 73 | 232.45 | 290.08 | 328.50 | 363.08 | 491.79 | 322.74 | 411.10 | 470.66 | 528.29 | 705.03 | 365.00 | 464.89 | 534.05 | 597.45 | 801.08 |
| 74 | 249.74 | 312.63 | 353.33 | 392.18 | 532.77 | 345.93 | 438.43 | 503.17 | 566.07 | 756.61 | 386.63 | 493.92 | 564.22 | 634.52 | 850.95 |
| 75 | 270.37 | 337.96 | 384.21 | 426.90 | 574.54 | 368.20 | 469.59 | 540.74 | 608.33 | 809.33 | 409.11 | 521.17 | 601.22 | 675.93 | 900.05 |
| 76 | 293.71 | 367.13 | 416.65 | 462.76 | 624.98 | 394.46 | 502.03 | 578.88 | 650.60 | 867.46 | 432.02 | 553.26 | 636.93 | 713.78 | 954.55 |
| 77 | 324.07 | 408.03 | 465.12 | 517.18 | 698.52 | 429.86 | 550.76 | 634.71 | 716.99 | 955.43 | 466.80 | 597.77 | 691.81 | 779.12 | 1037.71 |
| 78 | 362.69 | 458.41 | 522.21 | 582.66 | 785.84 | 473.52 | 609.53 | 705.24 | 797.59 | 1059.54 | 510.46 | 658.22 | 758.97 | 858.04 | 1141.82 |
| 79 | 402.99 | 510.46 | 584.34 | 648.15 | 874.83 | 518.85 | 669.98 | 775.76 | 874.83 | 1165.32 | 554.12 | 716.99 | 831.17 | 935.28 | 1244.24 |
| 80 | 441.61 | 559.15 | 641.43 | 715.31 | 962.15 | 564.19 | 725.39 | 842.93 | 952.07 | 1264.39 | 599.45 | 772.40 | 896.66 | 1012.52 | 1344.99 |
| 81 | 478.55 | 607.85 | 696.84 | 775.76 | 1046.10 | 604.49 | 779.12 | 905.06 | 1020.92 | 1358.42 | 639.75 | 826.14 | 958.79 | 1083.05 | 1439.02 |
| 82 | 515.50 | 653.19 | 750.58 | 834.53 | 1125.02 | 643.11 | 829.50 | 963.83 | 1086.40 | 1444.06 | 680.05 | 876.51 | 1019.24 | 1148.53 | 1528.02 |
| 83 | 554.12 | 701.88 | 805.99 | 896.66 | 1207.30 | 685.09 | 881.55 | 1022.60 | 1151.89 | 1533.05 | 722.03 | 928.56 | 1079.69 | 1215.70 | 1617.01 |
| 84 | 594.42 | 753.93 | 864.76 | 962.15 | 1296.30 | 727.07 | 935.28 | 1084.72 | 1220.73 | 1625.41 | 764.01 | 985.66 | 1141.82 | 1286.22 | 1714.40 |
| 85 | 639.75 | 811.02 | 930.24 | 1036.03 | 1397.04 | 772.40 | 994.05 | 1151.89 | 1296.30 | 1729.51 | 811.02 | 1046.10 | 1210.66 | 1363.46 | 1818.51 |
| 86 | 688.45 | 873.15 | 1002.45 | 1118.31 | 1502.83 | 821.10 | 1056.18 | 1224.09 | 1378.57 | 1835.30 | 859.72 | 1108.23 | 1282.86 | 1445.74 | 1924.29 |
| 87 | 742.18 | 942.00 | 1078.01 | 1202.26 | 1620.37 | 874.83 | 1125.02 | 1299.65 | 1462.53 | 1952.84 | 913.45 | 1177.08 | 1358.42 | 1529.70 | 2041.83 |
| 88 | 799.27 | 1012.52 | 1161.96 | 1292.94 | 1741.27 | 931.92 | 1195.55 | 1383.61 | 1553.20 | 2073.74 | 970.54 | 1247.60 | 1442.38 | 1620.37 | 2162.73 |
| 89 | 861.40 | 1091.44 | 1250.96 | 1392.01 | 1877.28 | 994.05 | 1274.47 | 1472.61 | 1652.27 | 2209.75 | 1032.67 | 1326.52 | 1531.38 | 1719.44 | 2298.74 |
| 90 | 926.89 | 1177.08 | 1348.35 | 1501.15 | 2025.04 | 1059.54 | 1360.10 | 1570.00 | 1761.42 | 2357.51 | 1098.16 | 1412.16 | 1628.77 | 1828.58 | 2446.51 |
| 91 | 999.09 | 1267.75 | 1454.14 | 1620.37 | 2181.20 | 1131.74 | 1450.78 | 1675.78 | 1880.64 | 2513.67 | 1170.36 | 1502.83 | 1734.55 | 1947.80 | 2602.67 |
| 92 | 1076.33 | 1365.14 | 1564.96 | 1742.95 | 2347.44 | 1208.98 | 1548.17 | 1786.60 | 2003.21 | 2679.91 | 1247.60 | 1600.22 | 1845.37 | 2070.38 | 2768.90 |
| 93 | 1158.61 | 1469.25 | 1684.18 | 1877.28 | 2527.11 | 1291.26 | 1652.27 | 1905.82 | 2137.55 | 2859.58 | 1329.88 | 1704.33 | 1964.59 | 2204.71 | 2948.57 |
| 94 | 1249.28 | 1581.75 | 1813.47 | 2020.01 | 2720.21 | 1381.93 | 1764.78 | 2035.12 | 2280.27 | 3052.68 | 1420.55 | 1816.83 | 2093.89 | 2347.44 | 3141.67 |
| 95 | 1344.99 | 1704.33 | 1956.20 | 2177.84 | 2935.14 | 1477.64 | 1887.35 | 2177.84 | 2438.11 | 3267.61 | 1516.26 | 1939.41 | 2236.61 | 2505.28 | 3356.60 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 35.75 | 40.77 | 42.68 | 64.56 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 30 | 35.26 | 37.59 | 43.22 | 45.04 | 70.52 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 31 | 35.26 | 38.50 | 44.73 | 46.49 | 70.52 | 53.73 | 65.49 | 73.88 | 82.28 | 115.62 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 32 | 35.26 | 39.97 | 46.62 | 48.31 | 70.52 | 53.73 | 65.49 | 73.88 | 82.28 | 119.02 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 33 | 35.26 | 40.89 | 48.13 | 50.31 | 70.52 | 55.76 | 65.49 | 73.88 | 82.28 | 125.82 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 34 | 35.26 | 41.98 | 48.70 | 52.05 | 70.52 | 55.76 | 65.49 | 75.35 | 82.28 | 132.62 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 35 | 35.26 | 41.98 | 48.70 | 52.05 | 70.52 | 59.25 | 67.34 | 75.35 | 82.28 | 136.02 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 36 | 35.26 | 41.98 | 48.70 | 52.05 | 70.52 | 62.73 | 70.70 | 78.63 | 85.20 | 143.33 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 37 | 35.26 | 41.98 | 48.70 | 52.05 | 70.52 | 66.22 | 74.07 | 85.18 | 88.47 | 150.93 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 38 | 35.26 | 41.98 | 48.70 | 52.05 | 70.52 | 66.22 | 77.44 | 88.46 | 91.75 | 158.53 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 39 | 35.26 | 41.98 | 48.70 | 52.05 | 70.52 | 70.00 | 80.81 | 91.73 | 98.31 | 169.93 | 127.78 | 160.47 | 181.27 | 196.13 | 264.48 |
| 40 | 36.94 | 43.66 | 50.37 | 57.09 | 75.56 | 70.93 | 84.06 | 95.01 | 105.49 | 176.55 | 133.72 | 166.41 | 190.18 | 216.93 | 288.25 |
| 41 | 36.94 | 43.66 | 50.37 | 57.09 | 75.56 | 75.06 | 87.98 | 98.69 | 109.33 | 184.74 | 133.72 | 166.41 | 190.18 | 216.93 | 288.25 |
| 42 | 40.09 | 44.42 | 50.42 | 57.09 | 75.56 | 75.43 | 92.16 | 102.83 | 117.03 | 193.84 | 133.72 | 166.41 | 190.18 | 216.93 | 288.25 |
| 43 | 40.38 | 44.71 | 53.93 | 58.63 | 78.67 | 79.61 | 96.38 | 110.71 | 121.40 | 202.98 | 133.72 | 166.41 | 190.18 | 216.93 | 288.25 |
| 44 | 40.67 | 48.22 | 54.29 | 59.02 | 82.31 | 83.83 | 100.63 | 114.93 | 125.82 | 208.01 | 133.72 | 166.41 | 190.18 | 216.93 | 288.25 |
| 45 | 40.78 | 50.13 | 57.74 | 60.75 | 83.93 | 90.33 | 103.97 | 118.44 | 128.19 | 221.96 | 142.64 | 178.30 | 202.07 | 225.84 | 300.14 |
| 46 | 44.50 | 53.83 | 58.12 | 64.37 | 87.51 | 90.76 | 112.12 | 126.47 | 132.51 | 222.87 | 142.64 | 178.30 | 202.07 | 225.84 | 300.14 |
| 47 | 44.82 | 54.19 | 61.76 | 68.03 | 91.12 | 95.60 | 116.60 | 130.80 | 140.64 | 222.87 | 142.64 | 178.30 | 202.07 | 225.84 | 300.14 |
| 48 | 45.14 | 57.95 | 65.44 | 68.47 | 94.74 | 100.61 | 121.52 | 139.90 | 149.07 | 222.87 | 142.64 | 178.30 | 202.07 | 225.84 | 300.14 |
| 49 | 49.04 | 58.34 | 65.88 | 72.20 | 102.14 | 104.01 | 130.75 | 144.85 | 154.07 | 222.87 | 142.64 | 178.30 | 202.07 | 225.84 | 300.14 |
| 50 | 48.94 | 59.82 | 69.44 | 77.69 | 107.24 | 107.55 | 129.78 | 151.13 | 160.11 | 246.65 | 160.47 | 193.16 | 225.84 | 252.59 | 332.82 |
| 51 | 52.58 | 65.45 | 73.16 | 81.48 | 114.28 | 111.86 | 136.23 | 159.33 | 168.05 | 255.56 | 163.44 | 202.07 | 228.82 | 261.50 | 347.68 |
| 52 | 54.69 | 65.74 | 75.45 | 83.23 | 121.55 | 122.82 | 147.88 | 165.41 | 173.16 | 264.48 | 169.38 | 208.01 | 240.70 | 264.48 | 359.57 |
| 53 | 58.45 | 67.52 | 79.28 | 85.66 | 128.99 | 127.25 | 150.51 | 174.45 | 184.19 | 273.39 | 175.33 | 210.99 | 249.62 | 273.39 | 371.45 |
| 54 | 58.58 | 67.88 | 79.68 | 87.53 | 138.69 | 128.04 | 154.45 | 180.05 | 189.41 | 285.28 | 181.27 | 219.90 | 255.56 | 285.28 | 383.34 |
| 55 | 62.40 | 73.65 | 83.57 | 93.41 | 146.24 | 136.70 | 166.32 | 188.55 | 197.94 | 291.22 | 187.21 | 228.82 | 261.50 | 294.19 | 395.23 |
| 56 | 68.25 | 79.28 | 90.68 | 100.57 | 157.39 | 148.58 | 176.92 | 195.80 | 215.07 | 306.08 | 196.13 | 240.70 | 273.39 | 306.08 | 413.06 |
| 57 | 69.78 | 84.41 | 92.39 | 105.71 | 167.86 | 151.27 | 181.15 | 204.13 | 217.65 | 329.85 | 202.07 | 249.62 | 288.25 | 320.94 | 433.86 |
| 58 | 71.27 | 88.06 | 103.57 | 114.99 | 180.71 | 155.29 | 184.98 | 219.83 | 231.64 | 353.62 | 208.01 | 264.48 | 309.05 | 341.74 | 460.60 |
| 59 | 82.67 | 95.29 | 108.79 | 122.21 | 194.91 | 168.66 | 199.49 | 225.05 | 242.74 | 380.37 | 225.84 | 279.33 | 320.94 | 358.10 | 484.38 |
| 60 | 86.19 | 104.59 | 116.08 | 129.58 | 209.19 | 175.64 | 206.22 | 235.91 | 254.23 | 407.11 | 237.73 | 294.19 | 338.77 | 367.02 | 514.09 |
| 61 | 93.50 | 111.84 | 130.98 | 142.43 | 226.26 | 183.60 | 223.64 | 255.81 | 273.76 | 426.60 | 247.89 | 305.54 | 354.54 | 383.60 | 530.37 |
| 62 | 102.92 | 124.82 | 136.28 | 153.42 | 245.16 | 200.55 | 241.15 | 269.45 | 289.90 | 438.54 | 254.19 | 318.43 | 363.12 | 402.00 | 541.89 |
| 63 | 116.68 | 134.25 | 151.40 | 168.53 | 261.76 | 216.33 | 255.84 | 292.02 | 313.49 | 459.69 | 262.29 | 327.19 | 378.57 | 420.62 | 565.15 |
| 64 | 123.82 | 147.33 | 166.08 | 179.63 | 289.03 | 227.58 | 273.16 | 311.92 | 329.29 | 483.93 | 272.05 | 340.06 | 387.14 | 436.84 | 585.94 |
| 65 | 137.55 | 158.30 | 177.05 | 194.41 | 306.82 | 233.34 | 291.67 | 330.13 | 354.06 | 502.19 | 278.99 | 352.55 | 400.74 | 448.93 | 606.18 |
| 66 | 147.92 | 174.40 | 196.68 | 213.89 | 331.26 | 243.22 | 309.55 | 351.32 | 379.14 | 523.29 | 292.36 | 366.06 | 420.11 | 469.24 | 626.48 |
| 67 | 164.83 | 190.25 | 214.27 | 236.96 | 362.15 | 254.37 | 313.80 | 363.72 | 410.67 | 544.39 | 301.91 | 373.23 | 430.28 | 487.34 | 648.99 |
| 68 | 178.98 | 211.89 | 235.28 | 253.77 | 386.02 | 261.94 | 326.28 | 379.13 | 420.49 | 565.24 | 310.19 | 386.02 | 448.06 | 500.91 | 668.64 |
| 69 | 194.84 | 231.12 | 258.24 | 278.11 | 408.15 | 275.06 | 343.82 | 394.84 | 443.64 | 594.48 | 323.86 | 403.71 | 465.82 | 521.28 | 696.52 |
| 70 | 207.45 | 256.64 | 282.42 | 309.99 | 438.43 | 290.86 | 365.72 | 417.04 | 470.51 | 630.91 | 337.91 | 423.46 | 487.62 | 549.64 | 735.71 |
| 71 | 224.91 | 276.49 | 315.69 | 344.79 | 472.51 | 311.57 | 389.97 | 451.87 | 503.46 | 674.72 | 361.09 | 451.87 | 519.96 | 581.86 | 775.82 |
| 72 | 243.05 | 296.84 | 340.67 | 376.53 | 508.01 | 336.68 | 418.36 | 484.10 | 543.87 | 723.17 | 382.50 | 476.14 | 553.83 | 619.57 | 826.76 |
| 73 | 259.34 | 318.89 | 365.00 | 405.34 | 547.50 | 359.24 | 445.68 | 516.76 | 580.16 | 776.10 | 403.42 | 505.24 | 587.84 | 657.00 | 877.92 |
| 74 | 283.03 | 345.93 | 394.03 | 438.43 | 591.97 | 384.78 | 480.97 | 554.97 | 623.42 | 832.46 | 429.18 | 536.47 | 619.72 | 699.26 | 932.35 |
| 75 | 304.17 | 371.76 | 426.90 | 473.15 | 640.35 | 409.11 | 510.50 | 594.10 | 667.03 | 891.15 | 455.36 | 565.64 | 658.14 | 739.96 | 988.99 |
| 76 | 326.15 | 404.70 | 464.47 | 517.40 | 696.70 | 435.44 | 549.85 | 636.93 | 718.90 | 956.26 | 476.42 | 602.78 | 700.12 | 787.20 | 1048.47 |
| 77 | 362.69 | 448.33 | 517.18 | 574.27 | 775.76 | 475.20 | 599.45 | 700.20 | 789.20 | 1049.46 | 515.50 | 651.51 | 758.97 | 853.00 | 1138.46 |
| 78 | 406.35 | 503.74 | 582.66 | 646.47 | 873.15 | 527.25 | 664.94 | 777.44 | 873.15 | 1165.32 | 567.55 | 713.63 | 836.21 | 940.32 | 1254.32 |
| 79 | 450.01 | 559.15 | 648.15 | 722.03 | 972.22 | 575.95 | 728.75 | 853.00 | 963.83 | 1281.18 | 614.57 | 777.44 | 911.77 | 1029.31 | 1366.82 |
| 80 | 495.35 | 614.57 | 713.63 | 794.23 | 1069.61 | 626.32 | 790.87 | 928.56 | 1047.78 | 1393.69 | 664.94 | 839.57 | 985.66 | 1113.27 | 1477.64 |
| 81 | 537.32 | 668.30 | 774.08 | 864.76 | 1160.29 | 671.66 | 851.32 | 995.73 | 1126.70 | 1492.76 | 710.28 | 900.02 | 1052.82 | 1192.19 | 1580.07 |
| 82 | 577.62 | 718.67 | 832.85 | 928.56 | 1250.96 | 716.99 | 903.38 | 1059.54 | 1197.23 | 1590.15 | 755.61 | 955.43 | 1119.99 | 1262.71 | 1680.82 |
| 83 | 621.28 | 772.40 | 893.30 | 997.41 | 1341.63 | 764.01 | 960.47 | 1125.02 | 1271.11 | 1689.21 | 802.63 | 1012.52 | 1185.47 | 1336.60 | 1779.89 |
| 84 | 666.62 | 829.50 | 958.79 | 1071.29 | 1439.02 | 809.35 | 1020.92 | 1193.87 | 1348.35 | 1789.96 | 849.64 | 1074.65 | 1256.00 | 1417.19 | 1884.00 |
| 85 | 716.99 | 893.30 | 1032.67 | 1151.89 | 1549.85 | 861.40 | 1088.08 | 1269.43 | 1430.63 | 1904.14 | 901.70 | 1140.14 | 1331.56 | 1502.83 | 1998.18 |
| 86 | 774.08 | 962.15 | 1113.27 | 1240.88 | 1669.07 | 918.49 | 1156.93 | 1350.03 | 1519.62 | 2023.36 | 958.79 | 1208.98 | 1412.16 | 1591.82 | 2117.40 |
| 87 | 832.85 | 1036.03 | 1198.91 | 1334.92 | 1796.68 | 977.26 | 1230.81 | 1435.66 | 1613.65 | 2150.98 | 1017.56 | 1282.86 | 1497.79 | 1685.86 | 2245.01 |
| 88 | 896.66 | 1114.95 | 1291.26 | 1439.02 | 1936.05 | 1041.07 | 1309.73 | 1528.02 | 1717.76 | 2290.35 | 1081.37 | 1361.78 | 1590.15 | 1789.96 | 2384.38 |
| 89 | 965.51 | 1200.59 | 1388.65 | 1549.85 | 2085.49 | 1109.91 | 1395.37 | 1625.41 | 1828.58 | 2439.79 | 1150.21 | 1447.42 | 1687.54 | 1900.79 | 2533.82 |
| 90 | 1041.07 | 1294.62 | 1497.79 | 1669.07 | 2246.69 | 1185.47 | 1489.40 | 1734.55 | 1947.80 | 2600.99 | 1225.77 | 1541.45 | 1796.68 | 2020.01 | 2695.02 |
| 91 | 1123.34 | 1397.04 | 1617.01 | 1801.72 | 2423.00 | 1267.75 | 1591.82 | 1853.77 | 2080.45 | 2777.30 | 1308.05 | 1643.88 | 1915.90 | 2152.66 | 2871.33 |
| 92 | 1207.30 | 1501.15 | 1737.91 | 1939.41 | 2607.70 | 1351.71 | 1695.93 | 1974.67 | 2218.14 | 2962.00 | 1392.01 | 1747.98 | 2036.80 | 2290.35 | 3056.03 |
| 93 | 1299.65 | 1618.69 | 1870.56 | 2087.17 | 2807.52 | 1444.06 | 1813.47 | 2107.32 | 2365.91 | 3161.82 | 1484.36 | 1865.52 | 2169.45 | 2438.11 | 3255.85 |
| 94 | 1400.40 | 1741.27 | 2014.97 | 2246.69 | 3022.45 | 1544.81 | 1936.05 | 2251.73 | 2525.43 | 3376.75 | 1585.11 | 1988.10 | 2313.85 | 2597.63 | 3470.78 |
| 95 | 1509.55 | 1878.96 | 2172.81 | 2423.00 | 3260.89 | 1653.95 | 2073.74 | 2409.57 | 2701.74 | 3615.19 | 1694.25 | 2125.79 | 2471.69 | 2773.94 | 3709.22 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.02 | 31.46 | 35.15 | 39.93 | 56.87 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 30 | 30.22 | 33.08 | 37.26 | 42.14 | 62.13 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 31 | 30.22 | 33.88 | 38.56 | 43.49 | 62.13 | 47.02 | 57.09 | 65.49 | 73.88 | 103.36 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 32 | 30.22 | 35.18 | 40.19 | 45.19 | 62.13 | 47.02 | 57.09 | 65.49 | 73.88 | 106.40 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 33 | 30.22 | 35.98 | 41.49 | 47.06 | 62.13 | 48.79 | 57.09 | 65.49 | 73.88 | 112.47 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 34 | 30.22 | 36.94 | 41.98 | 48.70 | 62.13 | 48.79 | 57.09 | 66.79 | 73.88 | 118.55 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 35 | 30.22 | 36.94 | 41.98 | 48.70 | 62.13 | 51.84 | 58.70 | 66.79 | 73.88 | 121.59 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 36 | 30.22 | 36.94 | 41.98 | 48.70 | 62.13 | 54.89 | 61.64 | 69.69 | 76.50 | 128.13 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 37 | 30.22 | 36.94 | 41.98 | 48.70 | 62.13 | 57.94 | 64.58 | 75.50 | 79.45 | 134.92 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 38 | 30.22 | 36.94 | 41.98 | 48.70 | 62.13 | 57.94 | 67.51 | 78.40 | 82.39 | 141.72 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 39 | 30.22 | 36.94 | 41.98 | 48.70 | 62.13 | 61.25 | 70.45 | 81.31 | 88.27 | 151.91 | 112.92 | 136.70 | 160.47 | 181.27 | 237.73 |
| 40 | 33.58 | 38.62 | 43.66 | 50.37 | 68.84 | 64.49 | 73.81 | 82.88 | 91.81 | 158.89 | 124.81 | 145.61 | 166.41 | 190.18 | 258.53 |
| 41 | 33.58 | 38.62 | 43.66 | 50.37 | 68.84 | 68.24 | 77.25 | 86.09 | 95.16 | 166.26 | 124.81 | 145.61 | 166.41 | 190.18 | 258.53 |
| 42 | 36.44 | 39.29 | 43.69 | 50.37 | 68.84 | 68.57 | 80.92 | 89.70 | 101.86 | 174.45 | 124.81 | 145.61 | 166.41 | 190.18 | 258.53 |
| 43 | 36.71 | 39.55 | 46.74 | 51.73 | 71.68 | 72.37 | 84.63 | 96.57 | 105.67 | 182.68 | 124.81 | 145.61 | 166.41 | 190.18 | 258.53 |
| 44 | 36.97 | 42.66 | 47.05 | 52.07 | 74.99 | 76.21 | 88.36 | 100.25 | 109.51 | 187.21 | 124.81 | 145.61 | 166.41 | 190.18 | 258.53 |
| 45 | 37.23 | 43.22 | 52.32 | 53.81 | 75.00 | 82.58 | 92.16 | 104.22 | 112.16 | 195.33 | 127.78 | 160.47 | 181.27 | 199.10 | 264.48 |
| 46 | 40.63 | 46.41 | 52.67 | 57.01 | 78.20 | 82.98 | 99.38 | 111.30 | 115.95 | 196.13 | 127.78 | 160.47 | 181.27 | 199.10 | 264.48 |
| 47 | 40.92 | 46.71 | 55.97 | 60.25 | 81.42 | 87.40 | 103.35 | 115.11 | 123.06 | 196.13 | 127.78 | 160.47 | 181.27 | 199.10 | 264.48 |
| 48 | 41.21 | 49.96 | 59.31 | 60.65 | 84.66 | 91.98 | 107.71 | 123.11 | 130.43 | 196.13 | 127.78 | 160.47 | 181.27 | 199.10 | 264.48 |
| 49 | 44.77 | 50.29 | 59.70 | 63.95 | 91.27 | 95.09 | 115.89 | 127.46 | 134.81 | 196.13 | 127.78 | 160.47 | 181.27 | 199.10 | 264.48 |
| 50 | 43.06 | 55.96 | 63.49 | 66.04 | 95.10 | 93.76 | 118.96 | 137.39 | 142.04 | 222.87 | 136.70 | 178.30 | 199.10 | 222.87 | 297.16 |
| 51 | 46.51 | 57.52 | 67.06 | 71.55 | 99.74 | 97.88 | 117.53 | 145.35 | 149.67 | 228.82 | 142.64 | 181.27 | 205.04 | 228.82 | 306.08 |
| 52 | 46.88 | 58.00 | 65.78 | 73.33 | 108.76 | 105.68 | 131.14 | 143.72 | 154.80 | 237.73 | 148.58 | 187.21 | 210.99 | 234.76 | 320.94 |
| 53 | 50.39 | 61.56 | 69.37 | 77.88 | 115.87 | 109.90 | 136.31 | 154.75 | 165.51 | 243.67 | 157.50 | 193.16 | 222.87 | 249.62 | 329.85 |
| 54 | 50.77 | 62.06 | 69.96 | 79.75 | 120.80 | 113.81 | 140.41 | 162.90 | 170.74 | 249.62 | 160.47 | 196.13 | 228.82 | 255.56 | 335.80 |
| 55 | 56.36 | 65.68 | 73.63 | 83.48 | 127.96 | 124.81 | 148.81 | 168.24 | 176.24 | 258.53 | 169.38 | 202.07 | 231.79 | 261.50 | 350.65 |
| 56 | 59.98 | 69.37 | 82.62 | 88.50 | 138.60 | 130.75 | 156.62 | 178.77 | 187.85 | 273.39 | 172.36 | 210.99 | 246.65 | 270.42 | 365.51 |
| 57 | 63.62 | 74.36 | 84.53 | 93.74 | 149.21 | 133.81 | 161.33 | 184.55 | 193.76 | 291.22 | 181.27 | 219.90 | 258.53 | 288.25 | 386.31 |
| 58 | 65.33 | 80.23 | 91.62 | 102.89 | 157.54 | 141.18 | 168.66 | 192.35 | 210.58 | 309.05 | 190.18 | 240.70 | 273.39 | 306.08 | 404.14 |
| 59 | 72.34 | 85.36 | 98.90 | 108.41 | 171.71 | 148.99 | 177.62 | 203.62 | 217.19 | 338.77 | 199.10 | 249.62 | 288.25 | 319.63 | 433.86 |
| 60 | 74.17 | 92.52 | 104.28 | 115.83 | 183.62 | 153.69 | 182.42 | 212.31 | 229.06 | 356.60 | 208.01 | 261.50 | 306.08 | 327.19 | 454.66 |
| 61 | 83.34 | 101.86 | 114.86 | 126.61 | 200.60 | 164.70 | 199.96 | 224.81 | 241.70 | 377.60 | 219.07 | 276.71 | 314.19 | 341.91 | 472.72 |
| 62 | 90.57 | 110.50 | 122.45 | 135.49 | 218.98 | 178.87 | 214.94 | 243.54 | 255.51 | 388.26 | 223.46 | 282.12 | 324.02 | 357.95 | 483.23 |
| 63 | 101.55 | 120.01 | 133.23 | 148.46 | 233.71 | 189.28 | 227.41 | 256.16 | 279.20 | 411.02 | 232.55 | 289.33 | 332.60 | 372.40 | 502.96 |
| 64 | 111.01 | 130.96 | 147.62 | 157.68 | 255.86 | 198.80 | 245.08 | 276.13 | 290.83 | 426.38 | 243.27 | 303.44 | 342.67 | 384.53 | 517.93 |
| 65 | 122.26 | 140.03 | 156.93 | 174.37 | 274.28 | 207.98 | 258.70 | 292.61 | 313.39 | 446.39 | 251.09 | 311.97 | 357.62 | 403.27 | 540.23 |
| 66 | 132.69 | 153.88 | 174.15 | 191.70 | 296.51 | 221.11 | 270.25 | 312.01 | 336.49 | 469.24 | 260.42 | 324.29 | 370.97 | 420.11 | 560.15 |
| 67 | 147.01 | 169.11 | 189.30 | 208.36 | 324.76 | 225.84 | 278.14 | 320.93 | 363.20 | 487.34 | 268.63 | 330.44 | 382.74 | 430.28 | 580.05 |
| 68 | 161.08 | 190.27 | 210.07 | 227.16 | 344.66 | 234.37 | 294.11 | 335.47 | 376.83 | 503.20 | 275.73 | 346.96 | 397.51 | 448.06 | 597.41 |
| 69 | 172.70 | 205.44 | 228.84 | 249.48 | 366.00 | 244.00 | 303.89 | 352.70 | 397.06 | 530.15 | 288.37 | 359.35 | 414.81 | 465.82 | 623.32 |
| 70 | 183.93 | 228.84 | 253.35 | 275.32 | 391.38 | 256.64 | 322.94 | 374.27 | 419.18 | 560.34 | 299.42 | 378.55 | 438.43 | 489.76 | 654.44 |
| 71 | 200.14 | 245.54 | 278.55 | 308.07 | 420.92 | 276.49 | 344.58 | 398.23 | 449.81 | 600.43 | 319.82 | 400.29 | 460.13 | 517.90 | 693.29 |
| 72 | 215.16 | 264.96 | 302.81 | 334.69 | 454.22 | 296.84 | 370.55 | 430.32 | 482.11 | 647.47 | 338.67 | 424.34 | 492.07 | 551.84 | 737.11 |
| 73 | 232.45 | 282.39 | 324.66 | 361.16 | 487.95 | 320.82 | 395.74 | 459.13 | 516.76 | 691.58 | 359.24 | 447.60 | 520.60 | 585.92 | 781.87 |
| 74 | 249.74 | 307.08 | 351.48 | 388.48 | 527.22 | 342.23 | 427.33 | 495.77 | 554.97 | 741.81 | 382.93 | 477.27 | 553.12 | 619.72 | 830.61 |
| 75 | 270.37 | 332.63 | 382.43 | 421.56 | 570.98 | 364.64 | 457.14 | 531.85 | 594.10 | 793.32 | 403.78 | 506.94 | 588.77 | 658.14 | 880.48 |
| 76 | 293.71 | 358.60 | 413.24 | 457.64 | 619.86 | 391.04 | 486.67 | 566.92 | 636.93 | 848.68 | 426.90 | 534.48 | 621.57 | 698.41 | 934.06 |
| 77 | 324.07 | 401.31 | 460.08 | 512.14 | 688.45 | 426.50 | 533.97 | 622.96 | 701.88 | 931.92 | 460.08 | 582.66 | 675.01 | 762.33 | 1012.52 |
| 78 | 362.69 | 448.33 | 518.85 | 575.95 | 775.76 | 470.16 | 591.06 | 691.81 | 779.12 | 1036.03 | 505.42 | 634.71 | 743.86 | 837.89 | 1113.27 |
| 79 | 402.99 | 498.70 | 575.95 | 643.11 | 864.76 | 515.50 | 649.83 | 758.97 | 858.04 | 1140.14 | 549.08 | 693.48 | 811.02 | 916.81 | 1215.70 |
| 80 | 441.61 | 549.08 | 633.04 | 706.92 | 952.07 | 557.47 | 706.92 | 824.46 | 931.92 | 1240.88 | 592.74 | 748.90 | 874.83 | 989.01 | 1316.45 |
| 81 | 478.55 | 594.42 | 688.45 | 769.05 | 1032.67 | 599.45 | 757.29 | 886.59 | 1002.45 | 1329.88 | 631.36 | 799.27 | 938.64 | 1059.54 | 1405.44 |
| 82 | 515.50 | 641.43 | 740.50 | 827.82 | 1111.59 | 638.07 | 805.99 | 943.68 | 1066.25 | 1413.84 | 675.01 | 851.32 | 995.73 | 1126.70 | 1494.43 |
| 83 | 552.44 | 686.77 | 795.91 | 886.59 | 1193.87 | 678.37 | 854.68 | 1000.77 | 1130.06 | 1502.83 | 715.31 | 901.70 | 1054.50 | 1188.83 | 1583.43 |
| 84 | 592.74 | 738.82 | 853.00 | 953.75 | 1281.18 | 720.35 | 910.09 | 1061.22 | 1198.91 | 1593.50 | 755.61 | 957.11 | 1116.63 | 1262.71 | 1675.78 |
| 85 | 639.75 | 794.23 | 920.17 | 1025.95 | 1380.25 | 769.05 | 967.18 | 1130.06 | 1272.79 | 1695.93 | 804.31 | 1014.20 | 1188.83 | 1336.60 | 1781.57 |
| 86 | 688.45 | 856.36 | 990.69 | 1104.87 | 1487.72 | 817.74 | 1029.31 | 1200.59 | 1351.71 | 1803.40 | 853.00 | 1076.33 | 1259.36 | 1415.52 | 1889.03 |
| 87 | 740.50 | 921.85 | 1067.93 | 1188.83 | 1600.22 | 869.79 | 1094.80 | 1277.83 | 1435.66 | 1915.90 | 905.06 | 1141.82 | 1336.60 | 1499.47 | 2001.53 |
| 88 | 797.59 | 992.37 | 1146.85 | 1281.18 | 1721.12 | 926.89 | 1165.32 | 1356.75 | 1528.02 | 2036.80 | 962.15 | 1212.34 | 1415.52 | 1591.82 | 2122.43 |
| 89 | 859.72 | 1069.61 | 1237.53 | 1378.57 | 1857.13 | 989.01 | 1242.56 | 1447.42 | 1625.41 | 2172.81 | 1024.28 | 1289.58 | 1506.19 | 1689.21 | 2258.44 |
| 90 | 926.89 | 1151.89 | 1333.24 | 1487.72 | 1999.86 | 1056.18 | 1324.84 | 1543.13 | 1734.55 | 2315.53 | 1091.44 | 1371.86 | 1601.90 | 1798.36 | 2401.17 |
| 91 | 999.09 | 1240.88 | 1437.34 | 1603.58 | 2156.02 | 1128.38 | 1413.84 | 1647.24 | 1850.41 | 2471.69 | 1163.64 | 1460.85 | 1706.01 | 1914.22 | 2557.33 |
| 92 | 1074.65 | 1336.60 | 1546.49 | 1724.48 | 2320.57 | 1203.94 | 1509.55 | 1756.38 | 1971.31 | 2636.25 | 1239.21 | 1556.56 | 1815.15 | 2035.12 | 2721.89 |
| 93 | 1156.93 | 1439.02 | 1665.71 | 1858.81 | 2496.88 | 1286.22 | 1611.97 | 1875.60 | 2105.64 | 2812.56 | 1321.48 | 1658.99 | 1934.37 | 2169.45 | 2898.20 |
| 94 | 1247.60 | 1549.85 | 1793.32 | 1999.86 | 2689.98 | 1376.89 | 1722.80 | 2003.21 | 2246.69 | 3005.66 | 1412.16 | 1769.81 | 2061.98 | 2310.50 | 3091.30 |
| 95 | 1344.99 | 1669.07 | 1934.37 | 2156.02 | 2899.87 | 1474.28 | 1842.02 | 2144.26 | 2402.85 | 3215.55 | 1509.55 | 1889.03 | 2203.03 | 2466.66 | 3301.19 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 50%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.41 | 30.03 | 30.93 | 34.42 | 52.26 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 30 | 28.55 | 31.57 | 32.79 | 36.32 | 57.09 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 31 | 28.55 | 32.34 | 33.94 | 37.50 | 57.09 | 45.34 | 53.73 | 58.77 | 67.17 | 94.60 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 32 | 28.55 | 33.58 | 35.37 | 38.96 | 57.09 | 45.34 | 53.73 | 58.77 | 67.17 | 97.38 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 33 | 28.55 | 34.35 | 36.51 | 40.57 | 57.09 | 47.05 | 53.73 | 58.77 | 67.17 | 102.94 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 34 | 28.55 | 35.26 | 36.94 | 41.98 | 57.09 | 47.05 | 53.73 | 59.94 | 67.17 | 108.51 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 35 | 28.55 | 35.26 | 36.94 | 41.98 | 57.09 | 49.99 | 55.25 | 59.94 | 67.17 | 111.29 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 36 | 28.55 | 35.26 | 36.94 | 41.98 | 57.09 | 52.93 | 58.01 | 62.54 | 69.55 | 117.27 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 37 | 28.55 | 35.26 | 36.94 | 41.98 | 57.09 | 55.87 | 60.78 | 67.76 | 72.22 | 123.49 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 38 | 28.55 | 35.26 | 36.94 | 41.98 | 57.09 | 55.87 | 63.54 | 70.36 | 74.90 | 129.71 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 39 | 28.55 | 35.26 | 36.94 | 41.98 | 57.09 | 59.06 | 66.30 | 72.97 | 80.25 | 139.04 | 104.01 | 127.78 | 142.64 | 160.47 | 219.90 |
| 40 | 30.22 | 36.94 | 40.30 | 47.02 | 60.45 | 60.19 | 69.71 | 76.81 | 84.00 | 143.76 | 109.95 | 136.70 | 157.50 | 175.33 | 228.82 |
| 41 | 30.22 | 36.94 | 40.30 | 47.02 | 60.45 | 63.69 | 72.96 | 79.79 | 87.06 | 150.43 | 109.95 | 136.70 | 157.50 | 175.33 | 228.82 |
| 42 | 32.80 | 37.59 | 40.33 | 47.02 | 60.45 | 64.00 | 76.43 | 83.14 | 93.19 | 157.84 | 109.95 | 136.70 | 157.50 | 175.33 | 228.82 |
| 43 | 33.04 | 37.83 | 43.14 | 48.29 | 62.94 | 67.55 | 79.92 | 89.51 | 96.67 | 165.28 | 109.95 | 136.70 | 157.50 | 175.33 | 228.82 |
| 44 | 33.27 | 40.80 | 43.43 | 48.60 | 65.85 | 71.13 | 83.45 | 92.92 | 100.19 | 169.38 | 109.95 | 136.70 | 157.50 | 175.33 | 228.82 |
| 45 | 33.69 | 38.03 | 45.11 | 50.34 | 69.64 | 74.84 | 80.34 | 94.75 | 105.30 | 180.53 | 118.87 | 139.67 | 160.47 | 184.24 | 246.65 |
| 46 | 36.76 | 40.84 | 45.41 | 53.33 | 72.62 | 75.20 | 86.64 | 101.18 | 108.85 | 181.27 | 118.87 | 139.67 | 160.47 | 184.24 | 246.65 |
| 47 | 37.02 | 41.11 | 48.25 | 56.37 | 75.61 | 79.21 | 90.10 | 104.64 | 115.53 | 181.27 | 118.87 | 139.67 | 160.47 | 184.24 | 246.65 |
| 48 | 37.29 | 43.97 | 51.13 | 56.74 | 78.61 | 83.36 | 93.90 | 111.92 | 122.45 | 181.27 | 118.87 | 139.67 | 160.47 | 184.24 | 246.65 |
| 49 | 40.51 | 44.26 | 51.47 | 59.83 | 84.75 | 86.18 | 101.04 | 115.88 | 126.55 | 181.27 | 118.87 | 139.67 | 160.47 | 184.24 | 246.65 |
| 50 | 41.11 | 48.24 | 57.54 | 62.16 | 87.01 | 88.25 | 105.45 | 120.90 | 131.71 | 199.10 | 127.78 | 160.47 | 184.24 | 202.07 | 270.42 |
| 51 | 44.49 | 51.57 | 60.96 | 65.58 | 93.50 | 92.28 | 106.85 | 131.38 | 136.54 | 208.01 | 133.72 | 163.44 | 190.18 | 208.01 | 285.28 |
| 52 | 42.97 | 54.14 | 59.97 | 67.38 | 98.09 | 97.11 | 119.98 | 130.16 | 141.68 | 213.96 | 133.72 | 172.36 | 193.16 | 216.93 | 291.22 |
| 53 | 46.36 | 57.59 | 63.42 | 68.14 | 102.75 | 101.22 | 124.95 | 140.68 | 149.49 | 222.87 | 139.67 | 178.30 | 199.10 | 225.84 | 297.16 |
| 54 | 46.87 | 56.24 | 64.13 | 70.02 | 111.85 | 102.43 | 123.56 | 148.61 | 152.07 | 231.79 | 145.61 | 181.27 | 205.04 | 228.82 | 309.05 |
| 55 | 48.31 | 59.71 | 67.66 | 77.51 | 118.82 | 109.95 | 131.30 | 153.74 | 165.40 | 240.70 | 145.61 | 184.24 | 210.99 | 240.70 | 320.94 |
| 56 | 53.77 | 63.43 | 72.54 | 82.46 | 126.85 | 115.89 | 142.12 | 158.91 | 171.51 | 249.62 | 154.53 | 196.13 | 222.87 | 249.62 | 332.82 |
| 57 | 59.52 | 68.33 | 78.63 | 85.77 | 135.22 | 125.09 | 147.18 | 170.57 | 175.18 | 267.45 | 169.38 | 202.07 | 240.70 | 261.50 | 347.68 |
| 58 | 59.39 | 70.45 | 83.65 | 92.80 | 145.96 | 127.06 | 149.62 | 175.86 | 186.89 | 288.25 | 175.33 | 210.99 | 246.65 | 276.36 | 371.45 |
| 59 | 66.14 | 79.41 | 89.01 | 98.56 | 155.47 | 132.12 | 166.69 | 182.18 | 199.30 | 303.11 | 181.27 | 228.82 | 261.50 | 290.03 | 392.26 |
| 60 | 68.15 | 84.48 | 94.44 | 104.05 | 169.68 | 139.96 | 169.20 | 191.35 | 206.40 | 326.88 | 190.18 | 240.70 | 276.36 | 295.89 | 416.03 |
| 61 | 75.21 | 91.87 | 106.80 | 114.74 | 181.94 | 148.50 | 181.54 | 209.30 | 219.50 | 343.01 | 198.89 | 250.77 | 288.24 | 308.55 | 432.37 |
| 62 | 84.40 | 102.31 | 110.60 | 125.53 | 202.32 | 165.32 | 196.59 | 220.22 | 238.31 | 360.33 | 209.49 | 256.98 | 296.09 | 327.66 | 444.13 |
| 63 | 95.07 | 107.81 | 123.14 | 134.42 | 210.34 | 175.76 | 204.15 | 235.66 | 249.81 | 370.46 | 213.62 | 265.00 | 308.26 | 337.57 | 454.28 |
| 64 | 100.33 | 118.68 | 135.32 | 145.70 | 232.17 | 180.49 | 222.10 | 255.67 | 269.20 | 389.76 | 217.11 | 274.66 | 316.51 | 355.75 | 473.46 |
| 65 | 111.35 | 127.85 | 144.86 | 156.33 | 248.71 | 187.69 | 235.88 | 267.60 | 284.68 | 408.34 | 228.27 | 286.60 | 327.18 | 365.23 | 489.51 |
| 66 | 119.64 | 139.52 | 159.80 | 173.53 | 268.71 | 196.54 | 245.68 | 287.44 | 308.05 | 425.02 | 235.85 | 294.81 | 341.49 | 380.80 | 506.10 |
| 67 | 131.42 | 156.42 | 176.82 | 187.93 | 292.05 | 202.07 | 256.74 | 299.53 | 327.59 | 437.42 | 240.10 | 304.29 | 354.21 | 389.87 | 525.37 |
| 68 | 145.42 | 170.81 | 189.07 | 206.70 | 312.49 | 215.99 | 261.94 | 303.30 | 342.36 | 459.55 | 250.45 | 312.49 | 358.45 | 406.70 | 542.26 |
| 69 | 159.41 | 186.18 | 209.95 | 224.94 | 332.73 | 224.04 | 275.06 | 321.64 | 359.35 | 481.35 | 263.97 | 323.86 | 377.10 | 421.46 | 567.86 |
| 70 | 166.82 | 207.45 | 228.43 | 250.85 | 352.88 | 233.12 | 295.14 | 337.91 | 380.69 | 506.87 | 273.75 | 344.33 | 395.66 | 444.85 | 592.42 |
| 71 | 181.57 | 222.84 | 253.79 | 281.54 | 381.72 | 251.73 | 313.63 | 363.15 | 410.61 | 544.72 | 290.93 | 363.15 | 418.86 | 472.51 | 629.32 |
| 72 | 195.24 | 241.06 | 274.92 | 304.81 | 412.39 | 268.95 | 336.68 | 390.47 | 438.28 | 585.71 | 306.80 | 386.49 | 446.25 | 500.04 | 669.38 |
| 73 | 209.39 | 257.42 | 295.84 | 330.42 | 443.76 | 288.16 | 361.16 | 420.71 | 472.58 | 630.10 | 326.58 | 407.26 | 472.58 | 535.97 | 712.71 |
| 74 | 227.54 | 281.18 | 320.03 | 353.33 | 479.12 | 310.78 | 390.33 | 449.53 | 503.17 | 675.21 | 347.78 | 438.43 | 503.17 | 564.22 | 756.61 |
| 75 | 247.25 | 304.17 | 346.86 | 384.21 | 519.40 | 332.63 | 418.01 | 482.04 | 540.74 | 722.17 | 368.20 | 462.48 | 535.40 | 601.22 | 800.44 |
| 76 | 264.68 | 326.15 | 375.67 | 416.65 | 563.51 | 353.47 | 442.27 | 517.40 | 580.58 | 771.84 | 387.63 | 486.67 | 565.22 | 635.23 | 846.97 |
| 77 | 293.85 | 364.37 | 418.11 | 465.12 | 628.00 | 386.20 | 486.95 | 565.87 | 638.07 | 849.64 | 418.11 | 527.25 | 614.57 | 690.13 | 921.85 |
| 78 | 330.79 | 408.03 | 471.84 | 523.89 | 706.92 | 428.18 | 539.00 | 629.68 | 708.60 | 943.68 | 460.08 | 579.30 | 676.69 | 762.33 | 1015.88 |
| 79 | 366.05 | 455.05 | 523.89 | 584.34 | 787.52 | 468.48 | 591.06 | 690.13 | 780.80 | 1037.71 | 498.70 | 633.04 | 738.82 | 831.17 | 1106.55 |
| 80 | 401.31 | 498.70 | 577.62 | 644.79 | 864.76 | 508.78 | 641.43 | 750.58 | 849.64 | 1125.02 | 537.32 | 681.73 | 797.59 | 901.70 | 1195.55 |
| 81 | 434.90 | 540.68 | 626.32 | 698.52 | 940.32 | 545.72 | 688.45 | 807.67 | 911.77 | 1210.66 | 575.95 | 727.07 | 851.32 | 963.83 | 1279.50 |
| 82 | 466.80 | 582.66 | 676.69 | 752.25 | 1012.52 | 577.62 | 733.78 | 859.72 | 968.86 | 1289.58 | 609.53 | 774.08 | 910.09 | 1024.28 | 1361.78 |
| 83 | 502.06 | 626.32 | 723.71 | 807.67 | 1086.40 | 616.24 | 779.12 | 910.09 | 1029.31 | 1366.82 | 648.15 | 821.10 | 960.47 | 1084.72 | 1440.70 |
| 84 | 539.00 | 671.66 | 777.44 | 866.44 | 1167.00 | 654.86 | 826.14 | 967.18 | 1089.76 | 1450.78 | 688.45 | 869.79 | 1017.56 | 1145.17 | 1528.02 |
| 85 | 582.66 | 723.71 | 836.21 | 933.60 | 1256.00 | 698.52 | 881.55 | 1027.63 | 1158.61 | 1544.81 | 733.78 | 925.21 | 1079.69 | 1215.70 | 1620.37 |
| 86 | 626.32 | 779.12 | 903.38 | 1007.48 | 1353.39 | 742.18 | 936.96 | 1094.80 | 1232.49 | 1642.20 | 777.44 | 980.62 | 1146.85 | 1289.58 | 1717.76 |
| 87 | 676.69 | 837.89 | 970.54 | 1084.72 | 1457.49 | 792.55 | 995.73 | 1161.96 | 1309.73 | 1746.31 | 827.82 | 1039.39 | 1214.02 | 1366.82 | 1821.87 |
| 88 | 725.39 | 903.38 | 1046.10 | 1165.32 | 1566.64 | 841.25 | 1061.22 | 1237.53 | 1390.33 | 1855.45 | 876.51 | 1104.87 | 1289.58 | 1447.42 | 1931.01 |
| 89 | 780.80 | 973.90 | 1125.02 | 1254.32 | 1687.54 | 896.66 | 1131.74 | 1316.45 | 1479.32 | 1976.35 | 931.92 | 1175.40 | 1368.50 | 1536.41 | 2051.91 |
| 90 | 842.93 | 1049.46 | 1214.02 | 1353.39 | 1820.19 | 958.79 | 1207.30 | 1405.44 | 1578.39 | 2109.00 | 994.05 | 1250.96 | 1457.49 | 1635.48 | 2184.56 |
| 91 | 908.41 | 1130.06 | 1308.05 | 1459.17 | 1962.91 | 1024.28 | 1287.90 | 1499.47 | 1684.18 | 2251.73 | 1059.54 | 1331.56 | 1551.53 | 1741.27 | 2327.29 |
| 92 | 978.94 | 1217.38 | 1407.12 | 1570.00 | 2110.68 | 1094.80 | 1375.22 | 1598.54 | 1795.00 | 2399.49 | 1130.06 | 1418.87 | 1650.59 | 1852.09 | 2475.05 |
| 93 | 1052.82 | 1309.73 | 1514.58 | 1690.89 | 2273.56 | 1168.68 | 1467.57 | 1706.01 | 1915.90 | 2562.37 | 1203.94 | 1511.23 | 1758.06 | 1972.99 | 2637.93 |
| 94 | 1133.42 | 1408.80 | 1630.44 | 1820.19 | 2448.19 | 1249.28 | 1566.64 | 1821.87 | 2045.19 | 2737.00 | 1284.54 | 1610.30 | 1873.92 | 2102.28 | 2812.56 |
| 95 | 1222.41 | 1521.30 | 1759.74 | 1962.91 | 2639.61 | 1338.27 | 1679.14 | 1951.16 | 2187.92 | 2928.42 | 1373.54 | 1722.80 | 2003.21 | 2245.01 | 3003.98 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.18 | 27.17 | 30.93 | 31.67 | 49.19 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 30 | 25.19 | 28.57 | 32.79 | 33.42 | 53.73 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 31 | 25.19 | 29.26 | 33.94 | 34.50 | 53.73 | 40.30 | 50.37 | 57.09 | 62.13 | 89.34 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 32 | 25.19 | 30.38 | 35.37 | 35.84 | 53.73 | 40.30 | 50.37 | 57.09 | 62.13 | 91.97 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 33 | 25.19 | 31.08 | 36.51 | 37.33 | 53.73 | 41.82 | 50.37 | 57.09 | 62.13 | 97.22 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 34 | 25.19 | 31.90 | 36.94 | 38.62 | 53.73 | 41.82 | 50.37 | 58.23 | 62.13 | 102.48 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 35 | 25.19 | 31.90 | 36.94 | 38.62 | 53.73 | 44.44 | 51.80 | 58.23 | 62.13 | 105.11 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 36 | 25.19 | 31.90 | 36.94 | 38.62 | 53.73 | 47.05 | 54.39 | 60.76 | 64.33 | 110.75 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 37 | 25.19 | 31.90 | 36.94 | 38.62 | 53.73 | 49.66 | 56.98 | 65.82 | 66.81 | 116.63 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 38 | 25.19 | 31.90 | 36.94 | 38.62 | 53.73 | 49.66 | 59.57 | 68.35 | 69.28 | 122.50 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 39 | 25.19 | 31.90 | 36.94 | 38.62 | 53.73 | 52.50 | 62.16 | 70.88 | 74.23 | 131.31 | 98.06 | 121.84 | 139.67 | 154.53 | 205.04 |
| 40 | 25.19 | 33.58 | 36.94 | 41.98 | 57.09 | 53.74 | 63.56 | 70.75 | 78.14 | 136.19 | 101.04 | 127.78 | 148.58 | 163.44 | 222.87 |
| 41 | 25.19 | 33.58 | 36.94 | 41.98 | 57.09 | 56.87 | 66.52 | 73.49 | 80.99 | 142.51 | 101.04 | 127.78 | 148.58 | 163.44 | 222.87 |
| 42 | 27.33 | 34.17 | 36.97 | 41.98 | 57.09 | 57.14 | 69.69 | 76.57 | 86.69 | 149.53 | 101.04 | 127.78 | 148.58 | 163.44 | 222.87 |
| 43 | 27.53 | 34.39 | 39.55 | 43.11 | 59.44 | 60.31 | 72.87 | 82.44 | 89.93 | 156.58 | 101.04 | 127.78 | 148.58 | 163.44 | 222.87 |
| 44 | 27.73 | 37.10 | 39.81 | 43.39 | 62.19 | 63.51 | 76.08 | 85.58 | 93.20 | 160.47 | 101.04 | 127.78 | 148.58 | 163.44 | 222.87 |
| 45 | 31.92 | 38.03 | 43.30 | 45.13 | 62.50 | 72.26 | 80.34 | 90.01 | 93.85 | 168.69 | 112.92 | 136.70 | 157.50 | 172.36 | 231.79 |
| 46 | 34.82 | 40.84 | 43.59 | 47.82 | 65.17 | 72.61 | 86.64 | 96.12 | 97.02 | 169.38 | 112.92 | 136.70 | 157.50 | 172.36 | 231.79 |
| 47 | 35.07 | 41.11 | 46.32 | 50.53 | 67.85 | 76.48 | 90.10 | 99.41 | 102.97 | 169.38 | 112.92 | 136.70 | 157.50 | 172.36 | 231.79 |
| 48 | 35.32 | 43.97 | 49.08 | 50.87 | 70.55 | 80.49 | 93.90 | 106.32 | 109.14 | 169.38 | 112.92 | 136.70 | 157.50 | 172.36 | 231.79 |
| 49 | 38.38 | 44.26 | 49.41 | 53.64 | 76.06 | 83.21 | 101.04 | 110.08 | 112.80 | 169.38 | 112.92 | 136.70 | 157.50 | 172.36 | 231.79 |
| 50 | 39.15 | 44.38 | 51.59 | 56.33 | 82.96 | 85.49 | 100.04 | 112.66 | 121.38 | 190.18 | 124.81 | 151.55 | 172.36 | 190.18 | 261.50 |
| 51 | 40.44 | 47.60 | 58.93 | 61.61 | 85.19 | 86.69 | 101.51 | 122.99 | 131.29 | 193.16 | 124.81 | 157.50 | 184.24 | 199.10 | 264.48 |
| 52 | 41.02 | 48.34 | 56.10 | 63.42 | 91.70 | 91.40 | 111.61 | 124.74 | 133.81 | 202.07 | 130.75 | 160.47 | 187.21 | 205.04 | 279.33 |
| 53 | 44.34 | 51.63 | 59.46 | 64.25 | 98.38 | 98.33 | 116.43 | 135.05 | 141.48 | 210.99 | 133.72 | 166.41 | 190.18 | 213.96 | 288.25 |
| 54 | 42.96 | 54.30 | 60.25 | 66.13 | 102.90 | 96.74 | 120.75 | 140.04 | 146.73 | 219.90 | 136.70 | 175.33 | 196.13 | 219.90 | 294.19 |
| 55 | 46.30 | 57.72 | 63.68 | 69.56 | 107.40 | 104.01 | 128.39 | 147.94 | 151.84 | 225.84 | 139.67 | 181.27 | 202.07 | 225.84 | 300.14 |
| 56 | 49.64 | 59.46 | 68.51 | 74.42 | 119.81 | 109.95 | 136.32 | 153.23 | 160.62 | 237.73 | 145.61 | 187.21 | 210.99 | 234.76 | 317.97 |
| 57 | 53.36 | 64.31 | 70.77 | 81.78 | 125.90 | 116.36 | 141.52 | 159.39 | 169.88 | 252.59 | 154.53 | 196.13 | 222.87 | 252.59 | 332.82 |
| 58 | 57.41 | 66.53 | 79.67 | 86.75 | 134.37 | 121.41 | 144.18 | 170.36 | 176.36 | 270.42 | 169.38 | 202.07 | 240.70 | 264.48 | 353.62 |
| 59 | 62.00 | 71.47 | 83.08 | 92.64 | 146.18 | 126.50 | 153.03 | 174.15 | 186.53 | 288.25 | 175.33 | 213.96 | 249.62 | 278.19 | 374.43 |
| 60 | 64.14 | 80.46 | 88.54 | 100.13 | 155.73 | 134.47 | 161.27 | 180.86 | 198.85 | 306.08 | 184.24 | 228.82 | 264.48 | 287.36 | 395.23 |
| 61 | 69.11 | 85.88 | 96.72 | 106.82 | 170.28 | 140.40 | 171.02 | 191.21 | 207.17 | 325.72 | 187.36 | 239.24 | 270.95 | 294.65 | 409.31 |
| 62 | 76.16 | 96.18 | 104.68 | 115.56 | 185.66 | 151.77 | 186.11 | 212.45 | 223.57 | 335.19 | 195.53 | 248.60 | 282.12 | 308.39 | 418.99 |
| 63 | 88.59 | 103.74 | 115.07 | 126.40 | 198.65 | 167.65 | 198.99 | 225.42 | 237.57 | 354.23 | 202.80 | 256.89 | 292.04 | 321.49 | 435.35 |
| 64 | 93.93 | 110.49 | 127.12 | 135.72 | 217.96 | 172.64 | 211.89 | 242.89 | 252.37 | 371.45 | 206.65 | 261.58 | 300.82 | 337.44 | 449.92 |
| 65 | 102.61 | 119.74 | 134.80 | 148.31 | 232.44 | 177.54 | 225.73 | 252.60 | 272.72 | 385.52 | 213.05 | 271.38 | 311.97 | 350.01 | 469.22 |
| 66 | 113.12 | 133.36 | 149.56 | 161.43 | 252.50 | 186.72 | 238.31 | 270.25 | 289.10 | 402.91 | 226.02 | 284.99 | 324.29 | 361.15 | 486.44 |
| 67 | 124.74 | 145.86 | 162.26 | 177.72 | 275.70 | 192.56 | 244.86 | 280.52 | 313.35 | 420.77 | 230.59 | 290.03 | 332.82 | 373.23 | 499.22 |
| 68 | 136.47 | 162.16 | 178.56 | 194.42 | 294.11 | 204.50 | 250.45 | 289.51 | 326.28 | 436.57 | 238.96 | 301.00 | 346.96 | 388.32 | 516.99 |
| 69 | 146.13 | 177.62 | 197.35 | 210.63 | 312.77 | 210.73 | 266.19 | 306.11 | 341.60 | 459.17 | 246.22 | 314.99 | 359.35 | 401.50 | 541.24 |
| 70 | 156.12 | 194.62 | 213.89 | 236.57 | 333.64 | 220.28 | 282.31 | 320.80 | 363.58 | 487.62 | 256.64 | 329.36 | 376.41 | 427.74 | 566.75 |
| 71 | 171.26 | 210.46 | 239.35 | 263.18 | 359.02 | 239.35 | 301.25 | 346.64 | 387.91 | 519.96 | 276.49 | 348.71 | 400.29 | 451.87 | 602.50 |
| 72 | 181.29 | 227.11 | 258.99 | 286.88 | 388.48 | 253.01 | 322.74 | 372.54 | 418.36 | 557.82 | 288.87 | 370.55 | 428.32 | 480.12 | 641.49 |
| 73 | 197.87 | 245.89 | 278.55 | 309.29 | 418.79 | 276.63 | 347.71 | 399.58 | 449.53 | 601.29 | 311.21 | 395.74 | 451.45 | 507.16 | 680.05 |
| 74 | 214.59 | 266.39 | 301.53 | 332.98 | 453.23 | 295.98 | 373.68 | 429.18 | 479.12 | 643.77 | 331.13 | 421.78 | 480.97 | 538.32 | 723.31 |
| 75 | 229.46 | 288.16 | 327.29 | 362.87 | 489.16 | 313.06 | 400.22 | 460.70 | 517.62 | 688.38 | 346.86 | 444.69 | 510.50 | 574.54 | 764.86 |
| 76 | 249.31 | 312.49 | 355.18 | 392.75 | 531.06 | 336.40 | 426.90 | 491.79 | 553.26 | 737.68 | 367.13 | 469.59 | 541.31 | 606.20 | 811.11 |
| 77 | 275.38 | 347.58 | 394.60 | 439.93 | 592.74 | 364.37 | 468.48 | 539.00 | 609.53 | 811.02 | 396.28 | 510.46 | 589.38 | 663.26 | 881.55 |
| 78 | 308.96 | 389.56 | 444.97 | 495.35 | 666.62 | 402.99 | 518.85 | 599.45 | 678.37 | 900.02 | 434.90 | 559.15 | 646.47 | 730.43 | 968.86 |
| 79 | 342.54 | 434.90 | 497.03 | 550.76 | 743.86 | 441.61 | 569.23 | 659.90 | 745.54 | 989.01 | 471.84 | 611.21 | 706.92 | 794.23 | 1057.86 |
| 80 | 374.45 | 476.88 | 545.72 | 607.85 | 817.74 | 478.55 | 619.60 | 716.99 | 809.35 | 1074.65 | 507.10 | 658.22 | 762.33 | 861.40 | 1143.49 |
| 81 | 406.35 | 517.18 | 591.06 | 659.90 | 888.27 | 513.82 | 663.26 | 769.05 | 868.12 | 1153.57 | 542.36 | 701.88 | 814.38 | 920.17 | 1222.41 |
| 82 | 438.26 | 555.80 | 638.07 | 708.60 | 957.11 | 547.40 | 705.24 | 819.42 | 923.53 | 1229.13 | 579.30 | 745.54 | 864.76 | 977.26 | 1299.65 |
| 83 | 471.84 | 596.09 | 685.09 | 760.65 | 1027.63 | 582.66 | 747.22 | 868.12 | 977.26 | 1304.69 | 614.57 | 790.87 | 918.49 | 1032.67 | 1376.89 |
| 84 | 505.42 | 641.43 | 735.46 | 817.74 | 1103.19 | 617.92 | 794.23 | 921.85 | 1037.71 | 1381.93 | 649.83 | 837.89 | 972.22 | 1093.12 | 1457.49 |
| 85 | 542.36 | 688.45 | 790.87 | 881.55 | 1187.15 | 654.86 | 842.93 | 978.94 | 1103.19 | 1469.25 | 688.45 | 888.27 | 1029.31 | 1158.61 | 1544.81 |
| 86 | 586.02 | 742.18 | 853.00 | 948.71 | 1277.83 | 698.52 | 896.66 | 1041.07 | 1170.36 | 1559.92 | 732.11 | 942.00 | 1091.44 | 1225.77 | 1635.48 |
| 87 | 631.36 | 800.95 | 916.81 | 1020.92 | 1376.89 | 743.86 | 955.43 | 1104.87 | 1242.56 | 1658.99 | 777.44 | 1000.77 | 1155.25 | 1297.98 | 1734.55 |
| 88 | 680.05 | 861.40 | 989.01 | 1099.84 | 1481.00 | 792.55 | 1015.88 | 1177.08 | 1321.48 | 1763.10 | 826.14 | 1061.22 | 1227.45 | 1376.89 | 1838.66 |
| 89 | 732.11 | 926.89 | 1062.90 | 1183.79 | 1595.18 | 844.61 | 1081.37 | 1250.96 | 1405.44 | 1877.28 | 878.19 | 1126.70 | 1301.33 | 1460.85 | 1952.84 |
| 90 | 789.20 | 999.09 | 1146.85 | 1276.15 | 1721.12 | 901.70 | 1153.57 | 1334.92 | 1497.79 | 2003.21 | 935.28 | 1198.91 | 1385.29 | 1553.20 | 2078.78 |
| 91 | 849.64 | 1076.33 | 1235.85 | 1376.89 | 1853.77 | 962.15 | 1230.81 | 1423.91 | 1598.54 | 2135.87 | 995.73 | 1276.15 | 1474.28 | 1653.95 | 2211.43 |
| 92 | 916.81 | 1160.29 | 1329.88 | 1481.00 | 1994.82 | 1029.31 | 1314.77 | 1517.94 | 1702.65 | 2276.91 | 1062.90 | 1360.10 | 1568.32 | 1758.06 | 2352.48 |
| 93 | 983.98 | 1249.28 | 1432.31 | 1595.18 | 2147.62 | 1096.48 | 1403.76 | 1620.37 | 1816.83 | 2429.72 | 1130.06 | 1449.10 | 1670.74 | 1872.24 | 2505.28 |
| 94 | 1062.90 | 1344.99 | 1543.13 | 1717.76 | 2312.18 | 1175.40 | 1499.47 | 1731.19 | 1939.41 | 2594.27 | 1208.98 | 1544.81 | 1781.57 | 1994.82 | 2669.83 |
| 95 | 1143.49 | 1450.78 | 1662.35 | 1850.41 | 2495.20 | 1256.00 | 1605.26 | 1850.41 | 2072.06 | 2777.30 | 1289.58 | 1650.59 | 1900.79 | 2127.47 | 2852.86 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Home and Community Care at 100%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 54.81 | 60.07 | 67.48 | 74.35 | 112.21 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 30 | 57.09 | 63.15 | 71.54 | 78.46 | 122.58 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 31 | 57.09 | 64.69 | 74.04 | 80.99 | 122.58 | 87.32 | 109.14 | 127.61 | 142.73 | 199.70 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 32 | 57.09 | 67.15 | 77.17 | 84.15 | 122.58 | 87.32 | 109.14 | 127.61 | 142.73 | 205.58 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 33 | 57.09 | 68.69 | 79.67 | 87.63 | 122.58 | 90.61 | 109.14 | 127.61 | 142.73 | 217.32 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 34 | 57.09 | 70.52 | 80.60 | 90.67 | 122.58 | 90.61 | 109.14 | 130.15 | 142.73 | 229.07 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 35 | 57.09 | 70.52 | 80.60 | 90.67 | 122.58 | 96.28 | 112.23 | 130.15 | 142.73 | 234.95 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 36 | 57.09 | 70.52 | 80.60 | 90.67 | 122.58 | 101.94 | 117.84 | 135.81 | 147.79 | 247.57 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 37 | 57.09 | 70.52 | 80.60 | 90.67 | 122.58 | 107.61 | 123.45 | 147.13 | 153.48 | 260.69 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 38 | 57.09 | 70.52 | 80.60 | 90.67 | 122.58 | 107.61 | 129.06 | 152.79 | 159.16 | 273.82 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 39 | 57.09 | 70.52 | 80.60 | 90.67 | 122.58 | 113.75 | 134.68 | 158.45 | 170.53 | 293.52 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 40 | 58.77 | 75.56 | 87.32 | 95.71 | 129.29 | 116.08 | 141.47 | 163.74 | 175.82 | 302.65 | 213.96 | 276.36 | 320.94 | 359.57 | 481.41 |
| 41 | 58.77 | 75.56 | 87.32 | 95.71 | 129.29 | 122.83 | 148.07 | 170.08 | 182.22 | 316.69 | 213.96 | 276.36 | 320.94 | 359.57 | 481.41 |
| 42 | 63.78 | 76.88 | 87.39 | 95.71 | 129.29 | 123.43 | 155.11 | 177.21 | 195.04 | 332.29 | 213.96 | 276.36 | 320.94 | 359.57 | 481.41 |
| 43 | 64.24 | 77.39 | 93.47 | 98.29 | 134.61 | 130.27 | 162.20 | 190.79 | 202.34 | 347.96 | 213.96 | 276.36 | 320.94 | 359.57 | 481.41 |
| 44 | 64.70 | 83.46 | 94.09 | 98.94 | 140.84 | 137.17 | 169.35 | 198.06 | 209.69 | 356.60 | 213.96 | 276.36 | 320.94 | 359.57 | 481.41 |
| 45 | 65.60 | 81.25 | 99.24 | 107.61 | 144.64 | 147.10 | 170.13 | 203.71 | 222.04 | 372.89 | 228.82 | 291.22 | 338.77 | 386.31 | 508.15 |
| 46 | 71.58 | 87.24 | 99.90 | 114.02 | 150.82 | 147.81 | 183.47 | 217.53 | 229.53 | 374.43 | 228.82 | 291.22 | 338.77 | 386.31 | 508.15 |
| 47 | 72.09 | 87.82 | 106.15 | 120.51 | 157.03 | 155.69 | 190.79 | 224.98 | 243.61 | 374.43 | 228.82 | 291.22 | 338.77 | 386.31 | 508.15 |
| 48 | 72.61 | 93.93 | 112.48 | 121.30 | 163.27 | 163.85 | 198.84 | 240.62 | 258.20 | 374.43 | 228.82 | 291.22 | 338.77 | 386.31 | 508.15 |
| 49 | 78.89 | 94.55 | 113.23 | 127.90 | 176.02 | 169.38 | 213.96 | 249.14 | 266.86 | 374.43 | 228.82 | 291.22 | 338.77 | 386.31 | 508.15 |
| 50 | 82.21 | 102.27 | 121.03 | 132.08 | 184.13 | 176.50 | 221.71 | 261.04 | 276.33 | 421.97 | 255.56 | 326.88 | 380.37 | 427.92 | 567.58 |
| 51 | 86.95 | 107.11 | 128.02 | 139.12 | 197.40 | 184.57 | 224.38 | 273.94 | 288.84 | 439.80 | 261.50 | 329.85 | 386.31 | 436.83 | 582.44 |
| 52 | 87.89 | 108.27 | 125.75 | 144.67 | 208.98 | 194.23 | 242.74 | 273.87 | 299.10 | 451.69 | 267.45 | 338.77 | 395.23 | 448.72 | 594.33 |
| 53 | 92.72 | 115.17 | 132.79 | 146.02 | 220.81 | 202.45 | 252.75 | 292.62 | 315.00 | 466.55 | 273.39 | 347.68 | 404.14 | 457.63 | 606.21 |
| 54 | 91.78 | 118.30 | 134.10 | 151.71 | 234.88 | 204.86 | 261.16 | 308.66 | 325.47 | 481.41 | 276.36 | 356.60 | 413.06 | 469.52 | 627.02 |
| 55 | 100.65 | 123.41 | 143.27 | 159.00 | 246.78 | 222.87 | 277.20 | 324.88 | 338.93 | 496.26 | 288.25 | 365.51 | 427.92 | 475.46 | 638.90 |
| 56 | 109.61 | 130.82 | 153.15 | 172.97 | 267.80 | 234.76 | 292.94 | 332.00 | 362.08 | 523.01 | 300.14 | 380.37 | 442.77 | 505.18 | 665.65 |
| 57 | 114.93 | 140.68 | 159.22 | 181.50 | 284.43 | 247.27 | 300.02 | 349.53 | 374.26 | 555.70 | 314.99 | 398.20 | 466.55 | 525.98 | 698.33 |
| 58 | 120.76 | 148.72 | 175.27 | 199.72 | 305.82 | 256.94 | 312.84 | 368.21 | 400.11 | 597.30 | 335.80 | 421.97 | 493.29 | 558.67 | 742.91 |
| 59 | 134.34 | 160.80 | 187.91 | 208.94 | 329.50 | 272.67 | 333.39 | 383.12 | 413.94 | 641.87 | 353.62 | 445.75 | 523.01 | 591.90 | 784.51 |
| 60 | 138.31 | 174.99 | 198.71 | 221.85 | 353.30 | 282.67 | 346.34 | 401.04 | 437.98 | 683.48 | 371.45 | 475.46 | 555.70 | 600.32 | 835.03 |
| 61 | 150.41 | 187.73 | 219.64 | 241.34 | 380.21 | 297.01 | 370.98 | 426.36 | 461.20 | 711.96 | 380.48 | 492.90 | 573.61 | 625.44 | 858.97 |
| 62 | 162.62 | 204.63 | 229.11 | 259.02 | 414.16 | 319.79 | 395.80 | 458.57 | 488.90 | 737.42 | 396.64 | 505.58 | 592.17 | 660.83 | 888.26 |
| 63 | 183.66 | 217.65 | 248.30 | 278.87 | 432.37 | 343.42 | 416.06 | 481.57 | 524.12 | 765.25 | 408.31 | 521.88 | 608.41 | 685.85 | 913.97 |
| 64 | 194.26 | 233.27 | 272.69 | 297.39 | 471.45 | 353.14 | 439.10 | 516.46 | 550.41 | 795.21 | 418.53 | 536.24 | 630.41 | 714.12 | 946.93 |
| 65 | 213.96 | 251.65 | 289.72 | 322.68 | 502.07 | 365.23 | 471.75 | 545.21 | 590.89 | 829.37 | 433.71 | 557.99 | 651.83 | 740.60 | 984.09 |
| 66 | 232.76 | 274.93 | 319.61 | 353.12 | 539.74 | 385.71 | 491.36 | 577.34 | 630.33 | 862.33 | 452.05 | 577.34 | 678.07 | 768.97 | 1014.65 |
| 67 | 253.93 | 304.39 | 349.48 | 386.08 | 588.78 | 394.62 | 503.98 | 596.69 | 676.54 | 893.85 | 461.19 | 591.94 | 696.54 | 791.63 | 1045.99 |
| 68 | 277.42 | 339.46 | 384.44 | 421.58 | 629.58 | 411.29 | 528.48 | 620.39 | 705.40 | 930.58 | 475.63 | 611.20 | 721.49 | 817.99 | 1079.93 |
| 69 | 301.11 | 370.21 | 422.00 | 462.15 | 667.68 | 428.11 | 554.55 | 649.94 | 740.88 | 976.01 | 494.66 | 636.63 | 751.97 | 851.79 | 1124.63 |
| 70 | 325.08 | 412.77 | 465.17 | 513.94 | 720.74 | 457.68 | 590.28 | 692.93 | 789.18 | 1041.54 | 521.84 | 671.55 | 789.18 | 898.25 | 1186.97 |
| 71 | 352.83 | 447.75 | 519.96 | 579.41 | 779.95 | 491.08 | 633.45 | 744.87 | 850.10 | 1118.34 | 557.10 | 718.05 | 841.85 | 961.52 | 1264.83 |
| 72 | 384.49 | 484.10 | 565.78 | 635.51 | 848.68 | 531.92 | 681.33 | 804.85 | 916.41 | 1207.27 | 597.66 | 767.00 | 902.47 | 1027.98 | 1356.69 |
| 73 | 416.87 | 528.29 | 614.74 | 691.58 | 922.10 | 572.47 | 737.68 | 868.31 | 989.34 | 1304.39 | 639.71 | 822.21 | 968.21 | 1100.76 | 1452.31 |
| 74 | 453.23 | 573.47 | 669.66 | 751.06 | 1002.65 | 616.02 | 793.61 | 937.90 | 1063.69 | 1405.92 | 680.76 | 878.70 | 1035.94 | 1176.54 | 1553.92 |
| 75 | 490.94 | 624.34 | 729.29 | 820.00 | 1095.71 | 659.92 | 853.80 | 1008.55 | 1149.07 | 1513.72 | 723.95 | 935.62 | 1106.38 | 1257.58 | 1661.35 |
| 76 | 536.19 | 681.33 | 799.16 | 899.91 | 1198.74 | 708.65 | 916.98 | 1087.74 | 1239.72 | 1632.47 | 771.84 | 997.24 | 1181.66 | 1347.30 | 1774.20 |
| 77 | 596.09 | 762.33 | 896.66 | 1010.84 | 1344.99 | 777.44 | 1009.16 | 1202.26 | 1373.54 | 1803.40 | 837.89 | 1089.76 | 1294.62 | 1477.64 | 1941.09 |
| 78 | 669.98 | 861.40 | 1015.88 | 1146.85 | 1524.66 | 861.40 | 1123.34 | 1343.31 | 1534.73 | 2014.97 | 921.85 | 1203.94 | 1435.66 | 1640.52 | 2152.66 |
| 79 | 748.90 | 960.47 | 1136.78 | 1286.22 | 1704.33 | 950.39 | 1237.53 | 1482.68 | 1697.61 | 2223.18 | 1007.48 | 1314.77 | 1575.03 | 1803.40 | 2360.87 |
| 80 | 822.78 | 1057.86 | 1254.32 | 1418.87 | 1880.64 | 1030.99 | 1348.35 | 1617.01 | 1850.41 | 2423.00 | 1091.44 | 1423.91 | 1707.69 | 1954.52 | 2560.69 |
| 81 | 891.62 | 1150.21 | 1361.78 | 1539.77 | 2043.51 | 1108.23 | 1449.10 | 1734.55 | 1986.42 | 2602.67 | 1165.32 | 1526.34 | 1826.90 | 2092.21 | 2742.04 |
| 82 | 962.15 | 1239.21 | 1465.89 | 1660.67 | 2199.67 | 1182.11 | 1544.81 | 1848.73 | 2117.40 | 2772.26 | 1242.56 | 1625.41 | 1942.76 | 2226.54 | 2914.99 |
| 83 | 1032.67 | 1329.88 | 1573.35 | 1779.89 | 2360.87 | 1257.68 | 1640.52 | 1961.24 | 2245.01 | 2945.21 | 1319.80 | 1721.12 | 2058.63 | 2355.83 | 3091.30 |
| 84 | 1108.23 | 1425.59 | 1687.54 | 1909.18 | 2532.14 | 1334.92 | 1741.27 | 2080.45 | 2381.02 | 3123.20 | 1398.72 | 1825.23 | 2181.20 | 2493.52 | 3270.96 |
| 85 | 1193.87 | 1534.73 | 1816.83 | 2055.27 | 2726.92 | 1422.23 | 1852.09 | 2214.79 | 2530.46 | 3323.02 | 1487.72 | 1937.73 | 2315.53 | 2646.32 | 3475.82 |
| 86 | 1286.22 | 1655.63 | 1957.88 | 2216.46 | 2938.50 | 1514.58 | 1972.99 | 2355.83 | 2691.66 | 3534.59 | 1580.07 | 2058.63 | 2456.58 | 2807.52 | 3687.39 |
| 87 | 1383.61 | 1779.89 | 2109.00 | 2384.38 | 3161.82 | 1611.97 | 2097.25 | 2506.96 | 2859.58 | 3757.92 | 1677.46 | 2182.88 | 2607.70 | 2975.44 | 3910.72 |
| 88 | 1489.40 | 1917.58 | 2270.20 | 2567.41 | 3403.62 | 1717.76 | 2234.94 | 2668.15 | 3042.60 | 3999.71 | 1783.25 | 2320.57 | 2768.90 | 3158.46 | 4152.51 |
| 89 | 1603.58 | 2065.34 | 2443.15 | 2765.54 | 3667.24 | 1831.94 | 2382.70 | 2841.10 | 3240.74 | 4263.34 | 1897.43 | 2468.34 | 2941.85 | 3356.60 | 4416.14 |
| 90 | 1729.51 | 2226.54 | 2636.25 | 2980.47 | 3952.70 | 1957.88 | 2543.90 | 3034.21 | 3455.67 | 4548.79 | 2023.36 | 2629.53 | 3134.95 | 3571.53 | 4701.59 |
| 91 | 1863.85 | 2399.49 | 2841.10 | 3213.87 | 4259.98 | 2092.21 | 2716.85 | 3239.06 | 3689.07 | 4856.07 | 2157.69 | 2802.48 | 3339.81 | 3804.93 | 5008.87 |
| 92 | 2006.57 | 2582.52 | 3057.71 | 3457.35 | 4585.73 | 2234.94 | 2899.87 | 3455.67 | 3932.55 | 5181.83 | 2300.42 | 2985.51 | 3556.42 | 4048.41 | 5334.63 |
| 93 | 2159.37 | 2780.66 | 3289.44 | 3722.65 | 4934.99 | 2387.74 | 3098.01 | 3687.39 | 4197.85 | 5531.09 | 2453.22 | 3183.65 | 3788.14 | 4313.71 | 5683.89 |
| 94 | 2325.61 | 2993.91 | 3544.66 | 4008.11 | 5316.16 | 2553.97 | 3311.26 | 3942.62 | 4483.30 | 5912.25 | 2619.46 | 3396.90 | 4043.37 | 4599.16 | 6065.05 |
| 95 | 2506.96 | 3228.99 | 3821.72 | 4322.11 | 5730.90 | 2735.32 | 3546.34 | 4219.68 | 4797.30 | 6327.00 | 2800.81 | 3631.98 | 4320.43 | 4913.16 | 6479.80 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**

**Home and Community Care at 100%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 48.37 | 52.92 | 60.45 | 66.09 | 99.91 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 30 | 50.37 | 55.63 | 64.09 | 69.74 | 109.14 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 31 | 50.37 | 56.99 | 66.33 | 71.99 | 109.14 | 75.56 | 97.39 | 112.50 | 127.61 | 176.93 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 32 | 50.37 | 59.16 | 69.13 | 74.80 | 109.14 | 75.56 | 97.39 | 112.50 | 127.61 | 182.13 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 33 | 50.37 | 60.52 | 71.37 | 77.90 | 109.14 | 78.42 | 97.39 | 112.50 | 127.61 | 192.54 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 34 | 50.37 | 62.13 | 72.20 | 80.60 | 109.14 | 78.42 | 97.39 | 114.74 | 127.61 | 202.95 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 35 | 50.37 | 62.13 | 72.20 | 80.60 | 109.14 | 83.32 | 100.14 | 114.74 | 127.61 | 208.15 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 36 | 50.37 | 62.13 | 72.20 | 80.60 | 109.14 | 88.22 | 105.15 | 119.73 | 132.14 | 219.33 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 37 | 50.37 | 62.13 | 72.20 | 80.60 | 109.14 | 93.12 | 110.16 | 129.70 | 137.23 | 230.97 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 38 | 50.37 | 62.13 | 72.20 | 80.60 | 109.14 | 93.12 | 115.17 | 134.69 | 142.31 | 242.60 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 39 | 50.37 | 62.13 | 72.20 | 80.60 | 109.14 | 98.44 | 120.17 | 139.68 | 152.47 | 260.05 | 184.24 | 231.79 | 267.45 | 303.11 | 407.11 |
| 40 | 53.73 | 67.17 | 77.24 | 87.32 | 115.86 | 105.33 | 127.12 | 143.52 | 160.19 | 272.38 | 193.16 | 246.65 | 288.25 | 323.91 | 430.89 |
| 41 | 53.73 | 67.17 | 77.24 | 87.32 | 115.86 | 111.46 | 133.05 | 149.08 | 166.03 | 285.03 | 193.16 | 246.65 | 288.25 | 323.91 | 430.89 |
| 42 | 58.31 | 68.34 | 77.31 | 87.32 | 115.86 | 112.00 | 139.37 | 155.34 | 177.71 | 299.06 | 193.16 | 246.65 | 288.25 | 323.91 | 430.89 |
| 43 | 58.73 | 68.79 | 82.69 | 89.67 | 120.63 | 118.21 | 145.74 | 167.24 | 184.35 | 313.17 | 193.16 | 246.65 | 288.25 | 323.91 | 430.89 |
| 44 | 59.15 | 74.19 | 83.24 | 90.26 | 126.20 | 124.47 | 152.17 | 173.61 | 191.05 | 320.94 | 193.16 | 246.65 | 288.25 | 323.91 | 430.89 |
| 45 | 60.28 | 72.61 | 86.61 | 93.73 | 130.35 | 134.20 | 153.59 | 180.02 | 194.57 | 337.38 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 46 | 65.78 | 77.96 | 87.18 | 99.31 | 135.92 | 134.84 | 165.63 | 192.24 | 201.14 | 338.77 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 47 | 66.25 | 78.48 | 92.64 | 104.96 | 141.52 | 142.03 | 172.25 | 198.82 | 213.47 | 338.77 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 48 | 66.72 | 83.93 | 98.17 | 105.64 | 147.15 | 149.47 | 179.51 | 212.64 | 226.26 | 338.77 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 49 | 72.49 | 84.49 | 98.82 | 111.40 | 158.64 | 154.53 | 193.16 | 220.17 | 233.85 | 338.77 | 205.04 | 258.53 | 300.14 | 341.74 | 454.66 |
| 50 | 72.43 | 88.77 | 107.14 | 118.48 | 163.90 | 157.19 | 191.97 | 230.82 | 245.34 | 374.43 | 228.82 | 288.25 | 335.80 | 380.37 | 505.18 |
| 51 | 78.87 | 95.21 | 113.80 | 125.21 | 174.54 | 167.79 | 197.67 | 243.19 | 257.33 | 386.31 | 234.76 | 297.16 | 347.68 | 389.28 | 517.07 |
| 52 | 78.13 | 98.60 | 112.21 | 128.82 | 185.52 | 174.24 | 220.42 | 244.05 | 264.99 | 401.17 | 240.70 | 306.08 | 353.62 | 398.20 | 528.95 |
| 53 | 82.64 | 103.26 | 116.93 | 130.44 | 196.76 | 182.20 | 227.19 | 258.85 | 277.62 | 416.03 | 243.67 | 312.02 | 359.57 | 407.11 | 540.84 |
| 54 | 83.97 | 104.72 | 120.49 | 134.21 | 205.80 | 184.94 | 233.08 | 274.36 | 288.12 | 424.94 | 249.62 | 317.97 | 371.45 | 419.00 | 552.72 |
| 55 | 88.57 | 109.47 | 127.35 | 143.10 | 219.36 | 199.10 | 248.02 | 287.17 | 303.68 | 442.77 | 255.56 | 323.91 | 377.40 | 427.92 | 567.58 |
| 56 | 95.14 | 114.96 | 137.03 | 152.86 | 237.26 | 208.01 | 258.13 | 295.11 | 321.25 | 463.58 | 264.48 | 335.80 | 395.23 | 445.75 | 591.36 |
| 57 | 102.62 | 126.62 | 143.50 | 161.56 | 254.12 | 218.18 | 271.72 | 313.18 | 331.79 | 496.26 | 279.33 | 356.60 | 416.03 | 469.52 | 624.04 |
| 58 | 106.90 | 131.11 | 155.36 | 177.53 | 273.38 | 225.88 | 274.75 | 326.99 | 355.36 | 534.89 | 294.19 | 374.43 | 436.83 | 496.26 | 662.68 |
| 59 | 117.81 | 144.92 | 166.16 | 187.26 | 294.69 | 241.75 | 297.86 | 342.94 | 373.06 | 570.55 | 309.05 | 401.17 | 466.55 | 526.79 | 701.31 |
| 60 | 124.28 | 156.89 | 177.07 | 198.29 | 313.79 | 252.48 | 309.33 | 356.48 | 390.15 | 606.21 | 332.82 | 424.94 | 493.29 | 534.89 | 739.94 |
| 61 | 134.15 | 167.76 | 195.46 | 215.63 | 338.22 | 264.61 | 331.52 | 379.85 | 409.41 | 634.14 | 343.01 | 438.13 | 510.19 | 558.73 | 766.73 |
| 62 | 144.09 | 182.12 | 203.43 | 231.13 | 366.56 | 281.85 | 351.24 | 406.76 | 437.31 | 653.62 | 349.16 | 452.51 | 527.93 | 589.24 | 790.49 |
| 63 | 162.06 | 193.24 | 222.06 | 246.77 | 385.62 | 300.15 | 369.54 | 430.34 | 465.34 | 681.42 | 359.64 | 465.10 | 543.52 | 610.84 | 813.92 |
| 64 | 172.92 | 208.71 | 241.94 | 263.46 | 419.33 | 316.51 | 393.15 | 460.21 | 490.32 | 708.89 | 374.06 | 478.70 | 562.40 | 633.03 | 839.68 |
| 65 | 192.13 | 223.24 | 257.53 | 286.60 | 443.96 | 329.72 | 418.49 | 485.19 | 523.91 | 735.53 | 388.05 | 497.12 | 583.35 | 656.90 | 869.95 |
| 66 | 206.65 | 246.21 | 284.78 | 312.77 | 481.83 | 341.49 | 437.31 | 513.47 | 559.24 | 771.43 | 400.45 | 515.92 | 604.37 | 680.53 | 906.55 |
| 67 | 227.20 | 272.69 | 312.04 | 343.18 | 523.36 | 351.83 | 454.06 | 532.51 | 602.95 | 794.00 | 413.64 | 530.13 | 620.46 | 703.67 | 929.51 |
| 68 | 246.10 | 302.70 | 342.42 | 374.51 | 560.65 | 363.04 | 468.74 | 551.46 | 627.28 | 829.48 | 422.78 | 544.56 | 643.37 | 726.08 | 960.45 |
| 69 | 267.90 | 327.42 | 375.81 | 411.03 | 594.48 | 383.75 | 490.22 | 581.17 | 658.81 | 867.32 | 439.21 | 565.64 | 667.68 | 758.63 | 1000.41 |
| 70 | 288.72 | 365.72 | 415.33 | 456.83 | 639.47 | 406.35 | 523.98 | 618.08 | 699.35 | 923.91 | 461.96 | 596.69 | 705.77 | 799.87 | 1056.51 |
| 71 | 313.63 | 398.23 | 462.19 | 516.16 | 695.35 | 435.37 | 563.29 | 662.34 | 755.19 | 994.53 | 495.20 | 639.64 | 751.06 | 854.23 | 1126.59 |
| 72 | 340.67 | 432.31 | 504.03 | 565.78 | 757.04 | 472.15 | 607.62 | 717.19 | 814.81 | 1077.78 | 529.93 | 681.33 | 804.85 | 914.42 | 1209.27 |
| 73 | 370.76 | 468.74 | 547.50 | 614.74 | 820.29 | 511.00 | 655.08 | 774.18 | 879.84 | 1160.31 | 566.71 | 730.00 | 862.55 | 979.74 | 1292.87 |
| 74 | 403.28 | 510.57 | 595.67 | 669.66 | 893.50 | 549.42 | 706.66 | 834.30 | 949.00 | 1252.38 | 606.77 | 780.66 | 923.10 | 1048.89 | 1383.73 |
| 75 | 437.57 | 554.97 | 649.24 | 729.29 | 974.76 | 588.77 | 757.75 | 898.27 | 1021.00 | 1348.29 | 645.69 | 832.46 | 983.65 | 1118.83 | 1478.14 |
| 76 | 476.42 | 606.20 | 712.07 | 800.86 | 1067.25 | 630.10 | 814.53 | 969.92 | 1103.11 | 1453.17 | 684.75 | 887.95 | 1053.59 | 1198.74 | 1577.82 |
| 77 | 530.61 | 678.37 | 797.59 | 900.02 | 1197.23 | 691.81 | 898.34 | 1069.61 | 1220.73 | 1605.26 | 745.54 | 968.86 | 1151.89 | 1316.45 | 1729.51 |
| 78 | 596.09 | 767.37 | 903.38 | 1020.92 | 1355.07 | 765.69 | 1002.45 | 1193.87 | 1366.82 | 1791.64 | 819.42 | 1069.61 | 1276.15 | 1459.17 | 1912.54 |
| 79 | 664.94 | 854.68 | 1012.52 | 1143.49 | 1516.26 | 844.61 | 1101.52 | 1321.48 | 1511.23 | 1978.03 | 896.66 | 1170.36 | 1402.08 | 1603.58 | 2100.60 |
| 80 | 732.11 | 942.00 | 1114.95 | 1261.03 | 1674.10 | 918.49 | 1198.91 | 1435.66 | 1645.56 | 2156.02 | 970.54 | 1267.75 | 1517.94 | 1739.59 | 2278.59 |
| 81 | 794.23 | 1022.60 | 1212.34 | 1371.86 | 1816.83 | 985.66 | 1287.90 | 1544.81 | 1769.81 | 2315.53 | 1037.71 | 1356.75 | 1628.77 | 1863.85 | 2439.79 |
| 82 | 854.68 | 1103.19 | 1306.37 | 1477.64 | 1957.88 | 1051.14 | 1375.22 | 1645.56 | 1884.00 | 2468.34 | 1104.87 | 1447.42 | 1731.19 | 1981.39 | 2595.95 |
| 83 | 918.49 | 1182.11 | 1400.40 | 1585.11 | 2100.60 | 1118.31 | 1459.17 | 1746.31 | 1998.18 | 2619.46 | 1173.72 | 1531.38 | 1831.94 | 2097.25 | 2748.75 |
| 84 | 985.66 | 1269.43 | 1501.15 | 1699.29 | 2253.41 | 1188.83 | 1549.85 | 1852.09 | 2119.07 | 2780.66 | 1244.24 | 1623.73 | 1939.41 | 2218.14 | 2911.63 |
| 85 | 1062.90 | 1366.82 | 1618.69 | 1830.26 | 2424.68 | 1267.75 | 1648.92 | 1972.99 | 2253.41 | 2955.29 | 1323.16 | 1724.48 | 2061.98 | 2354.15 | 3089.62 |
| 86 | 1143.49 | 1472.61 | 1742.95 | 1972.99 | 2616.10 | 1348.35 | 1754.70 | 2097.25 | 2396.13 | 3146.71 | 1403.76 | 1830.26 | 2186.24 | 2496.88 | 3281.04 |
| 87 | 1232.49 | 1585.11 | 1877.28 | 2122.43 | 2814.24 | 1437.34 | 1867.20 | 2231.58 | 2545.58 | 3344.85 | 1492.76 | 1942.76 | 2320.57 | 2646.32 | 3479.18 |
| 88 | 1324.84 | 1706.01 | 2018.33 | 2285.31 | 3029.17 | 1529.70 | 1988.10 | 2372.62 | 2708.45 | 3559.78 | 1585.11 | 2063.66 | 2461.62 | 2809.20 | 3694.11 |
| 89 | 1427.27 | 1838.66 | 2176.17 | 2459.94 | 3262.57 | 1632.12 | 2120.75 | 2530.46 | 2883.08 | 3793.18 | 1687.54 | 2196.32 | 2619.46 | 2983.83 | 3927.51 |
| 90 | 1538.09 | 1981.39 | 2345.76 | 2653.04 | 3519.48 | 1742.95 | 2263.48 | 2700.06 | 3076.18 | 4050.09 | 1798.36 | 2339.04 | 2789.05 | 3176.93 | 4184.42 |
| 91 | 1658.99 | 2135.87 | 2528.78 | 2859.58 | 3791.50 | 1863.85 | 2417.96 | 2883.08 | 3282.72 | 4322.11 | 1919.26 | 2493.52 | 2972.08 | 3383.47 | 4456.44 |
| 92 | 1786.60 | 2300.42 | 2720.21 | 3079.54 | 4081.99 | 1991.46 | 2582.52 | 3074.51 | 3502.69 | 4612.60 | 2046.87 | 2658.08 | 3163.50 | 3603.43 | 4746.93 |
| 93 | 1920.94 | 2475.05 | 2928.42 | 3312.94 | 4392.63 | 2125.79 | 2757.15 | 3282.72 | 3736.09 | 4923.24 | 2181.20 | 2832.71 | 3371.71 | 3836.83 | 5057.57 |
| 94 | 2068.70 | 2664.80 | 3155.10 | 3568.17 | 4730.14 | 2273.56 | 2946.89 | 3509.40 | 3991.32 | 5260.75 | 2328.97 | 3022.45 | 3598.40 | 4092.06 | 5395.08 |
| 95 | 2231.58 | 2873.01 | 3400.26 | 3846.91 | 5101.23 | 2436.43 | 3155.10 | 3754.56 | 4270.05 | 5631.84 | 2491.84 | 3230.67 | 3843.55 | 4370.80 | 5766.17 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**

**Home and Community Care at 100%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 45.14 | 48.63 | 56.23 | 60.58 | 90.69 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 30 | 47.02 | 51.12 | 59.62 | 63.93 | 99.07 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 31 | 47.02 | 52.37 | 61.70 | 65.99 | 99.07 | 70.52 | 88.99 | 104.11 | 115.86 | 161.16 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 32 | 47.02 | 54.36 | 64.31 | 68.57 | 99.07 | 70.52 | 88.99 | 104.11 | 115.86 | 165.90 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 33 | 47.02 | 55.61 | 66.39 | 71.40 | 99.07 | 73.19 | 88.99 | 104.11 | 115.86 | 175.38 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 34 | 47.02 | 57.09 | 67.17 | 73.88 | 99.07 | 73.19 | 88.99 | 106.18 | 115.86 | 184.86 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 35 | 47.02 | 57.09 | 67.17 | 73.88 | 99.07 | 77.76 | 91.51 | 106.18 | 115.86 | 189.60 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 36 | 47.02 | 57.09 | 67.17 | 73.88 | 99.07 | 82.34 | 96.09 | 110.79 | 119.97 | 199.79 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 37 | 47.02 | 57.09 | 67.17 | 73.88 | 99.07 | 86.91 | 100.66 | 120.03 | 124.59 | 210.39 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 38 | 47.02 | 57.09 | 67.17 | 73.88 | 99.07 | 86.91 | 105.24 | 124.64 | 129.20 | 220.98 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 39 | 47.02 | 57.09 | 67.17 | 73.88 | 99.07 | 91.88 | 109.81 | 129.26 | 138.43 | 236.88 | 169.38 | 208.01 | 246.65 | 279.33 | 368.48 |
| 40 | 48.70 | 60.45 | 70.52 | 77.24 | 105.79 | 94.58 | 114.82 | 131.39 | 140.65 | 247.16 | 178.30 | 225.84 | 261.50 | 291.22 | 389.28 |
| 41 | 48.70 | 60.45 | 70.52 | 77.24 | 105.79 | 100.09 | 120.17 | 136.48 | 145.78 | 258.63 | 178.30 | 225.84 | 261.50 | 291.22 | 389.28 |
| 42 | 52.84 | 61.50 | 70.58 | 77.24 | 105.79 | 100.57 | 125.88 | 142.21 | 156.03 | 271.37 | 178.30 | 225.84 | 261.50 | 291.22 | 389.28 |
| 43 | 53.22 | 61.91 | 75.50 | 79.33 | 110.14 | 106.15 | 131.64 | 153.10 | 161.87 | 284.17 | 178.30 | 225.84 | 261.50 | 291.22 | 389.28 |
| 44 | 53.61 | 66.77 | 76.00 | 79.85 | 115.23 | 111.77 | 137.44 | 158.94 | 167.75 | 291.22 | 178.30 | 225.84 | 261.50 | 291.22 | 389.28 |
| 45 | 54.97 | 67.42 | 79.39 | 86.79 | 117.85 | 123.88 | 141.78 | 161.07 | 180.83 | 304.83 | 187.21 | 240.70 | 273.39 | 312.02 | 413.06 |
| 46 | 59.97 | 72.39 | 79.92 | 91.95 | 122.89 | 124.47 | 152.89 | 172.00 | 186.94 | 306.08 | 187.21 | 240.70 | 273.39 | 312.02 | 413.06 |
| 47 | 60.40 | 72.87 | 84.92 | 97.18 | 127.95 | 131.10 | 159.00 | 177.89 | 198.41 | 306.08 | 187.21 | 240.70 | 273.39 | 312.02 | 413.06 |
| 48 | 60.84 | 77.94 | 89.99 | 97.82 | 133.04 | 137.97 | 165.70 | 190.26 | 210.29 | 306.08 | 187.21 | 240.70 | 273.39 | 312.02 | 413.06 |
| 49 | 66.09 | 78.45 | 90.59 | 103.15 | 143.43 | 142.64 | 178.30 | 196.99 | 217.34 | 306.08 | 187.21 | 240.70 | 273.39 | 312.02 | 413.06 |
| 50 | 66.55 | 82.98 | 99.21 | 106.83 | 149.73 | 143.40 | 178.45 | 214.33 | 222.09 | 341.74 | 208.01 | 264.48 | 309.05 | 347.68 | 460.60 |
| 51 | 70.78 | 87.27 | 103.64 | 113.28 | 157.92 | 151.01 | 181.64 | 223.62 | 233.70 | 350.65 | 210.99 | 267.45 | 314.99 | 353.62 | 472.49 |
| 52 | 70.31 | 87.00 | 102.53 | 116.92 | 168.46 | 157.10 | 192.52 | 222.35 | 241.38 | 365.51 | 213.96 | 273.39 | 320.94 | 362.54 | 484.38 |
| 53 | 74.58 | 93.33 | 107.02 | 118.76 | 177.08 | 164.85 | 204.47 | 236.35 | 253.60 | 374.43 | 219.90 | 279.33 | 326.88 | 371.45 | 490.32 |
| 54 | 76.16 | 93.09 | 108.83 | 122.54 | 190.14 | 167.87 | 207.81 | 248.64 | 261.45 | 389.28 | 225.84 | 285.28 | 335.80 | 380.37 | 505.18 |
| 55 | 80.52 | 101.51 | 115.41 | 129.19 | 198.80 | 181.27 | 224.68 | 261.06 | 273.86 | 398.20 | 228.82 | 294.19 | 341.74 | 389.28 | 514.09 |
| 56 | 88.93 | 105.05 | 124.94 | 138.78 | 216.12 | 193.16 | 237.83 | 269.57 | 294.02 | 424.94 | 243.67 | 309.05 | 359.57 | 404.14 | 537.87 |
| 57 | 92.36 | 114.56 | 129.74 | 147.60 | 230.81 | 197.81 | 246.25 | 282.42 | 305.25 | 451.69 | 252.59 | 323.91 | 380.37 | 424.94 | 564.61 |
| 58 | 95.02 | 121.33 | 143.41 | 161.39 | 247.90 | 203.29 | 255.71 | 299.51 | 323.77 | 484.38 | 267.45 | 344.71 | 404.14 | 454.66 | 600.27 |
| 59 | 109.54 | 131.02 | 152.31 | 169.52 | 264.52 | 219.26 | 270.54 | 313.46 | 337.28 | 514.09 | 285.28 | 362.54 | 424.94 | 479.44 | 632.96 |
| 60 | 112.25 | 140.80 | 163.30 | 180.62 | 285.90 | 230.53 | 277.60 | 327.65 | 352.39 | 555.70 | 300.14 | 380.37 | 451.69 | 486.52 | 677.53 |
| 61 | 123.99 | 151.78 | 177.32 | 195.84 | 307.90 | 245.70 | 302.57 | 343.67 | 374.88 | 576.49 | 311.30 | 397.78 | 466.96 | 508.69 | 697.55 |
| 62 | 131.74 | 165.75 | 185.66 | 211.20 | 335.61 | 257.46 | 319.79 | 367.90 | 398.00 | 600.55 | 321.22 | 410.61 | 480.44 | 536.92 | 720.66 |
| 63 | 146.93 | 176.96 | 201.87 | 224.70 | 350.57 | 273.11 | 338.53 | 391.92 | 423.70 | 619.23 | 329.90 | 421.83 | 494.84 | 554.58 | 740.91 |
| 64 | 157.97 | 188.25 | 221.43 | 239.51 | 381.42 | 287.74 | 354.86 | 419.30 | 444.66 | 643.49 | 340.06 | 434.23 | 512.70 | 575.48 | 766.44 |
| 65 | 172.48 | 202.94 | 235.40 | 260.55 | 406.77 | 299.28 | 380.45 | 440.17 | 476.06 | 672.12 | 350.01 | 451.46 | 530.09 | 598.57 | 796.40 |
| 66 | 187.08 | 223.64 | 260.19 | 284.52 | 437.82 | 312.01 | 398.00 | 469.24 | 509.47 | 700.18 | 366.06 | 466.79 | 550.32 | 619.11 | 823.02 |
| 67 | 204.93 | 247.32 | 282.91 | 312.54 | 478.97 | 318.55 | 411.27 | 482.58 | 548.35 | 725.06 | 373.23 | 480.21 | 563.41 | 641.86 | 848.68 |
| 68 | 223.73 | 274.59 | 308.81 | 339.72 | 510.10 | 330.87 | 425.08 | 498.61 | 572.14 | 753.66 | 383.72 | 494.01 | 581.33 | 661.75 | 873.14 |
| 69 | 243.54 | 299.60 | 342.21 | 374.22 | 541.24 | 346.04 | 448.08 | 527.93 | 598.92 | 789.68 | 399.28 | 514.62 | 607.79 | 689.86 | 909.47 |
| 70 | 263.06 | 333.64 | 377.95 | 418.08 | 583.86 | 372.13 | 476.93 | 560.34 | 641.61 | 842.64 | 423.46 | 543.23 | 641.61 | 729.29 | 962.41 |
| 71 | 286.81 | 361.09 | 422.99 | 469.24 | 633.45 | 400.29 | 511.71 | 604.56 | 687.10 | 905.81 | 451.87 | 579.80 | 685.03 | 775.82 | 1025.48 |
| 72 | 308.79 | 392.46 | 458.21 | 515.98 | 687.31 | 426.33 | 551.84 | 653.44 | 741.10 | 978.17 | 482.11 | 619.57 | 733.13 | 834.73 | 1099.69 |
| 73 | 338.10 | 426.47 | 499.47 | 560.95 | 745.37 | 464.89 | 595.53 | 706.95 | 801.08 | 1054.66 | 518.68 | 664.68 | 787.63 | 893.29 | 1173.76 |
| 74 | 366.28 | 464.32 | 542.02 | 608.62 | 813.96 | 499.47 | 643.77 | 760.31 | 863.90 | 1139.54 | 551.27 | 710.36 | 839.85 | 954.55 | 1259.78 |
| 75 | 398.44 | 506.94 | 590.55 | 665.25 | 885.82 | 535.40 | 693.71 | 818.23 | 932.07 | 1223.78 | 586.99 | 759.53 | 896.49 | 1019.22 | 1342.96 |
| 76 | 433.73 | 551.55 | 648.89 | 729.15 | 971.62 | 575.46 | 741.10 | 884.54 | 1005.78 | 1323.39 | 623.27 | 807.69 | 959.67 | 1091.16 | 1437.80 |
| 77 | 481.91 | 616.24 | 725.39 | 817.74 | 1089.76 | 628.00 | 816.06 | 972.22 | 1111.59 | 1460.85 | 678.37 | 879.87 | 1049.46 | 1197.23 | 1573.35 |
| 78 | 542.36 | 698.52 | 822.78 | 928.56 | 1234.17 | 696.84 | 911.77 | 1086.40 | 1242.56 | 1632.12 | 745.54 | 973.90 | 1160.29 | 1328.20 | 1742.95 |
| 79 | 606.17 | 779.12 | 920.17 | 1039.39 | 1380.25 | 769.05 | 1004.13 | 1200.59 | 1373.54 | 1800.04 | 816.06 | 1066.25 | 1274.47 | 1457.49 | 1910.86 |
| 80 | 666.62 | 856.36 | 1015.88 | 1148.53 | 1521.30 | 836.21 | 1091.44 | 1308.05 | 1497.79 | 1961.24 | 883.23 | 1153.57 | 1383.61 | 1583.43 | 2072.06 |
| 81 | 723.71 | 930.24 | 1103.19 | 1249.28 | 1655.63 | 896.66 | 1172.04 | 1405.44 | 1611.97 | 2109.00 | 945.36 | 1235.85 | 1479.32 | 1695.93 | 2223.18 |
| 82 | 779.12 | 1002.45 | 1187.15 | 1344.99 | 1783.25 | 958.79 | 1249.28 | 1497.79 | 1714.40 | 2246.69 | 1005.80 | 1314.77 | 1573.35 | 1803.40 | 2362.55 |
| 83 | 834.53 | 1076.33 | 1274.47 | 1442.38 | 1912.54 | 1015.88 | 1328.20 | 1588.47 | 1818.51 | 2386.06 | 1066.25 | 1393.69 | 1667.39 | 1909.18 | 2503.60 |
| 84 | 898.34 | 1155.25 | 1366.82 | 1546.49 | 2050.23 | 1083.05 | 1410.48 | 1685.86 | 1927.65 | 2528.78 | 1133.42 | 1479.32 | 1766.46 | 2020.01 | 2648.00 |
| 85 | 965.51 | 1242.56 | 1472.61 | 1664.03 | 2208.07 | 1151.89 | 1501.15 | 1793.32 | 2048.55 | 2691.66 | 1203.94 | 1570.00 | 1875.60 | 2142.58 | 2814.24 |
| 86 | 1041.07 | 1341.63 | 1586.79 | 1795.00 | 2379.34 | 1227.45 | 1600.22 | 1907.50 | 2179.52 | 2862.93 | 1279.50 | 1669.07 | 1989.78 | 2273.56 | 2985.51 |
| 87 | 1121.67 | 1442.38 | 1709.36 | 1932.69 | 2562.37 | 1308.05 | 1700.97 | 2030.08 | 2317.21 | 3045.96 | 1360.10 | 1769.81 | 2112.36 | 2411.25 | 3168.54 |
| 88 | 1205.62 | 1553.20 | 1838.66 | 2080.45 | 2757.15 | 1392.01 | 1811.79 | 2159.37 | 2464.98 | 3240.74 | 1444.06 | 1880.64 | 2241.65 | 2559.01 | 3363.32 |
| 89 | 1297.98 | 1672.42 | 1979.71 | 2238.29 | 2968.72 | 1484.36 | 1931.01 | 2300.42 | 2622.82 | 3452.31 | 1536.41 | 1999.86 | 2382.70 | 2716.85 | 3574.89 |
| 90 | 1400.40 | 1803.40 | 2134.19 | 2414.60 | 3200.44 | 1586.79 | 2061.98 | 2454.90 | 2799.13 | 3684.03 | 1638.84 | 2130.83 | 2537.18 | 2893.16 | 3806.61 |
| 91 | 1509.55 | 1942.76 | 2300.42 | 2602.67 | 3450.63 | 1695.93 | 2201.35 | 2621.14 | 2987.19 | 3934.23 | 1747.98 | 2270.20 | 2703.42 | 3081.22 | 4056.80 |
| 92 | 1625.41 | 2092.21 | 2476.73 | 2802.48 | 3714.26 | 1811.79 | 2350.80 | 2797.45 | 3187.01 | 4197.85 | 1863.85 | 2419.64 | 2879.73 | 3281.04 | 4320.43 |
| 93 | 1749.66 | 2251.73 | 2664.80 | 3014.06 | 3996.35 | 1936.05 | 2510.31 | 2985.51 | 3398.58 | 4479.95 | 1988.10 | 2579.16 | 3067.79 | 3492.61 | 4602.52 |
| 94 | 1884.00 | 2424.68 | 2869.65 | 3247.46 | 4305.31 | 2070.38 | 2683.27 | 3190.37 | 3631.98 | 4788.91 | 2122.43 | 2752.11 | 3272.64 | 3726.01 | 4911.48 |
| 95 | 2030.08 | 2616.10 | 3094.66 | 3501.01 | 4641.14 | 2216.46 | 2874.69 | 3415.37 | 3885.53 | 5124.74 | 2268.52 | 2943.53 | 3497.65 | 3979.56 | 5247.31 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**

**Home and Community Care at 100%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.69 | 44.34 | 50.61 | 56.45 | 83.00 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 30 | 40.30 | 46.61 | 53.66 | 59.57 | 90.67 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 31 | 40.30 | 47.75 | 55.53 | 61.49 | 90.67 | 62.13 | 82.28 | 94.03 | 107.46 | 147.15 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 32 | 40.30 | 49.57 | 57.87 | 63.89 | 90.67 | 62.13 | 82.28 | 94.03 | 107.46 | 151.48 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 33 | 40.30 | 50.70 | 59.75 | 66.54 | 90.67 | 64.48 | 82.28 | 94.03 | 107.46 | 160.13 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 34 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 64.48 | 82.28 | 95.90 | 107.46 | 168.79 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 35 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 68.51 | 84.60 | 95.90 | 107.46 | 173.12 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 36 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 72.54 | 88.83 | 100.07 | 111.28 | 182.42 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 37 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 76.57 | 93.06 | 108.41 | 115.56 | 192.09 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 38 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 76.57 | 97.29 | 112.58 | 119.84 | 201.77 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 39 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 80.94 | 101.53 | 116.75 | 128.40 | 216.28 | 148.58 | 193.16 | 225.84 | 255.56 | 335.80 |
| 40 | 43.66 | 55.41 | 65.49 | 72.20 | 95.71 | 85.98 | 106.62 | 121.29 | 130.88 | 224.47 | 160.47 | 205.04 | 240.70 | 270.42 | 359.57 |
| 41 | 43.66 | 55.41 | 65.49 | 72.20 | 95.71 | 90.99 | 111.59 | 125.98 | 135.65 | 234.88 | 160.47 | 205.04 | 240.70 | 270.42 | 359.57 |
| 42 | 47.38 | 56.38 | 65.54 | 72.20 | 95.71 | 91.43 | 116.89 | 131.27 | 145.20 | 246.45 | 160.47 | 205.04 | 240.70 | 270.42 | 359.57 |
| 43 | 47.72 | 56.75 | 70.10 | 74.15 | 99.65 | 96.50 | 122.24 | 141.33 | 150.63 | 258.07 | 160.47 | 205.04 | 240.70 | 270.42 | 359.57 |
| 44 | 48.06 | 61.21 | 70.57 | 74.64 | 104.25 | 101.61 | 127.62 | 146.71 | 156.10 | 264.48 | 160.47 | 205.04 | 240.70 | 270.42 | 359.57 |
| 45 | 49.65 | 60.51 | 73.98 | 78.11 | 108.92 | 108.39 | 127.60 | 151.60 | 162.52 | 281.15 | 172.36 | 219.90 | 255.56 | 285.28 | 380.37 |
| 46 | 54.17 | 64.97 | 74.47 | 82.76 | 113.58 | 108.91 | 137.60 | 161.88 | 168.01 | 282.31 | 172.36 | 219.90 | 255.56 | 285.28 | 380.37 |
| 47 | 54.56 | 65.40 | 79.13 | 87.46 | 118.26 | 114.72 | 143.10 | 167.43 | 178.31 | 282.31 | 172.36 | 219.90 | 255.56 | 285.28 | 380.37 |
| 48 | 54.95 | 69.94 | 83.85 | 88.04 | 122.96 | 120.73 | 149.13 | 179.07 | 188.99 | 282.31 | 172.36 | 219.90 | 255.56 | 285.28 | 380.37 |
| 49 | 59.70 | 70.41 | 84.41 | 92.83 | 132.56 | 124.81 | 160.47 | 185.40 | 195.33 | 282.31 | 172.36 | 219.90 | 255.56 | 285.28 | 380.37 |
| 50 | 60.68 | 77.19 | 89.29 | 99.06 | 137.59 | 132.37 | 164.93 | 192.35 | 206.60 | 312.02 | 190.18 | 246.65 | 282.31 | 317.97 | 424.94 |
| 51 | 64.71 | 81.32 | 95.51 | 105.33 | 145.45 | 137.03 | 168.29 | 204.05 | 217.95 | 323.91 | 193.16 | 249.62 | 291.22 | 326.88 | 433.86 |
| 52 | 64.46 | 81.20 | 92.86 | 107.02 | 155.67 | 145.67 | 181.36 | 200.66 | 223.01 | 338.77 | 196.13 | 255.56 | 294.19 | 332.82 | 445.75 |
| 53 | 68.53 | 85.39 | 99.09 | 109.03 | 163.97 | 150.39 | 187.43 | 219.46 | 234.91 | 347.68 | 202.07 | 258.53 | 303.11 | 341.74 | 454.66 |
| 54 | 68.35 | 87.27 | 101.06 | 112.81 | 172.25 | 153.64 | 193.77 | 231.49 | 242.77 | 356.60 | 205.04 | 267.45 | 312.02 | 347.68 | 460.60 |
| 55 | 72.47 | 91.56 | 105.46 | 117.26 | 182.80 | 163.44 | 204.25 | 240.76 | 252.16 | 368.48 | 208.01 | 270.42 | 314.99 | 356.60 | 472.49 |
| 56 | 80.66 | 99.10 | 114.86 | 128.72 | 199.68 | 175.33 | 220.43 | 249.71 | 269.52 | 389.28 | 219.90 | 285.28 | 332.82 | 377.40 | 499.24 |
| 57 | 84.15 | 106.52 | 119.91 | 135.63 | 212.16 | 180.36 | 229.26 | 260.05 | 278.70 | 413.06 | 228.82 | 300.14 | 347.68 | 395.23 | 523.01 |
| 58 | 87.10 | 109.59 | 129.46 | 149.29 | 227.05 | 186.35 | 231.23 | 272.03 | 300.08 | 445.75 | 240.70 | 314.99 | 365.51 | 419.00 | 552.72 |
| 59 | 97.14 | 121.10 | 138.46 | 155.72 | 245.96 | 196.77 | 251.41 | 283.99 | 309.18 | 478.43 | 258.53 | 335.80 | 392.26 | 438.01 | 585.41 |
| 60 | 102.23 | 130.74 | 149.53 | 166.88 | 262.65 | 205.83 | 259.09 | 301.43 | 327.22 | 508.15 | 273.39 | 353.62 | 416.03 | 449.53 | 621.07 |
| 61 | 111.79 | 139.80 | 163.22 | 180.02 | 282.24 | 218.70 | 276.26 | 317.83 | 342.82 | 530.37 | 282.48 | 366.07 | 429.48 | 467.00 | 639.90 |
| 62 | 119.39 | 153.47 | 169.86 | 193.27 | 309.43 | 235.78 | 293.58 | 339.40 | 366.06 | 550.27 | 290.50 | 379.88 | 441.33 | 495.62 | 664.79 |
| 63 | 136.13 | 162.73 | 185.72 | 206.65 | 324.86 | 254.18 | 312.69 | 358.62 | 389.42 | 573.26 | 300.15 | 392.09 | 454.28 | 511.71 | 684.13 |
| 64 | 143.03 | 175.97 | 202.98 | 221.54 | 353.00 | 261.58 | 331.88 | 386.07 | 413.41 | 593.79 | 311.28 | 402.84 | 470.85 | 536.24 | 708.89 |
| 65 | 159.38 | 186.71 | 217.29 | 242.51 | 374.23 | 271.38 | 350.01 | 407.66 | 444.96 | 621.39 | 322.11 | 415.95 | 492.04 | 557.99 | 735.53 |
| 66 | 169.67 | 205.17 | 239.71 | 264.34 | 405.39 | 280.07 | 368.52 | 432.39 | 471.56 | 646.13 | 329.21 | 432.39 | 508.55 | 574.89 | 761.60 |
| 67 | 189.33 | 228.30 | 260.03 | 288.03 | 439.25 | 294.78 | 380.36 | 444.55 | 505.63 | 665.63 | 339.95 | 444.55 | 520.62 | 591.94 | 782.12 |
| 68 | 203.59 | 255.13 | 285.70 | 315.16 | 471.04 | 301.00 | 395.21 | 461.84 | 528.48 | 696.21 | 351.55 | 461.84 | 537.67 | 611.20 | 806.50 |
| 69 | 221.40 | 276.06 | 314.92 | 345.59 | 501.32 | 317.20 | 412.59 | 485.79 | 552.33 | 734.23 | 363.79 | 476.92 | 558.99 | 638.84 | 842.92 |
| 70 | 237.39 | 307.97 | 346.80 | 385.45 | 538.95 | 333.64 | 440.57 | 517.56 | 590.28 | 778.48 | 382.82 | 502.59 | 590.28 | 675.82 | 889.69 |
| 71 | 257.92 | 336.33 | 389.97 | 432.52 | 585.99 | 361.09 | 476.63 | 557.10 | 635.51 | 839.78 | 408.54 | 538.53 | 633.45 | 718.05 | 949.14 |
| 72 | 282.89 | 364.57 | 422.35 | 476.14 | 635.51 | 392.46 | 513.99 | 601.64 | 687.31 | 904.46 | 438.28 | 577.74 | 677.35 | 768.99 | 1016.02 |
| 73 | 307.37 | 397.66 | 461.05 | 518.68 | 691.58 | 420.71 | 557.10 | 651.24 | 743.45 | 979.74 | 470.66 | 620.50 | 728.08 | 827.97 | 1091.16 |
| 74 | 332.98 | 431.03 | 503.17 | 564.22 | 752.91 | 453.23 | 597.52 | 704.81 | 801.01 | 1056.29 | 501.32 | 660.41 | 780.66 | 886.10 | 1167.29 |
| 75 | 364.64 | 471.37 | 547.86 | 617.23 | 821.78 | 489.16 | 643.91 | 757.75 | 864.47 | 1136.62 | 537.18 | 706.16 | 832.46 | 948.07 | 1246.90 |
| 76 | 396.16 | 513.99 | 599.37 | 676.21 | 899.91 | 524.23 | 693.29 | 817.94 | 934.06 | 1226.06 | 568.63 | 753.05 | 887.95 | 1014.31 | 1331.93 |
| 77 | 441.61 | 574.27 | 671.66 | 758.97 | 1010.84 | 575.95 | 760.65 | 903.38 | 1032.67 | 1356.75 | 621.28 | 821.10 | 970.54 | 1111.59 | 1460.85 |
| 78 | 497.03 | 648.15 | 762.33 | 861.40 | 1143.49 | 639.75 | 847.97 | 1007.48 | 1153.57 | 1512.91 | 683.41 | 906.74 | 1078.01 | 1232.49 | 1617.01 |
| 79 | 552.44 | 723.71 | 853.00 | 963.83 | 1279.50 | 701.88 | 933.60 | 1113.27 | 1274.47 | 1670.74 | 743.86 | 992.37 | 1182.11 | 1353.39 | 1774.85 |
| 80 | 607.85 | 797.59 | 940.32 | 1064.57 | 1410.48 | 762.33 | 1017.56 | 1214.02 | 1390.33 | 1818.51 | 805.99 | 1074.65 | 1282.86 | 1469.25 | 1922.62 |
| 81 | 659.90 | 868.12 | 1020.92 | 1156.93 | 1533.05 | 821.10 | 1094.80 | 1301.33 | 1492.76 | 1954.52 | 863.08 | 1155.25 | 1371.86 | 1575.03 | 2060.30 |
| 82 | 711.96 | 935.28 | 1101.52 | 1244.24 | 1650.59 | 876.51 | 1167.00 | 1390.33 | 1590.15 | 2082.13 | 920.17 | 1227.45 | 1462.53 | 1670.74 | 2189.60 |
| 83 | 762.33 | 1000.77 | 1180.44 | 1334.92 | 1771.49 | 928.56 | 1237.53 | 1474.28 | 1685.86 | 2211.43 | 975.58 | 1297.98 | 1546.49 | 1769.81 | 2322.25 |
| 84 | 817.74 | 1074.65 | 1267.75 | 1433.99 | 1900.79 | 985.66 | 1313.09 | 1564.96 | 1788.28 | 2345.76 | 1034.35 | 1376.89 | 1638.84 | 1873.92 | 2458.26 |
| 85 | 881.55 | 1158.61 | 1363.46 | 1543.13 | 2045.19 | 1051.14 | 1400.40 | 1662.35 | 1900.79 | 2493.52 | 1099.84 | 1464.21 | 1737.91 | 1988.10 | 2609.38 |
| 86 | 948.71 | 1247.60 | 1470.93 | 1662.35 | 2204.71 | 1118.31 | 1489.40 | 1769.81 | 2020.01 | 2653.04 | 1167.00 | 1553.20 | 1845.37 | 2107.32 | 2768.90 |
| 87 | 1020.92 | 1343.31 | 1583.43 | 1789.96 | 2374.30 | 1190.51 | 1585.11 | 1882.32 | 2147.62 | 2822.63 | 1239.21 | 1648.92 | 1957.88 | 2234.94 | 2938.50 |
| 88 | 1101.52 | 1445.74 | 1702.65 | 1925.97 | 2553.97 | 1271.11 | 1687.54 | 2001.53 | 2283.63 | 3002.30 | 1319.80 | 1751.34 | 2077.10 | 2370.95 | 3118.16 |
| 89 | 1183.79 | 1556.56 | 1833.62 | 2073.74 | 2750.43 | 1353.39 | 1798.36 | 2132.51 | 2431.39 | 3198.76 | 1402.08 | 1862.17 | 2208.07 | 2518.71 | 3314.62 |
| 90 | 1277.83 | 1679.14 | 1978.03 | 2236.61 | 2967.04 | 1447.42 | 1920.94 | 2276.91 | 2594.27 | 3415.37 | 1496.11 | 1984.74 | 2352.48 | 2681.59 | 3531.23 |
| 91 | 1376.89 | 1808.43 | 2130.83 | 2412.92 | 3197.08 | 1546.49 | 2050.23 | 2429.72 | 2770.58 | 3645.41 | 1595.18 | 2114.04 | 2505.28 | 2857.90 | 3761.27 |
| 92 | 1481.00 | 1946.12 | 2293.71 | 2595.95 | 3440.56 | 1650.59 | 2187.92 | 2592.59 | 2953.61 | 3888.89 | 1699.29 | 2251.73 | 2668.15 | 3040.92 | 4004.75 |
| 93 | 1595.18 | 2097.25 | 2470.01 | 2794.09 | 3704.18 | 1764.78 | 2339.04 | 2768.90 | 3151.75 | 4152.51 | 1813.47 | 2402.85 | 2844.46 | 3239.06 | 4268.37 |
| 94 | 1717.76 | 2256.76 | 2659.76 | 3009.02 | 3987.96 | 1887.35 | 2498.56 | 2958.64 | 3366.68 | 4436.29 | 1936.05 | 2562.37 | 3034.21 | 3453.99 | 4552.15 |
| 95 | 1852.09 | 2434.75 | 2866.29 | 3244.10 | 4300.28 | 2021.68 | 2676.55 | 3165.18 | 3601.76 | 4748.61 | 2070.38 | 2740.36 | 3240.74 | 3689.07 | 4864.47 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Home and Community Care at 100%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 46.75 | 50.06 | 57.64 | 63.33 | 95.30 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 30 | 48.70 | 52.62 | 61.11 | 66.84 | 104.11 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 31 | 48.70 | 53.91 | 63.24 | 68.99 | 104.11 | 73.88 | 92.35 | 107.46 | 120.90 | 168.17 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 32 | 48.70 | 55.96 | 65.91 | 71.69 | 104.11 | 73.88 | 92.35 | 107.46 | 120.90 | 173.12 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 33 | 48.70 | 57.24 | 68.05 | 74.65 | 104.11 | 76.67 | 92.35 | 107.46 | 120.90 | 183.01 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 34 | 48.70 | 58.77 | 68.84 | 77.24 | 104.11 | 76.67 | 92.35 | 109.60 | 120.90 | 192.90 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 35 | 48.70 | 58.77 | 68.84 | 77.24 | 104.11 | 81.47 | 94.96 | 109.60 | 120.90 | 197.85 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 36 | 48.70 | 58.77 | 68.84 | 77.24 | 104.11 | 86.26 | 99.71 | 114.37 | 125.19 | 208.48 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 37 | 48.70 | 58.77 | 68.84 | 77.24 | 104.11 | 91.05 | 104.46 | 123.90 | 130.00 | 219.53 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 38 | 48.70 | 58.77 | 68.84 | 77.24 | 104.11 | 91.05 | 109.21 | 128.66 | 134.82 | 230.59 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 39 | 48.70 | 58.77 | 68.84 | 77.24 | 104.11 | 96.25 | 113.96 | 133.43 | 144.45 | 247.17 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 40 | 50.37 | 65.49 | 73.88 | 80.60 | 110.82 | 96.73 | 123.02 | 137.46 | 150.42 | 257.25 | 184.24 | 237.73 | 270.42 | 303.11 | 410.09 |
| 41 | 50.37 | 65.49 | 73.88 | 80.60 | 110.82 | 102.36 | 128.75 | 142.78 | 155.90 | 269.19 | 184.24 | 237.73 | 270.42 | 303.11 | 410.09 |
| 42 | 54.67 | 66.63 | 73.95 | 80.60 | 110.82 | 102.86 | 134.87 | 148.77 | 166.87 | 282.45 | 184.24 | 237.73 | 270.42 | 303.11 | 410.09 |
| 43 | 55.06 | 67.07 | 79.09 | 82.77 | 115.38 | 108.56 | 141.04 | 160.17 | 173.11 | 295.77 | 184.24 | 237.73 | 270.42 | 303.11 | 410.09 |
| 44 | 55.45 | 72.34 | 79.62 | 83.32 | 120.72 | 114.31 | 147.26 | 166.28 | 179.40 | 303.11 | 184.24 | 237.73 | 270.42 | 303.11 | 410.09 |
| 45 | 56.74 | 70.88 | 84.80 | 91.99 | 123.21 | 126.46 | 148.87 | 172.92 | 189.99 | 319.62 | 196.13 | 249.62 | 291.22 | 329.85 | 433.86 |
| 46 | 61.91 | 76.10 | 85.37 | 97.47 | 128.47 | 127.06 | 160.53 | 184.65 | 196.40 | 320.94 | 196.13 | 249.62 | 291.22 | 329.85 | 433.86 |
| 47 | 62.35 | 76.61 | 90.71 | 103.01 | 133.76 | 133.84 | 166.95 | 190.97 | 208.45 | 320.94 | 196.13 | 249.62 | 291.22 | 329.85 | 433.86 |
| 48 | 62.80 | 81.94 | 96.12 | 103.69 | 139.08 | 140.85 | 173.99 | 204.25 | 220.94 | 320.94 | 196.13 | 249.62 | 291.22 | 329.85 | 433.86 |
| 49 | 68.23 | 82.48 | 96.76 | 109.34 | 149.95 | 145.61 | 187.21 | 211.48 | 228.35 | 320.94 | 196.13 | 249.62 | 291.22 | 329.85 | 433.86 |
| 50 | 68.51 | 86.84 | 103.17 | 112.66 | 157.83 | 148.92 | 186.56 | 222.57 | 235.01 | 359.57 | 213.96 | 276.36 | 323.91 | 365.51 | 484.38 |
| 51 | 72.80 | 91.24 | 107.70 | 117.26 | 166.23 | 156.60 | 189.66 | 232.01 | 244.20 | 371.45 | 222.87 | 279.33 | 326.88 | 371.45 | 493.29 |
| 52 | 76.17 | 90.87 | 106.40 | 122.87 | 179.13 | 168.52 | 203.68 | 233.20 | 251.87 | 386.31 | 231.79 | 288.25 | 335.80 | 380.37 | 508.15 |
| 53 | 80.62 | 99.29 | 112.97 | 124.60 | 188.01 | 176.42 | 215.83 | 250.41 | 266.95 | 395.23 | 237.73 | 300.14 | 344.71 | 389.28 | 517.07 |
| 54 | 80.06 | 100.85 | 114.66 | 128.37 | 199.09 | 179.25 | 224.66 | 262.93 | 274.78 | 407.11 | 240.70 | 306.08 | 350.65 | 398.20 | 531.92 |
| 55 | 84.55 | 105.49 | 121.38 | 135.15 | 207.94 | 190.18 | 239.26 | 275.57 | 290.12 | 421.97 | 246.65 | 312.02 | 362.54 | 404.14 | 537.87 |
| 56 | 93.07 | 111.00 | 130.98 | 146.83 | 227.87 | 199.10 | 249.43 | 280.92 | 310.36 | 445.75 | 255.56 | 323.91 | 377.40 | 430.89 | 567.58 |
| 57 | 96.46 | 118.58 | 135.63 | 155.57 | 240.13 | 206.54 | 254.74 | 296.40 | 318.52 | 469.52 | 264.48 | 335.80 | 398.20 | 448.72 | 594.33 |
| 58 | 102.94 | 127.20 | 149.38 | 171.48 | 259.48 | 217.41 | 266.59 | 316.00 | 342.20 | 508.15 | 285.28 | 359.57 | 419.00 | 478.43 | 629.99 |
| 59 | 113.68 | 136.98 | 158.24 | 177.40 | 280.77 | 233.32 | 281.47 | 324.18 | 350.06 | 546.78 | 300.14 | 380.37 | 442.77 | 500.16 | 665.65 |
| 60 | 116.26 | 148.84 | 169.20 | 190.44 | 302.17 | 238.76 | 293.46 | 340.75 | 372.53 | 582.44 | 312.02 | 404.14 | 472.49 | 514.97 | 710.22 |
| 61 | 128.06 | 157.78 | 185.38 | 203.76 | 324.22 | 253.81 | 315.73 | 359.17 | 389.68 | 608.20 | 325.72 | 417.95 | 487.13 | 530.93 | 735.02 |
| 62 | 137.92 | 173.93 | 193.56 | 219.17 | 349.89 | 271.01 | 335.52 | 388.62 | 415.20 | 625.69 | 335.19 | 430.16 | 499.99 | 561.70 | 751.39 |
| 63 | 155.57 | 183.07 | 211.96 | 236.74 | 366.93 | 289.33 | 351.45 | 409.85 | 445.75 | 651.68 | 346.12 | 440.76 | 519.18 | 581.37 | 776.07 |
| 64 | 166.51 | 198.48 | 231.69 | 253.48 | 400.38 | 300.82 | 375.28 | 439.76 | 468.69 | 674.88 | 358.37 | 457.77 | 533.63 | 609.49 | 805.67 |
| 65 | 183.40 | 215.12 | 245.46 | 272.58 | 427.69 | 314.50 | 403.27 | 462.68 | 499.98 | 707.63 | 372.84 | 474.29 | 555.45 | 626.47 | 836.98 |
| 66 | 195.78 | 233.90 | 272.49 | 300.66 | 458.67 | 324.29 | 417.65 | 491.36 | 537.91 | 732.12 | 383.26 | 491.36 | 577.34 | 653.50 | 862.33 |
| 67 | 216.06 | 257.89 | 297.48 | 328.88 | 502.33 | 335.19 | 427.91 | 506.36 | 574.47 | 763.10 | 392.25 | 501.60 | 594.31 | 672.76 | 891.47 |
| 68 | 237.15 | 289.73 | 325.62 | 358.14 | 535.37 | 351.55 | 450.36 | 526.18 | 599.71 | 790.42 | 404.40 | 519.29 | 611.20 | 696.21 | 916.80 |
| 69 | 256.83 | 312.44 | 361.11 | 390.58 | 567.86 | 363.79 | 470.26 | 554.55 | 625.54 | 829.61 | 421.46 | 539.02 | 641.06 | 720.92 | 956.05 |
| 70 | 275.89 | 350.74 | 394.56 | 438.48 | 611.66 | 389.24 | 500.45 | 588.14 | 671.55 | 885.42 | 442.71 | 571.03 | 669.41 | 765.65 | 1007.32 |
| 71 | 299.19 | 379.66 | 443.62 | 491.68 | 662.34 | 416.80 | 538.53 | 633.45 | 722.17 | 951.20 | 474.57 | 608.69 | 718.05 | 815.02 | 1075.01 |
| 72 | 326.72 | 412.39 | 480.12 | 541.88 | 721.18 | 452.23 | 581.72 | 683.32 | 780.94 | 1025.98 | 506.02 | 653.44 | 767.00 | 874.58 | 1153.48 |
| 73 | 353.47 | 449.53 | 522.53 | 587.84 | 783.79 | 486.03 | 626.26 | 737.68 | 841.42 | 1108.45 | 541.74 | 699.26 | 822.21 | 937.47 | 1233.31 |
| 74 | 386.63 | 488.37 | 569.77 | 638.22 | 852.80 | 525.37 | 675.21 | 797.31 | 904.60 | 1195.04 | 580.87 | 749.21 | 880.55 | 1000.80 | 1320.83 |
| 75 | 416.23 | 530.07 | 620.78 | 697.27 | 932.07 | 558.53 | 723.95 | 859.14 | 976.53 | 1287.82 | 613.67 | 795.10 | 940.96 | 1069.03 | 1414.11 |
| 76 | 454.22 | 580.58 | 677.92 | 765.00 | 1017.73 | 601.08 | 780.37 | 923.81 | 1053.59 | 1386.57 | 654.01 | 848.68 | 1002.36 | 1144.09 | 1506.10 |
| 77 | 508.78 | 648.15 | 760.65 | 859.72 | 1143.49 | 661.58 | 858.04 | 1019.24 | 1168.68 | 1533.05 | 713.63 | 925.21 | 1098.16 | 1257.68 | 1652.27 |
| 78 | 570.91 | 732.11 | 864.76 | 975.58 | 1294.62 | 733.78 | 955.43 | 1141.82 | 1306.37 | 1711.04 | 785.84 | 1022.60 | 1220.73 | 1395.37 | 1828.58 |
| 79 | 634.71 | 816.06 | 965.51 | 1093.12 | 1450.78 | 805.99 | 1052.82 | 1259.36 | 1444.06 | 1892.39 | 854.68 | 1116.63 | 1336.60 | 1533.05 | 2008.25 |
| 80 | 698.52 | 900.02 | 1066.25 | 1205.62 | 1598.54 | 876.51 | 1145.17 | 1375.22 | 1573.35 | 2060.30 | 925.21 | 1210.66 | 1450.78 | 1662.35 | 2176.17 |
| 81 | 758.97 | 978.94 | 1156.93 | 1309.73 | 1736.23 | 942.00 | 1234.17 | 1474.28 | 1690.89 | 2213.11 | 992.37 | 1297.98 | 1551.53 | 1778.21 | 2328.97 |
| 82 | 817.74 | 1052.82 | 1247.60 | 1410.48 | 1868.88 | 1004.13 | 1311.41 | 1573.35 | 1798.36 | 2355.83 | 1056.18 | 1381.93 | 1652.27 | 1890.71 | 2476.73 |
| 83 | 878.19 | 1130.06 | 1336.60 | 1512.91 | 2006.57 | 1069.61 | 1393.69 | 1667.39 | 1907.50 | 2503.60 | 1121.67 | 1462.53 | 1749.66 | 2003.21 | 2627.85 |
| 84 | 942.00 | 1212.34 | 1435.66 | 1623.73 | 2152.66 | 1136.78 | 1481.00 | 1769.81 | 2025.04 | 2654.72 | 1187.15 | 1551.53 | 1855.45 | 2120.75 | 2780.66 |
| 85 | 1014.20 | 1304.69 | 1544.81 | 1747.98 | 2318.89 | 1208.98 | 1575.03 | 1882.32 | 2150.98 | 2827.67 | 1264.39 | 1647.24 | 1969.63 | 2250.05 | 2953.61 |
| 86 | 1093.12 | 1407.12 | 1664.03 | 1884.00 | 2496.88 | 1287.90 | 1677.46 | 2001.53 | 2286.99 | 3005.66 | 1343.31 | 1749.66 | 2088.85 | 2386.06 | 3131.60 |
| 87 | 1177.08 | 1512.91 | 1793.32 | 2026.72 | 2688.30 | 1371.86 | 1783.25 | 2130.83 | 2429.72 | 3197.08 | 1427.27 | 1855.45 | 2218.14 | 2528.78 | 3323.02 |
| 88 | 1266.07 | 1628.77 | 1931.01 | 2182.88 | 2894.84 | 1460.85 | 1899.11 | 2268.52 | 2585.88 | 3403.62 | 1516.26 | 1971.31 | 2355.83 | 2684.94 | 3529.55 |
| 89 | 1363.46 | 1754.70 | 2078.78 | 2349.12 | 3116.48 | 1558.24 | 2025.04 | 2416.28 | 2752.11 | 3625.26 | 1613.65 | 2097.25 | 2503.60 | 2851.18 | 3751.20 |
| 90 | 1470.93 | 1890.71 | 2239.97 | 2533.82 | 3359.96 | 1665.71 | 2161.05 | 2577.48 | 2936.82 | 3868.74 | 1721.12 | 2233.26 | 2664.80 | 3035.89 | 3994.67 |
| 91 | 1585.11 | 2038.48 | 2414.60 | 2731.96 | 3620.23 | 1779.89 | 2308.82 | 2752.11 | 3134.95 | 4129.01 | 1835.30 | 2381.02 | 2839.43 | 3234.02 | 4254.94 |
| 92 | 1704.33 | 2194.64 | 2599.31 | 2938.50 | 3898.96 | 1899.11 | 2464.98 | 2936.82 | 3341.49 | 4407.74 | 1954.52 | 2537.18 | 3024.13 | 3440.56 | 4533.68 |
| 93 | 1835.30 | 2362.55 | 2795.77 | 3163.50 | 4194.49 | 2030.08 | 2632.89 | 3133.28 | 3566.49 | 4703.27 | 2085.49 | 2705.09 | 3220.59 | 3665.56 | 4829.21 |
| 94 | 1976.35 | 2545.58 | 3012.38 | 3408.65 | 4518.57 | 2171.13 | 2815.92 | 3349.88 | 3811.65 | 5027.35 | 2226.54 | 2888.12 | 3437.20 | 3910.72 | 5153.28 |
| 95 | 2129.15 | 2745.39 | 3249.14 | 3673.96 | 4872.86 | 2323.93 | 3015.74 | 3586.64 | 4076.95 | 5381.64 | 2379.34 | 3087.94 | 3673.96 | 4176.02 | 5507.58 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have***
***not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.30 | 45.77 | 50.61 | 56.45 | 84.54 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 30 | 41.98 | 48.11 | 53.66 | 59.57 | 92.35 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 31 | 41.98 | 49.29 | 55.53 | 61.49 | 92.35 | 63.81 | 83.96 | 95.71 | 107.46 | 150.65 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 32 | 41.98 | 51.16 | 57.87 | 63.89 | 92.35 | 63.81 | 83.96 | 95.71 | 107.46 | 155.08 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 33 | 41.98 | 52.34 | 59.75 | 66.54 | 92.35 | 66.22 | 83.96 | 95.71 | 107.46 | 163.95 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 34 | 41.98 | 53.73 | 60.45 | 68.84 | 92.35 | 66.22 | 83.96 | 97.61 | 107.46 | 172.81 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 35 | 41.98 | 53.73 | 60.45 | 68.84 | 92.35 | 70.36 | 86.33 | 97.61 | 107.46 | 177.24 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 36 | 41.98 | 53.73 | 60.45 | 68.84 | 92.35 | 74.50 | 90.65 | 101.86 | 111.28 | 186.76 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 37 | 41.98 | 53.73 | 60.45 | 68.84 | 92.35 | 78.63 | 94.96 | 110.35 | 115.56 | 196.66 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 38 | 41.98 | 53.73 | 60.45 | 68.84 | 92.35 | 78.63 | 99.28 | 114.59 | 119.84 | 206.57 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 39 | 41.98 | 53.73 | 60.45 | 68.84 | 92.35 | 83.13 | 103.60 | 118.83 | 128.40 | 221.43 | 157.50 | 196.13 | 228.82 | 258.53 | 344.71 |
| 40 | 47.02 | 57.09 | 67.17 | 73.88 | 99.07 | 90.28 | 108.67 | 125.33 | 134.79 | 232.03 | 169.38 | 208.01 | 246.65 | 273.39 | 368.48 |
| 41 | 47.02 | 57.09 | 67.17 | 73.88 | 99.07 | 95.54 | 113.73 | 130.18 | 139.70 | 242.80 | 169.38 | 208.01 | 246.65 | 273.39 | 368.48 |
| 42 | 51.02 | 58.09 | 67.22 | 73.88 | 99.07 | 96.00 | 119.14 | 135.65 | 149.53 | 254.76 | 169.38 | 208.01 | 246.65 | 273.39 | 368.48 |
| 43 | 51.39 | 58.47 | 71.90 | 75.88 | 103.15 | 101.32 | 124.59 | 146.04 | 155.13 | 266.77 | 169.38 | 208.01 | 246.65 | 273.39 | 368.48 |
| 44 | 51.76 | 63.06 | 72.38 | 76.37 | 107.91 | 106.69 | 130.08 | 151.60 | 160.76 | 273.39 | 169.38 | 208.01 | 246.65 | 273.39 | 368.48 |
| 45 | 51.42 | 60.51 | 73.98 | 79.84 | 110.71 | 113.55 | 129.96 | 151.60 | 164.81 | 284.11 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 46 | 56.10 | 64.97 | 74.47 | 84.60 | 115.44 | 114.10 | 140.15 | 161.88 | 170.37 | 285.28 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 47 | 56.51 | 65.40 | 79.13 | 89.41 | 120.19 | 120.18 | 145.75 | 167.43 | 180.83 | 285.28 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 48 | 56.91 | 69.94 | 83.85 | 89.99 | 124.97 | 126.48 | 151.90 | 179.07 | 191.66 | 285.28 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 49 | 61.83 | 70.41 | 84.41 | 94.90 | 134.73 | 130.75 | 163.44 | 185.40 | 198.08 | 285.28 | 175.33 | 219.90 | 255.56 | 291.22 | 386.31 |
| 50 | 62.64 | 77.19 | 91.27 | 101.00 | 139.62 | 135.13 | 167.63 | 195.10 | 209.18 | 320.94 | 196.13 | 246.65 | 288.25 | 323.91 | 430.89 |
| 51 | 66.73 | 81.32 | 95.51 | 105.33 | 149.61 | 142.62 | 168.29 | 204.05 | 217.95 | 332.82 | 199.10 | 252.59 | 294.19 | 329.85 | 442.77 |
| 52 | 66.41 | 83.14 | 96.73 | 109.00 | 157.80 | 148.53 | 184.15 | 211.51 | 225.64 | 341.74 | 202.07 | 258.53 | 303.11 | 338.77 | 451.69 |
| 53 | 68.53 | 87.37 | 101.08 | 110.97 | 168.34 | 153.28 | 190.27 | 225.09 | 237.58 | 353.62 | 202.07 | 264.48 | 309.05 | 344.71 | 460.60 |
| 54 | 70.30 | 89.21 | 103.00 | 114.76 | 174.48 | 156.49 | 196.58 | 234.35 | 245.44 | 359.57 | 208.01 | 270.42 | 314.99 | 356.60 | 466.55 |
| 55 | 74.48 | 93.55 | 107.45 | 121.24 | 185.09 | 169.38 | 210.09 | 243.66 | 257.59 | 374.43 | 213.96 | 276.36 | 317.97 | 362.54 | 478.43 |
| 56 | 82.73 | 99.10 | 116.88 | 130.74 | 202.03 | 181.27 | 220.43 | 252.55 | 272.24 | 395.23 | 225.84 | 288.25 | 335.80 | 380.37 | 505.18 |
| 57 | 86.20 | 106.52 | 121.87 | 137.62 | 214.49 | 186.18 | 232.09 | 265.65 | 281.36 | 421.97 | 234.76 | 300.14 | 353.62 | 401.17 | 528.95 |
| 58 | 91.06 | 111.54 | 131.45 | 151.31 | 231.68 | 192.00 | 233.95 | 274.78 | 305.35 | 454.66 | 252.59 | 320.94 | 371.45 | 421.97 | 561.64 |
| 59 | 99.21 | 123.08 | 142.42 | 157.69 | 250.60 | 202.39 | 254.14 | 292.03 | 314.29 | 484.38 | 264.48 | 341.74 | 398.20 | 443.93 | 594.33 |
| 60 | 104.23 | 132.75 | 151.49 | 168.84 | 269.62 | 211.32 | 261.74 | 306.68 | 329.74 | 520.04 | 279.33 | 359.57 | 421.97 | 455.22 | 632.96 |
| 61 | 113.83 | 143.80 | 167.25 | 182.00 | 286.90 | 226.80 | 281.53 | 323.00 | 345.28 | 539.02 | 291.13 | 374.72 | 435.25 | 472.55 | 651.43 |
| 62 | 121.45 | 155.52 | 173.81 | 195.26 | 311.81 | 238.49 | 301.44 | 347.17 | 370.97 | 555.86 | 296.09 | 385.47 | 449.71 | 501.13 | 670.38 |
| 63 | 138.29 | 162.73 | 189.76 | 210.66 | 329.53 | 256.89 | 312.69 | 368.87 | 396.76 | 581.37 | 308.26 | 394.79 | 465.10 | 519.75 | 694.94 |
| 64 | 147.30 | 178.02 | 205.03 | 223.54 | 357.73 | 269.43 | 334.43 | 391.18 | 415.81 | 601.64 | 319.13 | 408.07 | 478.70 | 538.86 | 714.12 |
| 65 | 163.75 | 190.77 | 219.31 | 244.52 | 378.88 | 278.99 | 355.08 | 412.66 | 447.35 | 629.00 | 329.72 | 423.56 | 494.58 | 557.99 | 740.60 |
| 66 | 174.03 | 209.28 | 241.75 | 266.36 | 410.02 | 287.44 | 373.43 | 434.85 | 476.30 | 655.96 | 339.04 | 439.76 | 511.01 | 577.34 | 768.97 |
| 67 | 193.79 | 230.41 | 266.27 | 292.11 | 443.92 | 301.91 | 385.12 | 454.06 | 512.75 | 675.14 | 351.83 | 446.92 | 530.13 | 599.07 | 789.25 |
| 68 | 210.31 | 257.30 | 292.00 | 317.21 | 477.93 | 310.19 | 397.51 | 471.04 | 533.07 | 705.40 | 360.74 | 464.14 | 546.86 | 615.79 | 815.70 |
| 69 | 228.05 | 278.20 | 321.22 | 351.73 | 505.75 | 326.08 | 417.02 | 494.66 | 561.21 | 738.66 | 374.88 | 481.35 | 567.86 | 647.72 | 849.57 |
| 70 | 248.09 | 310.11 | 355.10 | 387.49 | 543.23 | 348.61 | 444.85 | 528.26 | 594.55 | 784.90 | 395.66 | 504.73 | 600.97 | 680.10 | 896.11 |
| 71 | 266.17 | 338.39 | 392.04 | 440.68 | 590.12 | 371.40 | 478.70 | 563.29 | 645.83 | 843.91 | 420.92 | 542.66 | 637.58 | 726.30 | 957.39 |
| 72 | 288.87 | 366.56 | 430.32 | 480.12 | 641.49 | 400.43 | 515.98 | 609.61 | 693.29 | 912.43 | 448.25 | 579.73 | 685.32 | 776.96 | 1025.98 |
| 73 | 315.05 | 399.58 | 464.89 | 522.53 | 697.34 | 434.16 | 559.03 | 657.00 | 747.29 | 987.42 | 482.18 | 622.42 | 733.84 | 833.74 | 1098.84 |
| 74 | 342.23 | 432.88 | 506.87 | 569.77 | 758.46 | 466.17 | 599.37 | 708.51 | 806.56 | 1063.69 | 516.12 | 662.26 | 786.21 | 891.65 | 1176.54 |
| 75 | 371.76 | 471.37 | 551.41 | 620.78 | 827.12 | 499.83 | 643.91 | 763.08 | 869.81 | 1143.74 | 547.86 | 707.94 | 836.01 | 951.63 | 1254.02 |
| 76 | 406.41 | 517.40 | 604.49 | 679.62 | 906.74 | 537.89 | 693.29 | 823.06 | 937.47 | 1232.89 | 582.29 | 758.17 | 896.49 | 1017.73 | 1340.47 |
| 77 | 450.01 | 575.95 | 678.37 | 764.01 | 1017.56 | 586.02 | 762.33 | 910.09 | 1037.71 | 1365.14 | 633.04 | 821.10 | 978.94 | 1116.63 | 1470.93 |
| 78 | 508.78 | 651.51 | 769.05 | 868.12 | 1151.89 | 653.19 | 851.32 | 1014.20 | 1161.96 | 1522.98 | 698.52 | 908.41 | 1086.40 | 1239.21 | 1627.09 |
| 79 | 565.87 | 727.07 | 861.40 | 972.22 | 1289.58 | 716.99 | 936.96 | 1123.34 | 1284.54 | 1682.50 | 762.33 | 995.73 | 1192.19 | 1363.46 | 1786.60 |
| 80 | 622.96 | 800.95 | 947.03 | 1072.97 | 1422.23 | 782.48 | 1019.24 | 1220.73 | 1400.40 | 1831.94 | 826.14 | 1078.01 | 1289.58 | 1479.32 | 1936.05 |
| 81 | 676.69 | 869.79 | 1030.99 | 1167.00 | 1544.81 | 839.57 | 1094.80 | 1313.09 | 1504.51 | 1969.63 | 883.23 | 1153.57 | 1383.61 | 1585.11 | 2073.74 |
| 82 | 727.07 | 936.96 | 1109.91 | 1256.00 | 1664.03 | 893.30 | 1168.68 | 1398.72 | 1601.90 | 2098.93 | 940.32 | 1229.13 | 1472.61 | 1684.18 | 2204.71 |
| 83 | 779.12 | 1004.13 | 1188.83 | 1346.67 | 1784.93 | 948.71 | 1240.88 | 1482.68 | 1697.61 | 2226.54 | 995.73 | 1301.33 | 1556.56 | 1781.57 | 2335.68 |
| 84 | 837.89 | 1078.01 | 1276.15 | 1444.06 | 1915.90 | 1010.84 | 1316.45 | 1575.03 | 1800.04 | 2362.55 | 1057.86 | 1378.57 | 1647.24 | 1885.67 | 2475.05 |
| 85 | 903.38 | 1161.96 | 1376.89 | 1554.88 | 2061.98 | 1076.33 | 1402.08 | 1677.46 | 1915.90 | 2511.99 | 1125.02 | 1467.57 | 1753.02 | 1999.86 | 2627.85 |
| 86 | 972.22 | 1250.96 | 1481.00 | 1677.46 | 2223.18 | 1145.17 | 1491.08 | 1781.57 | 2038.48 | 2673.19 | 1193.87 | 1556.56 | 1857.13 | 2122.43 | 2789.05 |
| 87 | 1047.78 | 1346.67 | 1595.18 | 1805.08 | 2392.77 | 1220.73 | 1586.79 | 1895.75 | 2166.09 | 2842.78 | 1269.43 | 1652.27 | 1971.31 | 2250.05 | 2958.64 |
| 88 | 1125.02 | 1450.78 | 1716.08 | 1941.09 | 2574.12 | 1297.98 | 1690.89 | 2016.65 | 2302.10 | 3024.13 | 1346.67 | 1756.38 | 2092.21 | 2386.06 | 3139.99 |
| 89 | 1214.02 | 1563.28 | 1848.73 | 2090.53 | 2772.26 | 1386.97 | 1803.40 | 2149.30 | 2451.54 | 3222.27 | 1435.66 | 1868.88 | 2224.86 | 2535.50 | 3338.13 |
| 90 | 1308.05 | 1684.18 | 1994.82 | 2255.09 | 2990.55 | 1481.00 | 1924.29 | 2295.38 | 2616.10 | 3440.56 | 1529.70 | 1989.78 | 2370.95 | 2700.06 | 3556.42 |
| 91 | 1408.80 | 1815.15 | 2149.30 | 2431.39 | 3223.95 | 1581.75 | 2055.27 | 2449.87 | 2792.41 | 3673.96 | 1630.44 | 2120.75 | 2525.43 | 2876.37 | 3789.82 |
| 92 | 1517.94 | 1954.52 | 2312.18 | 2617.78 | 3470.78 | 1690.89 | 2194.64 | 2612.74 | 2978.79 | 3920.79 | 1739.59 | 2260.12 | 2688.30 | 3062.75 | 4036.65 |
| 93 | 1632.12 | 2103.96 | 2488.49 | 2817.60 | 3732.73 | 1805.08 | 2344.08 | 2789.05 | 3178.61 | 4182.74 | 1853.77 | 2409.57 | 2864.61 | 3262.57 | 4298.60 |
| 94 | 1758.06 | 2266.84 | 2681.59 | 3032.53 | 4021.54 | 1931.01 | 2506.96 | 2982.15 | 3393.54 | 4471.55 | 1979.71 | 2572.44 | 3057.71 | 3477.50 | 4587.41 |
| 95 | 1897.43 | 2441.47 | 2891.48 | 3270.96 | 4337.22 | 2070.38 | 2681.59 | 3192.05 | 3631.98 | 4787.23 | 2119.07 | 2747.07 | 3267.61 | 3715.94 | 4903.09 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Home and Community Care at 100%

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.08 | 41.48 | 47.80 | 50.94 | 78.39 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 30 | 38.62 | 43.60 | 50.68 | 53.76 | 85.64 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 31 | 38.62 | 44.67 | 52.45 | 55.49 | 85.64 | 58.77 | 73.88 | 88.99 | 99.07 | 140.14 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 32 | 38.62 | 46.37 | 54.66 | 57.66 | 85.64 | 58.77 | 73.88 | 88.99 | 99.07 | 144.26 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 33 | 38.62 | 47.43 | 56.43 | 60.05 | 85.64 | 60.99 | 73.88 | 88.99 | 99.07 | 152.51 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 34 | 38.62 | 48.70 | 57.09 | 62.13 | 85.64 | 60.99 | 73.88 | 90.76 | 99.07 | 160.75 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 35 | 38.62 | 48.70 | 57.09 | 62.13 | 85.64 | 64.80 | 75.97 | 90.76 | 99.07 | 164.87 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 36 | 38.62 | 48.70 | 57.09 | 62.13 | 85.64 | 68.61 | 79.77 | 94.71 | 102.59 | 173.73 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 37 | 38.62 | 48.70 | 57.09 | 62.13 | 85.64 | 72.43 | 83.57 | 102.60 | 106.53 | 182.94 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 38 | 38.62 | 48.70 | 57.09 | 62.13 | 85.64 | 72.43 | 87.37 | 106.55 | 110.48 | 192.16 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 39 | 38.62 | 48.70 | 57.09 | 62.13 | 85.64 | 76.57 | 91.17 | 110.49 | 118.37 | 205.98 | 139.67 | 178.30 | 208.01 | 234.76 | 314.99 |
| 40 | 40.30 | 52.05 | 58.77 | 67.17 | 88.99 | 79.53 | 98.42 | 111.18 | 121.12 | 209.33 | 148.58 | 193.16 | 222.87 | 249.62 | 329.85 |
| 41 | 40.30 | 52.05 | 58.77 | 67.17 | 88.99 | 84.16 | 103.00 | 115.49 | 125.53 | 219.05 | 148.58 | 193.16 | 222.87 | 249.62 | 329.85 |
| 42 | 43.73 | 52.96 | 58.82 | 67.17 | 88.99 | 84.57 | 107.90 | 120.33 | 134.36 | 229.84 | 148.58 | 193.16 | 222.87 | 249.62 | 329.85 |
| 43 | 44.05 | 53.31 | 62.91 | 68.98 | 92.66 | 89.26 | 112.83 | 129.55 | 139.39 | 240.67 | 148.58 | 193.16 | 222.87 | 249.62 | 329.85 |
| 44 | 44.36 | 57.50 | 63.33 | 69.43 | 96.94 | 93.99 | 117.81 | 134.49 | 144.45 | 246.65 | 148.58 | 193.16 | 222.87 | 249.62 | 329.85 |
| 45 | 46.10 | 57.05 | 66.76 | 72.90 | 100.00 | 103.23 | 120.51 | 137.39 | 151.08 | 260.43 | 160.47 | 202.07 | 231.79 | 264.48 | 350.65 |
| 46 | 50.30 | 61.25 | 67.20 | 77.24 | 104.27 | 103.73 | 129.96 | 146.71 | 156.18 | 261.50 | 160.47 | 202.07 | 231.79 | 264.48 | 350.65 |
| 47 | 50.66 | 61.66 | 71.41 | 81.63 | 108.56 | 109.25 | 135.15 | 151.73 | 165.76 | 261.50 | 160.47 | 202.07 | 231.79 | 264.48 | 350.65 |
| 48 | 51.02 | 65.95 | 75.67 | 82.17 | 112.88 | 114.98 | 140.85 | 162.28 | 175.69 | 261.50 | 160.47 | 202.07 | 231.79 | 264.48 | 350.65 |
| 49 | 55.43 | 66.38 | 76.17 | 86.64 | 121.70 | 118.87 | 151.55 | 168.02 | 181.58 | 261.50 | 160.47 | 202.07 | 231.79 | 264.48 | 350.65 |
| 50 | 56.77 | 69.47 | 83.33 | 91.29 | 127.48 | 121.34 | 151.41 | 178.61 | 188.52 | 288.25 | 178.30 | 225.84 | 261.50 | 297.16 | 392.26 |
| 51 | 60.67 | 73.39 | 87.38 | 95.40 | 135.06 | 125.84 | 154.93 | 187.28 | 199.56 | 297.16 | 181.27 | 228.82 | 267.45 | 300.14 | 401.17 |
| 52 | 60.55 | 75.40 | 87.06 | 101.07 | 142.88 | 131.39 | 167.41 | 187.10 | 209.89 | 309.05 | 184.24 | 237.73 | 273.39 | 309.05 | 413.06 |
| 53 | 64.50 | 81.42 | 91.17 | 101.24 | 150.85 | 141.71 | 178.91 | 199.77 | 216.23 | 320.94 | 190.18 | 243.67 | 276.36 | 314.99 | 419.00 |
| 54 | 64.44 | 79.51 | 91.34 | 103.09 | 161.06 | 142.26 | 176.92 | 208.63 | 221.43 | 332.82 | 193.16 | 243.67 | 282.31 | 320.94 | 427.92 |
| 55 | 68.44 | 85.59 | 99.49 | 109.31 | 169.09 | 154.53 | 189.66 | 226.26 | 233.18 | 341.74 | 196.13 | 249.62 | 291.22 | 329.85 | 436.83 |
| 56 | 74.45 | 89.19 | 106.80 | 118.67 | 183.23 | 163.44 | 200.13 | 232.69 | 250.46 | 359.57 | 205.04 | 261.50 | 309.05 | 344.71 | 457.63 |
| 57 | 80.04 | 96.47 | 110.08 | 125.66 | 198.17 | 171.63 | 206.62 | 240.48 | 257.47 | 386.31 | 216.93 | 273.39 | 323.91 | 362.54 | 484.38 |
| 58 | 81.16 | 103.72 | 121.50 | 137.18 | 208.51 | 175.06 | 220.35 | 255.55 | 273.76 | 407.11 | 225.84 | 294.19 | 341.74 | 386.31 | 505.18 |
| 59 | 93.01 | 111.17 | 130.55 | 143.89 | 225.08 | 188.34 | 232.28 | 267.92 | 288.74 | 439.80 | 240.70 | 306.08 | 362.54 | 408.41 | 540.84 |
| 60 | 94.21 | 122.69 | 137.72 | 153.14 | 244.06 | 192.11 | 240.59 | 275.22 | 299.54 | 472.49 | 255.56 | 329.85 | 383.34 | 412.54 | 576.50 |
| 61 | 105.70 | 129.82 | 151.13 | 168.15 | 261.25 | 207.90 | 257.85 | 294.57 | 320.62 | 490.02 | 268.07 | 340.13 | 397.78 | 436.42 | 593.78 |
| 62 | 111.16 | 141.19 | 156.03 | 179.32 | 285.63 | 216.81 | 269.99 | 310.90 | 336.58 | 511.17 | 270.95 | 349.16 | 405.02 | 457.07 | 611.72 |
| 63 | 125.32 | 150.52 | 171.59 | 192.60 | 299.15 | 235.25 | 286.85 | 333.00 | 362.48 | 527.29 | 281.22 | 359.64 | 419.13 | 471.52 | 632.75 |
| 64 | 134.49 | 159.60 | 186.58 | 203.58 | 322.20 | 245.89 | 303.80 | 352.83 | 377.36 | 544.09 | 287.74 | 368.83 | 434.23 | 489.16 | 648.72 |
| 65 | 146.28 | 172.50 | 199.19 | 222.47 | 346.33 | 251.09 | 324.65 | 375.15 | 404.29 | 570.67 | 296.75 | 382.98 | 448.93 | 507.26 | 677.19 |
| 66 | 158.80 | 188.76 | 221.27 | 242.14 | 372.96 | 262.88 | 336.58 | 398.00 | 433.65 | 594.54 | 309.55 | 395.54 | 469.24 | 528.21 | 700.18 |
| 67 | 173.74 | 209.27 | 241.31 | 265.56 | 406.54 | 268.63 | 347.08 | 411.27 | 465.27 | 615.71 | 316.18 | 406.51 | 480.21 | 544.39 | 720.31 |
| 68 | 190.17 | 233.51 | 262.59 | 288.56 | 434.27 | 280.32 | 363.04 | 422.78 | 484.82 | 641.07 | 326.28 | 420.49 | 494.01 | 560.65 | 742.17 |
| 69 | 208.12 | 254.66 | 291.83 | 316.96 | 461.39 | 297.24 | 381.53 | 450.30 | 507.97 | 674.34 | 339.39 | 436.99 | 519.06 | 585.61 | 774.16 |
| 70 | 224.56 | 284.45 | 319.80 | 354.86 | 496.18 | 316.53 | 406.35 | 474.79 | 543.23 | 716.46 | 361.44 | 464.09 | 543.23 | 620.22 | 819.12 |
| 71 | 243.48 | 307.44 | 359.02 | 399.87 | 538.53 | 340.45 | 435.37 | 513.77 | 585.99 | 769.63 | 383.78 | 493.14 | 581.86 | 660.27 | 872.80 |
| 72 | 262.97 | 332.70 | 390.47 | 438.28 | 585.71 | 364.57 | 468.17 | 557.82 | 631.53 | 832.74 | 410.39 | 525.94 | 623.56 | 707.23 | 936.33 |
| 73 | 288.16 | 363.08 | 424.55 | 476.42 | 633.95 | 395.74 | 507.16 | 599.37 | 681.97 | 895.21 | 439.92 | 566.71 | 670.45 | 756.89 | 998.95 |
| 74 | 310.78 | 394.03 | 460.63 | 516.12 | 691.86 | 423.63 | 547.57 | 645.62 | 732.56 | 969.35 | 468.02 | 603.07 | 712.21 | 812.11 | 1071.09 |
| 75 | 337.96 | 430.46 | 503.39 | 565.64 | 754.19 | 455.36 | 588.77 | 697.27 | 793.32 | 1042.35 | 498.05 | 645.69 | 763.08 | 866.25 | 1143.74 |
| 76 | 368.84 | 469.59 | 549.85 | 619.86 | 824.77 | 488.37 | 631.81 | 749.64 | 855.51 | 1123.60 | 531.06 | 688.16 | 812.82 | 927.23 | 1220.93 |
| 77 | 409.71 | 523.89 | 616.24 | 696.84 | 926.89 | 533.97 | 693.48 | 826.14 | 947.03 | 1242.56 | 575.95 | 748.90 | 891.62 | 1017.56 | 1338.27 |
| 78 | 461.76 | 592.74 | 698.52 | 790.87 | 1049.46 | 592.74 | 774.08 | 923.53 | 1059.54 | 1386.97 | 634.71 | 827.82 | 987.33 | 1130.06 | 1481.00 |
| 79 | 515.50 | 663.26 | 780.80 | 884.91 | 1173.72 | 654.86 | 854.68 | 1019.24 | 1168.68 | 1529.70 | 695.16 | 906.74 | 1081.37 | 1239.21 | 1623.73 |
| 80 | 567.55 | 727.07 | 864.76 | 977.26 | 1292.94 | 711.96 | 926.89 | 1111.59 | 1274.47 | 1665.71 | 750.58 | 980.62 | 1177.08 | 1346.67 | 1759.74 |
| 81 | 614.57 | 790.87 | 936.96 | 1062.90 | 1407.12 | 762.33 | 995.73 | 1193.87 | 1371.86 | 1791.64 | 802.63 | 1049.46 | 1256.00 | 1444.06 | 1889.03 |
| 82 | 663.26 | 853.00 | 1010.84 | 1143.49 | 1514.58 | 814.38 | 1062.90 | 1274.47 | 1457.49 | 1907.50 | 858.04 | 1118.31 | 1339.95 | 1533.05 | 2008.25 |
| 83 | 708.60 | 916.81 | 1084.72 | 1225.77 | 1625.41 | 861.40 | 1131.74 | 1353.39 | 1544.81 | 2028.40 | 905.06 | 1187.15 | 1418.87 | 1623.73 | 2127.47 |
| 84 | 762.33 | 980.62 | 1161.96 | 1313.09 | 1742.95 | 920.17 | 1197.23 | 1433.99 | 1637.16 | 2149.30 | 962.15 | 1256.00 | 1501.15 | 1716.08 | 2251.73 |
| 85 | 822.78 | 1056.18 | 1250.96 | 1415.52 | 1877.28 | 982.30 | 1276.15 | 1524.66 | 1742.95 | 2288.67 | 1025.95 | 1333.24 | 1593.50 | 1821.87 | 2392.77 |
| 86 | 884.91 | 1140.14 | 1348.35 | 1526.34 | 2023.36 | 1044.43 | 1360.10 | 1622.05 | 1853.77 | 2434.75 | 1088.08 | 1417.19 | 1690.89 | 1932.69 | 2538.86 |
| 87 | 953.75 | 1225.77 | 1452.46 | 1642.20 | 2177.84 | 1113.27 | 1445.74 | 1726.16 | 1969.63 | 2589.23 | 1156.93 | 1502.83 | 1795.00 | 2048.55 | 2693.34 |
| 88 | 1025.95 | 1321.48 | 1563.28 | 1768.13 | 2344.08 | 1185.47 | 1541.45 | 1836.98 | 2095.57 | 2755.47 | 1229.13 | 1598.54 | 1905.82 | 2174.49 | 2859.58 |
| 89 | 1104.87 | 1420.55 | 1682.50 | 1902.47 | 2523.75 | 1264.39 | 1640.52 | 1956.20 | 2229.90 | 2935.14 | 1308.05 | 1697.61 | 2025.04 | 2308.82 | 3039.24 |
| 90 | 1188.83 | 1533.05 | 1813.47 | 2051.91 | 2720.21 | 1348.35 | 1753.02 | 2087.17 | 2379.34 | 3131.60 | 1392.01 | 1810.11 | 2156.02 | 2458.26 | 3235.70 |
| 91 | 1281.18 | 1650.59 | 1954.52 | 2213.11 | 2933.46 | 1440.70 | 1870.56 | 2228.22 | 2540.54 | 3344.85 | 1484.36 | 1927.65 | 2297.06 | 2619.46 | 3448.95 |
| 92 | 1381.93 | 1778.21 | 2105.64 | 2381.02 | 3156.78 | 1541.45 | 1998.18 | 2379.34 | 2708.45 | 3568.17 | 1585.11 | 2055.27 | 2448.19 | 2787.37 | 3672.28 |
| 93 | 1487.72 | 1914.22 | 2266.84 | 2562.37 | 3396.90 | 1647.24 | 2134.19 | 2540.54 | 2889.80 | 3808.29 | 1690.89 | 2191.28 | 2609.38 | 2968.72 | 3912.40 |
| 94 | 1601.90 | 2061.98 | 2439.79 | 2758.83 | 3658.85 | 1761.42 | 2281.95 | 2713.49 | 3086.26 | 4070.24 | 1805.08 | 2339.04 | 2782.33 | 3165.18 | 4174.34 |
| 95 | 1724.48 | 2223.18 | 2629.53 | 2975.44 | 3945.98 | 1884.00 | 2443.15 | 2903.23 | 3302.87 | 4357.37 | 1927.65 | 2500.24 | 2972.08 | 3381.79 | 4461.47 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**

**Home and Community Care at 100%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.86 | 37.18 | 43.58 | 46.81 | 70.71 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 30 | 35.26 | 39.09 | 46.20 | 49.40 | 77.24 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 31 | 35.26 | 40.05 | 47.82 | 50.99 | 77.24 | 53.73 | 68.84 | 80.60 | 90.67 | 124.38 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 32 | 35.26 | 41.57 | 49.84 | 52.99 | 77.24 | 53.73 | 68.84 | 80.60 | 90.67 | 128.03 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 33 | 35.26 | 42.52 | 51.45 | 55.18 | 77.24 | 55.76 | 68.84 | 80.60 | 90.67 | 135.35 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 34 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 55.76 | 68.84 | 82.20 | 90.67 | 142.67 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 35 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 59.25 | 70.79 | 82.20 | 90.67 | 146.33 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 36 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 62.73 | 74.33 | 85.77 | 93.89 | 154.19 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 37 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 66.22 | 77.87 | 92.92 | 97.50 | 162.36 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 38 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 66.22 | 81.41 | 96.50 | 101.11 | 170.54 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 39 | 35.26 | 43.66 | 52.05 | 57.09 | 77.24 | 70.00 | 84.95 | 100.07 | 108.34 | 182.81 | 127.78 | 163.44 | 193.16 | 216.93 | 288.25 |
| 40 | 36.94 | 48.70 | 55.41 | 60.45 | 80.60 | 73.08 | 90.22 | 103.09 | 111.35 | 191.68 | 133.72 | 178.30 | 202.07 | 228.82 | 303.11 |
| 41 | 36.94 | 48.70 | 55.41 | 60.45 | 80.60 | 77.34 | 94.42 | 107.09 | 115.41 | 200.57 | 133.72 | 178.30 | 202.07 | 228.82 | 303.11 |
| 42 | 40.09 | 49.54 | 55.46 | 60.45 | 80.60 | 77.71 | 98.91 | 111.58 | 123.53 | 210.45 | 133.72 | 178.30 | 202.07 | 228.82 | 303.11 |
| 43 | 40.38 | 49.87 | 59.32 | 62.08 | 83.92 | 82.02 | 103.43 | 120.13 | 128.15 | 220.38 | 133.72 | 178.30 | 202.07 | 228.82 | 303.11 |
| 44 | 40.67 | 53.79 | 59.71 | 62.49 | 87.79 | 86.37 | 107.99 | 124.71 | 132.81 | 225.84 | 133.72 | 178.30 | 202.07 | 228.82 | 303.11 |
| 45 | 40.78 | 51.86 | 61.35 | 67.69 | 92.85 | 90.33 | 106.33 | 127.91 | 139.63 | 239.72 | 142.64 | 187.21 | 216.93 | 243.67 | 323.91 |
| 46 | 44.50 | 55.69 | 61.75 | 71.72 | 96.82 | 90.76 | 114.67 | 136.59 | 144.35 | 240.70 | 142.64 | 187.21 | 216.93 | 243.67 | 323.91 |
| 47 | 44.82 | 56.06 | 65.62 | 75.80 | 100.81 | 95.60 | 119.25 | 141.27 | 153.20 | 240.70 | 142.64 | 187.21 | 216.93 | 243.67 | 323.91 |
| 48 | 45.14 | 59.95 | 69.53 | 76.30 | 104.82 | 100.61 | 124.28 | 151.09 | 162.38 | 240.70 | 142.64 | 187.21 | 216.93 | 243.67 | 323.91 |
| 49 | 49.04 | 60.35 | 70.00 | 80.46 | 113.00 | 104.01 | 133.72 | 156.43 | 167.82 | 240.70 | 142.64 | 187.21 | 216.93 | 243.67 | 323.91 |
| 50 | 50.89 | 65.61 | 77.38 | 83.52 | 117.36 | 110.31 | 140.59 | 167.62 | 173.03 | 267.45 | 163.44 | 208.01 | 240.70 | 267.45 | 362.54 |
| 51 | 56.62 | 67.44 | 83.32 | 89.43 | 122.59 | 117.45 | 141.58 | 176.10 | 183.81 | 273.39 | 169.38 | 208.01 | 249.62 | 276.36 | 368.48 |
| 52 | 56.64 | 67.67 | 79.32 | 91.16 | 132.21 | 125.68 | 153.46 | 170.83 | 188.90 | 285.28 | 172.36 | 213.96 | 249.62 | 285.28 | 380.37 |
| 53 | 58.45 | 71.49 | 83.24 | 91.50 | 139.92 | 127.25 | 159.03 | 182.89 | 200.21 | 294.19 | 172.36 | 216.93 | 255.56 | 291.22 | 386.31 |
| 54 | 58.58 | 75.63 | 85.51 | 97.25 | 147.64 | 128.04 | 168.49 | 194.34 | 210.76 | 303.11 | 175.33 | 231.79 | 264.48 | 300.14 | 392.26 |
| 55 | 62.40 | 79.62 | 89.54 | 101.36 | 155.38 | 136.70 | 177.99 | 203.05 | 216.92 | 312.02 | 178.30 | 234.76 | 267.45 | 306.08 | 401.17 |
| 56 | 68.25 | 83.25 | 96.73 | 108.61 | 169.14 | 148.58 | 185.62 | 209.98 | 228.68 | 332.82 | 187.21 | 243.67 | 282.31 | 317.97 | 421.97 |
| 57 | 69.78 | 90.44 | 102.22 | 115.68 | 181.85 | 151.27 | 192.47 | 223.70 | 238.89 | 353.62 | 193.16 | 255.56 | 294.19 | 335.80 | 445.75 |
| 58 | 73.25 | 91.97 | 109.55 | 127.10 | 194.61 | 158.12 | 193.14 | 230.82 | 255.33 | 380.37 | 205.04 | 264.48 | 312.02 | 356.60 | 472.49 |
| 59 | 84.74 | 103.23 | 116.70 | 132.07 | 208.84 | 171.47 | 213.15 | 241.13 | 260.63 | 407.11 | 222.87 | 285.28 | 332.82 | 372.90 | 499.24 |
| 60 | 86.19 | 110.63 | 125.92 | 141.36 | 225.46 | 175.64 | 219.44 | 254.25 | 274.36 | 436.83 | 228.82 | 300.14 | 350.65 | 384.09 | 528.95 |
| 61 | 95.53 | 117.83 | 139.04 | 154.30 | 240.25 | 186.30 | 234.17 | 268.73 | 293.49 | 449.66 | 239.24 | 308.42 | 366.07 | 400.28 | 544.78 |
| 62 | 102.92 | 130.96 | 144.18 | 165.38 | 261.83 | 200.55 | 251.64 | 290.17 | 312.01 | 466.47 | 251.39 | 324.02 | 374.30 | 421.28 | 561.44 |
| 63 | 114.52 | 138.32 | 157.46 | 176.55 | 275.78 | 213.62 | 263.59 | 304.83 | 330.64 | 486.73 | 254.18 | 332.60 | 386.68 | 436.70 | 581.37 |
| 64 | 121.68 | 149.37 | 174.28 | 189.61 | 300.88 | 224.96 | 280.82 | 329.82 | 353.32 | 504.85 | 264.20 | 342.67 | 402.84 | 455.15 | 601.64 |
| 65 | 135.36 | 158.30 | 183.09 | 206.44 | 316.12 | 230.80 | 299.28 | 345.13 | 377.98 | 522.48 | 271.38 | 355.08 | 415.95 | 474.29 | 621.39 |
| 66 | 143.57 | 174.40 | 202.83 | 223.98 | 345.16 | 238.31 | 312.01 | 368.52 | 400.47 | 550.32 | 277.62 | 368.52 | 432.39 | 488.90 | 651.05 |
| 67 | 160.38 | 192.36 | 222.59 | 245.13 | 373.83 | 249.61 | 320.93 | 380.36 | 429.66 | 565.79 | 290.03 | 375.61 | 442.17 | 501.60 | 665.63 |
| 68 | 174.51 | 216.21 | 243.69 | 268.09 | 399.81 | 257.35 | 335.47 | 392.91 | 450.36 | 592.82 | 301.00 | 390.61 | 459.55 | 521.59 | 684.72 |
| 69 | 188.19 | 233.26 | 268.73 | 294.47 | 423.68 | 268.40 | 348.26 | 414.81 | 470.26 | 621.10 | 308.33 | 403.71 | 476.92 | 543.46 | 714.26 |
| 70 | 203.18 | 260.92 | 294.88 | 328.35 | 459.82 | 286.58 | 374.27 | 440.57 | 502.59 | 665.13 | 325.08 | 425.60 | 500.45 | 575.31 | 759.23 |
| 71 | 220.78 | 286.81 | 332.20 | 367.23 | 497.27 | 307.44 | 406.48 | 474.57 | 538.53 | 713.92 | 348.71 | 460.13 | 538.53 | 610.75 | 806.77 |
| 72 | 241.06 | 308.79 | 358.60 | 402.42 | 541.88 | 334.69 | 436.29 | 512.00 | 581.72 | 772.97 | 372.54 | 488.09 | 575.75 | 651.45 | 866.61 |
| 73 | 259.34 | 338.10 | 391.89 | 439.92 | 587.84 | 357.32 | 472.58 | 555.18 | 630.10 | 833.74 | 397.66 | 526.37 | 618.58 | 701.18 | 927.87 |
| 74 | 283.03 | 366.28 | 427.33 | 479.12 | 641.92 | 384.78 | 508.72 | 597.52 | 680.76 | 900.90 | 427.33 | 562.37 | 664.11 | 751.06 | 993.40 |
| 75 | 309.50 | 402.00 | 466.03 | 524.73 | 699.05 | 414.45 | 549.63 | 643.91 | 734.62 | 967.64 | 457.14 | 601.22 | 706.16 | 805.77 | 1058.36 |
| 76 | 336.40 | 437.15 | 508.86 | 575.46 | 765.00 | 445.68 | 589.12 | 694.99 | 794.03 | 1043.34 | 483.25 | 640.35 | 754.76 | 862.34 | 1133.85 |
| 77 | 374.45 | 486.95 | 570.91 | 644.79 | 859.72 | 488.63 | 646.47 | 767.37 | 878.19 | 1153.57 | 525.57 | 696.84 | 826.14 | 943.68 | 1242.56 |
| 78 | 423.14 | 550.76 | 648.15 | 732.11 | 972.22 | 544.04 | 720.35 | 856.36 | 978.94 | 1286.22 | 582.66 | 770.73 | 916.81 | 1047.78 | 1375.22 |
| 79 | 468.48 | 614.57 | 725.39 | 819.42 | 1088.08 | 596.09 | 794.23 | 947.03 | 1083.05 | 1420.55 | 631.36 | 841.25 | 1004.13 | 1150.21 | 1509.55 |
| 80 | 517.18 | 678.37 | 799.27 | 905.06 | 1198.91 | 648.15 | 864.76 | 1032.67 | 1182.11 | 1546.49 | 685.09 | 915.13 | 1089.76 | 1249.28 | 1633.80 |
| 81 | 559.15 | 738.82 | 868.12 | 982.30 | 1304.69 | 695.16 | 933.60 | 1106.55 | 1269.43 | 1662.35 | 732.11 | 982.30 | 1167.00 | 1336.60 | 1751.34 |
| 82 | 604.49 | 794.23 | 936.96 | 1057.86 | 1403.76 | 745.54 | 990.69 | 1182.11 | 1351.71 | 1771.49 | 782.48 | 1041.07 | 1244.24 | 1420.55 | 1862.17 |
| 83 | 648.15 | 851.32 | 1002.45 | 1136.78 | 1506.19 | 790.87 | 1052.82 | 1252.64 | 1435.66 | 1878.96 | 829.50 | 1104.87 | 1313.09 | 1506.19 | 1972.99 |
| 84 | 696.84 | 915.13 | 1076.33 | 1219.06 | 1617.01 | 839.57 | 1118.31 | 1329.88 | 1519.62 | 1996.50 | 879.87 | 1172.04 | 1392.01 | 1591.82 | 2092.21 |
| 85 | 748.90 | 983.98 | 1158.61 | 1311.41 | 1737.91 | 893.30 | 1188.83 | 1413.84 | 1617.01 | 2120.75 | 933.60 | 1242.56 | 1477.64 | 1690.89 | 2216.46 |
| 86 | 807.67 | 1059.54 | 1250.96 | 1413.84 | 1875.60 | 952.07 | 1264.39 | 1506.19 | 1719.44 | 2258.44 | 992.37 | 1318.12 | 1570.00 | 1793.32 | 2354.15 |
| 87 | 868.12 | 1141.82 | 1344.99 | 1521.30 | 2016.65 | 1012.52 | 1346.67 | 1600.22 | 1826.90 | 2399.49 | 1052.82 | 1400.40 | 1664.03 | 1900.79 | 2495.20 |
| 88 | 936.96 | 1230.81 | 1447.42 | 1638.84 | 2172.81 | 1081.37 | 1435.66 | 1702.65 | 1944.44 | 2555.65 | 1121.67 | 1489.40 | 1766.46 | 2018.33 | 2651.36 |
| 89 | 1007.48 | 1324.84 | 1558.24 | 1764.78 | 2339.04 | 1151.89 | 1529.70 | 1813.47 | 2070.38 | 2721.89 | 1192.19 | 1583.43 | 1877.28 | 2144.26 | 2817.60 |
| 90 | 1086.40 | 1427.27 | 1680.82 | 1900.79 | 2522.07 | 1230.81 | 1632.12 | 1936.05 | 2206.39 | 2904.91 | 1271.11 | 1685.86 | 1999.86 | 2280.27 | 3000.62 |
| 91 | 1168.68 | 1536.41 | 1811.79 | 2050.23 | 2716.85 | 1313.09 | 1741.27 | 2067.02 | 2355.83 | 3099.69 | 1353.39 | 1795.00 | 2130.83 | 2429.72 | 3195.40 |
| 92 | 1259.36 | 1655.63 | 1951.16 | 2204.71 | 2925.06 | 1403.76 | 1860.49 | 2206.39 | 2510.31 | 3307.91 | 1444.06 | 1914.22 | 2270.20 | 2584.20 | 3403.62 |
| 93 | 1355.07 | 1783.25 | 2098.93 | 2375.98 | 3146.71 | 1499.47 | 1988.10 | 2354.15 | 2681.59 | 3529.55 | 1539.77 | 2041.83 | 2417.96 | 2755.47 | 3625.26 |
| 94 | 1460.85 | 1919.26 | 2260.12 | 2559.01 | 3390.18 | 1605.26 | 2124.11 | 2515.35 | 2864.61 | 3773.03 | 1645.56 | 2177.84 | 2579.16 | 2938.50 | 3868.74 |
| 95 | 1575.03 | 2068.70 | 2436.43 | 2757.15 | 3655.49 | 1719.44 | 2273.56 | 2691.66 | 3062.75 | 4038.33 | 1759.74 | 2327.29 | 2755.47 | 3136.63 | 4134.04 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 49.98 | 55.78 | 61.86 | 66.09 | 101.45 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 30 | 52.05 | 58.64 | 65.58 | 69.74 | 110.82 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 31 | 52.05 | 60.07 | 67.87 | 71.99 | 110.82 | 80.60 | 100.75 | 114.18 | 127.61 | 178.68 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 32 | 52.05 | 62.36 | 70.74 | 74.80 | 110.82 | 80.60 | 100.75 | 114.18 | 127.61 | 183.94 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 33 | 52.05 | 63.79 | 73.03 | 77.90 | 110.82 | 83.64 | 100.75 | 114.18 | 127.61 | 194.45 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 34 | 52.05 | 65.49 | 73.88 | 80.60 | 110.82 | 83.64 | 100.75 | 116.45 | 127.61 | 204.96 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 35 | 52.05 | 65.49 | 73.88 | 80.60 | 110.82 | 88.87 | 103.60 | 116.45 | 127.61 | 210.21 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 36 | 52.05 | 65.49 | 73.88 | 80.60 | 110.82 | 94.10 | 108.78 | 121.51 | 132.14 | 221.51 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 37 | 52.05 | 65.49 | 73.88 | 80.60 | 110.82 | 99.33 | 113.96 | 131.64 | 137.23 | 233.25 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 38 | 52.05 | 65.49 | 73.88 | 80.60 | 110.82 | 99.33 | 119.14 | 136.70 | 142.31 | 245.00 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 39 | 52.05 | 65.49 | 73.88 | 80.60 | 110.82 | 105.00 | 124.32 | 141.77 | 152.47 | 262.62 | 190.18 | 240.70 | 273.39 | 303.11 | 413.06 |
| 40 | 55.41 | 68.84 | 78.92 | 87.32 | 117.54 | 109.63 | 129.17 | 147.57 | 160.19 | 277.43 | 202.07 | 252.59 | 291.22 | 323.91 | 436.83 |
| 41 | 55.41 | 68.84 | 78.92 | 87.32 | 117.54 | 116.01 | 135.19 | 153.28 | 166.03 | 290.30 | 202.07 | 252.59 | 291.22 | 323.91 | 436.83 |
| 42 | 60.13 | 70.05 | 78.99 | 87.32 | 117.54 | 116.57 | 141.62 | 159.71 | 177.71 | 304.60 | 202.07 | 252.59 | 291.22 | 323.91 | 436.83 |
| 43 | 60.56 | 70.51 | 84.48 | 89.67 | 122.38 | 123.03 | 148.10 | 171.95 | 184.35 | 318.97 | 202.07 | 252.59 | 291.22 | 323.91 | 436.83 |
| 44 | 61.00 | 76.05 | 85.05 | 90.26 | 128.03 | 129.55 | 154.62 | 178.50 | 191.05 | 326.88 | 202.07 | 252.59 | 291.22 | 323.91 | 436.83 |
| 45 | 62.06 | 74.34 | 90.21 | 95.46 | 133.92 | 139.36 | 155.95 | 184.76 | 196.86 | 346.26 | 210.99 | 264.48 | 309.05 | 344.71 | 463.58 |
| 46 | 67.71 | 79.82 | 90.82 | 101.15 | 139.65 | 140.03 | 168.18 | 197.30 | 203.50 | 347.68 | 210.99 | 264.48 | 309.05 | 344.71 | 463.58 |
| 47 | 68.20 | 80.35 | 96.50 | 106.90 | 145.40 | 147.49 | 174.90 | 204.05 | 215.99 | 347.68 | 210.99 | 264.48 | 309.05 | 344.71 | 463.58 |
| 48 | 68.69 | 85.93 | 102.26 | 107.60 | 151.18 | 155.22 | 182.27 | 218.24 | 228.92 | 347.68 | 210.99 | 264.48 | 309.05 | 344.71 | 463.58 |
| 49 | 74.62 | 86.50 | 102.94 | 113.46 | 162.99 | 160.47 | 196.13 | 225.96 | 236.60 | 347.68 | 210.99 | 264.48 | 309.05 | 344.71 | 463.58 |
| 50 | 76.34 | 92.62 | 109.13 | 120.43 | 167.94 | 165.47 | 200.08 | 236.31 | 250.50 | 383.34 | 237.73 | 297.16 | 344.71 | 386.31 | 514.09 |
| 51 | 82.91 | 99.17 | 115.83 | 127.19 | 178.70 | 173.38 | 208.36 | 248.78 | 262.58 | 395.23 | 246.65 | 306.08 | 350.65 | 392.26 | 525.98 |
| 52 | 82.03 | 100.54 | 114.14 | 130.80 | 187.66 | 182.80 | 223.21 | 249.47 | 270.24 | 410.09 | 249.62 | 312.02 | 359.57 | 401.17 | 534.89 |
| 53 | 86.67 | 105.25 | 120.90 | 132.39 | 198.95 | 187.99 | 232.87 | 267.30 | 285.63 | 421.97 | 255.56 | 317.97 | 368.48 | 410.09 | 552.72 |
| 54 | 85.92 | 106.66 | 122.44 | 136.15 | 212.51 | 190.63 | 238.70 | 280.08 | 293.46 | 436.83 | 258.53 | 326.88 | 377.40 | 421.97 | 567.58 |
| 55 | 92.60 | 113.45 | 129.34 | 145.09 | 223.93 | 208.01 | 256.77 | 290.07 | 309.11 | 451.69 | 267.45 | 335.80 | 386.31 | 433.86 | 579.47 |
| 56 | 99.27 | 120.91 | 139.04 | 154.87 | 241.96 | 216.93 | 269.74 | 300.79 | 326.69 | 472.49 | 276.36 | 350.65 | 404.14 | 451.69 | 603.24 |
| 57 | 106.72 | 130.64 | 145.46 | 165.55 | 258.79 | 226.90 | 280.21 | 318.77 | 339.75 | 505.18 | 291.22 | 368.48 | 424.94 | 478.43 | 635.93 |
| 58 | 110.86 | 135.03 | 159.34 | 179.55 | 278.02 | 237.18 | 282.92 | 335.23 | 357.99 | 543.81 | 306.08 | 389.28 | 451.69 | 502.21 | 674.56 |
| 59 | 126.08 | 148.89 | 170.11 | 189.23 | 299.33 | 255.80 | 306.06 | 350.97 | 375.61 | 582.44 | 329.85 | 413.06 | 478.43 | 535.67 | 716.16 |
| 60 | 130.29 | 160.91 | 181.01 | 200.26 | 320.76 | 263.46 | 317.26 | 364.34 | 392.67 | 624.04 | 347.68 | 436.83 | 505.18 | 543.42 | 760.74 |
| 61 | 140.25 | 171.76 | 199.49 | 217.60 | 342.89 | 275.41 | 339.41 | 387.60 | 414.34 | 645.67 | 357.42 | 449.66 | 524.61 | 567.07 | 781.14 |
| 62 | 152.33 | 186.21 | 207.38 | 233.12 | 373.70 | 298.11 | 359.11 | 414.53 | 442.22 | 670.38 | 368.71 | 463.68 | 539.10 | 597.50 | 807.25 |
| 63 | 168.54 | 197.30 | 224.07 | 248.78 | 390.30 | 316.38 | 379.88 | 435.47 | 470.24 | 692.24 | 378.57 | 475.92 | 554.33 | 616.20 | 830.15 |
| 64 | 179.32 | 214.85 | 246.04 | 265.45 | 424.07 | 326.98 | 405.91 | 470.44 | 495.13 | 719.35 | 389.76 | 497.01 | 572.87 | 640.88 | 857.99 |
| 65 | 196.50 | 229.33 | 261.56 | 288.61 | 453.26 | 337.33 | 431.17 | 492.69 | 528.69 | 753.28 | 400.74 | 512.33 | 596.03 | 667.05 | 890.24 |
| 66 | 213.18 | 250.31 | 288.88 | 314.78 | 488.78 | 353.78 | 449.59 | 523.29 | 566.35 | 783.71 | 417.65 | 530.66 | 616.65 | 690.35 | 923.75 |
| 67 | 238.34 | 279.03 | 318.28 | 345.22 | 535.04 | 368.47 | 465.94 | 544.39 | 607.70 | 813.02 | 432.66 | 544.39 | 634.73 | 713.18 | 953.28 |
| 68 | 259.53 | 311.35 | 348.72 | 378.60 | 574.43 | 383.72 | 484.82 | 562.94 | 636.47 | 850.16 | 445.76 | 562.94 | 657.15 | 737.57 | 985.73 |
| 69 | 281.18 | 338.12 | 386.30 | 419.21 | 610.01 | 401.50 | 505.75 | 596.70 | 672.12 | 893.94 | 461.39 | 585.61 | 685.43 | 774.16 | 1027.03 |
| 70 | 303.69 | 378.55 | 427.79 | 467.03 | 658.72 | 427.74 | 541.09 | 635.19 | 716.46 | 953.85 | 487.62 | 618.08 | 725.01 | 816.98 | 1086.45 |
| 71 | 330.14 | 412.67 | 476.63 | 524.33 | 715.98 | 460.13 | 585.99 | 682.97 | 769.63 | 1025.48 | 519.96 | 662.34 | 773.76 | 870.73 | 1161.67 |
| 72 | 358.60 | 450.24 | 517.97 | 577.74 | 778.95 | 496.06 | 631.53 | 737.11 | 832.74 | 1107.66 | 557.82 | 711.22 | 828.76 | 934.34 | 1245.13 |
| 73 | 391.89 | 487.95 | 564.79 | 628.18 | 845.26 | 537.89 | 681.97 | 799.16 | 899.05 | 1196.81 | 599.37 | 760.74 | 889.45 | 1002.79 | 1333.21 |
| 74 | 425.48 | 530.92 | 614.17 | 684.46 | 921.25 | 579.02 | 734.41 | 860.20 | 971.20 | 1291.23 | 640.07 | 813.96 | 952.70 | 1072.94 | 1428.12 |
| 75 | 462.48 | 579.87 | 670.59 | 747.08 | 1004.99 | 620.78 | 791.54 | 926.73 | 1045.91 | 1390.98 | 681.26 | 869.81 | 1017.45 | 1149.07 | 1526.17 |
| 76 | 503.74 | 635.23 | 735.98 | 821.36 | 1103.11 | 667.67 | 855.51 | 1002.36 | 1133.85 | 1502.69 | 725.73 | 930.64 | 1089.45 | 1231.18 | 1634.17 |
| 77 | 560.83 | 711.96 | 827.82 | 925.21 | 1240.88 | 732.11 | 943.68 | 1109.91 | 1257.68 | 1665.71 | 787.52 | 1017.56 | 1197.23 | 1353.39 | 1793.32 |
| 78 | 633.04 | 804.31 | 938.64 | 1051.14 | 1407.12 | 814.38 | 1051.14 | 1240.88 | 1408.80 | 1862.17 | 869.79 | 1123.34 | 1326.52 | 1506.19 | 1991.46 |
| 79 | 706.92 | 900.02 | 1051.14 | 1178.76 | 1576.71 | 896.66 | 1160.29 | 1371.86 | 1559.92 | 2058.63 | 952.07 | 1232.49 | 1457.49 | 1655.63 | 2186.24 |
| 80 | 777.44 | 990.69 | 1160.29 | 1303.01 | 1741.27 | 977.26 | 1262.71 | 1496.11 | 1702.65 | 2246.69 | 1032.67 | 1336.60 | 1583.43 | 1800.04 | 2374.30 |
| 81 | 846.29 | 1076.33 | 1261.03 | 1417.19 | 1894.07 | 1051.14 | 1356.75 | 1608.62 | 1828.58 | 2416.28 | 1106.55 | 1430.63 | 1695.93 | 1929.33 | 2545.58 |
| 82 | 910.09 | 1160.29 | 1360.10 | 1524.66 | 2036.80 | 1119.99 | 1449.10 | 1716.08 | 1947.80 | 2570.76 | 1178.76 | 1522.98 | 1805.08 | 2046.87 | 2703.42 |
| 83 | 977.26 | 1242.56 | 1457.49 | 1635.48 | 2186.24 | 1192.19 | 1534.73 | 1820.19 | 2065.34 | 2728.60 | 1249.28 | 1611.97 | 1910.86 | 2167.77 | 2866.29 |
| 84 | 1049.46 | 1334.92 | 1564.96 | 1754.70 | 2345.76 | 1266.07 | 1632.12 | 1932.69 | 2191.28 | 2896.52 | 1326.52 | 1709.36 | 2025.04 | 2293.71 | 3034.21 |
| 85 | 1128.38 | 1437.34 | 1682.50 | 1887.35 | 2525.43 | 1346.67 | 1736.23 | 2053.59 | 2327.29 | 3081.22 | 1407.12 | 1816.83 | 2147.62 | 2434.75 | 3222.27 |
| 86 | 1217.38 | 1548.17 | 1813.47 | 2035.12 | 2720.21 | 1435.66 | 1847.05 | 2184.56 | 2475.05 | 3276.00 | 1496.11 | 1927.65 | 2278.59 | 2582.52 | 3417.05 |
| 87 | 1309.73 | 1665.71 | 1952.84 | 2191.28 | 2930.10 | 1528.02 | 1964.59 | 2323.93 | 2631.21 | 3485.89 | 1588.47 | 2045.19 | 2417.96 | 2738.68 | 3626.94 |
| 88 | 1408.80 | 1793.32 | 2102.28 | 2359.19 | 3153.42 | 1627.09 | 2092.21 | 2473.37 | 2799.13 | 3709.22 | 1687.54 | 2172.81 | 2567.41 | 2906.59 | 3850.27 |
| 89 | 1517.94 | 1932.69 | 2263.48 | 2540.54 | 3395.22 | 1736.23 | 2231.58 | 2634.57 | 2980.47 | 3951.02 | 1796.68 | 2312.18 | 2728.60 | 3087.94 | 4092.06 |
| 90 | 1637.16 | 2083.81 | 2439.79 | 2737.00 | 3660.53 | 1855.45 | 2382.70 | 2810.88 | 3176.93 | 4216.32 | 1915.90 | 2463.30 | 2904.91 | 3284.40 | 4357.37 |
| 91 | 1764.78 | 2246.69 | 2629.53 | 2951.93 | 3945.98 | 1983.06 | 2545.58 | 3000.62 | 3391.86 | 4501.77 | 2043.51 | 2626.17 | 3094.66 | 3499.33 | 4642.82 |
| 92 | 1899.11 | 2417.96 | 2831.03 | 3176.93 | 4246.55 | 2117.40 | 2716.85 | 3202.12 | 3616.87 | 4802.34 | 2177.84 | 2797.45 | 3296.15 | 3724.33 | 4943.39 |
| 93 | 2043.51 | 2600.99 | 3047.64 | 3418.73 | 4572.30 | 2261.80 | 2899.87 | 3418.73 | 3858.66 | 5128.09 | 2322.25 | 2980.47 | 3512.76 | 3966.13 | 5269.14 |
| 94 | 2199.67 | 2802.48 | 3282.72 | 3680.67 | 4923.24 | 2417.96 | 3101.37 | 3653.81 | 4120.61 | 5479.03 | 2478.41 | 3181.97 | 3747.84 | 4228.07 | 5620.08 |
| 95 | 2374.30 | 3020.77 | 3539.63 | 3969.49 | 5307.76 | 2592.59 | 3319.66 | 3910.72 | 4409.42 | 5863.56 | 2653.04 | 3400.26 | 4004.75 | 4516.89 | 6004.60 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 45.14 | 48.63 | 56.23 | 60.58 | 89.15 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 30 | 47.02 | 51.12 | 59.62 | 63.93 | 97.39 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 31 | 47.02 | 52.37 | 61.70 | 65.99 | 97.39 | 70.52 | 88.99 | 104.11 | 115.86 | 159.41 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 32 | 47.02 | 54.36 | 64.31 | 68.57 | 97.39 | 70.52 | 88.99 | 104.11 | 115.86 | 164.10 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 33 | 47.02 | 55.61 | 66.39 | 71.40 | 97.39 | 73.19 | 88.99 | 104.11 | 115.86 | 173.48 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 34 | 47.02 | 57.09 | 67.17 | 73.88 | 97.39 | 73.19 | 88.99 | 106.18 | 115.86 | 182.86 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 35 | 47.02 | 57.09 | 67.17 | 73.88 | 97.39 | 77.76 | 91.51 | 106.18 | 115.86 | 187.54 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 36 | 47.02 | 57.09 | 67.17 | 73.88 | 97.39 | 82.34 | 96.09 | 110.79 | 119.97 | 197.62 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 37 | 47.02 | 57.09 | 67.17 | 73.88 | 97.39 | 86.91 | 100.66 | 120.03 | 124.59 | 208.10 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 38 | 47.02 | 57.09 | 67.17 | 73.88 | 97.39 | 86.91 | 105.24 | 124.64 | 129.20 | 218.58 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 39 | 47.02 | 57.09 | 67.17 | 73.88 | 97.39 | 91.88 | 109.81 | 129.26 | 138.43 | 234.30 | 169.38 | 208.01 | 246.65 | 273.39 | 362.54 |
| 40 | 50.37 | 60.45 | 70.52 | 77.24 | 105.79 | 96.73 | 114.82 | 131.39 | 140.65 | 247.16 | 181.27 | 225.84 | 258.53 | 291.22 | 389.28 |
| 41 | 50.37 | 60.45 | 70.52 | 77.24 | 105.79 | 102.36 | 120.17 | 136.48 | 145.78 | 258.63 | 181.27 | 225.84 | 258.53 | 291.22 | 389.28 |
| 42 | 54.67 | 61.50 | 70.58 | 77.24 | 105.79 | 102.86 | 125.88 | 142.21 | 156.03 | 271.37 | 181.27 | 225.84 | 258.53 | 291.22 | 389.28 |
| 43 | 55.06 | 61.91 | 75.50 | 79.33 | 110.14 | 108.56 | 131.64 | 153.10 | 161.87 | 284.17 | 181.27 | 225.84 | 258.53 | 291.22 | 389.28 |
| 44 | 55.45 | 66.77 | 76.00 | 79.85 | 115.23 | 114.31 | 137.44 | 158.94 | 167.75 | 291.22 | 181.27 | 225.84 | 258.53 | 291.22 | 389.28 |
| 45 | 54.97 | 67.42 | 79.39 | 86.79 | 117.85 | 123.88 | 141.78 | 161.07 | 178.54 | 301.87 | 190.18 | 240.70 | 273.39 | 309.05 | 413.06 |
| 46 | 59.97 | 72.39 | 79.92 | 91.95 | 122.89 | 124.47 | 152.89 | 172.00 | 184.57 | 303.11 | 190.18 | 240.70 | 273.39 | 309.05 | 413.06 |
| 47 | 60.40 | 72.87 | 84.92 | 97.18 | 127.95 | 131.10 | 159.00 | 177.89 | 195.89 | 303.11 | 190.18 | 240.70 | 273.39 | 309.05 | 413.06 |
| 48 | 60.84 | 77.94 | 89.99 | 97.82 | 133.04 | 137.97 | 165.70 | 190.26 | 207.63 | 303.11 | 190.18 | 240.70 | 273.39 | 309.05 | 413.06 |
| 49 | 66.09 | 78.45 | 90.59 | 103.15 | 143.43 | 142.64 | 178.30 | 196.99 | 214.59 | 303.11 | 190.18 | 240.70 | 273.39 | 309.05 | 413.06 |
| 50 | 66.55 | 82.98 | 99.21 | 104.89 | 149.73 | 146.16 | 178.45 | 214.33 | 219.51 | 341.74 | 208.01 | 264.48 | 309.05 | 341.74 | 457.63 |
| 51 | 72.80 | 87.27 | 103.64 | 111.30 | 157.92 | 153.81 | 181.64 | 223.62 | 231.07 | 350.65 | 213.96 | 267.45 | 312.02 | 350.65 | 466.55 |
| 52 | 72.27 | 88.94 | 102.53 | 114.94 | 168.46 | 162.81 | 198.10 | 222.35 | 238.75 | 365.51 | 219.90 | 276.36 | 320.94 | 359.57 | 481.41 |
| 53 | 78.61 | 93.33 | 107.02 | 118.76 | 177.08 | 170.64 | 204.47 | 236.35 | 253.60 | 374.43 | 225.84 | 282.31 | 326.88 | 368.48 | 490.32 |
| 54 | 78.11 | 96.97 | 108.83 | 122.54 | 187.91 | 173.56 | 213.42 | 248.64 | 261.45 | 386.31 | 234.76 | 291.22 | 335.80 | 377.40 | 502.21 |
| 55 | 82.53 | 101.51 | 115.41 | 129.19 | 198.80 | 184.24 | 230.51 | 261.06 | 273.86 | 398.20 | 237.73 | 300.14 | 341.74 | 386.31 | 517.07 |
| 56 | 88.93 | 107.03 | 124.94 | 136.77 | 216.12 | 193.16 | 240.73 | 269.57 | 291.30 | 424.94 | 246.65 | 312.02 | 359.57 | 401.17 | 537.87 |
| 57 | 94.41 | 114.56 | 129.74 | 147.60 | 230.81 | 200.72 | 246.25 | 282.42 | 302.59 | 451.69 | 258.53 | 326.88 | 380.37 | 424.94 | 567.58 |
| 58 | 98.98 | 121.33 | 143.41 | 159.38 | 247.90 | 208.94 | 255.71 | 299.51 | 321.14 | 484.38 | 276.36 | 344.71 | 404.14 | 448.72 | 603.24 |
| 59 | 111.61 | 133.01 | 152.31 | 167.55 | 264.52 | 224.88 | 276.00 | 313.46 | 332.17 | 514.09 | 291.22 | 368.48 | 424.94 | 473.52 | 632.96 |
| 60 | 114.26 | 144.82 | 163.30 | 178.66 | 285.90 | 233.27 | 285.53 | 327.65 | 349.88 | 555.70 | 306.08 | 389.28 | 451.69 | 483.67 | 677.53 |
| 61 | 126.02 | 151.78 | 177.32 | 193.86 | 307.90 | 248.40 | 302.57 | 343.67 | 369.95 | 576.49 | 317.07 | 400.66 | 466.96 | 505.91 | 697.55 |
| 62 | 133.80 | 165.75 | 185.66 | 205.23 | 333.23 | 262.88 | 322.41 | 367.90 | 390.63 | 597.76 | 326.81 | 410.61 | 480.44 | 528.66 | 717.87 |
| 63 | 149.09 | 176.96 | 199.85 | 220.69 | 348.23 | 278.52 | 338.53 | 389.36 | 418.81 | 616.53 | 335.30 | 424.54 | 494.84 | 549.22 | 738.21 |
| 64 | 160.11 | 188.25 | 219.38 | 237.51 | 379.06 | 290.36 | 354.86 | 416.75 | 442.25 | 640.88 | 347.90 | 436.84 | 510.09 | 572.87 | 763.82 |
| 65 | 174.66 | 202.94 | 233.39 | 258.55 | 402.12 | 301.82 | 382.98 | 437.67 | 473.67 | 667.05 | 357.62 | 451.46 | 527.55 | 596.03 | 791.33 |
| 66 | 191.43 | 223.64 | 256.10 | 282.50 | 435.50 | 319.38 | 400.45 | 464.33 | 507.10 | 697.73 | 373.43 | 471.70 | 547.86 | 616.65 | 820.56 |
| 67 | 211.61 | 249.43 | 280.83 | 308.45 | 476.63 | 328.06 | 413.64 | 480.21 | 543.61 | 725.06 | 382.74 | 484.96 | 563.41 | 637.10 | 848.68 |
| 68 | 228.20 | 278.92 | 308.81 | 337.67 | 510.10 | 337.77 | 431.97 | 498.61 | 565.24 | 755.95 | 392.91 | 503.20 | 583.62 | 657.15 | 877.73 |
| 69 | 250.19 | 301.74 | 342.21 | 372.18 | 541.24 | 357.13 | 452.51 | 530.15 | 596.70 | 791.90 | 412.59 | 523.50 | 610.01 | 687.65 | 911.68 |
| 70 | 271.61 | 337.91 | 380.02 | 416.05 | 586.00 | 382.82 | 483.34 | 564.61 | 639.47 | 846.92 | 436.29 | 551.78 | 645.88 | 727.15 | 966.69 |
| 71 | 293.00 | 367.28 | 425.05 | 469.24 | 635.51 | 408.54 | 519.96 | 608.69 | 687.10 | 909.94 | 464.25 | 590.12 | 689.16 | 775.82 | 1033.74 |
| 72 | 320.74 | 398.44 | 460.20 | 515.98 | 693.29 | 444.26 | 559.81 | 655.43 | 743.09 | 986.14 | 498.05 | 631.53 | 737.11 | 834.73 | 1107.66 |
| 73 | 345.79 | 436.08 | 501.39 | 557.10 | 753.05 | 476.42 | 608.97 | 708.87 | 797.24 | 1066.18 | 530.21 | 680.05 | 791.47 | 889.45 | 1187.21 |
| 74 | 379.23 | 473.57 | 547.57 | 608.62 | 819.51 | 516.12 | 654.86 | 767.71 | 863.90 | 1148.79 | 569.77 | 725.16 | 849.10 | 954.55 | 1270.88 |
| 75 | 410.89 | 515.84 | 597.66 | 665.25 | 894.71 | 551.41 | 706.16 | 827.12 | 932.07 | 1238.01 | 606.55 | 773.76 | 907.16 | 1021.00 | 1358.97 |
| 76 | 449.10 | 563.51 | 654.01 | 730.85 | 981.87 | 594.24 | 758.17 | 891.37 | 1009.19 | 1337.05 | 647.18 | 824.77 | 969.92 | 1094.57 | 1453.17 |
| 77 | 500.38 | 631.36 | 737.14 | 824.46 | 1104.87 | 651.51 | 836.21 | 989.01 | 1119.99 | 1481.00 | 703.56 | 903.38 | 1066.25 | 1207.30 | 1596.86 |
| 78 | 564.19 | 715.31 | 834.53 | 935.28 | 1252.64 | 725.39 | 935.28 | 1104.87 | 1252.64 | 1657.31 | 774.08 | 999.09 | 1180.44 | 1339.95 | 1771.49 |
| 79 | 629.68 | 799.27 | 936.96 | 1049.46 | 1403.76 | 799.27 | 1032.67 | 1224.09 | 1386.97 | 1833.62 | 849.64 | 1094.80 | 1299.65 | 1474.28 | 1946.12 |
| 80 | 693.48 | 881.55 | 1032.67 | 1158.61 | 1549.85 | 871.47 | 1123.34 | 1331.56 | 1512.91 | 1998.18 | 918.49 | 1188.83 | 1407.12 | 1600.22 | 2114.04 |
| 81 | 752.25 | 958.79 | 1123.34 | 1259.36 | 1684.18 | 935.28 | 1208.98 | 1433.99 | 1627.09 | 2149.30 | 985.66 | 1274.47 | 1511.23 | 1714.40 | 2263.48 |
| 82 | 811.02 | 1032.67 | 1210.66 | 1358.42 | 1813.47 | 997.41 | 1289.58 | 1528.02 | 1734.55 | 2290.35 | 1049.46 | 1356.75 | 1605.26 | 1823.55 | 2407.89 |
| 83 | 869.79 | 1106.55 | 1296.30 | 1455.81 | 1944.44 | 1059.54 | 1366.82 | 1620.37 | 1838.66 | 2428.04 | 1111.59 | 1435.66 | 1699.29 | 1931.01 | 2550.61 |
| 84 | 933.60 | 1187.15 | 1390.33 | 1561.60 | 2087.17 | 1125.02 | 1450.78 | 1717.76 | 1949.48 | 2577.48 | 1178.76 | 1521.30 | 1798.36 | 2041.83 | 2700.06 |
| 85 | 1004.13 | 1277.83 | 1497.79 | 1680.82 | 2246.69 | 1198.91 | 1543.13 | 1828.58 | 2072.06 | 2742.04 | 1254.32 | 1615.33 | 1910.86 | 2166.09 | 2867.97 |
| 86 | 1083.05 | 1378.57 | 1613.65 | 1811.79 | 2421.32 | 1277.83 | 1643.88 | 1944.44 | 2203.03 | 2916.67 | 1333.24 | 1716.08 | 2026.72 | 2297.06 | 3042.60 |
| 87 | 1165.32 | 1482.68 | 1737.91 | 1951.16 | 2606.03 | 1360.10 | 1747.98 | 2068.70 | 2342.40 | 3101.37 | 1415.52 | 1820.19 | 2150.98 | 2436.43 | 3227.31 |
| 88 | 1254.32 | 1595.18 | 1870.56 | 2098.93 | 2805.84 | 1449.10 | 1860.49 | 2201.35 | 2490.16 | 3301.19 | 1504.51 | 1932.69 | 2283.63 | 2584.20 | 3427.12 |
| 89 | 1350.03 | 1719.44 | 2014.97 | 2260.12 | 3022.45 | 1544.81 | 1984.74 | 2345.76 | 2651.36 | 3517.80 | 1600.22 | 2056.95 | 2428.04 | 2745.39 | 3643.73 |
| 90 | 1455.81 | 1853.77 | 2172.81 | 2436.43 | 3257.53 | 1650.59 | 2119.07 | 2503.60 | 2827.67 | 3752.88 | 1706.01 | 2191.28 | 2585.88 | 2921.70 | 3878.81 |
| 91 | 1570.00 | 1998.18 | 2340.72 | 2626.17 | 3511.08 | 1764.78 | 2263.48 | 2671.51 | 3017.41 | 4006.43 | 1820.19 | 2335.68 | 2753.79 | 3111.45 | 4132.36 |
| 92 | 1690.89 | 2152.66 | 2518.71 | 2827.67 | 3779.74 | 1885.67 | 2417.96 | 2849.50 | 3218.91 | 4275.09 | 1941.09 | 2490.16 | 2931.78 | 3312.94 | 4401.03 |
| 93 | 1820.19 | 2313.85 | 2711.81 | 3042.60 | 4066.88 | 2014.97 | 2579.16 | 3042.60 | 3433.84 | 4562.22 | 2070.38 | 2651.36 | 3124.88 | 3527.87 | 4688.16 |
| 94 | 1957.88 | 2493.52 | 2920.02 | 3276.00 | 4380.88 | 2152.66 | 2758.83 | 3250.82 | 3667.24 | 4876.22 | 2208.07 | 2831.03 | 3333.09 | 3761.27 | 5002.16 |
| 95 | 2110.68 | 2688.30 | 3150.07 | 3532.91 | 4725.10 | 2305.46 | 2953.61 | 3480.86 | 3924.15 | 5220.45 | 2360.87 | 3025.81 | 3563.14 | 4018.18 | 5346.38 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.30 | 44.34 | 49.21 | 55.07 | 83.00 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 30 | 41.98 | 46.61 | 52.17 | 58.12 | 90.67 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 31 | 41.98 | 47.75 | 53.99 | 59.99 | 90.67 | 63.81 | 80.60 | 92.35 | 104.11 | 147.15 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 32 | 41.98 | 49.57 | 56.27 | 62.34 | 90.67 | 63.81 | 80.60 | 92.35 | 104.11 | 151.48 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 33 | 41.98 | 50.70 | 58.09 | 64.91 | 90.67 | 66.22 | 80.60 | 92.35 | 104.11 | 160.13 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 34 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 66.22 | 80.60 | 94.19 | 104.11 | 168.79 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 35 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 70.36 | 82.88 | 94.19 | 104.11 | 173.12 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 36 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 74.50 | 87.02 | 98.28 | 107.80 | 182.42 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 37 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 78.63 | 91.17 | 106.47 | 111.95 | 192.09 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 38 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 78.63 | 95.31 | 110.57 | 116.09 | 201.77 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 39 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 83.13 | 99.45 | 114.66 | 124.39 | 216.28 | 151.55 | 190.18 | 219.90 | 249.62 | 332.82 |
| 40 | 43.66 | 55.41 | 62.13 | 70.52 | 95.71 | 85.98 | 104.57 | 117.24 | 128.93 | 224.47 | 163.44 | 202.07 | 234.76 | 261.50 | 353.62 |
| 41 | 43.66 | 55.41 | 62.13 | 70.52 | 95.71 | 90.99 | 109.44 | 121.78 | 133.63 | 234.88 | 163.44 | 202.07 | 234.76 | 261.50 | 353.62 |
| 42 | 47.38 | 56.38 | 62.18 | 70.52 | 95.71 | 91.43 | 114.64 | 126.89 | 143.03 | 246.45 | 163.44 | 202.07 | 234.76 | 261.50 | 353.62 |
| 43 | 47.72 | 56.75 | 66.51 | 72.43 | 99.65 | 96.50 | 119.89 | 136.62 | 148.38 | 258.07 | 163.44 | 202.07 | 234.76 | 261.50 | 353.62 |
| 44 | 48.06 | 61.21 | 66.95 | 72.90 | 104.25 | 101.61 | 125.17 | 141.82 | 153.77 | 264.48 | 163.44 | 202.07 | 234.76 | 261.50 | 353.62 |
| 45 | 51.42 | 60.51 | 72.17 | 78.11 | 108.92 | 113.55 | 127.60 | 146.86 | 160.23 | 278.19 | 175.33 | 213.96 | 249.62 | 282.31 | 377.40 |
| 46 | 56.10 | 64.97 | 72.65 | 82.76 | 113.58 | 114.10 | 137.60 | 156.83 | 165.64 | 279.33 | 175.33 | 213.96 | 249.62 | 282.31 | 377.40 |
| 47 | 56.51 | 65.40 | 77.20 | 87.46 | 118.26 | 120.18 | 143.10 | 162.20 | 175.80 | 279.33 | 175.33 | 213.96 | 249.62 | 282.31 | 377.40 |
| 48 | 56.91 | 69.94 | 81.81 | 88.04 | 122.96 | 126.48 | 149.13 | 173.47 | 186.33 | 279.33 | 175.33 | 213.96 | 249.62 | 282.31 | 377.40 |
| 49 | 61.83 | 70.41 | 82.35 | 92.83 | 132.56 | 130.75 | 160.47 | 179.61 | 192.58 | 279.33 | 175.33 | 213.96 | 249.62 | 282.31 | 377.40 |
| 50 | 62.64 | 75.26 | 89.29 | 97.12 | 135.57 | 135.13 | 162.22 | 192.35 | 204.02 | 309.05 | 193.16 | 240.70 | 276.36 | 312.02 | 416.03 |
| 51 | 66.73 | 81.32 | 93.48 | 103.35 | 143.37 | 142.62 | 168.29 | 198.46 | 212.69 | 320.94 | 196.13 | 249.62 | 285.28 | 320.94 | 424.94 |
| 52 | 66.41 | 81.20 | 90.93 | 105.03 | 153.54 | 148.53 | 181.36 | 197.95 | 217.77 | 332.82 | 202.07 | 252.59 | 291.22 | 323.91 | 436.83 |
| 53 | 70.54 | 85.39 | 99.09 | 107.08 | 161.78 | 156.17 | 187.43 | 219.46 | 229.57 | 341.74 | 205.04 | 258.53 | 300.14 | 332.82 | 445.75 |
| 54 | 70.30 | 87.27 | 99.11 | 110.87 | 172.25 | 156.49 | 193.77 | 228.63 | 237.43 | 353.62 | 210.99 | 264.48 | 306.08 | 341.74 | 457.63 |
| 55 | 74.48 | 91.56 | 105.46 | 115.28 | 180.52 | 169.38 | 204.25 | 237.86 | 246.74 | 362.54 | 213.96 | 270.42 | 314.99 | 347.68 | 469.52 |
| 56 | 82.73 | 95.14 | 112.85 | 126.71 | 197.33 | 178.30 | 214.63 | 246.87 | 264.07 | 383.34 | 225.84 | 279.33 | 326.88 | 368.48 | 490.32 |
| 57 | 86.20 | 106.52 | 119.91 | 133.63 | 209.83 | 183.27 | 229.26 | 260.05 | 273.39 | 410.09 | 234.76 | 297.16 | 347.68 | 386.31 | 517.07 |
| 58 | 89.08 | 109.59 | 129.46 | 145.25 | 224.73 | 189.18 | 231.23 | 272.03 | 292.18 | 439.80 | 249.62 | 314.99 | 365.51 | 410.09 | 546.78 |
| 59 | 99.21 | 121.10 | 136.48 | 151.78 | 243.64 | 202.39 | 251.41 | 281.31 | 301.51 | 472.49 | 264.48 | 335.80 | 386.31 | 429.13 | 579.47 |
| 60 | 104.23 | 130.74 | 147.56 | 162.95 | 260.33 | 211.32 | 259.09 | 298.81 | 319.67 | 502.21 | 279.33 | 353.62 | 413.06 | 441.00 | 615.13 |
| 61 | 113.83 | 137.80 | 161.20 | 176.06 | 279.91 | 226.80 | 273.63 | 315.25 | 335.42 | 524.61 | 288.24 | 363.19 | 423.72 | 458.66 | 634.14 |
| 62 | 121.45 | 151.42 | 167.88 | 189.29 | 304.67 | 238.49 | 290.96 | 334.22 | 358.69 | 544.68 | 296.09 | 377.09 | 438.54 | 481.85 | 656.42 |
| 63 | 138.29 | 160.69 | 181.68 | 200.63 | 315.51 | 256.89 | 310.11 | 353.50 | 379.62 | 559.74 | 308.26 | 386.68 | 448.87 | 498.32 | 670.61 |
| 64 | 145.16 | 173.93 | 198.88 | 215.56 | 343.52 | 264.20 | 326.77 | 380.95 | 401.39 | 580.71 | 316.51 | 400.22 | 463.00 | 520.55 | 693.19 |
| 65 | 161.56 | 184.68 | 211.26 | 234.49 | 364.93 | 276.46 | 344.94 | 400.15 | 430.61 | 603.64 | 327.18 | 413.42 | 481.90 | 540.23 | 720.31 |
| 66 | 171.85 | 203.12 | 233.56 | 256.27 | 396.12 | 284.99 | 361.15 | 422.57 | 459.71 | 633.85 | 336.58 | 429.94 | 498.73 | 560.15 | 746.86 |
| 67 | 191.56 | 228.30 | 255.87 | 281.90 | 432.24 | 299.53 | 380.36 | 439.79 | 493.76 | 658.50 | 349.46 | 442.17 | 511.11 | 580.05 | 770.23 |
| 68 | 210.31 | 252.97 | 281.50 | 306.97 | 464.14 | 312.49 | 392.91 | 457.25 | 516.99 | 687.02 | 360.74 | 454.95 | 530.78 | 599.71 | 797.31 |
| 69 | 225.83 | 276.06 | 312.82 | 339.46 | 492.44 | 323.86 | 412.59 | 481.35 | 543.46 | 720.92 | 372.66 | 476.92 | 556.77 | 627.75 | 831.83 |
| 70 | 243.81 | 307.97 | 344.72 | 379.34 | 534.67 | 344.33 | 440.57 | 513.28 | 581.72 | 772.07 | 391.38 | 502.59 | 586.00 | 662.99 | 881.14 |
| 71 | 268.24 | 334.26 | 385.85 | 426.40 | 579.80 | 373.47 | 472.51 | 552.98 | 625.20 | 829.47 | 422.99 | 536.47 | 627.26 | 705.67 | 940.89 |
| 72 | 288.87 | 364.57 | 420.35 | 466.17 | 629.54 | 400.43 | 513.99 | 597.66 | 671.37 | 896.49 | 450.24 | 577.74 | 673.36 | 755.04 | 1006.06 |
| 73 | 316.97 | 395.74 | 457.21 | 509.08 | 683.89 | 436.08 | 551.34 | 647.39 | 728.08 | 966.29 | 484.10 | 618.58 | 722.31 | 810.68 | 1079.63 |
| 74 | 344.08 | 431.03 | 495.77 | 553.12 | 747.36 | 468.02 | 595.67 | 695.56 | 784.36 | 1047.04 | 517.97 | 660.41 | 767.71 | 869.45 | 1158.04 |
| 75 | 373.54 | 469.59 | 544.30 | 604.78 | 814.67 | 503.39 | 642.13 | 752.41 | 846.69 | 1127.73 | 551.41 | 704.39 | 825.34 | 930.29 | 1236.23 |
| 76 | 408.12 | 512.28 | 595.95 | 664.26 | 894.78 | 539.60 | 688.16 | 812.82 | 915.27 | 1217.52 | 587.41 | 751.34 | 882.83 | 997.24 | 1325.10 |
| 77 | 456.73 | 575.95 | 669.98 | 750.58 | 1004.13 | 596.09 | 762.33 | 898.34 | 1020.92 | 1348.35 | 641.43 | 822.78 | 968.86 | 1098.16 | 1450.78 |
| 78 | 513.82 | 649.83 | 760.65 | 851.32 | 1140.14 | 661.58 | 849.64 | 1005.80 | 1141.82 | 1507.87 | 705.24 | 908.41 | 1074.65 | 1219.06 | 1613.65 |
| 79 | 572.59 | 727.07 | 851.32 | 955.43 | 1277.83 | 727.07 | 936.96 | 1111.59 | 1264.39 | 1669.07 | 772.40 | 997.41 | 1180.44 | 1341.63 | 1773.17 |
| 80 | 629.68 | 800.95 | 940.32 | 1054.50 | 1408.80 | 790.87 | 1020.92 | 1214.02 | 1378.57 | 1818.51 | 834.53 | 1079.69 | 1282.86 | 1457.49 | 1922.62 |
| 81 | 685.09 | 871.47 | 1020.92 | 1146.85 | 1533.05 | 851.32 | 1098.16 | 1303.01 | 1481.00 | 1956.20 | 894.98 | 1158.61 | 1373.54 | 1559.92 | 2061.98 |
| 82 | 737.14 | 938.64 | 1101.52 | 1235.85 | 1650.59 | 906.74 | 1172.04 | 1390.33 | 1578.39 | 2082.13 | 953.75 | 1232.49 | 1462.53 | 1658.99 | 2191.28 |
| 83 | 790.87 | 1007.48 | 1180.44 | 1324.84 | 1771.49 | 963.83 | 1244.24 | 1474.28 | 1672.42 | 2211.43 | 1010.84 | 1306.37 | 1548.17 | 1756.38 | 2322.25 |
| 84 | 849.64 | 1081.37 | 1267.75 | 1420.55 | 1899.11 | 1025.95 | 1321.48 | 1564.96 | 1773.17 | 2344.08 | 1072.97 | 1383.61 | 1640.52 | 1858.81 | 2456.58 |
| 85 | 915.13 | 1163.64 | 1363.46 | 1529.70 | 2045.19 | 1093.12 | 1405.44 | 1662.35 | 1885.67 | 2495.20 | 1141.82 | 1470.93 | 1739.59 | 1971.31 | 2611.06 |
| 86 | 983.98 | 1254.32 | 1469.25 | 1647.24 | 2203.03 | 1161.96 | 1496.11 | 1768.13 | 2003.21 | 2653.04 | 1210.66 | 1561.60 | 1845.37 | 2088.85 | 2768.90 |
| 87 | 1059.54 | 1350.03 | 1581.75 | 1774.85 | 2370.95 | 1237.53 | 1591.82 | 1880.64 | 2130.83 | 2820.96 | 1286.22 | 1657.31 | 1957.88 | 2216.46 | 2936.82 |
| 88 | 1141.82 | 1454.14 | 1702.65 | 1909.18 | 2552.29 | 1319.80 | 1695.93 | 2001.53 | 2265.16 | 3002.30 | 1368.50 | 1761.42 | 2078.78 | 2350.80 | 3118.16 |
| 89 | 1229.13 | 1564.96 | 1831.94 | 2055.27 | 2750.43 | 1407.12 | 1806.75 | 2130.83 | 2411.25 | 3200.44 | 1455.81 | 1872.24 | 2208.07 | 2496.88 | 3316.30 |
| 90 | 1326.52 | 1685.86 | 1976.35 | 2216.46 | 2965.36 | 1504.51 | 1927.65 | 2275.23 | 2572.44 | 3415.37 | 1553.20 | 1993.14 | 2352.48 | 2658.08 | 3531.23 |
| 91 | 1427.27 | 1820.19 | 2129.15 | 2389.42 | 3195.40 | 1605.26 | 2061.98 | 2428.04 | 2745.39 | 3645.41 | 1653.95 | 2127.47 | 2505.28 | 2831.03 | 3761.27 |
| 92 | 1536.41 | 1957.88 | 2292.03 | 2572.44 | 3438.88 | 1714.40 | 2199.67 | 2590.91 | 2928.42 | 3888.89 | 1763.10 | 2265.16 | 2668.15 | 3014.06 | 4004.75 |
| 93 | 1655.63 | 2107.32 | 2468.34 | 2768.90 | 3700.82 | 1833.62 | 2349.12 | 2767.22 | 3124.88 | 4150.83 | 1882.32 | 2414.60 | 2844.46 | 3210.52 | 4266.69 |
| 94 | 1783.25 | 2268.52 | 2658.08 | 2980.47 | 3986.28 | 1961.24 | 2510.31 | 2956.97 | 3336.45 | 4436.29 | 2009.93 | 2575.80 | 3034.21 | 3422.09 | 4552.15 |
| 95 | 1920.94 | 2444.83 | 2866.29 | 3215.55 | 4298.60 | 2098.93 | 2686.62 | 3165.18 | 3571.53 | 4748.61 | 2147.62 | 2752.11 | 3242.42 | 3657.17 | 4864.47 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.08 | 41.48 | 46.39 | 49.56 | 76.86 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 30 | 38.62 | 43.60 | 49.19 | 52.31 | 83.96 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 31 | 38.62 | 44.67 | 50.90 | 53.99 | 83.96 | 58.77 | 73.88 | 87.32 | 95.71 | 136.64 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 32 | 38.62 | 46.37 | 53.05 | 56.10 | 83.96 | 58.77 | 73.88 | 87.32 | 95.71 | 140.66 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 33 | 38.62 | 47.43 | 54.77 | 58.42 | 83.96 | 60.99 | 73.88 | 87.32 | 95.71 | 148.70 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 34 | 38.62 | 48.70 | 55.41 | 60.45 | 83.96 | 60.99 | 73.88 | 89.05 | 95.71 | 156.73 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 35 | 38.62 | 48.70 | 55.41 | 60.45 | 83.96 | 64.80 | 75.97 | 89.05 | 95.71 | 160.75 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 36 | 38.62 | 48.70 | 55.41 | 60.45 | 83.96 | 68.61 | 79.77 | 92.92 | 99.11 | 169.39 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 37 | 38.62 | 48.70 | 55.41 | 60.45 | 83.96 | 72.43 | 83.57 | 100.67 | 102.92 | 178.37 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 38 | 38.62 | 48.70 | 55.41 | 60.45 | 83.96 | 72.43 | 87.37 | 104.54 | 106.73 | 187.35 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 39 | 38.62 | 48.70 | 55.41 | 60.45 | 83.96 | 76.57 | 91.17 | 108.41 | 114.36 | 200.83 | 139.67 | 178.30 | 205.04 | 228.82 | 309.05 |
| 40 | 40.30 | 52.05 | 58.77 | 65.49 | 88.99 | 79.53 | 98.42 | 111.18 | 119.16 | 209.33 | 145.61 | 190.18 | 219.90 | 243.67 | 326.88 |
| 41 | 40.30 | 52.05 | 58.77 | 65.49 | 88.99 | 84.16 | 103.00 | 115.49 | 123.51 | 219.05 | 145.61 | 190.18 | 219.90 | 243.67 | 326.88 |
| 42 | 43.73 | 52.96 | 58.82 | 65.49 | 88.99 | 84.57 | 107.90 | 120.33 | 132.20 | 229.84 | 145.61 | 190.18 | 219.90 | 243.67 | 326.88 |
| 43 | 44.05 | 53.31 | 62.91 | 67.25 | 92.66 | 89.26 | 112.83 | 129.55 | 137.14 | 240.67 | 145.61 | 190.18 | 219.90 | 243.67 | 326.88 |
| 44 | 44.36 | 57.50 | 63.33 | 67.69 | 96.94 | 93.99 | 117.81 | 134.49 | 142.12 | 246.65 | 145.61 | 190.18 | 219.90 | 243.67 | 326.88 |
| 45 | 46.10 | 57.05 | 66.76 | 71.16 | 100.00 | 100.65 | 120.51 | 137.39 | 146.50 | 257.47 | 160.47 | 202.07 | 231.79 | 258.53 | 347.68 |
| 46 | 50.30 | 61.25 | 67.20 | 75.40 | 104.27 | 101.13 | 129.96 | 146.71 | 151.44 | 258.53 | 160.47 | 202.07 | 231.79 | 258.53 | 347.68 |
| 47 | 50.66 | 61.66 | 71.41 | 79.69 | 108.56 | 106.52 | 135.15 | 151.73 | 160.73 | 258.53 | 160.47 | 202.07 | 231.79 | 258.53 | 347.68 |
| 48 | 51.02 | 65.95 | 75.67 | 80.21 | 112.88 | 112.10 | 140.85 | 162.28 | 170.36 | 258.53 | 160.47 | 202.07 | 231.79 | 258.53 | 347.68 |
| 49 | 55.43 | 66.38 | 76.17 | 84.58 | 121.70 | 115.89 | 151.55 | 168.02 | 176.08 | 258.53 | 160.47 | 202.07 | 231.79 | 258.53 | 347.68 |
| 50 | 56.77 | 69.47 | 81.35 | 89.35 | 125.45 | 121.34 | 151.41 | 175.86 | 185.94 | 285.28 | 175.33 | 222.87 | 255.56 | 288.25 | 383.34 |
| 51 | 60.67 | 73.39 | 87.38 | 93.41 | 132.98 | 125.84 | 154.93 | 187.28 | 196.94 | 294.19 | 181.27 | 228.82 | 264.48 | 294.19 | 392.26 |
| 52 | 60.55 | 75.40 | 85.12 | 99.09 | 140.74 | 137.10 | 167.41 | 184.39 | 204.65 | 303.11 | 184.24 | 234.76 | 267.45 | 306.08 | 401.17 |
| 53 | 64.50 | 79.43 | 91.17 | 99.29 | 148.66 | 141.71 | 176.07 | 199.77 | 213.56 | 312.02 | 190.18 | 240.70 | 276.36 | 309.05 | 410.09 |
| 54 | 64.44 | 81.45 | 91.34 | 103.09 | 156.59 | 145.11 | 179.73 | 208.63 | 221.43 | 323.91 | 193.16 | 249.62 | 282.31 | 317.97 | 421.97 |
| 55 | 68.44 | 85.59 | 95.51 | 107.33 | 166.81 | 154.53 | 192.58 | 214.65 | 230.47 | 335.80 | 196.13 | 252.59 | 285.28 | 323.91 | 433.86 |
| 56 | 74.45 | 89.19 | 104.79 | 114.65 | 183.23 | 163.44 | 200.13 | 229.85 | 242.30 | 356.60 | 205.04 | 261.50 | 306.08 | 335.80 | 454.66 |
| 57 | 80.04 | 96.47 | 108.11 | 123.66 | 195.84 | 171.63 | 206.62 | 237.68 | 254.81 | 380.37 | 216.93 | 273.39 | 317.97 | 356.60 | 481.41 |
| 58 | 83.14 | 101.76 | 117.51 | 133.15 | 206.19 | 177.88 | 212.19 | 250.05 | 268.49 | 404.14 | 228.82 | 291.22 | 335.80 | 377.40 | 502.21 |
| 59 | 90.94 | 111.17 | 126.59 | 141.92 | 225.08 | 185.53 | 232.28 | 259.88 | 283.63 | 439.80 | 237.73 | 309.05 | 356.60 | 402.49 | 537.87 |
| 60 | 94.21 | 122.69 | 133.79 | 151.17 | 239.41 | 192.11 | 243.23 | 269.98 | 297.02 | 466.55 | 255.56 | 332.82 | 374.43 | 409.70 | 567.58 |
| 61 | 103.66 | 129.82 | 149.11 | 164.19 | 258.91 | 205.20 | 257.85 | 291.99 | 313.22 | 484.25 | 265.19 | 340.13 | 392.01 | 425.30 | 590.90 |
| 62 | 111.16 | 139.15 | 154.06 | 173.35 | 280.87 | 216.81 | 269.99 | 310.90 | 329.21 | 502.79 | 270.95 | 346.36 | 402.23 | 446.06 | 606.14 |
| 63 | 125.32 | 150.52 | 169.57 | 188.59 | 292.14 | 235.25 | 286.85 | 327.88 | 355.13 | 519.18 | 278.52 | 365.05 | 416.43 | 466.17 | 624.64 |
| 64 | 134.49 | 159.60 | 184.53 | 199.59 | 317.46 | 245.89 | 303.80 | 350.27 | 372.55 | 538.86 | 290.36 | 371.45 | 431.61 | 483.93 | 643.49 |
| 65 | 146.28 | 172.50 | 197.17 | 216.46 | 339.36 | 251.09 | 324.65 | 372.64 | 397.12 | 563.06 | 299.28 | 385.52 | 448.93 | 499.65 | 669.58 |
| 66 | 158.80 | 188.76 | 217.17 | 238.11 | 366.01 | 262.88 | 336.58 | 393.08 | 428.91 | 587.17 | 309.55 | 398.00 | 464.33 | 523.29 | 692.81 |
| 67 | 175.97 | 211.38 | 237.15 | 261.47 | 401.86 | 273.38 | 351.83 | 406.51 | 460.52 | 613.33 | 318.55 | 413.64 | 475.45 | 537.26 | 717.93 |
| 68 | 192.41 | 235.67 | 260.49 | 286.51 | 429.68 | 282.62 | 367.64 | 425.08 | 480.23 | 636.47 | 328.58 | 427.38 | 491.71 | 558.35 | 739.87 |
| 69 | 208.12 | 256.80 | 289.73 | 314.92 | 459.17 | 297.24 | 385.97 | 448.08 | 505.75 | 672.12 | 343.82 | 443.64 | 516.84 | 581.17 | 774.16 |
| 70 | 226.70 | 286.58 | 319.80 | 350.78 | 494.04 | 318.66 | 408.49 | 476.93 | 536.81 | 714.32 | 363.58 | 468.37 | 545.37 | 615.94 | 816.98 |
| 71 | 245.54 | 311.57 | 359.02 | 395.79 | 538.53 | 342.52 | 441.56 | 515.84 | 579.80 | 771.69 | 385.85 | 499.33 | 583.93 | 656.15 | 874.86 |
| 72 | 266.95 | 340.67 | 390.47 | 436.29 | 585.71 | 370.55 | 478.13 | 557.82 | 629.54 | 832.74 | 414.38 | 537.89 | 625.55 | 705.24 | 938.33 |
| 73 | 290.08 | 370.76 | 424.55 | 472.58 | 637.79 | 397.66 | 518.68 | 599.37 | 678.13 | 902.89 | 443.76 | 578.24 | 670.45 | 754.97 | 1004.71 |
| 74 | 316.33 | 403.28 | 464.32 | 516.12 | 693.71 | 431.03 | 558.67 | 649.31 | 732.56 | 973.05 | 475.42 | 619.72 | 719.61 | 812.11 | 1076.64 |
| 75 | 345.08 | 441.13 | 506.94 | 563.86 | 759.53 | 462.48 | 601.22 | 700.83 | 791.54 | 1051.24 | 506.94 | 661.70 | 768.42 | 868.03 | 1152.63 |
| 76 | 375.67 | 481.54 | 554.97 | 619.86 | 831.60 | 498.62 | 648.89 | 756.47 | 855.51 | 1133.85 | 539.60 | 705.24 | 823.06 | 930.64 | 1232.89 |
| 77 | 418.11 | 539.00 | 624.64 | 698.52 | 936.96 | 545.72 | 715.31 | 839.57 | 950.39 | 1257.68 | 587.70 | 772.40 | 903.38 | 1024.28 | 1356.75 |
| 78 | 471.84 | 609.53 | 706.92 | 792.55 | 1062.90 | 606.17 | 797.59 | 935.28 | 1062.90 | 1407.12 | 649.83 | 853.00 | 1000.77 | 1136.78 | 1504.51 |
| 79 | 527.25 | 681.73 | 792.55 | 888.27 | 1188.83 | 669.98 | 879.87 | 1036.03 | 1177.08 | 1554.88 | 710.28 | 935.28 | 1101.52 | 1249.28 | 1650.59 |
| 80 | 577.62 | 752.25 | 874.83 | 980.62 | 1313.09 | 725.39 | 958.79 | 1130.06 | 1281.18 | 1695.93 | 767.37 | 1014.20 | 1193.87 | 1355.07 | 1793.32 |
| 81 | 628.00 | 816.06 | 952.07 | 1067.93 | 1425.59 | 780.80 | 1030.99 | 1215.70 | 1380.25 | 1820.19 | 822.78 | 1086.40 | 1281.18 | 1454.14 | 1919.26 |
| 82 | 678.37 | 879.87 | 1022.60 | 1148.53 | 1536.41 | 836.21 | 1099.84 | 1292.94 | 1467.57 | 1941.09 | 878.19 | 1156.93 | 1358.42 | 1543.13 | 2041.83 |
| 83 | 725.39 | 943.68 | 1099.84 | 1232.49 | 1647.24 | 884.91 | 1167.00 | 1373.54 | 1558.24 | 2058.63 | 928.56 | 1225.77 | 1444.06 | 1635.48 | 2162.73 |
| 84 | 779.12 | 1012.52 | 1178.76 | 1323.16 | 1768.13 | 940.32 | 1237.53 | 1455.81 | 1652.27 | 2184.56 | 985.66 | 1299.65 | 1526.34 | 1731.19 | 2290.35 |
| 85 | 837.89 | 1089.76 | 1269.43 | 1422.23 | 1902.47 | 1000.77 | 1316.45 | 1549.85 | 1754.70 | 2323.93 | 1046.10 | 1380.25 | 1620.37 | 1835.30 | 2431.39 |
| 86 | 905.06 | 1175.40 | 1366.82 | 1533.05 | 2050.23 | 1067.93 | 1402.08 | 1647.24 | 1865.52 | 2471.69 | 1113.27 | 1465.89 | 1717.76 | 1946.12 | 2579.16 |
| 87 | 973.90 | 1262.71 | 1472.61 | 1650.59 | 2208.07 | 1136.78 | 1489.40 | 1753.02 | 1983.06 | 2629.53 | 1182.11 | 1553.20 | 1823.55 | 2063.66 | 2737.00 |
| 88 | 1047.78 | 1360.10 | 1585.11 | 1776.53 | 2375.98 | 1210.66 | 1586.79 | 1865.52 | 2109.00 | 2797.45 | 1256.00 | 1650.59 | 1936.05 | 2189.60 | 2904.91 |
| 89 | 1128.38 | 1464.21 | 1706.01 | 1914.22 | 2559.01 | 1291.26 | 1690.89 | 1986.42 | 2246.69 | 2980.47 | 1336.60 | 1754.70 | 2056.95 | 2327.29 | 3087.94 |
| 90 | 1217.38 | 1580.07 | 1840.34 | 2063.66 | 2758.83 | 1380.25 | 1806.75 | 2120.75 | 2396.13 | 3180.29 | 1425.59 | 1870.56 | 2191.28 | 2476.73 | 3287.76 |
| 91 | 1311.41 | 1702.65 | 1981.39 | 2223.18 | 2973.76 | 1474.28 | 1929.33 | 2261.80 | 2555.65 | 3395.22 | 1519.62 | 1993.14 | 2332.33 | 2636.25 | 3502.69 |
| 92 | 1410.48 | 1831.94 | 2134.19 | 2394.45 | 3200.44 | 1573.35 | 2058.63 | 2414.60 | 2726.92 | 3621.90 | 1618.69 | 2122.43 | 2485.13 | 2807.52 | 3729.37 |
| 93 | 1519.62 | 1972.99 | 2297.06 | 2577.48 | 3445.60 | 1682.50 | 2199.67 | 2577.48 | 2909.95 | 3867.06 | 1727.84 | 2263.48 | 2648.00 | 2990.55 | 3974.52 |
| 94 | 1637.16 | 2124.11 | 2473.37 | 2773.94 | 3710.90 | 1800.04 | 2350.80 | 2753.79 | 3106.41 | 4132.36 | 1845.37 | 2414.60 | 2824.31 | 3187.01 | 4239.83 |
| 95 | 1764.78 | 2290.35 | 2666.47 | 2992.23 | 4001.39 | 1927.65 | 2517.03 | 2946.89 | 3324.70 | 4422.85 | 1972.99 | 2580.84 | 3017.41 | 3405.30 | 4530.32 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.92 | 47.20 | 52.02 | 56.45 | 86.08 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 30 | 43.66 | 49.62 | 55.15 | 59.57 | 94.03 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 31 | 43.66 | 50.83 | 57.07 | 61.49 | 94.03 | 67.17 | 85.64 | 97.39 | 107.46 | 152.41 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 32 | 43.66 | 52.76 | 59.48 | 63.89 | 94.03 | 67.17 | 85.64 | 97.39 | 107.46 | 156.89 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 33 | 43.66 | 53.97 | 61.41 | 66.54 | 94.03 | 69.70 | 85.64 | 97.39 | 107.46 | 165.85 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 34 | 43.66 | 55.41 | 62.13 | 68.84 | 94.03 | 69.70 | 85.64 | 99.33 | 107.46 | 174.82 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 35 | 43.66 | 55.41 | 62.13 | 68.84 | 94.03 | 74.06 | 88.06 | 99.33 | 107.46 | 179.30 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 36 | 43.66 | 55.41 | 62.13 | 68.84 | 94.03 | 78.42 | 92.46 | 103.64 | 111.28 | 188.93 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 37 | 43.66 | 55.41 | 62.13 | 68.84 | 94.03 | 82.77 | 96.86 | 112.28 | 115.56 | 198.95 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 38 | 43.66 | 55.41 | 62.13 | 68.84 | 94.03 | 82.77 | 101.27 | 116.60 | 119.84 | 208.97 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 39 | 43.66 | 55.41 | 62.13 | 68.84 | 94.03 | 87.50 | 105.67 | 120.92 | 128.40 | 224.00 | 163.44 | 202.07 | 231.79 | 258.53 | 350.65 |
| 40 | 48.70 | 57.09 | 68.84 | 73.88 | 99.07 | 94.58 | 108.67 | 127.35 | 134.79 | 234.55 | 175.33 | 210.99 | 249.62 | 273.39 | 371.45 |
| 41 | 48.70 | 57.09 | 68.84 | 73.88 | 99.07 | 100.09 | 113.73 | 132.28 | 139.70 | 245.44 | 175.33 | 210.99 | 249.62 | 273.39 | 371.45 |
| 42 | 52.84 | 58.09 | 68.90 | 73.88 | 99.07 | 100.57 | 119.14 | 137.83 | 149.53 | 257.53 | 175.33 | 210.99 | 249.62 | 273.39 | 371.45 |
| 43 | 53.22 | 58.47 | 73.70 | 75.88 | 103.15 | 106.15 | 124.59 | 148.39 | 155.13 | 269.67 | 175.33 | 210.99 | 249.62 | 273.39 | 371.45 |
| 44 | 53.61 | 63.06 | 74.19 | 76.37 | 107.91 | 111.77 | 130.08 | 154.05 | 160.76 | 276.36 | 175.33 | 210.99 | 249.62 | 273.39 | 371.45 |
| 45 | 53.19 | 62.24 | 75.78 | 81.58 | 114.28 | 116.13 | 132.33 | 153.97 | 167.10 | 292.99 | 181.27 | 225.84 | 261.50 | 294.19 | 395.23 |
| 46 | 58.04 | 66.82 | 76.29 | 86.44 | 119.16 | 116.69 | 142.70 | 164.41 | 172.74 | 294.19 | 181.27 | 225.84 | 261.50 | 294.19 | 395.23 |
| 47 | 58.45 | 67.27 | 81.06 | 91.35 | 124.07 | 122.91 | 148.40 | 170.05 | 183.34 | 294.19 | 181.27 | 225.84 | 261.50 | 294.19 | 395.23 |
| 48 | 58.87 | 71.94 | 85.90 | 91.95 | 129.00 | 129.35 | 154.66 | 181.86 | 194.32 | 294.19 | 181.27 | 225.84 | 261.50 | 294.19 | 395.23 |
| 49 | 63.96 | 72.42 | 86.47 | 96.96 | 139.08 | 133.72 | 166.41 | 188.30 | 200.84 | 294.19 | 181.27 | 225.84 | 261.50 | 294.19 | 395.23 |
| 50 | 64.60 | 79.12 | 93.25 | 102.95 | 141.64 | 140.65 | 170.34 | 200.59 | 214.35 | 326.88 | 199.10 | 252.59 | 294.19 | 329.85 | 436.83 |
| 51 | 68.75 | 83.30 | 97.54 | 107.32 | 151.68 | 145.42 | 173.63 | 212.44 | 223.20 | 338.77 | 205.04 | 258.53 | 297.16 | 332.82 | 448.72 |
| 52 | 68.36 | 85.07 | 98.66 | 110.98 | 159.93 | 154.24 | 186.94 | 216.93 | 230.88 | 347.68 | 208.01 | 264.48 | 309.05 | 341.74 | 454.66 |
| 53 | 72.56 | 89.36 | 103.06 | 112.92 | 170.53 | 159.07 | 195.95 | 227.90 | 242.92 | 359.57 | 213.96 | 270.42 | 312.02 | 347.68 | 469.52 |
| 54 | 72.25 | 91.15 | 103.00 | 114.76 | 178.96 | 162.18 | 202.19 | 237.21 | 248.11 | 368.48 | 216.93 | 279.33 | 317.97 | 356.60 | 478.43 |
| 55 | 80.52 | 95.54 | 109.44 | 123.23 | 191.94 | 181.27 | 215.92 | 246.56 | 260.30 | 386.31 | 228.82 | 282.31 | 326.88 | 368.48 | 496.26 |
| 56 | 84.79 | 103.07 | 118.89 | 132.75 | 206.73 | 187.21 | 232.03 | 258.22 | 277.69 | 401.17 | 237.73 | 297.16 | 344.71 | 386.31 | 514.09 |
| 57 | 90.31 | 110.54 | 123.84 | 139.62 | 221.48 | 191.99 | 237.76 | 271.24 | 289.32 | 433.86 | 249.62 | 314.99 | 362.54 | 404.14 | 543.81 |
| 58 | 93.04 | 115.46 | 135.44 | 153.32 | 236.31 | 197.65 | 242.11 | 283.03 | 307.98 | 460.60 | 261.50 | 332.82 | 383.34 | 427.92 | 570.55 |
| 59 | 107.48 | 127.05 | 144.40 | 159.66 | 252.92 | 216.45 | 262.34 | 300.07 | 316.84 | 493.29 | 279.33 | 350.65 | 407.11 | 452.80 | 609.19 |
| 60 | 110.25 | 136.77 | 153.46 | 170.81 | 271.95 | 222.29 | 269.67 | 311.92 | 334.78 | 528.95 | 294.19 | 368.48 | 427.92 | 460.91 | 644.85 |
| 61 | 119.92 | 145.79 | 171.28 | 185.95 | 291.57 | 237.60 | 286.79 | 330.75 | 355.15 | 550.55 | 305.54 | 380.48 | 446.78 | 480.89 | 665.85 |
| 62 | 129.68 | 159.61 | 175.78 | 197.26 | 318.95 | 254.75 | 309.30 | 352.35 | 373.43 | 569.82 | 315.64 | 396.64 | 458.09 | 506.63 | 687.14 |
| 63 | 142.61 | 168.83 | 191.78 | 212.67 | 331.87 | 267.70 | 323.03 | 373.99 | 401.66 | 589.49 | 321.78 | 405.61 | 470.51 | 525.11 | 705.76 |
| 64 | 153.70 | 182.11 | 209.13 | 225.54 | 362.47 | 277.28 | 344.64 | 398.85 | 420.62 | 612.10 | 332.21 | 421.15 | 489.16 | 546.71 | 732.43 |
| 65 | 168.11 | 196.86 | 221.32 | 244.52 | 383.53 | 286.60 | 367.76 | 417.66 | 449.75 | 636.61 | 339.86 | 438.78 | 504.72 | 565.60 | 755.82 |
| 66 | 182.73 | 211.33 | 245.85 | 268.37 | 414.65 | 304.64 | 380.80 | 444.68 | 481.04 | 663.33 | 356.23 | 447.13 | 525.75 | 589.63 | 786.17 |
| 67 | 200.47 | 236.75 | 270.43 | 294.15 | 455.60 | 311.42 | 394.62 | 463.56 | 517.50 | 694.16 | 366.10 | 463.56 | 539.64 | 606.20 | 810.64 |
| 68 | 219.25 | 263.78 | 296.20 | 321.30 | 487.12 | 323.98 | 411.29 | 477.93 | 539.97 | 721.49 | 376.83 | 477.93 | 558.35 | 627.28 | 838.67 |
| 69 | 239.12 | 286.76 | 327.52 | 355.82 | 519.06 | 341.60 | 428.11 | 505.75 | 572.30 | 760.85 | 392.62 | 496.88 | 583.39 | 656.59 | 873.97 |
| 70 | 258.78 | 322.94 | 363.41 | 397.69 | 560.34 | 365.72 | 461.96 | 541.09 | 609.53 | 810.56 | 414.91 | 528.26 | 615.94 | 695.07 | 926.05 |
| 71 | 278.55 | 352.83 | 406.48 | 446.80 | 608.69 | 387.91 | 501.39 | 581.86 | 654.08 | 872.80 | 439.49 | 565.36 | 658.21 | 742.81 | 988.34 |
| 72 | 304.81 | 380.51 | 440.28 | 490.08 | 661.41 | 422.35 | 535.90 | 627.54 | 707.23 | 942.31 | 474.14 | 601.64 | 705.24 | 794.89 | 1057.86 |
| 73 | 332.34 | 414.95 | 480.26 | 532.13 | 718.47 | 457.21 | 580.16 | 678.13 | 762.66 | 1016.24 | 507.16 | 647.39 | 756.89 | 849.10 | 1133.42 |
| 74 | 362.58 | 451.38 | 523.52 | 582.72 | 784.36 | 492.07 | 625.27 | 732.56 | 826.91 | 1100.69 | 543.87 | 691.86 | 810.26 | 912.00 | 1215.38 |
| 75 | 393.10 | 492.71 | 570.98 | 636.79 | 855.58 | 528.29 | 672.37 | 787.99 | 891.15 | 1182.87 | 579.87 | 739.96 | 864.47 | 976.53 | 1298.49 |
| 76 | 428.61 | 539.60 | 624.98 | 696.70 | 937.47 | 566.92 | 725.73 | 852.09 | 961.38 | 1277.28 | 616.44 | 788.91 | 925.52 | 1045.05 | 1389.99 |
| 77 | 476.88 | 604.49 | 703.56 | 787.52 | 1054.50 | 622.96 | 800.95 | 943.68 | 1069.61 | 1417.19 | 671.66 | 863.08 | 1017.56 | 1151.89 | 1522.98 |
| 78 | 539.00 | 683.41 | 797.59 | 893.30 | 1197.23 | 691.81 | 893.30 | 1054.50 | 1198.91 | 1583.43 | 740.50 | 955.43 | 1128.38 | 1279.50 | 1694.25 |
| 79 | 602.81 | 764.01 | 893.30 | 1000.77 | 1341.63 | 765.69 | 985.66 | 1167.00 | 1324.84 | 1751.34 | 811.02 | 1046.10 | 1239.21 | 1405.44 | 1860.49 |
| 80 | 661.58 | 842.93 | 985.66 | 1106.55 | 1481.00 | 831.17 | 1074.65 | 1272.79 | 1445.74 | 1910.86 | 878.19 | 1136.78 | 1346.67 | 1529.70 | 2020.01 |
| 81 | 718.67 | 916.81 | 1072.97 | 1203.94 | 1608.62 | 891.62 | 1155.25 | 1368.50 | 1554.88 | 2053.59 | 940.32 | 1217.38 | 1442.38 | 1638.84 | 2162.73 |
| 82 | 774.08 | 985.66 | 1156.93 | 1294.62 | 1732.87 | 953.75 | 1230.81 | 1459.17 | 1655.63 | 2187.92 | 1000.77 | 1294.62 | 1536.41 | 1739.59 | 2300.42 |
| 83 | 831.17 | 1056.18 | 1239.21 | 1388.65 | 1858.81 | 1014.20 | 1303.01 | 1548.17 | 1754.70 | 2320.57 | 1062.90 | 1370.18 | 1623.73 | 1842.02 | 2436.43 |
| 84 | 891.62 | 1136.78 | 1329.88 | 1492.76 | 1994.82 | 1074.65 | 1390.33 | 1642.20 | 1863.85 | 2461.62 | 1128.38 | 1455.81 | 1721.12 | 1951.16 | 2580.84 |
| 85 | 958.79 | 1220.73 | 1428.95 | 1605.26 | 2145.94 | 1143.49 | 1475.96 | 1744.63 | 1978.03 | 2619.46 | 1195.55 | 1541.45 | 1823.55 | 2070.38 | 2737.00 |
| 86 | 1034.35 | 1314.77 | 1543.13 | 1731.19 | 2312.18 | 1219.06 | 1570.00 | 1858.81 | 2103.96 | 2785.69 | 1271.11 | 1635.48 | 1937.73 | 2196.32 | 2903.23 |
| 87 | 1113.27 | 1417.19 | 1658.99 | 1862.17 | 2490.16 | 1297.98 | 1672.42 | 1974.67 | 2234.94 | 2963.68 | 1350.03 | 1737.91 | 2053.59 | 2327.29 | 3081.22 |
| 88 | 1198.91 | 1524.66 | 1786.60 | 2004.89 | 2679.91 | 1383.61 | 1779.89 | 2102.28 | 2377.66 | 3153.42 | 1435.66 | 1845.37 | 2181.20 | 2470.01 | 3270.96 |
| 89 | 1291.26 | 1642.20 | 1922.62 | 2159.37 | 2884.76 | 1475.96 | 1897.43 | 2238.29 | 2532.14 | 3358.28 | 1528.02 | 1962.91 | 2317.21 | 2624.50 | 3475.82 |
| 90 | 1390.33 | 1771.49 | 2073.74 | 2327.29 | 3113.13 | 1575.03 | 2026.72 | 2389.42 | 2700.06 | 3586.64 | 1627.09 | 2092.21 | 2468.34 | 2792.41 | 3704.18 |
| 91 | 1499.47 | 1909.18 | 2234.94 | 2508.64 | 3354.92 | 1684.18 | 2164.41 | 2550.61 | 2881.40 | 3828.44 | 1736.23 | 2229.90 | 2629.53 | 2973.76 | 3945.98 |
| 92 | 1613.65 | 2055.27 | 2406.21 | 2700.06 | 3608.47 | 1798.36 | 2310.50 | 2721.89 | 3072.83 | 4081.99 | 1850.41 | 2375.98 | 2800.81 | 3165.18 | 4199.53 |
| 93 | 1736.23 | 2211.43 | 2590.91 | 2904.91 | 3885.53 | 1920.94 | 2466.66 | 2906.59 | 3277.68 | 4359.05 | 1972.99 | 2532.14 | 2985.51 | 3370.03 | 4476.59 |
| 94 | 1868.88 | 2381.02 | 2789.05 | 3128.24 | 4184.42 | 2053.59 | 2636.25 | 3104.73 | 3501.01 | 4657.93 | 2105.64 | 2701.74 | 3183.65 | 3593.36 | 4775.47 |
| 95 | 2016.65 | 2567.41 | 3009.02 | 3375.07 | 4511.85 | 2201.35 | 2822.63 | 3324.70 | 3747.84 | 4985.37 | 2253.41 | 2888.12 | 3403.62 | 3840.19 | 5102.91 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.08 | 41.48 | 47.80 | 50.94 | 76.86 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 30 | 38.62 | 43.60 | 50.68 | 53.76 | 83.96 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 31 | 38.62 | 44.67 | 52.45 | 55.49 | 83.96 | 58.77 | 73.88 | 88.99 | 99.07 | 138.39 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 32 | 38.62 | 46.37 | 54.66 | 57.66 | 83.96 | 58.77 | 73.88 | 88.99 | 99.07 | 142.46 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 33 | 38.62 | 47.43 | 56.43 | 60.05 | 83.96 | 60.99 | 73.88 | 88.99 | 99.07 | 150.60 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 34 | 38.62 | 48.70 | 57.09 | 62.13 | 83.96 | 60.99 | 73.88 | 90.76 | 99.07 | 158.74 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 35 | 38.62 | 48.70 | 57.09 | 62.13 | 83.96 | 64.80 | 75.97 | 90.76 | 99.07 | 162.81 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 36 | 38.62 | 48.70 | 57.09 | 62.13 | 83.96 | 68.61 | 79.77 | 94.71 | 102.59 | 171.56 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 37 | 38.62 | 48.70 | 57.09 | 62.13 | 83.96 | 72.43 | 83.57 | 102.60 | 106.53 | 180.66 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 38 | 38.62 | 48.70 | 57.09 | 62.13 | 83.96 | 72.43 | 87.37 | 106.55 | 110.48 | 189.76 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 39 | 38.62 | 48.70 | 57.09 | 62.13 | 83.96 | 76.57 | 91.17 | 110.49 | 118.37 | 203.40 | 139.67 | 178.30 | 208.01 | 231.79 | 309.05 |
| 40 | 41.98 | 52.05 | 58.77 | 67.17 | 88.99 | 81.68 | 98.42 | 111.18 | 121.12 | 209.33 | 151.55 | 193.16 | 219.90 | 249.62 | 329.85 |
| 41 | 41.98 | 52.05 | 58.77 | 67.17 | 88.99 | 86.44 | 103.00 | 115.49 | 125.53 | 219.05 | 151.55 | 193.16 | 219.90 | 249.62 | 329.85 |
| 42 | 45.56 | 52.96 | 58.82 | 67.17 | 88.99 | 86.86 | 107.90 | 120.33 | 134.36 | 229.84 | 151.55 | 193.16 | 219.90 | 249.62 | 329.85 |
| 43 | 45.88 | 53.31 | 62.91 | 68.98 | 92.66 | 91.67 | 112.83 | 129.55 | 139.39 | 240.67 | 151.55 | 193.16 | 219.90 | 249.62 | 329.85 |
| 44 | 46.21 | 57.50 | 63.33 | 69.43 | 96.94 | 96.53 | 117.81 | 134.49 | 144.45 | 246.65 | 151.55 | 193.16 | 219.90 | 249.62 | 329.85 |
| 45 | 46.10 | 57.05 | 66.76 | 72.90 | 100.00 | 103.23 | 120.51 | 137.39 | 148.79 | 257.47 | 163.44 | 202.07 | 231.79 | 261.50 | 350.65 |
| 46 | 50.30 | 61.25 | 67.20 | 77.24 | 104.27 | 103.73 | 129.96 | 146.71 | 153.81 | 258.53 | 163.44 | 202.07 | 231.79 | 261.50 | 350.65 |
| 47 | 50.66 | 61.66 | 71.41 | 81.63 | 108.56 | 109.25 | 135.15 | 151.73 | 163.25 | 258.53 | 163.44 | 202.07 | 231.79 | 261.50 | 350.65 |
| 48 | 51.02 | 65.95 | 75.67 | 82.17 | 112.88 | 114.98 | 140.85 | 162.28 | 173.02 | 258.53 | 163.44 | 202.07 | 231.79 | 261.50 | 350.65 |
| 49 | 55.43 | 66.38 | 76.17 | 86.64 | 121.70 | 118.87 | 151.55 | 168.02 | 178.83 | 258.53 | 163.44 | 202.07 | 231.79 | 261.50 | 350.65 |
| 50 | 56.77 | 69.47 | 83.33 | 89.35 | 127.48 | 121.34 | 151.41 | 178.61 | 185.94 | 288.25 | 178.30 | 225.84 | 261.50 | 291.22 | 389.28 |
| 51 | 62.69 | 73.39 | 87.38 | 93.41 | 135.06 | 128.64 | 154.93 | 187.28 | 196.94 | 297.16 | 184.24 | 228.82 | 264.48 | 297.16 | 398.20 |
| 52 | 62.50 | 77.34 | 87.06 | 99.09 | 142.88 | 139.96 | 172.99 | 187.10 | 207.27 | 309.05 | 190.18 | 240.70 | 273.39 | 306.08 | 407.11 |
| 53 | 66.51 | 81.42 | 91.17 | 101.24 | 150.85 | 144.61 | 178.91 | 199.77 | 216.23 | 320.94 | 193.16 | 243.67 | 276.36 | 312.02 | 419.00 |
| 54 | 66.39 | 81.45 | 91.34 | 103.09 | 161.06 | 147.95 | 179.73 | 208.63 | 221.43 | 332.82 | 199.10 | 246.65 | 282.31 | 317.97 | 427.92 |
| 55 | 68.44 | 85.59 | 99.49 | 109.31 | 169.09 | 154.53 | 192.58 | 226.26 | 233.18 | 341.74 | 199.10 | 252.59 | 291.22 | 326.88 | 439.80 |
| 56 | 74.45 | 91.17 | 106.80 | 116.66 | 183.23 | 163.44 | 203.03 | 232.69 | 247.74 | 359.57 | 208.01 | 264.48 | 309.05 | 341.74 | 457.63 |
| 57 | 82.10 | 96.47 | 110.08 | 125.66 | 198.17 | 174.54 | 206.62 | 240.48 | 257.47 | 386.31 | 219.90 | 276.36 | 323.91 | 362.54 | 484.38 |
| 58 | 83.14 | 103.72 | 121.50 | 135.17 | 208.51 | 177.88 | 220.35 | 255.55 | 271.13 | 407.11 | 231.79 | 294.19 | 341.74 | 380.37 | 508.15 |
| 59 | 95.07 | 113.16 | 130.55 | 141.92 | 225.08 | 191.15 | 235.01 | 267.92 | 283.63 | 439.80 | 246.65 | 312.02 | 362.54 | 402.49 | 540.84 |
| 60 | 96.22 | 122.69 | 137.72 | 151.17 | 244.06 | 194.85 | 243.23 | 277.84 | 297.02 | 472.49 | 261.50 | 332.82 | 383.34 | 409.70 | 576.50 |
| 61 | 107.73 | 129.82 | 151.13 | 166.17 | 261.25 | 210.60 | 257.85 | 294.57 | 315.69 | 490.02 | 270.95 | 340.13 | 397.78 | 433.64 | 593.78 |
| 62 | 113.21 | 141.19 | 156.03 | 175.34 | 283.25 | 224.94 | 272.61 | 310.90 | 331.67 | 508.37 | 276.53 | 349.16 | 405.02 | 451.56 | 608.93 |
| 63 | 127.48 | 150.52 | 171.59 | 188.59 | 296.81 | 237.96 | 286.85 | 333.00 | 357.58 | 524.59 | 286.63 | 359.64 | 424.54 | 466.17 | 630.05 |
| 64 | 136.63 | 159.60 | 184.53 | 201.59 | 319.83 | 248.50 | 303.80 | 350.27 | 374.95 | 541.48 | 298.20 | 371.45 | 431.61 | 486.54 | 646.11 |
| 65 | 148.46 | 172.50 | 197.17 | 218.46 | 339.36 | 256.17 | 324.65 | 372.64 | 399.51 | 563.06 | 304.36 | 385.52 | 448.93 | 502.19 | 672.12 |
| 66 | 163.15 | 188.76 | 219.22 | 240.12 | 370.64 | 270.25 | 339.04 | 395.54 | 431.28 | 592.08 | 316.92 | 398.00 | 469.24 | 525.75 | 697.73 |
| 67 | 178.20 | 211.38 | 241.31 | 261.47 | 404.20 | 275.76 | 349.46 | 411.27 | 460.52 | 615.71 | 323.31 | 411.27 | 482.58 | 539.64 | 720.31 |
| 68 | 194.64 | 235.67 | 262.59 | 288.56 | 434.27 | 289.51 | 367.64 | 422.78 | 482.52 | 641.07 | 335.47 | 427.38 | 494.01 | 560.65 | 744.47 |
| 69 | 214.76 | 256.80 | 291.83 | 314.92 | 461.39 | 306.11 | 383.75 | 452.51 | 505.75 | 676.55 | 352.70 | 443.64 | 521.28 | 583.39 | 776.37 |
| 70 | 230.98 | 286.58 | 321.88 | 352.82 | 498.31 | 325.08 | 408.49 | 479.07 | 541.09 | 718.60 | 372.13 | 468.37 | 547.50 | 618.08 | 823.39 |
| 71 | 249.67 | 313.63 | 361.09 | 399.87 | 540.60 | 346.64 | 443.62 | 517.90 | 585.99 | 773.76 | 394.10 | 501.39 | 585.99 | 660.27 | 878.99 |
| 72 | 270.94 | 340.67 | 392.46 | 438.28 | 589.69 | 376.53 | 478.13 | 559.81 | 631.53 | 838.72 | 422.35 | 537.89 | 627.54 | 707.23 | 942.31 |
| 73 | 293.92 | 370.76 | 424.55 | 472.58 | 639.71 | 405.34 | 518.68 | 599.37 | 678.13 | 906.74 | 449.53 | 578.24 | 670.45 | 753.05 | 1006.63 |
| 74 | 321.88 | 403.28 | 466.17 | 516.12 | 697.41 | 438.43 | 558.67 | 653.01 | 732.56 | 978.60 | 484.67 | 617.87 | 723.31 | 812.11 | 1082.19 |
| 75 | 350.41 | 437.57 | 506.94 | 565.64 | 759.53 | 469.59 | 597.66 | 700.83 | 793.32 | 1051.24 | 517.62 | 656.36 | 768.42 | 869.81 | 1152.63 |
| 76 | 380.79 | 479.84 | 556.68 | 621.57 | 836.72 | 503.74 | 645.47 | 758.17 | 858.92 | 1138.97 | 548.14 | 701.82 | 824.77 | 932.35 | 1236.30 |
| 77 | 424.82 | 537.32 | 626.32 | 700.20 | 938.64 | 554.12 | 710.28 | 841.25 | 952.07 | 1257.68 | 597.77 | 769.05 | 905.06 | 1025.95 | 1356.75 |
| 78 | 478.55 | 607.85 | 708.60 | 794.23 | 1064.57 | 614.57 | 794.23 | 936.96 | 1064.57 | 1408.80 | 658.22 | 849.64 | 1002.45 | 1138.46 | 1506.19 |
| 79 | 535.65 | 680.05 | 795.91 | 891.62 | 1193.87 | 680.05 | 878.19 | 1039.39 | 1180.44 | 1559.92 | 722.03 | 931.92 | 1104.87 | 1254.32 | 1655.63 |
| 80 | 589.38 | 748.90 | 878.19 | 983.98 | 1316.45 | 740.50 | 953.75 | 1133.42 | 1284.54 | 1699.29 | 780.80 | 1009.16 | 1197.23 | 1358.42 | 1795.00 |
| 81 | 639.75 | 814.38 | 955.43 | 1071.29 | 1432.31 | 794.23 | 1027.63 | 1219.06 | 1383.61 | 1826.90 | 837.89 | 1083.05 | 1286.22 | 1457.49 | 1925.97 |
| 82 | 688.45 | 878.19 | 1029.31 | 1155.25 | 1543.13 | 847.97 | 1096.48 | 1299.65 | 1474.28 | 1947.80 | 891.62 | 1153.57 | 1365.14 | 1549.85 | 2048.55 |
| 83 | 738.82 | 940.32 | 1103.19 | 1237.53 | 1653.95 | 901.70 | 1161.96 | 1378.57 | 1563.28 | 2065.34 | 943.68 | 1219.06 | 1445.74 | 1640.52 | 2169.45 |
| 84 | 792.55 | 1010.84 | 1182.11 | 1326.52 | 1774.85 | 955.43 | 1235.85 | 1459.17 | 1657.31 | 2191.28 | 1000.77 | 1294.62 | 1529.70 | 1734.55 | 2295.38 |
| 85 | 853.00 | 1086.40 | 1272.79 | 1428.95 | 1909.18 | 1017.56 | 1311.41 | 1553.20 | 1761.42 | 2330.65 | 1066.25 | 1375.22 | 1623.73 | 1842.02 | 2438.11 |
| 86 | 920.17 | 1170.36 | 1371.86 | 1539.77 | 2056.95 | 1084.72 | 1395.37 | 1652.27 | 1872.24 | 2478.41 | 1133.42 | 1459.17 | 1722.80 | 1952.84 | 2585.88 |
| 87 | 990.69 | 1261.03 | 1477.64 | 1658.99 | 2214.79 | 1155.25 | 1486.04 | 1758.06 | 1991.46 | 2636.25 | 1203.94 | 1549.85 | 1828.58 | 2072.06 | 2743.71 |
| 88 | 1066.25 | 1355.07 | 1590.15 | 1784.93 | 2384.38 | 1230.81 | 1580.07 | 1870.56 | 2117.40 | 2805.84 | 1279.50 | 1643.88 | 1941.09 | 2197.99 | 2913.31 |
| 89 | 1146.85 | 1460.85 | 1712.72 | 1920.94 | 2569.08 | 1311.41 | 1685.86 | 1993.14 | 2253.41 | 2990.55 | 1360.10 | 1749.66 | 2063.66 | 2334.00 | 3098.01 |
| 90 | 1237.53 | 1575.03 | 1847.05 | 2070.38 | 2768.90 | 1402.08 | 1800.04 | 2127.47 | 2402.85 | 3190.37 | 1450.78 | 1863.85 | 2197.99 | 2483.45 | 3297.83 |
| 91 | 1334.92 | 1699.29 | 1989.78 | 2233.26 | 2985.51 | 1499.47 | 1924.29 | 2270.20 | 2565.73 | 3406.98 | 1548.17 | 1988.10 | 2340.72 | 2646.32 | 3514.44 |
| 92 | 1437.34 | 1828.58 | 2140.90 | 2402.85 | 3212.19 | 1601.90 | 2053.59 | 2421.32 | 2735.32 | 3633.66 | 1650.59 | 2117.40 | 2491.84 | 2815.92 | 3741.12 |
| 93 | 1546.49 | 1967.95 | 2305.46 | 2585.88 | 3457.35 | 1711.04 | 2192.96 | 2585.88 | 2918.35 | 3878.81 | 1759.74 | 2256.76 | 2656.40 | 2998.94 | 3986.28 |
| 94 | 1664.03 | 2120.75 | 2481.77 | 2785.69 | 3724.33 | 1828.58 | 2345.76 | 2762.19 | 3118.16 | 4145.80 | 1877.28 | 2409.57 | 2832.71 | 3198.76 | 4253.26 |
| 95 | 1795.00 | 2285.31 | 2676.55 | 3003.98 | 4014.82 | 1959.56 | 2510.31 | 2956.97 | 3336.45 | 4436.29 | 2008.25 | 2574.12 | 3027.49 | 3417.05 | 4543.75 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.47 | 37.18 | 42.18 | 46.81 | 70.71 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 30 | 36.94 | 39.09 | 44.71 | 49.40 | 77.24 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 31 | 36.94 | 40.05 | 46.28 | 50.99 | 77.24 | 55.41 | 67.17 | 78.92 | 88.99 | 124.38 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 32 | 36.94 | 41.57 | 48.23 | 52.99 | 77.24 | 55.41 | 67.17 | 78.92 | 88.99 | 128.03 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 33 | 36.94 | 42.52 | 49.79 | 55.18 | 77.24 | 57.51 | 67.17 | 78.92 | 88.99 | 135.35 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 34 | 36.94 | 43.66 | 50.37 | 57.09 | 77.24 | 57.51 | 67.17 | 80.49 | 88.99 | 142.67 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 35 | 36.94 | 43.66 | 50.37 | 57.09 | 77.24 | 61.10 | 69.06 | 80.49 | 88.99 | 146.33 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 36 | 36.94 | 43.66 | 50.37 | 57.09 | 77.24 | 64.69 | 72.52 | 83.99 | 92.15 | 154.19 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 37 | 36.94 | 43.66 | 50.37 | 57.09 | 77.24 | 68.29 | 75.97 | 90.99 | 95.70 | 162.36 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 38 | 36.94 | 43.66 | 50.37 | 57.09 | 77.24 | 68.29 | 79.42 | 94.49 | 99.24 | 170.54 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 39 | 36.94 | 43.66 | 50.37 | 57.09 | 77.24 | 72.19 | 82.88 | 97.99 | 106.33 | 182.81 | 130.75 | 163.44 | 187.21 | 210.99 | 285.28 |
| 40 | 36.94 | 48.70 | 53.73 | 58.77 | 80.60 | 73.08 | 90.22 | 101.07 | 109.40 | 191.68 | 136.70 | 175.33 | 199.10 | 222.87 | 300.14 |
| 41 | 36.94 | 48.70 | 53.73 | 58.77 | 80.60 | 77.34 | 94.42 | 104.99 | 113.38 | 200.57 | 136.70 | 175.33 | 199.10 | 222.87 | 300.14 |
| 42 | 40.09 | 49.54 | 53.78 | 58.77 | 80.60 | 77.71 | 98.91 | 109.39 | 121.36 | 210.45 | 136.70 | 175.33 | 199.10 | 222.87 | 300.14 |
| 43 | 40.38 | 49.87 | 57.52 | 60.36 | 83.92 | 82.02 | 103.43 | 117.77 | 125.90 | 220.38 | 136.70 | 175.33 | 199.10 | 222.87 | 300.14 |
| 44 | 40.67 | 53.79 | 57.90 | 60.75 | 87.79 | 86.37 | 107.99 | 122.26 | 130.48 | 225.84 | 136.70 | 175.33 | 199.10 | 222.87 | 300.14 |
| 45 | 42.55 | 51.86 | 61.35 | 67.69 | 92.85 | 95.49 | 106.33 | 125.54 | 139.63 | 239.72 | 145.61 | 184.24 | 210.99 | 240.70 | 320.94 |
| 46 | 46.43 | 55.69 | 61.75 | 71.72 | 96.82 | 95.95 | 114.67 | 134.06 | 144.35 | 240.70 | 145.61 | 184.24 | 210.99 | 240.70 | 320.94 |
| 47 | 46.76 | 56.06 | 65.62 | 75.80 | 100.81 | 101.06 | 119.25 | 138.65 | 153.20 | 240.70 | 145.61 | 184.24 | 210.99 | 240.70 | 320.94 |
| 48 | 47.10 | 59.95 | 69.53 | 76.30 | 104.82 | 106.36 | 124.28 | 148.29 | 162.38 | 240.70 | 145.61 | 184.24 | 210.99 | 240.70 | 320.94 |
| 49 | 51.17 | 60.35 | 70.00 | 80.46 | 113.00 | 109.95 | 133.72 | 153.54 | 167.82 | 240.70 | 145.61 | 184.24 | 210.99 | 240.70 | 320.94 |
| 50 | 54.81 | 63.68 | 77.38 | 81.58 | 115.34 | 115.83 | 137.89 | 167.62 | 170.44 | 264.48 | 169.38 | 202.07 | 237.73 | 264.48 | 353.62 |
| 51 | 58.64 | 67.44 | 81.29 | 87.45 | 122.59 | 123.04 | 141.58 | 173.31 | 178.56 | 273.39 | 172.36 | 208.01 | 243.67 | 270.42 | 362.54 |
| 52 | 56.64 | 67.67 | 79.32 | 89.18 | 130.08 | 125.68 | 153.46 | 170.83 | 183.66 | 282.31 | 172.36 | 210.99 | 249.62 | 273.39 | 371.45 |
| 53 | 60.47 | 71.49 | 83.24 | 91.50 | 137.73 | 130.15 | 159.03 | 182.89 | 194.87 | 288.25 | 175.33 | 216.93 | 252.59 | 282.31 | 380.37 |
| 54 | 60.54 | 75.63 | 83.57 | 93.36 | 147.64 | 130.88 | 168.49 | 191.48 | 202.75 | 300.14 | 181.27 | 225.84 | 258.53 | 291.22 | 392.26 |
| 55 | 64.42 | 79.62 | 89.54 | 99.38 | 153.10 | 145.61 | 177.99 | 200.15 | 214.20 | 306.08 | 184.24 | 234.76 | 267.45 | 300.14 | 398.20 |
| 56 | 70.32 | 81.26 | 94.71 | 106.60 | 169.14 | 151.55 | 182.72 | 207.15 | 223.24 | 329.85 | 193.16 | 240.70 | 276.36 | 312.02 | 419.00 |
| 57 | 71.83 | 90.44 | 102.22 | 113.69 | 179.52 | 154.18 | 192.47 | 223.70 | 233.58 | 350.65 | 199.10 | 255.56 | 294.19 | 326.88 | 442.77 |
| 58 | 77.20 | 91.97 | 109.55 | 123.06 | 192.29 | 163.76 | 193.14 | 230.82 | 247.44 | 374.43 | 213.96 | 264.48 | 312.02 | 347.68 | 466.55 |
| 59 | 84.74 | 103.23 | 116.70 | 130.10 | 206.51 | 174.28 | 213.15 | 241.13 | 255.52 | 401.17 | 222.87 | 285.28 | 329.85 | 366.98 | 493.29 |
| 60 | 88.20 | 110.63 | 125.92 | 137.43 | 223.14 | 181.13 | 219.44 | 254.25 | 269.33 | 433.86 | 234.76 | 300.14 | 350.65 | 372.71 | 523.01 |
| 61 | 95.53 | 117.83 | 137.02 | 150.34 | 237.92 | 189.00 | 234.17 | 266.15 | 288.56 | 446.78 | 242.13 | 308.42 | 360.31 | 391.94 | 539.02 |
| 62 | 104.98 | 128.92 | 142.21 | 159.40 | 259.45 | 203.26 | 249.02 | 282.40 | 302.18 | 463.68 | 256.98 | 321.22 | 371.50 | 407.51 | 555.86 |
| 63 | 116.68 | 136.28 | 155.44 | 170.53 | 271.10 | 216.33 | 261.01 | 302.26 | 323.29 | 478.62 | 259.59 | 327.19 | 383.98 | 423.30 | 575.97 |
| 64 | 123.82 | 147.33 | 170.18 | 181.63 | 291.40 | 227.58 | 275.72 | 324.71 | 341.30 | 494.39 | 269.43 | 340.06 | 394.99 | 442.07 | 588.56 |
| 65 | 137.55 | 158.30 | 179.07 | 198.42 | 311.47 | 235.88 | 296.75 | 337.63 | 366.02 | 514.87 | 278.99 | 352.55 | 408.34 | 456.53 | 613.79 |
| 66 | 145.75 | 174.40 | 198.73 | 217.93 | 335.89 | 243.22 | 309.55 | 361.15 | 390.99 | 538.03 | 287.44 | 368.52 | 425.02 | 476.62 | 633.85 |
| 67 | 162.61 | 192.36 | 218.43 | 239.00 | 366.82 | 254.37 | 320.93 | 375.61 | 417.79 | 558.66 | 297.16 | 373.23 | 435.04 | 492.09 | 653.75 |
| 68 | 176.75 | 214.05 | 239.48 | 261.95 | 395.21 | 261.94 | 333.17 | 388.32 | 441.16 | 585.92 | 303.30 | 386.02 | 452.65 | 512.39 | 677.83 |
| 69 | 192.62 | 233.26 | 266.63 | 288.34 | 419.24 | 275.06 | 348.26 | 410.37 | 461.39 | 614.44 | 317.20 | 403.71 | 474.70 | 532.37 | 707.61 |
| 70 | 207.45 | 260.92 | 292.81 | 322.23 | 453.40 | 293.00 | 374.27 | 436.29 | 494.04 | 656.58 | 333.64 | 427.74 | 496.18 | 564.61 | 748.54 |
| 71 | 226.97 | 284.74 | 330.14 | 363.15 | 493.14 | 315.69 | 402.35 | 472.51 | 530.28 | 705.67 | 359.02 | 458.06 | 534.41 | 600.43 | 800.58 |
| 72 | 245.04 | 308.79 | 356.60 | 396.45 | 533.91 | 338.67 | 436.29 | 508.01 | 571.76 | 761.02 | 382.50 | 488.09 | 571.76 | 641.49 | 854.65 |
| 73 | 270.87 | 336.18 | 388.05 | 434.16 | 582.08 | 372.68 | 468.74 | 551.34 | 620.50 | 822.21 | 413.03 | 524.45 | 612.81 | 691.58 | 918.26 |
| 74 | 292.28 | 366.28 | 421.78 | 469.87 | 634.52 | 397.73 | 506.87 | 590.12 | 667.81 | 889.80 | 438.43 | 562.37 | 653.01 | 738.11 | 984.15 |
| 75 | 316.62 | 398.44 | 462.48 | 514.06 | 691.93 | 426.90 | 546.08 | 638.57 | 720.39 | 958.75 | 467.81 | 597.66 | 700.83 | 789.77 | 1049.46 |
| 76 | 344.94 | 435.44 | 505.45 | 565.22 | 761.59 | 457.64 | 585.71 | 689.87 | 778.67 | 1036.51 | 496.91 | 638.64 | 749.64 | 846.97 | 1128.72 |
| 77 | 387.88 | 490.31 | 570.91 | 638.07 | 853.00 | 505.42 | 649.83 | 765.69 | 866.44 | 1145.17 | 545.72 | 700.20 | 826.14 | 933.60 | 1234.17 |
| 78 | 436.58 | 552.44 | 646.47 | 723.71 | 967.18 | 562.51 | 722.03 | 854.68 | 968.86 | 1279.50 | 599.45 | 772.40 | 915.13 | 1036.03 | 1370.18 |
| 79 | 486.95 | 619.60 | 723.71 | 811.02 | 1086.40 | 617.92 | 799.27 | 945.36 | 1072.97 | 1418.87 | 656.54 | 847.97 | 1002.45 | 1140.14 | 1507.87 |
| 80 | 535.65 | 681.73 | 799.27 | 896.66 | 1198.91 | 671.66 | 868.12 | 1032.67 | 1172.04 | 1548.17 | 708.60 | 918.49 | 1089.76 | 1239.21 | 1635.48 |
| 81 | 582.66 | 740.50 | 868.12 | 975.58 | 1304.69 | 725.39 | 935.28 | 1108.23 | 1259.36 | 1665.71 | 762.33 | 983.98 | 1167.00 | 1326.52 | 1753.02 |
| 82 | 626.32 | 797.59 | 936.96 | 1051.14 | 1403.76 | 770.73 | 995.73 | 1182.11 | 1341.63 | 1771.49 | 809.35 | 1047.78 | 1244.24 | 1412.16 | 1863.85 |
| 83 | 671.66 | 854.68 | 1002.45 | 1125.02 | 1506.19 | 819.42 | 1056.18 | 1252.64 | 1420.55 | 1878.96 | 858.04 | 1109.91 | 1314.77 | 1492.76 | 1972.99 |
| 84 | 722.03 | 918.49 | 1076.33 | 1207.30 | 1613.65 | 871.47 | 1123.34 | 1329.88 | 1506.19 | 1993.14 | 911.77 | 1175.40 | 1393.69 | 1578.39 | 2088.85 |
| 85 | 777.44 | 990.69 | 1158.61 | 1299.65 | 1737.91 | 928.56 | 1195.55 | 1413.84 | 1601.90 | 2120.75 | 972.22 | 1250.96 | 1477.64 | 1674.10 | 2218.14 |
| 86 | 836.21 | 1066.25 | 1249.28 | 1400.40 | 1872.24 | 987.33 | 1271.11 | 1504.51 | 1702.65 | 2255.09 | 1030.99 | 1326.52 | 1568.32 | 1774.85 | 2352.48 |
| 87 | 901.70 | 1146.85 | 1344.99 | 1509.55 | 2014.97 | 1052.82 | 1351.71 | 1600.22 | 1811.79 | 2397.81 | 1096.48 | 1407.12 | 1664.03 | 1884.00 | 2495.20 |
| 88 | 970.54 | 1235.85 | 1447.42 | 1623.73 | 2171.13 | 1121.67 | 1440.70 | 1702.65 | 1925.97 | 2553.97 | 1165.32 | 1496.11 | 1766.46 | 1998.18 | 2651.36 |
| 89 | 1044.43 | 1329.88 | 1556.56 | 1747.98 | 2339.04 | 1195.55 | 1534.73 | 1811.79 | 2050.23 | 2721.89 | 1239.21 | 1590.15 | 1875.60 | 2122.43 | 2819.28 |
| 90 | 1126.70 | 1433.99 | 1680.82 | 1884.00 | 2518.71 | 1277.83 | 1638.84 | 1936.05 | 2186.24 | 2901.55 | 1321.48 | 1694.25 | 1999.86 | 2258.44 | 2998.94 |
| 91 | 1214.02 | 1546.49 | 1810.11 | 2031.76 | 2716.85 | 1365.14 | 1751.34 | 2065.34 | 2334.00 | 3099.69 | 1408.80 | 1806.75 | 2129.15 | 2406.21 | 3197.08 |
| 92 | 1306.37 | 1664.03 | 1949.48 | 2186.24 | 2923.38 | 1457.49 | 1868.88 | 2204.71 | 2488.49 | 3306.23 | 1501.15 | 1924.29 | 2268.52 | 2560.69 | 3403.62 |
| 93 | 1407.12 | 1791.64 | 2098.93 | 2352.48 | 3145.03 | 1558.24 | 1996.50 | 2354.15 | 2654.72 | 3527.87 | 1601.90 | 2051.91 | 2417.96 | 2726.92 | 3625.26 |
| 94 | 1514.58 | 1927.65 | 2258.44 | 2533.82 | 3386.83 | 1665.71 | 2132.51 | 2513.67 | 2836.07 | 3769.67 | 1709.36 | 2187.92 | 2577.48 | 2908.27 | 3867.06 |
| 95 | 1632.12 | 2078.78 | 2436.43 | 2733.64 | 3653.81 | 1783.25 | 2283.63 | 2691.66 | 3035.89 | 4036.65 | 1826.90 | 2339.04 | 2755.47 | 3108.09 | 4134.04 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base | | | | | 5% Simple Inflation | | | | | 5% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 32.24 | 34.32 | 40.77 | 42.68 | 64.56 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 30 | 33.58 | 36.08 | 43.22 | 45.04 | 70.52 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 31 | 33.58 | 36.96 | 44.73 | 46.49 | 70.52 | 50.37 | 62.13 | 73.88 | 82.28 | 113.87 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 32 | 33.58 | 38.37 | 46.62 | 48.31 | 70.52 | 50.37 | 62.13 | 73.88 | 82.28 | 117.22 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 33 | 33.58 | 39.25 | 48.13 | 50.31 | 70.52 | 52.28 | 62.13 | 73.88 | 82.28 | 123.91 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 34 | 33.58 | 40.30 | 48.70 | 52.05 | 70.52 | 52.28 | 62.13 | 75.35 | 82.28 | 130.61 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 35 | 33.58 | 40.30 | 48.70 | 52.05 | 70.52 | 55.55 | 63.88 | 75.35 | 82.28 | 133.96 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 36 | 33.58 | 40.30 | 48.70 | 52.05 | 70.52 | 58.81 | 67.08 | 78.63 | 85.20 | 141.16 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 37 | 33.58 | 40.30 | 48.70 | 52.05 | 70.52 | 62.08 | 70.27 | 85.18 | 88.47 | 148.64 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 38 | 33.58 | 40.30 | 48.70 | 52.05 | 70.52 | 62.08 | 73.47 | 88.46 | 91.75 | 156.13 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 39 | 33.58 | 40.30 | 48.70 | 52.05 | 70.52 | 65.63 | 76.66 | 91.73 | 98.31 | 167.36 | 121.84 | 148.58 | 178.30 | 193.16 | 261.50 |
| 40 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 68.79 | 82.01 | 95.01 | 101.58 | 176.55 | 127.78 | 163.44 | 187.21 | 205.04 | 276.36 |
| 41 | 35.26 | 43.66 | 50.37 | 55.41 | 75.56 | 72.79 | 85.84 | 98.69 | 105.28 | 184.74 | 127.78 | 163.44 | 187.21 | 205.04 | 276.36 |
| 42 | 38.27 | 44.42 | 50.42 | 55.41 | 75.56 | 73.14 | 89.92 | 102.83 | 112.69 | 193.84 | 127.78 | 163.44 | 187.21 | 205.04 | 276.36 |
| 43 | 38.54 | 44.71 | 53.93 | 56.91 | 78.67 | 77.20 | 94.03 | 110.71 | 116.91 | 202.98 | 127.78 | 163.44 | 187.21 | 205.04 | 276.36 |
| 44 | 38.82 | 48.22 | 54.29 | 57.28 | 82.31 | 81.29 | 98.17 | 114.93 | 121.16 | 208.01 | 127.78 | 163.44 | 187.21 | 205.04 | 276.36 |
| 45 | 39.01 | 50.13 | 57.74 | 59.01 | 83.93 | 85.16 | 103.97 | 118.44 | 123.61 | 216.04 | 133.72 | 175.33 | 196.13 | 219.90 | 294.19 |
| 46 | 42.56 | 53.83 | 58.12 | 62.53 | 87.51 | 85.57 | 112.12 | 126.47 | 127.78 | 216.93 | 133.72 | 175.33 | 196.13 | 219.90 | 294.19 |
| 47 | 42.87 | 54.19 | 61.76 | 66.08 | 91.12 | 90.13 | 116.60 | 130.80 | 135.62 | 216.93 | 133.72 | 175.33 | 196.13 | 219.90 | 294.19 |
| 48 | 43.17 | 57.95 | 65.44 | 66.52 | 94.74 | 94.86 | 121.52 | 139.90 | 143.74 | 216.93 | 133.72 | 175.33 | 196.13 | 219.90 | 294.19 |
| 49 | 46.91 | 58.34 | 65.88 | 70.14 | 102.14 | 98.06 | 130.75 | 144.85 | 148.56 | 216.93 | 133.72 | 175.33 | 196.13 | 219.90 | 294.19 |
| 50 | 46.98 | 59.82 | 67.46 | 77.69 | 107.24 | 102.04 | 129.78 | 148.38 | 160.11 | 243.67 | 145.61 | 190.18 | 216.93 | 246.65 | 326.88 |
| 51 | 50.55 | 63.47 | 73.16 | 81.48 | 112.20 | 106.27 | 133.56 | 159.33 | 168.05 | 249.62 | 151.55 | 196.13 | 225.84 | 252.59 | 332.82 |
| 52 | 50.78 | 63.80 | 71.58 | 83.23 | 119.42 | 114.25 | 142.30 | 157.27 | 170.54 | 258.53 | 154.53 | 199.10 | 228.82 | 258.53 | 341.74 |
| 53 | 56.44 | 67.52 | 79.28 | 83.72 | 126.80 | 121.47 | 150.51 | 174.45 | 178.85 | 267.45 | 166.41 | 202.07 | 240.70 | 261.50 | 347.68 |
| 54 | 56.63 | 67.88 | 79.68 | 87.53 | 131.98 | 125.19 | 151.64 | 180.05 | 186.75 | 273.39 | 169.38 | 208.01 | 243.67 | 270.42 | 356.60 |
| 55 | 58.38 | 71.66 | 81.59 | 91.43 | 141.67 | 130.75 | 163.40 | 182.74 | 195.22 | 285.28 | 169.38 | 210.99 | 243.67 | 276.36 | 368.48 |
| 56 | 64.11 | 77.30 | 88.66 | 96.54 | 155.04 | 136.70 | 174.02 | 192.96 | 206.90 | 300.14 | 178.30 | 222.87 | 258.53 | 282.31 | 386.31 |
| 57 | 67.73 | 82.40 | 92.39 | 105.71 | 167.86 | 145.45 | 178.32 | 201.33 | 217.65 | 323.91 | 184.24 | 231.79 | 270.42 | 306.08 | 410.09 |
| 58 | 69.29 | 86.10 | 101.58 | 112.98 | 176.08 | 149.65 | 179.54 | 217.08 | 229.01 | 347.68 | 193.16 | 249.62 | 288.25 | 320.94 | 427.92 |
| 59 | 76.47 | 93.30 | 106.81 | 120.24 | 192.59 | 157.42 | 194.02 | 222.37 | 240.19 | 374.43 | 202.07 | 261.50 | 300.14 | 340.34 | 460.60 |
| 60 | 80.18 | 102.58 | 114.11 | 127.61 | 204.54 | 164.66 | 203.57 | 230.66 | 249.19 | 395.23 | 213.96 | 279.33 | 320.94 | 344.26 | 484.38 |
| 61 | 87.40 | 109.84 | 126.95 | 138.47 | 221.59 | 175.50 | 221.01 | 248.06 | 263.89 | 412.19 | 221.95 | 288.24 | 334.36 | 358.59 | 501.55 |
| 62 | 94.69 | 118.68 | 130.36 | 147.44 | 238.02 | 184.29 | 230.67 | 261.67 | 282.53 | 427.37 | 229.05 | 293.29 | 340.78 | 379.98 | 516.75 |
| 63 | 108.04 | 128.15 | 145.35 | 158.50 | 250.07 | 200.10 | 245.50 | 279.21 | 298.80 | 443.47 | 240.66 | 310.97 | 354.23 | 393.83 | 532.70 |
| 64 | 113.14 | 135.05 | 157.87 | 169.65 | 270.08 | 206.65 | 255.29 | 301.69 | 317.27 | 457.77 | 245.89 | 313.90 | 368.83 | 410.68 | 549.32 |
| 65 | 124.45 | 146.12 | 169.01 | 182.38 | 288.22 | 215.59 | 273.92 | 317.62 | 337.31 | 479.36 | 253.63 | 324.65 | 382.98 | 423.56 | 568.13 |
| 66 | 134.87 | 160.04 | 184.39 | 201.78 | 310.41 | 223.57 | 287.44 | 334.12 | 362.56 | 498.73 | 262.88 | 336.58 | 393.08 | 442.22 | 589.63 |
| 67 | 149.24 | 179.68 | 201.78 | 222.66 | 341.12 | 232.97 | 299.53 | 344.70 | 391.68 | 520.62 | 271.01 | 351.83 | 404.13 | 458.81 | 608.58 |
| 68 | 163.32 | 198.92 | 222.68 | 243.53 | 367.64 | 241.26 | 310.19 | 363.04 | 409.00 | 544.56 | 278.03 | 363.04 | 420.49 | 475.63 | 634.17 |
| 69 | 174.91 | 218.28 | 245.64 | 267.89 | 390.40 | 250.66 | 328.30 | 379.31 | 430.33 | 570.08 | 290.59 | 377.10 | 436.99 | 492.44 | 658.81 |
| 70 | 192.48 | 243.81 | 272.04 | 297.76 | 421.32 | 269.47 | 346.47 | 406.35 | 455.54 | 609.53 | 307.97 | 397.80 | 464.09 | 521.84 | 695.07 |
| 71 | 208.40 | 264.11 | 303.31 | 336.63 | 456.00 | 293.00 | 373.47 | 437.43 | 493.14 | 656.15 | 328.07 | 425.05 | 493.14 | 559.17 | 742.81 |
| 72 | 227.11 | 288.87 | 330.71 | 370.55 | 498.05 | 314.77 | 406.41 | 474.14 | 535.90 | 709.22 | 352.62 | 458.21 | 529.93 | 601.64 | 798.87 |
| 73 | 245.89 | 315.05 | 361.16 | 401.50 | 543.66 | 336.18 | 441.84 | 511.00 | 574.39 | 768.42 | 376.53 | 489.87 | 570.55 | 641.63 | 856.79 |
| 74 | 268.24 | 342.23 | 394.03 | 440.28 | 590.12 | 366.28 | 475.42 | 551.27 | 623.42 | 826.91 | 403.28 | 525.37 | 610.47 | 690.01 | 915.70 |
| 75 | 293.49 | 373.54 | 430.46 | 480.26 | 645.69 | 393.10 | 510.50 | 594.10 | 674.15 | 894.71 | 432.24 | 562.09 | 652.80 | 738.18 | 980.09 |
| 76 | 319.32 | 409.82 | 471.30 | 527.65 | 708.65 | 423.48 | 553.26 | 642.06 | 727.44 | 966.50 | 457.64 | 599.37 | 700.12 | 790.62 | 1050.17 |
| 77 | 354.30 | 458.41 | 530.61 | 592.74 | 795.91 | 463.44 | 607.85 | 713.63 | 807.67 | 1069.61 | 498.70 | 656.54 | 767.37 | 869.79 | 1151.89 |
| 78 | 401.31 | 518.85 | 602.81 | 675.01 | 903.38 | 515.50 | 680.05 | 797.59 | 903.38 | 1195.55 | 552.44 | 725.39 | 853.00 | 967.18 | 1277.83 |
| 79 | 446.65 | 579.30 | 675.01 | 755.61 | 1010.84 | 567.55 | 747.22 | 881.55 | 1000.77 | 1321.48 | 601.13 | 794.23 | 936.96 | 1062.90 | 1403.76 |
| 80 | 491.99 | 639.75 | 743.86 | 832.85 | 1114.95 | 617.92 | 816.06 | 960.47 | 1089.76 | 1440.70 | 654.86 | 863.08 | 1015.88 | 1151.89 | 1522.98 |
| 81 | 533.97 | 695.16 | 809.35 | 906.74 | 1212.34 | 664.94 | 878.19 | 1034.35 | 1172.04 | 1548.17 | 698.52 | 923.53 | 1088.08 | 1235.85 | 1632.12 |
| 82 | 575.95 | 748.90 | 869.79 | 977.26 | 1306.37 | 708.60 | 935.28 | 1098.16 | 1249.28 | 1650.59 | 745.54 | 985.66 | 1156.93 | 1313.09 | 1736.23 |
| 83 | 616.24 | 800.95 | 935.28 | 1047.78 | 1400.40 | 750.58 | 990.69 | 1168.68 | 1324.84 | 1751.34 | 789.20 | 1041.07 | 1227.45 | 1390.33 | 1838.66 |
| 84 | 663.26 | 861.40 | 1000.77 | 1125.02 | 1501.15 | 799.27 | 1052.82 | 1237.53 | 1403.76 | 1853.77 | 839.57 | 1104.87 | 1296.30 | 1472.61 | 1946.12 |
| 85 | 713.63 | 926.89 | 1078.01 | 1210.66 | 1618.69 | 853.00 | 1121.67 | 1316.45 | 1492.76 | 1976.35 | 891.62 | 1172.04 | 1376.89 | 1561.60 | 2067.02 |
| 86 | 770.73 | 999.09 | 1161.96 | 1304.69 | 1742.95 | 910.09 | 1193.87 | 1400.40 | 1586.79 | 2100.60 | 948.71 | 1244.24 | 1460.85 | 1655.63 | 2191.28 |
| 87 | 827.82 | 1072.97 | 1250.96 | 1403.76 | 1877.28 | 967.18 | 1267.75 | 1489.40 | 1685.86 | 2234.94 | 1005.80 | 1318.12 | 1549.85 | 1754.70 | 2325.61 |
| 88 | 889.94 | 1156.93 | 1346.67 | 1511.23 | 2018.33 | 1029.31 | 1351.71 | 1585.11 | 1793.32 | 2375.98 | 1067.93 | 1402.08 | 1645.56 | 1862.17 | 2466.66 |
| 89 | 958.79 | 1244.24 | 1450.78 | 1627.09 | 2174.49 | 1098.16 | 1439.02 | 1689.21 | 1909.18 | 2532.14 | 1136.78 | 1489.40 | 1749.66 | 1978.03 | 2622.82 |
| 90 | 1034.35 | 1343.31 | 1564.96 | 1753.02 | 2345.76 | 1173.72 | 1538.09 | 1803.40 | 2035.12 | 2703.42 | 1212.34 | 1588.47 | 1863.85 | 2103.96 | 2794.09 |
| 91 | 1114.95 | 1447.42 | 1684.18 | 1889.03 | 2528.78 | 1254.32 | 1642.20 | 1922.62 | 2171.13 | 2886.44 | 1292.94 | 1692.57 | 1983.06 | 2239.97 | 2977.12 |
| 92 | 1198.91 | 1556.56 | 1813.47 | 2035.12 | 2720.21 | 1338.27 | 1751.34 | 2051.91 | 2317.21 | 3077.86 | 1376.89 | 1801.72 | 2112.36 | 2386.06 | 3168.54 |
| 93 | 1292.94 | 1677.46 | 1952.84 | 2191.28 | 2928.42 | 1432.31 | 1872.24 | 2191.28 | 2473.37 | 3286.08 | 1470.93 | 1922.62 | 2251.73 | 2542.22 | 3376.75 |
| 94 | 1390.33 | 1806.75 | 2102.28 | 2359.19 | 3155.10 | 1529.70 | 2001.53 | 2340.72 | 2641.29 | 3512.76 | 1568.32 | 2051.91 | 2401.17 | 2710.13 | 3603.43 |
| 95 | 1499.47 | 1946.12 | 2266.84 | 2543.90 | 3400.26 | 1638.84 | 2140.90 | 2505.28 | 2825.99 | 3757.92 | 1677.46 | 2191.28 | 2565.73 | 2894.84 | 3848.59 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Assisted Living Facilities at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 30 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 31 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 32 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 33 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 34 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 35 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 36 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 37 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 38 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 39 | 52.05 | 63.81 | 73.88 | 85.64 | 110.82 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 40 | 53.73 | 68.84 | 78.92 | 88.99 | 119.22 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 |
| 41 | 53.73 | 68.84 | 78.92 | 88.99 | 119.22 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 |
| 42 | 53.73 | 68.84 | 78.92 | 88.99 | 119.22 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 |
| 43 | 53.73 | 68.84 | 78.92 | 88.99 | 119.22 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 |
| 44 | 53.73 | 68.84 | 78.92 | 88.99 | 119.22 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 |
| 45 | 58.77 | 70.52 | 83.96 | 95.71 | 124.26 | 77.24 | 92.35 | 107.46 | 122.58 | 161.20 |
| 46 | 58.77 | 70.52 | 83.96 | 95.71 | 124.26 | 77.24 | 92.35 | 107.46 | 122.58 | 161.20 |
| 47 | 58.77 | 70.52 | 83.96 | 95.71 | 124.26 | 77.24 | 92.35 | 107.46 | 122.58 | 161.20 |
| 48 | 58.77 | 70.52 | 83.96 | 95.71 | 124.26 | 77.24 | 92.35 | 107.46 | 122.58 | 161.20 |
| 49 | 58.77 | 70.52 | 83.96 | 95.71 | 124.26 | 77.24 | 92.35 | 107.46 | 122.58 | 161.20 |
| 50 | 65.49 | 78.92 | 94.03 | 105.79 | 141.05 | 83.96 | 102.43 | 120.90 | 136.01 | 181.35 |
| 51 | 67.17 | 83.96 | 99.07 | 112.50 | 147.76 | 87.32 | 107.46 | 125.94 | 144.41 | 189.74 |
| 52 | 72.20 | 87.32 | 104.11 | 119.22 | 156.16 | 92.35 | 112.50 | 132.65 | 149.44 | 198.14 |
| 53 | 75.56 | 92.35 | 109.14 | 124.26 | 164.56 | 95.71 | 117.54 | 137.69 | 156.16 | 206.53 |
| 54 | 80.60 | 97.39 | 114.18 | 130.97 | 171.27 | 100.75 | 122.58 | 142.73 | 164.56 | 214.93 |
| 55 | 83.96 | 102.43 | 119.22 | 137.69 | 179.67 | 104.11 | 127.61 | 149.44 | 169.59 | 223.33 |
| 56 | 87.32 | 107.46 | 127.61 | 146.09 | 191.42 | 109.14 | 132.65 | 156.16 | 179.67 | 236.76 |
| 57 | 94.03 | 114.18 | 136.01 | 154.48 | 201.50 | 115.86 | 141.05 | 166.23 | 189.74 | 248.51 |
| 58 | 100.75 | 122.58 | 144.41 | 162.88 | 214.93 | 122.58 | 149.44 | 176.31 | 199.82 | 261.95 |
| 59 | 105.79 | 130.97 | 152.80 | 174.63 | 230.04 | 130.97 | 159.52 | 186.38 | 211.57 | 280.42 |
| 60 | 112.50 | 137.69 | 162.88 | 186.38 | 245.15 | 137.69 | 167.91 | 198.14 | 226.68 | 297.21 |
| 61 | 120.90 | 147.76 | 174.63 | 199.82 | 261.95 | 147.76 | 179.67 | 213.25 | 241.80 | 319.04 |
| 62 | 129.29 | 159.52 | 186.38 | 213.25 | 280.42 | 157.84 | 193.10 | 226.68 | 258.59 | 339.19 |
| 63 | 139.37 | 169.59 | 199.82 | 228.36 | 298.89 | 169.59 | 206.53 | 243.48 | 277.06 | 364.37 |
| 64 | 149.44 | 183.03 | 216.61 | 245.15 | 324.07 | 183.03 | 223.33 | 261.95 | 297.21 | 392.92 |
| 65 | 161.20 | 198.14 | 233.40 | 265.30 | 350.94 | 196.46 | 240.12 | 282.10 | 320.72 | 424.82 |
| 66 | 177.99 | 216.61 | 255.23 | 292.17 | 384.52 | 214.93 | 261.95 | 307.28 | 349.26 | 461.76 |
| 67 | 194.78 | 238.44 | 282.10 | 320.72 | 421.46 | 233.40 | 285.45 | 335.83 | 381.16 | 503.74 |
| 68 | 213.25 | 261.95 | 308.96 | 350.94 | 461.76 | 253.55 | 310.64 | 366.05 | 414.75 | 547.40 |
| 69 | 233.40 | 285.45 | 339.19 | 384.52 | 507.10 | 275.38 | 337.51 | 397.96 | 451.69 | 596.09 |
| 70 | 256.91 | 314.00 | 371.09 | 421.46 | 555.80 | 298.89 | 366.05 | 433.22 | 491.99 | 648.15 |
| 71 | 282.10 | 344.22 | 406.35 | 461.76 | 607.85 | 325.75 | 397.96 | 470.16 | 533.97 | 703.56 |
| 72 | 305.60 | 374.45 | 441.61 | 502.06 | 663.26 | 352.62 | 431.54 | 507.10 | 575.95 | 762.33 |
| 73 | 334.15 | 409.71 | 481.91 | 545.72 | 722.03 | 381.16 | 466.80 | 547.40 | 621.28 | 822.78 |
| 74 | 367.73 | 448.33 | 527.25 | 597.77 | 790.87 | 416.43 | 507.10 | 596.09 | 673.34 | 893.30 |
| 75 | 406.35 | 495.35 | 582.66 | 659.90 | 873.15 | 455.05 | 554.12 | 653.19 | 737.14 | 977.26 |
| 76 | 451.69 | 550.76 | 649.83 | 735.46 | 975.58 | 500.38 | 611.21 | 720.35 | 816.06 | 1081.37 |
| 77 | 503.74 | 616.24 | 727.07 | 824.46 | 1091.44 | 554.12 | 678.37 | 799.27 | 906.74 | 1200.59 |
| 78 | 560.83 | 686.77 | 812.70 | 920.17 | 1217.38 | 611.21 | 748.90 | 886.59 | 1004.13 | 1328.20 |
| 79 | 616.24 | 755.61 | 894.98 | 1015.88 | 1343.31 | 666.62 | 819.42 | 970.54 | 1101.52 | 1455.81 |
| 80 | 669.98 | 821.10 | 973.90 | 1104.87 | 1460.85 | 722.03 | 884.91 | 1049.46 | 1190.51 | 1575.03 |
| 81 | 715.31 | 878.19 | 1039.39 | 1180.44 | 1559.92 | 767.37 | 942.00 | 1114.95 | 1266.07 | 1674.10 |
| 82 | 760.65 | 931.92 | 1104.87 | 1252.64 | 1655.63 | 812.70 | 995.73 | 1180.44 | 1338.27 | 1769.81 |
| 83 | 807.67 | 989.01 | 1170.36 | 1324.84 | 1754.70 | 859.72 | 1052.82 | 1245.92 | 1410.48 | 1868.88 |
| 84 | 856.36 | 1049.46 | 1240.88 | 1405.44 | 1860.49 | 908.41 | 1113.27 | 1316.45 | 1491.08 | 1974.67 |
| 85 | 913.45 | 1116.63 | 1319.80 | 1494.43 | 1979.71 | 965.51 | 1180.44 | 1395.37 | 1580.07 | 2093.89 |
| 86 | 973.90 | 1190.51 | 1407.12 | 1591.82 | 2110.68 | 1025.95 | 1254.32 | 1482.68 | 1677.46 | 2224.86 |
| 87 | 1041.07 | 1271.11 | 1501.15 | 1699.29 | 2253.41 | 1093.12 | 1334.92 | 1576.71 | 1784.93 | 2367.59 |
| 88 | 1111.59 | 1356.75 | 1601.90 | 1811.79 | 2402.85 | 1163.64 | 1420.55 | 1677.46 | 1897.43 | 2517.03 |
| 89 | 1187.15 | 1447.42 | 1709.36 | 1931.01 | 2562.37 | 1239.21 | 1511.23 | 1784.93 | 2016.65 | 2676.55 |
| 90 | 1266.07 | 1543.13 | 1820.19 | 2056.95 | 2731.96 | 1318.12 | 1606.94 | 1895.75 | 2142.58 | 2846.14 |
| 91 | 1346.67 | 1642.20 | 1936.05 | 2187.92 | 2904.91 | 1398.72 | 1706.01 | 2011.61 | 2273.56 | 3019.09 |
| 92 | 1430.63 | 1744.63 | 2056.95 | 2322.25 | 3084.58 | 1482.68 | 1808.43 | 2132.51 | 2407.89 | 3198.76 |
| 93 | 1519.62 | 1852.09 | 2182.88 | 2463.30 | 3274.32 | 1571.68 | 1915.90 | 2258.44 | 2548.93 | 3388.50 |
| 94 | 1615.33 | 1967.95 | 2318.89 | 2616.10 | 3479.18 | 1667.39 | 2031.76 | 2394.45 | 2701.74 | 3593.36 |
| 95 | 1719.44 | 2093.89 | 2466.66 | 2782.33 | 3700.82 | 1771.49 | 2157.69 | 2542.22 | 2867.97 | 3815.01 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Assisted Living Facilities at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 30 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 31 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 32 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 33 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 34 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 35 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 36 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 37 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 38 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 39 | 45.34 | 57.09 | 67.17 | 75.56 | 99.07 | 60.45 | 73.88 | 85.64 | 97.39 | 129.29 |
| 40 | 48.70 | 60.45 | 70.52 | 80.60 | 107.46 | 63.81 | 77.24 | 92.35 | 104.11 | 137.69 |
| 41 | 48.70 | 60.45 | 70.52 | 80.60 | 107.46 | 63.81 | 77.24 | 92.35 | 104.11 | 137.69 |
| 42 | 48.70 | 60.45 | 70.52 | 80.60 | 107.46 | 63.81 | 77.24 | 92.35 | 104.11 | 137.69 |
| 43 | 48.70 | 60.45 | 70.52 | 80.60 | 107.46 | 63.81 | 77.24 | 92.35 | 104.11 | 137.69 |
| 44 | 48.70 | 60.45 | 70.52 | 80.60 | 107.46 | 63.81 | 77.24 | 92.35 | 104.11 | 137.69 |
| 45 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 | 67.17 | 82.28 | 95.71 | 110.82 | 146.09 |
| 46 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 | 67.17 | 82.28 | 95.71 | 110.82 | 146.09 |
| 47 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 | 67.17 | 82.28 | 95.71 | 110.82 | 146.09 |
| 48 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 | 67.17 | 82.28 | 95.71 | 110.82 | 146.09 |
| 49 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 | 67.17 | 82.28 | 95.71 | 110.82 | 146.09 |
| 50 | 58.77 | 70.52 | 82.28 | 94.03 | 124.26 | 75.56 | 92.35 | 107.46 | 122.58 | 161.20 |
| 51 | 62.13 | 73.88 | 87.32 | 100.75 | 132.65 | 78.92 | 95.71 | 112.50 | 127.61 | 169.59 |
| 52 | 63.81 | 78.92 | 92.35 | 105.79 | 139.37 | 82.28 | 100.75 | 117.54 | 132.65 | 176.31 |
| 53 | 67.17 | 83.96 | 97.39 | 112.50 | 147.76 | 85.64 | 105.79 | 122.58 | 141.05 | 184.71 |
| 54 | 72.20 | 87.32 | 102.43 | 117.54 | 152.80 | 90.67 | 109.14 | 129.29 | 146.09 | 191.42 |
| 55 | 73.88 | 90.67 | 105.79 | 122.58 | 161.20 | 92.35 | 114.18 | 132.65 | 152.80 | 199.82 |
| 56 | 78.92 | 95.71 | 112.50 | 129.29 | 169.59 | 97.39 | 119.22 | 139.37 | 159.52 | 209.89 |
| 57 | 83.96 | 102.43 | 119.22 | 137.69 | 179.67 | 102.43 | 125.94 | 147.76 | 169.59 | 221.65 |
| 58 | 87.32 | 109.14 | 127.61 | 146.09 | 193.10 | 107.46 | 132.65 | 156.16 | 177.99 | 235.08 |
| 59 | 94.03 | 115.86 | 136.01 | 156.16 | 204.86 | 115.86 | 141.05 | 166.23 | 189.74 | 248.51 |
| 60 | 100.75 | 122.58 | 146.09 | 166.23 | 218.29 | 122.58 | 149.44 | 177.99 | 201.50 | 265.30 |
| 61 | 109.14 | 132.65 | 156.16 | 177.99 | 233.40 | 130.97 | 161.20 | 189.74 | 214.93 | 283.77 |
| 62 | 115.86 | 141.05 | 167.91 | 189.74 | 250.19 | 141.05 | 171.27 | 203.18 | 230.04 | 303.92 |
| 63 | 124.26 | 151.12 | 179.67 | 203.18 | 266.98 | 151.12 | 184.71 | 216.61 | 246.83 | 324.07 |
| 64 | 134.33 | 164.56 | 193.10 | 218.29 | 288.81 | 162.88 | 199.82 | 233.40 | 263.62 | 349.26 |
| 65 | 146.09 | 176.31 | 209.89 | 238.44 | 314.00 | 176.31 | 214.93 | 253.55 | 285.45 | 377.81 |
| 66 | 157.84 | 193.10 | 228.36 | 260.27 | 342.54 | 189.74 | 233.40 | 275.38 | 310.64 | 411.39 |
| 67 | 174.63 | 213.25 | 250.19 | 283.77 | 376.13 | 208.21 | 253.55 | 298.89 | 339.19 | 448.33 |
| 68 | 189.74 | 233.40 | 273.70 | 312.32 | 413.07 | 225.00 | 277.06 | 324.07 | 369.41 | 488.63 |
| 69 | 208.21 | 255.23 | 300.57 | 344.22 | 451.69 | 245.15 | 300.57 | 354.30 | 402.99 | 530.61 |
| 70 | 228.36 | 280.42 | 330.79 | 376.13 | 497.03 | 266.98 | 327.43 | 386.20 | 438.26 | 579.30 |
| 71 | 250.19 | 307.28 | 361.02 | 411.39 | 542.36 | 290.49 | 354.30 | 418.11 | 475.20 | 626.32 |
| 72 | 273.70 | 334.15 | 392.92 | 444.97 | 589.38 | 314.00 | 382.84 | 450.01 | 510.46 | 676.69 |
| 73 | 298.89 | 364.37 | 428.18 | 485.27 | 643.11 | 340.87 | 414.75 | 486.95 | 552.44 | 732.11 |
| 74 | 329.11 | 399.64 | 470.16 | 530.61 | 705.24 | 371.09 | 451.69 | 530.61 | 597.77 | 795.91 |
| 75 | 361.02 | 441.61 | 517.18 | 586.02 | 777.44 | 404.67 | 493.67 | 579.30 | 654.86 | 869.79 |
| 76 | 401.31 | 490.31 | 575.95 | 653.19 | 866.44 | 444.97 | 544.04 | 639.75 | 723.71 | 960.47 |
| 77 | 448.33 | 547.40 | 646.47 | 732.11 | 968.86 | 493.67 | 602.81 | 710.28 | 804.31 | 1064.57 |
| 78 | 497.03 | 607.85 | 720.35 | 816.06 | 1079.69 | 542.36 | 663.26 | 784.16 | 889.94 | 1178.76 |
| 79 | 547.40 | 669.98 | 792.55 | 900.02 | 1188.83 | 592.74 | 725.39 | 859.72 | 975.58 | 1289.58 |
| 80 | 594.42 | 728.75 | 863.08 | 977.26 | 1291.26 | 639.75 | 784.16 | 930.24 | 1052.82 | 1392.01 |
| 81 | 634.71 | 779.12 | 921.85 | 1044.43 | 1380.25 | 680.05 | 834.53 | 989.01 | 1119.99 | 1481.00 |
| 82 | 675.01 | 827.82 | 978.94 | 1108.23 | 1465.89 | 720.35 | 883.23 | 1046.10 | 1183.79 | 1566.64 |
| 83 | 716.99 | 876.51 | 1036.03 | 1172.04 | 1553.20 | 762.33 | 931.92 | 1103.19 | 1247.60 | 1653.95 |
| 84 | 760.65 | 930.24 | 1098.16 | 1242.56 | 1647.24 | 805.99 | 985.66 | 1165.32 | 1318.12 | 1747.98 |
| 85 | 811.02 | 990.69 | 1168.68 | 1321.48 | 1751.34 | 856.36 | 1046.10 | 1235.85 | 1397.04 | 1852.09 |
| 86 | 864.76 | 1057.86 | 1247.60 | 1408.80 | 1868.88 | 910.09 | 1113.27 | 1314.77 | 1484.36 | 1969.63 |
| 87 | 923.53 | 1128.38 | 1329.88 | 1502.83 | 1994.82 | 968.86 | 1183.79 | 1397.04 | 1578.39 | 2095.57 |
| 88 | 987.33 | 1203.94 | 1420.55 | 1603.58 | 2127.47 | 1032.67 | 1259.36 | 1487.72 | 1679.14 | 2228.22 |
| 89 | 1052.82 | 1284.54 | 1514.58 | 1709.36 | 2270.20 | 1098.16 | 1339.95 | 1581.75 | 1784.93 | 2370.95 |
| 90 | 1123.34 | 1370.18 | 1613.65 | 1820.19 | 2417.96 | 1168.68 | 1425.59 | 1680.82 | 1895.75 | 2518.71 |
| 91 | 1195.55 | 1457.49 | 1716.08 | 1936.05 | 2572.44 | 1240.88 | 1512.91 | 1783.25 | 2011.61 | 2673.19 |
| 92 | 1271.11 | 1548.17 | 1821.87 | 2055.27 | 2731.96 | 1316.45 | 1603.58 | 1889.03 | 2130.83 | 2832.71 |
| 93 | 1350.03 | 1643.88 | 1934.37 | 2181.20 | 2899.87 | 1395.37 | 1699.29 | 2001.53 | 2256.76 | 3000.62 |
| 94 | 1433.99 | 1746.31 | 2055.27 | 2315.53 | 3081.22 | 1479.32 | 1801.72 | 2122.43 | 2391.10 | 3181.97 |
| 95 | 1526.34 | 1858.81 | 2186.24 | 2463.30 | 3277.68 | 1571.68 | 1914.22 | 2253.41 | 2538.86 | 3378.43 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Assisted Living Facilities at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 30 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 31 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 32 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 33 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 34 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 35 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 36 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 37 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 38 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 39 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 77.24 | 88.99 | 115.86 |
| 40 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 92.35 | 124.26 |
| 41 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 92.35 | 124.26 |
| 42 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 92.35 | 124.26 |
| 43 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 92.35 | 124.26 |
| 44 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 92.35 | 124.26 |
| 45 | 45.34 | 57.09 | 68.84 | 77.24 | 100.75 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 46 | 45.34 | 57.09 | 68.84 | 77.24 | 100.75 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 47 | 45.34 | 57.09 | 68.84 | 77.24 | 100.75 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 48 | 45.34 | 57.09 | 68.84 | 77.24 | 100.75 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 49 | 45.34 | 57.09 | 68.84 | 77.24 | 100.75 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 50 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 | 67.17 | 82.28 | 95.71 | 109.14 | 144.41 |
| 51 | 55.41 | 67.17 | 78.92 | 90.67 | 117.54 | 70.52 | 87.32 | 100.75 | 115.86 | 151.12 |
| 52 | 58.77 | 70.52 | 83.96 | 95.71 | 125.94 | 73.88 | 88.99 | 105.79 | 120.90 | 159.52 |
| 53 | 60.45 | 75.56 | 87.32 | 100.75 | 130.97 | 77.24 | 94.03 | 109.14 | 125.94 | 164.56 |
| 54 | 63.81 | 78.92 | 92.35 | 104.11 | 139.37 | 80.60 | 97.39 | 115.86 | 129.29 | 172.95 |
| 55 | 67.17 | 80.60 | 95.71 | 109.14 | 144.41 | 82.28 | 100.75 | 119.22 | 136.01 | 177.99 |
| 56 | 70.52 | 85.64 | 102.43 | 115.86 | 152.80 | 87.32 | 105.79 | 125.94 | 142.73 | 188.06 |
| 57 | 75.56 | 92.35 | 109.14 | 122.58 | 161.20 | 92.35 | 112.50 | 132.65 | 149.44 | 198.14 |
| 58 | 78.92 | 97.39 | 114.18 | 130.97 | 172.95 | 97.39 | 119.22 | 139.37 | 159.52 | 209.89 |
| 59 | 83.96 | 102.43 | 120.90 | 139.37 | 183.03 | 102.43 | 125.94 | 147.76 | 169.59 | 223.33 |
| 60 | 88.99 | 109.14 | 130.97 | 149.44 | 194.78 | 107.46 | 134.33 | 157.84 | 181.35 | 236.76 |
| 61 | 95.71 | 119.22 | 141.05 | 159.52 | 209.89 | 115.86 | 144.41 | 169.59 | 193.10 | 253.55 |
| 62 | 104.11 | 127.61 | 149.44 | 171.27 | 225.00 | 125.94 | 154.48 | 181.35 | 206.53 | 272.02 |
| 63 | 110.82 | 136.01 | 161.20 | 183.03 | 240.12 | 134.33 | 164.56 | 194.78 | 219.97 | 290.49 |
| 64 | 119.22 | 146.09 | 171.27 | 196.46 | 258.59 | 144.41 | 177.99 | 208.21 | 236.76 | 314.00 |
| 65 | 130.97 | 157.84 | 188.06 | 213.25 | 280.42 | 157.84 | 191.42 | 226.68 | 256.91 | 339.19 |
| 66 | 142.73 | 172.95 | 204.86 | 233.40 | 307.28 | 171.27 | 208.21 | 245.15 | 278.74 | 367.73 |
| 67 | 154.48 | 189.74 | 225.00 | 255.23 | 335.83 | 184.71 | 226.68 | 266.98 | 302.25 | 399.64 |
| 68 | 169.59 | 208.21 | 245.15 | 280.42 | 369.41 | 201.50 | 246.83 | 290.49 | 330.79 | 436.58 |
| 69 | 186.38 | 228.36 | 270.34 | 307.28 | 404.67 | 218.29 | 268.66 | 317.36 | 361.02 | 475.20 |
| 70 | 203.18 | 250.19 | 295.53 | 335.83 | 443.29 | 236.76 | 292.17 | 344.22 | 391.24 | 515.50 |
| 71 | 223.33 | 273.70 | 324.07 | 366.05 | 483.59 | 258.59 | 317.36 | 372.77 | 423.14 | 559.15 |
| 72 | 243.48 | 298.89 | 350.94 | 397.96 | 527.25 | 278.74 | 342.54 | 402.99 | 456.73 | 604.49 |
| 73 | 265.30 | 325.75 | 384.52 | 433.22 | 574.27 | 302.25 | 371.09 | 436.58 | 493.67 | 653.19 |
| 74 | 293.85 | 357.66 | 419.79 | 475.20 | 628.00 | 330.79 | 402.99 | 473.52 | 535.65 | 708.60 |
| 75 | 322.39 | 392.92 | 461.76 | 522.21 | 693.48 | 359.34 | 439.93 | 517.18 | 584.34 | 775.76 |
| 76 | 359.34 | 438.26 | 513.82 | 582.66 | 772.40 | 396.28 | 485.27 | 570.91 | 644.79 | 854.68 |
| 77 | 397.96 | 488.63 | 575.95 | 653.19 | 863.08 | 438.26 | 537.32 | 633.04 | 716.99 | 948.71 |
| 78 | 443.29 | 542.36 | 639.75 | 727.07 | 960.47 | 483.59 | 591.06 | 698.52 | 792.55 | 1047.78 |
| 79 | 485.27 | 596.09 | 705.24 | 800.95 | 1059.54 | 525.57 | 646.47 | 764.01 | 868.12 | 1146.85 |
| 80 | 527.25 | 648.15 | 765.69 | 868.12 | 1150.21 | 567.55 | 696.84 | 826.14 | 936.96 | 1239.21 |
| 81 | 564.19 | 693.48 | 817.74 | 926.89 | 1229.13 | 604.49 | 742.18 | 878.19 | 995.73 | 1318.12 |
| 82 | 599.45 | 737.14 | 869.79 | 983.98 | 1304.69 | 639.75 | 785.84 | 930.24 | 1052.82 | 1393.69 |
| 83 | 636.39 | 780.80 | 920.17 | 1042.75 | 1381.93 | 676.69 | 829.50 | 980.62 | 1111.59 | 1470.93 |
| 84 | 676.69 | 827.82 | 977.26 | 1104.87 | 1465.89 | 716.99 | 876.51 | 1037.71 | 1173.72 | 1554.88 |
| 85 | 720.35 | 881.55 | 1039.39 | 1175.40 | 1559.92 | 760.65 | 930.24 | 1099.84 | 1244.24 | 1648.92 |
| 86 | 769.05 | 940.32 | 1108.23 | 1252.64 | 1664.03 | 809.35 | 989.01 | 1168.68 | 1321.48 | 1753.02 |
| 87 | 821.10 | 1004.13 | 1182.11 | 1336.60 | 1774.85 | 861.40 | 1052.82 | 1242.56 | 1405.44 | 1863.85 |
| 88 | 878.19 | 1072.97 | 1262.71 | 1425.59 | 1894.07 | 918.49 | 1121.67 | 1323.16 | 1494.43 | 1983.06 |
| 89 | 936.96 | 1143.49 | 1346.67 | 1519.62 | 2020.01 | 977.26 | 1192.19 | 1407.12 | 1588.47 | 2109.00 |
| 90 | 999.09 | 1219.06 | 1433.99 | 1618.69 | 2152.66 | 1039.39 | 1267.75 | 1494.43 | 1687.54 | 2241.65 |
| 91 | 1062.90 | 1297.98 | 1526.34 | 1721.12 | 2290.35 | 1103.19 | 1346.67 | 1586.79 | 1789.96 | 2379.34 |
| 92 | 1130.06 | 1378.57 | 1620.37 | 1826.90 | 2431.39 | 1170.36 | 1427.27 | 1680.82 | 1895.75 | 2520.39 |
| 93 | 1200.59 | 1462.53 | 1721.12 | 1939.41 | 2582.52 | 1240.88 | 1511.23 | 1781.57 | 2008.25 | 2671.51 |
| 94 | 1276.15 | 1554.88 | 1828.58 | 2060.30 | 2742.04 | 1316.45 | 1603.58 | 1889.03 | 2129.15 | 2831.03 |
| 95 | 1358.42 | 1653.95 | 1944.44 | 2191.28 | 2918.35 | 1398.72 | 1702.65 | 2004.89 | 2260.12 | 3007.34 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Assisted Living Facilities at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 30 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 31 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 32 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 33 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 34 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 35 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 36 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 37 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 38 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 39 | 40.30 | 47.02 | 55.41 | 63.81 | 83.96 | 50.37 | 60.45 | 70.52 | 80.60 | 107.46 |
| 40 | 40.30 | 50.37 | 60.45 | 68.84 | 90.67 | 52.05 | 65.49 | 77.24 | 87.32 | 115.86 |
| 41 | 40.30 | 50.37 | 60.45 | 68.84 | 90.67 | 52.05 | 65.49 | 77.24 | 87.32 | 115.86 |
| 42 | 40.30 | 50.37 | 60.45 | 68.84 | 90.67 | 52.05 | 65.49 | 77.24 | 87.32 | 115.86 |
| 43 | 40.30 | 50.37 | 60.45 | 68.84 | 90.67 | 52.05 | 65.49 | 77.24 | 87.32 | 115.86 |
| 44 | 40.30 | 50.37 | 60.45 | 68.84 | 90.67 | 52.05 | 65.49 | 77.24 | 87.32 | 115.86 |
| 45 | 43.66 | 53.73 | 62.13 | 72.20 | 94.03 | 55.41 | 68.84 | 80.60 | 92.35 | 120.90 |
| 46 | 43.66 | 53.73 | 62.13 | 72.20 | 94.03 | 55.41 | 68.84 | 80.60 | 92.35 | 120.90 |
| 47 | 43.66 | 53.73 | 62.13 | 72.20 | 94.03 | 55.41 | 68.84 | 80.60 | 92.35 | 120.90 |
| 48 | 43.66 | 53.73 | 62.13 | 72.20 | 94.03 | 55.41 | 68.84 | 80.60 | 92.35 | 120.90 |
| 49 | 43.66 | 53.73 | 62.13 | 72.20 | 94.03 | 55.41 | 68.84 | 80.60 | 92.35 | 120.90 |
| 50 | 48.70 | 58.77 | 68.84 | 80.60 | 104.11 | 62.13 | 77.24 | 88.99 | 102.43 | 134.33 |
| 51 | 50.37 | 62.13 | 73.88 | 85.64 | 109.14 | 65.49 | 78.92 | 94.03 | 107.46 | 139.37 |
| 52 | 53.73 | 65.49 | 77.24 | 88.99 | 117.54 | 67.17 | 82.28 | 97.39 | 110.82 | 147.76 |
| 53 | 55.41 | 70.52 | 82.28 | 94.03 | 122.58 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 |
| 54 | 58.77 | 72.20 | 83.96 | 97.39 | 127.61 | 73.88 | 90.67 | 105.79 | 120.90 | 159.52 |
| 55 | 60.45 | 75.56 | 88.99 | 100.75 | 132.65 | 75.56 | 94.03 | 110.82 | 125.94 | 164.56 |
| 56 | 65.49 | 80.60 | 94.03 | 107.46 | 142.73 | 80.60 | 99.07 | 115.86 | 132.65 | 174.63 |
| 57 | 68.84 | 83.96 | 100.75 | 114.18 | 151.12 | 85.64 | 104.11 | 122.58 | 139.37 | 184.71 |
| 58 | 73.88 | 90.67 | 107.46 | 120.90 | 159.52 | 90.67 | 110.82 | 129.29 | 146.09 | 193.10 |
| 59 | 78.92 | 97.39 | 112.50 | 129.29 | 169.59 | 95.71 | 117.54 | 137.69 | 156.16 | 206.53 |
| 60 | 83.96 | 102.43 | 120.90 | 137.69 | 181.35 | 100.75 | 124.26 | 146.09 | 166.23 | 219.97 |
| 61 | 90.67 | 109.14 | 130.97 | 147.76 | 194.78 | 109.14 | 132.65 | 157.84 | 177.99 | 235.08 |
| 62 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 | 115.86 | 142.73 | 167.91 | 189.74 | 251.87 |
| 63 | 104.11 | 125.94 | 147.76 | 169.59 | 221.65 | 124.26 | 152.80 | 177.99 | 204.86 | 268.66 |
| 64 | 110.82 | 136.01 | 159.52 | 183.03 | 240.12 | 134.33 | 164.56 | 193.10 | 219.97 | 290.49 |
| 65 | 120.90 | 147.76 | 172.95 | 198.14 | 260.27 | 144.41 | 177.99 | 208.21 | 236.76 | 312.32 |
| 66 | 132.65 | 161.20 | 189.74 | 214.93 | 283.77 | 157.84 | 193.10 | 226.68 | 256.91 | 339.19 |
| 67 | 144.41 | 176.31 | 208.21 | 236.76 | 312.32 | 171.27 | 209.89 | 246.83 | 280.42 | 371.09 |
| 68 | 157.84 | 193.10 | 226.68 | 260.27 | 340.87 | 186.38 | 228.36 | 268.66 | 305.60 | 402.99 |
| 69 | 171.27 | 209.89 | 250.19 | 283.77 | 374.45 | 201.50 | 246.83 | 292.17 | 332.47 | 438.26 |
| 70 | 188.06 | 230.04 | 273.70 | 310.64 | 409.71 | 218.29 | 268.66 | 317.36 | 361.02 | 476.88 |
| 71 | 206.53 | 251.87 | 298.89 | 339.19 | 446.65 | 238.44 | 292.17 | 344.22 | 391.24 | 515.50 |
| 72 | 225.00 | 275.38 | 324.07 | 369.41 | 486.95 | 256.91 | 315.68 | 371.09 | 421.46 | 557.47 |
| 73 | 246.83 | 302.25 | 354.30 | 401.31 | 530.61 | 280.42 | 342.54 | 402.99 | 456.73 | 602.81 |
| 74 | 270.34 | 329.11 | 387.88 | 438.26 | 580.98 | 303.92 | 371.09 | 436.58 | 493.67 | 654.86 |
| 75 | 298.89 | 362.69 | 426.50 | 481.91 | 639.75 | 334.15 | 406.35 | 476.88 | 539.00 | 715.31 |
| 76 | 330.79 | 402.99 | 475.20 | 537.32 | 713.63 | 366.05 | 446.65 | 525.57 | 594.42 | 790.87 |
| 77 | 369.41 | 451.69 | 532.29 | 601.13 | 795.91 | 404.67 | 495.35 | 584.34 | 659.90 | 873.15 |
| 78 | 408.03 | 500.38 | 591.06 | 668.30 | 884.91 | 444.97 | 545.72 | 644.79 | 728.75 | 965.51 |
| 79 | 448.33 | 549.08 | 649.83 | 737.14 | 973.90 | 483.59 | 594.42 | 703.56 | 797.59 | 1054.50 |
| 80 | 486.95 | 596.09 | 705.24 | 799.27 | 1057.86 | 523.89 | 643.11 | 760.65 | 861.40 | 1140.14 |
| 81 | 520.53 | 638.07 | 752.25 | 853.00 | 1130.06 | 557.47 | 685.09 | 807.67 | 915.13 | 1212.34 |
| 82 | 552.44 | 676.69 | 799.27 | 906.74 | 1200.59 | 589.38 | 723.71 | 854.68 | 968.86 | 1282.86 |
| 83 | 586.02 | 718.67 | 847.97 | 958.79 | 1272.79 | 622.96 | 765.69 | 903.38 | 1020.92 | 1355.07 |
| 84 | 622.96 | 762.33 | 898.34 | 1017.56 | 1348.35 | 659.90 | 809.35 | 953.75 | 1079.69 | 1430.63 |
| 85 | 663.26 | 811.02 | 957.11 | 1081.37 | 1435.66 | 700.20 | 858.04 | 1012.52 | 1143.49 | 1517.94 |
| 86 | 708.60 | 866.44 | 1020.92 | 1153.57 | 1531.38 | 745.54 | 913.45 | 1076.33 | 1215.70 | 1613.65 |
| 87 | 757.29 | 925.21 | 1089.76 | 1230.81 | 1633.80 | 794.23 | 972.22 | 1145.17 | 1292.94 | 1716.08 |
| 88 | 809.35 | 987.33 | 1161.96 | 1313.09 | 1744.63 | 846.29 | 1034.35 | 1217.38 | 1375.22 | 1826.90 |
| 89 | 863.08 | 1052.82 | 1239.21 | 1398.72 | 1860.49 | 900.02 | 1099.84 | 1294.62 | 1460.85 | 1942.76 |
| 90 | 920.17 | 1123.34 | 1321.48 | 1491.08 | 1983.06 | 957.11 | 1170.36 | 1376.89 | 1553.20 | 2065.34 |
| 91 | 980.62 | 1195.55 | 1405.44 | 1585.11 | 2109.00 | 1017.56 | 1242.56 | 1460.85 | 1647.24 | 2191.28 |
| 92 | 1041.07 | 1269.43 | 1492.76 | 1682.50 | 2239.97 | 1078.01 | 1316.45 | 1548.17 | 1744.63 | 2322.25 |
| 93 | 1106.55 | 1348.35 | 1585.11 | 1786.60 | 2377.66 | 1143.49 | 1395.37 | 1640.52 | 1848.73 | 2459.94 |
| 94 | 1177.08 | 1432.31 | 1684.18 | 1897.43 | 2525.43 | 1214.02 | 1479.32 | 1739.59 | 1959.56 | 2607.70 |
| 95 | 1252.64 | 1524.66 | 1791.64 | 2016.65 | 2686.62 | 1289.58 | 1571.68 | 1847.05 | 2078.78 | 2768.90 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Assisted Living Facilities at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 30 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 31 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 32 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 33 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 34 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 35 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 36 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 37 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 38 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 39 | 43.66 | 55.41 | 62.13 | 72.20 | 94.03 | 57.09 | 70.52 | 82.28 | 94.03 | 122.58 |
| 40 | 45.34 | 58.77 | 67.17 | 75.56 | 102.43 | 60.45 | 73.88 | 87.32 | 97.39 | 130.97 |
| 41 | 45.34 | 58.77 | 67.17 | 75.56 | 102.43 | 60.45 | 73.88 | 87.32 | 97.39 | 130.97 |
| 42 | 45.34 | 58.77 | 67.17 | 75.56 | 102.43 | 60.45 | 73.88 | 87.32 | 97.39 | 130.97 |
| 43 | 45.34 | 58.77 | 67.17 | 75.56 | 102.43 | 60.45 | 73.88 | 87.32 | 97.39 | 130.97 |
| 44 | 45.34 | 58.77 | 67.17 | 75.56 | 102.43 | 60.45 | 73.88 | 87.32 | 97.39 | 130.97 |
| 45 | 50.37 | 60.45 | 72.20 | 82.28 | 105.79 | 65.49 | 78.92 | 92.35 | 104.11 | 136.01 |
| 46 | 50.37 | 60.45 | 72.20 | 82.28 | 105.79 | 65.49 | 78.92 | 92.35 | 104.11 | 136.01 |
| 47 | 50.37 | 60.45 | 72.20 | 82.28 | 105.79 | 65.49 | 78.92 | 92.35 | 104.11 | 136.01 |
| 48 | 50.37 | 60.45 | 72.20 | 82.28 | 105.79 | 65.49 | 78.92 | 92.35 | 104.11 | 136.01 |
| 49 | 50.37 | 60.45 | 72.20 | 82.28 | 105.79 | 65.49 | 78.92 | 92.35 | 104.11 | 136.01 |
| 50 | 55.41 | 67.17 | 80.60 | 88.99 | 119.22 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 |
| 51 | 57.09 | 70.52 | 85.64 | 95.71 | 125.94 | 73.88 | 90.67 | 107.46 | 122.58 | 161.20 |
| 52 | 62.13 | 73.88 | 87.32 | 102.43 | 132.65 | 78.92 | 95.71 | 112.50 | 127.61 | 167.91 |
| 53 | 63.81 | 78.92 | 92.35 | 105.79 | 139.37 | 82.28 | 100.75 | 117.54 | 132.65 | 176.31 |
| 54 | 68.84 | 83.96 | 97.39 | 112.50 | 146.09 | 87.32 | 104.11 | 122.58 | 141.05 | 183.03 |
| 55 | 70.52 | 87.32 | 100.75 | 117.54 | 152.80 | 87.32 | 107.46 | 125.94 | 144.41 | 189.74 |
| 56 | 73.88 | 90.67 | 109.14 | 124.26 | 162.88 | 92.35 | 112.50 | 132.65 | 152.80 | 201.50 |
| 57 | 80.60 | 97.39 | 115.86 | 130.97 | 171.27 | 99.07 | 120.90 | 141.05 | 161.20 | 211.57 |
| 58 | 85.64 | 104.11 | 122.58 | 139.37 | 183.03 | 104.11 | 127.61 | 151.12 | 169.59 | 223.33 |
| 59 | 90.67 | 110.82 | 129.29 | 147.76 | 196.46 | 112.50 | 134.33 | 157.84 | 179.67 | 238.44 |
| 60 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 | 115.86 | 142.73 | 169.59 | 191.42 | 253.55 |
| 61 | 102.43 | 125.94 | 149.44 | 169.59 | 223.33 | 125.94 | 152.80 | 181.35 | 204.86 | 272.02 |
| 62 | 109.14 | 136.01 | 157.84 | 181.35 | 238.44 | 134.33 | 164.56 | 193.10 | 219.97 | 288.81 |
| 63 | 119.22 | 144.41 | 169.59 | 194.78 | 255.23 | 144.41 | 174.63 | 206.53 | 235.08 | 310.64 |
| 64 | 127.61 | 154.48 | 184.71 | 208.21 | 275.38 | 156.16 | 189.74 | 223.33 | 251.87 | 334.15 |
| 65 | 137.69 | 166.23 | 199.82 | 225.00 | 298.89 | 166.23 | 203.18 | 240.12 | 272.02 | 361.02 |
| 66 | 151.12 | 183.03 | 216.61 | 248.51 | 327.43 | 181.35 | 221.65 | 260.27 | 297.21 | 392.92 |
| 67 | 164.56 | 203.18 | 240.12 | 272.02 | 357.66 | 198.14 | 243.48 | 287.13 | 324.07 | 428.18 |
| 68 | 181.35 | 221.65 | 263.62 | 297.21 | 392.92 | 214.93 | 263.62 | 312.32 | 352.62 | 465.12 |
| 69 | 198.14 | 243.48 | 288.81 | 325.75 | 431.54 | 235.08 | 287.13 | 339.19 | 382.84 | 507.10 |
| 70 | 218.29 | 266.98 | 315.68 | 359.34 | 471.84 | 255.23 | 312.32 | 369.41 | 418.11 | 552.44 |
| 71 | 240.12 | 293.85 | 345.90 | 392.92 | 517.18 | 277.06 | 339.19 | 399.64 | 453.37 | 599.45 |
| 72 | 260.27 | 317.36 | 376.13 | 426.50 | 564.19 | 300.57 | 366.05 | 431.54 | 488.63 | 648.15 |
| 73 | 283.77 | 349.26 | 409.71 | 463.44 | 614.57 | 324.07 | 396.28 | 465.12 | 528.93 | 700.20 |
| 74 | 312.32 | 381.16 | 448.33 | 507.10 | 671.66 | 354.30 | 431.54 | 507.10 | 572.59 | 758.97 |
| 75 | 345.90 | 419.79 | 495.35 | 562.51 | 742.18 | 387.88 | 470.16 | 555.80 | 628.00 | 831.17 |
| 76 | 382.84 | 468.48 | 552.44 | 626.32 | 829.50 | 424.82 | 518.85 | 612.89 | 693.48 | 918.49 |
| 77 | 428.18 | 523.89 | 617.92 | 700.20 | 926.89 | 470.16 | 575.95 | 680.05 | 770.73 | 1019.24 |
| 78 | 476.88 | 582.66 | 690.13 | 782.48 | 1036.03 | 520.53 | 636.39 | 752.25 | 854.68 | 1130.06 |
| 79 | 523.89 | 643.11 | 760.65 | 863.08 | 1141.82 | 565.87 | 696.84 | 826.14 | 936.96 | 1237.53 |
| 80 | 569.23 | 698.52 | 827.82 | 938.64 | 1242.56 | 614.57 | 752.25 | 891.62 | 1012.52 | 1338.27 |
| 81 | 607.85 | 745.54 | 883.23 | 1002.45 | 1326.52 | 653.19 | 799.27 | 947.03 | 1076.33 | 1422.23 |
| 82 | 646.47 | 792.55 | 940.32 | 1064.57 | 1408.80 | 691.81 | 846.29 | 1004.13 | 1138.46 | 1504.51 |
| 83 | 685.09 | 841.25 | 995.73 | 1125.02 | 1492.76 | 730.43 | 894.98 | 1059.54 | 1198.91 | 1588.47 |
| 84 | 727.07 | 891.62 | 1054.50 | 1193.87 | 1581.75 | 772.40 | 945.36 | 1118.31 | 1267.75 | 1677.46 |
| 85 | 775.76 | 948.71 | 1121.67 | 1269.43 | 1684.18 | 821.10 | 1002.45 | 1185.47 | 1343.31 | 1779.89 |
| 86 | 827.82 | 1012.52 | 1197.23 | 1351.71 | 1795.00 | 873.15 | 1066.25 | 1261.03 | 1425.59 | 1890.71 |
| 87 | 884.91 | 1079.69 | 1276.15 | 1444.06 | 1915.90 | 930.24 | 1133.42 | 1339.95 | 1517.94 | 2011.61 |
| 88 | 943.68 | 1153.57 | 1361.78 | 1539.77 | 2043.51 | 989.01 | 1207.30 | 1425.59 | 1613.65 | 2139.22 |
| 89 | 1009.16 | 1230.81 | 1454.14 | 1640.52 | 2179.52 | 1054.50 | 1284.54 | 1517.94 | 1714.40 | 2275.23 |
| 90 | 1074.65 | 1311.41 | 1548.17 | 1747.98 | 2322.25 | 1119.99 | 1365.14 | 1611.97 | 1821.87 | 2417.96 |
| 91 | 1143.49 | 1395.37 | 1645.56 | 1858.81 | 2470.01 | 1188.83 | 1449.10 | 1709.36 | 1932.69 | 2565.73 |
| 92 | 1215.70 | 1482.68 | 1749.66 | 1972.99 | 2622.82 | 1261.03 | 1536.41 | 1813.47 | 2046.87 | 2718.53 |
| 93 | 1291.26 | 1573.35 | 1855.45 | 2093.89 | 2784.01 | 1336.60 | 1627.09 | 1919.26 | 2167.77 | 2879.73 |
| 94 | 1371.86 | 1672.42 | 1971.31 | 2223.18 | 2958.64 | 1417.19 | 1726.16 | 2035.12 | 2297.06 | 3054.36 |
| 95 | 1460.85 | 1779.89 | 2097.25 | 2364.23 | 3146.71 | 1506.19 | 1833.62 | 2161.05 | 2438.11 | 3242.42 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Assisted Living Facilities at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 30 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 31 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 32 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 33 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 34 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 35 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 36 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 37 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 38 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 39 | 38.62 | 48.70 | 57.09 | 63.81 | 85.64 | 50.37 | 63.81 | 72.20 | 82.28 | 110.82 |
| 40 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 78.92 | 88.99 | 117.54 |
| 41 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 78.92 | 88.99 | 117.54 |
| 42 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 78.92 | 88.99 | 117.54 |
| 43 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 78.92 | 88.99 | 117.54 |
| 44 | 40.30 | 52.05 | 60.45 | 68.84 | 90.67 | 53.73 | 65.49 | 78.92 | 88.99 | 117.54 |
| 45 | 43.66 | 55.41 | 62.13 | 72.20 | 95.71 | 57.09 | 70.52 | 82.28 | 94.03 | 124.26 |
| 46 | 43.66 | 55.41 | 62.13 | 72.20 | 95.71 | 57.09 | 70.52 | 82.28 | 94.03 | 124.26 |
| 47 | 43.66 | 55.41 | 62.13 | 72.20 | 95.71 | 57.09 | 70.52 | 82.28 | 94.03 | 124.26 |
| 48 | 43.66 | 55.41 | 62.13 | 72.20 | 95.71 | 57.09 | 70.52 | 82.28 | 94.03 | 124.26 |
| 49 | 43.66 | 55.41 | 62.13 | 72.20 | 95.71 | 57.09 | 70.52 | 82.28 | 94.03 | 124.26 |
| 50 | 50.37 | 60.45 | 70.52 | 80.60 | 105.79 | 65.49 | 78.92 | 92.35 | 104.11 | 136.01 |
| 51 | 53.73 | 62.13 | 73.88 | 85.64 | 112.50 | 67.17 | 82.28 | 95.71 | 109.14 | 144.41 |
| 52 | 53.73 | 67.17 | 78.92 | 88.99 | 117.54 | 68.84 | 85.64 | 100.75 | 112.50 | 149.44 |
| 53 | 57.09 | 70.52 | 83.96 | 95.71 | 125.94 | 72.20 | 88.99 | 104.11 | 120.90 | 157.84 |
| 54 | 62.13 | 73.88 | 87.32 | 100.75 | 130.97 | 77.24 | 92.35 | 109.14 | 124.26 | 162.88 |
| 55 | 63.81 | 77.24 | 88.99 | 104.11 | 136.01 | 78.92 | 97.39 | 112.50 | 129.29 | 169.59 |
| 56 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 | 83.96 | 102.43 | 119.22 | 136.01 | 179.67 |
| 57 | 70.52 | 87.32 | 100.75 | 117.54 | 152.80 | 87.32 | 107.46 | 125.94 | 144.41 | 188.06 |
| 58 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 92.35 | 112.50 | 132.65 | 152.80 | 199.82 |
| 59 | 78.92 | 97.39 | 115.86 | 132.65 | 174.63 | 97.39 | 119.22 | 141.05 | 161.20 | 211.57 |
| 60 | 85.64 | 104.11 | 122.58 | 139.37 | 184.71 | 104.11 | 127.61 | 149.44 | 169.59 | 225.00 |
| 61 | 94.03 | 112.50 | 132.65 | 151.12 | 198.14 | 112.50 | 136.01 | 161.20 | 183.03 | 240.12 |
| 62 | 99.07 | 120.90 | 142.73 | 161.20 | 211.57 | 119.22 | 146.09 | 172.95 | 194.78 | 256.91 |
| 63 | 105.79 | 127.61 | 152.80 | 172.95 | 228.36 | 129.29 | 156.16 | 184.71 | 209.89 | 277.06 |
| 64 | 114.18 | 139.37 | 164.56 | 186.38 | 245.15 | 137.69 | 169.59 | 198.14 | 225.00 | 295.53 |
| 65 | 122.58 | 151.12 | 177.99 | 201.50 | 266.98 | 149.44 | 183.03 | 214.93 | 241.80 | 320.72 |
| 66 | 134.33 | 164.56 | 194.78 | 221.65 | 290.49 | 162.88 | 199.82 | 235.08 | 263.62 | 349.26 |
| 67 | 149.44 | 181.35 | 211.57 | 241.80 | 319.04 | 177.99 | 214.93 | 253.55 | 288.81 | 381.16 |
| 68 | 161.20 | 198.14 | 233.40 | 265.30 | 352.62 | 189.74 | 235.08 | 275.38 | 314.00 | 416.43 |
| 69 | 176.31 | 218.29 | 255.23 | 293.85 | 384.52 | 208.21 | 256.91 | 300.57 | 342.54 | 451.69 |
| 70 | 194.78 | 238.44 | 280.42 | 319.04 | 423.14 | 226.68 | 278.74 | 327.43 | 371.09 | 491.99 |
| 71 | 211.57 | 261.95 | 307.28 | 349.26 | 461.76 | 246.83 | 300.57 | 355.98 | 404.67 | 532.29 |
| 72 | 233.40 | 283.77 | 334.15 | 379.49 | 500.38 | 266.98 | 325.75 | 382.84 | 434.90 | 574.27 |
| 73 | 255.23 | 310.64 | 364.37 | 413.07 | 545.72 | 290.49 | 352.62 | 414.75 | 470.16 | 621.28 |
| 74 | 278.74 | 339.19 | 399.64 | 450.01 | 599.45 | 314.00 | 384.52 | 451.69 | 507.10 | 676.69 |
| 75 | 307.28 | 376.13 | 439.93 | 497.03 | 659.90 | 344.22 | 419.79 | 491.99 | 555.80 | 738.82 |
| 76 | 340.87 | 416.43 | 490.31 | 555.80 | 737.14 | 379.49 | 461.76 | 544.04 | 614.57 | 817.74 |
| 77 | 381.16 | 465.12 | 549.08 | 622.96 | 824.46 | 419.79 | 513.82 | 602.81 | 683.41 | 905.06 |
| 78 | 423.14 | 517.18 | 612.89 | 693.48 | 918.49 | 461.76 | 564.19 | 666.62 | 757.29 | 1002.45 |
| 79 | 465.12 | 569.23 | 673.34 | 765.69 | 1010.84 | 503.74 | 616.24 | 730.43 | 829.50 | 1096.48 |
| 80 | 505.42 | 619.60 | 733.78 | 831.17 | 1098.16 | 544.04 | 666.62 | 790.87 | 894.98 | 1183.79 |
| 81 | 540.68 | 663.26 | 784.16 | 888.27 | 1173.72 | 579.30 | 710.28 | 841.25 | 952.07 | 1259.36 |
| 82 | 574.27 | 703.56 | 832.85 | 942.00 | 1245.92 | 612.89 | 750.58 | 889.94 | 1005.80 | 1331.56 |
| 83 | 609.53 | 745.54 | 881.55 | 995.73 | 1319.80 | 648.15 | 792.55 | 938.64 | 1059.54 | 1405.44 |
| 84 | 646.47 | 790.87 | 933.60 | 1056.18 | 1400.40 | 685.09 | 837.89 | 990.69 | 1119.99 | 1486.04 |
| 85 | 690.13 | 842.93 | 994.05 | 1123.34 | 1489.40 | 728.75 | 889.94 | 1051.14 | 1187.15 | 1575.03 |
| 86 | 735.46 | 900.02 | 1061.22 | 1197.23 | 1588.47 | 774.08 | 947.03 | 1118.31 | 1261.03 | 1674.10 |
| 87 | 785.84 | 958.79 | 1130.06 | 1277.83 | 1695.93 | 824.46 | 1005.80 | 1187.15 | 1341.63 | 1781.57 |
| 88 | 839.57 | 1024.28 | 1207.30 | 1363.46 | 1808.43 | 878.19 | 1071.29 | 1264.39 | 1427.27 | 1894.07 |
| 89 | 894.98 | 1091.44 | 1287.90 | 1452.46 | 1929.33 | 933.60 | 1138.46 | 1344.99 | 1516.26 | 2014.97 |
| 90 | 955.43 | 1165.32 | 1371.86 | 1546.49 | 2055.27 | 994.05 | 1212.34 | 1428.95 | 1610.30 | 2140.90 |
| 91 | 1015.88 | 1239.21 | 1459.17 | 1645.56 | 2186.24 | 1054.50 | 1286.22 | 1516.26 | 1709.36 | 2271.88 |
| 92 | 1081.37 | 1316.45 | 1548.17 | 1746.31 | 2322.25 | 1119.99 | 1363.46 | 1605.26 | 1810.11 | 2407.89 |
| 93 | 1148.53 | 1397.04 | 1643.88 | 1853.77 | 2464.98 | 1187.15 | 1444.06 | 1700.97 | 1917.58 | 2550.61 |
| 94 | 1219.06 | 1484.36 | 1747.98 | 1967.95 | 2619.46 | 1257.68 | 1531.38 | 1805.08 | 2031.76 | 2705.09 |
| 95 | 1297.98 | 1580.07 | 1858.81 | 2093.89 | 2785.69 | 1336.60 | 1627.09 | 1915.90 | 2157.69 | 2871.33 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Assisted Living Facilities at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 30 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 31 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 32 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 33 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 34 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 35 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 36 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 37 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 38 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 39 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 55.41 | 65.49 | 75.56 | 99.07 |
| 40 | 38.62 | 45.34 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 78.92 | 105.79 |
| 41 | 38.62 | 45.34 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 78.92 | 105.79 |
| 42 | 38.62 | 45.34 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 78.92 | 105.79 |
| 43 | 38.62 | 45.34 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 78.92 | 105.79 |
| 44 | 38.62 | 45.34 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 78.92 | 105.79 |
| 45 | 38.62 | 48.70 | 58.77 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 46 | 38.62 | 48.70 | 58.77 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 47 | 38.62 | 48.70 | 58.77 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 48 | 38.62 | 48.70 | 58.77 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 49 | 38.62 | 48.70 | 58.77 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 50 | 43.66 | 55.41 | 62.13 | 72.20 | 95.71 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 51 | 47.02 | 57.09 | 67.17 | 77.24 | 100.75 | 60.45 | 73.88 | 85.64 | 99.07 | 129.29 |
| 52 | 50.37 | 60.45 | 70.52 | 82.28 | 107.46 | 63.81 | 75.56 | 88.99 | 102.43 | 136.01 |
| 53 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 | 67.17 | 80.60 | 92.35 | 105.79 | 141.05 |
| 54 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 55 | 57.09 | 68.84 | 82.28 | 92.35 | 122.58 | 68.84 | 87.32 | 102.43 | 115.86 | 151.12 |
| 56 | 60.45 | 72.20 | 87.32 | 99.07 | 129.29 | 73.88 | 88.99 | 105.79 | 122.58 | 159.52 |
| 57 | 65.49 | 78.92 | 92.35 | 104.11 | 137.69 | 78.92 | 95.71 | 112.50 | 127.61 | 167.91 |
| 58 | 67.17 | 82.28 | 95.71 | 112.50 | 146.09 | 82.28 | 100.75 | 117.54 | 136.01 | 177.99 |
| 59 | 70.52 | 87.32 | 102.43 | 119.22 | 154.48 | 87.32 | 107.46 | 125.94 | 144.41 | 189.74 |
| 60 | 75.56 | 94.03 | 110.82 | 125.94 | 166.23 | 92.35 | 114.18 | 134.33 | 152.80 | 201.50 |
| 61 | 80.60 | 100.75 | 120.90 | 136.01 | 179.67 | 97.39 | 122.58 | 144.41 | 164.56 | 216.61 |
| 62 | 88.99 | 109.14 | 125.94 | 146.09 | 191.42 | 107.46 | 132.65 | 154.48 | 174.63 | 231.72 |
| 63 | 94.03 | 115.86 | 137.69 | 156.16 | 204.86 | 114.18 | 139.37 | 166.23 | 188.06 | 246.83 |
| 64 | 100.75 | 124.26 | 146.09 | 167.91 | 219.97 | 122.58 | 151.12 | 176.31 | 201.50 | 266.98 |
| 65 | 110.82 | 136.01 | 159.52 | 181.35 | 240.12 | 132.65 | 162.88 | 191.42 | 218.29 | 288.81 |
| 66 | 120.90 | 147.76 | 174.63 | 199.82 | 261.95 | 144.41 | 177.99 | 208.21 | 238.44 | 312.32 |
| 67 | 132.65 | 161.20 | 191.42 | 216.61 | 285.45 | 157.84 | 193.10 | 226.68 | 256.91 | 339.19 |
| 68 | 144.41 | 177.99 | 208.21 | 238.44 | 314.00 | 171.27 | 209.89 | 246.83 | 282.10 | 371.09 |
| 69 | 159.52 | 193.10 | 230.04 | 261.95 | 344.22 | 186.38 | 228.36 | 270.34 | 307.28 | 404.67 |
| 70 | 171.27 | 213.25 | 251.87 | 285.45 | 376.13 | 199.82 | 248.51 | 292.17 | 332.47 | 438.26 |
| 71 | 189.74 | 233.40 | 275.38 | 312.32 | 411.39 | 219.97 | 270.34 | 317.36 | 361.02 | 475.20 |
| 72 | 206.53 | 253.55 | 298.89 | 337.51 | 448.33 | 236.76 | 290.49 | 342.54 | 387.88 | 513.82 |
| 73 | 226.68 | 277.06 | 327.43 | 367.73 | 488.63 | 256.91 | 315.68 | 371.09 | 419.79 | 555.80 |
| 74 | 250.19 | 303.92 | 357.66 | 404.67 | 533.97 | 282.10 | 342.54 | 402.99 | 455.05 | 602.81 |
| 75 | 273.70 | 334.15 | 392.92 | 443.29 | 589.38 | 305.60 | 374.45 | 439.93 | 497.03 | 659.90 |
| 76 | 305.60 | 372.77 | 436.58 | 495.35 | 656.54 | 337.51 | 413.07 | 485.27 | 549.08 | 727.07 |
| 77 | 337.51 | 416.43 | 490.31 | 554.12 | 733.78 | 371.09 | 456.73 | 537.32 | 609.53 | 807.67 |
| 78 | 377.81 | 460.08 | 544.04 | 617.92 | 816.06 | 411.39 | 502.06 | 594.42 | 675.01 | 889.94 |
| 79 | 411.39 | 507.10 | 599.45 | 681.73 | 900.02 | 446.65 | 549.08 | 649.83 | 738.82 | 973.90 |
| 80 | 448.33 | 550.76 | 651.51 | 737.14 | 978.94 | 481.91 | 592.74 | 701.88 | 795.91 | 1054.50 |
| 81 | 480.23 | 589.38 | 695.16 | 787.52 | 1046.10 | 513.82 | 631.36 | 745.54 | 846.29 | 1121.67 |
| 82 | 508.78 | 626.32 | 740.50 | 836.21 | 1109.91 | 542.36 | 668.30 | 790.87 | 894.98 | 1185.47 |
| 83 | 540.68 | 663.26 | 782.48 | 886.59 | 1175.40 | 574.27 | 705.24 | 832.85 | 945.36 | 1250.96 |
| 84 | 575.95 | 703.56 | 831.17 | 938.64 | 1247.60 | 609.53 | 745.54 | 881.55 | 997.41 | 1323.16 |
| 85 | 612.89 | 748.90 | 883.23 | 999.09 | 1326.52 | 646.47 | 790.87 | 933.60 | 1057.86 | 1402.08 |
| 86 | 653.19 | 799.27 | 942.00 | 1064.57 | 1415.52 | 686.77 | 841.25 | 992.37 | 1123.34 | 1491.08 |
| 87 | 698.52 | 853.00 | 1005.80 | 1135.10 | 1509.55 | 732.11 | 894.98 | 1056.18 | 1193.87 | 1585.11 |
| 88 | 747.22 | 911.77 | 1072.97 | 1210.66 | 1610.30 | 780.80 | 953.75 | 1123.34 | 1269.43 | 1685.86 |
| 89 | 795.91 | 972.22 | 1145.17 | 1291.26 | 1717.76 | 829.50 | 1014.20 | 1195.55 | 1350.03 | 1793.32 |
| 90 | 849.64 | 1036.03 | 1219.06 | 1375.22 | 1830.26 | 883.23 | 1078.01 | 1269.43 | 1433.99 | 1905.82 |
| 91 | 903.38 | 1103.19 | 1297.98 | 1462.53 | 1947.80 | 936.96 | 1145.17 | 1348.35 | 1521.30 | 2023.36 |
| 92 | 960.47 | 1172.04 | 1378.57 | 1553.20 | 2067.02 | 994.05 | 1214.02 | 1428.95 | 1611.97 | 2142.58 |
| 93 | 1020.92 | 1242.56 | 1464.21 | 1648.92 | 2196.32 | 1054.50 | 1284.54 | 1514.58 | 1707.69 | 2271.88 |
| 94 | 1084.72 | 1321.48 | 1554.88 | 1751.34 | 2332.33 | 1118.31 | 1363.46 | 1605.26 | 1810.11 | 2407.89 |
| 95 | 1155.25 | 1405.44 | 1653.95 | 1862.17 | 2481.77 | 1188.83 | 1447.42 | 1704.33 | 1920.94 | 2557.33 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Assisted Living Facilities at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 30 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 31 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 32 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 33 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 34 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 35 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 36 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 37 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 38 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 39 | 35.26 | 38.62 | 47.02 | 55.41 | 70.52 | 43.66 | 50.37 | 60.45 | 68.84 | 90.67 |
| 40 | 35.26 | 41.98 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 99.07 |
| 41 | 35.26 | 41.98 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 99.07 |
| 42 | 35.26 | 41.98 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 99.07 |
| 43 | 35.26 | 41.98 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 99.07 |
| 44 | 35.26 | 41.98 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 99.07 |
| 45 | 38.62 | 45.34 | 53.73 | 60.45 | 80.60 | 47.02 | 58.77 | 68.84 | 78.92 | 102.43 |
| 46 | 38.62 | 45.34 | 53.73 | 60.45 | 80.60 | 47.02 | 58.77 | 68.84 | 78.92 | 102.43 |
| 47 | 38.62 | 45.34 | 53.73 | 60.45 | 80.60 | 47.02 | 58.77 | 68.84 | 78.92 | 102.43 |
| 48 | 38.62 | 45.34 | 53.73 | 60.45 | 80.60 | 47.02 | 58.77 | 68.84 | 78.92 | 102.43 |
| 49 | 38.62 | 45.34 | 53.73 | 60.45 | 80.60 | 47.02 | 58.77 | 68.84 | 78.92 | 102.43 |
| 50 | 40.30 | 50.37 | 58.77 | 68.84 | 87.32 | 52.05 | 65.49 | 75.56 | 87.32 | 114.18 |
| 51 | 41.98 | 53.73 | 62.13 | 72.20 | 92.35 | 55.41 | 67.17 | 80.60 | 90.67 | 119.22 |
| 52 | 45.34 | 55.41 | 65.49 | 75.56 | 100.75 | 57.09 | 68.84 | 83.96 | 94.03 | 125.94 |
| 53 | 47.02 | 60.45 | 70.52 | 80.60 | 104.11 | 60.45 | 73.88 | 87.32 | 99.07 | 129.29 |
| 54 | 50.37 | 62.13 | 70.52 | 83.96 | 109.14 | 63.81 | 77.24 | 88.99 | 104.11 | 136.01 |
| 55 | 52.05 | 63.81 | 75.56 | 85.64 | 114.18 | 65.49 | 80.60 | 94.03 | 105.79 | 141.05 |
| 56 | 55.41 | 68.84 | 80.60 | 90.67 | 120.90 | 68.84 | 85.64 | 99.07 | 112.50 | 147.76 |
| 57 | 58.77 | 70.52 | 85.64 | 97.39 | 127.61 | 72.20 | 88.99 | 104.11 | 119.22 | 156.16 |
| 58 | 63.81 | 77.24 | 92.35 | 102.43 | 136.01 | 77.24 | 94.03 | 110.82 | 124.26 | 164.56 |
| 59 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 | 80.60 | 99.07 | 115.86 | 134.33 | 174.63 |
| 60 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 | 85.64 | 105.79 | 124.26 | 141.05 | 186.38 |
| 61 | 77.24 | 94.03 | 110.82 | 124.26 | 166.23 | 94.03 | 114.18 | 134.33 | 151.12 | 199.82 |
| 62 | 80.60 | 99.07 | 119.22 | 134.33 | 177.99 | 97.39 | 120.90 | 142.73 | 161.20 | 214.93 |
| 63 | 88.99 | 107.46 | 124.26 | 144.41 | 188.06 | 105.79 | 130.97 | 151.12 | 172.95 | 228.36 |
| 64 | 94.03 | 115.86 | 136.01 | 156.16 | 204.86 | 114.18 | 139.37 | 164.56 | 188.06 | 246.83 |
| 65 | 102.43 | 124.26 | 146.09 | 167.91 | 221.65 | 122.58 | 149.44 | 176.31 | 201.50 | 265.30 |
| 66 | 112.50 | 136.01 | 161.20 | 183.03 | 240.12 | 134.33 | 162.88 | 193.10 | 219.97 | 287.13 |
| 67 | 122.58 | 151.12 | 177.99 | 201.50 | 266.98 | 144.41 | 179.67 | 209.89 | 238.44 | 315.68 |
| 68 | 134.33 | 162.88 | 193.10 | 221.65 | 290.49 | 157.84 | 193.10 | 230.04 | 260.27 | 342.54 |
| 69 | 146.09 | 177.99 | 213.25 | 241.80 | 319.04 | 172.95 | 209.89 | 248.51 | 282.10 | 372.77 |
| 70 | 159.52 | 194.78 | 231.72 | 263.62 | 349.26 | 184.71 | 228.36 | 268.66 | 305.60 | 404.67 |
| 71 | 176.31 | 213.25 | 255.23 | 287.13 | 379.49 | 203.18 | 248.51 | 293.85 | 332.47 | 438.26 |
| 72 | 191.42 | 235.08 | 275.38 | 314.00 | 414.75 | 218.29 | 268.66 | 315.68 | 357.66 | 475.20 |
| 73 | 209.89 | 256.91 | 302.25 | 340.87 | 450.01 | 238.44 | 292.17 | 344.22 | 387.88 | 512.14 |
| 74 | 230.04 | 280.42 | 329.11 | 372.77 | 493.67 | 258.59 | 315.68 | 371.09 | 419.79 | 557.47 |
| 75 | 253.55 | 308.96 | 362.69 | 409.71 | 544.04 | 283.77 | 345.90 | 404.67 | 458.41 | 607.85 |
| 76 | 280.42 | 342.54 | 402.99 | 456.73 | 606.17 | 310.64 | 379.49 | 446.65 | 505.42 | 671.66 |
| 77 | 314.00 | 384.52 | 451.69 | 512.14 | 676.69 | 344.22 | 421.46 | 497.03 | 560.83 | 742.18 |
| 78 | 345.90 | 424.82 | 502.06 | 569.23 | 752.25 | 377.81 | 463.44 | 547.40 | 619.60 | 821.10 |
| 79 | 381.16 | 466.80 | 552.44 | 626.32 | 827.82 | 411.39 | 505.42 | 597.77 | 678.37 | 896.66 |
| 80 | 414.75 | 505.42 | 599.45 | 680.05 | 898.34 | 444.97 | 545.72 | 646.47 | 732.11 | 968.86 |
| 81 | 443.29 | 542.36 | 639.75 | 725.39 | 960.47 | 473.52 | 582.66 | 686.77 | 777.44 | 1030.99 |
| 82 | 470.16 | 574.27 | 680.05 | 770.73 | 1019.24 | 500.38 | 614.57 | 727.07 | 822.78 | 1089.76 |
| 83 | 498.70 | 609.53 | 720.35 | 816.06 | 1081.37 | 528.93 | 649.83 | 767.37 | 868.12 | 1151.89 |
| 84 | 530.61 | 648.15 | 764.01 | 866.44 | 1145.17 | 560.83 | 688.45 | 811.02 | 918.49 | 1215.70 |
| 85 | 564.19 | 688.45 | 814.38 | 920.17 | 1219.06 | 594.42 | 728.75 | 861.40 | 972.22 | 1289.58 |
| 86 | 602.81 | 735.46 | 868.12 | 980.62 | 1301.33 | 633.04 | 775.76 | 915.13 | 1032.67 | 1371.86 |
| 87 | 644.79 | 785.84 | 926.89 | 1047.78 | 1388.65 | 675.01 | 826.14 | 973.90 | 1099.84 | 1459.17 |
| 88 | 688.45 | 837.89 | 987.33 | 1116.63 | 1482.68 | 718.67 | 878.19 | 1034.35 | 1168.68 | 1553.20 |
| 89 | 733.78 | 894.98 | 1052.82 | 1190.51 | 1580.07 | 764.01 | 935.28 | 1099.84 | 1242.56 | 1650.59 |
| 90 | 782.48 | 953.75 | 1123.34 | 1267.75 | 1685.86 | 812.70 | 994.05 | 1170.36 | 1319.80 | 1756.38 |
| 91 | 834.53 | 1015.88 | 1195.55 | 1348.35 | 1791.64 | 864.76 | 1056.18 | 1242.56 | 1400.40 | 1862.17 |
| 92 | 884.91 | 1078.01 | 1269.43 | 1430.63 | 1904.14 | 915.13 | 1118.31 | 1316.45 | 1482.68 | 1974.67 |
| 93 | 940.32 | 1145.17 | 1346.67 | 1519.62 | 2020.01 | 970.54 | 1185.47 | 1393.69 | 1571.68 | 2090.53 |
| 94 | 1000.77 | 1217.38 | 1432.31 | 1613.65 | 2145.94 | 1030.99 | 1257.68 | 1479.32 | 1665.71 | 2216.46 |
| 95 | 1064.57 | 1294.62 | 1522.98 | 1714.40 | 2283.63 | 1094.80 | 1334.92 | 1570.00 | 1766.46 | 2354.15 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Assisted Living Facilities at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 30 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 31 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 32 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 33 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 34 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 35 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 36 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 37 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 38 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 39 | 47.02 | 57.09 | 67.17 | 77.24 | 102.43 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 |
| 40 | 50.37 | 60.45 | 72.20 | 80.60 | 107.46 | 65.49 | 78.92 | 92.35 | 104.11 | 139.37 |
| 41 | 50.37 | 60.45 | 72.20 | 80.60 | 107.46 | 65.49 | 78.92 | 92.35 | 104.11 | 139.37 |
| 42 | 50.37 | 60.45 | 72.20 | 80.60 | 107.46 | 65.49 | 78.92 | 92.35 | 104.11 | 139.37 |
| 43 | 50.37 | 60.45 | 72.20 | 80.60 | 107.46 | 65.49 | 78.92 | 92.35 | 104.11 | 139.37 |
| 44 | 50.37 | 60.45 | 72.20 | 80.60 | 107.46 | 65.49 | 78.92 | 92.35 | 104.11 | 139.37 |
| 45 | 53.73 | 65.49 | 77.24 | 85.64 | 114.18 | 68.84 | 83.96 | 99.07 | 110.82 | 147.76 |
| 46 | 53.73 | 65.49 | 77.24 | 85.64 | 114.18 | 68.84 | 83.96 | 99.07 | 110.82 | 147.76 |
| 47 | 53.73 | 65.49 | 77.24 | 85.64 | 114.18 | 68.84 | 83.96 | 99.07 | 110.82 | 147.76 |
| 48 | 53.73 | 65.49 | 77.24 | 85.64 | 114.18 | 68.84 | 83.96 | 99.07 | 110.82 | 147.76 |
| 49 | 53.73 | 65.49 | 77.24 | 85.64 | 114.18 | 68.84 | 83.96 | 99.07 | 110.82 | 147.76 |
| 50 | 58.77 | 72.20 | 85.64 | 97.39 | 127.61 | 77.24 | 92.35 | 110.82 | 124.26 | 164.56 |
| 51 | 62.13 | 75.56 | 88.99 | 102.43 | 134.33 | 80.60 | 97.39 | 114.18 | 130.97 | 172.95 |
| 52 | 65.49 | 78.92 | 94.03 | 107.46 | 142.73 | 83.96 | 100.75 | 119.22 | 136.01 | 181.35 |
| 53 | 68.84 | 83.96 | 99.07 | 112.50 | 147.76 | 87.32 | 105.79 | 124.26 | 142.73 | 186.38 |
| 54 | 72.20 | 88.99 | 104.11 | 119.22 | 156.16 | 90.67 | 112.50 | 130.97 | 147.76 | 194.78 |
| 55 | 75.56 | 92.35 | 109.14 | 124.26 | 162.88 | 94.03 | 115.86 | 136.01 | 154.48 | 203.18 |
| 56 | 78.92 | 99.07 | 115.86 | 132.65 | 172.95 | 99.07 | 122.58 | 142.73 | 162.88 | 213.25 |
| 57 | 85.64 | 102.43 | 122.58 | 139.37 | 183.03 | 105.79 | 127.61 | 151.12 | 171.27 | 225.00 |
| 58 | 90.67 | 110.82 | 130.97 | 149.44 | 196.46 | 110.82 | 136.01 | 159.52 | 183.03 | 240.12 |
| 59 | 97.39 | 117.54 | 139.37 | 157.84 | 208.21 | 117.54 | 144.41 | 169.59 | 193.10 | 255.23 |
| 60 | 104.11 | 125.94 | 149.44 | 167.91 | 223.33 | 125.94 | 152.80 | 181.35 | 204.86 | 272.02 |
| 61 | 110.82 | 136.01 | 159.52 | 181.35 | 238.44 | 134.33 | 164.56 | 193.10 | 219.97 | 290.49 |
| 62 | 117.54 | 144.41 | 169.59 | 193.10 | 253.55 | 142.73 | 174.63 | 206.53 | 233.40 | 308.96 |
| 63 | 127.61 | 154.48 | 181.35 | 206.53 | 273.70 | 154.48 | 188.06 | 221.65 | 251.87 | 332.47 |
| 64 | 137.69 | 166.23 | 196.46 | 223.33 | 293.85 | 166.23 | 201.50 | 236.76 | 270.34 | 357.66 |
| 65 | 147.76 | 179.67 | 213.25 | 241.80 | 319.04 | 177.99 | 218.29 | 256.91 | 292.17 | 386.20 |
| 66 | 161.20 | 196.46 | 231.72 | 265.30 | 349.26 | 194.78 | 236.76 | 278.74 | 319.04 | 419.79 |
| 67 | 177.99 | 216.61 | 255.23 | 290.49 | 382.84 | 211.57 | 258.59 | 305.60 | 345.90 | 458.41 |
| 68 | 193.10 | 236.76 | 278.74 | 319.04 | 421.46 | 230.04 | 280.42 | 330.79 | 377.81 | 498.70 |
| 69 | 213.25 | 260.27 | 308.96 | 349.26 | 461.76 | 251.87 | 307.28 | 362.69 | 411.39 | 542.36 |
| 70 | 231.72 | 285.45 | 339.19 | 384.52 | 507.10 | 272.02 | 334.15 | 394.60 | 448.33 | 591.06 |
| 71 | 255.23 | 312.32 | 369.41 | 419.79 | 554.12 | 295.53 | 362.69 | 426.50 | 485.27 | 641.43 |
| 72 | 278.74 | 340.87 | 402.99 | 455.05 | 602.81 | 320.72 | 392.92 | 461.76 | 522.21 | 691.81 |
| 73 | 303.92 | 372.77 | 438.26 | 495.35 | 656.54 | 347.58 | 424.82 | 498.70 | 564.19 | 748.90 |
| 74 | 334.15 | 408.03 | 478.55 | 542.36 | 720.35 | 377.81 | 461.76 | 540.68 | 612.89 | 812.70 |
| 75 | 369.41 | 450.01 | 530.61 | 599.45 | 792.55 | 413.07 | 503.74 | 592.74 | 669.98 | 888.27 |
| 76 | 411.39 | 502.06 | 591.06 | 668.30 | 884.91 | 455.05 | 557.47 | 654.86 | 740.50 | 982.30 |
| 77 | 458.41 | 560.83 | 661.58 | 750.58 | 992.37 | 503.74 | 617.92 | 727.07 | 824.46 | 1091.44 |
| 78 | 508.78 | 624.64 | 737.14 | 836.21 | 1104.87 | 555.80 | 681.73 | 804.31 | 913.45 | 1207.30 |
| 79 | 560.83 | 686.77 | 812.70 | 923.53 | 1220.73 | 607.85 | 745.54 | 881.55 | 1002.45 | 1323.16 |
| 80 | 609.53 | 747.22 | 884.91 | 1004.13 | 1326.52 | 656.54 | 805.99 | 953.75 | 1083.05 | 1430.63 |
| 81 | 651.51 | 797.59 | 945.36 | 1072.97 | 1417.19 | 698.52 | 856.36 | 1014.20 | 1151.89 | 1521.30 |
| 82 | 691.81 | 847.97 | 1004.13 | 1138.46 | 1504.51 | 738.82 | 906.74 | 1072.97 | 1217.38 | 1608.62 |
| 83 | 733.78 | 898.34 | 1062.90 | 1205.62 | 1595.18 | 780.80 | 957.11 | 1131.74 | 1284.54 | 1699.29 |
| 84 | 779.12 | 953.75 | 1128.38 | 1277.83 | 1690.89 | 826.14 | 1012.52 | 1197.23 | 1356.75 | 1795.00 |
| 85 | 829.50 | 1014.20 | 1198.91 | 1358.42 | 1798.36 | 876.51 | 1072.97 | 1267.75 | 1437.34 | 1902.47 |
| 86 | 886.59 | 1083.05 | 1279.50 | 1447.42 | 1919.26 | 933.60 | 1141.82 | 1348.35 | 1526.34 | 2023.36 |
| 87 | 947.03 | 1155.25 | 1365.14 | 1544.81 | 2046.87 | 994.05 | 1214.02 | 1433.99 | 1623.73 | 2150.98 |
| 88 | 1010.84 | 1234.17 | 1457.49 | 1647.24 | 2184.56 | 1057.86 | 1292.94 | 1526.34 | 1726.16 | 2288.67 |
| 89 | 1078.01 | 1316.45 | 1553.20 | 1756.38 | 2328.97 | 1125.02 | 1375.22 | 1622.05 | 1835.30 | 2433.07 |
| 90 | 1150.21 | 1403.76 | 1655.63 | 1870.56 | 2481.77 | 1197.23 | 1462.53 | 1724.48 | 1949.48 | 2585.88 |
| 91 | 1224.09 | 1492.76 | 1761.42 | 1988.10 | 2639.61 | 1271.11 | 1551.53 | 1830.26 | 2067.02 | 2743.71 |
| 92 | 1301.33 | 1586.79 | 1870.56 | 2110.68 | 2804.16 | 1348.35 | 1645.56 | 1939.41 | 2189.60 | 2908.27 |
| 93 | 1381.93 | 1684.18 | 1984.74 | 2239.97 | 2977.12 | 1428.95 | 1742.95 | 2053.59 | 2318.89 | 3081.22 |
| 94 | 1469.25 | 1789.96 | 2109.00 | 2379.34 | 3161.82 | 1516.26 | 1848.73 | 2177.84 | 2458.26 | 3265.93 |
| 95 | 1563.28 | 1904.14 | 2243.33 | 2530.46 | 3363.32 | 1610.30 | 1962.91 | 2312.18 | 2609.38 | 3467.42 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Assisted Living Facilities at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 30 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 31 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 32 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 33 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 34 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 35 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 36 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 37 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 38 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 39 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 40 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 94.03 | 124.26 |
| 41 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 94.03 | 124.26 |
| 42 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 94.03 | 124.26 |
| 43 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 94.03 | 124.26 |
| 44 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 58.77 | 70.52 | 82.28 | 94.03 | 124.26 |
| 45 | 48.70 | 57.09 | 68.84 | 77.24 | 102.43 | 62.13 | 73.88 | 88.99 | 100.75 | 132.65 |
| 46 | 48.70 | 57.09 | 68.84 | 77.24 | 102.43 | 62.13 | 73.88 | 88.99 | 100.75 | 132.65 |
| 47 | 48.70 | 57.09 | 68.84 | 77.24 | 102.43 | 62.13 | 73.88 | 88.99 | 100.75 | 132.65 |
| 48 | 48.70 | 57.09 | 68.84 | 77.24 | 102.43 | 62.13 | 73.88 | 88.99 | 100.75 | 132.65 |
| 49 | 48.70 | 57.09 | 68.84 | 77.24 | 102.43 | 62.13 | 73.88 | 88.99 | 100.75 | 132.65 |
| 50 | 53.73 | 65.49 | 77.24 | 85.64 | 112.50 | 68.84 | 83.96 | 99.07 | 110.82 | 146.09 |
| 51 | 55.41 | 68.84 | 80.60 | 90.67 | 120.90 | 72.20 | 87.32 | 102.43 | 115.86 | 154.48 |
| 52 | 58.77 | 70.52 | 83.96 | 95.71 | 125.94 | 75.56 | 90.67 | 107.46 | 122.58 | 159.52 |
| 53 | 62.13 | 75.56 | 87.32 | 102.43 | 134.33 | 77.24 | 95.71 | 110.82 | 127.61 | 167.91 |
| 54 | 63.81 | 78.92 | 92.35 | 107.46 | 139.37 | 80.60 | 99.07 | 115.86 | 132.65 | 174.63 |
| 55 | 67.17 | 83.96 | 97.39 | 112.50 | 146.09 | 83.96 | 104.11 | 120.90 | 137.69 | 181.35 |
| 56 | 72.20 | 87.32 | 102.43 | 119.22 | 156.16 | 88.99 | 109.14 | 127.61 | 146.09 | 191.42 |
| 57 | 75.56 | 92.35 | 109.14 | 125.94 | 164.56 | 94.03 | 114.18 | 134.33 | 152.80 | 201.50 |
| 58 | 80.60 | 99.07 | 117.54 | 134.33 | 174.63 | 99.07 | 120.90 | 142.73 | 162.88 | 213.25 |
| 59 | 85.64 | 105.79 | 124.26 | 142.73 | 186.38 | 105.79 | 127.61 | 151.12 | 172.95 | 226.68 |
| 60 | 90.67 | 112.50 | 130.97 | 152.80 | 198.14 | 110.82 | 136.01 | 159.52 | 184.71 | 240.12 |
| 61 | 99.07 | 119.22 | 141.05 | 162.88 | 213.25 | 119.22 | 146.09 | 171.27 | 196.46 | 258.59 |
| 62 | 105.79 | 127.61 | 152.80 | 172.95 | 226.68 | 129.29 | 156.16 | 184.71 | 208.21 | 275.38 |
| 63 | 112.50 | 139.37 | 161.20 | 184.71 | 243.48 | 136.01 | 167.91 | 196.46 | 223.33 | 295.53 |
| 64 | 122.58 | 149.44 | 174.63 | 199.82 | 261.95 | 147.76 | 181.35 | 211.57 | 241.80 | 319.04 |
| 65 | 130.97 | 161.20 | 189.74 | 216.61 | 285.45 | 159.52 | 194.78 | 228.36 | 261.95 | 344.22 |
| 66 | 146.09 | 176.31 | 208.21 | 236.76 | 312.32 | 174.63 | 211.57 | 250.19 | 283.77 | 374.45 |
| 67 | 157.84 | 193.10 | 228.36 | 258.59 | 342.54 | 188.06 | 230.04 | 272.02 | 307.28 | 408.03 |
| 68 | 172.95 | 211.57 | 250.19 | 283.77 | 374.45 | 204.86 | 250.19 | 295.53 | 335.83 | 443.29 |
| 69 | 188.06 | 233.40 | 273.70 | 310.64 | 411.39 | 221.65 | 273.70 | 320.72 | 366.05 | 483.59 |
| 70 | 206.53 | 255.23 | 300.57 | 340.87 | 451.69 | 241.80 | 297.21 | 350.94 | 397.96 | 527.25 |
| 71 | 228.36 | 278.74 | 329.11 | 374.45 | 491.99 | 263.62 | 322.39 | 381.16 | 431.54 | 569.23 |
| 72 | 248.51 | 302.25 | 359.34 | 406.35 | 537.32 | 285.45 | 347.58 | 411.39 | 465.12 | 616.24 |
| 73 | 272.02 | 330.79 | 389.56 | 441.61 | 584.34 | 308.96 | 377.81 | 443.29 | 502.06 | 664.94 |
| 74 | 298.89 | 362.69 | 426.50 | 483.59 | 639.75 | 337.51 | 411.39 | 481.91 | 544.04 | 722.03 |
| 75 | 329.11 | 401.31 | 471.84 | 532.29 | 706.92 | 367.73 | 448.33 | 527.25 | 596.09 | 790.87 |
| 76 | 366.05 | 444.97 | 523.89 | 594.42 | 787.52 | 404.67 | 493.67 | 580.98 | 658.22 | 873.15 |
| 77 | 408.03 | 498.70 | 586.02 | 664.94 | 881.55 | 448.33 | 549.08 | 644.79 | 730.43 | 968.86 |
| 78 | 453.37 | 554.12 | 653.19 | 740.50 | 982.30 | 493.67 | 604.49 | 713.63 | 807.67 | 1071.29 |
| 79 | 497.03 | 609.53 | 722.03 | 817.74 | 1081.37 | 539.00 | 661.58 | 782.48 | 884.91 | 1172.04 |
| 80 | 540.68 | 663.26 | 784.16 | 888.27 | 1175.40 | 580.98 | 713.63 | 844.61 | 958.79 | 1266.07 |
| 81 | 577.62 | 708.60 | 837.89 | 948.71 | 1256.00 | 617.92 | 758.97 | 898.34 | 1019.24 | 1346.67 |
| 82 | 614.57 | 752.25 | 888.27 | 1005.80 | 1333.24 | 654.86 | 802.63 | 948.71 | 1076.33 | 1423.91 |
| 83 | 651.51 | 797.59 | 942.00 | 1066.25 | 1412.16 | 691.81 | 847.97 | 1002.45 | 1136.78 | 1502.83 |
| 84 | 691.81 | 846.29 | 999.09 | 1128.38 | 1497.79 | 732.11 | 896.66 | 1059.54 | 1198.91 | 1588.47 |
| 85 | 737.14 | 900.02 | 1062.90 | 1200.59 | 1593.50 | 777.44 | 950.39 | 1123.34 | 1271.11 | 1684.18 |
| 86 | 787.52 | 960.47 | 1133.42 | 1279.50 | 1699.29 | 827.82 | 1010.84 | 1193.87 | 1350.03 | 1789.96 |
| 87 | 841.25 | 1025.95 | 1208.98 | 1365.14 | 1813.47 | 881.55 | 1076.33 | 1269.43 | 1435.66 | 1904.14 |
| 88 | 898.34 | 1094.80 | 1289.58 | 1455.81 | 1936.05 | 938.64 | 1145.17 | 1350.03 | 1526.34 | 2026.72 |
| 89 | 958.79 | 1168.68 | 1376.89 | 1553.20 | 2063.66 | 999.09 | 1219.06 | 1437.34 | 1623.73 | 2154.34 |
| 90 | 1020.92 | 1245.92 | 1465.89 | 1653.95 | 2199.67 | 1061.22 | 1296.30 | 1526.34 | 1724.48 | 2290.35 |
| 91 | 1088.08 | 1324.84 | 1559.92 | 1759.74 | 2339.04 | 1128.38 | 1375.22 | 1620.37 | 1830.26 | 2429.72 |
| 92 | 1155.25 | 1407.12 | 1655.63 | 1867.20 | 2485.13 | 1195.55 | 1457.49 | 1716.08 | 1937.73 | 2575.80 |
| 93 | 1227.45 | 1494.43 | 1758.06 | 1981.39 | 2637.93 | 1267.75 | 1544.81 | 1818.51 | 2051.91 | 2728.60 |
| 94 | 1304.69 | 1588.47 | 1867.20 | 2103.96 | 2802.48 | 1344.99 | 1638.84 | 1927.65 | 2174.49 | 2893.16 |
| 95 | 1388.65 | 1689.21 | 1986.42 | 2238.29 | 2980.47 | 1428.95 | 1739.59 | 2046.87 | 2308.82 | 3071.15 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Assisted Living Facilities at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 30 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 31 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 32 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 33 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 34 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 35 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 36 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 37 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 38 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 39 | 36.94 | 47.02 | 55.41 | 63.81 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 40 | 40.30 | 48.70 | 57.09 | 65.49 | 87.32 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 |
| 41 | 40.30 | 48.70 | 57.09 | 65.49 | 87.32 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 |
| 42 | 40.30 | 48.70 | 57.09 | 65.49 | 87.32 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 |
| 43 | 40.30 | 48.70 | 57.09 | 65.49 | 87.32 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 |
| 44 | 40.30 | 48.70 | 57.09 | 65.49 | 87.32 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 |
| 45 | 43.66 | 52.05 | 60.45 | 68.84 | 92.35 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 |
| 46 | 43.66 | 52.05 | 60.45 | 68.84 | 92.35 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 |
| 47 | 43.66 | 52.05 | 60.45 | 68.84 | 92.35 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 |
| 48 | 43.66 | 52.05 | 60.45 | 68.84 | 92.35 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 |
| 49 | 43.66 | 52.05 | 60.45 | 68.84 | 92.35 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 |
| 50 | 48.70 | 57.09 | 68.84 | 77.24 | 102.43 | 62.13 | 73.88 | 87.32 | 99.07 | 130.97 |
| 51 | 50.37 | 62.13 | 72.20 | 82.28 | 107.46 | 63.81 | 78.92 | 90.67 | 104.11 | 137.69 |
| 52 | 53.73 | 65.49 | 75.56 | 87.32 | 114.18 | 67.17 | 82.28 | 95.71 | 110.82 | 144.41 |
| 53 | 55.41 | 67.17 | 78.92 | 90.67 | 119.22 | 70.52 | 85.64 | 99.07 | 114.18 | 151.12 |
| 54 | 58.77 | 70.52 | 83.96 | 95.71 | 125.94 | 72.20 | 88.99 | 104.11 | 119.22 | 156.16 |
| 55 | 60.45 | 75.56 | 87.32 | 100.75 | 130.97 | 75.56 | 92.35 | 107.46 | 124.26 | 162.88 |
| 56 | 63.81 | 77.24 | 94.03 | 105.79 | 139.37 | 78.92 | 95.71 | 114.18 | 129.29 | 171.27 |
| 57 | 67.17 | 83.96 | 97.39 | 112.50 | 147.76 | 83.96 | 102.43 | 120.90 | 136.01 | 181.35 |
| 58 | 72.20 | 88.99 | 104.11 | 119.22 | 156.16 | 87.32 | 107.46 | 127.61 | 144.41 | 191.42 |
| 59 | 75.56 | 94.03 | 110.82 | 127.61 | 167.91 | 92.35 | 115.86 | 134.33 | 154.48 | 203.18 |
| 60 | 80.60 | 99.07 | 117.54 | 134.33 | 177.99 | 99.07 | 120.90 | 142.73 | 162.88 | 214.93 |
| 61 | 87.32 | 107.46 | 127.61 | 144.41 | 189.74 | 107.46 | 129.29 | 154.48 | 174.63 | 230.04 |
| 62 | 94.03 | 115.86 | 136.01 | 156.16 | 203.18 | 114.18 | 139.37 | 164.56 | 188.06 | 246.83 |
| 63 | 100.75 | 122.58 | 144.41 | 164.56 | 218.29 | 122.58 | 149.44 | 176.31 | 199.82 | 263.62 |
| 64 | 109.14 | 132.65 | 156.16 | 177.99 | 235.08 | 130.97 | 161.20 | 188.06 | 214.93 | 285.45 |
| 65 | 117.54 | 144.41 | 169.59 | 193.10 | 255.23 | 142.73 | 174.63 | 204.86 | 233.40 | 307.28 |
| 66 | 129.29 | 157.84 | 186.38 | 213.25 | 280.42 | 156.16 | 189.74 | 223.33 | 253.55 | 334.15 |
| 67 | 141.05 | 172.95 | 203.18 | 231.72 | 305.60 | 167.91 | 206.53 | 241.80 | 275.38 | 364.37 |
| 68 | 152.80 | 189.74 | 223.33 | 255.23 | 335.83 | 181.35 | 225.00 | 263.62 | 300.57 | 396.28 |
| 69 | 167.91 | 208.21 | 245.15 | 280.42 | 367.73 | 198.14 | 243.48 | 287.13 | 327.43 | 431.54 |
| 70 | 184.71 | 226.68 | 268.66 | 305.60 | 402.99 | 216.61 | 265.30 | 312.32 | 355.98 | 470.16 |
| 71 | 201.50 | 248.51 | 293.85 | 334.15 | 439.93 | 233.40 | 287.13 | 339.19 | 386.20 | 508.78 |
| 72 | 221.65 | 272.02 | 319.04 | 362.69 | 480.23 | 255.23 | 310.64 | 366.05 | 414.75 | 550.76 |
| 73 | 241.80 | 295.53 | 349.26 | 394.60 | 522.21 | 275.38 | 335.83 | 396.28 | 448.33 | 592.74 |
| 74 | 266.98 | 325.75 | 381.16 | 431.54 | 572.59 | 300.57 | 367.73 | 429.86 | 486.95 | 644.79 |
| 75 | 293.85 | 359.34 | 419.79 | 475.20 | 631.36 | 327.43 | 401.31 | 470.16 | 532.29 | 705.24 |
| 76 | 325.75 | 397.96 | 468.48 | 528.93 | 701.88 | 361.02 | 439.93 | 518.85 | 586.02 | 777.44 |
| 77 | 362.69 | 443.29 | 523.89 | 592.74 | 785.84 | 399.64 | 486.95 | 574.27 | 651.51 | 863.08 |
| 78 | 402.99 | 493.67 | 582.66 | 659.90 | 873.15 | 438.26 | 537.32 | 634.71 | 720.35 | 952.07 |
| 79 | 441.61 | 542.36 | 641.43 | 727.07 | 962.15 | 478.55 | 587.70 | 695.16 | 787.52 | 1042.75 |
| 80 | 480.23 | 589.38 | 696.84 | 789.20 | 1046.10 | 515.50 | 634.71 | 750.58 | 851.32 | 1126.70 |
| 81 | 513.82 | 629.68 | 745.54 | 842.93 | 1116.63 | 549.08 | 675.01 | 799.27 | 905.06 | 1197.23 |
| 82 | 545.72 | 669.98 | 790.87 | 894.98 | 1185.47 | 580.98 | 715.31 | 844.61 | 957.11 | 1266.07 |
| 83 | 579.30 | 710.28 | 837.89 | 947.03 | 1256.00 | 614.57 | 755.61 | 891.62 | 1009.16 | 1336.60 |
| 84 | 614.57 | 752.25 | 888.27 | 1004.13 | 1331.56 | 649.83 | 797.59 | 942.00 | 1066.25 | 1412.16 |
| 85 | 654.86 | 800.95 | 945.36 | 1067.93 | 1417.19 | 690.13 | 846.29 | 999.09 | 1130.06 | 1497.79 |
| 86 | 700.20 | 854.68 | 1009.16 | 1138.46 | 1512.91 | 735.46 | 900.02 | 1062.90 | 1200.59 | 1593.50 |
| 87 | 747.22 | 913.45 | 1076.33 | 1215.70 | 1613.65 | 782.48 | 958.79 | 1130.06 | 1277.83 | 1694.25 |
| 88 | 797.59 | 975.58 | 1148.53 | 1296.30 | 1722.80 | 832.85 | 1020.92 | 1202.26 | 1358.42 | 1803.40 |
| 89 | 851.32 | 1039.39 | 1225.77 | 1381.93 | 1836.98 | 886.59 | 1084.72 | 1279.50 | 1444.06 | 1917.58 |
| 90 | 908.41 | 1108.23 | 1304.69 | 1472.61 | 1957.88 | 943.68 | 1153.57 | 1358.42 | 1534.73 | 2038.48 |
| 91 | 967.18 | 1180.44 | 1388.65 | 1564.96 | 2082.13 | 1002.45 | 1225.77 | 1442.38 | 1627.09 | 2162.73 |
| 92 | 1027.63 | 1252.64 | 1474.28 | 1662.35 | 2211.43 | 1062.90 | 1297.98 | 1528.02 | 1724.48 | 2292.03 |
| 93 | 1091.44 | 1329.88 | 1564.96 | 1763.10 | 2347.44 | 1126.70 | 1375.22 | 1618.69 | 1825.23 | 2428.04 |
| 94 | 1160.29 | 1413.84 | 1662.35 | 1872.24 | 2493.52 | 1195.55 | 1459.17 | 1716.08 | 1934.37 | 2574.12 |
| 95 | 1235.85 | 1504.51 | 1769.81 | 1993.14 | 2653.04 | 1271.11 | 1549.85 | 1823.55 | 2055.27 | 2733.64 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Assisted Living Facilities at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 30 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 31 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 32 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 33 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 34 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 35 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 36 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 37 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 38 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 39 | 35.26 | 43.66 | 52.05 | 58.77 | 77.24 | 45.34 | 55.41 | 65.49 | 73.88 | 97.39 |
| 40 | 36.94 | 45.34 | 53.73 | 60.45 | 82.28 | 48.70 | 58.77 | 70.52 | 78.92 | 104.11 |
| 41 | 36.94 | 45.34 | 53.73 | 60.45 | 82.28 | 48.70 | 58.77 | 70.52 | 78.92 | 104.11 |
| 42 | 36.94 | 45.34 | 53.73 | 60.45 | 82.28 | 48.70 | 58.77 | 70.52 | 78.92 | 104.11 |
| 43 | 36.94 | 45.34 | 53.73 | 60.45 | 82.28 | 48.70 | 58.77 | 70.52 | 78.92 | 104.11 |
| 44 | 36.94 | 45.34 | 53.73 | 60.45 | 82.28 | 48.70 | 58.77 | 70.52 | 78.92 | 104.11 |
| 45 | 40.30 | 48.70 | 57.09 | 65.49 | 85.64 | 52.05 | 62.13 | 73.88 | 83.96 | 109.14 |
| 46 | 40.30 | 48.70 | 57.09 | 65.49 | 85.64 | 52.05 | 62.13 | 73.88 | 83.96 | 109.14 |
| 47 | 40.30 | 48.70 | 57.09 | 65.49 | 85.64 | 52.05 | 62.13 | 73.88 | 83.96 | 109.14 |
| 48 | 40.30 | 48.70 | 57.09 | 65.49 | 85.64 | 52.05 | 62.13 | 73.88 | 83.96 | 109.14 |
| 49 | 40.30 | 48.70 | 57.09 | 65.49 | 85.64 | 52.05 | 62.13 | 73.88 | 83.96 | 109.14 |
| 50 | 43.66 | 53.73 | 63.81 | 72.20 | 95.71 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 |
| 51 | 45.34 | 57.09 | 67.17 | 77.24 | 100.75 | 58.77 | 72.20 | 85.64 | 97.39 | 127.61 |
| 52 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 | 62.13 | 75.56 | 88.99 | 100.75 | 134.33 |
| 53 | 50.37 | 62.13 | 73.88 | 85.64 | 110.82 | 63.81 | 78.92 | 92.35 | 105.79 | 139.37 |
| 54 | 53.73 | 65.49 | 78.92 | 88.99 | 117.54 | 67.17 | 82.28 | 97.39 | 110.82 | 144.41 |
| 55 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 68.84 | 85.64 | 100.75 | 114.18 | 151.12 |
| 56 | 60.45 | 72.20 | 85.64 | 97.39 | 129.29 | 73.88 | 88.99 | 105.79 | 119.22 | 157.84 |
| 57 | 62.13 | 77.24 | 92.35 | 104.11 | 137.69 | 77.24 | 94.03 | 112.50 | 125.94 | 167.91 |
| 58 | 67.17 | 82.28 | 95.71 | 110.82 | 146.09 | 80.60 | 100.75 | 117.54 | 134.33 | 176.31 |
| 59 | 70.52 | 87.32 | 102.43 | 117.54 | 154.48 | 85.64 | 105.79 | 124.26 | 141.05 | 188.06 |
| 60 | 75.56 | 92.35 | 109.14 | 124.26 | 164.56 | 92.35 | 112.50 | 132.65 | 151.12 | 198.14 |
| 61 | 80.60 | 99.07 | 117.54 | 134.33 | 176.31 | 97.39 | 120.90 | 142.73 | 161.20 | 213.25 |
| 62 | 87.32 | 107.46 | 125.94 | 142.73 | 188.06 | 105.79 | 129.29 | 152.80 | 172.95 | 226.68 |
| 63 | 94.03 | 114.18 | 134.33 | 154.48 | 201.50 | 112.50 | 139.37 | 162.88 | 184.71 | 243.48 |
| 64 | 100.75 | 122.58 | 144.41 | 164.56 | 218.29 | 122.58 | 149.44 | 174.63 | 198.14 | 261.95 |
| 65 | 109.14 | 134.33 | 156.16 | 179.67 | 236.76 | 132.65 | 162.88 | 188.06 | 214.93 | 283.77 |
| 66 | 119.22 | 146.09 | 171.27 | 196.46 | 258.59 | 142.73 | 176.31 | 204.86 | 235.08 | 308.96 |
| 67 | 130.97 | 161.20 | 188.06 | 214.93 | 282.10 | 156.16 | 191.42 | 223.33 | 255.23 | 335.83 |
| 68 | 142.73 | 174.63 | 206.53 | 235.08 | 310.64 | 169.59 | 206.53 | 243.48 | 277.06 | 366.05 |
| 69 | 156.16 | 193.10 | 226.68 | 256.91 | 339.19 | 183.03 | 225.00 | 265.30 | 300.57 | 397.96 |
| 70 | 171.27 | 209.89 | 248.51 | 282.10 | 371.09 | 198.14 | 243.48 | 288.81 | 327.43 | 433.22 |
| 71 | 188.06 | 230.04 | 272.02 | 308.96 | 408.03 | 216.61 | 266.98 | 314.00 | 355.98 | 470.16 |
| 72 | 204.86 | 251.87 | 295.53 | 334.15 | 443.29 | 235.08 | 288.81 | 337.51 | 382.84 | 507.10 |
| 73 | 223.33 | 273.70 | 322.39 | 364.37 | 483.59 | 253.55 | 310.64 | 366.05 | 413.07 | 549.08 |
| 74 | 245.15 | 300.57 | 352.62 | 397.96 | 528.93 | 277.06 | 337.51 | 396.28 | 448.33 | 596.09 |
| 75 | 270.34 | 330.79 | 387.88 | 438.26 | 582.66 | 302.25 | 369.41 | 433.22 | 490.31 | 649.83 |
| 76 | 300.57 | 367.73 | 433.22 | 486.95 | 648.15 | 332.47 | 406.35 | 478.55 | 540.68 | 718.67 |
| 77 | 334.15 | 409.71 | 483.59 | 545.72 | 723.71 | 367.73 | 450.01 | 530.61 | 599.45 | 795.91 |
| 78 | 371.09 | 455.05 | 537.32 | 607.85 | 804.31 | 402.99 | 497.03 | 584.34 | 663.26 | 876.51 |
| 79 | 408.03 | 500.38 | 591.06 | 669.98 | 886.59 | 439.93 | 542.36 | 639.75 | 725.39 | 958.79 |
| 80 | 441.61 | 542.36 | 643.11 | 727.07 | 962.15 | 475.20 | 584.34 | 691.81 | 782.48 | 1036.03 |
| 81 | 473.52 | 580.98 | 686.77 | 777.44 | 1027.63 | 507.10 | 622.96 | 735.46 | 832.85 | 1101.52 |
| 82 | 502.06 | 616.24 | 728.75 | 824.46 | 1091.44 | 535.65 | 658.22 | 777.44 | 879.87 | 1165.32 |
| 83 | 533.97 | 653.19 | 772.40 | 873.15 | 1156.93 | 567.55 | 695.16 | 821.10 | 928.56 | 1230.81 |
| 84 | 565.87 | 693.48 | 819.42 | 925.21 | 1225.77 | 599.45 | 735.46 | 868.12 | 980.62 | 1299.65 |
| 85 | 602.81 | 738.82 | 871.47 | 983.98 | 1304.69 | 636.39 | 780.80 | 920.17 | 1039.39 | 1378.57 |
| 86 | 644.79 | 787.52 | 928.56 | 1049.46 | 1392.01 | 678.37 | 829.50 | 977.26 | 1104.87 | 1465.89 |
| 87 | 688.45 | 841.25 | 992.37 | 1118.31 | 1486.04 | 722.03 | 883.23 | 1041.07 | 1173.72 | 1559.92 |
| 88 | 735.46 | 898.34 | 1057.86 | 1193.87 | 1585.11 | 769.05 | 940.32 | 1106.55 | 1249.28 | 1658.99 |
| 89 | 784.16 | 958.79 | 1128.38 | 1272.79 | 1690.89 | 817.74 | 1000.77 | 1177.08 | 1328.20 | 1764.78 |
| 90 | 837.89 | 1020.92 | 1202.26 | 1355.07 | 1801.72 | 871.47 | 1062.90 | 1250.96 | 1410.48 | 1875.60 |
| 91 | 891.62 | 1086.40 | 1279.50 | 1440.70 | 1917.58 | 925.21 | 1128.38 | 1328.20 | 1496.11 | 1991.46 |
| 92 | 947.03 | 1155.25 | 1358.42 | 1529.70 | 2035.12 | 980.62 | 1197.23 | 1407.12 | 1585.11 | 2109.00 |
| 93 | 1005.80 | 1225.77 | 1442.38 | 1623.73 | 2161.05 | 1039.39 | 1267.75 | 1491.08 | 1679.14 | 2234.94 |
| 94 | 1069.61 | 1303.01 | 1531.38 | 1724.48 | 2295.38 | 1103.19 | 1344.99 | 1580.07 | 1779.89 | 2369.27 |
| 95 | 1138.46 | 1386.97 | 1630.44 | 1835.30 | 2443.15 | 1172.04 | 1428.95 | 1679.14 | 1890.71 | 2517.03 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Assisted Living Facilities at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 30 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 31 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 32 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 33 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 34 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 35 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 36 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 37 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 38 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 39 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 50.37 | 63.81 | 73.88 | 83.96 | 110.82 |
| 40 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 41 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 42 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 43 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 44 | 41.98 | 52.05 | 60.45 | 68.84 | 90.67 | 55.41 | 67.17 | 78.92 | 88.99 | 117.54 |
| 45 | 45.34 | 55.41 | 65.49 | 72.20 | 97.39 | 58.77 | 70.52 | 83.96 | 94.03 | 125.94 |
| 46 | 45.34 | 55.41 | 65.49 | 72.20 | 97.39 | 58.77 | 70.52 | 83.96 | 94.03 | 125.94 |
| 47 | 45.34 | 55.41 | 65.49 | 72.20 | 97.39 | 58.77 | 70.52 | 83.96 | 94.03 | 125.94 |
| 48 | 45.34 | 55.41 | 65.49 | 72.20 | 97.39 | 58.77 | 70.52 | 83.96 | 94.03 | 125.94 |
| 49 | 45.34 | 55.41 | 65.49 | 72.20 | 97.39 | 58.77 | 70.52 | 83.96 | 94.03 | 125.94 |
| 50 | 50.37 | 60.45 | 72.20 | 83.96 | 109.14 | 65.49 | 78.92 | 94.03 | 105.79 | 139.37 |
| 51 | 53.73 | 63.81 | 75.56 | 85.64 | 114.18 | 68.84 | 83.96 | 97.39 | 110.82 | 147.76 |
| 52 | 55.41 | 67.17 | 80.60 | 90.67 | 120.90 | 70.52 | 85.64 | 100.75 | 115.86 | 154.48 |
| 53 | 58.77 | 70.52 | 85.64 | 95.71 | 125.94 | 73.88 | 88.99 | 105.79 | 120.90 | 157.84 |
| 54 | 62.13 | 75.56 | 87.32 | 102.43 | 132.65 | 77.24 | 95.71 | 110.82 | 125.94 | 164.56 |
| 55 | 63.81 | 78.92 | 92.35 | 105.79 | 137.69 | 80.60 | 99.07 | 115.86 | 130.97 | 172.95 |
| 56 | 67.17 | 83.96 | 99.07 | 114.18 | 146.09 | 85.64 | 104.11 | 122.58 | 139.37 | 181.35 |
| 57 | 72.20 | 87.32 | 104.11 | 117.54 | 156.16 | 90.67 | 107.46 | 127.61 | 146.09 | 191.42 |
| 58 | 77.24 | 95.71 | 112.50 | 125.94 | 167.91 | 94.03 | 115.86 | 136.01 | 154.48 | 204.86 |
| 59 | 82.28 | 99.07 | 119.22 | 134.33 | 177.99 | 99.07 | 122.58 | 144.41 | 164.56 | 216.61 |
| 60 | 87.32 | 107.46 | 125.94 | 144.41 | 189.74 | 105.79 | 130.97 | 152.80 | 174.63 | 231.72 |
| 61 | 94.03 | 115.86 | 136.01 | 154.48 | 203.18 | 114.18 | 139.37 | 164.56 | 188.06 | 246.83 |
| 62 | 99.07 | 124.26 | 144.41 | 164.56 | 214.93 | 120.90 | 149.44 | 174.63 | 198.14 | 261.95 |
| 63 | 109.14 | 130.97 | 154.48 | 174.63 | 231.72 | 132.65 | 159.52 | 189.74 | 213.25 | 282.10 |
| 64 | 117.54 | 141.05 | 167.91 | 189.74 | 250.19 | 141.05 | 171.27 | 201.50 | 230.04 | 303.92 |
| 65 | 124.26 | 149.44 | 181.35 | 204.86 | 272.02 | 151.12 | 183.03 | 216.61 | 248.51 | 327.43 |
| 66 | 136.01 | 166.23 | 198.14 | 226.68 | 297.21 | 164.56 | 199.82 | 238.44 | 272.02 | 357.66 |
| 67 | 151.12 | 183.03 | 216.61 | 246.83 | 325.75 | 179.67 | 219.97 | 260.27 | 293.85 | 391.24 |
| 68 | 162.88 | 201.50 | 238.44 | 270.34 | 357.66 | 194.78 | 238.44 | 282.10 | 320.72 | 423.14 |
| 69 | 181.35 | 221.65 | 263.62 | 297.21 | 391.24 | 214.93 | 260.27 | 308.96 | 349.26 | 460.08 |
| 70 | 198.14 | 241.80 | 287.13 | 327.43 | 429.86 | 230.04 | 282.10 | 334.15 | 379.49 | 502.06 |
| 71 | 216.61 | 265.30 | 314.00 | 357.66 | 471.84 | 251.87 | 308.96 | 362.69 | 413.07 | 545.72 |
| 72 | 236.76 | 290.49 | 342.54 | 386.20 | 513.82 | 272.02 | 334.15 | 392.92 | 443.29 | 589.38 |
| 73 | 258.59 | 315.68 | 371.09 | 421.46 | 559.15 | 295.53 | 361.02 | 423.14 | 480.23 | 638.07 |
| 74 | 283.77 | 347.58 | 406.35 | 461.76 | 612.89 | 320.72 | 392.92 | 458.41 | 522.21 | 690.13 |
| 75 | 314.00 | 381.16 | 451.69 | 508.78 | 673.34 | 350.94 | 428.18 | 505.42 | 569.23 | 753.93 |
| 76 | 349.26 | 426.50 | 502.06 | 567.55 | 752.25 | 386.20 | 473.52 | 557.47 | 629.68 | 834.53 |
| 77 | 389.56 | 476.88 | 560.83 | 638.07 | 842.93 | 428.18 | 525.57 | 617.92 | 700.20 | 926.89 |
| 78 | 431.54 | 530.61 | 626.32 | 710.28 | 938.64 | 471.84 | 579.30 | 683.41 | 775.76 | 1025.95 |
| 79 | 476.88 | 584.34 | 690.13 | 784.16 | 1037.71 | 517.18 | 634.71 | 748.90 | 851.32 | 1125.02 |
| 80 | 518.85 | 636.39 | 752.25 | 853.00 | 1126.70 | 557.47 | 685.09 | 811.02 | 920.17 | 1215.70 |
| 81 | 554.12 | 678.37 | 802.63 | 911.77 | 1203.94 | 592.74 | 727.07 | 861.40 | 978.94 | 1292.94 |
| 82 | 589.38 | 722.03 | 853.00 | 967.18 | 1279.50 | 628.00 | 770.73 | 911.77 | 1034.35 | 1368.50 |
| 83 | 624.64 | 764.01 | 903.38 | 1024.28 | 1355.07 | 663.26 | 812.70 | 962.15 | 1091.44 | 1444.06 |
| 84 | 663.26 | 811.02 | 958.79 | 1086.40 | 1437.34 | 701.88 | 859.72 | 1017.56 | 1153.57 | 1526.34 |
| 85 | 705.24 | 863.08 | 1019.24 | 1153.57 | 1528.02 | 743.86 | 911.77 | 1078.01 | 1220.73 | 1617.01 |
| 86 | 753.93 | 921.85 | 1086.40 | 1229.13 | 1630.44 | 792.55 | 970.54 | 1145.17 | 1296.30 | 1719.44 |
| 87 | 805.99 | 982.30 | 1160.29 | 1313.09 | 1739.59 | 844.61 | 1030.99 | 1219.06 | 1380.25 | 1828.58 |
| 88 | 859.72 | 1049.46 | 1237.53 | 1400.40 | 1857.13 | 898.34 | 1098.16 | 1296.30 | 1467.57 | 1946.12 |
| 89 | 916.81 | 1119.99 | 1319.80 | 1492.76 | 1979.71 | 955.43 | 1168.68 | 1378.57 | 1559.92 | 2068.70 |
| 90 | 978.94 | 1193.87 | 1407.12 | 1590.15 | 2109.00 | 1017.56 | 1242.56 | 1465.89 | 1657.31 | 2197.99 |
| 91 | 1041.07 | 1269.43 | 1496.11 | 1689.21 | 2243.33 | 1079.69 | 1318.12 | 1554.88 | 1756.38 | 2332.33 |
| 92 | 1106.55 | 1350.03 | 1590.15 | 1793.32 | 2382.70 | 1145.17 | 1398.72 | 1648.92 | 1860.49 | 2471.69 |
| 93 | 1175.40 | 1432.31 | 1685.86 | 1904.14 | 2530.46 | 1214.02 | 1481.00 | 1744.63 | 1971.31 | 2619.46 |
| 94 | 1249.28 | 1522.98 | 1791.64 | 2021.68 | 2686.62 | 1287.90 | 1571.68 | 1850.41 | 2088.85 | 2775.62 |
| 95 | 1329.88 | 1618.69 | 1905.82 | 2150.98 | 2857.90 | 1368.50 | 1667.39 | 1964.59 | 2218.14 | 2946.89 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Assisted Living Facilities at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 30 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 31 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 32 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 33 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 34 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 35 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 36 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 37 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 38 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 39 | 36.94 | 43.66 | 52.05 | 58.77 | 77.24 | 47.02 | 57.09 | 67.17 | 75.56 | 99.07 |
| 40 | 38.62 | 47.02 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 41 | 38.62 | 47.02 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 42 | 38.62 | 47.02 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 43 | 38.62 | 47.02 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 44 | 38.62 | 47.02 | 55.41 | 60.45 | 82.28 | 48.70 | 60.45 | 70.52 | 80.60 | 105.79 |
| 45 | 40.30 | 48.70 | 58.77 | 65.49 | 85.64 | 52.05 | 63.81 | 75.56 | 85.64 | 112.50 |
| 46 | 40.30 | 48.70 | 58.77 | 65.49 | 85.64 | 52.05 | 63.81 | 75.56 | 85.64 | 112.50 |
| 47 | 40.30 | 48.70 | 58.77 | 65.49 | 85.64 | 52.05 | 63.81 | 75.56 | 85.64 | 112.50 |
| 48 | 40.30 | 48.70 | 58.77 | 65.49 | 85.64 | 52.05 | 63.81 | 75.56 | 85.64 | 112.50 |
| 49 | 40.30 | 48.70 | 58.77 | 65.49 | 85.64 | 52.05 | 63.81 | 75.56 | 85.64 | 112.50 |
| 50 | 45.34 | 55.41 | 65.49 | 72.20 | 95.71 | 58.77 | 70.52 | 83.96 | 94.03 | 124.26 |
| 51 | 47.02 | 58.77 | 68.84 | 77.24 | 102.43 | 62.13 | 73.88 | 87.32 | 99.07 | 130.97 |
| 52 | 50.37 | 60.45 | 70.52 | 82.28 | 107.46 | 65.49 | 77.24 | 90.67 | 104.11 | 136.01 |
| 53 | 53.73 | 63.81 | 73.88 | 85.64 | 114.18 | 67.17 | 82.28 | 94.03 | 107.46 | 142.73 |
| 54 | 53.73 | 67.17 | 78.92 | 90.67 | 117.54 | 67.17 | 85.64 | 99.07 | 112.50 | 147.76 |
| 55 | 57.09 | 70.52 | 83.96 | 95.71 | 124.26 | 70.52 | 87.32 | 104.11 | 117.54 | 154.48 |
| 56 | 62.13 | 73.88 | 87.32 | 100.75 | 132.65 | 75.56 | 92.35 | 107.46 | 124.26 | 162.88 |
| 57 | 65.49 | 78.92 | 92.35 | 107.46 | 141.05 | 80.60 | 97.39 | 114.18 | 129.29 | 171.27 |
| 58 | 67.17 | 83.96 | 99.07 | 114.18 | 147.76 | 83.96 | 102.43 | 120.90 | 137.69 | 181.35 |
| 59 | 72.20 | 90.67 | 105.79 | 122.58 | 157.84 | 90.67 | 109.14 | 129.29 | 147.76 | 193.10 |
| 60 | 77.24 | 94.03 | 112.50 | 129.29 | 169.59 | 95.71 | 114.18 | 136.01 | 156.16 | 204.86 |
| 61 | 83.96 | 100.75 | 120.90 | 139.37 | 181.35 | 100.75 | 124.26 | 146.09 | 167.91 | 219.97 |
| 62 | 90.67 | 109.14 | 129.29 | 146.09 | 193.10 | 110.82 | 134.33 | 156.16 | 176.31 | 235.08 |
| 63 | 95.71 | 119.22 | 137.69 | 157.84 | 206.53 | 114.18 | 142.73 | 167.91 | 191.42 | 251.87 |
| 64 | 104.11 | 125.94 | 147.76 | 171.27 | 223.33 | 125.94 | 154.48 | 179.67 | 206.53 | 272.02 |
| 65 | 110.82 | 137.69 | 161.20 | 184.71 | 243.48 | 134.33 | 166.23 | 193.10 | 223.33 | 292.17 |
| 66 | 124.26 | 151.12 | 177.99 | 201.50 | 265.30 | 147.76 | 179.67 | 213.25 | 240.12 | 319.04 |
| 67 | 134.33 | 164.56 | 194.78 | 219.97 | 292.17 | 161.20 | 196.46 | 231.72 | 261.95 | 347.58 |
| 68 | 147.76 | 179.67 | 213.25 | 240.12 | 319.04 | 174.63 | 211.57 | 250.19 | 285.45 | 377.81 |
| 69 | 159.52 | 198.14 | 233.40 | 265.30 | 349.26 | 188.06 | 233.40 | 273.70 | 312.32 | 409.71 |
| 70 | 176.31 | 214.93 | 255.23 | 288.81 | 382.84 | 204.86 | 250.19 | 298.89 | 335.83 | 444.97 |
| 71 | 194.78 | 236.76 | 280.42 | 317.36 | 418.11 | 225.00 | 273.70 | 324.07 | 366.05 | 483.59 |
| 72 | 211.57 | 256.91 | 305.60 | 345.90 | 456.73 | 241.80 | 295.53 | 350.94 | 396.28 | 523.89 |
| 73 | 230.04 | 282.10 | 330.79 | 374.45 | 497.03 | 261.95 | 320.72 | 376.13 | 426.50 | 565.87 |
| 74 | 253.55 | 307.28 | 362.69 | 409.71 | 544.04 | 287.13 | 349.26 | 409.71 | 461.76 | 612.89 |
| 75 | 280.42 | 342.54 | 401.31 | 453.37 | 601.13 | 312.32 | 381.16 | 448.33 | 507.10 | 671.66 |
| 76 | 310.64 | 377.81 | 444.97 | 505.42 | 669.98 | 344.22 | 419.79 | 493.67 | 559.15 | 742.18 |
| 77 | 347.58 | 424.82 | 497.03 | 565.87 | 748.90 | 381.16 | 466.80 | 547.40 | 621.28 | 822.78 |
| 78 | 384.52 | 471.84 | 555.80 | 629.68 | 836.21 | 419.79 | 513.82 | 606.17 | 686.77 | 911.77 |
| 79 | 423.14 | 517.18 | 614.57 | 695.16 | 920.17 | 458.41 | 562.51 | 664.94 | 752.25 | 997.41 |
| 80 | 460.08 | 564.19 | 666.62 | 755.61 | 999.09 | 493.67 | 607.85 | 718.67 | 814.38 | 1076.33 |
| 81 | 491.99 | 602.81 | 711.96 | 807.67 | 1067.93 | 525.57 | 646.47 | 764.01 | 866.44 | 1145.17 |
| 82 | 522.21 | 639.75 | 753.93 | 854.68 | 1133.42 | 555.80 | 683.41 | 805.99 | 913.45 | 1210.66 |
| 83 | 554.12 | 678.37 | 800.95 | 906.74 | 1200.59 | 587.70 | 722.03 | 853.00 | 965.51 | 1277.83 |
| 84 | 589.38 | 718.67 | 847.97 | 958.79 | 1272.79 | 622.96 | 762.33 | 900.02 | 1017.56 | 1350.03 |
| 85 | 626.32 | 765.69 | 903.38 | 1020.92 | 1355.07 | 659.90 | 809.35 | 955.43 | 1079.69 | 1432.31 |
| 86 | 669.98 | 816.06 | 962.15 | 1088.08 | 1444.06 | 703.56 | 859.72 | 1014.20 | 1146.85 | 1521.30 |
| 87 | 715.31 | 871.47 | 1027.63 | 1160.29 | 1541.45 | 748.90 | 915.13 | 1079.69 | 1219.06 | 1618.69 |
| 88 | 764.01 | 930.24 | 1096.48 | 1237.53 | 1645.56 | 797.59 | 973.90 | 1148.53 | 1296.30 | 1722.80 |
| 89 | 816.06 | 994.05 | 1170.36 | 1321.48 | 1754.70 | 849.64 | 1037.71 | 1222.41 | 1380.25 | 1831.94 |
| 90 | 868.12 | 1059.54 | 1245.92 | 1407.12 | 1870.56 | 901.70 | 1103.19 | 1297.98 | 1465.89 | 1947.80 |
| 91 | 925.21 | 1126.70 | 1324.84 | 1496.11 | 1988.10 | 958.79 | 1170.36 | 1376.89 | 1554.88 | 2065.34 |
| 92 | 982.30 | 1195.55 | 1407.12 | 1586.79 | 2112.36 | 1015.88 | 1239.21 | 1459.17 | 1645.56 | 2189.60 |
| 93 | 1044.43 | 1271.11 | 1494.43 | 1684.18 | 2241.65 | 1078.01 | 1314.77 | 1546.49 | 1742.95 | 2318.89 |
| 94 | 1109.91 | 1350.03 | 1586.79 | 1788.28 | 2382.70 | 1143.49 | 1393.69 | 1638.84 | 1847.05 | 2459.94 |
| 95 | 1180.44 | 1435.66 | 1687.54 | 1902.47 | 2533.82 | 1214.02 | 1479.32 | 1739.59 | 1961.24 | 2611.06 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Assisted Living Facilities at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 30 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 31 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 32 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 33 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 34 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 35 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 36 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 37 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 38 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 39 | 31.90 | 38.62 | 47.02 | 55.41 | 70.52 | 41.98 | 50.37 | 60.45 | 68.84 | 90.67 |
| 40 | 35.26 | 40.30 | 48.70 | 55.41 | 73.88 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 |
| 41 | 35.26 | 40.30 | 48.70 | 55.41 | 73.88 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 |
| 42 | 35.26 | 40.30 | 48.70 | 55.41 | 73.88 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 |
| 43 | 35.26 | 40.30 | 48.70 | 55.41 | 73.88 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 |
| 44 | 35.26 | 40.30 | 48.70 | 55.41 | 73.88 | 45.34 | 53.73 | 63.81 | 72.20 | 95.71 |
| 45 | 38.62 | 43.66 | 52.05 | 58.77 | 78.92 | 47.02 | 57.09 | 67.17 | 75.56 | 100.75 |
| 46 | 38.62 | 43.66 | 52.05 | 58.77 | 78.92 | 47.02 | 57.09 | 67.17 | 75.56 | 100.75 |
| 47 | 38.62 | 43.66 | 52.05 | 58.77 | 78.92 | 47.02 | 57.09 | 67.17 | 75.56 | 100.75 |
| 48 | 38.62 | 43.66 | 52.05 | 58.77 | 78.92 | 47.02 | 57.09 | 67.17 | 75.56 | 100.75 |
| 49 | 38.62 | 43.66 | 52.05 | 58.77 | 78.92 | 47.02 | 57.09 | 67.17 | 75.56 | 100.75 |
| 50 | 40.30 | 48.70 | 58.77 | 65.49 | 85.64 | 52.05 | 63.81 | 73.88 | 83.96 | 110.82 |
| 51 | 41.98 | 53.73 | 60.45 | 70.52 | 90.67 | 53.73 | 67.17 | 77.24 | 88.99 | 117.54 |
| 52 | 45.34 | 55.41 | 63.81 | 73.88 | 97.39 | 57.09 | 68.84 | 82.28 | 94.03 | 122.58 |
| 53 | 47.02 | 57.09 | 67.17 | 77.24 | 100.75 | 60.45 | 72.20 | 85.64 | 97.39 | 127.61 |
| 54 | 50.37 | 60.45 | 70.52 | 82.28 | 107.46 | 62.13 | 75.56 | 87.32 | 102.43 | 132.65 |
| 55 | 52.05 | 63.81 | 73.88 | 85.64 | 112.50 | 65.49 | 78.92 | 90.67 | 104.11 | 139.37 |
| 56 | 53.73 | 65.49 | 80.60 | 88.99 | 117.54 | 67.17 | 82.28 | 97.39 | 109.14 | 146.09 |
| 57 | 57.09 | 70.52 | 82.28 | 95.71 | 125.94 | 70.52 | 87.32 | 102.43 | 115.86 | 154.48 |
| 58 | 62.13 | 75.56 | 88.99 | 100.75 | 132.65 | 73.88 | 92.35 | 109.14 | 122.58 | 162.88 |
| 59 | 65.49 | 78.92 | 95.71 | 109.14 | 142.73 | 78.92 | 97.39 | 114.18 | 132.65 | 172.95 |
| 60 | 67.17 | 83.96 | 99.07 | 115.86 | 151.12 | 83.96 | 102.43 | 120.90 | 139.37 | 183.03 |
| 61 | 73.88 | 92.35 | 109.14 | 124.26 | 161.20 | 92.35 | 110.82 | 132.65 | 149.44 | 196.46 |
| 62 | 78.92 | 97.39 | 115.86 | 132.65 | 172.95 | 95.71 | 117.54 | 139.37 | 159.52 | 209.89 |
| 63 | 85.64 | 104.11 | 124.26 | 141.05 | 184.71 | 104.11 | 127.61 | 151.12 | 171.27 | 223.33 |
| 64 | 94.03 | 112.50 | 132.65 | 151.12 | 199.82 | 112.50 | 136.01 | 159.52 | 183.03 | 241.80 |
| 65 | 100.75 | 122.58 | 144.41 | 164.56 | 216.61 | 120.90 | 147.76 | 172.95 | 198.14 | 258.59 |
| 66 | 109.14 | 134.33 | 157.84 | 181.35 | 238.44 | 132.65 | 161.20 | 189.74 | 216.61 | 285.45 |
| 67 | 119.22 | 147.76 | 172.95 | 198.14 | 260.27 | 142.73 | 176.31 | 204.86 | 235.08 | 308.96 |
| 68 | 130.97 | 161.20 | 189.74 | 216.61 | 285.45 | 154.48 | 191.42 | 225.00 | 255.23 | 337.51 |
| 69 | 142.73 | 176.31 | 208.21 | 238.44 | 312.32 | 169.59 | 206.53 | 243.48 | 277.06 | 367.73 |
| 70 | 156.16 | 193.10 | 228.36 | 260.27 | 342.54 | 181.35 | 223.33 | 265.30 | 302.25 | 399.64 |
| 71 | 171.27 | 211.57 | 250.19 | 285.45 | 374.45 | 198.14 | 245.15 | 288.81 | 329.11 | 433.22 |
| 72 | 188.06 | 231.72 | 270.34 | 308.96 | 408.03 | 216.61 | 263.62 | 310.64 | 352.62 | 468.48 |
| 73 | 204.86 | 251.87 | 297.21 | 335.83 | 443.29 | 233.40 | 285.45 | 337.51 | 381.16 | 503.74 |
| 74 | 226.68 | 277.06 | 324.07 | 367.73 | 486.95 | 255.23 | 312.32 | 366.05 | 414.75 | 547.40 |
| 75 | 248.51 | 305.60 | 357.66 | 402.99 | 537.32 | 277.06 | 340.87 | 399.64 | 451.69 | 599.45 |
| 76 | 277.06 | 337.51 | 397.96 | 450.01 | 596.09 | 307.28 | 372.77 | 441.61 | 497.03 | 659.90 |
| 77 | 308.96 | 377.81 | 446.65 | 503.74 | 668.30 | 340.87 | 414.75 | 488.63 | 552.44 | 733.78 |
| 78 | 342.54 | 419.79 | 495.35 | 560.83 | 742.18 | 372.77 | 456.73 | 539.00 | 612.89 | 809.35 |
| 79 | 376.13 | 461.76 | 544.04 | 617.92 | 817.74 | 408.03 | 500.38 | 591.06 | 669.98 | 886.59 |
| 80 | 408.03 | 500.38 | 592.74 | 671.66 | 889.94 | 438.26 | 539.00 | 638.07 | 723.71 | 957.11 |
| 81 | 436.58 | 533.97 | 633.04 | 716.99 | 950.39 | 466.80 | 572.59 | 678.37 | 769.05 | 1017.56 |
| 82 | 465.12 | 569.23 | 671.66 | 760.65 | 1009.16 | 495.35 | 607.85 | 716.99 | 812.70 | 1076.33 |
| 83 | 493.67 | 602.81 | 711.96 | 805.99 | 1067.93 | 523.89 | 641.43 | 757.29 | 858.04 | 1135.10 |
| 84 | 522.21 | 638.07 | 755.61 | 854.68 | 1133.42 | 552.44 | 676.69 | 800.95 | 906.74 | 1200.59 |
| 85 | 557.47 | 680.05 | 804.31 | 908.41 | 1205.62 | 587.70 | 718.67 | 849.64 | 960.47 | 1272.79 |
| 86 | 596.09 | 725.39 | 858.04 | 968.86 | 1286.22 | 626.32 | 764.01 | 903.38 | 1020.92 | 1353.39 |
| 87 | 636.39 | 775.76 | 915.13 | 1034.35 | 1371.86 | 666.62 | 814.38 | 960.47 | 1086.40 | 1439.02 |
| 88 | 678.37 | 829.50 | 975.58 | 1103.19 | 1465.89 | 708.60 | 868.12 | 1020.92 | 1155.25 | 1533.05 |
| 89 | 723.71 | 883.23 | 1042.75 | 1175.40 | 1561.60 | 753.93 | 921.85 | 1088.08 | 1227.45 | 1628.77 |
| 90 | 772.40 | 942.00 | 1109.91 | 1252.64 | 1665.71 | 802.63 | 980.62 | 1155.25 | 1304.69 | 1732.87 |
| 91 | 822.78 | 1002.45 | 1180.44 | 1331.56 | 1771.49 | 853.00 | 1041.07 | 1225.77 | 1383.61 | 1838.66 |
| 92 | 873.15 | 1064.57 | 1252.64 | 1413.84 | 1880.64 | 903.38 | 1103.19 | 1297.98 | 1465.89 | 1947.80 |
| 93 | 928.56 | 1130.06 | 1329.88 | 1499.47 | 1996.50 | 958.79 | 1168.68 | 1375.22 | 1551.53 | 2063.66 |
| 94 | 987.33 | 1200.59 | 1413.84 | 1591.82 | 2120.75 | 1017.56 | 1239.21 | 1459.17 | 1643.88 | 2187.92 |
| 95 | 1051.14 | 1277.83 | 1504.51 | 1694.25 | 2256.76 | 1081.37 | 1316.45 | 1549.85 | 1746.31 | 2323.93 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Assisted Living Facilities at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 30 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 31 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 32 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 33 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 34 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 35 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 36 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 37 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 38 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 39 | 30.22 | 38.62 | 43.66 | 50.37 | 65.49 | 38.62 | 47.02 | 55.41 | 63.81 | 83.96 |
| 40 | 31.90 | 38.62 | 45.34 | 52.05 | 70.52 | 41.98 | 48.70 | 60.45 | 67.17 | 88.99 |
| 41 | 31.90 | 38.62 | 45.34 | 52.05 | 70.52 | 41.98 | 48.70 | 60.45 | 67.17 | 88.99 |
| 42 | 31.90 | 38.62 | 45.34 | 52.05 | 70.52 | 41.98 | 48.70 | 60.45 | 67.17 | 88.99 |
| 43 | 31.90 | 38.62 | 45.34 | 52.05 | 70.52 | 41.98 | 48.70 | 60.45 | 67.17 | 88.99 |
| 44 | 31.90 | 38.62 | 45.34 | 52.05 | 70.52 | 41.98 | 48.70 | 60.45 | 67.17 | 88.99 |
| 45 | 35.26 | 40.30 | 48.70 | 55.41 | 72.20 | 45.34 | 52.05 | 63.81 | 70.52 | 92.35 |
| 46 | 35.26 | 40.30 | 48.70 | 55.41 | 72.20 | 45.34 | 52.05 | 63.81 | 70.52 | 92.35 |
| 47 | 35.26 | 40.30 | 48.70 | 55.41 | 72.20 | 45.34 | 52.05 | 63.81 | 70.52 | 92.35 |
| 48 | 35.26 | 40.30 | 48.70 | 55.41 | 72.20 | 45.34 | 52.05 | 63.81 | 70.52 | 92.35 |
| 49 | 35.26 | 40.30 | 48.70 | 55.41 | 72.20 | 45.34 | 52.05 | 63.81 | 70.52 | 92.35 |
| 50 | 38.62 | 45.34 | 55.41 | 60.45 | 82.28 | 47.02 | 58.77 | 68.84 | 78.92 | 104.11 |
| 51 | 38.62 | 48.70 | 57.09 | 65.49 | 85.64 | 48.70 | 62.13 | 72.20 | 83.96 | 107.46 |
| 52 | 40.30 | 52.05 | 60.45 | 68.84 | 88.99 | 52.05 | 65.49 | 75.56 | 85.64 | 114.18 |
| 53 | 41.98 | 53.73 | 62.13 | 72.20 | 94.03 | 53.73 | 67.17 | 78.92 | 88.99 | 119.22 |
| 54 | 45.34 | 55.41 | 67.17 | 75.56 | 100.75 | 57.09 | 68.84 | 83.96 | 94.03 | 124.26 |
| 55 | 47.02 | 58.77 | 68.84 | 78.92 | 104.11 | 58.77 | 72.20 | 87.32 | 97.39 | 127.61 |
| 56 | 52.05 | 62.13 | 72.20 | 83.96 | 110.82 | 63.81 | 75.56 | 88.99 | 102.43 | 134.33 |
| 57 | 52.05 | 65.49 | 78.92 | 88.99 | 117.54 | 65.49 | 80.60 | 95.71 | 107.46 | 142.73 |
| 58 | 57.09 | 68.84 | 80.60 | 94.03 | 124.26 | 68.84 | 85.64 | 99.07 | 114.18 | 151.12 |
| 59 | 60.45 | 73.88 | 87.32 | 99.07 | 130.97 | 73.88 | 90.67 | 105.79 | 119.22 | 159.52 |
| 60 | 63.81 | 78.92 | 92.35 | 105.79 | 141.05 | 77.24 | 95.71 | 112.50 | 125.94 | 169.59 |
| 61 | 68.84 | 83.96 | 99.07 | 114.18 | 151.12 | 82.28 | 102.43 | 120.90 | 136.01 | 181.35 |
| 62 | 73.88 | 92.35 | 107.46 | 122.58 | 159.52 | 90.67 | 110.82 | 130.97 | 147.76 | 193.10 |
| 63 | 78.92 | 97.39 | 114.18 | 130.97 | 171.27 | 95.71 | 117.54 | 137.69 | 156.16 | 206.53 |
| 64 | 85.64 | 104.11 | 124.26 | 141.05 | 184.71 | 104.11 | 127.61 | 149.44 | 169.59 | 221.65 |
| 65 | 92.35 | 114.18 | 134.33 | 152.80 | 201.50 | 110.82 | 137.69 | 159.52 | 183.03 | 240.12 |
| 66 | 102.43 | 124.26 | 146.09 | 167.91 | 219.97 | 120.90 | 149.44 | 174.63 | 199.82 | 263.62 |
| 67 | 110.82 | 136.01 | 159.52 | 181.35 | 238.44 | 132.65 | 162.88 | 189.74 | 216.61 | 285.45 |
| 68 | 120.90 | 149.44 | 176.31 | 199.82 | 265.30 | 144.41 | 176.31 | 208.21 | 235.08 | 312.32 |
| 69 | 132.65 | 162.88 | 191.42 | 218.29 | 288.81 | 154.48 | 191.42 | 225.00 | 255.23 | 339.19 |
| 70 | 144.41 | 177.99 | 211.57 | 240.12 | 315.68 | 167.91 | 206.53 | 245.15 | 278.74 | 366.05 |
| 71 | 159.52 | 196.46 | 231.72 | 261.95 | 347.58 | 184.71 | 228.36 | 266.98 | 302.25 | 399.64 |
| 72 | 174.63 | 213.25 | 251.87 | 283.77 | 376.13 | 199.82 | 245.15 | 287.13 | 325.75 | 429.86 |
| 73 | 189.74 | 231.72 | 275.38 | 308.96 | 409.71 | 214.93 | 263.62 | 312.32 | 350.94 | 466.80 |
| 74 | 208.21 | 256.91 | 298.89 | 339.19 | 450.01 | 235.08 | 287.13 | 335.83 | 381.16 | 507.10 |
| 75 | 230.04 | 280.42 | 330.79 | 372.77 | 495.35 | 256.91 | 314.00 | 369.41 | 418.11 | 552.44 |
| 76 | 255.23 | 312.32 | 367.73 | 414.75 | 550.76 | 282.10 | 344.22 | 406.35 | 460.08 | 611.21 |
| 77 | 283.77 | 347.58 | 411.39 | 463.44 | 614.57 | 312.32 | 382.84 | 450.01 | 508.78 | 676.69 |
| 78 | 315.68 | 386.20 | 456.73 | 517.18 | 685.09 | 342.54 | 421.46 | 497.03 | 564.19 | 745.54 |
| 79 | 347.58 | 426.50 | 502.06 | 569.23 | 753.93 | 374.45 | 461.76 | 544.04 | 616.24 | 814.38 |
| 80 | 376.13 | 460.08 | 547.40 | 617.92 | 817.74 | 404.67 | 497.03 | 589.38 | 664.94 | 881.55 |
| 81 | 402.99 | 493.67 | 584.34 | 661.58 | 873.15 | 431.54 | 530.61 | 626.32 | 708.60 | 936.96 |
| 82 | 428.18 | 523.89 | 619.60 | 700.20 | 926.89 | 456.73 | 560.83 | 661.58 | 747.22 | 990.69 |
| 83 | 455.05 | 554.12 | 656.54 | 742.18 | 983.98 | 483.59 | 591.06 | 698.52 | 789.20 | 1047.78 |
| 84 | 481.91 | 589.38 | 696.84 | 785.84 | 1041.07 | 510.46 | 626.32 | 738.82 | 832.85 | 1104.87 |
| 85 | 513.82 | 628.00 | 740.50 | 836.21 | 1108.23 | 542.36 | 664.94 | 782.48 | 883.23 | 1172.04 |
| 86 | 549.08 | 668.30 | 789.20 | 891.62 | 1183.79 | 577.62 | 705.24 | 831.17 | 938.64 | 1247.60 |
| 87 | 586.02 | 715.31 | 842.93 | 950.39 | 1262.71 | 614.57 | 752.25 | 884.91 | 997.41 | 1326.52 |
| 88 | 626.32 | 764.01 | 900.02 | 1014.20 | 1346.67 | 654.86 | 800.95 | 942.00 | 1061.22 | 1410.48 |
| 89 | 666.62 | 814.38 | 958.79 | 1081.37 | 1437.34 | 695.16 | 851.32 | 1000.77 | 1128.38 | 1501.15 |
| 90 | 713.63 | 868.12 | 1022.60 | 1151.89 | 1531.38 | 742.18 | 905.06 | 1064.57 | 1198.91 | 1595.18 |
| 91 | 758.97 | 923.53 | 1088.08 | 1224.09 | 1630.44 | 787.52 | 960.47 | 1130.06 | 1271.11 | 1694.25 |
| 92 | 805.99 | 982.30 | 1155.25 | 1299.65 | 1729.51 | 834.53 | 1019.24 | 1197.23 | 1346.67 | 1793.32 |
| 93 | 856.36 | 1041.07 | 1225.77 | 1380.25 | 1836.98 | 884.91 | 1078.01 | 1267.75 | 1427.27 | 1900.79 |
| 94 | 910.09 | 1106.55 | 1301.33 | 1465.89 | 1951.16 | 938.64 | 1143.49 | 1343.31 | 1512.91 | 2014.97 |
| 95 | 968.86 | 1178.76 | 1385.29 | 1559.92 | 2077.10 | 997.41 | 1215.70 | 1427.27 | 1606.94 | 2140.90 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 30 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 31 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 32 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 33 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 34 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 35 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 36 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 37 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 38 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 39 | 65.49 | 82.28 | 97.39 | 110.82 | 144.41 | 87.32 | 109.14 | 127.61 | 146.09 | 191.42 |
| 40 | 70.52 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 115.86 | 136.01 | 152.80 | 204.86 |
| 41 | 70.52 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 115.86 | 136.01 | 152.80 | 204.86 |
| 42 | 70.52 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 115.86 | 136.01 | 152.80 | 204.86 |
| 43 | 70.52 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 115.86 | 136.01 | 152.80 | 204.86 |
| 44 | 70.52 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 115.86 | 136.01 | 152.80 | 204.86 |
| 45 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 |
| 46 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 |
| 47 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 |
| 48 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 |
| 49 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 |
| 50 | 83.96 | 104.11 | 120.90 | 137.69 | 183.03 | 110.82 | 137.69 | 159.52 | 181.35 | 240.12 |
| 51 | 87.32 | 109.14 | 125.94 | 142.73 | 189.74 | 114.18 | 142.73 | 166.23 | 188.06 | 250.19 |
| 52 | 88.99 | 112.50 | 130.97 | 147.76 | 194.78 | 117.54 | 147.76 | 171.27 | 194.78 | 256.91 |
| 53 | 92.35 | 115.86 | 134.33 | 152.80 | 203.18 | 120.90 | 152.80 | 176.31 | 201.50 | 266.98 |
| 54 | 94.03 | 119.22 | 139.37 | 157.84 | 208.21 | 124.26 | 156.16 | 183.03 | 208.21 | 273.70 |
| 55 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 | 127.61 | 162.88 | 188.06 | 211.57 | 283.77 |
| 56 | 104.11 | 130.97 | 152.80 | 171.27 | 228.36 | 134.33 | 169.59 | 196.46 | 223.33 | 297.21 |
| 57 | 109.14 | 139.37 | 161.20 | 184.71 | 243.48 | 139.37 | 177.99 | 206.53 | 235.08 | 312.32 |
| 58 | 115.86 | 149.44 | 172.95 | 196.46 | 260.27 | 147.76 | 188.06 | 219.97 | 248.51 | 329.11 |
| 59 | 125.94 | 157.84 | 186.38 | 209.89 | 278.74 | 156.16 | 198.14 | 231.72 | 261.95 | 347.58 |
| 60 | 132.65 | 169.59 | 198.14 | 225.00 | 298.89 | 164.56 | 209.89 | 245.15 | 277.06 | 367.73 |
| 61 | 142.73 | 183.03 | 213.25 | 241.80 | 320.72 | 174.63 | 223.33 | 261.95 | 295.53 | 391.24 |
| 62 | 154.48 | 196.46 | 228.36 | 258.59 | 342.54 | 184.71 | 236.76 | 275.38 | 312.32 | 414.75 |
| 63 | 166.23 | 209.89 | 245.15 | 278.74 | 367.73 | 198.14 | 251.87 | 293.85 | 332.47 | 439.93 |
| 64 | 177.99 | 225.00 | 263.62 | 298.89 | 394.60 | 209.89 | 266.98 | 312.32 | 354.30 | 468.48 |
| 65 | 191.42 | 243.48 | 283.77 | 324.07 | 424.82 | 225.00 | 285.45 | 332.47 | 379.49 | 500.38 |
| 66 | 204.86 | 261.95 | 307.28 | 347.58 | 460.08 | 240.12 | 305.60 | 357.66 | 404.67 | 537.32 |
| 67 | 219.97 | 282.10 | 329.11 | 372.77 | 493.67 | 255.23 | 327.43 | 381.16 | 433.22 | 572.59 |
| 68 | 236.76 | 300.57 | 354.30 | 401.31 | 530.61 | 273.70 | 347.58 | 409.71 | 463.44 | 612.89 |
| 69 | 256.91 | 327.43 | 384.52 | 436.58 | 577.62 | 293.85 | 376.13 | 441.61 | 500.38 | 661.58 |
| 70 | 282.10 | 359.34 | 423.14 | 480.23 | 634.71 | 320.72 | 409.71 | 481.91 | 545.72 | 722.03 |
| 71 | 312.32 | 397.96 | 468.48 | 532.29 | 703.56 | 350.94 | 450.01 | 528.93 | 599.45 | 792.55 |
| 72 | 347.58 | 441.61 | 520.53 | 591.06 | 780.80 | 387.88 | 495.35 | 580.98 | 659.90 | 873.15 |
| 73 | 384.52 | 491.99 | 577.62 | 656.54 | 866.44 | 426.50 | 545.72 | 641.43 | 727.07 | 960.47 |
| 74 | 428.18 | 547.40 | 643.11 | 730.43 | 963.83 | 470.16 | 601.13 | 706.92 | 800.95 | 1059.54 |
| 75 | 473.52 | 606.17 | 713.63 | 811.02 | 1069.61 | 515.50 | 659.90 | 777.44 | 881.55 | 1165.32 |
| 76 | 525.57 | 673.34 | 794.23 | 903.38 | 1192.19 | 567.55 | 727.07 | 856.36 | 972.22 | 1284.54 |
| 77 | 580.98 | 747.22 | 884.91 | 1009.16 | 1326.52 | 621.28 | 799.27 | 945.36 | 1076.33 | 1417.19 |
| 78 | 641.43 | 824.46 | 978.94 | 1118.31 | 1469.25 | 678.37 | 874.83 | 1036.03 | 1183.79 | 1556.56 |
| 79 | 700.20 | 905.06 | 1076.33 | 1229.13 | 1613.65 | 737.14 | 952.07 | 1131.74 | 1291.26 | 1695.93 |
| 80 | 760.65 | 980.62 | 1168.68 | 1334.92 | 1749.66 | 795.91 | 1027.63 | 1222.41 | 1395.37 | 1831.94 |
| 81 | 814.38 | 1051.14 | 1252.64 | 1430.63 | 1877.28 | 851.32 | 1098.16 | 1306.37 | 1492.76 | 1959.56 |
| 82 | 868.12 | 1121.67 | 1333.24 | 1521.30 | 1999.86 | 905.06 | 1168.68 | 1388.65 | 1583.43 | 2082.13 |
| 83 | 921.85 | 1188.83 | 1413.84 | 1613.65 | 2120.75 | 958.79 | 1237.53 | 1470.93 | 1677.46 | 2206.39 |
| 84 | 978.94 | 1262.71 | 1499.47 | 1709.36 | 2250.05 | 1017.56 | 1313.09 | 1558.24 | 1776.53 | 2337.36 |
| 85 | 1042.75 | 1343.31 | 1593.50 | 1816.83 | 2392.77 | 1083.05 | 1393.69 | 1653.95 | 1884.00 | 2481.77 |
| 86 | 1109.91 | 1428.95 | 1694.25 | 1931.01 | 2542.22 | 1150.21 | 1479.32 | 1754.70 | 1998.18 | 2631.21 |
| 87 | 1180.44 | 1519.62 | 1800.04 | 2050.23 | 2700.06 | 1220.73 | 1570.00 | 1860.49 | 2117.40 | 2789.05 |
| 88 | 1256.00 | 1615.33 | 1912.54 | 2177.84 | 2871.33 | 1296.30 | 1665.71 | 1972.99 | 2245.01 | 2960.32 |
| 89 | 1339.95 | 1721.12 | 2036.80 | 2317.21 | 3056.03 | 1380.25 | 1771.49 | 2097.25 | 2384.38 | 3145.03 |
| 90 | 1430.63 | 1836.98 | 2171.13 | 2470.01 | 3259.21 | 1470.93 | 1887.35 | 2231.58 | 2537.18 | 3348.21 |
| 91 | 1526.34 | 1959.56 | 2317.21 | 2632.89 | 3475.82 | 1566.64 | 2009.93 | 2377.66 | 2700.06 | 3564.81 |
| 92 | 1630.44 | 2090.53 | 2470.01 | 2805.84 | 3707.54 | 1670.74 | 2140.90 | 2530.46 | 2873.01 | 3796.54 |
| 93 | 1739.59 | 2231.58 | 2634.57 | 2992.23 | 3954.37 | 1779.89 | 2281.95 | 2695.02 | 3059.39 | 4043.37 |
| 94 | 1860.49 | 2382.70 | 2814.24 | 3193.72 | 4223.04 | 1900.79 | 2433.07 | 2874.69 | 3260.89 | 4312.03 |
| 95 | 1991.46 | 2550.61 | 3009.02 | 3413.69 | 4516.89 | 2031.76 | 2600.99 | 3069.47 | 3480.86 | 4605.88 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 30 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 31 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 32 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 33 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 34 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 35 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 36 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 37 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 38 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 39 | 58.77 | 73.88 | 85.64 | 97.39 | 129.29 | 77.24 | 99.07 | 114.18 | 129.29 | 171.27 |
| 40 | 63.81 | 78.92 | 90.67 | 102.43 | 137.69 | 82.28 | 104.11 | 120.90 | 136.01 | 181.35 |
| 41 | 63.81 | 78.92 | 90.67 | 102.43 | 137.69 | 82.28 | 104.11 | 120.90 | 136.01 | 181.35 |
| 42 | 63.81 | 78.92 | 90.67 | 102.43 | 137.69 | 82.28 | 104.11 | 120.90 | 136.01 | 181.35 |
| 43 | 63.81 | 78.92 | 90.67 | 102.43 | 137.69 | 82.28 | 104.11 | 120.90 | 136.01 | 181.35 |
| 44 | 63.81 | 78.92 | 90.67 | 102.43 | 137.69 | 82.28 | 104.11 | 120.90 | 136.01 | 181.35 |
| 45 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 | 87.32 | 110.82 | 127.61 | 146.09 | 191.42 |
| 46 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 | 87.32 | 110.82 | 127.61 | 146.09 | 191.42 |
| 47 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 | 87.32 | 110.82 | 127.61 | 146.09 | 191.42 |
| 48 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 | 87.32 | 110.82 | 127.61 | 146.09 | 191.42 |
| 49 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 | 87.32 | 110.82 | 127.61 | 146.09 | 191.42 |
| 50 | 73.88 | 92.35 | 107.46 | 122.58 | 161.20 | 97.39 | 122.58 | 142.73 | 161.20 | 213.25 |
| 51 | 75.56 | 95.71 | 112.50 | 127.61 | 167.91 | 100.75 | 125.94 | 147.76 | 166.23 | 221.65 |
| 52 | 78.92 | 100.75 | 115.86 | 132.65 | 174.63 | 104.11 | 132.65 | 152.80 | 172.95 | 228.36 |
| 53 | 82.28 | 104.11 | 120.90 | 136.01 | 179.67 | 107.46 | 136.01 | 157.84 | 177.99 | 236.76 |
| 54 | 83.96 | 105.79 | 124.26 | 141.05 | 186.38 | 110.82 | 139.37 | 161.20 | 183.03 | 245.15 |
| 55 | 87.32 | 110.82 | 127.61 | 146.09 | 193.10 | 112.50 | 144.41 | 167.91 | 189.74 | 251.87 |
| 56 | 92.35 | 115.86 | 136.01 | 152.80 | 204.86 | 119.22 | 151.12 | 176.31 | 198.14 | 265.30 |
| 57 | 99.07 | 124.26 | 144.41 | 162.88 | 216.61 | 125.94 | 157.84 | 186.38 | 208.21 | 277.06 |
| 58 | 104.11 | 132.65 | 154.48 | 174.63 | 231.72 | 130.97 | 167.91 | 196.46 | 221.65 | 292.17 |
| 59 | 110.82 | 142.73 | 164.56 | 188.06 | 248.51 | 137.69 | 177.99 | 206.53 | 233.40 | 310.64 |
| 60 | 117.54 | 152.80 | 176.31 | 199.82 | 266.98 | 146.09 | 188.06 | 218.29 | 246.83 | 329.11 |
| 61 | 127.61 | 162.88 | 189.74 | 216.61 | 285.45 | 156.16 | 198.14 | 231.72 | 263.62 | 347.58 |
| 62 | 137.69 | 172.95 | 203.18 | 230.04 | 305.60 | 166.23 | 209.89 | 246.83 | 278.74 | 369.41 |
| 63 | 147.76 | 186.38 | 218.29 | 246.83 | 327.43 | 176.31 | 223.33 | 260.27 | 295.53 | 391.24 |
| 64 | 157.84 | 201.50 | 235.08 | 265.30 | 352.62 | 186.38 | 238.44 | 278.74 | 314.00 | 418.11 |
| 65 | 169.59 | 216.61 | 251.87 | 287.13 | 379.49 | 198.14 | 253.55 | 297.21 | 335.83 | 446.65 |
| 66 | 183.03 | 233.40 | 273.70 | 310.64 | 409.71 | 213.25 | 273.70 | 319.04 | 361.02 | 478.55 |
| 67 | 196.46 | 248.51 | 292.17 | 332.47 | 438.26 | 226.68 | 290.49 | 339.19 | 386.20 | 508.78 |
| 68 | 209.89 | 268.66 | 314.00 | 357.66 | 473.52 | 243.48 | 310.64 | 364.37 | 411.39 | 545.72 |
| 69 | 228.36 | 290.49 | 342.54 | 387.88 | 512.14 | 261.95 | 334.15 | 392.92 | 444.97 | 587.70 |
| 70 | 251.87 | 320.72 | 376.13 | 428.18 | 564.19 | 285.45 | 364.37 | 428.18 | 486.95 | 641.43 |
| 71 | 278.74 | 354.30 | 418.11 | 473.52 | 624.64 | 312.32 | 399.64 | 470.16 | 532.29 | 705.24 |
| 72 | 308.96 | 394.60 | 461.76 | 525.57 | 693.48 | 345.90 | 439.93 | 517.18 | 586.02 | 775.76 |
| 73 | 342.54 | 436.58 | 515.50 | 584.34 | 772.40 | 379.49 | 485.27 | 570.91 | 646.47 | 854.68 |
| 74 | 381.16 | 485.27 | 570.91 | 649.83 | 858.04 | 418.11 | 533.97 | 628.00 | 711.96 | 942.00 |
| 75 | 421.46 | 539.00 | 636.39 | 722.03 | 953.75 | 458.41 | 587.70 | 691.81 | 784.16 | 1037.71 |
| 76 | 466.80 | 599.45 | 706.92 | 804.31 | 1061.22 | 503.74 | 646.47 | 762.33 | 864.76 | 1143.49 |
| 77 | 518.85 | 666.62 | 787.52 | 896.66 | 1182.11 | 554.12 | 711.96 | 841.25 | 957.11 | 1261.03 |
| 78 | 570.91 | 735.46 | 871.47 | 995.73 | 1308.05 | 604.49 | 779.12 | 923.53 | 1052.82 | 1385.29 |
| 79 | 624.64 | 804.31 | 957.11 | 1093.12 | 1435.66 | 656.54 | 847.97 | 1005.80 | 1148.53 | 1509.55 |
| 80 | 676.69 | 873.15 | 1039.39 | 1187.15 | 1558.24 | 708.60 | 915.13 | 1088.08 | 1240.88 | 1630.44 |
| 81 | 723.71 | 936.96 | 1114.95 | 1274.47 | 1672.42 | 755.61 | 978.94 | 1163.64 | 1328.20 | 1744.63 |
| 82 | 772.40 | 997.41 | 1187.15 | 1355.07 | 1778.21 | 805.99 | 1039.39 | 1235.85 | 1410.48 | 1853.77 |
| 83 | 821.10 | 1057.86 | 1257.68 | 1435.66 | 1887.35 | 854.68 | 1101.52 | 1309.73 | 1492.76 | 1964.59 |
| 84 | 871.47 | 1123.34 | 1333.24 | 1522.98 | 2003.21 | 906.74 | 1167.00 | 1386.97 | 1581.75 | 2080.45 |
| 85 | 926.89 | 1195.55 | 1418.87 | 1618.69 | 2127.47 | 962.15 | 1240.88 | 1472.61 | 1677.46 | 2208.07 |
| 86 | 987.33 | 1271.11 | 1507.87 | 1717.76 | 2261.80 | 1022.60 | 1316.45 | 1561.60 | 1776.53 | 2342.40 |
| 87 | 1049.46 | 1351.71 | 1601.90 | 1825.23 | 2402.85 | 1084.72 | 1397.04 | 1655.63 | 1884.00 | 2483.45 |
| 88 | 1118.31 | 1437.34 | 1702.65 | 1939.41 | 2553.97 | 1153.57 | 1482.68 | 1756.38 | 1998.18 | 2634.57 |
| 89 | 1192.19 | 1531.38 | 1813.47 | 2061.98 | 2718.53 | 1227.45 | 1576.71 | 1867.20 | 2120.75 | 2799.13 |
| 90 | 1272.79 | 1633.80 | 1932.69 | 2197.99 | 2899.87 | 1308.05 | 1679.14 | 1986.42 | 2256.76 | 2980.47 |
| 91 | 1358.42 | 1742.95 | 2061.98 | 2344.08 | 3092.98 | 1393.69 | 1788.28 | 2115.72 | 2402.85 | 3173.57 |
| 92 | 1450.78 | 1858.81 | 2197.99 | 2496.88 | 3297.83 | 1486.04 | 1904.14 | 2251.73 | 2555.65 | 3378.43 |
| 93 | 1548.17 | 1984.74 | 2345.76 | 2663.12 | 3517.80 | 1583.43 | 2030.08 | 2399.49 | 2721.89 | 3598.40 |
| 94 | 1655.63 | 2120.75 | 2505.28 | 2842.78 | 3756.24 | 1690.89 | 2166.09 | 2559.01 | 2901.55 | 3836.83 |
| 95 | 1771.49 | 2268.52 | 2679.91 | 3039.24 | 4018.18 | 1806.75 | 2313.85 | 2733.64 | 3098.01 | 4098.78 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 30 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 31 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 32 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 33 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 34 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 35 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 36 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 37 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 38 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 39 | 53.73 | 68.84 | 78.92 | 88.99 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 40 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 75.56 | 95.71 | 110.82 | 124.26 | 166.23 |
| 41 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 75.56 | 95.71 | 110.82 | 124.26 | 166.23 |
| 42 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 75.56 | 95.71 | 110.82 | 124.26 | 166.23 |
| 43 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 75.56 | 95.71 | 110.82 | 124.26 | 166.23 |
| 44 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 75.56 | 95.71 | 110.82 | 124.26 | 166.23 |
| 45 | 60.45 | 77.24 | 88.99 | 100.75 | 134.33 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 46 | 60.45 | 77.24 | 88.99 | 100.75 | 134.33 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 47 | 60.45 | 77.24 | 88.99 | 100.75 | 134.33 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 48 | 60.45 | 77.24 | 88.99 | 100.75 | 134.33 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 49 | 60.45 | 77.24 | 88.99 | 100.75 | 134.33 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 50 | 68.84 | 85.64 | 99.07 | 110.82 | 147.76 | 88.99 | 112.50 | 130.97 | 146.09 | 194.78 |
| 51 | 70.52 | 87.32 | 102.43 | 115.86 | 152.80 | 92.35 | 115.86 | 134.33 | 152.80 | 201.50 |
| 52 | 70.52 | 90.67 | 104.11 | 119.22 | 157.84 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 53 | 73.88 | 94.03 | 109.14 | 124.26 | 162.88 | 97.39 | 122.58 | 144.41 | 162.88 | 214.93 |
| 54 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 100.75 | 127.61 | 147.76 | 166.23 | 221.65 |
| 55 | 78.92 | 100.75 | 117.54 | 132.65 | 176.31 | 102.43 | 130.97 | 152.80 | 172.95 | 230.04 |
| 56 | 83.96 | 105.79 | 122.58 | 139.37 | 186.38 | 107.46 | 137.69 | 159.52 | 181.35 | 240.12 |
| 57 | 88.99 | 112.50 | 132.65 | 149.44 | 198.14 | 112.50 | 144.41 | 169.59 | 191.42 | 253.55 |
| 58 | 95.71 | 120.90 | 139.37 | 159.52 | 209.89 | 120.90 | 152.80 | 176.31 | 201.50 | 266.98 |
| 59 | 102.43 | 129.29 | 149.44 | 169.59 | 225.00 | 127.61 | 161.20 | 188.06 | 211.57 | 282.10 |
| 60 | 109.14 | 137.69 | 159.52 | 181.35 | 240.12 | 134.33 | 169.59 | 198.14 | 225.00 | 297.21 |
| 61 | 117.54 | 147.76 | 172.95 | 194.78 | 258.59 | 142.73 | 179.67 | 211.57 | 238.44 | 315.68 |
| 62 | 125.94 | 157.84 | 186.38 | 209.89 | 277.06 | 151.12 | 191.42 | 225.00 | 253.55 | 335.83 |
| 63 | 134.33 | 171.27 | 199.82 | 225.00 | 298.89 | 161.20 | 204.86 | 238.44 | 268.66 | 357.66 |
| 64 | 144.41 | 183.03 | 214.93 | 241.80 | 319.04 | 171.27 | 216.61 | 253.55 | 285.45 | 379.49 |
| 65 | 156.16 | 196.46 | 230.04 | 260.27 | 344.22 | 183.03 | 231.72 | 270.34 | 305.60 | 406.35 |
| 66 | 167.91 | 211.57 | 246.83 | 282.10 | 372.77 | 194.78 | 246.83 | 288.81 | 327.43 | 434.90 |
| 67 | 177.99 | 226.68 | 266.98 | 302.25 | 399.64 | 206.53 | 263.62 | 310.64 | 349.26 | 463.44 |
| 68 | 191.42 | 243.48 | 287.13 | 325.75 | 429.86 | 219.97 | 282.10 | 330.79 | 376.13 | 497.03 |
| 69 | 208.21 | 265.30 | 310.64 | 352.62 | 466.80 | 238.44 | 305.60 | 357.66 | 404.67 | 535.65 |
| 70 | 228.36 | 292.17 | 342.54 | 387.88 | 513.82 | 258.59 | 332.47 | 389.56 | 441.61 | 584.34 |
| 71 | 251.87 | 322.39 | 379.49 | 429.86 | 569.23 | 283.77 | 364.37 | 426.50 | 485.27 | 641.43 |
| 72 | 280.42 | 357.66 | 421.46 | 478.55 | 633.04 | 314.00 | 401.31 | 470.16 | 533.97 | 706.92 |
| 73 | 312.32 | 397.96 | 468.48 | 532.29 | 701.88 | 345.90 | 441.61 | 518.85 | 587.70 | 777.44 |
| 74 | 347.58 | 443.29 | 520.53 | 591.06 | 780.80 | 381.16 | 486.95 | 572.59 | 648.15 | 856.36 |
| 75 | 384.52 | 491.99 | 579.30 | 656.54 | 866.44 | 418.11 | 535.65 | 629.68 | 713.63 | 943.68 |
| 76 | 426.50 | 544.04 | 643.11 | 732.11 | 965.51 | 460.08 | 587.70 | 693.48 | 789.20 | 1041.07 |
| 77 | 471.84 | 604.49 | 716.99 | 817.74 | 1074.65 | 503.74 | 646.47 | 765.69 | 871.47 | 1146.85 |
| 78 | 518.85 | 668.30 | 792.55 | 905.06 | 1190.51 | 550.76 | 708.60 | 839.57 | 957.11 | 1259.36 |
| 79 | 567.55 | 732.11 | 871.47 | 995.73 | 1306.37 | 596.09 | 770.73 | 916.81 | 1046.10 | 1373.54 |
| 80 | 614.57 | 794.23 | 945.36 | 1081.37 | 1418.87 | 643.11 | 832.85 | 989.01 | 1130.06 | 1484.36 |
| 81 | 659.90 | 853.00 | 1014.20 | 1158.61 | 1521.30 | 688.45 | 889.94 | 1057.86 | 1208.98 | 1588.47 |
| 82 | 701.88 | 906.74 | 1078.01 | 1232.49 | 1618.69 | 732.11 | 945.36 | 1123.34 | 1282.86 | 1685.86 |
| 83 | 747.22 | 962.15 | 1145.17 | 1306.37 | 1717.76 | 777.44 | 1002.45 | 1190.51 | 1358.42 | 1786.60 |
| 84 | 794.23 | 1022.60 | 1214.02 | 1385.29 | 1821.87 | 824.46 | 1062.90 | 1261.03 | 1439.02 | 1892.39 |
| 85 | 844.61 | 1088.08 | 1291.26 | 1472.61 | 1936.05 | 876.51 | 1130.06 | 1339.95 | 1526.34 | 2008.25 |
| 86 | 900.02 | 1156.93 | 1371.86 | 1563.28 | 2058.63 | 931.92 | 1198.91 | 1420.55 | 1617.01 | 2130.83 |
| 87 | 957.11 | 1229.13 | 1457.49 | 1658.99 | 2186.24 | 989.01 | 1271.11 | 1506.19 | 1712.72 | 2258.44 |
| 88 | 1019.24 | 1308.05 | 1549.85 | 1763.10 | 2325.61 | 1051.14 | 1350.03 | 1598.54 | 1816.83 | 2397.81 |
| 89 | 1084.72 | 1393.69 | 1648.92 | 1875.60 | 2475.05 | 1116.63 | 1435.66 | 1697.61 | 1929.33 | 2547.26 |
| 90 | 1158.61 | 1486.04 | 1758.06 | 1999.86 | 2639.61 | 1190.51 | 1528.02 | 1806.75 | 2053.59 | 2711.81 |
| 91 | 1237.53 | 1586.79 | 1875.60 | 2132.51 | 2814.24 | 1269.43 | 1628.77 | 1924.29 | 2186.24 | 2886.44 |
| 92 | 1321.48 | 1692.57 | 1999.86 | 2271.88 | 3002.30 | 1353.39 | 1734.55 | 2048.55 | 2325.61 | 3074.51 |
| 93 | 1410.48 | 1805.08 | 2134.19 | 2423.00 | 3202.12 | 1442.38 | 1847.05 | 2182.88 | 2476.73 | 3274.32 |
| 94 | 1507.87 | 1929.33 | 2278.59 | 2585.88 | 3418.73 | 1539.77 | 1971.31 | 2327.29 | 2639.61 | 3490.93 |
| 95 | 1613.65 | 2063.66 | 2438.11 | 2765.54 | 3657.17 | 1645.56 | 2105.64 | 2486.81 | 2819.28 | 3729.37 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 30 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 31 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 32 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 33 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 34 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 35 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 36 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 37 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 38 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 39 | 50.37 | 63.81 | 73.88 | 82.28 | 110.82 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 |
| 40 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 41 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 42 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 43 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 44 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 70.52 | 90.67 | 104.11 | 117.54 | 156.16 |
| 45 | 55.41 | 72.20 | 83.96 | 94.03 | 124.26 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 46 | 55.41 | 72.20 | 83.96 | 94.03 | 124.26 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 47 | 55.41 | 72.20 | 83.96 | 94.03 | 124.26 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 48 | 55.41 | 72.20 | 83.96 | 94.03 | 124.26 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 49 | 55.41 | 72.20 | 83.96 | 94.03 | 124.26 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 50 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 82.28 | 107.46 | 122.58 | 139.37 | 184.71 |
| 51 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 85.64 | 110.82 | 127.61 | 142.73 | 191.42 |
| 52 | 67.17 | 85.64 | 100.75 | 112.50 | 149.44 | 87.32 | 114.18 | 132.65 | 147.76 | 198.14 |
| 53 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 90.67 | 117.54 | 136.01 | 152.80 | 204.86 |
| 54 | 72.20 | 92.35 | 105.79 | 120.90 | 159.52 | 94.03 | 120.90 | 139.37 | 157.84 | 211.57 |
| 55 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 |
| 56 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 | 100.75 | 129.29 | 151.12 | 171.27 | 226.68 |
| 57 | 82.28 | 105.79 | 124.26 | 141.05 | 184.71 | 105.79 | 137.69 | 159.52 | 181.35 | 238.44 |
| 58 | 88.99 | 114.18 | 130.97 | 149.44 | 198.14 | 112.50 | 144.41 | 167.91 | 189.74 | 251.87 |
| 59 | 94.03 | 120.90 | 141.05 | 161.20 | 213.25 | 117.54 | 152.80 | 177.99 | 201.50 | 266.98 |
| 60 | 100.75 | 129.29 | 151.12 | 171.27 | 228.36 | 124.26 | 161.20 | 188.06 | 213.25 | 282.10 |
| 61 | 109.14 | 139.37 | 162.88 | 184.71 | 243.48 | 132.65 | 171.27 | 199.82 | 226.68 | 298.89 |
| 62 | 115.86 | 149.44 | 174.63 | 198.14 | 260.27 | 141.05 | 181.35 | 211.57 | 240.12 | 317.36 |
| 63 | 124.26 | 161.20 | 186.38 | 211.57 | 282.10 | 149.44 | 193.10 | 225.00 | 255.23 | 337.51 |
| 64 | 134.33 | 172.95 | 201.50 | 228.36 | 302.25 | 159.52 | 206.53 | 240.12 | 272.02 | 359.34 |
| 65 | 142.73 | 186.38 | 218.29 | 245.15 | 327.43 | 169.59 | 219.97 | 256.91 | 290.49 | 384.52 |
| 66 | 154.48 | 201.50 | 235.08 | 265.30 | 352.62 | 181.35 | 235.08 | 275.38 | 310.64 | 413.07 |
| 67 | 166.23 | 214.93 | 250.19 | 285.45 | 376.13 | 193.10 | 250.19 | 292.17 | 332.47 | 439.93 |
| 68 | 177.99 | 231.72 | 270.34 | 307.28 | 406.35 | 206.53 | 268.66 | 314.00 | 355.98 | 470.16 |
| 69 | 193.10 | 251.87 | 292.17 | 334.15 | 441.61 | 221.65 | 290.49 | 337.51 | 384.52 | 508.78 |
| 70 | 213.25 | 275.38 | 322.39 | 366.05 | 483.59 | 241.80 | 315.68 | 367.73 | 418.11 | 552.44 |
| 71 | 235.08 | 305.60 | 359.34 | 406.35 | 537.32 | 265.30 | 345.90 | 406.35 | 460.08 | 607.85 |
| 72 | 260.27 | 340.87 | 399.64 | 451.69 | 596.09 | 292.17 | 382.84 | 446.65 | 505.42 | 668.30 |
| 73 | 292.17 | 379.49 | 443.29 | 503.74 | 664.94 | 324.07 | 421.46 | 491.99 | 559.15 | 737.14 |
| 74 | 322.39 | 421.46 | 493.67 | 559.15 | 738.82 | 354.30 | 465.12 | 542.36 | 614.57 | 812.70 |
| 75 | 357.66 | 466.80 | 547.40 | 622.96 | 821.10 | 391.24 | 510.46 | 597.77 | 678.37 | 894.98 |
| 76 | 396.28 | 520.53 | 609.53 | 693.48 | 915.13 | 428.18 | 562.51 | 658.22 | 747.22 | 989.01 |
| 77 | 439.93 | 577.62 | 678.37 | 774.08 | 1017.56 | 470.16 | 617.92 | 725.39 | 827.82 | 1089.76 |
| 78 | 485.27 | 636.39 | 752.25 | 859.72 | 1128.38 | 513.82 | 676.69 | 797.59 | 910.09 | 1195.55 |
| 79 | 530.61 | 698.52 | 826.14 | 943.68 | 1239.21 | 559.15 | 737.14 | 869.79 | 994.05 | 1304.69 |
| 80 | 574.27 | 757.29 | 896.66 | 1024.28 | 1343.31 | 602.81 | 794.23 | 938.64 | 1072.97 | 1408.80 |
| 81 | 614.57 | 812.70 | 960.47 | 1096.48 | 1440.70 | 643.11 | 849.64 | 1004.13 | 1145.17 | 1506.19 |
| 82 | 654.86 | 864.76 | 1020.92 | 1167.00 | 1533.05 | 683.41 | 901.70 | 1066.25 | 1217.38 | 1600.22 |
| 83 | 696.84 | 918.49 | 1084.72 | 1237.53 | 1625.41 | 725.39 | 957.11 | 1130.06 | 1287.90 | 1694.25 |
| 84 | 740.50 | 972.22 | 1150.21 | 1309.73 | 1724.48 | 770.73 | 1012.52 | 1195.55 | 1361.78 | 1793.32 |
| 85 | 787.52 | 1034.35 | 1220.73 | 1392.01 | 1831.94 | 817.74 | 1076.33 | 1267.75 | 1445.74 | 1902.47 |
| 86 | 837.89 | 1099.84 | 1296.30 | 1477.64 | 1946.12 | 868.12 | 1141.82 | 1343.31 | 1531.38 | 2016.65 |
| 87 | 891.62 | 1168.68 | 1376.89 | 1568.32 | 2065.34 | 921.85 | 1210.66 | 1423.91 | 1622.05 | 2135.87 |
| 88 | 948.71 | 1242.56 | 1464.21 | 1665.71 | 2196.32 | 978.94 | 1284.54 | 1511.23 | 1719.44 | 2266.84 |
| 89 | 1010.84 | 1321.48 | 1558.24 | 1771.49 | 2335.68 | 1041.07 | 1363.46 | 1605.26 | 1825.23 | 2406.21 |
| 90 | 1078.01 | 1410.48 | 1660.67 | 1887.35 | 2490.16 | 1108.23 | 1452.46 | 1707.69 | 1941.09 | 2560.69 |
| 91 | 1150.21 | 1504.51 | 1769.81 | 2011.61 | 2654.72 | 1180.44 | 1546.49 | 1816.83 | 2065.34 | 2725.24 |
| 92 | 1227.45 | 1603.58 | 1887.35 | 2142.58 | 2831.03 | 1257.68 | 1645.56 | 1934.37 | 2196.32 | 2901.55 |
| 93 | 1311.41 | 1711.04 | 2011.61 | 2283.63 | 3017.41 | 1341.63 | 1753.02 | 2058.63 | 2337.36 | 3087.94 |
| 94 | 1400.40 | 1828.58 | 2147.62 | 2436.43 | 3222.27 | 1430.63 | 1870.56 | 2194.64 | 2490.16 | 3292.79 |
| 95 | 1499.47 | 1956.20 | 2297.06 | 2604.35 | 3445.60 | 1529.70 | 1998.18 | 2344.08 | 2658.08 | 3516.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 30 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 31 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 32 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 33 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 34 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 35 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 36 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 37 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 38 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 39 | 55.41 | 68.84 | 83.96 | 94.03 | 122.58 | 73.88 | 92.35 | 109.14 | 124.26 | 162.88 |
| 40 | 60.45 | 75.56 | 87.32 | 99.07 | 130.97 | 80.60 | 99.07 | 115.86 | 130.97 | 172.95 |
| 41 | 60.45 | 75.56 | 87.32 | 99.07 | 130.97 | 80.60 | 99.07 | 115.86 | 130.97 | 172.95 |
| 42 | 60.45 | 75.56 | 87.32 | 99.07 | 130.97 | 80.60 | 99.07 | 115.86 | 130.97 | 172.95 |
| 43 | 60.45 | 75.56 | 87.32 | 99.07 | 130.97 | 80.60 | 99.07 | 115.86 | 130.97 | 172.95 |
| 44 | 60.45 | 75.56 | 87.32 | 99.07 | 130.97 | 80.60 | 99.07 | 115.86 | 130.97 | 172.95 |
| 45 | 63.81 | 80.60 | 92.35 | 105.79 | 139.37 | 83.96 | 105.79 | 122.58 | 137.69 | 184.71 |
| 46 | 63.81 | 80.60 | 92.35 | 105.79 | 139.37 | 83.96 | 105.79 | 122.58 | 137.69 | 184.71 |
| 47 | 63.81 | 80.60 | 92.35 | 105.79 | 139.37 | 83.96 | 105.79 | 122.58 | 137.69 | 184.71 |
| 48 | 63.81 | 80.60 | 92.35 | 105.79 | 139.37 | 83.96 | 105.79 | 122.58 | 137.69 | 184.71 |
| 49 | 63.81 | 80.60 | 92.35 | 105.79 | 139.37 | 83.96 | 105.79 | 122.58 | 137.69 | 184.71 |
| 50 | 70.52 | 88.99 | 102.43 | 115.86 | 156.16 | 94.03 | 117.54 | 136.01 | 152.80 | 204.86 |
| 51 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 97.39 | 120.90 | 141.05 | 159.52 | 211.57 |
| 52 | 75.56 | 95.71 | 112.50 | 125.94 | 166.23 | 100.75 | 125.94 | 146.09 | 166.23 | 218.29 |
| 53 | 78.92 | 97.39 | 115.86 | 129.29 | 172.95 | 102.43 | 129.29 | 151.12 | 171.27 | 228.36 |
| 54 | 80.60 | 100.75 | 117.54 | 134.33 | 176.31 | 105.79 | 132.65 | 154.48 | 176.31 | 231.72 |
| 55 | 82.28 | 105.79 | 122.58 | 137.69 | 184.71 | 107.46 | 139.37 | 159.52 | 179.67 | 241.80 |
| 56 | 88.99 | 112.50 | 129.29 | 144.41 | 194.78 | 114.18 | 144.41 | 166.23 | 189.74 | 251.87 |
| 57 | 94.03 | 119.22 | 137.69 | 157.84 | 206.53 | 119.22 | 151.12 | 176.31 | 199.82 | 265.30 |
| 58 | 97.39 | 125.94 | 146.09 | 167.91 | 221.65 | 125.94 | 159.52 | 186.38 | 211.57 | 278.74 |
| 59 | 107.46 | 134.33 | 157.84 | 177.99 | 236.76 | 132.65 | 167.91 | 196.46 | 221.65 | 295.53 |
| 60 | 114.18 | 144.41 | 169.59 | 189.74 | 253.55 | 141.05 | 177.99 | 209.89 | 235.08 | 312.32 |
| 61 | 122.58 | 154.48 | 181.35 | 204.86 | 273.70 | 149.44 | 189.74 | 223.33 | 250.19 | 334.15 |
| 62 | 130.97 | 167.91 | 194.78 | 219.97 | 290.49 | 157.84 | 201.50 | 233.40 | 265.30 | 352.62 |
| 63 | 141.05 | 177.99 | 208.21 | 236.76 | 312.32 | 167.91 | 214.93 | 250.19 | 282.10 | 374.45 |
| 64 | 152.80 | 191.42 | 225.00 | 253.55 | 334.15 | 179.67 | 226.68 | 265.30 | 300.57 | 397.96 |
| 65 | 162.88 | 206.53 | 241.80 | 273.70 | 361.02 | 191.42 | 243.48 | 283.77 | 320.72 | 424.82 |
| 66 | 174.63 | 223.33 | 260.27 | 295.53 | 391.24 | 204.86 | 260.27 | 303.92 | 344.22 | 456.73 |
| 67 | 188.06 | 240.12 | 280.42 | 315.68 | 419.79 | 218.29 | 278.74 | 324.07 | 367.73 | 486.95 |
| 68 | 199.82 | 255.23 | 302.25 | 340.87 | 450.01 | 231.72 | 295.53 | 349.26 | 392.92 | 520.53 |
| 69 | 218.29 | 278.74 | 327.43 | 371.09 | 490.31 | 250.19 | 319.04 | 376.13 | 424.82 | 562.51 |
| 70 | 240.12 | 305.60 | 359.34 | 408.03 | 539.00 | 272.02 | 349.26 | 409.71 | 463.44 | 612.89 |
| 71 | 265.30 | 337.51 | 397.96 | 453.37 | 597.77 | 297.21 | 382.84 | 450.01 | 510.46 | 673.34 |
| 72 | 295.53 | 374.45 | 443.29 | 502.06 | 663.26 | 329.11 | 419.79 | 493.67 | 560.83 | 742.18 |
| 73 | 325.75 | 418.11 | 490.31 | 559.15 | 735.46 | 362.69 | 463.44 | 545.72 | 617.92 | 816.06 |
| 74 | 362.69 | 465.12 | 547.40 | 621.28 | 819.42 | 399.64 | 510.46 | 601.13 | 680.05 | 901.70 |
| 75 | 402.99 | 515.50 | 606.17 | 688.45 | 908.41 | 438.26 | 560.83 | 661.58 | 748.90 | 990.69 |
| 76 | 446.65 | 572.59 | 675.01 | 767.37 | 1014.20 | 481.91 | 617.92 | 728.75 | 826.14 | 1093.12 |
| 77 | 493.67 | 636.39 | 752.25 | 858.04 | 1128.38 | 528.93 | 680.05 | 802.63 | 915.13 | 1205.62 |
| 78 | 544.04 | 701.88 | 831.17 | 950.39 | 1249.28 | 575.95 | 743.86 | 879.87 | 1005.80 | 1323.16 |
| 79 | 596.09 | 770.73 | 915.13 | 1044.43 | 1371.86 | 626.32 | 809.35 | 962.15 | 1098.16 | 1442.38 |
| 80 | 646.47 | 834.53 | 994.05 | 1135.10 | 1486.04 | 676.69 | 874.83 | 1039.39 | 1187.15 | 1556.56 |
| 81 | 691.81 | 893.30 | 1064.57 | 1215.70 | 1595.18 | 723.71 | 933.60 | 1109.91 | 1269.43 | 1665.71 |
| 82 | 737.14 | 953.75 | 1131.74 | 1292.94 | 1699.29 | 769.05 | 992.37 | 1180.44 | 1346.67 | 1769.81 |
| 83 | 784.16 | 1010.84 | 1202.26 | 1371.86 | 1803.40 | 816.06 | 1052.82 | 1250.96 | 1425.59 | 1875.60 |
| 84 | 832.85 | 1072.97 | 1274.47 | 1452.46 | 1912.54 | 866.44 | 1114.95 | 1323.16 | 1509.55 | 1986.42 |
| 85 | 886.59 | 1141.82 | 1353.39 | 1544.81 | 2033.44 | 920.17 | 1183.79 | 1405.44 | 1601.90 | 2110.68 |
| 86 | 943.68 | 1215.70 | 1439.02 | 1642.20 | 2159.37 | 977.26 | 1257.68 | 1491.08 | 1699.29 | 2236.61 |
| 87 | 1004.13 | 1292.94 | 1529.70 | 1742.95 | 2293.71 | 1037.71 | 1334.92 | 1581.75 | 1800.04 | 2370.95 |
| 88 | 1067.93 | 1373.54 | 1625.41 | 1850.41 | 2439.79 | 1101.52 | 1415.52 | 1677.46 | 1907.50 | 2517.03 |
| 89 | 1140.14 | 1464.21 | 1731.19 | 1969.63 | 2597.63 | 1173.72 | 1506.19 | 1783.25 | 2026.72 | 2674.87 |
| 90 | 1215.70 | 1561.60 | 1845.37 | 2098.93 | 2768.90 | 1249.28 | 1603.58 | 1897.43 | 2156.02 | 2846.14 |
| 91 | 1297.98 | 1665.71 | 1969.63 | 2238.29 | 2953.61 | 1331.56 | 1707.69 | 2021.68 | 2295.38 | 3030.85 |
| 92 | 1386.97 | 1778.21 | 2098.93 | 2384.38 | 3150.07 | 1420.55 | 1820.19 | 2150.98 | 2441.47 | 3227.31 |
| 93 | 1479.32 | 1897.43 | 2238.29 | 2543.90 | 3359.96 | 1512.91 | 1939.41 | 2290.35 | 2600.99 | 3437.20 |
| 94 | 1581.75 | 2026.72 | 2391.10 | 2715.17 | 3588.32 | 1615.33 | 2068.70 | 2443.15 | 2772.26 | 3665.56 |
| 95 | 1692.57 | 2169.45 | 2557.33 | 2901.55 | 3838.51 | 1726.16 | 2211.43 | 2609.38 | 2958.64 | 3915.75 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 30 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 31 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 32 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 33 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 34 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 35 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 36 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 37 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 38 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 39 | 50.37 | 63.81 | 72.20 | 83.96 | 110.82 | 65.49 | 83.96 | 97.39 | 110.82 | 146.09 |
| 40 | 53.73 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 |
| 41 | 53.73 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 |
| 42 | 53.73 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 |
| 43 | 53.73 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 |
| 44 | 53.73 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 |
| 45 | 55.41 | 70.52 | 83.96 | 94.03 | 124.26 | 73.88 | 94.03 | 109.14 | 124.26 | 162.88 |
| 46 | 55.41 | 70.52 | 83.96 | 94.03 | 124.26 | 73.88 | 94.03 | 109.14 | 124.26 | 162.88 |
| 47 | 55.41 | 70.52 | 83.96 | 94.03 | 124.26 | 73.88 | 94.03 | 109.14 | 124.26 | 162.88 |
| 48 | 55.41 | 70.52 | 83.96 | 94.03 | 124.26 | 73.88 | 94.03 | 109.14 | 124.26 | 162.88 |
| 49 | 55.41 | 70.52 | 83.96 | 94.03 | 124.26 | 73.88 | 94.03 | 109.14 | 124.26 | 162.88 |
| 50 | 63.81 | 78.92 | 90.67 | 104.11 | 137.69 | 83.96 | 104.11 | 120.90 | 136.01 | 181.35 |
| 51 | 65.49 | 82.28 | 95.71 | 109.14 | 142.73 | 85.64 | 107.46 | 125.94 | 141.05 | 189.74 |
| 52 | 67.17 | 85.64 | 99.07 | 114.18 | 147.76 | 88.99 | 112.50 | 130.97 | 147.76 | 193.10 |
| 53 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 | 90.67 | 115.86 | 134.33 | 152.80 | 201.50 |
| 54 | 70.52 | 90.67 | 105.79 | 119.22 | 159.52 | 94.03 | 119.22 | 137.69 | 154.48 | 209.89 |
| 55 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 95.71 | 122.58 | 142.73 | 161.20 | 213.25 |
| 56 | 78.92 | 97.39 | 115.86 | 129.29 | 172.95 | 102.43 | 127.61 | 149.44 | 167.91 | 225.00 |
| 57 | 83.96 | 105.79 | 122.58 | 139.37 | 184.71 | 105.79 | 134.33 | 159.52 | 177.99 | 236.76 |
| 58 | 88.99 | 112.50 | 130.97 | 147.76 | 198.14 | 110.82 | 142.73 | 166.23 | 188.06 | 248.51 |
| 59 | 95.71 | 122.58 | 141.05 | 159.52 | 211.57 | 117.54 | 151.12 | 176.31 | 198.14 | 265.30 |
| 60 | 102.43 | 129.29 | 151.12 | 171.27 | 226.68 | 125.94 | 159.52 | 186.38 | 209.89 | 280.42 |
| 61 | 109.14 | 139.37 | 161.20 | 184.71 | 243.48 | 134.33 | 169.59 | 196.46 | 225.00 | 295.53 |
| 62 | 117.54 | 147.76 | 172.95 | 196.46 | 258.59 | 141.05 | 177.99 | 209.89 | 236.76 | 314.00 |
| 63 | 125.94 | 157.84 | 186.38 | 209.89 | 278.74 | 149.44 | 189.74 | 221.65 | 251.87 | 332.47 |
| 64 | 134.33 | 171.27 | 201.50 | 225.00 | 300.57 | 159.52 | 201.50 | 238.44 | 266.98 | 355.98 |
| 65 | 144.41 | 183.03 | 213.25 | 243.48 | 322.39 | 169.59 | 214.93 | 251.87 | 287.13 | 379.49 |
| 66 | 156.16 | 198.14 | 231.72 | 263.62 | 347.58 | 181.35 | 231.72 | 270.34 | 307.28 | 406.35 |
| 67 | 166.23 | 211.57 | 248.51 | 283.77 | 372.77 | 193.10 | 246.83 | 288.81 | 329.11 | 431.54 |
| 68 | 177.99 | 228.36 | 266.98 | 303.92 | 402.99 | 206.53 | 263.62 | 308.96 | 349.26 | 463.44 |
| 69 | 194.78 | 246.83 | 290.49 | 329.11 | 434.90 | 223.33 | 283.77 | 334.15 | 377.81 | 498.70 |
| 70 | 213.25 | 272.02 | 319.04 | 364.37 | 480.23 | 241.80 | 308.96 | 364.37 | 413.07 | 545.72 |
| 71 | 236.76 | 300.57 | 354.30 | 401.31 | 532.29 | 265.30 | 339.19 | 399.64 | 451.69 | 599.45 |
| 72 | 261.95 | 334.15 | 392.92 | 446.65 | 589.38 | 293.85 | 372.77 | 439.93 | 498.70 | 658.22 |
| 73 | 290.49 | 371.09 | 438.26 | 497.03 | 656.54 | 322.39 | 413.07 | 485.27 | 549.08 | 727.07 |
| 74 | 324.07 | 411.39 | 485.27 | 552.44 | 728.75 | 354.30 | 453.37 | 533.97 | 604.49 | 799.27 |
| 75 | 359.34 | 458.41 | 540.68 | 614.57 | 811.02 | 391.24 | 500.38 | 587.70 | 666.62 | 883.23 |
| 76 | 396.28 | 508.78 | 601.13 | 683.41 | 901.70 | 428.18 | 549.08 | 648.15 | 735.46 | 972.22 |
| 77 | 439.93 | 565.87 | 669.98 | 762.33 | 1004.13 | 470.16 | 604.49 | 715.31 | 812.70 | 1071.29 |
| 78 | 485.27 | 626.32 | 740.50 | 846.29 | 1113.27 | 513.82 | 663.26 | 784.16 | 894.98 | 1178.76 |
| 79 | 530.61 | 683.41 | 814.38 | 930.24 | 1220.73 | 557.47 | 720.35 | 854.68 | 977.26 | 1282.86 |
| 80 | 575.95 | 742.18 | 884.91 | 1009.16 | 1323.16 | 602.81 | 777.44 | 925.21 | 1056.18 | 1385.29 |
| 81 | 616.24 | 795.91 | 948.71 | 1083.05 | 1420.55 | 643.11 | 832.85 | 990.69 | 1130.06 | 1482.68 |
| 82 | 656.54 | 847.97 | 1009.16 | 1151.89 | 1512.91 | 685.09 | 883.23 | 1051.14 | 1198.91 | 1576.71 |
| 83 | 698.52 | 900.02 | 1069.61 | 1219.06 | 1603.58 | 727.07 | 936.96 | 1113.27 | 1267.75 | 1669.07 |
| 84 | 740.50 | 953.75 | 1133.42 | 1294.62 | 1702.65 | 770.73 | 990.69 | 1178.76 | 1344.99 | 1769.81 |
| 85 | 789.20 | 1015.88 | 1205.62 | 1376.89 | 1808.43 | 817.74 | 1054.50 | 1252.64 | 1425.59 | 1877.28 |
| 86 | 839.57 | 1079.69 | 1281.18 | 1460.85 | 1922.62 | 868.12 | 1118.31 | 1328.20 | 1509.55 | 1991.46 |
| 87 | 893.30 | 1148.53 | 1361.78 | 1551.53 | 2041.83 | 921.85 | 1187.15 | 1408.80 | 1600.22 | 2110.68 |
| 88 | 952.07 | 1220.73 | 1447.42 | 1648.92 | 2171.13 | 980.62 | 1259.36 | 1494.43 | 1697.61 | 2239.97 |
| 89 | 1014.20 | 1301.33 | 1541.45 | 1753.02 | 2310.50 | 1042.75 | 1339.95 | 1588.47 | 1801.72 | 2379.34 |
| 90 | 1083.05 | 1388.65 | 1642.20 | 1868.88 | 2464.98 | 1111.59 | 1427.27 | 1689.21 | 1917.58 | 2533.82 |
| 91 | 1155.25 | 1481.00 | 1751.34 | 1993.14 | 2629.53 | 1183.79 | 1519.62 | 1798.36 | 2041.83 | 2698.38 |
| 92 | 1234.17 | 1580.07 | 1867.20 | 2122.43 | 2802.48 | 1262.71 | 1618.69 | 1914.22 | 2171.13 | 2871.33 |
| 93 | 1316.45 | 1687.54 | 1993.14 | 2265.16 | 2990.55 | 1344.99 | 1726.16 | 2040.16 | 2313.85 | 3059.39 |
| 94 | 1408.80 | 1801.72 | 2129.15 | 2416.28 | 3192.05 | 1437.34 | 1840.34 | 2176.17 | 2464.98 | 3260.89 |
| 95 | 1506.19 | 1927.65 | 2276.91 | 2584.20 | 3415.37 | 1534.73 | 1966.27 | 2323.93 | 2632.89 | 3484.22 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 30 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 31 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 32 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 33 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 34 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 35 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 36 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 37 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 38 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 39 | 45.34 | 58.77 | 67.17 | 75.56 | 99.07 | 60.45 | 77.24 | 88.99 | 99.07 | 132.65 |
| 40 | 48.70 | 62.13 | 70.52 | 80.60 | 107.46 | 65.49 | 82.28 | 94.03 | 105.79 | 141.05 |
| 41 | 48.70 | 62.13 | 70.52 | 80.60 | 107.46 | 65.49 | 82.28 | 94.03 | 105.79 | 141.05 |
| 42 | 48.70 | 62.13 | 70.52 | 80.60 | 107.46 | 65.49 | 82.28 | 94.03 | 105.79 | 141.05 |
| 43 | 48.70 | 62.13 | 70.52 | 80.60 | 107.46 | 65.49 | 82.28 | 94.03 | 105.79 | 141.05 |
| 44 | 48.70 | 62.13 | 70.52 | 80.60 | 107.46 | 65.49 | 82.28 | 94.03 | 105.79 | 141.05 |
| 45 | 52.05 | 65.49 | 75.56 | 85.64 | 115.86 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 |
| 46 | 52.05 | 65.49 | 75.56 | 85.64 | 115.86 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 |
| 47 | 52.05 | 65.49 | 75.56 | 85.64 | 115.86 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 |
| 48 | 52.05 | 65.49 | 75.56 | 85.64 | 115.86 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 |
| 49 | 52.05 | 65.49 | 75.56 | 85.64 | 115.86 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 |
| 50 | 58.77 | 72.20 | 83.96 | 94.03 | 125.94 | 75.56 | 95.71 | 110.82 | 124.26 | 166.23 |
| 51 | 60.45 | 73.88 | 87.32 | 99.07 | 129.29 | 78.92 | 99.07 | 114.18 | 130.97 | 171.27 |
| 52 | 60.45 | 77.24 | 88.99 | 100.75 | 134.33 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 53 | 63.81 | 80.60 | 92.35 | 105.79 | 139.37 | 83.96 | 104.11 | 122.58 | 137.69 | 183.03 |
| 54 | 65.49 | 82.28 | 95.71 | 109.14 | 144.41 | 85.64 | 107.46 | 125.94 | 141.05 | 189.74 |
| 55 | 67.17 | 85.64 | 99.07 | 114.18 | 149.44 | 87.32 | 110.82 | 129.29 | 147.76 | 194.78 |
| 56 | 70.52 | 90.67 | 104.11 | 117.54 | 159.52 | 90.67 | 117.54 | 136.01 | 154.48 | 204.86 |
| 57 | 75.56 | 95.71 | 114.18 | 127.61 | 169.59 | 95.71 | 124.26 | 144.41 | 162.88 | 216.61 |
| 58 | 80.60 | 102.43 | 119.22 | 136.01 | 177.99 | 102.43 | 129.29 | 149.44 | 171.27 | 226.68 |
| 59 | 87.32 | 110.82 | 125.94 | 142.73 | 191.42 | 109.14 | 137.69 | 159.52 | 179.67 | 240.12 |
| 60 | 92.35 | 115.86 | 136.01 | 152.80 | 203.18 | 112.50 | 144.41 | 167.91 | 189.74 | 251.87 |
| 61 | 99.07 | 124.26 | 146.09 | 166.23 | 219.97 | 120.90 | 152.80 | 179.67 | 203.18 | 268.66 |
| 62 | 107.46 | 134.33 | 157.84 | 177.99 | 235.08 | 129.29 | 162.88 | 191.42 | 214.93 | 285.45 |
| 63 | 114.18 | 146.09 | 171.27 | 191.42 | 253.55 | 137.69 | 174.63 | 203.18 | 228.36 | 303.92 |
| 64 | 122.58 | 154.48 | 183.03 | 204.86 | 272.02 | 144.41 | 183.03 | 216.61 | 241.80 | 322.39 |
| 65 | 130.97 | 166.23 | 196.46 | 221.65 | 292.17 | 154.48 | 194.78 | 231.72 | 258.59 | 344.22 |
| 66 | 142.73 | 181.35 | 209.89 | 240.12 | 315.68 | 166.23 | 209.89 | 246.83 | 278.74 | 369.41 |
| 67 | 151.12 | 193.10 | 226.68 | 256.91 | 339.19 | 174.63 | 225.00 | 263.62 | 295.53 | 392.92 |
| 68 | 162.88 | 206.53 | 243.48 | 277.06 | 364.37 | 186.38 | 240.12 | 282.10 | 320.72 | 421.46 |
| 69 | 176.31 | 226.68 | 263.62 | 300.57 | 397.96 | 203.18 | 260.27 | 303.92 | 344.22 | 455.05 |
| 70 | 193.10 | 248.51 | 290.49 | 330.79 | 436.58 | 219.97 | 282.10 | 330.79 | 376.13 | 497.03 |
| 71 | 213.25 | 273.70 | 322.39 | 366.05 | 483.59 | 241.80 | 310.64 | 362.69 | 413.07 | 545.72 |
| 72 | 238.44 | 303.92 | 357.66 | 406.35 | 537.32 | 266.98 | 342.54 | 399.64 | 453.37 | 601.13 |
| 73 | 265.30 | 339.19 | 397.96 | 451.69 | 597.77 | 293.85 | 376.13 | 441.61 | 498.70 | 661.58 |
| 74 | 295.53 | 376.13 | 441.61 | 503.74 | 663.26 | 324.07 | 414.75 | 485.27 | 552.44 | 727.07 |
| 75 | 327.43 | 419.79 | 491.99 | 557.47 | 735.46 | 355.98 | 456.73 | 533.97 | 606.17 | 800.95 |
| 76 | 362.69 | 463.44 | 547.40 | 622.96 | 821.10 | 391.24 | 500.38 | 589.38 | 671.66 | 884.91 |
| 77 | 401.31 | 513.82 | 609.53 | 695.16 | 913.45 | 428.18 | 549.08 | 649.83 | 742.18 | 973.90 |
| 78 | 441.61 | 567.55 | 675.01 | 769.05 | 1010.84 | 468.48 | 601.13 | 713.63 | 812.70 | 1069.61 |
| 79 | 481.91 | 621.28 | 742.18 | 846.29 | 1111.59 | 507.10 | 654.86 | 779.12 | 888.27 | 1168.68 |
| 80 | 522.21 | 675.01 | 804.31 | 920.17 | 1205.62 | 545.72 | 706.92 | 841.25 | 960.47 | 1262.71 |
| 81 | 560.83 | 725.39 | 861.40 | 985.66 | 1294.62 | 584.34 | 757.29 | 898.34 | 1027.63 | 1351.71 |
| 82 | 596.09 | 770.73 | 916.81 | 1047.78 | 1376.89 | 622.96 | 802.63 | 955.43 | 1091.44 | 1433.99 |
| 83 | 634.71 | 817.74 | 973.90 | 1109.91 | 1459.17 | 659.90 | 853.00 | 1012.52 | 1153.57 | 1517.94 |
| 84 | 675.01 | 869.79 | 1032.67 | 1178.76 | 1549.85 | 700.20 | 905.06 | 1072.97 | 1224.09 | 1608.62 |
| 85 | 718.67 | 925.21 | 1098.16 | 1250.96 | 1645.56 | 745.54 | 960.47 | 1138.46 | 1297.98 | 1707.69 |
| 86 | 765.69 | 983.98 | 1167.00 | 1328.20 | 1749.66 | 792.55 | 1019.24 | 1207.30 | 1375.22 | 1811.79 |
| 87 | 814.38 | 1044.43 | 1239.21 | 1410.48 | 1857.13 | 841.25 | 1079.69 | 1279.50 | 1457.49 | 1919.26 |
| 88 | 866.44 | 1111.59 | 1318.12 | 1497.79 | 1976.35 | 893.30 | 1146.85 | 1358.42 | 1544.81 | 2038.48 |
| 89 | 921.85 | 1185.47 | 1402.08 | 1593.50 | 2103.96 | 948.71 | 1220.73 | 1442.38 | 1640.52 | 2166.09 |
| 90 | 985.66 | 1262.71 | 1494.43 | 1699.29 | 2243.33 | 1012.52 | 1297.98 | 1534.73 | 1746.31 | 2305.46 |
| 91 | 1052.82 | 1348.35 | 1595.18 | 1811.79 | 2391.10 | 1079.69 | 1383.61 | 1635.48 | 1858.81 | 2453.22 |
| 92 | 1123.34 | 1439.02 | 1700.97 | 1931.01 | 2550.61 | 1150.21 | 1474.28 | 1741.27 | 1978.03 | 2612.74 |
| 93 | 1198.91 | 1534.73 | 1815.15 | 2058.63 | 2721.89 | 1225.77 | 1570.00 | 1855.45 | 2105.64 | 2784.01 |
| 94 | 1282.86 | 1640.52 | 1937.73 | 2197.99 | 2904.91 | 1309.73 | 1675.78 | 1978.03 | 2245.01 | 2967.04 |
| 95 | 1371.86 | 1754.70 | 2073.74 | 2350.80 | 3108.09 | 1398.72 | 1789.96 | 2114.04 | 2397.81 | 3170.22 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 30 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 31 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 32 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 33 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 34 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 35 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 36 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 37 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 38 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 39 | 41.98 | 53.73 | 62.13 | 70.52 | 94.03 | 57.09 | 72.20 | 82.28 | 95.71 | 125.94 |
| 40 | 45.34 | 57.09 | 67.17 | 73.88 | 100.75 | 60.45 | 77.24 | 88.99 | 99.07 | 134.33 |
| 41 | 45.34 | 57.09 | 67.17 | 73.88 | 100.75 | 60.45 | 77.24 | 88.99 | 99.07 | 134.33 |
| 42 | 45.34 | 57.09 | 67.17 | 73.88 | 100.75 | 60.45 | 77.24 | 88.99 | 99.07 | 134.33 |
| 43 | 45.34 | 57.09 | 67.17 | 73.88 | 100.75 | 60.45 | 77.24 | 88.99 | 99.07 | 134.33 |
| 44 | 45.34 | 57.09 | 67.17 | 73.88 | 100.75 | 60.45 | 77.24 | 88.99 | 99.07 | 134.33 |
| 45 | 47.02 | 62.13 | 70.52 | 80.60 | 105.79 | 63.81 | 82.28 | 94.03 | 105.79 | 141.05 |
| 46 | 47.02 | 62.13 | 70.52 | 80.60 | 105.79 | 63.81 | 82.28 | 94.03 | 105.79 | 141.05 |
| 47 | 47.02 | 62.13 | 70.52 | 80.60 | 105.79 | 63.81 | 82.28 | 94.03 | 105.79 | 141.05 |
| 48 | 47.02 | 62.13 | 70.52 | 80.60 | 105.79 | 63.81 | 82.28 | 94.03 | 105.79 | 141.05 |
| 49 | 47.02 | 62.13 | 70.52 | 80.60 | 105.79 | 63.81 | 82.28 | 94.03 | 105.79 | 141.05 |
| 50 | 53.73 | 68.84 | 78.92 | 87.32 | 117.54 | 70.52 | 92.35 | 104.11 | 117.54 | 156.16 |
| 51 | 53.73 | 70.52 | 82.28 | 90.67 | 122.58 | 72.20 | 94.03 | 109.14 | 120.90 | 162.88 |
| 52 | 57.09 | 72.20 | 85.64 | 95.71 | 127.61 | 73.88 | 97.39 | 112.50 | 125.94 | 169.59 |
| 53 | 58.77 | 75.56 | 87.32 | 99.07 | 130.97 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 54 | 62.13 | 78.92 | 88.99 | 102.43 | 136.01 | 80.60 | 102.43 | 117.54 | 134.33 | 179.67 |
| 55 | 63.81 | 80.60 | 92.35 | 105.79 | 139.37 | 83.96 | 105.79 | 122.58 | 137.69 | 184.71 |
| 56 | 65.49 | 83.96 | 99.07 | 112.50 | 146.09 | 85.64 | 109.14 | 129.29 | 146.09 | 191.42 |
| 57 | 68.84 | 90.67 | 105.79 | 119.22 | 157.84 | 88.99 | 117.54 | 136.01 | 154.48 | 203.18 |
| 58 | 75.56 | 97.39 | 112.50 | 127.61 | 167.91 | 95.71 | 124.26 | 142.73 | 161.20 | 214.93 |
| 59 | 80.60 | 102.43 | 119.22 | 137.69 | 181.35 | 100.75 | 129.29 | 151.12 | 171.27 | 226.68 |
| 60 | 85.64 | 110.82 | 127.61 | 144.41 | 193.10 | 105.79 | 137.69 | 159.52 | 179.67 | 240.12 |
| 61 | 94.03 | 119.22 | 139.37 | 157.84 | 206.53 | 112.50 | 146.09 | 169.59 | 193.10 | 253.55 |
| 62 | 97.39 | 125.94 | 147.76 | 167.91 | 219.97 | 119.22 | 152.80 | 179.67 | 204.86 | 268.66 |
| 63 | 105.79 | 137.69 | 159.52 | 179.67 | 240.12 | 127.61 | 164.56 | 191.42 | 216.61 | 287.13 |
| 64 | 114.18 | 146.09 | 171.27 | 193.10 | 256.91 | 136.01 | 174.63 | 204.86 | 230.04 | 305.60 |
| 65 | 122.58 | 157.84 | 186.38 | 208.21 | 277.06 | 144.41 | 186.38 | 219.97 | 245.15 | 325.75 |
| 66 | 130.97 | 171.27 | 201.50 | 225.00 | 300.57 | 154.48 | 199.82 | 235.08 | 263.62 | 350.94 |
| 67 | 141.05 | 181.35 | 211.57 | 243.48 | 319.04 | 164.56 | 211.57 | 246.83 | 283.77 | 374.45 |
| 68 | 151.12 | 196.46 | 230.04 | 260.27 | 345.90 | 174.63 | 228.36 | 266.98 | 302.25 | 399.64 |
| 69 | 164.56 | 214.93 | 248.51 | 283.77 | 376.13 | 188.06 | 246.83 | 287.13 | 325.75 | 433.22 |
| 70 | 181.35 | 233.40 | 275.38 | 310.64 | 411.39 | 206.53 | 268.66 | 314.00 | 354.30 | 470.16 |
| 71 | 199.82 | 258.59 | 305.60 | 345.90 | 456.73 | 225.00 | 293.85 | 344.22 | 391.24 | 515.50 |
| 72 | 221.65 | 290.49 | 340.87 | 384.52 | 507.10 | 248.51 | 325.75 | 379.49 | 429.86 | 569.23 |
| 73 | 248.51 | 322.39 | 377.81 | 428.18 | 564.19 | 277.06 | 357.66 | 418.11 | 476.88 | 626.32 |
| 74 | 273.70 | 359.34 | 419.79 | 475.20 | 628.00 | 300.57 | 396.28 | 461.76 | 522.21 | 690.13 |
| 75 | 303.92 | 396.28 | 465.12 | 530.61 | 698.52 | 332.47 | 433.22 | 508.78 | 577.62 | 760.65 |
| 76 | 337.51 | 443.29 | 517.18 | 589.38 | 777.44 | 364.37 | 478.55 | 559.15 | 636.39 | 841.25 |
| 77 | 374.45 | 490.31 | 575.95 | 658.22 | 864.76 | 399.64 | 523.89 | 616.24 | 703.56 | 925.21 |
| 78 | 411.39 | 540.68 | 639.75 | 732.11 | 958.79 | 436.58 | 575.95 | 678.37 | 774.08 | 1015.88 |
| 79 | 451.69 | 594.42 | 701.88 | 800.95 | 1052.82 | 475.20 | 626.32 | 738.82 | 844.61 | 1109.91 |
| 80 | 486.95 | 644.79 | 762.33 | 869.79 | 1141.82 | 512.14 | 676.69 | 797.59 | 911.77 | 1197.23 |
| 81 | 522.21 | 690.13 | 816.06 | 933.60 | 1224.09 | 547.40 | 722.03 | 854.68 | 973.90 | 1279.50 |
| 82 | 557.47 | 735.46 | 868.12 | 992.37 | 1304.69 | 580.98 | 767.37 | 906.74 | 1034.35 | 1361.78 |
| 83 | 592.74 | 780.80 | 923.53 | 1052.82 | 1381.93 | 616.24 | 812.70 | 962.15 | 1094.80 | 1440.70 |
| 84 | 628.00 | 826.14 | 977.26 | 1113.27 | 1465.89 | 654.86 | 861.40 | 1015.88 | 1158.61 | 1524.66 |
| 85 | 668.30 | 878.19 | 1037.71 | 1183.79 | 1556.56 | 695.16 | 915.13 | 1078.01 | 1229.13 | 1617.01 |
| 86 | 711.96 | 933.60 | 1101.52 | 1256.00 | 1653.95 | 738.82 | 970.54 | 1141.82 | 1301.33 | 1714.40 |
| 87 | 757.29 | 992.37 | 1170.36 | 1333.24 | 1754.70 | 784.16 | 1029.31 | 1210.66 | 1378.57 | 1815.15 |
| 88 | 805.99 | 1056.18 | 1244.24 | 1415.52 | 1867.20 | 832.85 | 1093.12 | 1284.54 | 1460.85 | 1927.65 |
| 89 | 858.04 | 1123.34 | 1324.84 | 1506.19 | 1984.74 | 884.91 | 1160.29 | 1365.14 | 1551.53 | 2045.19 |
| 90 | 915.13 | 1198.91 | 1412.16 | 1605.26 | 2115.72 | 942.00 | 1235.85 | 1452.46 | 1650.59 | 2176.17 |
| 91 | 977.26 | 1277.83 | 1504.51 | 1709.36 | 2256.76 | 1004.13 | 1314.77 | 1544.81 | 1754.70 | 2317.21 |
| 92 | 1042.75 | 1361.78 | 1603.58 | 1821.87 | 2406.21 | 1069.61 | 1398.72 | 1643.88 | 1867.20 | 2466.66 |
| 93 | 1114.95 | 1454.14 | 1709.36 | 1941.09 | 2564.05 | 1141.82 | 1491.08 | 1749.66 | 1986.42 | 2624.50 |
| 94 | 1190.51 | 1553.20 | 1825.23 | 2070.38 | 2738.68 | 1217.38 | 1590.15 | 1865.52 | 2115.72 | 2799.13 |
| 95 | 1274.47 | 1662.35 | 1952.84 | 2213.11 | 2928.42 | 1301.33 | 1699.29 | 1993.14 | 2258.44 | 2988.87 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 30 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 31 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 32 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 33 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 34 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 35 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 36 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 37 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 38 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 39 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 119.22 | 161.20 |
| 40 | 58.77 | 73.88 | 83.96 | 95.71 | 125.94 | 80.60 | 100.75 | 114.18 | 129.29 | 172.95 |
| 41 | 58.77 | 73.88 | 83.96 | 95.71 | 125.94 | 80.60 | 100.75 | 114.18 | 129.29 | 172.95 |
| 42 | 58.77 | 73.88 | 83.96 | 95.71 | 125.94 | 80.60 | 100.75 | 114.18 | 129.29 | 172.95 |
| 43 | 58.77 | 73.88 | 83.96 | 95.71 | 125.94 | 80.60 | 100.75 | 114.18 | 129.29 | 172.95 |
| 44 | 58.77 | 73.88 | 83.96 | 95.71 | 125.94 | 80.60 | 100.75 | 114.18 | 129.29 | 172.95 |
| 45 | 63.81 | 78.92 | 88.99 | 100.75 | 134.33 | 87.32 | 105.79 | 122.58 | 136.01 | 183.03 |
| 46 | 63.81 | 78.92 | 88.99 | 100.75 | 134.33 | 87.32 | 105.79 | 122.58 | 136.01 | 183.03 |
| 47 | 63.81 | 78.92 | 88.99 | 100.75 | 134.33 | 87.32 | 105.79 | 122.58 | 136.01 | 183.03 |
| 48 | 63.81 | 78.92 | 88.99 | 100.75 | 134.33 | 87.32 | 105.79 | 122.58 | 136.01 | 183.03 |
| 49 | 63.81 | 78.92 | 88.99 | 100.75 | 134.33 | 87.32 | 105.79 | 122.58 | 136.01 | 183.03 |
| 50 | 70.52 | 85.64 | 99.07 | 110.82 | 149.44 | 95.71 | 117.54 | 136.01 | 151.12 | 203.18 |
| 51 | 72.20 | 90.67 | 102.43 | 114.18 | 154.48 | 99.07 | 122.58 | 139.37 | 156.16 | 209.89 |
| 52 | 75.56 | 94.03 | 107.46 | 119.22 | 159.52 | 100.75 | 125.94 | 144.41 | 161.20 | 216.61 |
| 53 | 77.24 | 95.71 | 110.82 | 124.26 | 164.56 | 104.11 | 129.29 | 149.44 | 166.23 | 223.33 |
| 54 | 82.28 | 99.07 | 114.18 | 127.61 | 171.27 | 109.14 | 132.65 | 154.48 | 171.27 | 231.72 |
| 55 | 83.96 | 102.43 | 117.54 | 130.97 | 176.31 | 112.50 | 137.69 | 157.84 | 176.31 | 238.44 |
| 56 | 88.99 | 107.46 | 124.26 | 139.37 | 186.38 | 117.54 | 144.41 | 166.23 | 184.71 | 248.51 |
| 57 | 94.03 | 115.86 | 132.65 | 147.76 | 198.14 | 122.58 | 151.12 | 174.63 | 194.78 | 261.95 |
| 58 | 99.07 | 122.58 | 141.05 | 157.84 | 213.25 | 127.61 | 159.52 | 184.71 | 206.53 | 277.06 |
| 59 | 105.79 | 132.65 | 151.12 | 169.59 | 228.36 | 136.01 | 169.59 | 194.78 | 218.29 | 292.17 |
| 60 | 112.50 | 141.05 | 162.88 | 183.03 | 245.15 | 142.73 | 179.67 | 206.53 | 231.72 | 310.64 |
| 61 | 122.58 | 151.12 | 176.31 | 196.46 | 263.62 | 152.80 | 189.74 | 219.97 | 245.15 | 329.11 |
| 62 | 132.65 | 164.56 | 188.06 | 211.57 | 283.77 | 162.88 | 203.18 | 233.40 | 261.95 | 350.94 |
| 63 | 144.41 | 176.31 | 203.18 | 228.36 | 305.60 | 174.63 | 216.61 | 250.19 | 280.42 | 374.45 |
| 64 | 154.48 | 191.42 | 219.97 | 246.83 | 330.79 | 186.38 | 231.72 | 266.98 | 298.89 | 401.31 |
| 65 | 164.56 | 206.53 | 236.76 | 265.30 | 355.98 | 198.14 | 248.51 | 285.45 | 319.04 | 428.18 |
| 66 | 177.99 | 223.33 | 255.23 | 287.13 | 382.84 | 213.25 | 265.30 | 305.60 | 342.54 | 458.41 |
| 67 | 191.42 | 238.44 | 275.38 | 308.96 | 411.39 | 226.68 | 283.77 | 327.43 | 366.05 | 490.31 |
| 68 | 204.86 | 255.23 | 295.53 | 330.79 | 441.61 | 243.48 | 302.25 | 349.26 | 391.24 | 523.89 |
| 69 | 223.33 | 277.06 | 320.72 | 359.34 | 480.23 | 261.95 | 325.75 | 377.81 | 423.14 | 564.19 |
| 70 | 243.48 | 305.60 | 352.62 | 394.60 | 528.93 | 283.77 | 355.98 | 411.39 | 460.08 | 616.24 |
| 71 | 270.34 | 339.19 | 391.24 | 438.26 | 587.70 | 312.32 | 391.24 | 451.69 | 507.10 | 676.69 |
| 72 | 302.25 | 376.13 | 434.90 | 488.63 | 651.51 | 344.22 | 428.18 | 497.03 | 557.47 | 745.54 |
| 73 | 335.83 | 418.11 | 483.59 | 544.04 | 725.39 | 377.81 | 473.52 | 547.40 | 614.57 | 821.10 |
| 74 | 372.77 | 466.80 | 539.00 | 604.49 | 807.67 | 416.43 | 522.21 | 602.81 | 676.69 | 905.06 |
| 75 | 413.07 | 517.18 | 599.45 | 675.01 | 900.02 | 456.73 | 572.59 | 664.94 | 747.22 | 997.41 |
| 76 | 458.41 | 575.95 | 669.98 | 753.93 | 1004.13 | 502.06 | 631.36 | 735.46 | 826.14 | 1101.52 |
| 77 | 508.78 | 641.43 | 747.22 | 842.93 | 1121.67 | 552.44 | 696.84 | 811.02 | 913.45 | 1217.38 |
| 78 | 564.19 | 710.28 | 829.50 | 935.28 | 1245.92 | 606.17 | 764.01 | 891.62 | 1005.80 | 1339.95 |
| 79 | 616.24 | 780.80 | 913.45 | 1030.99 | 1370.18 | 658.22 | 832.85 | 975.58 | 1099.84 | 1462.53 |
| 80 | 668.30 | 846.29 | 992.37 | 1119.99 | 1489.40 | 710.28 | 898.34 | 1052.82 | 1190.51 | 1580.07 |
| 81 | 718.67 | 910.09 | 1064.57 | 1203.94 | 1596.86 | 758.97 | 962.15 | 1126.70 | 1272.79 | 1689.21 |
| 82 | 765.69 | 967.18 | 1135.10 | 1281.18 | 1700.97 | 807.67 | 1020.92 | 1197.23 | 1351.71 | 1796.68 |
| 83 | 814.38 | 1027.63 | 1202.26 | 1358.42 | 1805.08 | 856.36 | 1083.05 | 1267.75 | 1430.63 | 1902.47 |
| 84 | 866.44 | 1091.44 | 1276.15 | 1440.70 | 1915.90 | 910.09 | 1148.53 | 1343.31 | 1514.58 | 2014.97 |
| 85 | 921.85 | 1161.96 | 1358.42 | 1531.38 | 2036.80 | 965.51 | 1220.73 | 1425.59 | 1606.94 | 2137.55 |
| 86 | 982.30 | 1235.85 | 1444.06 | 1627.09 | 2166.09 | 1025.95 | 1294.62 | 1511.23 | 1702.65 | 2266.84 |
| 87 | 1046.10 | 1314.77 | 1536.41 | 1727.84 | 2302.10 | 1089.76 | 1373.54 | 1603.58 | 1803.40 | 2402.85 |
| 88 | 1113.27 | 1398.72 | 1633.80 | 1836.98 | 2449.87 | 1156.93 | 1457.49 | 1700.97 | 1912.54 | 2550.61 |
| 89 | 1187.15 | 1491.08 | 1739.59 | 1956.20 | 2609.38 | 1230.81 | 1549.85 | 1806.75 | 2031.76 | 2710.13 |
| 90 | 1267.75 | 1591.82 | 1855.45 | 2085.49 | 2782.33 | 1311.41 | 1650.59 | 1922.62 | 2161.05 | 2883.08 |
| 91 | 1355.07 | 1699.29 | 1981.39 | 2224.86 | 2970.40 | 1398.72 | 1758.06 | 2048.55 | 2300.42 | 3071.15 |
| 92 | 1445.74 | 1813.47 | 2112.36 | 2372.62 | 3168.54 | 1489.40 | 1872.24 | 2179.52 | 2448.19 | 3269.29 |
| 93 | 1544.81 | 1936.05 | 2255.09 | 2530.46 | 3381.79 | 1588.47 | 1994.82 | 2322.25 | 2606.03 | 3482.54 |
| 94 | 1652.27 | 2068.70 | 2407.89 | 2701.74 | 3611.83 | 1695.93 | 2127.47 | 2475.05 | 2777.30 | 3712.58 |
| 95 | 1768.13 | 2214.79 | 2577.48 | 2889.80 | 3865.38 | 1811.79 | 2273.56 | 2644.65 | 2965.36 | 3966.13 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 30 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 31 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 32 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 33 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 34 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 35 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 36 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 37 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 38 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 39 | 48.70 | 62.13 | 70.52 | 78.92 | 105.79 | 67.17 | 83.96 | 97.39 | 107.46 | 144.41 |
| 40 | 53.73 | 65.49 | 73.88 | 83.96 | 112.50 | 73.88 | 88.99 | 100.75 | 114.18 | 154.48 |
| 41 | 53.73 | 65.49 | 73.88 | 83.96 | 112.50 | 73.88 | 88.99 | 100.75 | 114.18 | 154.48 |
| 42 | 53.73 | 65.49 | 73.88 | 83.96 | 112.50 | 73.88 | 88.99 | 100.75 | 114.18 | 154.48 |
| 43 | 53.73 | 65.49 | 73.88 | 83.96 | 112.50 | 73.88 | 88.99 | 100.75 | 114.18 | 154.48 |
| 44 | 53.73 | 65.49 | 73.88 | 83.96 | 112.50 | 73.88 | 88.99 | 100.75 | 114.18 | 154.48 |
| 45 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 120.90 | 161.20 |
| 46 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 120.90 | 161.20 |
| 47 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 120.90 | 161.20 |
| 48 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 120.90 | 161.20 |
| 49 | 57.09 | 70.52 | 78.92 | 87.32 | 119.22 | 77.24 | 95.71 | 107.46 | 120.90 | 161.20 |
| 50 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 | 83.96 | 105.79 | 120.90 | 134.33 | 179.67 |
| 51 | 63.81 | 80.60 | 92.35 | 102.43 | 137.69 | 87.32 | 109.14 | 124.26 | 139.37 | 186.38 |
| 52 | 67.17 | 83.96 | 94.03 | 105.79 | 141.05 | 90.67 | 112.50 | 127.61 | 142.73 | 193.10 |
| 53 | 68.84 | 85.64 | 99.07 | 110.82 | 146.09 | 94.03 | 115.86 | 134.33 | 149.44 | 198.14 |
| 54 | 72.20 | 88.99 | 102.43 | 114.18 | 151.12 | 95.71 | 119.22 | 137.69 | 152.80 | 204.86 |
| 55 | 73.88 | 90.67 | 104.11 | 117.54 | 156.16 | 99.07 | 122.58 | 141.05 | 157.84 | 211.57 |
| 56 | 78.92 | 97.39 | 110.82 | 124.26 | 166.23 | 104.11 | 129.29 | 147.76 | 164.56 | 221.65 |
| 57 | 83.96 | 102.43 | 119.22 | 132.65 | 176.31 | 109.14 | 134.33 | 156.16 | 174.63 | 231.72 |
| 58 | 88.99 | 109.14 | 125.94 | 141.05 | 188.06 | 114.18 | 142.73 | 164.56 | 183.03 | 245.15 |
| 59 | 95.71 | 117.54 | 136.01 | 152.80 | 203.18 | 120.90 | 151.12 | 174.63 | 194.78 | 260.27 |
| 60 | 102.43 | 125.94 | 146.09 | 162.88 | 216.61 | 129.29 | 159.52 | 184.71 | 206.53 | 275.38 |
| 61 | 109.14 | 136.01 | 156.16 | 174.63 | 235.08 | 137.69 | 171.27 | 194.78 | 219.97 | 293.85 |
| 62 | 117.54 | 146.09 | 167.91 | 188.06 | 251.87 | 144.41 | 181.35 | 208.21 | 233.40 | 312.32 |
| 63 | 127.61 | 157.84 | 181.35 | 203.18 | 272.02 | 154.48 | 193.10 | 221.65 | 248.51 | 334.15 |
| 64 | 136.01 | 171.27 | 194.78 | 218.29 | 292.17 | 164.56 | 206.53 | 236.76 | 265.30 | 355.98 |
| 65 | 147.76 | 184.71 | 211.57 | 236.76 | 317.36 | 176.31 | 221.65 | 253.55 | 285.45 | 382.84 |
| 66 | 159.52 | 198.14 | 228.36 | 255.23 | 340.87 | 189.74 | 236.76 | 272.02 | 305.60 | 408.03 |
| 67 | 169.59 | 211.57 | 243.48 | 273.70 | 366.05 | 201.50 | 251.87 | 290.49 | 325.75 | 436.58 |
| 68 | 181.35 | 228.36 | 261.95 | 295.53 | 392.92 | 214.93 | 270.34 | 310.64 | 349.26 | 466.80 |
| 69 | 196.46 | 245.15 | 285.45 | 320.72 | 428.18 | 231.72 | 288.81 | 335.83 | 376.13 | 503.74 |
| 70 | 216.61 | 272.02 | 314.00 | 352.62 | 470.16 | 251.87 | 317.36 | 366.05 | 411.39 | 549.08 |
| 71 | 240.12 | 300.57 | 347.58 | 391.24 | 522.21 | 277.06 | 347.58 | 401.31 | 450.01 | 602.81 |
| 72 | 266.98 | 334.15 | 386.20 | 434.90 | 580.98 | 303.92 | 382.84 | 441.61 | 497.03 | 663.26 |
| 73 | 298.89 | 371.09 | 429.86 | 483.59 | 646.47 | 335.83 | 419.79 | 486.95 | 547.40 | 732.11 |
| 74 | 332.47 | 414.75 | 480.23 | 539.00 | 720.35 | 371.09 | 465.12 | 537.32 | 602.81 | 805.99 |
| 75 | 367.73 | 461.76 | 533.97 | 599.45 | 800.95 | 406.35 | 512.14 | 592.74 | 663.26 | 888.27 |
| 76 | 409.71 | 512.14 | 596.09 | 669.98 | 893.30 | 448.33 | 562.51 | 654.86 | 735.46 | 980.62 |
| 77 | 455.05 | 570.91 | 664.94 | 750.58 | 997.41 | 491.99 | 621.28 | 722.03 | 814.38 | 1083.05 |
| 78 | 500.38 | 633.04 | 738.82 | 832.85 | 1108.23 | 537.32 | 680.05 | 795.91 | 896.66 | 1190.51 |
| 79 | 550.76 | 695.16 | 812.70 | 916.81 | 1219.06 | 586.02 | 742.18 | 866.44 | 978.94 | 1301.33 |
| 80 | 596.09 | 753.93 | 883.23 | 997.41 | 1324.84 | 633.04 | 799.27 | 936.96 | 1057.86 | 1407.12 |
| 81 | 641.43 | 809.35 | 948.71 | 1069.61 | 1422.23 | 676.69 | 856.36 | 1004.13 | 1131.74 | 1504.51 |
| 82 | 681.73 | 861.40 | 1009.16 | 1140.14 | 1512.91 | 720.35 | 910.09 | 1064.57 | 1203.94 | 1598.54 |
| 83 | 725.39 | 915.13 | 1071.29 | 1208.98 | 1606.94 | 764.01 | 965.51 | 1128.38 | 1272.79 | 1692.57 |
| 84 | 770.73 | 972.22 | 1136.78 | 1281.18 | 1704.33 | 809.35 | 1022.60 | 1195.55 | 1348.35 | 1793.32 |
| 85 | 821.10 | 1034.35 | 1208.98 | 1361.78 | 1813.47 | 859.72 | 1084.72 | 1269.43 | 1428.95 | 1904.14 |
| 86 | 874.83 | 1101.52 | 1284.54 | 1447.42 | 1927.65 | 913.45 | 1151.89 | 1344.99 | 1514.58 | 2018.33 |
| 87 | 930.24 | 1170.36 | 1366.82 | 1538.09 | 2048.55 | 968.86 | 1220.73 | 1427.27 | 1605.26 | 2139.22 |
| 88 | 990.69 | 1245.92 | 1452.46 | 1635.48 | 2179.52 | 1029.31 | 1296.30 | 1512.91 | 1702.65 | 2270.20 |
| 89 | 1056.18 | 1328.20 | 1548.17 | 1739.59 | 2322.25 | 1094.80 | 1378.57 | 1608.62 | 1806.75 | 2412.92 |
| 90 | 1128.38 | 1417.19 | 1650.59 | 1855.45 | 2476.73 | 1167.00 | 1467.57 | 1711.04 | 1922.62 | 2567.41 |
| 91 | 1205.62 | 1512.91 | 1761.42 | 1979.71 | 2642.97 | 1244.24 | 1563.28 | 1821.87 | 2046.87 | 2733.64 |
| 92 | 1287.90 | 1615.33 | 1878.96 | 2110.68 | 2819.28 | 1326.52 | 1665.71 | 1939.41 | 2177.84 | 2909.95 |
| 93 | 1375.22 | 1724.48 | 2006.57 | 2251.73 | 3009.02 | 1413.84 | 1774.85 | 2067.02 | 2318.89 | 3099.69 |
| 94 | 1470.93 | 1842.02 | 2142.58 | 2404.53 | 3213.87 | 1509.55 | 1892.39 | 2203.03 | 2471.69 | 3304.55 |
| 95 | 1575.03 | 1971.31 | 2293.71 | 2570.76 | 3438.88 | 1613.65 | 2021.68 | 2354.15 | 2637.93 | 3529.55 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 30 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 31 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 32 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 33 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 34 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 35 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 36 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 37 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 38 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 39 | 47.02 | 57.09 | 63.81 | 72.20 | 97.39 | 62.13 | 77.24 | 87.32 | 97.39 | 132.65 |
| 40 | 48.70 | 60.45 | 68.84 | 77.24 | 102.43 | 65.49 | 82.28 | 94.03 | 104.11 | 139.37 |
| 41 | 48.70 | 60.45 | 68.84 | 77.24 | 102.43 | 65.49 | 82.28 | 94.03 | 104.11 | 139.37 |
| 42 | 48.70 | 60.45 | 68.84 | 77.24 | 102.43 | 65.49 | 82.28 | 94.03 | 104.11 | 139.37 |
| 43 | 48.70 | 60.45 | 68.84 | 77.24 | 102.43 | 65.49 | 82.28 | 94.03 | 104.11 | 139.37 |
| 44 | 48.70 | 60.45 | 68.84 | 77.24 | 102.43 | 65.49 | 82.28 | 94.03 | 104.11 | 139.37 |
| 45 | 52.05 | 62.13 | 72.20 | 80.60 | 107.46 | 70.52 | 85.64 | 97.39 | 109.14 | 147.76 |
| 46 | 52.05 | 62.13 | 72.20 | 80.60 | 107.46 | 70.52 | 85.64 | 97.39 | 109.14 | 147.76 |
| 47 | 52.05 | 62.13 | 72.20 | 80.60 | 107.46 | 70.52 | 85.64 | 97.39 | 109.14 | 147.76 |
| 48 | 52.05 | 62.13 | 72.20 | 80.60 | 107.46 | 70.52 | 85.64 | 97.39 | 109.14 | 147.76 |
| 49 | 52.05 | 62.13 | 72.20 | 80.60 | 107.46 | 70.52 | 85.64 | 97.39 | 109.14 | 147.76 |
| 50 | 57.09 | 70.52 | 80.60 | 90.67 | 120.90 | 77.24 | 95.71 | 110.82 | 122.58 | 164.56 |
| 51 | 58.77 | 72.20 | 83.96 | 92.35 | 125.94 | 80.60 | 99.07 | 114.18 | 125.94 | 171.27 |
| 52 | 62.13 | 75.56 | 85.64 | 97.39 | 129.29 | 82.28 | 102.43 | 117.54 | 130.97 | 174.63 |
| 53 | 63.81 | 77.24 | 88.99 | 100.75 | 134.33 | 85.64 | 105.79 | 120.90 | 136.01 | 181.35 |
| 54 | 65.49 | 80.60 | 92.35 | 102.43 | 137.69 | 88.99 | 109.14 | 124.26 | 139.37 | 186.38 |
| 55 | 67.17 | 82.28 | 95.71 | 107.46 | 142.73 | 88.99 | 110.82 | 129.29 | 144.41 | 193.10 |
| 56 | 70.52 | 87.32 | 100.75 | 112.50 | 151.12 | 94.03 | 117.54 | 134.33 | 149.44 | 201.50 |
| 57 | 75.56 | 94.03 | 107.46 | 119.22 | 161.20 | 99.07 | 124.26 | 142.73 | 157.84 | 211.57 |
| 58 | 80.60 | 99.07 | 115.86 | 127.61 | 172.95 | 104.11 | 129.29 | 149.44 | 166.23 | 223.33 |
| 59 | 85.64 | 107.46 | 122.58 | 137.69 | 184.71 | 109.14 | 137.69 | 157.84 | 176.31 | 236.76 |
| 60 | 92.35 | 114.18 | 132.65 | 147.76 | 198.14 | 115.86 | 144.41 | 167.91 | 186.38 | 251.87 |
| 61 | 99.07 | 124.26 | 142.73 | 159.52 | 213.25 | 124.26 | 154.48 | 177.99 | 199.82 | 268.66 |
| 62 | 107.46 | 134.33 | 152.80 | 172.95 | 230.04 | 132.65 | 164.56 | 189.74 | 213.25 | 283.77 |
| 63 | 115.86 | 142.73 | 164.56 | 184.71 | 246.83 | 142.73 | 176.31 | 203.18 | 226.68 | 303.92 |
| 64 | 124.26 | 156.16 | 177.99 | 199.82 | 266.98 | 149.44 | 188.06 | 216.61 | 243.48 | 324.07 |
| 65 | 132.65 | 166.23 | 191.42 | 214.93 | 287.13 | 159.52 | 199.82 | 231.72 | 258.59 | 345.90 |
| 66 | 144.41 | 179.67 | 208.21 | 233.40 | 310.64 | 171.27 | 214.93 | 248.51 | 278.74 | 371.09 |
| 67 | 154.48 | 193.10 | 223.33 | 248.51 | 332.47 | 183.03 | 230.04 | 265.30 | 295.53 | 396.28 |
| 68 | 166.23 | 206.53 | 238.44 | 268.66 | 359.34 | 194.78 | 245.15 | 282.10 | 317.36 | 424.82 |
| 69 | 179.67 | 223.33 | 260.27 | 290.49 | 389.56 | 211.57 | 263.62 | 305.60 | 342.54 | 458.41 |
| 70 | 198.14 | 245.15 | 285.45 | 320.72 | 426.50 | 230.04 | 287.13 | 332.47 | 374.45 | 498.70 |
| 71 | 219.97 | 272.02 | 315.68 | 355.98 | 475.20 | 251.87 | 315.68 | 366.05 | 411.39 | 547.40 |
| 72 | 243.48 | 303.92 | 350.94 | 396.28 | 527.25 | 277.06 | 347.58 | 401.31 | 451.69 | 602.81 |
| 73 | 270.34 | 339.19 | 392.92 | 439.93 | 587.70 | 305.60 | 382.84 | 443.29 | 498.70 | 664.94 |
| 74 | 302.25 | 377.81 | 436.58 | 490.31 | 654.86 | 337.51 | 423.14 | 488.63 | 549.08 | 733.78 |
| 75 | 335.83 | 419.79 | 485.27 | 545.72 | 728.75 | 371.09 | 465.12 | 539.00 | 606.17 | 807.67 |
| 76 | 371.09 | 466.80 | 542.36 | 609.53 | 812.70 | 406.35 | 512.14 | 594.42 | 668.30 | 891.62 |
| 77 | 413.07 | 520.53 | 604.49 | 681.73 | 908.41 | 446.65 | 564.19 | 656.54 | 738.82 | 985.66 |
| 78 | 456.73 | 575.95 | 671.66 | 758.97 | 1009.16 | 490.31 | 619.60 | 723.71 | 816.06 | 1084.72 |
| 79 | 500.38 | 631.36 | 738.82 | 834.53 | 1108.23 | 533.97 | 675.01 | 789.20 | 889.94 | 1183.79 |
| 80 | 542.36 | 686.77 | 804.31 | 908.41 | 1203.94 | 574.27 | 728.75 | 853.00 | 963.83 | 1279.50 |
| 81 | 582.66 | 737.14 | 863.08 | 973.90 | 1294.62 | 614.57 | 779.12 | 911.77 | 1030.99 | 1370.18 |
| 82 | 619.60 | 784.16 | 918.49 | 1036.03 | 1378.57 | 653.19 | 827.82 | 970.54 | 1094.80 | 1455.81 |
| 83 | 659.90 | 834.53 | 973.90 | 1099.84 | 1462.53 | 693.48 | 878.19 | 1027.63 | 1158.61 | 1541.45 |
| 84 | 701.88 | 884.91 | 1034.35 | 1165.32 | 1551.53 | 737.14 | 930.24 | 1088.08 | 1225.77 | 1632.12 |
| 85 | 745.54 | 942.00 | 1099.84 | 1239.21 | 1650.59 | 782.48 | 989.01 | 1155.25 | 1299.65 | 1732.87 |
| 86 | 794.23 | 1002.45 | 1170.36 | 1318.12 | 1754.70 | 831.17 | 1049.46 | 1225.77 | 1378.57 | 1836.98 |
| 87 | 846.29 | 1064.57 | 1242.56 | 1400.40 | 1865.52 | 883.23 | 1111.59 | 1297.98 | 1460.85 | 1947.80 |
| 88 | 900.02 | 1133.42 | 1323.16 | 1487.72 | 1983.06 | 936.96 | 1180.44 | 1378.57 | 1548.17 | 2065.34 |
| 89 | 960.47 | 1208.98 | 1408.80 | 1583.43 | 2112.36 | 997.41 | 1256.00 | 1464.21 | 1643.88 | 2194.64 |
| 90 | 1025.95 | 1289.58 | 1502.83 | 1689.21 | 2253.41 | 1062.90 | 1336.60 | 1558.24 | 1749.66 | 2335.68 |
| 91 | 1096.48 | 1376.89 | 1603.58 | 1801.72 | 2406.21 | 1133.42 | 1423.91 | 1658.99 | 1862.17 | 2488.49 |
| 92 | 1170.36 | 1469.25 | 1711.04 | 1920.94 | 2565.73 | 1207.30 | 1516.26 | 1766.46 | 1981.39 | 2648.00 |
| 93 | 1250.96 | 1568.32 | 1825.23 | 2048.55 | 2738.68 | 1287.90 | 1615.33 | 1880.64 | 2109.00 | 2820.96 |
| 94 | 1336.60 | 1675.78 | 1949.48 | 2187.92 | 2925.06 | 1373.54 | 1722.80 | 2004.89 | 2248.37 | 3007.34 |
| 95 | 1432.31 | 1795.00 | 2087.17 | 2340.72 | 3129.92 | 1469.25 | 1842.02 | 2142.58 | 2401.17 | 3212.19 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 30 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 31 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 32 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 33 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 34 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 35 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 36 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 37 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 38 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 39 | 41.98 | 53.73 | 60.45 | 67.17 | 90.67 | 58.77 | 73.88 | 83.96 | 92.35 | 124.26 |
| 40 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 |
| 41 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 |
| 42 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 |
| 43 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 |
| 44 | 45.34 | 55.41 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 |
| 45 | 48.70 | 60.45 | 68.84 | 75.56 | 102.43 | 67.17 | 82.28 | 94.03 | 104.11 | 141.05 |
| 46 | 48.70 | 60.45 | 68.84 | 75.56 | 102.43 | 67.17 | 82.28 | 94.03 | 104.11 | 141.05 |
| 47 | 48.70 | 60.45 | 68.84 | 75.56 | 102.43 | 67.17 | 82.28 | 94.03 | 104.11 | 141.05 |
| 48 | 48.70 | 60.45 | 68.84 | 75.56 | 102.43 | 67.17 | 82.28 | 94.03 | 104.11 | 141.05 |
| 49 | 48.70 | 60.45 | 68.84 | 75.56 | 102.43 | 67.17 | 82.28 | 94.03 | 104.11 | 141.05 |
| 50 | 55.41 | 67.17 | 75.56 | 83.96 | 114.18 | 73.88 | 90.67 | 104.11 | 115.86 | 157.84 |
| 51 | 55.41 | 68.84 | 78.92 | 88.99 | 117.54 | 75.56 | 94.03 | 109.14 | 120.90 | 161.20 |
| 52 | 57.09 | 72.20 | 82.28 | 90.67 | 122.58 | 78.92 | 97.39 | 112.50 | 124.26 | 167.91 |
| 53 | 60.45 | 73.88 | 85.64 | 94.03 | 127.61 | 80.60 | 100.75 | 115.86 | 127.61 | 172.95 |
| 54 | 62.13 | 77.24 | 87.32 | 99.07 | 130.97 | 83.96 | 104.11 | 119.22 | 132.65 | 177.99 |
| 55 | 63.81 | 78.92 | 90.67 | 100.75 | 136.01 | 85.64 | 107.46 | 122.58 | 137.69 | 183.03 |
| 56 | 67.17 | 83.96 | 95.71 | 105.79 | 142.73 | 88.99 | 112.50 | 127.61 | 142.73 | 191.42 |
| 57 | 72.20 | 88.99 | 102.43 | 114.18 | 152.80 | 94.03 | 117.54 | 134.33 | 151.12 | 201.50 |
| 58 | 75.56 | 95.71 | 109.14 | 120.90 | 162.88 | 99.07 | 124.26 | 142.73 | 159.52 | 213.25 |
| 59 | 80.60 | 100.75 | 117.54 | 130.97 | 174.63 | 104.11 | 130.97 | 151.12 | 169.59 | 225.00 |
| 60 | 85.64 | 107.46 | 124.26 | 141.05 | 186.38 | 109.14 | 137.69 | 159.52 | 179.67 | 238.44 |
| 61 | 94.03 | 117.54 | 134.33 | 151.12 | 201.50 | 117.54 | 147.76 | 169.59 | 189.74 | 255.23 |
| 62 | 100.75 | 127.61 | 144.41 | 162.88 | 216.61 | 125.94 | 159.52 | 181.35 | 201.50 | 270.34 |
| 63 | 109.14 | 137.69 | 157.84 | 174.63 | 235.08 | 132.65 | 169.59 | 193.10 | 214.93 | 288.81 |
| 64 | 117.54 | 147.76 | 169.59 | 189.74 | 255.23 | 142.73 | 179.67 | 206.53 | 231.72 | 310.64 |
| 65 | 125.94 | 159.52 | 183.03 | 203.18 | 273.70 | 152.80 | 191.42 | 221.65 | 246.83 | 330.79 |
| 66 | 136.01 | 172.95 | 198.14 | 219.97 | 295.53 | 162.88 | 206.53 | 236.76 | 265.30 | 355.98 |
| 67 | 146.09 | 184.71 | 211.57 | 236.76 | 317.36 | 174.63 | 219.97 | 251.87 | 282.10 | 377.81 |
| 68 | 157.84 | 196.46 | 226.68 | 253.55 | 340.87 | 186.38 | 235.08 | 270.34 | 302.25 | 404.67 |
| 69 | 169.59 | 214.93 | 246.83 | 277.06 | 369.41 | 199.82 | 253.55 | 290.49 | 327.43 | 436.58 |
| 70 | 184.71 | 236.76 | 270.34 | 303.92 | 408.03 | 216.61 | 277.06 | 317.36 | 355.98 | 476.88 |
| 71 | 206.53 | 261.95 | 300.57 | 339.19 | 451.69 | 238.44 | 303.92 | 349.26 | 392.92 | 523.89 |
| 72 | 230.04 | 292.17 | 335.83 | 376.13 | 502.06 | 261.95 | 334.15 | 384.52 | 431.54 | 575.95 |
| 73 | 256.91 | 325.75 | 372.77 | 419.79 | 560.83 | 290.49 | 369.41 | 423.14 | 475.20 | 636.39 |
| 74 | 285.45 | 362.69 | 416.43 | 466.80 | 624.64 | 319.04 | 408.03 | 466.80 | 523.89 | 701.88 |
| 75 | 315.68 | 402.99 | 463.44 | 522.21 | 695.16 | 350.94 | 448.33 | 515.50 | 579.30 | 772.40 |
| 76 | 352.62 | 448.33 | 517.18 | 580.98 | 775.76 | 386.20 | 493.67 | 569.23 | 638.07 | 853.00 |
| 77 | 389.56 | 500.38 | 577.62 | 651.51 | 868.12 | 423.14 | 544.04 | 629.68 | 708.60 | 943.68 |
| 78 | 429.86 | 554.12 | 641.43 | 723.71 | 962.15 | 463.44 | 597.77 | 690.13 | 779.12 | 1037.71 |
| 79 | 471.84 | 607.85 | 705.24 | 795.91 | 1059.54 | 503.74 | 651.51 | 755.61 | 849.64 | 1131.74 |
| 80 | 512.14 | 659.90 | 765.69 | 864.76 | 1150.21 | 544.04 | 701.88 | 814.38 | 920.17 | 1222.41 |
| 81 | 549.08 | 708.60 | 822.78 | 928.56 | 1234.17 | 580.98 | 750.58 | 871.47 | 983.98 | 1308.05 |
| 82 | 584.34 | 753.93 | 874.83 | 987.33 | 1313.09 | 617.92 | 797.59 | 925.21 | 1044.43 | 1388.65 |
| 83 | 622.96 | 800.95 | 928.56 | 1046.10 | 1393.69 | 656.54 | 844.61 | 980.62 | 1104.87 | 1470.93 |
| 84 | 661.58 | 849.64 | 985.66 | 1109.91 | 1477.64 | 695.16 | 894.98 | 1037.71 | 1168.68 | 1558.24 |
| 85 | 701.88 | 903.38 | 1047.78 | 1178.76 | 1571.68 | 737.14 | 950.39 | 1101.52 | 1239.21 | 1652.27 |
| 86 | 747.22 | 960.47 | 1113.27 | 1252.64 | 1669.07 | 782.48 | 1007.48 | 1167.00 | 1313.09 | 1749.66 |
| 87 | 795.91 | 1022.60 | 1182.11 | 1329.88 | 1774.85 | 831.17 | 1069.61 | 1235.85 | 1390.33 | 1855.45 |
| 88 | 847.97 | 1086.40 | 1257.68 | 1412.16 | 1885.67 | 883.23 | 1133.42 | 1311.41 | 1472.61 | 1966.27 |
| 89 | 903.38 | 1158.61 | 1338.27 | 1502.83 | 2008.25 | 938.64 | 1205.62 | 1392.01 | 1563.28 | 2088.85 |
| 90 | 963.83 | 1235.85 | 1427.27 | 1601.90 | 2142.58 | 999.09 | 1282.86 | 1481.00 | 1662.35 | 2223.18 |
| 91 | 1029.31 | 1318.12 | 1522.98 | 1709.36 | 2285.31 | 1064.57 | 1365.14 | 1576.71 | 1769.81 | 2365.91 |
| 92 | 1099.84 | 1407.12 | 1623.73 | 1821.87 | 2436.43 | 1135.10 | 1454.14 | 1677.46 | 1882.32 | 2517.03 |
| 93 | 1173.72 | 1501.15 | 1732.87 | 1942.76 | 2599.31 | 1208.98 | 1548.17 | 1786.60 | 2003.21 | 2679.91 |
| 94 | 1256.00 | 1603.58 | 1850.41 | 2073.74 | 2775.62 | 1291.26 | 1650.59 | 1904.14 | 2134.19 | 2856.22 |
| 95 | 1343.31 | 1716.08 | 1979.71 | 2216.46 | 2970.40 | 1378.57 | 1763.10 | 2033.44 | 2276.91 | 3051.00 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 30 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 31 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 32 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 33 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 34 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 35 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 36 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 37 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 38 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 39 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 100.75 | 136.01 |
| 40 | 50.37 | 63.81 | 70.52 | 82.28 | 107.46 | 68.84 | 85.64 | 97.39 | 110.82 | 147.76 |
| 41 | 50.37 | 63.81 | 70.52 | 82.28 | 107.46 | 68.84 | 85.64 | 97.39 | 110.82 | 147.76 |
| 42 | 50.37 | 63.81 | 70.52 | 82.28 | 107.46 | 68.84 | 85.64 | 97.39 | 110.82 | 147.76 |
| 43 | 50.37 | 63.81 | 70.52 | 82.28 | 107.46 | 68.84 | 85.64 | 97.39 | 110.82 | 147.76 |
| 44 | 50.37 | 63.81 | 70.52 | 82.28 | 107.46 | 68.84 | 85.64 | 97.39 | 110.82 | 147.76 |
| 45 | 53.73 | 67.17 | 75.56 | 85.64 | 114.18 | 73.88 | 90.67 | 104.11 | 115.86 | 154.48 |
| 46 | 53.73 | 67.17 | 75.56 | 85.64 | 114.18 | 73.88 | 90.67 | 104.11 | 115.86 | 154.48 |
| 47 | 53.73 | 67.17 | 75.56 | 85.64 | 114.18 | 73.88 | 90.67 | 104.11 | 115.86 | 154.48 |
| 48 | 53.73 | 67.17 | 75.56 | 85.64 | 114.18 | 73.88 | 90.67 | 104.11 | 115.86 | 154.48 |
| 49 | 53.73 | 67.17 | 75.56 | 85.64 | 114.18 | 73.88 | 90.67 | 104.11 | 115.86 | 154.48 |
| 50 | 60.45 | 72.20 | 83.96 | 94.03 | 125.94 | 82.28 | 99.07 | 115.86 | 129.29 | 171.27 |
| 51 | 62.13 | 77.24 | 87.32 | 97.39 | 130.97 | 83.96 | 104.11 | 117.54 | 134.33 | 177.99 |
| 52 | 65.49 | 80.60 | 92.35 | 100.75 | 136.01 | 85.64 | 107.46 | 122.58 | 136.01 | 184.71 |
| 53 | 67.17 | 80.60 | 94.03 | 105.79 | 141.05 | 88.99 | 109.14 | 127.61 | 141.05 | 191.42 |
| 54 | 68.84 | 83.96 | 95.71 | 109.14 | 146.09 | 92.35 | 112.50 | 130.97 | 146.09 | 196.46 |
| 55 | 70.52 | 87.32 | 99.07 | 112.50 | 149.44 | 95.71 | 117.54 | 134.33 | 151.12 | 203.18 |
| 56 | 75.56 | 92.35 | 105.79 | 119.22 | 157.84 | 100.75 | 122.58 | 141.05 | 156.16 | 211.57 |
| 57 | 78.92 | 97.39 | 112.50 | 124.26 | 167.91 | 104.11 | 127.61 | 147.76 | 164.56 | 221.65 |
| 58 | 83.96 | 104.11 | 120.90 | 134.33 | 181.35 | 107.46 | 136.01 | 157.84 | 176.31 | 236.76 |
| 59 | 90.67 | 112.50 | 127.61 | 144.41 | 194.78 | 115.86 | 144.41 | 164.56 | 184.71 | 248.51 |
| 60 | 97.39 | 119.22 | 137.69 | 154.48 | 209.89 | 122.58 | 151.12 | 174.63 | 196.46 | 263.62 |
| 61 | 104.11 | 129.29 | 151.12 | 167.91 | 225.00 | 130.97 | 161.20 | 188.06 | 209.89 | 280.42 |
| 62 | 112.50 | 139.37 | 159.52 | 179.67 | 240.12 | 137.69 | 172.95 | 198.14 | 223.33 | 297.21 |
| 63 | 122.58 | 151.12 | 172.95 | 194.78 | 260.27 | 147.76 | 184.71 | 213.25 | 238.44 | 319.04 |
| 64 | 132.65 | 162.88 | 186.38 | 209.89 | 282.10 | 159.52 | 198.14 | 226.68 | 255.23 | 342.54 |
| 65 | 139.37 | 176.31 | 201.50 | 225.00 | 302.25 | 167.91 | 211.57 | 241.80 | 270.34 | 364.37 |
| 66 | 151.12 | 191.42 | 218.29 | 243.48 | 325.75 | 181.35 | 226.68 | 260.27 | 290.49 | 389.56 |
| 67 | 162.88 | 201.50 | 233.40 | 263.62 | 349.26 | 193.10 | 240.12 | 277.06 | 312.32 | 416.43 |
| 68 | 174.63 | 216.61 | 251.87 | 280.42 | 376.13 | 206.53 | 256.91 | 297.21 | 332.47 | 444.97 |
| 69 | 189.74 | 236.76 | 272.02 | 305.60 | 408.03 | 223.33 | 277.06 | 320.72 | 359.34 | 478.55 |
| 70 | 206.53 | 260.27 | 298.89 | 335.83 | 450.01 | 240.12 | 302.25 | 349.26 | 391.24 | 523.89 |
| 71 | 230.04 | 288.81 | 334.15 | 372.77 | 498.70 | 266.98 | 334.15 | 384.52 | 431.54 | 574.27 |
| 72 | 258.59 | 319.04 | 369.41 | 416.43 | 554.12 | 293.85 | 364.37 | 423.14 | 475.20 | 633.04 |
| 73 | 285.45 | 354.30 | 411.39 | 461.76 | 616.24 | 320.72 | 401.31 | 466.80 | 522.21 | 696.84 |
| 74 | 317.36 | 396.28 | 458.41 | 513.82 | 686.77 | 354.30 | 443.29 | 512.14 | 575.95 | 769.05 |
| 75 | 350.94 | 438.26 | 508.78 | 572.59 | 764.01 | 389.56 | 485.27 | 564.19 | 634.71 | 847.97 |
| 76 | 389.56 | 490.31 | 569.23 | 641.43 | 854.68 | 426.50 | 537.32 | 624.64 | 703.56 | 936.96 |
| 77 | 431.54 | 545.72 | 636.39 | 716.99 | 953.75 | 468.48 | 592.74 | 690.13 | 775.76 | 1034.35 |
| 78 | 478.55 | 604.49 | 705.24 | 794.23 | 1059.54 | 515.50 | 649.83 | 758.97 | 854.68 | 1140.14 |
| 79 | 523.89 | 663.26 | 775.76 | 876.51 | 1163.64 | 559.15 | 706.92 | 829.50 | 935.28 | 1242.56 |
| 80 | 569.23 | 718.67 | 842.93 | 952.07 | 1266.07 | 604.49 | 764.01 | 894.98 | 1012.52 | 1343.31 |
| 81 | 611.21 | 774.08 | 905.06 | 1024.28 | 1356.75 | 646.47 | 817.74 | 957.11 | 1083.05 | 1435.66 |
| 82 | 651.51 | 821.10 | 963.83 | 1088.08 | 1445.74 | 686.77 | 868.12 | 1017.56 | 1148.53 | 1528.02 |
| 83 | 693.48 | 873.15 | 1022.60 | 1155.25 | 1534.73 | 728.75 | 920.17 | 1078.01 | 1215.70 | 1617.01 |
| 84 | 735.46 | 928.56 | 1084.72 | 1225.77 | 1627.09 | 772.40 | 977.26 | 1141.82 | 1287.90 | 1712.72 |
| 85 | 782.48 | 989.01 | 1153.57 | 1301.33 | 1731.19 | 819.42 | 1037.71 | 1210.66 | 1366.82 | 1816.83 |
| 86 | 834.53 | 1051.14 | 1227.45 | 1381.93 | 1840.34 | 871.47 | 1099.84 | 1284.54 | 1447.42 | 1925.97 |
| 87 | 888.27 | 1118.31 | 1304.69 | 1467.57 | 1956.20 | 925.21 | 1167.00 | 1361.78 | 1533.05 | 2041.83 |
| 88 | 945.36 | 1190.51 | 1388.65 | 1561.60 | 2082.13 | 982.30 | 1239.21 | 1445.74 | 1627.09 | 2167.77 |
| 89 | 1009.16 | 1267.75 | 1477.64 | 1662.35 | 2218.14 | 1046.10 | 1316.45 | 1534.73 | 1727.84 | 2303.78 |
| 90 | 1078.01 | 1353.39 | 1576.71 | 1771.49 | 2364.23 | 1114.95 | 1402.08 | 1633.80 | 1836.98 | 2449.87 |
| 91 | 1151.89 | 1445.74 | 1684.18 | 1890.71 | 2525.43 | 1188.83 | 1494.43 | 1741.27 | 1956.20 | 2611.06 |
| 92 | 1229.13 | 1541.45 | 1795.00 | 2016.65 | 2693.34 | 1266.07 | 1590.15 | 1852.09 | 2082.13 | 2778.98 |
| 93 | 1313.09 | 1647.24 | 1915.90 | 2150.98 | 2874.69 | 1350.03 | 1695.93 | 1972.99 | 2216.46 | 2960.32 |
| 94 | 1403.76 | 1759.74 | 2046.87 | 2295.38 | 3069.47 | 1440.70 | 1808.43 | 2103.96 | 2360.87 | 3155.10 |
| 95 | 1502.83 | 1884.00 | 2189.60 | 2456.58 | 3286.08 | 1539.77 | 1932.69 | 2246.69 | 2522.07 | 3371.71 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 30 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 31 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 32 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 33 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 34 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 35 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 36 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 37 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 38 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 39 | 41.98 | 52.05 | 60.45 | 67.17 | 90.67 | 57.09 | 70.52 | 82.28 | 92.35 | 122.58 |
| 40 | 45.34 | 55.41 | 63.81 | 70.52 | 95.71 | 63.81 | 75.56 | 85.64 | 97.39 | 132.65 |
| 41 | 45.34 | 55.41 | 63.81 | 70.52 | 95.71 | 63.81 | 75.56 | 85.64 | 97.39 | 132.65 |
| 42 | 45.34 | 55.41 | 63.81 | 70.52 | 95.71 | 63.81 | 75.56 | 85.64 | 97.39 | 132.65 |
| 43 | 45.34 | 55.41 | 63.81 | 70.52 | 95.71 | 63.81 | 75.56 | 85.64 | 97.39 | 132.65 |
| 44 | 45.34 | 55.41 | 63.81 | 70.52 | 95.71 | 63.81 | 75.56 | 85.64 | 97.39 | 132.65 |
| 45 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 102.43 | 136.01 |
| 46 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 102.43 | 136.01 |
| 47 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 102.43 | 136.01 |
| 48 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 102.43 | 136.01 |
| 49 | 48.70 | 60.45 | 67.17 | 73.88 | 100.75 | 65.49 | 82.28 | 92.35 | 102.43 | 136.01 |
| 50 | 52.05 | 67.17 | 75.56 | 83.96 | 114.18 | 70.52 | 90.67 | 102.43 | 114.18 | 152.80 |
| 51 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 73.88 | 92.35 | 105.79 | 117.54 | 157.84 |
| 52 | 57.09 | 70.52 | 80.60 | 90.67 | 120.90 | 77.24 | 95.71 | 109.14 | 120.90 | 164.56 |
| 53 | 58.77 | 72.20 | 83.96 | 94.03 | 124.26 | 80.60 | 99.07 | 114.18 | 127.61 | 169.59 |
| 54 | 62.13 | 75.56 | 87.32 | 97.39 | 127.61 | 82.28 | 100.75 | 117.54 | 130.97 | 172.95 |
| 55 | 63.81 | 77.24 | 88.99 | 99.07 | 132.65 | 85.64 | 104.11 | 119.22 | 134.33 | 179.67 |
| 56 | 67.17 | 82.28 | 95.71 | 105.79 | 141.05 | 87.32 | 109.14 | 125.94 | 139.37 | 188.06 |
| 57 | 70.52 | 87.32 | 100.75 | 112.50 | 149.44 | 92.35 | 114.18 | 132.65 | 147.76 | 198.14 |
| 58 | 75.56 | 94.03 | 107.46 | 120.90 | 159.52 | 97.39 | 122.58 | 141.05 | 156.16 | 208.21 |
| 59 | 80.60 | 99.07 | 115.86 | 129.29 | 172.95 | 102.43 | 127.61 | 147.76 | 164.56 | 221.65 |
| 60 | 85.64 | 105.79 | 122.58 | 139.37 | 183.03 | 107.46 | 134.33 | 156.16 | 176.31 | 233.40 |
| 61 | 92.35 | 115.86 | 132.65 | 149.44 | 199.82 | 115.86 | 146.09 | 166.23 | 188.06 | 250.19 |
| 62 | 100.75 | 124.26 | 142.73 | 159.52 | 213.25 | 122.58 | 154.48 | 176.31 | 198.14 | 265.30 |
| 63 | 107.46 | 134.33 | 152.80 | 172.95 | 231.72 | 130.97 | 164.56 | 188.06 | 211.57 | 283.77 |
| 64 | 115.86 | 146.09 | 164.56 | 184.71 | 248.51 | 141.05 | 176.31 | 199.82 | 225.00 | 302.25 |
| 65 | 125.94 | 156.16 | 177.99 | 199.82 | 268.66 | 151.12 | 188.06 | 214.93 | 241.80 | 324.07 |
| 66 | 136.01 | 167.91 | 193.10 | 216.61 | 290.49 | 161.20 | 201.50 | 230.04 | 260.27 | 347.58 |
| 67 | 144.41 | 179.67 | 206.53 | 233.40 | 312.32 | 172.95 | 213.25 | 246.83 | 277.06 | 371.09 |
| 68 | 154.48 | 194.78 | 223.33 | 250.19 | 334.15 | 183.03 | 230.04 | 263.62 | 297.21 | 396.28 |
| 69 | 167.91 | 208.21 | 241.80 | 273.70 | 364.37 | 198.14 | 246.83 | 285.45 | 320.72 | 428.18 |
| 70 | 183.03 | 230.04 | 266.98 | 298.89 | 399.64 | 213.25 | 270.34 | 312.32 | 349.26 | 466.80 |
| 71 | 204.86 | 255.23 | 295.53 | 332.47 | 443.29 | 236.76 | 295.53 | 340.87 | 382.84 | 512.14 |
| 72 | 226.68 | 283.77 | 329.11 | 369.41 | 495.35 | 258.59 | 325.75 | 376.13 | 423.14 | 564.19 |
| 73 | 255.23 | 315.68 | 366.05 | 411.39 | 549.08 | 285.45 | 355.98 | 414.75 | 465.12 | 621.28 |
| 74 | 282.10 | 352.62 | 409.71 | 458.41 | 611.21 | 315.68 | 394.60 | 456.73 | 512.14 | 685.09 |
| 75 | 312.32 | 392.92 | 455.05 | 508.78 | 681.73 | 345.90 | 434.90 | 503.74 | 564.19 | 755.61 |
| 76 | 349.26 | 434.90 | 507.10 | 569.23 | 758.97 | 381.16 | 478.55 | 555.80 | 624.64 | 834.53 |
| 77 | 386.20 | 485.27 | 565.87 | 638.07 | 847.97 | 418.11 | 528.93 | 612.89 | 691.81 | 920.17 |
| 78 | 426.50 | 537.32 | 629.68 | 708.60 | 942.00 | 458.41 | 577.62 | 676.69 | 762.33 | 1012.52 |
| 79 | 468.48 | 591.06 | 690.13 | 779.12 | 1036.03 | 498.70 | 629.68 | 737.14 | 832.85 | 1104.87 |
| 80 | 507.10 | 641.43 | 750.58 | 847.97 | 1126.70 | 539.00 | 680.05 | 795.91 | 900.02 | 1195.55 |
| 81 | 544.04 | 688.45 | 805.99 | 910.09 | 1208.98 | 574.27 | 727.07 | 853.00 | 962.15 | 1277.83 |
| 82 | 579.30 | 732.11 | 858.04 | 968.86 | 1286.22 | 612.89 | 774.08 | 905.06 | 1024.28 | 1358.42 |
| 83 | 616.24 | 777.44 | 910.09 | 1027.63 | 1365.14 | 649.83 | 819.42 | 958.79 | 1081.37 | 1439.02 |
| 84 | 654.86 | 827.82 | 965.51 | 1089.76 | 1449.10 | 686.77 | 869.79 | 1015.88 | 1146.85 | 1524.66 |
| 85 | 698.52 | 879.87 | 1027.63 | 1156.93 | 1541.45 | 730.43 | 921.85 | 1079.69 | 1214.02 | 1618.69 |
| 86 | 743.86 | 936.96 | 1091.44 | 1229.13 | 1638.84 | 775.76 | 978.94 | 1143.49 | 1286.22 | 1716.08 |
| 87 | 790.87 | 995.73 | 1161.96 | 1306.37 | 1741.27 | 822.78 | 1037.71 | 1214.02 | 1363.46 | 1818.51 |
| 88 | 842.93 | 1059.54 | 1234.17 | 1390.33 | 1852.09 | 874.83 | 1101.52 | 1286.22 | 1447.42 | 1929.33 |
| 89 | 898.34 | 1130.06 | 1316.45 | 1477.64 | 1974.67 | 930.24 | 1172.04 | 1368.50 | 1534.73 | 2051.91 |
| 90 | 960.47 | 1205.62 | 1403.76 | 1576.71 | 2105.64 | 992.37 | 1247.60 | 1455.81 | 1633.80 | 2182.88 |
| 91 | 1025.95 | 1286.22 | 1497.79 | 1682.50 | 2246.69 | 1057.86 | 1328.20 | 1549.85 | 1739.59 | 2323.93 |
| 92 | 1094.80 | 1373.54 | 1596.86 | 1793.32 | 2396.13 | 1126.70 | 1415.52 | 1648.92 | 1850.41 | 2473.37 |
| 93 | 1168.68 | 1465.89 | 1706.01 | 1914.22 | 2557.33 | 1200.59 | 1507.87 | 1758.06 | 1971.31 | 2634.57 |
| 94 | 1250.96 | 1566.64 | 1821.87 | 2043.51 | 2731.96 | 1282.86 | 1608.62 | 1873.92 | 2100.60 | 2809.20 |
| 95 | 1339.95 | 1675.78 | 1949.48 | 2184.56 | 2923.38 | 1371.86 | 1717.76 | 2001.53 | 2241.65 | 3000.62 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 30 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 31 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 32 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 33 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 34 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 35 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 36 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 37 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 38 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 39 | 40.30 | 48.70 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 73.88 | 82.28 | 112.50 |
| 40 | 41.98 | 52.05 | 58.77 | 65.49 | 87.32 | 55.41 | 70.52 | 80.60 | 88.99 | 117.54 |
| 41 | 41.98 | 52.05 | 58.77 | 65.49 | 87.32 | 55.41 | 70.52 | 80.60 | 88.99 | 117.54 |
| 42 | 41.98 | 52.05 | 58.77 | 65.49 | 87.32 | 55.41 | 70.52 | 80.60 | 88.99 | 117.54 |
| 43 | 41.98 | 52.05 | 58.77 | 65.49 | 87.32 | 55.41 | 70.52 | 80.60 | 88.99 | 117.54 |
| 44 | 41.98 | 52.05 | 58.77 | 65.49 | 87.32 | 55.41 | 70.52 | 80.60 | 88.99 | 117.54 |
| 45 | 43.66 | 52.05 | 62.13 | 68.84 | 92.35 | 60.45 | 72.20 | 82.28 | 94.03 | 125.94 |
| 46 | 43.66 | 52.05 | 62.13 | 68.84 | 92.35 | 60.45 | 72.20 | 82.28 | 94.03 | 125.94 |
| 47 | 43.66 | 52.05 | 62.13 | 68.84 | 92.35 | 60.45 | 72.20 | 82.28 | 94.03 | 125.94 |
| 48 | 43.66 | 52.05 | 62.13 | 68.84 | 92.35 | 60.45 | 72.20 | 82.28 | 94.03 | 125.94 |
| 49 | 43.66 | 52.05 | 62.13 | 68.84 | 92.35 | 60.45 | 72.20 | 82.28 | 94.03 | 125.94 |
| 50 | 48.70 | 60.45 | 67.17 | 77.24 | 102.43 | 65.49 | 82.28 | 94.03 | 104.11 | 139.37 |
| 51 | 50.37 | 62.13 | 70.52 | 78.92 | 107.46 | 68.84 | 83.96 | 97.39 | 107.46 | 146.09 |
| 52 | 52.05 | 65.49 | 72.20 | 82.28 | 110.82 | 68.84 | 87.32 | 99.07 | 110.82 | 149.44 |
| 53 | 53.73 | 67.17 | 75.56 | 85.64 | 114.18 | 72.20 | 90.67 | 102.43 | 115.86 | 152.80 |
| 54 | 55.41 | 67.17 | 78.92 | 87.32 | 117.54 | 75.56 | 92.35 | 105.79 | 117.54 | 157.84 |
| 55 | 57.09 | 68.84 | 80.60 | 92.35 | 122.58 | 75.56 | 94.03 | 109.14 | 122.58 | 164.56 |
| 56 | 60.45 | 73.88 | 85.64 | 95.71 | 127.61 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 |
| 57 | 65.49 | 78.92 | 92.35 | 100.75 | 137.69 | 85.64 | 104.11 | 122.58 | 134.33 | 179.67 |
| 58 | 68.84 | 83.96 | 97.39 | 109.14 | 147.76 | 88.99 | 109.14 | 125.94 | 142.73 | 189.74 |
| 59 | 72.20 | 92.35 | 104.11 | 117.54 | 156.16 | 92.35 | 117.54 | 134.33 | 149.44 | 201.50 |
| 60 | 77.24 | 97.39 | 112.50 | 124.26 | 167.91 | 97.39 | 122.58 | 142.73 | 157.84 | 213.25 |
| 61 | 83.96 | 105.79 | 122.58 | 136.01 | 181.35 | 105.79 | 132.65 | 152.80 | 169.59 | 228.36 |
| 62 | 92.35 | 114.18 | 129.29 | 147.76 | 196.46 | 114.18 | 139.37 | 161.20 | 181.35 | 241.80 |
| 63 | 99.07 | 120.90 | 139.37 | 156.16 | 209.89 | 120.90 | 149.44 | 172.95 | 193.10 | 256.91 |
| 64 | 105.79 | 132.65 | 152.80 | 169.59 | 226.68 | 127.61 | 161.20 | 184.71 | 206.53 | 275.38 |
| 65 | 112.50 | 141.05 | 162.88 | 181.35 | 245.15 | 136.01 | 171.27 | 196.46 | 219.97 | 293.85 |
| 66 | 122.58 | 152.80 | 177.99 | 198.14 | 263.62 | 146.09 | 183.03 | 211.57 | 236.76 | 314.00 |
| 67 | 130.97 | 164.56 | 191.42 | 211.57 | 282.10 | 154.48 | 194.78 | 226.68 | 250.19 | 337.51 |
| 68 | 142.73 | 174.63 | 201.50 | 228.36 | 305.60 | 166.23 | 208.21 | 238.44 | 270.34 | 361.02 |
| 69 | 152.80 | 189.74 | 221.65 | 246.83 | 330.79 | 181.35 | 223.33 | 260.27 | 290.49 | 389.56 |
| 70 | 166.23 | 209.89 | 241.80 | 272.02 | 361.02 | 194.78 | 245.15 | 282.10 | 317.36 | 423.14 |
| 71 | 186.38 | 231.72 | 268.66 | 302.25 | 402.99 | 214.93 | 268.66 | 310.64 | 349.26 | 465.12 |
| 72 | 206.53 | 258.59 | 298.89 | 335.83 | 448.33 | 235.08 | 295.53 | 340.87 | 382.84 | 512.14 |
| 73 | 228.36 | 287.13 | 334.15 | 374.45 | 500.38 | 258.59 | 324.07 | 376.13 | 424.82 | 565.87 |
| 74 | 256.91 | 322.39 | 371.09 | 416.43 | 555.80 | 287.13 | 361.02 | 414.75 | 466.80 | 622.96 |
| 75 | 285.45 | 357.66 | 413.07 | 463.44 | 619.60 | 315.68 | 396.28 | 458.41 | 515.50 | 686.77 |
| 76 | 315.68 | 396.28 | 461.76 | 518.85 | 690.13 | 345.90 | 434.90 | 505.42 | 567.55 | 757.29 |
| 77 | 350.94 | 441.61 | 513.82 | 580.98 | 772.40 | 379.49 | 478.55 | 557.47 | 628.00 | 837.89 |
| 78 | 389.56 | 490.31 | 570.91 | 644.79 | 858.04 | 418.11 | 527.25 | 614.57 | 693.48 | 923.53 |
| 79 | 424.82 | 537.32 | 628.00 | 708.60 | 942.00 | 453.37 | 574.27 | 671.66 | 755.61 | 1005.80 |
| 80 | 461.76 | 582.66 | 683.41 | 772.40 | 1022.60 | 488.63 | 619.60 | 725.39 | 819.42 | 1086.40 |
| 81 | 495.35 | 626.32 | 733.78 | 827.82 | 1099.84 | 522.21 | 661.58 | 774.08 | 876.51 | 1163.64 |
| 82 | 525.57 | 666.62 | 780.80 | 879.87 | 1172.04 | 554.12 | 703.56 | 826.14 | 930.24 | 1237.53 |
| 83 | 560.83 | 708.60 | 827.82 | 935.28 | 1242.56 | 589.38 | 745.54 | 873.15 | 985.66 | 1309.73 |
| 84 | 596.09 | 752.25 | 879.87 | 990.69 | 1319.80 | 626.32 | 790.87 | 925.21 | 1041.07 | 1388.65 |
| 85 | 634.71 | 800.95 | 935.28 | 1052.82 | 1403.76 | 666.62 | 841.25 | 982.30 | 1104.87 | 1472.61 |
| 86 | 675.01 | 851.32 | 995.73 | 1119.99 | 1492.76 | 706.92 | 891.62 | 1042.75 | 1172.04 | 1561.60 |
| 87 | 720.35 | 905.06 | 1056.18 | 1190.51 | 1586.79 | 752.25 | 945.36 | 1103.19 | 1242.56 | 1655.63 |
| 88 | 765.69 | 963.83 | 1125.02 | 1264.39 | 1685.86 | 797.59 | 1004.13 | 1172.04 | 1316.45 | 1754.70 |
| 89 | 816.06 | 1027.63 | 1197.23 | 1344.99 | 1796.68 | 847.97 | 1067.93 | 1244.24 | 1397.04 | 1865.52 |
| 90 | 871.47 | 1096.48 | 1277.83 | 1435.66 | 1915.90 | 903.38 | 1136.78 | 1324.84 | 1487.72 | 1984.74 |
| 91 | 931.92 | 1170.36 | 1363.46 | 1531.38 | 2046.87 | 963.83 | 1210.66 | 1410.48 | 1583.43 | 2115.72 |
| 92 | 995.73 | 1249.28 | 1454.14 | 1632.12 | 2181.20 | 1027.63 | 1289.58 | 1501.15 | 1684.18 | 2250.05 |
| 93 | 1062.90 | 1333.24 | 1551.53 | 1741.27 | 2328.97 | 1094.80 | 1373.54 | 1598.54 | 1793.32 | 2397.81 |
| 94 | 1136.78 | 1423.91 | 1657.31 | 1858.81 | 2486.81 | 1168.68 | 1464.21 | 1704.33 | 1910.86 | 2555.65 |
| 95 | 1217.38 | 1526.34 | 1774.85 | 1989.78 | 2661.44 | 1249.28 | 1566.64 | 1821.87 | 2041.83 | 2730.28 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 30 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 31 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 32 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 33 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 34 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 35 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 36 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 37 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 38 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 39 | 36.94 | 45.34 | 52.05 | 57.09 | 77.24 | 50.37 | 62.13 | 72.20 | 78.92 | 105.79 |
| 40 | 38.62 | 47.02 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 75.56 | 83.96 | 114.18 |
| 41 | 38.62 | 47.02 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 75.56 | 83.96 | 114.18 |
| 42 | 38.62 | 47.02 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 75.56 | 83.96 | 114.18 |
| 43 | 38.62 | 47.02 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 75.56 | 83.96 | 114.18 |
| 44 | 38.62 | 47.02 | 53.73 | 62.13 | 82.28 | 52.05 | 65.49 | 75.56 | 83.96 | 114.18 |
| 45 | 41.98 | 52.05 | 58.77 | 63.81 | 87.32 | 57.09 | 70.52 | 80.60 | 88.99 | 119.22 |
| 46 | 41.98 | 52.05 | 58.77 | 63.81 | 87.32 | 57.09 | 70.52 | 80.60 | 88.99 | 119.22 |
| 47 | 41.98 | 52.05 | 58.77 | 63.81 | 87.32 | 57.09 | 70.52 | 80.60 | 88.99 | 119.22 |
| 48 | 41.98 | 52.05 | 58.77 | 63.81 | 87.32 | 57.09 | 70.52 | 80.60 | 88.99 | 119.22 |
| 49 | 41.98 | 52.05 | 58.77 | 63.81 | 87.32 | 57.09 | 70.52 | 80.60 | 88.99 | 119.22 |
| 50 | 47.02 | 57.09 | 63.81 | 70.52 | 97.39 | 63.81 | 77.24 | 88.99 | 97.39 | 134.33 |
| 51 | 47.02 | 58.77 | 67.17 | 75.56 | 99.07 | 63.81 | 80.60 | 94.03 | 102.43 | 136.01 |
| 52 | 48.70 | 62.13 | 68.84 | 77.24 | 104.11 | 67.17 | 82.28 | 95.71 | 105.79 | 142.73 |
| 53 | 52.05 | 63.81 | 72.20 | 80.60 | 109.14 | 68.84 | 85.64 | 97.39 | 109.14 | 147.76 |
| 54 | 52.05 | 65.49 | 73.88 | 83.96 | 112.50 | 70.52 | 88.99 | 100.75 | 112.50 | 151.12 |
| 55 | 53.73 | 67.17 | 77.24 | 85.64 | 115.86 | 72.20 | 92.35 | 104.11 | 115.86 | 154.48 |
| 56 | 57.09 | 70.52 | 82.28 | 90.67 | 120.90 | 75.56 | 95.71 | 109.14 | 120.90 | 162.88 |
| 57 | 62.13 | 75.56 | 87.32 | 97.39 | 129.29 | 80.60 | 100.75 | 114.18 | 129.29 | 171.27 |
| 58 | 65.49 | 80.60 | 94.03 | 102.43 | 139.37 | 85.64 | 104.11 | 122.58 | 136.01 | 181.35 |
| 59 | 68.84 | 85.64 | 99.07 | 112.50 | 147.76 | 88.99 | 110.82 | 127.61 | 144.41 | 191.42 |
| 60 | 73.88 | 92.35 | 105.79 | 119.22 | 157.84 | 94.03 | 117.54 | 136.01 | 152.80 | 203.18 |
| 61 | 78.92 | 99.07 | 114.18 | 127.61 | 171.27 | 99.07 | 125.94 | 144.41 | 161.20 | 216.61 |
| 62 | 85.64 | 109.14 | 124.26 | 139.37 | 183.03 | 107.46 | 136.01 | 154.48 | 171.27 | 228.36 |
| 63 | 94.03 | 117.54 | 134.33 | 147.76 | 199.82 | 114.18 | 144.41 | 164.56 | 183.03 | 245.15 |
| 64 | 100.75 | 125.94 | 144.41 | 161.20 | 216.61 | 120.90 | 152.80 | 174.63 | 196.46 | 263.62 |
| 65 | 107.46 | 136.01 | 154.48 | 172.95 | 231.72 | 129.29 | 164.56 | 188.06 | 209.89 | 282.10 |
| 66 | 115.86 | 147.76 | 167.91 | 186.38 | 250.19 | 139.37 | 176.31 | 201.50 | 225.00 | 302.25 |
| 67 | 124.26 | 157.84 | 179.67 | 201.50 | 270.34 | 147.76 | 186.38 | 213.25 | 240.12 | 320.72 |
| 68 | 134.33 | 166.23 | 191.42 | 216.61 | 288.81 | 157.84 | 199.82 | 230.04 | 256.91 | 342.54 |
| 69 | 144.41 | 183.03 | 209.89 | 235.08 | 315.68 | 169.59 | 216.61 | 246.83 | 277.06 | 372.77 |
| 70 | 156.16 | 201.50 | 230.04 | 258.59 | 347.58 | 183.03 | 235.08 | 268.66 | 303.92 | 404.67 |
| 71 | 176.31 | 223.33 | 255.23 | 287.13 | 384.52 | 203.18 | 258.59 | 295.53 | 334.15 | 444.97 |
| 72 | 194.78 | 248.51 | 285.45 | 320.72 | 426.50 | 221.65 | 283.77 | 327.43 | 367.73 | 490.31 |
| 73 | 219.97 | 275.38 | 317.36 | 355.98 | 476.88 | 248.51 | 314.00 | 359.34 | 402.99 | 540.68 |
| 74 | 243.48 | 308.96 | 354.30 | 396.28 | 532.29 | 272.02 | 347.58 | 396.28 | 444.97 | 597.77 |
| 75 | 268.66 | 342.54 | 394.60 | 443.29 | 591.06 | 297.21 | 381.16 | 438.26 | 491.99 | 656.54 |
| 76 | 300.57 | 381.16 | 439.93 | 493.67 | 659.90 | 329.11 | 419.79 | 483.59 | 542.36 | 725.39 |
| 77 | 330.79 | 424.82 | 490.31 | 554.12 | 737.14 | 359.34 | 463.44 | 535.65 | 602.81 | 800.95 |
| 78 | 366.05 | 471.84 | 545.72 | 616.24 | 817.74 | 394.60 | 508.78 | 587.70 | 663.26 | 881.55 |
| 79 | 401.31 | 517.18 | 599.45 | 676.69 | 900.02 | 428.18 | 554.12 | 643.11 | 722.03 | 962.15 |
| 80 | 434.90 | 562.51 | 651.51 | 735.46 | 977.26 | 461.76 | 597.77 | 691.81 | 782.48 | 1039.39 |
| 81 | 466.80 | 602.81 | 698.52 | 789.20 | 1049.46 | 493.67 | 638.07 | 740.50 | 836.21 | 1111.59 |
| 82 | 497.03 | 641.43 | 743.86 | 839.57 | 1116.63 | 525.57 | 678.37 | 785.84 | 888.27 | 1180.44 |
| 83 | 528.93 | 680.05 | 789.20 | 888.27 | 1185.47 | 557.47 | 718.67 | 834.53 | 938.64 | 1250.96 |
| 84 | 562.51 | 722.03 | 837.89 | 943.68 | 1256.00 | 591.06 | 760.65 | 883.23 | 994.05 | 1324.84 |
| 85 | 596.09 | 767.37 | 889.94 | 1002.45 | 1336.60 | 626.32 | 807.67 | 935.28 | 1052.82 | 1405.44 |
| 86 | 634.71 | 816.06 | 947.03 | 1064.57 | 1418.87 | 664.94 | 856.36 | 992.37 | 1114.95 | 1487.72 |
| 87 | 676.69 | 869.79 | 1004.13 | 1130.06 | 1507.87 | 706.92 | 910.09 | 1049.46 | 1180.44 | 1576.71 |
| 88 | 720.35 | 923.53 | 1069.61 | 1200.59 | 1603.58 | 750.58 | 963.83 | 1114.95 | 1250.96 | 1672.42 |
| 89 | 767.37 | 983.98 | 1136.78 | 1277.83 | 1707.69 | 797.59 | 1024.28 | 1182.11 | 1328.20 | 1776.53 |
| 90 | 819.42 | 1049.46 | 1214.02 | 1361.78 | 1821.87 | 849.64 | 1089.76 | 1259.36 | 1412.16 | 1890.71 |
| 91 | 874.83 | 1119.99 | 1294.62 | 1452.46 | 1942.76 | 905.06 | 1160.29 | 1339.95 | 1502.83 | 2011.61 |
| 92 | 935.28 | 1195.55 | 1380.25 | 1548.17 | 2070.38 | 965.51 | 1235.85 | 1425.59 | 1598.54 | 2139.22 |
| 93 | 997.41 | 1276.15 | 1472.61 | 1652.27 | 2209.75 | 1027.63 | 1316.45 | 1517.94 | 1702.65 | 2278.59 |
| 94 | 1067.93 | 1363.46 | 1573.35 | 1763.10 | 2359.19 | 1098.16 | 1403.76 | 1618.69 | 1813.47 | 2428.04 |
| 95 | 1141.82 | 1459.17 | 1682.50 | 1884.00 | 2525.43 | 1172.04 | 1499.47 | 1727.84 | 1934.37 | 2594.27 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 30 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 31 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 32 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 33 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 34 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 35 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 36 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 37 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 38 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 39 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 40 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 | 110.82 | 142.73 | 164.56 | 184.71 | 246.83 |
| 41 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 | 110.82 | 142.73 | 164.56 | 184.71 | 246.83 |
| 42 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 | 110.82 | 142.73 | 164.56 | 184.71 | 246.83 |
| 43 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 | 110.82 | 142.73 | 164.56 | 184.71 | 246.83 |
| 44 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 | 110.82 | 142.73 | 164.56 | 184.71 | 246.83 |
| 45 | 87.32 | 110.82 | 130.97 | 147.76 | 193.10 | 117.54 | 149.44 | 174.63 | 198.14 | 261.95 |
| 46 | 87.32 | 110.82 | 130.97 | 147.76 | 193.10 | 117.54 | 149.44 | 174.63 | 198.14 | 261.95 |
| 47 | 87.32 | 110.82 | 130.97 | 147.76 | 193.10 | 117.54 | 149.44 | 174.63 | 198.14 | 261.95 |
| 48 | 87.32 | 110.82 | 130.97 | 147.76 | 193.10 | 117.54 | 149.44 | 174.63 | 198.14 | 261.95 |
| 49 | 87.32 | 110.82 | 130.97 | 147.76 | 193.10 | 117.54 | 149.44 | 174.63 | 198.14 | 261.95 |
| 50 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 | 130.97 | 167.91 | 194.78 | 219.97 | 292.17 |
| 51 | 100.75 | 127.61 | 149.44 | 167.91 | 225.00 | 134.33 | 169.59 | 198.14 | 225.00 | 298.89 |
| 52 | 104.11 | 132.65 | 154.48 | 172.95 | 231.72 | 137.69 | 174.63 | 203.18 | 230.04 | 305.60 |
| 53 | 107.46 | 136.01 | 159.52 | 179.67 | 240.12 | 141.05 | 179.67 | 208.21 | 235.08 | 312.32 |
| 54 | 110.82 | 141.05 | 164.56 | 186.38 | 246.83 | 142.73 | 183.03 | 213.25 | 241.80 | 320.72 |
| 55 | 114.18 | 144.41 | 169.59 | 191.42 | 255.23 | 147.76 | 186.38 | 218.29 | 245.15 | 327.43 |
| 56 | 120.90 | 154.48 | 177.99 | 203.18 | 268.66 | 154.48 | 194.78 | 226.68 | 258.59 | 342.54 |
| 57 | 129.29 | 162.88 | 191.42 | 214.93 | 285.45 | 161.20 | 204.86 | 240.12 | 270.34 | 359.34 |
| 58 | 137.69 | 174.63 | 204.86 | 231.72 | 307.28 | 171.27 | 216.61 | 253.55 | 287.13 | 381.16 |
| 59 | 147.76 | 186.38 | 218.29 | 246.83 | 329.11 | 181.35 | 230.04 | 268.66 | 303.92 | 402.99 |
| 60 | 157.84 | 199.82 | 233.40 | 265.30 | 350.94 | 191.42 | 243.48 | 285.45 | 322.39 | 428.18 |
| 61 | 167.91 | 214.93 | 251.87 | 285.45 | 376.13 | 201.50 | 260.27 | 303.92 | 344.22 | 455.05 |
| 62 | 179.67 | 230.04 | 268.66 | 303.92 | 402.99 | 216.61 | 277.06 | 322.39 | 366.05 | 485.27 |
| 63 | 193.10 | 245.15 | 287.13 | 325.75 | 431.54 | 230.04 | 293.85 | 344.22 | 389.56 | 515.50 |
| 64 | 206.53 | 263.62 | 308.96 | 349.26 | 463.44 | 245.15 | 314.00 | 367.73 | 416.43 | 552.44 |
| 65 | 219.97 | 283.77 | 332.47 | 376.13 | 498.70 | 260.27 | 335.83 | 392.92 | 444.97 | 591.06 |
| 66 | 238.44 | 305.60 | 359.34 | 406.35 | 535.65 | 280.42 | 359.34 | 421.46 | 476.88 | 631.36 |
| 67 | 253.55 | 324.07 | 382.84 | 434.90 | 574.27 | 297.21 | 379.49 | 448.33 | 508.78 | 671.66 |
| 68 | 273.70 | 350.94 | 411.39 | 468.48 | 617.92 | 315.68 | 406.35 | 478.55 | 542.36 | 716.99 |
| 69 | 295.53 | 381.16 | 448.33 | 508.78 | 671.66 | 340.87 | 438.26 | 517.18 | 586.02 | 774.08 |
| 70 | 325.75 | 419.79 | 495.35 | 562.51 | 742.18 | 372.77 | 478.55 | 564.19 | 641.43 | 846.29 |
| 71 | 362.69 | 468.48 | 550.76 | 628.00 | 827.82 | 411.39 | 530.61 | 622.96 | 710.28 | 936.96 |
| 72 | 406.35 | 522.21 | 616.24 | 701.88 | 925.21 | 456.73 | 587.70 | 691.81 | 787.52 | 1039.39 |
| 73 | 455.05 | 586.02 | 690.13 | 785.84 | 1036.03 | 507.10 | 653.19 | 769.05 | 874.83 | 1153.57 |
| 74 | 508.78 | 654.86 | 774.08 | 878.19 | 1160.29 | 562.51 | 725.39 | 854.68 | 970.54 | 1282.86 |
| 75 | 565.87 | 732.11 | 866.44 | 985.66 | 1299.65 | 621.28 | 802.63 | 950.39 | 1079.69 | 1425.59 |
| 76 | 633.04 | 819.42 | 972.22 | 1108.23 | 1459.17 | 688.45 | 891.62 | 1056.18 | 1203.94 | 1585.11 |
| 77 | 706.92 | 918.49 | 1091.44 | 1247.60 | 1638.84 | 762.33 | 990.69 | 1175.40 | 1343.31 | 1764.78 |
| 78 | 784.16 | 1020.92 | 1220.73 | 1395.37 | 1830.26 | 837.89 | 1093.12 | 1304.69 | 1491.08 | 1956.20 |
| 79 | 863.08 | 1125.02 | 1346.67 | 1543.13 | 2021.68 | 915.13 | 1195.55 | 1430.63 | 1638.84 | 2145.94 |
| 80 | 936.96 | 1225.77 | 1469.25 | 1682.50 | 2203.03 | 990.69 | 1294.62 | 1551.53 | 1776.53 | 2327.29 |
| 81 | 1007.48 | 1318.12 | 1576.71 | 1806.75 | 2365.91 | 1059.54 | 1388.65 | 1660.67 | 1902.47 | 2491.84 |
| 82 | 1074.65 | 1403.76 | 1680.82 | 1924.29 | 2520.39 | 1130.06 | 1477.64 | 1766.46 | 2023.36 | 2649.68 |
| 83 | 1143.49 | 1491.08 | 1783.25 | 2041.83 | 2676.55 | 1198.91 | 1564.96 | 1872.24 | 2142.58 | 2809.20 |
| 84 | 1214.02 | 1583.43 | 1892.39 | 2164.41 | 2839.43 | 1271.11 | 1658.99 | 1983.06 | 2266.84 | 2973.76 |
| 85 | 1292.94 | 1684.18 | 2013.29 | 2300.42 | 3020.77 | 1351.71 | 1761.42 | 2105.64 | 2406.21 | 3158.46 |
| 86 | 1376.89 | 1793.32 | 2140.90 | 2446.51 | 3213.87 | 1435.66 | 1870.56 | 2233.26 | 2552.29 | 3351.56 |
| 87 | 1465.89 | 1907.50 | 2278.59 | 2599.31 | 3417.05 | 1524.66 | 1984.74 | 2370.95 | 2705.09 | 3554.74 |
| 88 | 1561.60 | 2031.76 | 2424.68 | 2765.54 | 3637.02 | 1620.37 | 2109.00 | 2517.03 | 2871.33 | 3774.71 |
| 89 | 1665.71 | 2166.09 | 2582.52 | 2945.21 | 3875.46 | 1724.48 | 2243.33 | 2674.87 | 3051.00 | 4013.14 |
| 90 | 1779.89 | 2312.18 | 2757.15 | 3141.67 | 4135.72 | 1838.66 | 2389.42 | 2849.50 | 3247.46 | 4273.41 |
| 91 | 1902.47 | 2470.01 | 2943.53 | 3353.24 | 4414.46 | 1961.24 | 2547.26 | 3035.89 | 3459.03 | 4552.15 |
| 92 | 2031.76 | 2636.25 | 3139.99 | 3574.89 | 4711.67 | 2090.53 | 2713.49 | 3232.34 | 3680.67 | 4849.36 |
| 93 | 2171.13 | 2815.92 | 3351.56 | 3815.01 | 5029.02 | 2229.90 | 2893.16 | 3443.92 | 3920.79 | 5166.71 |
| 94 | 2322.25 | 3010.70 | 3583.28 | 4075.27 | 5374.93 | 2381.02 | 3087.94 | 3675.64 | 4181.06 | 5512.62 |
| 95 | 2486.81 | 3223.95 | 3835.16 | 4360.73 | 5752.73 | 2545.58 | 3301.19 | 3927.51 | 4466.51 | 5890.42 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 30 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 31 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 32 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 33 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 34 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 35 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 36 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 37 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 38 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 39 | 68.84 | 88.99 | 102.43 | 115.86 | 154.48 | 94.03 | 119.22 | 137.69 | 156.16 | 208.21 |
| 40 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 99.07 | 125.94 | 147.76 | 166.23 | 221.65 |
| 41 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 99.07 | 125.94 | 147.76 | 166.23 | 221.65 |
| 42 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 99.07 | 125.94 | 147.76 | 166.23 | 221.65 |
| 43 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 99.07 | 125.94 | 147.76 | 166.23 | 221.65 |
| 44 | 73.88 | 94.03 | 109.14 | 124.26 | 164.56 | 99.07 | 125.94 | 147.76 | 166.23 | 221.65 |
| 45 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 46 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 47 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 48 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 49 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 154.48 | 174.63 | 233.40 |
| 50 | 87.32 | 109.14 | 127.61 | 144.41 | 193.10 | 117.54 | 147.76 | 172.95 | 194.78 | 260.27 |
| 51 | 90.67 | 114.18 | 132.65 | 149.44 | 198.14 | 119.22 | 152.80 | 177.99 | 199.82 | 265.30 |
| 52 | 92.35 | 119.22 | 137.69 | 154.48 | 206.53 | 122.58 | 156.16 | 181.35 | 204.86 | 272.02 |
| 53 | 95.71 | 120.90 | 141.05 | 159.52 | 213.25 | 124.26 | 159.52 | 184.71 | 209.89 | 278.74 |
| 54 | 99.07 | 125.94 | 146.09 | 164.56 | 218.29 | 127.61 | 162.88 | 189.74 | 214.93 | 283.77 |
| 55 | 102.43 | 129.29 | 151.12 | 169.59 | 226.68 | 130.97 | 166.23 | 193.10 | 218.29 | 290.49 |
| 56 | 107.46 | 136.01 | 159.52 | 179.67 | 238.44 | 136.01 | 172.95 | 203.18 | 228.36 | 303.92 |
| 57 | 114.18 | 146.09 | 169.59 | 191.42 | 255.23 | 142.73 | 183.03 | 213.25 | 241.80 | 320.72 |
| 58 | 122.58 | 154.48 | 181.35 | 206.53 | 273.70 | 151.12 | 193.10 | 225.00 | 255.23 | 339.19 |
| 59 | 130.97 | 166.23 | 194.78 | 221.65 | 292.17 | 159.52 | 204.86 | 238.44 | 270.34 | 359.34 |
| 60 | 139.37 | 177.99 | 208.21 | 236.76 | 312.32 | 169.59 | 218.29 | 253.55 | 287.13 | 381.16 |
| 61 | 149.44 | 191.42 | 223.33 | 253.55 | 335.83 | 181.35 | 231.72 | 270.34 | 307.28 | 406.35 |
| 62 | 159.52 | 204.86 | 240.12 | 270.34 | 357.66 | 191.42 | 246.83 | 288.81 | 325.75 | 431.54 |
| 63 | 169.59 | 218.29 | 256.91 | 290.49 | 384.52 | 203.18 | 261.95 | 307.28 | 347.58 | 460.08 |
| 64 | 184.71 | 235.08 | 273.70 | 310.64 | 413.07 | 218.29 | 280.42 | 327.43 | 369.41 | 490.31 |
| 65 | 198.14 | 251.87 | 295.53 | 334.15 | 443.29 | 233.40 | 298.89 | 350.94 | 394.60 | 523.89 |
| 66 | 211.57 | 272.02 | 319.04 | 361.02 | 478.55 | 248.51 | 320.72 | 374.45 | 423.14 | 562.51 |
| 67 | 226.68 | 290.49 | 340.87 | 387.88 | 510.46 | 265.30 | 339.19 | 397.96 | 451.69 | 597.77 |
| 68 | 241.80 | 310.64 | 366.05 | 416.43 | 550.76 | 280.42 | 361.02 | 426.50 | 481.91 | 638.07 |
| 69 | 263.62 | 337.51 | 399.64 | 453.37 | 597.77 | 302.25 | 389.56 | 460.08 | 522.21 | 688.45 |
| 70 | 290.49 | 372.77 | 441.61 | 500.38 | 659.90 | 330.79 | 424.82 | 503.74 | 570.91 | 753.93 |
| 71 | 322.39 | 416.43 | 490.31 | 559.15 | 735.46 | 366.05 | 471.84 | 555.80 | 631.36 | 832.85 |
| 72 | 361.02 | 465.12 | 549.08 | 624.64 | 824.46 | 404.67 | 522.21 | 616.24 | 700.20 | 925.21 |
| 73 | 404.67 | 520.53 | 614.57 | 698.52 | 921.85 | 450.01 | 580.98 | 685.09 | 779.12 | 1027.63 |
| 74 | 453.37 | 582.66 | 688.45 | 782.48 | 1032.67 | 500.38 | 644.79 | 762.33 | 864.76 | 1141.82 |
| 75 | 505.42 | 651.51 | 770.73 | 876.51 | 1156.93 | 554.12 | 715.31 | 844.61 | 960.47 | 1267.75 |
| 76 | 564.19 | 728.75 | 866.44 | 985.66 | 1297.98 | 612.89 | 794.23 | 942.00 | 1071.29 | 1410.48 |
| 77 | 628.00 | 816.06 | 972.22 | 1109.91 | 1459.17 | 676.69 | 879.87 | 1047.78 | 1195.55 | 1571.68 |
| 78 | 696.84 | 910.09 | 1084.72 | 1242.56 | 1628.77 | 745.54 | 972.22 | 1160.29 | 1326.52 | 1739.59 |
| 79 | 767.37 | 1002.45 | 1200.59 | 1373.54 | 1798.36 | 814.38 | 1064.57 | 1274.47 | 1457.49 | 1909.18 |
| 80 | 834.53 | 1089.76 | 1306.37 | 1496.11 | 1959.56 | 881.55 | 1151.89 | 1380.25 | 1581.75 | 2070.38 |
| 81 | 896.66 | 1172.04 | 1403.76 | 1608.62 | 2105.64 | 943.68 | 1234.17 | 1479.32 | 1694.25 | 2218.14 |
| 82 | 955.43 | 1249.28 | 1496.11 | 1712.72 | 2243.33 | 1004.13 | 1314.77 | 1573.35 | 1801.72 | 2359.19 |
| 83 | 1015.88 | 1326.52 | 1586.79 | 1816.83 | 2381.02 | 1066.25 | 1392.01 | 1665.71 | 1905.82 | 2498.56 |
| 84 | 1081.37 | 1408.80 | 1684.18 | 1925.97 | 2527.11 | 1131.74 | 1475.96 | 1763.10 | 2016.65 | 2646.32 |
| 85 | 1151.89 | 1499.47 | 1793.32 | 2048.55 | 2686.62 | 1202.26 | 1568.32 | 1873.92 | 2140.90 | 2809.20 |
| 86 | 1225.77 | 1595.18 | 1907.50 | 2177.84 | 2859.58 | 1276.15 | 1664.03 | 1988.10 | 2270.20 | 2982.15 |
| 87 | 1306.37 | 1697.61 | 2028.40 | 2313.85 | 3040.92 | 1356.75 | 1766.46 | 2109.00 | 2406.21 | 3163.50 |
| 88 | 1390.33 | 1808.43 | 2157.69 | 2461.62 | 3235.70 | 1440.70 | 1877.28 | 2238.29 | 2553.97 | 3358.28 |
| 89 | 1484.36 | 1927.65 | 2300.42 | 2621.14 | 3447.27 | 1534.73 | 1996.50 | 2381.02 | 2713.49 | 3569.85 |
| 90 | 1585.11 | 2058.63 | 2454.90 | 2795.77 | 3680.67 | 1635.48 | 2127.47 | 2535.50 | 2888.12 | 3803.25 |
| 91 | 1694.25 | 2197.99 | 2621.14 | 2983.83 | 3929.19 | 1744.63 | 2266.84 | 2701.74 | 3076.18 | 4051.76 |
| 92 | 1810.11 | 2347.44 | 2795.77 | 3183.65 | 4192.81 | 1860.49 | 2416.28 | 2876.37 | 3276.00 | 4315.39 |
| 93 | 1932.69 | 2506.96 | 2983.83 | 3396.90 | 4474.91 | 1983.06 | 2575.80 | 3064.43 | 3489.25 | 4597.49 |
| 94 | 2067.02 | 2679.91 | 3190.37 | 3628.62 | 4782.19 | 2117.40 | 2748.75 | 3270.96 | 3720.97 | 4904.77 |
| 95 | 2214.79 | 2867.97 | 3413.69 | 3882.17 | 5119.70 | 2265.16 | 2936.82 | 3494.29 | 3974.52 | 5242.28 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 30 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 31 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 32 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 33 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 34 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 35 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 36 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 37 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 38 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 39 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 142.73 | 189.74 |
| 40 | 67.17 | 85.64 | 99.07 | 110.82 | 149.44 | 90.67 | 115.86 | 134.33 | 149.44 | 199.82 |
| 41 | 67.17 | 85.64 | 99.07 | 110.82 | 149.44 | 90.67 | 115.86 | 134.33 | 149.44 | 199.82 |
| 42 | 67.17 | 85.64 | 99.07 | 110.82 | 149.44 | 90.67 | 115.86 | 134.33 | 149.44 | 199.82 |
| 43 | 67.17 | 85.64 | 99.07 | 110.82 | 149.44 | 90.67 | 115.86 | 134.33 | 149.44 | 199.82 |
| 44 | 67.17 | 85.64 | 99.07 | 110.82 | 149.44 | 90.67 | 115.86 | 134.33 | 149.44 | 199.82 |
| 45 | 72.20 | 90.67 | 104.11 | 119.22 | 157.84 | 95.71 | 122.58 | 141.05 | 159.52 | 211.57 |
| 46 | 72.20 | 90.67 | 104.11 | 119.22 | 157.84 | 95.71 | 122.58 | 141.05 | 159.52 | 211.57 |
| 47 | 72.20 | 90.67 | 104.11 | 119.22 | 157.84 | 95.71 | 122.58 | 141.05 | 159.52 | 211.57 |
| 48 | 72.20 | 90.67 | 104.11 | 119.22 | 157.84 | 95.71 | 122.58 | 141.05 | 159.52 | 211.57 |
| 49 | 72.20 | 90.67 | 104.11 | 119.22 | 157.84 | 95.71 | 122.58 | 141.05 | 159.52 | 211.57 |
| 50 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 | 107.46 | 136.01 | 157.84 | 177.99 | 236.76 |
| 51 | 82.28 | 104.11 | 120.90 | 136.01 | 179.67 | 109.14 | 137.69 | 161.20 | 181.35 | 241.80 |
| 52 | 83.96 | 105.79 | 124.26 | 141.05 | 188.06 | 110.82 | 141.05 | 164.56 | 186.38 | 248.51 |
| 53 | 87.32 | 110.82 | 127.61 | 144.41 | 193.10 | 114.18 | 144.41 | 167.91 | 189.74 | 251.87 |
| 54 | 88.99 | 114.18 | 132.65 | 149.44 | 199.82 | 115.86 | 147.76 | 172.95 | 194.78 | 258.59 |
| 55 | 92.35 | 117.54 | 137.69 | 154.48 | 204.86 | 117.54 | 151.12 | 176.31 | 199.82 | 263.62 |
| 56 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 | 124.26 | 157.84 | 184.71 | 208.21 | 277.06 |
| 57 | 104.11 | 132.65 | 154.48 | 174.63 | 231.72 | 129.29 | 166.23 | 194.78 | 218.29 | 290.49 |
| 58 | 110.82 | 142.73 | 166.23 | 188.06 | 248.51 | 137.69 | 176.31 | 206.53 | 233.40 | 307.28 |
| 59 | 119.22 | 151.12 | 177.99 | 201.50 | 265.30 | 146.09 | 186.38 | 218.29 | 246.83 | 325.75 |
| 60 | 127.61 | 161.20 | 189.74 | 214.93 | 285.45 | 154.48 | 196.46 | 231.72 | 261.95 | 347.58 |
| 61 | 137.69 | 174.63 | 203.18 | 231.72 | 305.60 | 164.56 | 209.89 | 246.83 | 278.74 | 369.41 |
| 62 | 144.41 | 186.38 | 216.61 | 246.83 | 327.43 | 174.63 | 225.00 | 261.95 | 297.21 | 392.92 |
| 63 | 154.48 | 199.82 | 233.40 | 263.62 | 349.26 | 186.38 | 238.44 | 278.74 | 315.68 | 418.11 |
| 64 | 167.91 | 213.25 | 250.19 | 282.10 | 374.45 | 198.14 | 253.55 | 298.89 | 335.83 | 446.65 |
| 65 | 179.67 | 228.36 | 268.66 | 303.92 | 404.67 | 211.57 | 272.02 | 319.04 | 359.34 | 478.55 |
| 66 | 193.10 | 246.83 | 290.49 | 327.43 | 434.90 | 226.68 | 290.49 | 340.87 | 384.52 | 512.14 |
| 67 | 204.86 | 263.62 | 310.64 | 352.62 | 465.12 | 240.12 | 307.28 | 362.69 | 411.39 | 544.04 |
| 68 | 219.97 | 282.10 | 332.47 | 379.49 | 500.38 | 255.23 | 327.43 | 386.20 | 439.93 | 580.98 |
| 69 | 238.44 | 307.28 | 362.69 | 411.39 | 544.04 | 275.38 | 354.30 | 418.11 | 473.52 | 626.32 |
| 70 | 265.30 | 340.87 | 399.64 | 456.73 | 601.13 | 302.25 | 387.88 | 456.73 | 520.53 | 686.77 |
| 71 | 295.53 | 377.81 | 446.65 | 508.78 | 669.98 | 334.15 | 428.18 | 505.42 | 574.27 | 758.97 |
| 72 | 327.43 | 423.14 | 500.38 | 567.55 | 750.58 | 369.41 | 475.20 | 560.83 | 638.07 | 842.93 |
| 73 | 369.41 | 473.52 | 560.83 | 636.39 | 837.89 | 411.39 | 528.93 | 624.64 | 708.60 | 933.60 |
| 74 | 411.39 | 530.61 | 626.32 | 711.96 | 940.32 | 455.05 | 586.02 | 691.81 | 787.52 | 1039.39 |
| 75 | 460.08 | 594.42 | 701.88 | 799.27 | 1051.14 | 503.74 | 651.51 | 769.05 | 874.83 | 1153.57 |
| 76 | 513.82 | 663.26 | 789.20 | 898.34 | 1182.11 | 557.47 | 722.03 | 856.36 | 975.58 | 1284.54 |
| 77 | 570.91 | 742.18 | 884.91 | 1010.84 | 1328.20 | 616.24 | 800.95 | 953.75 | 1088.08 | 1430.63 |
| 78 | 634.71 | 827.82 | 987.33 | 1130.06 | 1482.68 | 678.37 | 884.91 | 1054.50 | 1207.30 | 1583.43 |
| 79 | 698.52 | 913.45 | 1091.44 | 1249.28 | 1635.48 | 742.18 | 968.86 | 1158.61 | 1324.84 | 1736.23 |
| 80 | 760.65 | 992.37 | 1188.83 | 1361.78 | 1783.25 | 802.63 | 1049.46 | 1257.68 | 1439.02 | 1884.00 |
| 81 | 816.06 | 1066.25 | 1277.83 | 1464.21 | 1915.90 | 859.72 | 1123.34 | 1344.99 | 1541.45 | 2020.01 |
| 82 | 871.47 | 1136.78 | 1361.78 | 1558.24 | 2041.83 | 915.13 | 1195.55 | 1430.63 | 1638.84 | 2147.62 |
| 83 | 923.53 | 1207.30 | 1444.06 | 1653.95 | 2167.77 | 968.86 | 1267.75 | 1516.26 | 1736.23 | 2275.23 |
| 84 | 983.98 | 1281.18 | 1533.05 | 1751.34 | 2298.74 | 1029.31 | 1343.31 | 1605.26 | 1835.30 | 2407.89 |
| 85 | 1047.78 | 1365.14 | 1630.44 | 1862.17 | 2446.51 | 1094.80 | 1427.27 | 1704.33 | 1947.80 | 2557.33 |
| 86 | 1116.63 | 1454.14 | 1734.55 | 1981.39 | 2602.67 | 1163.64 | 1516.26 | 1808.43 | 2067.02 | 2713.49 |
| 87 | 1188.83 | 1546.49 | 1845.37 | 2105.64 | 2768.90 | 1235.85 | 1608.62 | 1919.26 | 2191.28 | 2879.73 |
| 88 | 1266.07 | 1647.24 | 1962.91 | 2239.97 | 2946.89 | 1313.09 | 1709.36 | 2036.80 | 2325.61 | 3057.71 |
| 89 | 1350.03 | 1754.70 | 2092.21 | 2384.38 | 3138.31 | 1397.04 | 1816.83 | 2166.09 | 2470.01 | 3249.14 |
| 90 | 1442.38 | 1873.92 | 2231.58 | 2543.90 | 3349.88 | 1489.40 | 1936.05 | 2305.46 | 2629.53 | 3460.71 |
| 91 | 1541.45 | 2001.53 | 2382.70 | 2715.17 | 3576.57 | 1588.47 | 2063.66 | 2456.58 | 2800.81 | 3687.39 |
| 92 | 1647.24 | 2137.55 | 2543.90 | 2896.52 | 3816.69 | 1694.25 | 2199.67 | 2617.78 | 2982.15 | 3927.51 |
| 93 | 1759.74 | 2281.95 | 2715.17 | 3089.62 | 4073.59 | 1806.75 | 2344.08 | 2789.05 | 3175.25 | 4184.42 |
| 94 | 1882.32 | 2439.79 | 2901.55 | 3301.19 | 4354.01 | 1929.33 | 2501.92 | 2975.44 | 3386.83 | 4464.83 |
| 95 | 2014.97 | 2612.74 | 3104.73 | 3531.23 | 4659.61 | 2061.98 | 2674.87 | 3178.61 | 3616.87 | 4770.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 30 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 31 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 32 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 33 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 34 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 35 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 36 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 37 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 38 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 39 | 57.09 | 73.88 | 85.64 | 97.39 | 127.61 | 77.24 | 99.07 | 115.86 | 130.97 | 172.95 |
| 40 | 62.13 | 78.92 | 90.67 | 102.43 | 136.01 | 82.28 | 105.79 | 122.58 | 139.37 | 184.71 |
| 41 | 62.13 | 78.92 | 90.67 | 102.43 | 136.01 | 82.28 | 105.79 | 122.58 | 139.37 | 184.71 |
| 42 | 62.13 | 78.92 | 90.67 | 102.43 | 136.01 | 82.28 | 105.79 | 122.58 | 139.37 | 184.71 |
| 43 | 62.13 | 78.92 | 90.67 | 102.43 | 136.01 | 82.28 | 105.79 | 122.58 | 139.37 | 184.71 |
| 44 | 62.13 | 78.92 | 90.67 | 102.43 | 136.01 | 82.28 | 105.79 | 122.58 | 139.37 | 184.71 |
| 45 | 63.81 | 82.28 | 97.39 | 109.14 | 144.41 | 87.32 | 112.50 | 130.97 | 146.09 | 194.78 |
| 46 | 63.81 | 82.28 | 97.39 | 109.14 | 144.41 | 87.32 | 112.50 | 130.97 | 146.09 | 194.78 |
| 47 | 63.81 | 82.28 | 97.39 | 109.14 | 144.41 | 87.32 | 112.50 | 130.97 | 146.09 | 194.78 |
| 48 | 63.81 | 82.28 | 97.39 | 109.14 | 144.41 | 87.32 | 112.50 | 130.97 | 146.09 | 194.78 |
| 49 | 63.81 | 82.28 | 97.39 | 109.14 | 144.41 | 87.32 | 112.50 | 130.97 | 146.09 | 194.78 |
| 50 | 72.20 | 92.35 | 107.46 | 120.90 | 161.20 | 97.39 | 125.94 | 144.41 | 162.88 | 218.29 |
| 51 | 73.88 | 95.71 | 112.50 | 125.94 | 166.23 | 99.07 | 127.61 | 149.44 | 167.91 | 223.33 |
| 52 | 77.24 | 99.07 | 114.18 | 129.29 | 172.95 | 100.75 | 130.97 | 151.12 | 171.27 | 228.36 |
| 53 | 78.92 | 100.75 | 117.54 | 134.33 | 177.99 | 104.11 | 132.65 | 154.48 | 176.31 | 233.40 |
| 54 | 82.28 | 105.79 | 122.58 | 139.37 | 183.03 | 105.79 | 137.69 | 159.52 | 179.67 | 236.76 |
| 55 | 83.96 | 107.46 | 125.94 | 142.73 | 189.74 | 107.46 | 139.37 | 161.20 | 183.03 | 243.48 |
| 56 | 88.99 | 115.86 | 134.33 | 151.12 | 199.82 | 112.50 | 146.09 | 171.27 | 193.10 | 255.23 |
| 57 | 94.03 | 122.58 | 141.05 | 161.20 | 213.25 | 117.54 | 154.48 | 177.99 | 203.18 | 268.66 |
| 58 | 100.75 | 129.29 | 151.12 | 172.95 | 228.36 | 124.26 | 161.20 | 188.06 | 214.93 | 283.77 |
| 59 | 107.46 | 139.37 | 162.88 | 184.71 | 245.15 | 132.65 | 171.27 | 201.50 | 226.68 | 300.57 |
| 60 | 114.18 | 149.44 | 174.63 | 198.14 | 261.95 | 139.37 | 181.35 | 213.25 | 240.12 | 319.04 |
| 61 | 124.26 | 161.20 | 188.06 | 213.25 | 280.42 | 149.44 | 194.78 | 228.36 | 256.91 | 339.19 |
| 62 | 132.65 | 171.27 | 199.82 | 226.68 | 300.57 | 159.52 | 206.53 | 240.12 | 273.70 | 362.69 |
| 63 | 142.73 | 184.71 | 214.93 | 243.48 | 322.39 | 169.59 | 221.65 | 256.91 | 292.17 | 386.20 |
| 64 | 152.80 | 198.14 | 230.04 | 261.95 | 345.90 | 181.35 | 235.08 | 275.38 | 312.32 | 413.07 |
| 65 | 162.88 | 211.57 | 248.51 | 283.77 | 372.77 | 193.10 | 250.19 | 295.53 | 335.83 | 441.61 |
| 66 | 174.63 | 228.36 | 268.66 | 303.92 | 401.31 | 204.86 | 268.66 | 315.68 | 357.66 | 473.52 |
| 67 | 188.06 | 243.48 | 285.45 | 324.07 | 428.18 | 218.29 | 285.45 | 334.15 | 379.49 | 502.06 |
| 68 | 199.82 | 261.95 | 307.28 | 350.94 | 461.76 | 233.40 | 305.60 | 357.66 | 406.35 | 535.65 |
| 69 | 218.29 | 283.77 | 334.15 | 381.16 | 503.74 | 250.19 | 327.43 | 384.52 | 439.93 | 579.30 |
| 70 | 238.44 | 314.00 | 369.41 | 421.46 | 555.80 | 273.70 | 359.34 | 421.46 | 481.91 | 634.71 |
| 71 | 266.98 | 352.62 | 413.07 | 470.16 | 621.28 | 302.25 | 397.96 | 468.48 | 532.29 | 701.88 |
| 72 | 300.57 | 392.92 | 461.76 | 525.57 | 693.48 | 335.83 | 441.61 | 518.85 | 589.38 | 779.12 |
| 73 | 334.15 | 441.61 | 517.18 | 589.38 | 777.44 | 372.77 | 491.99 | 577.62 | 656.54 | 866.44 |
| 74 | 374.45 | 493.67 | 580.98 | 659.90 | 871.47 | 414.75 | 545.72 | 643.11 | 730.43 | 963.83 |
| 75 | 419.79 | 552.44 | 649.83 | 740.50 | 975.58 | 460.08 | 606.17 | 713.63 | 812.70 | 1069.61 |
| 76 | 468.48 | 619.60 | 730.43 | 834.53 | 1096.48 | 508.78 | 673.34 | 794.23 | 906.74 | 1190.51 |
| 77 | 523.89 | 691.81 | 821.10 | 938.64 | 1232.49 | 564.19 | 747.22 | 883.23 | 1010.84 | 1328.20 |
| 78 | 580.98 | 770.73 | 916.81 | 1047.78 | 1375.22 | 621.28 | 824.46 | 980.62 | 1119.99 | 1469.25 |
| 79 | 638.07 | 849.64 | 1012.52 | 1158.61 | 1519.62 | 676.69 | 901.70 | 1074.65 | 1230.81 | 1613.65 |
| 80 | 693.48 | 925.21 | 1103.19 | 1262.71 | 1653.95 | 732.11 | 977.26 | 1165.32 | 1334.92 | 1747.98 |
| 81 | 745.54 | 995.73 | 1183.79 | 1356.75 | 1776.53 | 784.16 | 1049.46 | 1247.60 | 1430.63 | 1872.24 |
| 82 | 795.91 | 1059.54 | 1262.71 | 1445.74 | 1894.07 | 836.21 | 1114.95 | 1328.20 | 1519.62 | 1991.46 |
| 83 | 844.61 | 1125.02 | 1339.95 | 1533.05 | 2009.93 | 886.59 | 1180.44 | 1405.44 | 1608.62 | 2110.68 |
| 84 | 896.66 | 1193.87 | 1422.23 | 1625.41 | 2132.51 | 940.32 | 1252.64 | 1489.40 | 1702.65 | 2234.94 |
| 85 | 955.43 | 1272.79 | 1511.23 | 1727.84 | 2266.84 | 999.09 | 1329.88 | 1580.07 | 1806.75 | 2370.95 |
| 86 | 1017.56 | 1353.39 | 1608.62 | 1836.98 | 2412.92 | 1061.22 | 1410.48 | 1677.46 | 1915.90 | 2517.03 |
| 87 | 1083.05 | 1440.70 | 1711.04 | 1952.84 | 2565.73 | 1126.70 | 1497.79 | 1779.89 | 2031.76 | 2669.83 |
| 88 | 1155.25 | 1534.73 | 1820.19 | 2077.10 | 2730.28 | 1198.91 | 1591.82 | 1889.03 | 2156.02 | 2834.39 |
| 89 | 1230.81 | 1635.48 | 1939.41 | 2211.43 | 2908.27 | 1274.47 | 1692.57 | 2008.25 | 2290.35 | 3012.38 |
| 90 | 1316.45 | 1746.31 | 2070.38 | 2359.19 | 3104.73 | 1360.10 | 1803.40 | 2139.22 | 2438.11 | 3208.84 |
| 91 | 1405.44 | 1863.85 | 2209.75 | 2518.71 | 3314.62 | 1449.10 | 1920.94 | 2278.59 | 2597.63 | 3418.73 |
| 92 | 1501.15 | 1989.78 | 2357.51 | 2684.94 | 3536.27 | 1544.81 | 2046.87 | 2426.36 | 2763.86 | 3640.38 |
| 93 | 1605.26 | 2125.79 | 2517.03 | 2866.29 | 3774.71 | 1648.92 | 2182.88 | 2585.88 | 2945.21 | 3878.81 |
| 94 | 1716.08 | 2271.88 | 2689.98 | 3061.07 | 4033.29 | 1759.74 | 2328.97 | 2758.83 | 3139.99 | 4137.40 |
| 95 | 1838.66 | 2433.07 | 2878.05 | 3274.32 | 4317.07 | 1882.32 | 2490.16 | 2946.89 | 3353.24 | 4421.18 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 30 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 31 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 32 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 33 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 34 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 35 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 36 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 37 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 38 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 39 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 40 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 | 94.03 | 120.90 | 139.37 | 156.16 | 209.89 |
| 41 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 | 94.03 | 120.90 | 139.37 | 156.16 | 209.89 |
| 42 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 | 94.03 | 120.90 | 139.37 | 156.16 | 209.89 |
| 43 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 | 94.03 | 120.90 | 139.37 | 156.16 | 209.89 |
| 44 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 | 94.03 | 120.90 | 139.37 | 156.16 | 209.89 |
| 45 | 73.88 | 95.71 | 112.50 | 125.94 | 164.56 | 100.75 | 127.61 | 149.44 | 169.59 | 223.33 |
| 46 | 73.88 | 95.71 | 112.50 | 125.94 | 164.56 | 100.75 | 127.61 | 149.44 | 169.59 | 223.33 |
| 47 | 73.88 | 95.71 | 112.50 | 125.94 | 164.56 | 100.75 | 127.61 | 149.44 | 169.59 | 223.33 |
| 48 | 73.88 | 95.71 | 112.50 | 125.94 | 164.56 | 100.75 | 127.61 | 149.44 | 169.59 | 223.33 |
| 49 | 73.88 | 95.71 | 112.50 | 125.94 | 164.56 | 100.75 | 127.61 | 149.44 | 169.59 | 223.33 |
| 50 | 82.28 | 105.79 | 122.58 | 139.37 | 184.71 | 110.82 | 142.73 | 166.23 | 188.06 | 248.51 |
| 51 | 85.64 | 109.14 | 125.94 | 142.73 | 191.42 | 114.18 | 144.41 | 167.91 | 191.42 | 253.55 |
| 52 | 88.99 | 112.50 | 130.97 | 146.09 | 198.14 | 117.54 | 147.76 | 172.95 | 194.78 | 260.27 |
| 53 | 92.35 | 115.86 | 136.01 | 152.80 | 203.18 | 120.90 | 152.80 | 177.99 | 199.82 | 265.30 |
| 54 | 95.71 | 120.90 | 141.05 | 157.84 | 209.89 | 122.58 | 156.16 | 181.35 | 204.86 | 273.70 |
| 55 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 | 125.94 | 159.52 | 184.71 | 208.21 | 277.06 |
| 56 | 102.43 | 130.97 | 151.12 | 172.95 | 228.36 | 130.97 | 166.23 | 193.10 | 219.97 | 290.49 |
| 57 | 109.14 | 137.69 | 162.88 | 183.03 | 241.80 | 136.01 | 172.95 | 204.86 | 230.04 | 305.60 |
| 58 | 117.54 | 149.44 | 174.63 | 198.14 | 261.95 | 146.09 | 184.71 | 214.93 | 245.15 | 324.07 |
| 59 | 125.94 | 157.84 | 184.71 | 209.89 | 280.42 | 154.48 | 196.46 | 228.36 | 258.59 | 342.54 |
| 60 | 132.65 | 169.59 | 198.14 | 225.00 | 298.89 | 161.20 | 206.53 | 241.80 | 275.38 | 364.37 |
| 61 | 142.73 | 183.03 | 213.25 | 241.80 | 320.72 | 171.27 | 221.65 | 258.59 | 292.17 | 387.88 |
| 62 | 152.80 | 194.78 | 228.36 | 258.59 | 342.54 | 183.03 | 235.08 | 273.70 | 310.64 | 411.39 |
| 63 | 162.88 | 208.21 | 243.48 | 277.06 | 367.73 | 194.78 | 248.51 | 292.17 | 330.79 | 438.26 |
| 64 | 176.31 | 223.33 | 263.62 | 297.21 | 394.60 | 209.89 | 266.98 | 312.32 | 354.30 | 470.16 |
| 65 | 188.06 | 241.80 | 282.10 | 319.04 | 424.82 | 223.33 | 285.45 | 334.15 | 377.81 | 503.74 |
| 66 | 201.50 | 260.27 | 305.60 | 345.90 | 455.05 | 238.44 | 305.60 | 359.34 | 404.67 | 535.65 |
| 67 | 214.93 | 275.38 | 325.75 | 369.41 | 488.63 | 251.87 | 322.39 | 381.16 | 431.54 | 570.91 |
| 68 | 233.40 | 298.89 | 349.26 | 397.96 | 525.57 | 268.66 | 345.90 | 406.35 | 461.76 | 609.53 |
| 69 | 250.19 | 324.07 | 381.16 | 431.54 | 570.91 | 288.81 | 371.09 | 439.93 | 497.03 | 658.22 |
| 70 | 277.06 | 357.66 | 419.79 | 478.55 | 631.36 | 315.68 | 408.03 | 478.55 | 545.72 | 718.67 |
| 71 | 308.96 | 397.96 | 468.48 | 533.97 | 703.56 | 350.94 | 450.01 | 530.61 | 602.81 | 795.91 |
| 72 | 345.90 | 444.97 | 523.89 | 597.77 | 785.84 | 387.88 | 500.38 | 587.70 | 669.98 | 883.23 |
| 73 | 386.20 | 498.70 | 586.02 | 668.30 | 881.55 | 429.86 | 555.80 | 653.19 | 743.86 | 980.62 |
| 74 | 433.22 | 557.47 | 658.22 | 747.22 | 985.66 | 478.55 | 617.92 | 727.07 | 826.14 | 1089.76 |
| 75 | 480.23 | 621.28 | 737.14 | 837.89 | 1104.87 | 527.25 | 681.73 | 807.67 | 916.81 | 1212.34 |
| 76 | 537.32 | 696.84 | 826.14 | 942.00 | 1239.21 | 584.34 | 758.97 | 896.66 | 1022.60 | 1346.67 |
| 77 | 601.13 | 780.80 | 926.89 | 1061.22 | 1393.69 | 648.15 | 841.25 | 999.09 | 1141.82 | 1501.15 |
| 78 | 666.62 | 868.12 | 1037.71 | 1187.15 | 1554.88 | 713.63 | 928.56 | 1109.91 | 1267.75 | 1662.35 |
| 79 | 733.78 | 957.11 | 1145.17 | 1313.09 | 1719.44 | 777.44 | 1015.88 | 1215.70 | 1393.69 | 1825.23 |
| 80 | 795.91 | 1041.07 | 1249.28 | 1430.63 | 1872.24 | 841.25 | 1099.84 | 1318.12 | 1511.23 | 1978.03 |
| 81 | 856.36 | 1121.67 | 1339.95 | 1536.41 | 2011.61 | 901.70 | 1180.44 | 1410.48 | 1617.01 | 2117.40 |
| 82 | 913.45 | 1192.19 | 1428.95 | 1635.48 | 2142.58 | 960.47 | 1256.00 | 1501.15 | 1719.44 | 2251.73 |
| 83 | 972.22 | 1267.75 | 1516.26 | 1734.55 | 2275.23 | 1019.24 | 1329.88 | 1591.82 | 1820.19 | 2387.74 |
| 84 | 1032.67 | 1344.99 | 1608.62 | 1840.34 | 2412.92 | 1079.69 | 1410.48 | 1685.86 | 1927.65 | 2527.11 |
| 85 | 1098.16 | 1430.63 | 1711.04 | 1954.52 | 2569.08 | 1148.53 | 1496.11 | 1789.96 | 2045.19 | 2684.94 |
| 86 | 1170.36 | 1524.66 | 1820.19 | 2078.78 | 2731.96 | 1220.73 | 1590.15 | 1899.11 | 2169.45 | 2847.82 |
| 87 | 1245.92 | 1620.37 | 1937.73 | 2208.07 | 2904.91 | 1296.30 | 1685.86 | 2016.65 | 2298.74 | 3020.77 |
| 88 | 1326.52 | 1726.16 | 2061.98 | 2350.80 | 3092.98 | 1376.89 | 1791.64 | 2140.90 | 2441.47 | 3208.84 |
| 89 | 1415.52 | 1840.34 | 2196.32 | 2501.92 | 3294.47 | 1465.89 | 1905.82 | 2275.23 | 2592.59 | 3410.33 |
| 90 | 1512.91 | 1964.59 | 2344.08 | 2669.83 | 3516.12 | 1563.28 | 2030.08 | 2423.00 | 2760.51 | 3631.98 |
| 91 | 1617.01 | 2098.93 | 2501.92 | 2849.50 | 3752.88 | 1667.39 | 2164.41 | 2580.84 | 2940.17 | 3868.74 |
| 92 | 1726.16 | 2239.97 | 2669.83 | 3037.56 | 4006.43 | 1776.53 | 2305.46 | 2748.75 | 3128.24 | 4122.29 |
| 93 | 1845.37 | 2392.77 | 2849.50 | 3242.42 | 4275.09 | 1895.75 | 2458.26 | 2928.42 | 3333.09 | 4390.95 |
| 94 | 1972.99 | 2559.01 | 3045.96 | 3464.07 | 4568.94 | 2023.36 | 2624.50 | 3124.88 | 3554.74 | 4684.80 |
| 95 | 2112.36 | 2740.36 | 3260.89 | 3705.86 | 4891.33 | 2162.73 | 2805.84 | 3339.81 | 3796.54 | 5007.20 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 30 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 31 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 32 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 33 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 34 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 35 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 36 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 37 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 38 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 39 | 58.77 | 75.56 | 87.32 | 97.39 | 130.97 | 80.60 | 100.75 | 117.54 | 132.65 | 176.31 |
| 40 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 141.05 | 189.74 |
| 41 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 141.05 | 189.74 |
| 42 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 141.05 | 189.74 |
| 43 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 141.05 | 189.74 |
| 44 | 63.81 | 80.60 | 94.03 | 105.79 | 141.05 | 85.64 | 107.46 | 125.94 | 141.05 | 189.74 |
| 45 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 46 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 47 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 48 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 49 | 67.17 | 83.96 | 97.39 | 110.82 | 146.09 | 88.99 | 112.50 | 130.97 | 149.44 | 198.14 |
| 50 | 73.88 | 94.03 | 109.14 | 122.58 | 164.56 | 100.75 | 125.94 | 147.76 | 166.23 | 221.65 |
| 51 | 77.24 | 95.71 | 112.50 | 125.94 | 169.59 | 102.43 | 129.29 | 151.12 | 169.59 | 226.68 |
| 52 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 | 104.11 | 132.65 | 154.48 | 174.63 | 231.72 |
| 53 | 80.60 | 102.43 | 120.90 | 136.01 | 181.35 | 104.11 | 136.01 | 157.84 | 177.99 | 236.76 |
| 54 | 83.96 | 107.46 | 124.26 | 141.05 | 184.71 | 107.46 | 139.37 | 161.20 | 183.03 | 240.12 |
| 55 | 87.32 | 110.82 | 127.61 | 144.41 | 193.10 | 110.82 | 142.73 | 162.88 | 184.71 | 246.83 |
| 56 | 92.35 | 115.86 | 136.01 | 152.80 | 203.18 | 115.86 | 147.76 | 172.95 | 194.78 | 258.59 |
| 57 | 97.39 | 124.26 | 144.41 | 162.88 | 216.61 | 120.90 | 154.48 | 181.35 | 206.53 | 272.02 |
| 58 | 104.11 | 130.97 | 152.80 | 176.31 | 233.40 | 129.29 | 164.56 | 191.42 | 216.61 | 288.81 |
| 59 | 110.82 | 141.05 | 166.23 | 188.06 | 248.51 | 136.01 | 174.63 | 203.18 | 230.04 | 305.60 |
| 60 | 117.54 | 151.12 | 177.99 | 199.82 | 266.98 | 142.73 | 184.71 | 216.61 | 243.48 | 324.07 |
| 61 | 127.61 | 162.88 | 189.74 | 214.93 | 285.45 | 154.48 | 198.14 | 230.04 | 260.27 | 345.90 |
| 62 | 134.33 | 174.63 | 204.86 | 230.04 | 303.92 | 162.88 | 209.89 | 245.15 | 277.06 | 366.05 |
| 63 | 144.41 | 184.71 | 218.29 | 246.83 | 327.43 | 172.95 | 223.33 | 261.95 | 295.53 | 391.24 |
| 64 | 157.84 | 199.82 | 233.40 | 263.62 | 350.94 | 186.38 | 238.44 | 278.74 | 314.00 | 416.43 |
| 65 | 167.91 | 213.25 | 251.87 | 285.45 | 377.81 | 198.14 | 253.55 | 297.21 | 335.83 | 444.97 |
| 66 | 179.67 | 231.72 | 270.34 | 307.28 | 408.03 | 211.57 | 273.70 | 317.36 | 359.34 | 478.55 |
| 67 | 193.10 | 246.83 | 290.49 | 329.11 | 433.22 | 225.00 | 287.13 | 339.19 | 384.52 | 507.10 |
| 68 | 204.86 | 263.62 | 312.32 | 354.30 | 468.48 | 238.44 | 307.28 | 362.69 | 409.71 | 542.36 |
| 69 | 225.00 | 287.13 | 340.87 | 386.20 | 507.10 | 258.59 | 330.79 | 391.24 | 444.97 | 584.34 |
| 70 | 248.51 | 317.36 | 376.13 | 424.82 | 560.83 | 282.10 | 361.02 | 428.18 | 485.27 | 639.75 |
| 71 | 273.70 | 354.30 | 416.43 | 476.88 | 624.64 | 310.64 | 401.31 | 471.84 | 537.32 | 708.60 |
| 72 | 307.28 | 394.60 | 466.80 | 530.61 | 700.20 | 344.22 | 443.29 | 523.89 | 594.42 | 785.84 |
| 73 | 344.22 | 443.29 | 522.21 | 592.74 | 784.16 | 382.84 | 493.67 | 582.66 | 661.58 | 873.15 |
| 74 | 384.52 | 495.35 | 584.34 | 664.94 | 878.19 | 424.82 | 547.40 | 648.15 | 735.46 | 970.54 |
| 75 | 428.18 | 552.44 | 654.86 | 745.54 | 982.30 | 470.16 | 607.85 | 716.99 | 816.06 | 1076.33 |
| 76 | 480.23 | 619.60 | 735.46 | 837.89 | 1103.19 | 520.53 | 676.69 | 800.95 | 910.09 | 1198.91 |
| 77 | 533.97 | 693.48 | 826.14 | 943.68 | 1240.88 | 575.95 | 747.22 | 889.94 | 1015.88 | 1336.60 |
| 78 | 592.74 | 774.08 | 921.85 | 1056.18 | 1385.29 | 634.71 | 826.14 | 987.33 | 1126.70 | 1479.32 |
| 79 | 651.51 | 853.00 | 1020.92 | 1167.00 | 1529.70 | 691.81 | 905.06 | 1083.05 | 1239.21 | 1623.73 |
| 80 | 710.28 | 926.89 | 1109.91 | 1272.79 | 1665.71 | 750.58 | 980.62 | 1172.04 | 1344.99 | 1759.74 |
| 81 | 762.33 | 995.73 | 1193.87 | 1368.50 | 1789.96 | 802.63 | 1049.46 | 1257.68 | 1440.70 | 1884.00 |
| 82 | 812.70 | 1061.22 | 1271.11 | 1455.81 | 1907.50 | 854.68 | 1116.63 | 1338.27 | 1531.38 | 2004.89 |
| 83 | 863.08 | 1128.38 | 1348.35 | 1543.13 | 2023.36 | 905.06 | 1183.79 | 1415.52 | 1618.69 | 2122.43 |
| 84 | 920.17 | 1197.23 | 1432.31 | 1637.16 | 2147.62 | 962.15 | 1254.32 | 1497.79 | 1714.40 | 2250.05 |
| 85 | 978.94 | 1274.47 | 1524.66 | 1741.27 | 2283.63 | 1022.60 | 1333.24 | 1593.50 | 1818.51 | 2387.74 |
| 86 | 1041.07 | 1355.07 | 1620.37 | 1852.09 | 2431.39 | 1084.72 | 1413.84 | 1689.21 | 1929.33 | 2535.50 |
| 87 | 1109.91 | 1442.38 | 1724.48 | 1967.95 | 2584.20 | 1153.57 | 1501.15 | 1793.32 | 2045.19 | 2688.30 |
| 88 | 1180.44 | 1536.41 | 1833.62 | 2092.21 | 2750.43 | 1224.09 | 1595.18 | 1902.47 | 2169.45 | 2854.54 |
| 89 | 1261.03 | 1638.84 | 1954.52 | 2228.22 | 2930.10 | 1304.69 | 1697.61 | 2023.36 | 2305.46 | 3034.21 |
| 90 | 1346.67 | 1749.66 | 2087.17 | 2377.66 | 3128.24 | 1390.33 | 1808.43 | 2156.02 | 2454.90 | 3232.34 |
| 91 | 1439.02 | 1868.88 | 2228.22 | 2537.18 | 3339.81 | 1482.68 | 1927.65 | 2297.06 | 2614.42 | 3443.92 |
| 92 | 1538.09 | 1994.82 | 2375.98 | 2706.77 | 3564.81 | 1581.75 | 2053.59 | 2444.83 | 2784.01 | 3668.92 |
| 93 | 1642.20 | 2130.83 | 2535.50 | 2888.12 | 3803.25 | 1685.86 | 2189.60 | 2604.35 | 2965.36 | 3907.36 |
| 94 | 1756.38 | 2278.59 | 2711.81 | 3084.58 | 4065.20 | 1800.04 | 2337.36 | 2780.66 | 3161.82 | 4169.30 |
| 95 | 1882.32 | 2438.11 | 2901.55 | 3301.19 | 4352.33 | 1925.97 | 2496.88 | 2970.40 | 3378.43 | 4456.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 30 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 31 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 32 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 33 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 34 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 35 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 36 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 37 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 38 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 39 | 53.73 | 67.17 | 80.60 | 90.67 | 120.90 | 72.20 | 90.67 | 107.46 | 120.90 | 161.20 |
| 40 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 77.24 | 99.07 | 114.18 | 127.61 | 169.59 |
| 41 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 77.24 | 99.07 | 114.18 | 127.61 | 169.59 |
| 42 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 77.24 | 99.07 | 114.18 | 127.61 | 169.59 |
| 43 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 77.24 | 99.07 | 114.18 | 127.61 | 169.59 |
| 44 | 57.09 | 72.20 | 83.96 | 94.03 | 125.94 | 77.24 | 99.07 | 114.18 | 127.61 | 169.59 |
| 45 | 62.13 | 77.24 | 88.99 | 100.75 | 134.33 | 82.28 | 104.11 | 119.22 | 136.01 | 179.67 |
| 46 | 62.13 | 77.24 | 88.99 | 100.75 | 134.33 | 82.28 | 104.11 | 119.22 | 136.01 | 179.67 |
| 47 | 62.13 | 77.24 | 88.99 | 100.75 | 134.33 | 82.28 | 104.11 | 119.22 | 136.01 | 179.67 |
| 48 | 62.13 | 77.24 | 88.99 | 100.75 | 134.33 | 82.28 | 104.11 | 119.22 | 136.01 | 179.67 |
| 49 | 62.13 | 77.24 | 88.99 | 100.75 | 134.33 | 82.28 | 104.11 | 119.22 | 136.01 | 179.67 |
| 50 | 67.17 | 85.64 | 99.07 | 112.50 | 147.76 | 90.67 | 115.86 | 134.33 | 152.80 | 201.50 |
| 51 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 | 92.35 | 117.54 | 137.69 | 154.48 | 206.53 |
| 52 | 70.52 | 90.67 | 105.79 | 120.90 | 159.52 | 94.03 | 120.90 | 141.05 | 157.84 | 211.57 |
| 53 | 73.88 | 95.71 | 109.14 | 122.58 | 164.56 | 97.39 | 124.26 | 142.73 | 161.20 | 214.93 |
| 54 | 75.56 | 95.71 | 112.50 | 125.94 | 169.59 | 99.07 | 124.26 | 146.09 | 164.56 | 218.29 |
| 55 | 78.92 | 99.07 | 117.54 | 130.97 | 174.63 | 100.75 | 127.61 | 149.44 | 169.59 | 223.33 |
| 56 | 83.96 | 105.79 | 124.26 | 141.05 | 184.71 | 105.79 | 134.33 | 157.84 | 177.99 | 235.08 |
| 57 | 88.99 | 112.50 | 130.97 | 147.76 | 198.14 | 110.82 | 141.05 | 166.23 | 186.38 | 248.51 |
| 58 | 94.03 | 122.58 | 141.05 | 159.52 | 209.89 | 115.86 | 151.12 | 174.63 | 198.14 | 260.27 |
| 59 | 102.43 | 129.29 | 152.80 | 171.27 | 225.00 | 124.26 | 157.84 | 186.38 | 209.89 | 277.06 |
| 60 | 107.46 | 137.69 | 161.20 | 181.35 | 241.80 | 130.97 | 167.91 | 198.14 | 221.65 | 295.53 |
| 61 | 117.54 | 149.44 | 172.95 | 198.14 | 260.27 | 141.05 | 179.67 | 209.89 | 238.44 | 314.00 |
| 62 | 122.58 | 157.84 | 183.03 | 209.89 | 278.74 | 147.76 | 191.42 | 221.65 | 253.55 | 334.15 |
| 63 | 132.65 | 169.59 | 198.14 | 225.00 | 297.21 | 159.52 | 203.18 | 236.76 | 268.66 | 355.98 |
| 64 | 142.73 | 181.35 | 211.57 | 240.12 | 317.36 | 167.91 | 214.93 | 253.55 | 285.45 | 379.49 |
| 65 | 151.12 | 194.78 | 228.36 | 258.59 | 342.54 | 177.99 | 230.04 | 270.34 | 305.60 | 406.35 |
| 66 | 162.88 | 209.89 | 246.83 | 278.74 | 369.41 | 191.42 | 246.83 | 290.49 | 327.43 | 434.90 |
| 67 | 172.95 | 223.33 | 263.62 | 298.89 | 394.60 | 203.18 | 260.27 | 307.28 | 349.26 | 461.76 |
| 68 | 186.38 | 240.12 | 282.10 | 322.39 | 426.50 | 216.61 | 278.74 | 329.11 | 372.77 | 493.67 |
| 69 | 203.18 | 261.95 | 308.96 | 349.26 | 463.44 | 233.40 | 300.57 | 355.98 | 402.99 | 532.29 |
| 70 | 225.00 | 290.49 | 339.19 | 387.88 | 512.14 | 256.91 | 330.79 | 387.88 | 441.61 | 584.34 |
| 71 | 251.87 | 320.72 | 379.49 | 433.22 | 569.23 | 283.77 | 364.37 | 429.86 | 488.63 | 644.79 |
| 72 | 278.74 | 359.34 | 426.50 | 483.59 | 638.07 | 314.00 | 402.99 | 476.88 | 542.36 | 716.99 |
| 73 | 314.00 | 402.99 | 476.88 | 540.68 | 711.96 | 349.26 | 450.01 | 532.29 | 601.13 | 794.23 |
| 74 | 349.26 | 451.69 | 532.29 | 604.49 | 799.27 | 386.20 | 498.70 | 587.70 | 669.98 | 883.23 |
| 75 | 391.24 | 505.42 | 597.77 | 680.05 | 893.30 | 428.18 | 554.12 | 654.86 | 743.86 | 980.62 |
| 76 | 436.58 | 564.19 | 669.98 | 764.01 | 1004.13 | 473.52 | 614.57 | 727.07 | 829.50 | 1091.44 |
| 77 | 485.27 | 631.36 | 752.25 | 859.72 | 1130.06 | 523.89 | 681.73 | 811.02 | 925.21 | 1217.38 |
| 78 | 539.00 | 703.56 | 839.57 | 962.15 | 1261.03 | 577.62 | 752.25 | 896.66 | 1027.63 | 1346.67 |
| 79 | 594.42 | 777.44 | 926.89 | 1062.90 | 1390.33 | 631.36 | 824.46 | 983.98 | 1126.70 | 1475.96 |
| 80 | 646.47 | 842.93 | 1010.84 | 1158.61 | 1514.58 | 681.73 | 891.62 | 1069.61 | 1224.09 | 1600.22 |
| 81 | 693.48 | 905.06 | 1084.72 | 1245.92 | 1628.77 | 730.43 | 953.75 | 1141.82 | 1311.41 | 1717.76 |
| 82 | 740.50 | 967.18 | 1158.61 | 1324.84 | 1734.55 | 779.12 | 1017.56 | 1217.38 | 1393.69 | 1825.23 |
| 83 | 784.16 | 1027.63 | 1229.13 | 1405.44 | 1843.70 | 822.78 | 1078.01 | 1289.58 | 1475.96 | 1934.37 |
| 84 | 836.21 | 1088.08 | 1303.01 | 1487.72 | 1954.52 | 874.83 | 1141.82 | 1365.14 | 1559.92 | 2046.87 |
| 85 | 891.62 | 1160.29 | 1385.29 | 1583.43 | 2080.45 | 931.92 | 1212.34 | 1447.42 | 1655.63 | 2174.49 |
| 86 | 948.71 | 1235.85 | 1474.28 | 1684.18 | 2213.11 | 989.01 | 1287.90 | 1536.41 | 1756.38 | 2307.14 |
| 87 | 1010.84 | 1314.77 | 1568.32 | 1789.96 | 2354.15 | 1051.14 | 1366.82 | 1630.44 | 1862.17 | 2448.19 |
| 88 | 1076.33 | 1400.40 | 1669.07 | 1904.14 | 2505.28 | 1116.63 | 1452.46 | 1731.19 | 1976.35 | 2599.31 |
| 89 | 1148.53 | 1491.08 | 1778.21 | 2026.72 | 2668.15 | 1188.83 | 1543.13 | 1840.34 | 2098.93 | 2762.19 |
| 90 | 1225.77 | 1593.50 | 1897.43 | 2162.73 | 2847.82 | 1266.07 | 1645.56 | 1959.56 | 2234.94 | 2941.85 |
| 91 | 1309.73 | 1700.97 | 2025.04 | 2308.82 | 3040.92 | 1350.03 | 1753.02 | 2087.17 | 2381.02 | 3134.95 |
| 92 | 1400.40 | 1816.83 | 2162.73 | 2461.62 | 3244.10 | 1440.70 | 1868.88 | 2224.86 | 2533.82 | 3338.13 |
| 93 | 1496.11 | 1939.41 | 2308.82 | 2626.17 | 3462.39 | 1536.41 | 1991.46 | 2370.95 | 2698.38 | 3556.42 |
| 94 | 1600.22 | 2073.74 | 2466.66 | 2805.84 | 3700.82 | 1640.52 | 2125.79 | 2528.78 | 2878.05 | 3794.86 |
| 95 | 1712.72 | 2221.50 | 2639.61 | 3002.30 | 3961.09 | 1753.02 | 2273.56 | 2701.74 | 3074.51 | 4055.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 30 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 31 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 32 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 33 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 34 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 35 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 36 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 37 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 38 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 39 | 48.70 | 63.81 | 72.20 | 82.28 | 109.14 | 65.49 | 83.96 | 99.07 | 110.82 | 147.76 |
| 40 | 52.05 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 |
| 41 | 52.05 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 |
| 42 | 52.05 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 |
| 43 | 52.05 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 |
| 44 | 52.05 | 67.17 | 77.24 | 87.32 | 115.86 | 68.84 | 90.67 | 104.11 | 117.54 | 156.16 |
| 45 | 53.73 | 68.84 | 82.28 | 92.35 | 122.58 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 46 | 53.73 | 68.84 | 82.28 | 92.35 | 122.58 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 47 | 53.73 | 68.84 | 82.28 | 92.35 | 122.58 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 48 | 53.73 | 68.84 | 82.28 | 92.35 | 122.58 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 49 | 53.73 | 68.84 | 82.28 | 92.35 | 122.58 | 73.88 | 95.71 | 110.82 | 124.26 | 166.23 |
| 50 | 62.13 | 78.92 | 92.35 | 102.43 | 137.69 | 83.96 | 107.46 | 122.58 | 137.69 | 186.38 |
| 51 | 63.81 | 80.60 | 95.71 | 107.46 | 141.05 | 85.64 | 107.46 | 127.61 | 142.73 | 189.74 |
| 52 | 67.17 | 83.96 | 95.71 | 110.82 | 146.09 | 87.32 | 110.82 | 127.61 | 146.09 | 194.78 |
| 53 | 67.17 | 85.64 | 99.07 | 114.18 | 151.12 | 87.32 | 112.50 | 130.97 | 149.44 | 198.14 |
| 54 | 68.84 | 90.67 | 104.11 | 119.22 | 156.16 | 88.99 | 117.54 | 136.01 | 152.80 | 201.50 |
| 55 | 70.52 | 92.35 | 107.46 | 120.90 | 161.20 | 90.67 | 119.22 | 137.69 | 156.16 | 206.53 |
| 56 | 75.56 | 97.39 | 114.18 | 127.61 | 169.59 | 95.71 | 124.26 | 146.09 | 162.88 | 216.61 |
| 57 | 78.92 | 104.11 | 120.90 | 137.69 | 181.35 | 99.07 | 130.97 | 151.12 | 172.95 | 228.36 |
| 58 | 85.64 | 109.14 | 127.61 | 147.76 | 194.78 | 105.79 | 136.01 | 159.52 | 183.03 | 241.80 |
| 59 | 92.35 | 119.22 | 137.69 | 156.16 | 209.89 | 114.18 | 146.09 | 171.27 | 193.10 | 256.91 |
| 60 | 97.39 | 125.94 | 147.76 | 166.23 | 223.33 | 117.54 | 154.48 | 179.67 | 204.86 | 272.02 |
| 61 | 105.79 | 136.01 | 159.52 | 181.35 | 238.44 | 127.61 | 164.56 | 194.78 | 219.97 | 288.81 |
| 62 | 112.50 | 146.09 | 169.59 | 193.10 | 255.23 | 136.01 | 176.31 | 203.18 | 233.40 | 307.28 |
| 63 | 120.90 | 156.16 | 181.35 | 206.53 | 273.70 | 142.73 | 188.06 | 218.29 | 248.51 | 327.43 |
| 64 | 130.97 | 167.91 | 196.46 | 223.33 | 293.85 | 154.48 | 199.82 | 235.08 | 265.30 | 350.94 |
| 65 | 137.69 | 179.67 | 211.57 | 241.80 | 315.68 | 162.88 | 213.25 | 250.19 | 285.45 | 374.45 |
| 66 | 147.76 | 193.10 | 228.36 | 258.59 | 340.87 | 172.95 | 228.36 | 268.66 | 303.92 | 402.99 |
| 67 | 159.52 | 206.53 | 243.48 | 275.38 | 362.69 | 184.71 | 241.80 | 283.77 | 322.39 | 426.50 |
| 68 | 171.27 | 223.33 | 260.27 | 298.89 | 392.92 | 199.82 | 260.27 | 303.92 | 345.90 | 455.05 |
| 69 | 184.71 | 240.12 | 285.45 | 324.07 | 428.18 | 211.57 | 277.06 | 327.43 | 374.45 | 491.99 |
| 70 | 203.18 | 266.98 | 314.00 | 357.66 | 473.52 | 231.72 | 303.92 | 357.66 | 409.71 | 540.68 |
| 71 | 226.68 | 300.57 | 350.94 | 399.64 | 527.25 | 256.91 | 339.19 | 397.96 | 451.69 | 596.09 |
| 72 | 256.91 | 334.15 | 392.92 | 446.65 | 591.06 | 285.45 | 374.45 | 441.61 | 500.38 | 663.26 |
| 73 | 283.77 | 376.13 | 439.93 | 500.38 | 661.58 | 315.68 | 418.11 | 490.31 | 557.47 | 737.14 |
| 74 | 317.36 | 419.79 | 493.67 | 560.83 | 742.18 | 352.62 | 463.44 | 547.40 | 619.60 | 819.42 |
| 75 | 355.98 | 470.16 | 552.44 | 629.68 | 829.50 | 391.24 | 515.50 | 606.17 | 691.81 | 908.41 |
| 76 | 397.96 | 527.25 | 621.28 | 708.60 | 931.92 | 431.54 | 572.59 | 675.01 | 770.73 | 1012.52 |
| 77 | 444.97 | 587.70 | 696.84 | 797.59 | 1047.78 | 478.55 | 634.71 | 750.58 | 858.04 | 1128.38 |
| 78 | 493.67 | 654.86 | 779.12 | 889.94 | 1168.68 | 528.93 | 700.20 | 832.85 | 952.07 | 1249.28 |
| 79 | 542.36 | 722.03 | 861.40 | 985.66 | 1291.26 | 574.27 | 765.69 | 913.45 | 1046.10 | 1371.86 |
| 80 | 589.38 | 785.84 | 938.64 | 1074.65 | 1405.44 | 622.96 | 831.17 | 990.69 | 1135.10 | 1484.36 |
| 81 | 633.04 | 847.97 | 1005.80 | 1153.57 | 1511.23 | 666.62 | 893.30 | 1061.22 | 1215.70 | 1591.82 |
| 82 | 676.69 | 900.02 | 1074.65 | 1229.13 | 1610.30 | 710.28 | 947.03 | 1130.06 | 1291.26 | 1692.57 |
| 83 | 718.67 | 957.11 | 1138.46 | 1304.69 | 1707.69 | 753.93 | 1004.13 | 1193.87 | 1368.50 | 1793.32 |
| 84 | 762.33 | 1015.88 | 1208.98 | 1381.93 | 1813.47 | 799.27 | 1064.57 | 1266.07 | 1447.42 | 1900.79 |
| 85 | 811.02 | 1081.37 | 1284.54 | 1469.25 | 1927.65 | 847.97 | 1130.06 | 1343.31 | 1536.41 | 2014.97 |
| 86 | 864.76 | 1150.21 | 1368.50 | 1561.60 | 2051.91 | 901.70 | 1198.91 | 1427.27 | 1628.77 | 2139.22 |
| 87 | 920.17 | 1224.09 | 1454.14 | 1660.67 | 2181.20 | 957.11 | 1272.79 | 1512.91 | 1727.84 | 2268.52 |
| 88 | 982.30 | 1304.69 | 1548.17 | 1766.46 | 2322.25 | 1019.24 | 1353.39 | 1606.94 | 1833.62 | 2409.57 |
| 89 | 1046.10 | 1390.33 | 1648.92 | 1880.64 | 2473.37 | 1083.05 | 1439.02 | 1707.69 | 1947.80 | 2560.69 |
| 90 | 1118.31 | 1484.36 | 1759.74 | 2004.89 | 2639.61 | 1155.25 | 1533.05 | 1818.51 | 2072.06 | 2726.92 |
| 91 | 1193.87 | 1583.43 | 1878.96 | 2140.90 | 2817.60 | 1230.81 | 1632.12 | 1937.73 | 2208.07 | 2904.91 |
| 92 | 1276.15 | 1690.89 | 2004.89 | 2281.95 | 3007.34 | 1313.09 | 1739.59 | 2063.66 | 2349.12 | 3094.66 |
| 93 | 1363.46 | 1806.75 | 2139.22 | 2436.43 | 3208.84 | 1400.40 | 1855.45 | 2197.99 | 2503.60 | 3296.15 |
| 94 | 1459.17 | 1931.01 | 2286.99 | 2602.67 | 3428.80 | 1496.11 | 1979.71 | 2345.76 | 2669.83 | 3516.12 |
| 95 | 1563.28 | 2067.02 | 2446.51 | 2784.01 | 3670.60 | 1600.22 | 2115.72 | 2505.28 | 2851.18 | 3757.92 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 30 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 31 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 32 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 33 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 34 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 35 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 36 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 37 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 38 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 39 | 72.20 | 90.67 | 104.11 | 115.86 | 156.16 | 97.39 | 122.58 | 141.05 | 156.16 | 211.57 |
| 40 | 77.24 | 95.71 | 112.50 | 124.26 | 167.91 | 104.11 | 129.29 | 149.44 | 166.23 | 225.00 |
| 41 | 77.24 | 95.71 | 112.50 | 124.26 | 167.91 | 104.11 | 129.29 | 149.44 | 166.23 | 225.00 |
| 42 | 77.24 | 95.71 | 112.50 | 124.26 | 167.91 | 104.11 | 129.29 | 149.44 | 166.23 | 225.00 |
| 43 | 77.24 | 95.71 | 112.50 | 124.26 | 167.91 | 104.11 | 129.29 | 149.44 | 166.23 | 225.00 |
| 44 | 77.24 | 95.71 | 112.50 | 124.26 | 167.91 | 104.11 | 129.29 | 149.44 | 166.23 | 225.00 |
| 45 | 82.28 | 100.75 | 117.54 | 130.97 | 177.99 | 109.14 | 136.01 | 157.84 | 176.31 | 238.44 |
| 46 | 82.28 | 100.75 | 117.54 | 130.97 | 177.99 | 109.14 | 136.01 | 157.84 | 176.31 | 238.44 |
| 47 | 82.28 | 100.75 | 117.54 | 130.97 | 177.99 | 109.14 | 136.01 | 157.84 | 176.31 | 238.44 |
| 48 | 82.28 | 100.75 | 117.54 | 130.97 | 177.99 | 109.14 | 136.01 | 157.84 | 176.31 | 238.44 |
| 49 | 82.28 | 100.75 | 117.54 | 130.97 | 177.99 | 109.14 | 136.01 | 157.84 | 176.31 | 238.44 |
| 50 | 90.67 | 114.18 | 130.97 | 147.76 | 196.46 | 120.90 | 152.80 | 176.31 | 198.14 | 263.62 |
| 51 | 94.03 | 117.54 | 136.01 | 152.80 | 203.18 | 125.94 | 156.16 | 179.67 | 201.50 | 270.34 |
| 52 | 97.39 | 120.90 | 141.05 | 157.84 | 209.89 | 127.61 | 159.52 | 184.71 | 206.53 | 275.38 |
| 53 | 99.07 | 124.26 | 144.41 | 162.88 | 216.61 | 130.97 | 162.88 | 188.06 | 211.57 | 283.77 |
| 54 | 102.43 | 129.29 | 149.44 | 167.91 | 223.33 | 132.65 | 167.91 | 193.10 | 216.61 | 290.49 |
| 55 | 107.46 | 134.33 | 152.80 | 172.95 | 231.72 | 137.69 | 172.95 | 198.14 | 221.65 | 297.21 |
| 56 | 112.50 | 141.05 | 162.88 | 183.03 | 243.48 | 142.73 | 179.67 | 208.21 | 231.72 | 310.64 |
| 57 | 119.22 | 151.12 | 172.95 | 194.78 | 260.27 | 149.44 | 189.74 | 218.29 | 245.15 | 327.43 |
| 58 | 127.61 | 159.52 | 186.38 | 208.21 | 278.74 | 157.84 | 199.82 | 231.72 | 258.59 | 345.90 |
| 59 | 137.69 | 171.27 | 199.82 | 223.33 | 298.89 | 167.91 | 211.57 | 245.15 | 275.38 | 367.73 |
| 60 | 146.09 | 183.03 | 213.25 | 238.44 | 319.04 | 177.99 | 225.00 | 260.27 | 292.17 | 389.56 |
| 61 | 156.16 | 196.46 | 228.36 | 256.91 | 342.54 | 189.74 | 238.44 | 277.06 | 310.64 | 414.75 |
| 62 | 167.91 | 209.89 | 243.48 | 273.70 | 366.05 | 201.50 | 253.55 | 293.85 | 330.79 | 441.61 |
| 63 | 177.99 | 223.33 | 260.27 | 293.85 | 391.24 | 213.25 | 268.66 | 312.32 | 350.94 | 468.48 |
| 64 | 189.74 | 241.80 | 280.42 | 314.00 | 419.79 | 226.68 | 288.81 | 334.15 | 374.45 | 500.38 |
| 65 | 203.18 | 260.27 | 300.57 | 337.51 | 453.37 | 241.80 | 308.96 | 357.66 | 401.31 | 535.65 |
| 66 | 219.97 | 278.74 | 324.07 | 364.37 | 486.95 | 258.59 | 329.11 | 382.84 | 429.86 | 574.27 |
| 67 | 236.76 | 298.89 | 349.26 | 391.24 | 522.21 | 277.06 | 349.26 | 408.03 | 458.41 | 611.21 |
| 68 | 253.55 | 322.39 | 374.45 | 423.14 | 564.19 | 295.53 | 374.45 | 436.58 | 490.31 | 654.86 |
| 69 | 275.38 | 349.26 | 409.71 | 461.76 | 614.57 | 317.36 | 402.99 | 471.84 | 532.29 | 706.92 |
| 70 | 305.60 | 386.20 | 453.37 | 510.46 | 680.05 | 347.58 | 441.61 | 517.18 | 582.66 | 775.76 |
| 71 | 339.19 | 433.22 | 505.42 | 569.23 | 757.29 | 384.52 | 490.31 | 572.59 | 644.79 | 858.04 |
| 72 | 381.16 | 483.59 | 564.19 | 638.07 | 847.97 | 428.18 | 544.04 | 634.71 | 716.99 | 953.75 |
| 73 | 426.50 | 542.36 | 634.71 | 713.63 | 950.39 | 475.20 | 604.49 | 706.92 | 795.91 | 1059.54 |
| 74 | 476.88 | 606.17 | 710.28 | 800.95 | 1066.25 | 527.25 | 671.66 | 785.84 | 884.91 | 1178.76 |
| 75 | 532.29 | 678.37 | 795.91 | 898.34 | 1193.87 | 584.34 | 745.54 | 873.15 | 985.66 | 1309.73 |
| 76 | 596.09 | 764.01 | 896.66 | 1012.52 | 1343.31 | 648.15 | 831.17 | 973.90 | 1099.84 | 1460.85 |
| 77 | 666.62 | 856.36 | 1009.16 | 1143.49 | 1514.58 | 716.99 | 923.53 | 1088.08 | 1230.81 | 1630.44 |
| 78 | 740.50 | 955.43 | 1128.38 | 1281.18 | 1692.57 | 790.87 | 1020.92 | 1205.62 | 1368.50 | 1810.11 |
| 79 | 816.06 | 1054.50 | 1247.60 | 1417.19 | 1872.24 | 866.44 | 1119.99 | 1324.84 | 1504.51 | 1988.10 |
| 80 | 888.27 | 1146.85 | 1360.10 | 1546.49 | 2043.51 | 938.64 | 1214.02 | 1439.02 | 1635.48 | 2159.37 |
| 81 | 955.43 | 1234.17 | 1462.53 | 1662.35 | 2196.32 | 1005.80 | 1301.33 | 1541.45 | 1753.02 | 2313.85 |
| 82 | 1019.24 | 1316.45 | 1559.92 | 1769.81 | 2337.36 | 1071.29 | 1383.61 | 1640.52 | 1860.49 | 2458.26 |
| 83 | 1083.05 | 1395.37 | 1653.95 | 1877.28 | 2481.77 | 1135.10 | 1465.89 | 1736.23 | 1969.63 | 2606.03 |
| 84 | 1150.21 | 1484.36 | 1756.38 | 1991.46 | 2632.89 | 1205.62 | 1554.88 | 1840.34 | 2085.49 | 2758.83 |
| 85 | 1224.09 | 1578.39 | 1867.20 | 2115.72 | 2800.81 | 1279.50 | 1650.59 | 1952.84 | 2213.11 | 2928.42 |
| 86 | 1304.69 | 1679.14 | 1986.42 | 2250.05 | 2978.79 | 1360.10 | 1751.34 | 2072.06 | 2347.44 | 3106.41 |
| 87 | 1388.65 | 1786.60 | 2112.36 | 2391.10 | 3168.54 | 1444.06 | 1858.81 | 2197.99 | 2488.49 | 3296.15 |
| 88 | 1479.32 | 1902.47 | 2248.37 | 2543.90 | 3371.71 | 1534.73 | 1974.67 | 2334.00 | 2641.29 | 3499.33 |
| 89 | 1578.39 | 2028.40 | 2394.45 | 2708.45 | 3591.68 | 1633.80 | 2100.60 | 2480.09 | 2805.84 | 3719.30 |
| 90 | 1685.86 | 2166.09 | 2555.65 | 2888.12 | 3833.48 | 1741.27 | 2238.29 | 2641.29 | 2985.51 | 3961.09 |
| 91 | 1801.72 | 2313.85 | 2728.60 | 3082.90 | 4092.06 | 1857.13 | 2386.06 | 2814.24 | 3180.29 | 4219.68 |
| 92 | 1924.29 | 2470.01 | 2911.63 | 3287.76 | 4365.76 | 1979.71 | 2542.22 | 2997.26 | 3385.15 | 4493.38 |
| 93 | 2055.27 | 2636.25 | 3108.09 | 3507.72 | 4661.29 | 2110.68 | 2708.45 | 3193.72 | 3605.11 | 4788.91 |
| 94 | 2197.99 | 2819.28 | 3321.34 | 3746.16 | 4980.33 | 2253.41 | 2891.48 | 3406.98 | 3843.55 | 5107.94 |
| 95 | 2355.83 | 3017.41 | 3554.74 | 4008.11 | 5331.27 | 2411.25 | 3089.62 | 3640.38 | 4105.50 | 5458.88 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 30 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 31 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 32 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 33 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 34 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 35 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 36 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 37 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 38 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 39 | 63.81 | 80.60 | 94.03 | 105.79 | 139.37 | 85.64 | 107.46 | 125.94 | 141.05 | 186.38 |
| 40 | 68.84 | 85.64 | 99.07 | 110.82 | 149.44 | 92.35 | 115.86 | 132.65 | 149.44 | 199.82 |
| 41 | 68.84 | 85.64 | 99.07 | 110.82 | 149.44 | 92.35 | 115.86 | 132.65 | 149.44 | 199.82 |
| 42 | 68.84 | 85.64 | 99.07 | 110.82 | 149.44 | 92.35 | 115.86 | 132.65 | 149.44 | 199.82 |
| 43 | 68.84 | 85.64 | 99.07 | 110.82 | 149.44 | 92.35 | 115.86 | 132.65 | 149.44 | 199.82 |
| 44 | 68.84 | 85.64 | 99.07 | 110.82 | 149.44 | 92.35 | 115.86 | 132.65 | 149.44 | 199.82 |
| 45 | 72.20 | 90.67 | 104.11 | 117.54 | 156.16 | 97.39 | 122.58 | 141.05 | 157.84 | 211.57 |
| 46 | 72.20 | 90.67 | 104.11 | 117.54 | 156.16 | 97.39 | 122.58 | 141.05 | 157.84 | 211.57 |
| 47 | 72.20 | 90.67 | 104.11 | 117.54 | 156.16 | 97.39 | 122.58 | 141.05 | 157.84 | 211.57 |
| 48 | 72.20 | 90.67 | 104.11 | 117.54 | 156.16 | 97.39 | 122.58 | 141.05 | 157.84 | 211.57 |
| 49 | 72.20 | 90.67 | 104.11 | 117.54 | 156.16 | 97.39 | 122.58 | 141.05 | 157.84 | 211.57 |
| 50 | 80.60 | 100.75 | 117.54 | 129.29 | 174.63 | 107.46 | 136.01 | 157.84 | 174.63 | 235.08 |
| 51 | 83.96 | 104.11 | 120.90 | 134.33 | 179.67 | 110.82 | 137.69 | 159.52 | 179.67 | 240.12 |
| 52 | 87.32 | 109.14 | 124.26 | 139.37 | 188.06 | 114.18 | 142.73 | 164.56 | 184.71 | 246.83 |
| 53 | 88.99 | 110.82 | 127.61 | 144.41 | 193.10 | 115.86 | 146.09 | 167.91 | 188.06 | 251.87 |
| 54 | 92.35 | 115.86 | 132.65 | 149.44 | 198.14 | 119.22 | 149.44 | 172.95 | 193.10 | 256.91 |
| 55 | 94.03 | 119.22 | 137.69 | 154.48 | 204.86 | 120.90 | 152.80 | 176.31 | 198.14 | 265.30 |
| 56 | 99.07 | 125.94 | 144.41 | 162.88 | 218.29 | 125.94 | 159.52 | 184.71 | 206.53 | 277.06 |
| 57 | 105.79 | 132.65 | 154.48 | 172.95 | 231.72 | 132.65 | 167.91 | 194.78 | 218.29 | 292.17 |
| 58 | 112.50 | 142.73 | 166.23 | 186.38 | 248.51 | 141.05 | 176.31 | 206.53 | 230.04 | 308.96 |
| 59 | 122.58 | 154.48 | 177.99 | 198.14 | 265.30 | 149.44 | 189.74 | 218.29 | 243.48 | 325.75 |
| 60 | 129.29 | 164.56 | 189.74 | 213.25 | 285.45 | 157.84 | 199.82 | 231.72 | 260.27 | 347.58 |
| 61 | 139.37 | 174.63 | 203.18 | 228.36 | 305.60 | 167.91 | 211.57 | 246.83 | 277.06 | 369.41 |
| 62 | 147.76 | 188.06 | 216.61 | 243.48 | 325.75 | 177.99 | 225.00 | 261.95 | 293.85 | 391.24 |
| 63 | 157.84 | 199.82 | 231.72 | 260.27 | 347.58 | 189.74 | 240.12 | 278.74 | 312.32 | 416.43 |
| 64 | 169.59 | 213.25 | 248.51 | 280.42 | 372.77 | 203.18 | 255.23 | 297.21 | 334.15 | 444.97 |
| 65 | 181.35 | 230.04 | 266.98 | 302.25 | 401.31 | 214.93 | 272.02 | 317.36 | 357.66 | 475.20 |
| 66 | 198.14 | 248.51 | 288.81 | 325.75 | 433.22 | 231.72 | 292.17 | 340.87 | 382.84 | 510.46 |
| 67 | 209.89 | 265.30 | 308.96 | 349.26 | 465.12 | 245.15 | 310.64 | 362.69 | 408.03 | 544.04 |
| 68 | 225.00 | 287.13 | 332.47 | 376.13 | 502.06 | 261.95 | 334.15 | 387.88 | 436.58 | 582.66 |
| 69 | 246.83 | 310.64 | 364.37 | 409.71 | 545.72 | 283.77 | 359.34 | 419.79 | 471.84 | 628.00 |
| 70 | 272.02 | 345.90 | 402.99 | 455.05 | 604.49 | 310.64 | 394.60 | 460.08 | 518.85 | 690.13 |
| 71 | 302.25 | 384.52 | 450.01 | 508.78 | 673.34 | 342.54 | 436.58 | 508.78 | 574.27 | 764.01 |
| 72 | 339.19 | 429.86 | 502.06 | 569.23 | 755.61 | 381.16 | 483.59 | 564.19 | 638.07 | 847.97 |
| 73 | 379.49 | 483.59 | 562.51 | 634.71 | 846.29 | 421.46 | 539.00 | 628.00 | 706.92 | 942.00 |
| 74 | 424.82 | 540.68 | 633.04 | 711.96 | 948.71 | 470.16 | 599.45 | 700.20 | 787.52 | 1049.46 |
| 75 | 473.52 | 606.17 | 708.60 | 799.27 | 1061.22 | 520.53 | 664.94 | 777.44 | 876.51 | 1165.32 |
| 76 | 530.61 | 678.37 | 795.91 | 901.70 | 1195.55 | 577.62 | 737.14 | 866.44 | 978.94 | 1299.65 |
| 77 | 592.74 | 760.65 | 898.34 | 1017.56 | 1346.67 | 639.75 | 821.10 | 968.86 | 1096.48 | 1450.78 |
| 78 | 658.22 | 849.64 | 1004.13 | 1138.46 | 1506.19 | 703.56 | 908.41 | 1072.97 | 1217.38 | 1610.30 |
| 79 | 727.07 | 938.64 | 1111.59 | 1261.03 | 1667.39 | 772.40 | 995.73 | 1180.44 | 1339.95 | 1769.81 |
| 80 | 790.87 | 1020.92 | 1210.66 | 1375.22 | 1816.83 | 834.53 | 1079.69 | 1279.50 | 1454.14 | 1920.94 |
| 81 | 849.64 | 1098.16 | 1303.01 | 1479.32 | 1954.52 | 894.98 | 1158.61 | 1373.54 | 1558.24 | 2058.63 |
| 82 | 906.74 | 1172.04 | 1388.65 | 1576.71 | 2082.13 | 953.75 | 1232.49 | 1459.17 | 1657.31 | 2189.60 |
| 83 | 963.83 | 1242.56 | 1472.61 | 1670.74 | 2208.07 | 1010.84 | 1304.69 | 1544.81 | 1754.70 | 2318.89 |
| 84 | 1022.60 | 1319.80 | 1561.60 | 1771.49 | 2342.40 | 1071.29 | 1383.61 | 1635.48 | 1855.45 | 2454.90 |
| 85 | 1089.76 | 1403.76 | 1662.35 | 1884.00 | 2491.84 | 1140.14 | 1469.25 | 1737.91 | 1969.63 | 2606.03 |
| 86 | 1160.29 | 1494.43 | 1768.13 | 2003.21 | 2651.36 | 1210.66 | 1559.92 | 1843.70 | 2088.85 | 2765.54 |
| 87 | 1235.85 | 1590.15 | 1880.64 | 2129.15 | 2819.28 | 1286.22 | 1655.63 | 1956.20 | 2214.79 | 2933.46 |
| 88 | 1316.45 | 1692.57 | 2001.53 | 2263.48 | 3000.62 | 1366.82 | 1758.06 | 2077.10 | 2349.12 | 3114.80 |
| 89 | 1403.76 | 1805.08 | 2132.51 | 2411.25 | 3197.08 | 1454.14 | 1870.56 | 2208.07 | 2496.88 | 3311.26 |
| 90 | 1499.47 | 1927.65 | 2275.23 | 2570.76 | 3412.01 | 1549.85 | 1993.14 | 2350.80 | 2656.40 | 3526.19 |
| 91 | 1603.58 | 2058.63 | 2428.04 | 2743.71 | 3642.05 | 1653.95 | 2124.11 | 2503.60 | 2829.35 | 3756.24 |
| 92 | 1712.72 | 2197.99 | 2590.91 | 2926.74 | 3885.53 | 1763.10 | 2263.48 | 2666.47 | 3012.38 | 3999.71 |
| 93 | 1830.26 | 2345.76 | 2765.54 | 3121.52 | 4147.48 | 1880.64 | 2411.25 | 2841.10 | 3207.16 | 4261.66 |
| 94 | 1956.20 | 2508.64 | 2955.29 | 3334.77 | 4432.93 | 2006.57 | 2574.12 | 3030.85 | 3420.41 | 4547.11 |
| 95 | 2095.57 | 2684.94 | 3163.50 | 3568.17 | 4745.25 | 2145.94 | 2750.43 | 3239.06 | 3653.81 | 4859.43 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 30 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 31 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 32 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 33 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 34 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 35 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 36 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 37 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 38 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 39 | 58.77 | 72.20 | 83.96 | 94.03 | 127.61 | 78.92 | 97.39 | 112.50 | 127.61 | 171.27 |
| 40 | 62.13 | 77.24 | 88.99 | 100.75 | 136.01 | 83.96 | 104.11 | 120.90 | 134.33 | 181.35 |
| 41 | 62.13 | 77.24 | 88.99 | 100.75 | 136.01 | 83.96 | 104.11 | 120.90 | 134.33 | 181.35 |
| 42 | 62.13 | 77.24 | 88.99 | 100.75 | 136.01 | 83.96 | 104.11 | 120.90 | 134.33 | 181.35 |
| 43 | 62.13 | 77.24 | 88.99 | 100.75 | 136.01 | 83.96 | 104.11 | 120.90 | 134.33 | 181.35 |
| 44 | 62.13 | 77.24 | 88.99 | 100.75 | 136.01 | 83.96 | 104.11 | 120.90 | 134.33 | 181.35 |
| 45 | 67.17 | 82.28 | 94.03 | 107.46 | 142.73 | 88.99 | 110.82 | 127.61 | 144.41 | 193.10 |
| 46 | 67.17 | 82.28 | 94.03 | 107.46 | 142.73 | 88.99 | 110.82 | 127.61 | 144.41 | 193.10 |
| 47 | 67.17 | 82.28 | 94.03 | 107.46 | 142.73 | 88.99 | 110.82 | 127.61 | 144.41 | 193.10 |
| 48 | 67.17 | 82.28 | 94.03 | 107.46 | 142.73 | 88.99 | 110.82 | 127.61 | 144.41 | 193.10 |
| 49 | 67.17 | 82.28 | 94.03 | 107.46 | 142.73 | 88.99 | 110.82 | 127.61 | 144.41 | 193.10 |
| 50 | 73.88 | 90.67 | 107.46 | 119.22 | 159.52 | 99.07 | 122.58 | 142.73 | 159.52 | 213.25 |
| 51 | 77.24 | 95.71 | 109.14 | 122.58 | 164.56 | 100.75 | 127.61 | 146.09 | 164.56 | 218.29 |
| 52 | 78.92 | 99.07 | 112.50 | 125.94 | 169.59 | 104.11 | 129.29 | 149.44 | 166.23 | 223.33 |
| 53 | 82.28 | 100.75 | 117.54 | 130.97 | 174.63 | 105.79 | 132.65 | 152.80 | 171.27 | 228.36 |
| 54 | 83.96 | 105.79 | 120.90 | 136.01 | 181.35 | 109.14 | 136.01 | 156.16 | 176.31 | 235.08 |
| 55 | 87.32 | 107.46 | 124.26 | 139.37 | 186.38 | 110.82 | 139.37 | 161.20 | 179.67 | 241.80 |
| 56 | 90.67 | 114.18 | 132.65 | 147.76 | 196.46 | 115.86 | 144.41 | 167.91 | 188.06 | 251.87 |
| 57 | 95.71 | 122.58 | 141.05 | 157.84 | 211.57 | 120.90 | 152.80 | 177.99 | 198.14 | 265.30 |
| 58 | 102.43 | 129.29 | 151.12 | 167.91 | 225.00 | 127.61 | 161.20 | 188.06 | 209.89 | 280.42 |
| 59 | 110.82 | 139.37 | 161.20 | 179.67 | 241.80 | 136.01 | 171.27 | 198.14 | 221.65 | 297.21 |
| 60 | 117.54 | 149.44 | 172.95 | 193.10 | 258.59 | 142.73 | 181.35 | 211.57 | 235.08 | 315.68 |
| 61 | 127.61 | 159.52 | 186.38 | 208.21 | 277.06 | 152.80 | 193.10 | 225.00 | 251.87 | 335.83 |
| 62 | 134.33 | 169.59 | 196.46 | 221.65 | 297.21 | 162.88 | 204.86 | 238.44 | 266.98 | 357.66 |
| 63 | 144.41 | 183.03 | 211.57 | 236.76 | 315.68 | 172.95 | 218.29 | 253.55 | 283.77 | 379.49 |
| 64 | 154.48 | 194.78 | 226.68 | 255.23 | 339.19 | 184.71 | 233.40 | 270.34 | 303.92 | 404.67 |
| 65 | 166.23 | 208.21 | 243.48 | 273.70 | 364.37 | 196.46 | 248.51 | 288.81 | 324.07 | 433.22 |
| 66 | 177.99 | 225.00 | 263.62 | 295.53 | 392.92 | 209.89 | 266.98 | 310.64 | 347.58 | 463.44 |
| 67 | 191.42 | 243.48 | 282.10 | 317.36 | 423.14 | 223.33 | 283.77 | 329.11 | 371.09 | 493.67 |
| 68 | 206.53 | 260.27 | 303.92 | 342.54 | 456.73 | 238.44 | 302.25 | 352.62 | 397.96 | 530.61 |
| 69 | 223.33 | 283.77 | 330.79 | 374.45 | 497.03 | 256.91 | 327.43 | 382.84 | 431.54 | 572.59 |
| 70 | 246.83 | 314.00 | 366.05 | 414.75 | 550.76 | 280.42 | 359.34 | 418.11 | 473.52 | 628.00 |
| 71 | 275.38 | 349.26 | 409.71 | 461.76 | 612.89 | 312.32 | 396.28 | 463.44 | 522.21 | 695.16 |
| 72 | 307.28 | 392.92 | 458.41 | 515.50 | 686.77 | 345.90 | 441.61 | 515.50 | 579.30 | 770.73 |
| 73 | 345.90 | 438.26 | 513.82 | 579.30 | 769.05 | 384.52 | 490.31 | 572.59 | 644.79 | 858.04 |
| 74 | 386.20 | 491.99 | 574.27 | 648.15 | 863.08 | 426.50 | 545.72 | 634.71 | 716.99 | 955.43 |
| 75 | 431.54 | 550.76 | 644.79 | 727.07 | 967.18 | 473.52 | 604.49 | 708.60 | 797.59 | 1059.54 |
| 76 | 481.91 | 616.24 | 725.39 | 819.42 | 1088.08 | 523.89 | 671.66 | 789.20 | 891.62 | 1183.79 |
| 77 | 540.68 | 693.48 | 817.74 | 926.89 | 1225.77 | 582.66 | 748.90 | 881.55 | 997.41 | 1319.80 |
| 78 | 601.13 | 772.40 | 915.13 | 1037.71 | 1370.18 | 641.43 | 826.14 | 977.26 | 1108.23 | 1465.89 |
| 79 | 661.58 | 853.00 | 1010.84 | 1148.53 | 1517.94 | 701.88 | 906.74 | 1072.97 | 1219.06 | 1611.97 |
| 80 | 718.67 | 928.56 | 1103.19 | 1252.64 | 1653.95 | 758.97 | 982.30 | 1165.32 | 1324.84 | 1747.98 |
| 81 | 774.08 | 999.09 | 1185.47 | 1346.67 | 1778.21 | 814.38 | 1052.82 | 1249.28 | 1418.87 | 1873.92 |
| 82 | 824.46 | 1064.57 | 1262.71 | 1433.99 | 1894.07 | 866.44 | 1119.99 | 1328.20 | 1507.87 | 1993.14 |
| 83 | 876.51 | 1130.06 | 1339.95 | 1519.62 | 2009.93 | 918.49 | 1187.15 | 1407.12 | 1596.86 | 2110.68 |
| 84 | 931.92 | 1200.59 | 1422.23 | 1611.97 | 2130.83 | 975.58 | 1257.68 | 1491.08 | 1689.21 | 2233.26 |
| 85 | 992.37 | 1277.83 | 1511.23 | 1714.40 | 2268.52 | 1037.71 | 1336.60 | 1581.75 | 1791.64 | 2372.62 |
| 86 | 1056.18 | 1360.10 | 1606.94 | 1821.87 | 2412.92 | 1101.52 | 1418.87 | 1677.46 | 1899.11 | 2517.03 |
| 87 | 1125.02 | 1447.42 | 1709.36 | 1937.73 | 2565.73 | 1170.36 | 1506.19 | 1779.89 | 2014.97 | 2669.83 |
| 88 | 1198.91 | 1541.45 | 1820.19 | 2060.30 | 2730.28 | 1244.24 | 1600.22 | 1890.71 | 2137.55 | 2834.39 |
| 89 | 1277.83 | 1642.20 | 1937.73 | 2192.96 | 2909.95 | 1323.16 | 1700.97 | 2008.25 | 2270.20 | 3014.06 |
| 90 | 1366.82 | 1753.02 | 2068.70 | 2339.04 | 3104.73 | 1412.16 | 1811.79 | 2139.22 | 2416.28 | 3208.84 |
| 91 | 1459.17 | 1873.92 | 2208.07 | 2496.88 | 3314.62 | 1504.51 | 1932.69 | 2278.59 | 2574.12 | 3418.73 |
| 92 | 1558.24 | 1999.86 | 2355.83 | 2663.12 | 3536.27 | 1603.58 | 2058.63 | 2426.36 | 2740.36 | 3640.38 |
| 93 | 1665.71 | 2135.87 | 2515.35 | 2841.10 | 3774.71 | 1711.04 | 2194.64 | 2585.88 | 2918.35 | 3878.81 |
| 94 | 1781.57 | 2281.95 | 2688.30 | 3034.21 | 4033.29 | 1826.90 | 2340.72 | 2758.83 | 3111.45 | 4137.40 |
| 95 | 1907.50 | 2443.15 | 2878.05 | 3247.46 | 4317.07 | 1952.84 | 2501.92 | 2948.57 | 3324.70 | 4421.18 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 30 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 31 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 32 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 33 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 34 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 35 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 36 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 37 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 38 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 39 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 90.67 | 105.79 | 117.54 | 157.84 |
| 40 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 | 75.56 | 97.39 | 112.50 | 124.26 | 167.91 |
| 41 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 | 75.56 | 97.39 | 112.50 | 124.26 | 167.91 |
| 42 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 | 75.56 | 97.39 | 112.50 | 124.26 | 167.91 |
| 43 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 | 75.56 | 97.39 | 112.50 | 124.26 | 167.91 |
| 44 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 | 75.56 | 97.39 | 112.50 | 124.26 | 167.91 |
| 45 | 60.45 | 77.24 | 88.99 | 97.39 | 132.65 | 82.28 | 104.11 | 119.22 | 132.65 | 177.99 |
| 46 | 60.45 | 77.24 | 88.99 | 97.39 | 132.65 | 82.28 | 104.11 | 119.22 | 132.65 | 177.99 |
| 47 | 60.45 | 77.24 | 88.99 | 97.39 | 132.65 | 82.28 | 104.11 | 119.22 | 132.65 | 177.99 |
| 48 | 60.45 | 77.24 | 88.99 | 97.39 | 132.65 | 82.28 | 104.11 | 119.22 | 132.65 | 177.99 |
| 49 | 60.45 | 77.24 | 88.99 | 97.39 | 132.65 | 82.28 | 104.11 | 119.22 | 132.65 | 177.99 |
| 50 | 67.17 | 85.64 | 97.39 | 110.82 | 146.09 | 88.99 | 114.18 | 130.97 | 147.76 | 196.46 |
| 51 | 68.84 | 88.99 | 102.43 | 114.18 | 151.12 | 92.35 | 117.54 | 136.01 | 151.12 | 201.50 |
| 52 | 72.20 | 90.67 | 104.11 | 117.54 | 156.16 | 94.03 | 119.22 | 137.69 | 156.16 | 206.53 |
| 53 | 73.88 | 94.03 | 109.14 | 120.90 | 161.20 | 97.39 | 122.58 | 142.73 | 157.84 | 211.57 |
| 54 | 77.24 | 97.39 | 112.50 | 125.94 | 166.23 | 99.07 | 127.61 | 146.09 | 162.88 | 216.61 |
| 55 | 78.92 | 100.75 | 114.18 | 129.29 | 171.27 | 100.75 | 129.29 | 147.76 | 166.23 | 221.65 |
| 56 | 83.96 | 105.79 | 122.58 | 136.01 | 183.03 | 105.79 | 134.33 | 156.16 | 172.95 | 233.40 |
| 57 | 88.99 | 112.50 | 129.29 | 146.09 | 194.78 | 110.82 | 141.05 | 162.88 | 183.03 | 246.83 |
| 58 | 95.71 | 119.22 | 139.37 | 156.16 | 208.21 | 117.54 | 149.44 | 172.95 | 193.10 | 258.59 |
| 59 | 100.75 | 129.29 | 147.76 | 167.91 | 225.00 | 122.58 | 159.52 | 183.03 | 206.53 | 275.38 |
| 60 | 107.46 | 139.37 | 157.84 | 179.67 | 240.12 | 130.97 | 169.59 | 193.10 | 219.97 | 292.17 |
| 61 | 115.86 | 149.44 | 171.27 | 193.10 | 256.91 | 139.37 | 179.67 | 206.53 | 233.40 | 312.32 |
| 62 | 122.58 | 157.84 | 183.03 | 204.86 | 273.70 | 147.76 | 189.74 | 219.97 | 246.83 | 330.79 |
| 63 | 132.65 | 169.59 | 194.78 | 219.97 | 293.85 | 157.84 | 204.86 | 235.08 | 265.30 | 352.62 |
| 64 | 142.73 | 181.35 | 209.89 | 236.76 | 314.00 | 169.59 | 216.61 | 251.87 | 282.10 | 376.13 |
| 65 | 151.12 | 194.78 | 226.68 | 253.55 | 339.19 | 179.67 | 231.72 | 270.34 | 300.57 | 402.99 |
| 66 | 162.88 | 209.89 | 243.48 | 275.38 | 366.05 | 191.42 | 248.51 | 287.13 | 324.07 | 431.54 |
| 67 | 176.31 | 226.68 | 261.95 | 295.53 | 392.92 | 204.86 | 265.30 | 305.60 | 344.22 | 460.08 |
| 68 | 188.06 | 243.48 | 282.10 | 319.04 | 423.14 | 218.29 | 283.77 | 327.43 | 371.09 | 491.99 |
| 69 | 203.18 | 265.30 | 307.28 | 347.58 | 461.76 | 235.08 | 305.60 | 354.30 | 399.64 | 532.29 |
| 70 | 226.68 | 292.17 | 340.87 | 382.84 | 510.46 | 258.59 | 334.15 | 389.56 | 438.26 | 582.66 |
| 71 | 253.55 | 325.75 | 381.16 | 428.18 | 570.91 | 285.45 | 369.41 | 431.54 | 485.27 | 646.47 |
| 72 | 283.77 | 366.05 | 426.50 | 481.91 | 638.07 | 317.36 | 411.39 | 478.55 | 540.68 | 718.67 |
| 73 | 315.68 | 411.39 | 476.88 | 539.00 | 716.99 | 352.62 | 458.41 | 532.29 | 601.13 | 799.27 |
| 74 | 354.30 | 460.08 | 535.65 | 604.49 | 802.63 | 391.24 | 510.46 | 592.74 | 669.98 | 888.27 |
| 75 | 396.28 | 515.50 | 601.13 | 678.37 | 901.70 | 434.90 | 567.55 | 659.90 | 743.86 | 989.01 |
| 76 | 444.97 | 579.30 | 675.01 | 764.01 | 1014.20 | 481.91 | 629.68 | 735.46 | 831.17 | 1103.19 |
| 77 | 495.35 | 649.83 | 762.33 | 863.08 | 1143.49 | 533.97 | 701.88 | 821.10 | 930.24 | 1232.49 |
| 78 | 550.76 | 725.39 | 851.32 | 965.51 | 1277.83 | 589.38 | 775.76 | 910.09 | 1032.67 | 1366.82 |
| 79 | 607.85 | 799.27 | 942.00 | 1069.61 | 1413.84 | 644.79 | 849.64 | 1000.77 | 1135.10 | 1501.15 |
| 80 | 659.90 | 871.47 | 1027.63 | 1165.32 | 1541.45 | 698.52 | 921.85 | 1086.40 | 1232.49 | 1630.44 |
| 81 | 710.28 | 936.96 | 1104.87 | 1254.32 | 1655.63 | 747.22 | 987.33 | 1163.64 | 1321.48 | 1744.63 |
| 82 | 758.97 | 999.09 | 1175.40 | 1334.92 | 1764.78 | 797.59 | 1051.14 | 1235.85 | 1403.76 | 1857.13 |
| 83 | 804.31 | 1061.22 | 1247.60 | 1415.52 | 1872.24 | 844.61 | 1114.95 | 1311.41 | 1486.04 | 1966.27 |
| 84 | 854.68 | 1125.02 | 1323.16 | 1501.15 | 1984.74 | 896.66 | 1180.44 | 1386.97 | 1573.35 | 2082.13 |
| 85 | 910.09 | 1197.23 | 1408.80 | 1595.18 | 2112.36 | 952.07 | 1254.32 | 1472.61 | 1669.07 | 2209.75 |
| 86 | 970.54 | 1274.47 | 1497.79 | 1695.93 | 2246.69 | 1012.52 | 1331.56 | 1561.60 | 1769.81 | 2344.08 |
| 87 | 1032.67 | 1355.07 | 1593.50 | 1803.40 | 2389.42 | 1074.65 | 1412.16 | 1657.31 | 1877.28 | 2486.81 |
| 88 | 1099.84 | 1442.38 | 1695.93 | 1917.58 | 2542.22 | 1141.82 | 1499.47 | 1759.74 | 1991.46 | 2639.61 |
| 89 | 1173.72 | 1538.09 | 1806.75 | 2041.83 | 2708.45 | 1215.70 | 1595.18 | 1870.56 | 2115.72 | 2805.84 |
| 90 | 1254.32 | 1642.20 | 1927.65 | 2177.84 | 2891.48 | 1296.30 | 1699.29 | 1991.46 | 2251.73 | 2988.87 |
| 91 | 1339.95 | 1754.70 | 2056.95 | 2323.93 | 3086.26 | 1381.93 | 1811.79 | 2120.75 | 2397.81 | 3183.65 |
| 92 | 1430.63 | 1872.24 | 2194.64 | 2478.41 | 3292.79 | 1472.61 | 1929.33 | 2258.44 | 2552.29 | 3390.18 |
| 93 | 1529.70 | 1999.86 | 2344.08 | 2644.65 | 3514.44 | 1571.68 | 2056.95 | 2407.89 | 2718.53 | 3611.83 |
| 94 | 1635.48 | 2137.55 | 2503.60 | 2824.31 | 3756.24 | 1677.46 | 2194.64 | 2567.41 | 2898.20 | 3853.63 |
| 95 | 1751.34 | 2288.67 | 2679.91 | 3022.45 | 4019.86 | 1793.32 | 2345.76 | 2743.71 | 3096.33 | 4117.25 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 30 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 31 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 32 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 33 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 34 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 35 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 36 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 37 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 38 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 39 | 62.13 | 77.24 | 88.99 | 97.39 | 132.65 | 83.96 | 104.11 | 119.22 | 132.65 | 179.67 |
| 40 | 67.17 | 80.60 | 95.71 | 105.79 | 142.73 | 88.99 | 109.14 | 127.61 | 141.05 | 191.42 |
| 41 | 67.17 | 80.60 | 95.71 | 105.79 | 142.73 | 88.99 | 109.14 | 127.61 | 141.05 | 191.42 |
| 42 | 67.17 | 80.60 | 95.71 | 105.79 | 142.73 | 88.99 | 109.14 | 127.61 | 141.05 | 191.42 |
| 43 | 67.17 | 80.60 | 95.71 | 105.79 | 142.73 | 88.99 | 109.14 | 127.61 | 141.05 | 191.42 |
| 44 | 67.17 | 80.60 | 95.71 | 105.79 | 142.73 | 88.99 | 109.14 | 127.61 | 141.05 | 191.42 |
| 45 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 | 92.35 | 115.86 | 134.33 | 151.12 | 203.18 |
| 46 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 | 92.35 | 115.86 | 134.33 | 151.12 | 203.18 |
| 47 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 | 92.35 | 115.86 | 134.33 | 151.12 | 203.18 |
| 48 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 | 92.35 | 115.86 | 134.33 | 151.12 | 203.18 |
| 49 | 68.84 | 85.64 | 99.07 | 112.50 | 151.12 | 92.35 | 115.86 | 134.33 | 151.12 | 203.18 |
| 50 | 77.24 | 95.71 | 112.50 | 125.94 | 167.91 | 102.43 | 129.29 | 151.12 | 169.59 | 225.00 |
| 51 | 78.92 | 99.07 | 115.86 | 129.29 | 172.95 | 105.79 | 132.65 | 152.80 | 171.27 | 230.04 |
| 52 | 82.28 | 102.43 | 120.90 | 134.33 | 177.99 | 107.46 | 136.01 | 157.84 | 176.31 | 233.40 |
| 53 | 83.96 | 105.79 | 122.58 | 139.37 | 184.71 | 110.82 | 139.37 | 159.52 | 179.67 | 241.80 |
| 54 | 87.32 | 110.82 | 125.94 | 142.73 | 189.74 | 112.50 | 144.41 | 162.88 | 183.03 | 246.83 |
| 55 | 92.35 | 114.18 | 129.29 | 146.09 | 198.14 | 117.54 | 146.09 | 167.91 | 188.06 | 253.55 |
| 56 | 95.71 | 120.90 | 139.37 | 156.16 | 206.53 | 120.90 | 152.80 | 177.99 | 198.14 | 263.62 |
| 57 | 100.75 | 127.61 | 147.76 | 166.23 | 221.65 | 127.61 | 161.20 | 186.38 | 208.21 | 278.74 |
| 58 | 107.46 | 136.01 | 157.84 | 177.99 | 236.76 | 134.33 | 171.27 | 196.46 | 219.97 | 293.85 |
| 59 | 117.54 | 146.09 | 169.59 | 189.74 | 253.55 | 142.73 | 179.67 | 208.21 | 233.40 | 312.32 |
| 60 | 124.26 | 156.16 | 181.35 | 203.18 | 270.34 | 151.12 | 189.74 | 219.97 | 246.83 | 330.79 |
| 61 | 134.33 | 166.23 | 194.78 | 218.29 | 292.17 | 162.88 | 201.50 | 236.76 | 263.62 | 352.62 |
| 62 | 142.73 | 179.67 | 208.21 | 231.72 | 312.32 | 171.27 | 216.61 | 250.19 | 280.42 | 376.13 |
| 63 | 151.12 | 189.74 | 221.65 | 250.19 | 332.47 | 181.35 | 228.36 | 265.30 | 298.89 | 397.96 |
| 64 | 161.20 | 206.53 | 238.44 | 266.98 | 357.66 | 193.10 | 245.15 | 285.45 | 319.04 | 426.50 |
| 65 | 172.95 | 221.65 | 255.23 | 287.13 | 382.84 | 204.86 | 263.62 | 303.92 | 340.87 | 455.05 |
| 66 | 188.06 | 236.76 | 275.38 | 310.64 | 413.07 | 219.97 | 278.74 | 325.75 | 366.05 | 488.63 |
| 67 | 199.82 | 253.55 | 297.21 | 332.47 | 444.97 | 235.08 | 297.21 | 345.90 | 389.56 | 520.53 |
| 68 | 214.93 | 273.70 | 317.36 | 359.34 | 480.23 | 250.19 | 317.36 | 371.09 | 416.43 | 557.47 |
| 69 | 235.08 | 295.53 | 347.58 | 392.92 | 523.89 | 270.34 | 342.54 | 401.31 | 451.69 | 601.13 |
| 70 | 260.27 | 329.11 | 386.20 | 434.90 | 577.62 | 295.53 | 376.13 | 439.93 | 495.35 | 659.90 |
| 71 | 287.13 | 369.41 | 429.86 | 483.59 | 644.79 | 325.75 | 418.11 | 486.95 | 549.08 | 730.43 |
| 72 | 324.07 | 411.39 | 480.23 | 542.36 | 722.03 | 362.69 | 461.76 | 540.68 | 609.53 | 811.02 |
| 73 | 362.69 | 460.08 | 539.00 | 606.17 | 807.67 | 402.99 | 513.82 | 601.13 | 675.01 | 900.02 |
| 74 | 406.35 | 515.50 | 604.49 | 681.73 | 906.74 | 448.33 | 570.91 | 668.30 | 752.25 | 1002.45 |
| 75 | 453.37 | 577.62 | 676.69 | 764.01 | 1014.20 | 497.03 | 634.71 | 742.18 | 837.89 | 1113.27 |
| 76 | 507.10 | 648.15 | 762.33 | 859.72 | 1141.82 | 550.76 | 705.24 | 827.82 | 933.60 | 1242.56 |
| 77 | 565.87 | 727.07 | 858.04 | 972.22 | 1287.90 | 609.53 | 784.16 | 925.21 | 1046.10 | 1385.29 |
| 78 | 629.68 | 812.70 | 958.79 | 1089.76 | 1439.02 | 673.34 | 868.12 | 1025.95 | 1163.64 | 1539.77 |
| 79 | 695.16 | 896.66 | 1061.22 | 1203.94 | 1591.82 | 737.14 | 952.07 | 1126.70 | 1277.83 | 1690.89 |
| 80 | 755.61 | 975.58 | 1156.93 | 1314.77 | 1737.91 | 797.59 | 1032.67 | 1224.09 | 1390.33 | 1836.98 |
| 81 | 811.02 | 1049.46 | 1244.24 | 1413.84 | 1867.20 | 854.68 | 1106.55 | 1311.41 | 1489.40 | 1966.27 |
| 82 | 866.44 | 1119.99 | 1326.52 | 1504.51 | 1988.10 | 910.09 | 1177.08 | 1395.37 | 1581.75 | 2090.53 |
| 83 | 921.85 | 1185.47 | 1407.12 | 1595.18 | 2109.00 | 965.51 | 1245.92 | 1475.96 | 1674.10 | 2214.79 |
| 84 | 977.26 | 1262.71 | 1492.76 | 1694.25 | 2238.29 | 1025.95 | 1323.16 | 1564.96 | 1773.17 | 2345.76 |
| 85 | 1039.39 | 1341.63 | 1586.79 | 1798.36 | 2381.02 | 1086.40 | 1402.08 | 1658.99 | 1882.32 | 2488.49 |
| 86 | 1108.23 | 1427.27 | 1689.21 | 1912.54 | 2532.14 | 1155.25 | 1487.72 | 1761.42 | 1996.50 | 2639.61 |
| 87 | 1180.44 | 1519.62 | 1795.00 | 2031.76 | 2693.34 | 1227.45 | 1580.07 | 1867.20 | 2115.72 | 2800.81 |
| 88 | 1257.68 | 1617.01 | 1910.86 | 2161.05 | 2866.29 | 1304.69 | 1677.46 | 1983.06 | 2245.01 | 2973.76 |
| 89 | 1341.63 | 1724.48 | 2035.12 | 2302.10 | 3052.68 | 1388.65 | 1784.93 | 2107.32 | 2386.06 | 3160.14 |
| 90 | 1432.31 | 1842.02 | 2172.81 | 2454.90 | 3259.21 | 1479.32 | 1902.47 | 2245.01 | 2538.86 | 3366.68 |
| 91 | 1531.38 | 1967.95 | 2318.89 | 2619.46 | 3479.18 | 1578.39 | 2028.40 | 2391.10 | 2703.42 | 3586.64 |
| 92 | 1635.48 | 2100.60 | 2475.05 | 2794.09 | 3710.90 | 1682.50 | 2161.05 | 2547.26 | 2878.05 | 3818.36 |
| 93 | 1746.31 | 2241.65 | 2642.97 | 2980.47 | 3962.77 | 1793.32 | 2302.10 | 2715.17 | 3064.43 | 4070.24 |
| 94 | 1867.20 | 2396.13 | 2822.63 | 3183.65 | 4233.11 | 1914.22 | 2456.58 | 2894.84 | 3267.61 | 4340.58 |
| 95 | 2001.53 | 2565.73 | 3022.45 | 3406.98 | 4532.00 | 2048.55 | 2626.17 | 3094.66 | 3490.93 | 4639.46 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 30 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 31 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 32 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 33 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 34 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 35 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 36 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 37 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 38 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 39 | 53.73 | 67.17 | 80.60 | 90.67 | 119.22 | 72.20 | 90.67 | 107.46 | 119.22 | 157.84 |
| 40 | 58.77 | 72.20 | 83.96 | 94.03 | 125.94 | 78.92 | 99.07 | 112.50 | 127.61 | 169.59 |
| 41 | 58.77 | 72.20 | 83.96 | 94.03 | 125.94 | 78.92 | 99.07 | 112.50 | 127.61 | 169.59 |
| 42 | 58.77 | 72.20 | 83.96 | 94.03 | 125.94 | 78.92 | 99.07 | 112.50 | 127.61 | 169.59 |
| 43 | 58.77 | 72.20 | 83.96 | 94.03 | 125.94 | 78.92 | 99.07 | 112.50 | 127.61 | 169.59 |
| 44 | 58.77 | 72.20 | 83.96 | 94.03 | 125.94 | 78.92 | 99.07 | 112.50 | 127.61 | 169.59 |
| 45 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 | 83.96 | 104.11 | 119.22 | 134.33 | 179.67 |
| 46 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 | 83.96 | 104.11 | 119.22 | 134.33 | 179.67 |
| 47 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 | 83.96 | 104.11 | 119.22 | 134.33 | 179.67 |
| 48 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 | 83.96 | 104.11 | 119.22 | 134.33 | 179.67 |
| 49 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 | 83.96 | 104.11 | 119.22 | 134.33 | 179.67 |
| 50 | 67.17 | 85.64 | 99.07 | 110.82 | 147.76 | 90.67 | 115.86 | 134.33 | 149.44 | 199.82 |
| 51 | 70.52 | 88.99 | 102.43 | 114.18 | 152.80 | 94.03 | 117.54 | 136.01 | 152.80 | 204.86 |
| 52 | 73.88 | 94.03 | 105.79 | 119.22 | 159.52 | 97.39 | 122.58 | 141.05 | 156.16 | 209.89 |
| 53 | 75.56 | 95.71 | 109.14 | 122.58 | 164.56 | 99.07 | 124.26 | 142.73 | 159.52 | 214.93 |
| 54 | 78.92 | 97.39 | 112.50 | 125.94 | 169.59 | 102.43 | 125.94 | 146.09 | 162.88 | 218.29 |
| 55 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 | 102.43 | 129.29 | 149.44 | 167.91 | 225.00 |
| 56 | 83.96 | 107.46 | 124.26 | 139.37 | 184.71 | 107.46 | 136.01 | 157.84 | 176.31 | 235.08 |
| 57 | 90.67 | 112.50 | 130.97 | 147.76 | 198.14 | 112.50 | 142.73 | 166.23 | 186.38 | 248.51 |
| 58 | 95.71 | 122.58 | 141.05 | 157.84 | 209.89 | 119.22 | 151.12 | 174.63 | 194.78 | 261.95 |
| 59 | 104.11 | 130.97 | 152.80 | 167.91 | 225.00 | 127.61 | 161.20 | 186.38 | 206.53 | 277.06 |
| 60 | 109.14 | 139.37 | 162.88 | 179.67 | 241.80 | 134.33 | 169.59 | 198.14 | 219.97 | 295.53 |
| 61 | 119.22 | 149.44 | 172.95 | 194.78 | 260.27 | 142.73 | 179.67 | 209.89 | 236.76 | 314.00 |
| 62 | 125.94 | 159.52 | 183.03 | 206.53 | 277.06 | 151.12 | 191.42 | 221.65 | 250.19 | 332.47 |
| 63 | 134.33 | 169.59 | 198.14 | 221.65 | 295.53 | 162.88 | 203.18 | 238.44 | 265.30 | 354.30 |
| 64 | 144.41 | 181.35 | 209.89 | 238.44 | 315.68 | 172.95 | 216.61 | 251.87 | 283.77 | 377.81 |
| 65 | 154.48 | 194.78 | 226.68 | 255.23 | 339.19 | 183.03 | 231.72 | 270.34 | 302.25 | 404.67 |
| 66 | 167.91 | 211.57 | 245.15 | 277.06 | 367.73 | 196.46 | 248.51 | 290.49 | 325.75 | 433.22 |
| 67 | 177.99 | 225.00 | 263.62 | 295.53 | 394.60 | 208.21 | 263.62 | 308.96 | 345.90 | 461.76 |
| 68 | 191.42 | 243.48 | 282.10 | 320.72 | 426.50 | 223.33 | 283.77 | 329.11 | 372.77 | 495.35 |
| 69 | 209.89 | 263.62 | 310.64 | 347.58 | 465.12 | 241.80 | 305.60 | 357.66 | 401.31 | 533.97 |
| 70 | 231.72 | 292.17 | 342.54 | 386.20 | 513.82 | 265.30 | 334.15 | 391.24 | 439.93 | 587.70 |
| 71 | 256.91 | 327.43 | 382.84 | 433.22 | 572.59 | 292.17 | 371.09 | 433.22 | 488.63 | 649.83 |
| 72 | 288.81 | 366.05 | 428.18 | 483.59 | 643.11 | 324.07 | 411.39 | 480.23 | 542.36 | 722.03 |
| 73 | 322.39 | 411.39 | 476.88 | 539.00 | 720.35 | 357.66 | 458.41 | 532.29 | 599.45 | 800.95 |
| 74 | 361.02 | 460.08 | 539.00 | 604.49 | 807.67 | 399.64 | 508.78 | 596.09 | 669.98 | 893.30 |
| 75 | 402.99 | 513.82 | 601.13 | 680.05 | 901.70 | 443.29 | 564.19 | 659.90 | 745.54 | 989.01 |
| 76 | 450.01 | 575.95 | 676.69 | 767.37 | 1017.56 | 490.31 | 626.32 | 737.14 | 832.85 | 1104.87 |
| 77 | 503.74 | 646.47 | 764.01 | 864.76 | 1143.49 | 544.04 | 698.52 | 822.78 | 931.92 | 1232.49 |
| 78 | 559.15 | 722.03 | 853.00 | 967.18 | 1279.50 | 597.77 | 772.40 | 911.77 | 1034.35 | 1368.50 |
| 79 | 617.92 | 797.59 | 945.36 | 1072.97 | 1417.19 | 656.54 | 846.29 | 1004.13 | 1140.14 | 1504.51 |
| 80 | 673.34 | 866.44 | 1029.31 | 1168.68 | 1544.81 | 710.28 | 916.81 | 1088.08 | 1235.85 | 1632.12 |
| 81 | 722.03 | 933.60 | 1108.23 | 1257.68 | 1660.67 | 760.65 | 983.98 | 1168.68 | 1324.84 | 1749.66 |
| 82 | 770.73 | 995.73 | 1180.44 | 1339.95 | 1769.81 | 811.02 | 1047.78 | 1240.88 | 1408.80 | 1862.17 |
| 83 | 819.42 | 1056.18 | 1252.64 | 1420.55 | 1877.28 | 858.04 | 1108.23 | 1313.09 | 1491.08 | 1971.31 |
| 84 | 868.12 | 1123.34 | 1326.52 | 1506.19 | 1991.46 | 910.09 | 1177.08 | 1390.33 | 1576.71 | 2087.17 |
| 85 | 925.21 | 1192.19 | 1412.16 | 1601.90 | 2119.07 | 968.86 | 1249.28 | 1475.96 | 1675.78 | 2216.46 |
| 86 | 985.66 | 1269.43 | 1502.83 | 1702.65 | 2253.41 | 1029.31 | 1326.52 | 1566.64 | 1776.53 | 2350.80 |
| 87 | 1049.46 | 1351.71 | 1598.54 | 1810.11 | 2396.13 | 1093.12 | 1408.80 | 1662.35 | 1884.00 | 2493.52 |
| 88 | 1118.31 | 1437.34 | 1700.97 | 1924.29 | 2550.61 | 1161.96 | 1494.43 | 1764.78 | 1998.18 | 2648.00 |
| 89 | 1192.19 | 1533.05 | 1811.79 | 2048.55 | 2718.53 | 1235.85 | 1590.15 | 1875.60 | 2122.43 | 2815.92 |
| 90 | 1274.47 | 1637.16 | 1934.37 | 2184.56 | 2899.87 | 1318.12 | 1694.25 | 1998.18 | 2258.44 | 2997.26 |
| 91 | 1363.46 | 1749.66 | 2063.66 | 2332.33 | 3096.33 | 1407.12 | 1806.75 | 2127.47 | 2406.21 | 3193.72 |
| 92 | 1455.81 | 1867.20 | 2201.35 | 2486.81 | 3302.87 | 1499.47 | 1924.29 | 2265.16 | 2560.69 | 3400.26 |
| 93 | 1554.88 | 1993.14 | 2350.80 | 2653.04 | 3526.19 | 1598.54 | 2050.23 | 2414.60 | 2726.92 | 3623.58 |
| 94 | 1662.35 | 2132.51 | 2511.99 | 2834.39 | 3767.99 | 1706.01 | 2189.60 | 2575.80 | 2908.27 | 3865.38 |
| 95 | 1781.57 | 2281.95 | 2688.30 | 3032.53 | 4033.29 | 1825.23 | 2339.04 | 2752.11 | 3106.41 | 4130.68 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 30 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 31 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 32 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 33 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 34 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 35 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 36 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 37 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 38 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 39 | 50.37 | 62.13 | 70.52 | 80.60 | 109.14 | 67.17 | 83.96 | 95.71 | 109.14 | 146.09 |
| 40 | 52.05 | 67.17 | 75.56 | 85.64 | 115.86 | 70.52 | 88.99 | 102.43 | 114.18 | 154.48 |
| 41 | 52.05 | 67.17 | 75.56 | 85.64 | 115.86 | 70.52 | 88.99 | 102.43 | 114.18 | 154.48 |
| 42 | 52.05 | 67.17 | 75.56 | 85.64 | 115.86 | 70.52 | 88.99 | 102.43 | 114.18 | 154.48 |
| 43 | 52.05 | 67.17 | 75.56 | 85.64 | 115.86 | 70.52 | 88.99 | 102.43 | 114.18 | 154.48 |
| 44 | 52.05 | 67.17 | 75.56 | 85.64 | 115.86 | 70.52 | 88.99 | 102.43 | 114.18 | 154.48 |
| 45 | 57.09 | 68.84 | 80.60 | 92.35 | 122.58 | 75.56 | 94.03 | 109.14 | 122.58 | 164.56 |
| 46 | 57.09 | 68.84 | 80.60 | 92.35 | 122.58 | 75.56 | 94.03 | 109.14 | 122.58 | 164.56 |
| 47 | 57.09 | 68.84 | 80.60 | 92.35 | 122.58 | 75.56 | 94.03 | 109.14 | 122.58 | 164.56 |
| 48 | 57.09 | 68.84 | 80.60 | 92.35 | 122.58 | 75.56 | 94.03 | 109.14 | 122.58 | 164.56 |
| 49 | 57.09 | 68.84 | 80.60 | 92.35 | 122.58 | 75.56 | 94.03 | 109.14 | 122.58 | 164.56 |
| 50 | 63.81 | 77.24 | 92.35 | 100.75 | 136.01 | 85.64 | 104.11 | 120.90 | 136.01 | 181.35 |
| 51 | 67.17 | 80.60 | 94.03 | 104.11 | 141.05 | 87.32 | 107.46 | 124.26 | 139.37 | 186.38 |
| 52 | 67.17 | 83.96 | 95.71 | 107.46 | 144.41 | 87.32 | 109.14 | 127.61 | 141.05 | 189.74 |
| 53 | 68.84 | 85.64 | 99.07 | 112.50 | 147.76 | 88.99 | 112.50 | 129.29 | 146.09 | 194.78 |
| 54 | 70.52 | 90.67 | 102.43 | 115.86 | 154.48 | 92.35 | 115.86 | 132.65 | 149.44 | 201.50 |
| 55 | 73.88 | 92.35 | 105.79 | 119.22 | 157.84 | 94.03 | 119.22 | 137.69 | 152.80 | 204.86 |
| 56 | 77.24 | 95.71 | 112.50 | 124.26 | 167.91 | 99.07 | 122.58 | 142.73 | 159.52 | 214.93 |
| 57 | 80.60 | 104.11 | 120.90 | 134.33 | 179.67 | 102.43 | 130.97 | 151.12 | 167.91 | 226.68 |
| 58 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 109.14 | 136.01 | 159.52 | 177.99 | 238.44 |
| 59 | 94.03 | 119.22 | 137.69 | 152.80 | 206.53 | 114.18 | 146.09 | 169.59 | 189.74 | 253.55 |
| 60 | 100.75 | 125.94 | 147.76 | 164.56 | 221.65 | 120.90 | 154.48 | 179.67 | 199.82 | 268.66 |
| 61 | 107.46 | 136.01 | 157.84 | 177.99 | 236.76 | 129.29 | 164.56 | 191.42 | 214.93 | 285.45 |
| 62 | 114.18 | 144.41 | 166.23 | 188.06 | 253.55 | 139.37 | 174.63 | 201.50 | 226.68 | 303.92 |
| 63 | 122.58 | 154.48 | 179.67 | 201.50 | 268.66 | 146.09 | 184.71 | 216.61 | 240.12 | 324.07 |
| 64 | 132.65 | 164.56 | 193.10 | 216.61 | 288.81 | 157.84 | 198.14 | 230.04 | 258.59 | 344.22 |
| 65 | 141.05 | 177.99 | 206.53 | 233.40 | 310.64 | 167.91 | 211.57 | 245.15 | 275.38 | 369.41 |
| 66 | 151.12 | 191.42 | 223.33 | 251.87 | 334.15 | 177.99 | 228.36 | 263.62 | 295.53 | 394.60 |
| 67 | 162.88 | 206.53 | 240.12 | 268.66 | 359.34 | 189.74 | 240.12 | 278.74 | 315.68 | 419.79 |
| 68 | 174.63 | 221.65 | 258.59 | 292.17 | 387.88 | 201.50 | 256.91 | 300.57 | 339.19 | 450.01 |
| 69 | 189.74 | 240.12 | 282.10 | 317.36 | 423.14 | 218.29 | 277.06 | 325.75 | 366.05 | 486.95 |
| 70 | 208.21 | 266.98 | 310.64 | 352.62 | 468.48 | 238.44 | 305.60 | 354.30 | 402.99 | 533.97 |
| 71 | 233.40 | 297.21 | 349.26 | 392.92 | 522.21 | 265.30 | 337.51 | 394.60 | 444.97 | 591.06 |
| 72 | 260.27 | 334.15 | 389.56 | 438.26 | 584.34 | 293.85 | 374.45 | 438.26 | 491.99 | 654.86 |
| 73 | 295.53 | 372.77 | 438.26 | 491.99 | 653.19 | 327.43 | 416.43 | 486.95 | 549.08 | 728.75 |
| 74 | 329.11 | 418.11 | 486.95 | 550.76 | 733.78 | 362.69 | 463.44 | 539.00 | 609.53 | 812.70 |
| 75 | 366.05 | 468.48 | 547.40 | 617.92 | 822.78 | 401.31 | 513.82 | 601.13 | 678.37 | 901.70 |
| 76 | 409.71 | 523.89 | 616.24 | 696.84 | 925.21 | 444.97 | 570.91 | 669.98 | 757.29 | 1007.48 |
| 77 | 460.08 | 589.38 | 695.16 | 787.52 | 1041.07 | 495.35 | 636.39 | 750.58 | 847.97 | 1121.67 |
| 78 | 510.46 | 656.54 | 777.44 | 881.55 | 1163.64 | 544.04 | 701.88 | 831.17 | 942.00 | 1245.92 |
| 79 | 562.51 | 725.39 | 859.72 | 975.58 | 1289.58 | 597.77 | 770.73 | 911.77 | 1036.03 | 1370.18 |
| 80 | 611.21 | 789.20 | 938.64 | 1064.57 | 1407.12 | 644.79 | 834.53 | 990.69 | 1125.02 | 1486.04 |
| 81 | 658.22 | 849.64 | 1007.48 | 1145.17 | 1512.91 | 691.81 | 894.98 | 1061.22 | 1205.62 | 1593.50 |
| 82 | 700.20 | 905.06 | 1074.65 | 1219.06 | 1610.30 | 735.46 | 952.07 | 1130.06 | 1282.86 | 1694.25 |
| 83 | 745.54 | 960.47 | 1138.46 | 1291.26 | 1707.69 | 780.80 | 1009.16 | 1195.55 | 1356.75 | 1793.32 |
| 84 | 792.55 | 1020.92 | 1208.98 | 1370.18 | 1811.79 | 829.50 | 1067.93 | 1267.75 | 1435.66 | 1899.11 |
| 85 | 844.61 | 1086.40 | 1284.54 | 1457.49 | 1927.65 | 883.23 | 1136.78 | 1343.31 | 1522.98 | 2016.65 |
| 86 | 898.34 | 1155.25 | 1366.82 | 1548.17 | 2050.23 | 936.96 | 1205.62 | 1425.59 | 1613.65 | 2139.22 |
| 87 | 957.11 | 1229.13 | 1454.14 | 1647.24 | 2179.52 | 995.73 | 1279.50 | 1512.91 | 1712.72 | 2268.52 |
| 88 | 1019.24 | 1309.73 | 1548.17 | 1751.34 | 2320.57 | 1057.86 | 1360.10 | 1606.94 | 1816.83 | 2409.57 |
| 89 | 1086.40 | 1395.37 | 1647.24 | 1863.85 | 2473.37 | 1125.02 | 1445.74 | 1706.01 | 1929.33 | 2562.37 |
| 90 | 1161.96 | 1489.40 | 1759.74 | 1988.10 | 2637.93 | 1200.59 | 1539.77 | 1818.51 | 2053.59 | 2726.92 |
| 91 | 1240.88 | 1591.82 | 1877.28 | 2122.43 | 2817.60 | 1279.50 | 1642.20 | 1936.05 | 2187.92 | 2906.59 |
| 92 | 1324.84 | 1699.29 | 2003.21 | 2263.48 | 3005.66 | 1363.46 | 1749.66 | 2061.98 | 2328.97 | 3094.66 |
| 93 | 1417.19 | 1815.15 | 2139.22 | 2414.60 | 3207.16 | 1455.81 | 1865.52 | 2197.99 | 2480.09 | 3296.15 |
| 94 | 1514.58 | 1939.41 | 2285.31 | 2579.16 | 3427.12 | 1553.20 | 1989.78 | 2344.08 | 2644.65 | 3516.12 |
| 95 | 1622.05 | 2075.42 | 2446.51 | 2760.51 | 3668.92 | 1660.67 | 2125.79 | 2505.28 | 2825.99 | 3757.92 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 30 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 31 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 32 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 33 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 34 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 35 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 36 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 37 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 38 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 39 | 45.34 | 57.09 | 67.17 | 73.88 | 99.07 | 62.13 | 77.24 | 90.67 | 99.07 | 134.33 |
| 40 | 48.70 | 62.13 | 70.52 | 78.92 | 107.46 | 65.49 | 83.96 | 95.71 | 105.79 | 142.73 |
| 41 | 48.70 | 62.13 | 70.52 | 78.92 | 107.46 | 65.49 | 83.96 | 95.71 | 105.79 | 142.73 |
| 42 | 48.70 | 62.13 | 70.52 | 78.92 | 107.46 | 65.49 | 83.96 | 95.71 | 105.79 | 142.73 |
| 43 | 48.70 | 62.13 | 70.52 | 78.92 | 107.46 | 65.49 | 83.96 | 95.71 | 105.79 | 142.73 |
| 44 | 48.70 | 62.13 | 70.52 | 78.92 | 107.46 | 65.49 | 83.96 | 95.71 | 105.79 | 142.73 |
| 45 | 50.37 | 67.17 | 75.56 | 82.28 | 112.50 | 68.84 | 88.99 | 100.75 | 112.50 | 151.12 |
| 46 | 50.37 | 67.17 | 75.56 | 82.28 | 112.50 | 68.84 | 88.99 | 100.75 | 112.50 | 151.12 |
| 47 | 50.37 | 67.17 | 75.56 | 82.28 | 112.50 | 68.84 | 88.99 | 100.75 | 112.50 | 151.12 |
| 48 | 50.37 | 67.17 | 75.56 | 82.28 | 112.50 | 68.84 | 88.99 | 100.75 | 112.50 | 151.12 |
| 49 | 50.37 | 67.17 | 75.56 | 82.28 | 112.50 | 68.84 | 88.99 | 100.75 | 112.50 | 151.12 |
| 50 | 57.09 | 72.20 | 82.28 | 94.03 | 124.26 | 75.56 | 97.39 | 110.82 | 125.94 | 167.91 |
| 51 | 58.77 | 75.56 | 87.32 | 97.39 | 127.61 | 78.92 | 100.75 | 115.86 | 129.29 | 171.27 |
| 52 | 62.13 | 77.24 | 88.99 | 99.07 | 132.65 | 80.60 | 102.43 | 117.54 | 132.65 | 176.31 |
| 53 | 63.81 | 80.60 | 94.03 | 102.43 | 137.69 | 83.96 | 104.11 | 122.58 | 134.33 | 179.67 |
| 54 | 67.17 | 82.28 | 95.71 | 107.46 | 141.05 | 85.64 | 107.46 | 124.26 | 139.37 | 183.03 |
| 55 | 67.17 | 85.64 | 95.71 | 110.82 | 146.09 | 85.64 | 109.14 | 124.26 | 142.73 | 188.06 |
| 56 | 70.52 | 90.67 | 104.11 | 115.86 | 154.48 | 90.67 | 114.18 | 132.65 | 146.09 | 198.14 |
| 57 | 75.56 | 95.71 | 110.82 | 124.26 | 166.23 | 94.03 | 119.22 | 139.37 | 156.16 | 209.89 |
| 58 | 80.60 | 100.75 | 119.22 | 132.65 | 177.99 | 99.07 | 127.61 | 147.76 | 164.56 | 219.97 |
| 59 | 85.64 | 109.14 | 125.94 | 142.73 | 191.42 | 104.11 | 134.33 | 154.48 | 174.63 | 235.08 |
| 60 | 90.67 | 117.54 | 134.33 | 151.12 | 203.18 | 109.14 | 142.73 | 164.56 | 184.71 | 248.51 |
| 61 | 99.07 | 127.61 | 146.09 | 164.56 | 218.29 | 117.54 | 152.80 | 176.31 | 198.14 | 265.30 |
| 62 | 104.11 | 134.33 | 154.48 | 174.63 | 233.40 | 125.94 | 161.20 | 186.38 | 209.89 | 282.10 |
| 63 | 112.50 | 144.41 | 166.23 | 186.38 | 250.19 | 134.33 | 174.63 | 199.82 | 225.00 | 300.57 |
| 64 | 120.90 | 152.80 | 179.67 | 201.50 | 266.98 | 142.73 | 183.03 | 214.93 | 238.44 | 320.72 |
| 65 | 129.29 | 164.56 | 193.10 | 214.93 | 288.81 | 152.80 | 194.78 | 230.04 | 255.23 | 342.54 |
| 66 | 137.69 | 177.99 | 208.21 | 233.40 | 310.64 | 162.88 | 209.89 | 245.15 | 275.38 | 366.05 |
| 67 | 149.44 | 191.42 | 221.65 | 251.87 | 334.15 | 174.63 | 225.00 | 258.59 | 293.85 | 391.24 |
| 68 | 159.52 | 206.53 | 240.12 | 272.02 | 361.02 | 184.71 | 241.80 | 278.74 | 315.68 | 419.79 |
| 69 | 172.95 | 226.68 | 260.27 | 295.53 | 392.92 | 199.82 | 260.27 | 300.57 | 339.19 | 453.37 |
| 70 | 193.10 | 248.51 | 290.49 | 325.75 | 434.90 | 219.97 | 283.77 | 330.79 | 372.77 | 495.35 |
| 71 | 216.61 | 275.38 | 324.07 | 364.37 | 485.27 | 243.48 | 314.00 | 366.05 | 413.07 | 549.08 |
| 72 | 241.80 | 312.32 | 362.69 | 409.71 | 542.36 | 270.34 | 350.94 | 406.35 | 460.08 | 611.21 |
| 73 | 266.98 | 350.94 | 406.35 | 456.73 | 609.53 | 298.89 | 389.56 | 453.37 | 510.46 | 680.05 |
| 74 | 302.25 | 391.24 | 455.05 | 513.82 | 681.73 | 332.47 | 433.22 | 503.74 | 569.23 | 755.61 |
| 75 | 337.51 | 438.26 | 510.46 | 577.62 | 767.37 | 371.09 | 481.91 | 560.83 | 633.04 | 841.25 |
| 76 | 377.81 | 493.67 | 574.27 | 649.83 | 863.08 | 409.71 | 535.65 | 626.32 | 706.92 | 938.64 |
| 77 | 421.46 | 552.44 | 648.15 | 733.78 | 972.22 | 453.37 | 596.09 | 696.84 | 790.87 | 1047.78 |
| 78 | 468.48 | 617.92 | 723.71 | 821.10 | 1086.40 | 502.06 | 659.90 | 774.08 | 878.19 | 1161.96 |
| 79 | 515.50 | 680.05 | 800.95 | 910.09 | 1200.59 | 547.40 | 722.03 | 851.32 | 965.51 | 1276.15 |
| 80 | 560.83 | 740.50 | 873.15 | 990.69 | 1309.73 | 594.42 | 784.16 | 923.53 | 1047.78 | 1385.29 |
| 81 | 604.49 | 797.59 | 940.32 | 1066.25 | 1407.12 | 634.71 | 839.57 | 989.01 | 1123.34 | 1482.68 |
| 82 | 644.79 | 849.64 | 999.09 | 1135.10 | 1499.47 | 678.37 | 894.98 | 1051.14 | 1193.87 | 1578.39 |
| 83 | 683.41 | 901.70 | 1061.22 | 1203.94 | 1591.82 | 718.67 | 947.03 | 1114.95 | 1262.71 | 1670.74 |
| 84 | 727.07 | 957.11 | 1125.02 | 1276.15 | 1685.86 | 762.33 | 1004.13 | 1178.76 | 1338.27 | 1769.81 |
| 85 | 774.08 | 1019.24 | 1197.23 | 1356.75 | 1796.68 | 809.35 | 1066.25 | 1252.64 | 1418.87 | 1878.96 |
| 86 | 826.14 | 1084.72 | 1272.79 | 1442.38 | 1910.86 | 861.40 | 1131.74 | 1328.20 | 1504.51 | 1993.14 |
| 87 | 878.19 | 1151.89 | 1353.39 | 1533.05 | 2031.76 | 913.45 | 1198.91 | 1408.80 | 1595.18 | 2114.04 |
| 88 | 935.28 | 1227.45 | 1440.70 | 1630.44 | 2161.05 | 970.54 | 1274.47 | 1496.11 | 1692.57 | 2243.33 |
| 89 | 997.41 | 1308.05 | 1534.73 | 1736.23 | 2302.10 | 1032.67 | 1355.07 | 1590.15 | 1798.36 | 2384.38 |
| 90 | 1066.25 | 1397.04 | 1638.84 | 1850.41 | 2458.26 | 1101.52 | 1444.06 | 1694.25 | 1912.54 | 2540.54 |
| 91 | 1140.14 | 1492.76 | 1747.98 | 1974.67 | 2624.50 | 1175.40 | 1539.77 | 1803.40 | 2036.80 | 2706.77 |
| 92 | 1215.70 | 1591.82 | 1865.52 | 2107.32 | 2799.13 | 1250.96 | 1638.84 | 1920.94 | 2169.45 | 2881.40 |
| 93 | 1301.33 | 1700.97 | 1991.46 | 2248.37 | 2987.19 | 1336.60 | 1747.98 | 2046.87 | 2310.50 | 3069.47 |
| 94 | 1390.33 | 1818.51 | 2127.47 | 2401.17 | 3193.72 | 1425.59 | 1865.52 | 2182.88 | 2463.30 | 3276.00 |
| 95 | 1489.40 | 1946.12 | 2276.91 | 2569.08 | 3417.05 | 1524.66 | 1993.14 | 2332.33 | 2631.21 | 3499.33 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 30 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 31 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 32 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 33 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 34 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 35 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 36 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 37 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 38 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 39 | 72.20 | 90.67 | 107.46 | 122.58 | 157.84 | 97.39 | 119.22 | 141.05 | 161.20 | 209.89 |
| 40 | 78.92 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 127.61 | 149.44 | 167.91 | 225.00 |
| 41 | 78.92 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 127.61 | 149.44 | 167.91 | 225.00 |
| 42 | 78.92 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 127.61 | 149.44 | 167.91 | 225.00 |
| 43 | 78.92 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 127.61 | 149.44 | 167.91 | 225.00 |
| 44 | 78.92 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 127.61 | 149.44 | 167.91 | 225.00 |
| 45 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 107.46 | 137.69 | 159.52 | 179.67 | 238.44 |
| 46 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 107.46 | 137.69 | 159.52 | 179.67 | 238.44 |
| 47 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 107.46 | 137.69 | 159.52 | 179.67 | 238.44 |
| 48 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 107.46 | 137.69 | 159.52 | 179.67 | 238.44 |
| 49 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 107.46 | 137.69 | 159.52 | 179.67 | 238.44 |
| 50 | 92.35 | 114.18 | 134.33 | 151.12 | 201.50 | 120.90 | 151.12 | 176.31 | 199.82 | 265.30 |
| 51 | 95.71 | 119.22 | 139.37 | 156.16 | 208.21 | 125.94 | 156.16 | 183.03 | 206.53 | 275.38 |
| 52 | 97.39 | 124.26 | 144.41 | 162.88 | 213.25 | 129.29 | 162.88 | 188.06 | 214.93 | 282.10 |
| 53 | 102.43 | 127.61 | 147.76 | 167.91 | 225.00 | 134.33 | 167.91 | 194.78 | 221.65 | 293.85 |
| 54 | 104.11 | 132.65 | 152.80 | 174.63 | 230.04 | 137.69 | 172.95 | 201.50 | 230.04 | 302.25 |
| 55 | 107.46 | 137.69 | 157.84 | 179.67 | 238.44 | 141.05 | 179.67 | 206.53 | 233.40 | 312.32 |
| 56 | 114.18 | 144.41 | 167.91 | 188.06 | 251.87 | 147.76 | 186.38 | 216.61 | 245.15 | 327.43 |
| 57 | 119.22 | 152.80 | 177.99 | 203.18 | 266.98 | 152.80 | 194.78 | 226.68 | 258.59 | 342.54 |
| 58 | 127.61 | 164.56 | 191.42 | 214.93 | 287.13 | 162.88 | 208.21 | 243.48 | 272.02 | 362.69 |
| 59 | 139.37 | 172.95 | 204.86 | 231.72 | 307.28 | 171.27 | 218.29 | 255.23 | 288.81 | 382.84 |
| 60 | 146.09 | 188.06 | 218.29 | 248.51 | 327.43 | 181.35 | 231.72 | 270.34 | 305.60 | 404.67 |
| 61 | 157.84 | 201.50 | 235.08 | 265.30 | 352.62 | 193.10 | 245.15 | 287.13 | 324.07 | 429.86 |
| 62 | 169.59 | 216.61 | 251.87 | 285.45 | 376.13 | 203.18 | 261.95 | 303.92 | 344.22 | 456.73 |
| 63 | 183.03 | 230.04 | 268.66 | 307.28 | 404.67 | 218.29 | 277.06 | 322.39 | 366.05 | 483.59 |
| 64 | 196.46 | 248.51 | 290.49 | 329.11 | 433.22 | 231.72 | 293.85 | 344.22 | 389.56 | 515.50 |
| 65 | 211.57 | 268.66 | 312.32 | 355.98 | 466.80 | 248.51 | 315.68 | 366.05 | 416.43 | 549.08 |
| 66 | 225.00 | 287.13 | 337.51 | 381.16 | 507.10 | 263.62 | 335.83 | 392.92 | 444.97 | 591.06 |
| 67 | 241.80 | 310.64 | 362.69 | 411.39 | 542.36 | 280.42 | 359.34 | 419.79 | 476.88 | 629.68 |
| 68 | 260.27 | 330.79 | 389.56 | 441.61 | 584.34 | 302.25 | 382.84 | 450.01 | 510.46 | 673.34 |
| 69 | 283.77 | 359.34 | 423.14 | 480.23 | 634.71 | 324.07 | 413.07 | 486.95 | 550.76 | 727.07 |
| 70 | 310.64 | 396.28 | 465.12 | 527.25 | 698.52 | 352.62 | 451.69 | 530.61 | 599.45 | 794.23 |
| 71 | 344.22 | 438.26 | 515.50 | 586.02 | 774.08 | 386.20 | 495.35 | 580.98 | 659.90 | 871.47 |
| 72 | 382.84 | 485.27 | 572.59 | 649.83 | 858.04 | 426.50 | 544.04 | 638.07 | 725.39 | 960.47 |
| 73 | 423.14 | 542.36 | 636.39 | 722.03 | 953.75 | 468.48 | 601.13 | 705.24 | 800.95 | 1056.18 |
| 74 | 470.16 | 602.81 | 708.60 | 804.31 | 1059.54 | 517.18 | 661.58 | 777.44 | 881.55 | 1165.32 |
| 75 | 522.21 | 666.62 | 784.16 | 893.30 | 1177.08 | 567.55 | 725.39 | 854.68 | 970.54 | 1281.18 |
| 76 | 577.62 | 740.50 | 873.15 | 994.05 | 1311.41 | 624.64 | 799.27 | 942.00 | 1069.61 | 1413.84 |
| 77 | 639.75 | 822.78 | 972.22 | 1109.91 | 1459.17 | 683.41 | 879.87 | 1039.39 | 1183.79 | 1559.92 |
| 78 | 705.24 | 906.74 | 1076.33 | 1230.81 | 1617.01 | 745.54 | 962.15 | 1140.14 | 1303.01 | 1712.72 |
| 79 | 770.73 | 995.73 | 1183.79 | 1351.71 | 1774.85 | 811.02 | 1047.78 | 1244.24 | 1420.55 | 1865.52 |
| 80 | 836.21 | 1079.69 | 1286.22 | 1469.25 | 1924.29 | 874.83 | 1130.06 | 1344.99 | 1536.41 | 2014.97 |
| 81 | 894.98 | 1156.93 | 1376.89 | 1575.03 | 2065.34 | 935.28 | 1208.98 | 1437.34 | 1642.20 | 2156.02 |
| 82 | 953.75 | 1234.17 | 1467.57 | 1674.10 | 2201.35 | 995.73 | 1286.22 | 1528.02 | 1742.95 | 2292.03 |
| 83 | 1014.20 | 1308.05 | 1554.88 | 1776.53 | 2332.33 | 1054.50 | 1360.10 | 1617.01 | 1845.37 | 2426.36 |
| 84 | 1078.01 | 1390.33 | 1648.92 | 1880.64 | 2475.05 | 1119.99 | 1445.74 | 1714.40 | 1954.52 | 2572.44 |
| 85 | 1146.85 | 1477.64 | 1753.02 | 1998.18 | 2632.89 | 1190.51 | 1533.05 | 1820.19 | 2072.06 | 2730.28 |
| 86 | 1220.73 | 1571.68 | 1863.85 | 2124.11 | 2797.45 | 1264.39 | 1627.09 | 1931.01 | 2197.99 | 2894.84 |
| 87 | 1299.65 | 1672.42 | 1979.71 | 2255.09 | 2970.40 | 1343.31 | 1727.84 | 2046.87 | 2328.97 | 3067.79 |
| 88 | 1381.93 | 1776.53 | 2103.96 | 2396.13 | 3158.46 | 1425.59 | 1831.94 | 2171.13 | 2470.01 | 3255.85 |
| 89 | 1474.28 | 1894.07 | 2239.97 | 2548.93 | 3361.64 | 1517.94 | 1949.48 | 2307.14 | 2622.82 | 3459.03 |
| 90 | 1573.35 | 2021.68 | 2387.74 | 2716.85 | 3584.96 | 1617.01 | 2077.10 | 2454.90 | 2790.73 | 3682.35 |
| 91 | 1679.14 | 2156.02 | 2548.93 | 2896.52 | 3823.40 | 1722.80 | 2211.43 | 2616.10 | 2970.40 | 3920.79 |
| 92 | 1793.32 | 2300.42 | 2716.85 | 3086.26 | 4078.63 | 1836.98 | 2355.83 | 2784.01 | 3160.14 | 4176.02 |
| 93 | 1914.22 | 2454.90 | 2898.20 | 3291.11 | 4350.65 | 1957.88 | 2510.31 | 2965.36 | 3365.00 | 4448.04 |
| 94 | 2046.87 | 2621.14 | 3094.66 | 3512.76 | 4646.18 | 2090.53 | 2676.55 | 3161.82 | 3586.64 | 4743.57 |
| 95 | 2191.28 | 2805.84 | 3309.58 | 3754.56 | 4968.58 | 2234.94 | 2861.25 | 3376.75 | 3828.44 | 5065.97 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 30 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 31 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 32 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 33 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 34 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 35 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 36 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 37 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 38 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 39 | 63.81 | 82.28 | 94.03 | 107.46 | 142.73 | 83.96 | 109.14 | 125.94 | 142.73 | 188.06 |
| 40 | 68.84 | 87.32 | 99.07 | 112.50 | 151.12 | 90.67 | 114.18 | 132.65 | 149.44 | 199.82 |
| 41 | 68.84 | 87.32 | 99.07 | 112.50 | 151.12 | 90.67 | 114.18 | 132.65 | 149.44 | 199.82 |
| 42 | 68.84 | 87.32 | 99.07 | 112.50 | 151.12 | 90.67 | 114.18 | 132.65 | 149.44 | 199.82 |
| 43 | 68.84 | 87.32 | 99.07 | 112.50 | 151.12 | 90.67 | 114.18 | 132.65 | 149.44 | 199.82 |
| 44 | 68.84 | 87.32 | 99.07 | 112.50 | 151.12 | 90.67 | 114.18 | 132.65 | 149.44 | 199.82 |
| 45 | 72.20 | 92.35 | 107.46 | 122.58 | 159.52 | 97.39 | 120.90 | 141.05 | 161.20 | 209.89 |
| 46 | 72.20 | 92.35 | 107.46 | 122.58 | 159.52 | 97.39 | 120.90 | 141.05 | 161.20 | 209.89 |
| 47 | 72.20 | 92.35 | 107.46 | 122.58 | 159.52 | 97.39 | 120.90 | 141.05 | 161.20 | 209.89 |
| 48 | 72.20 | 92.35 | 107.46 | 122.58 | 159.52 | 97.39 | 120.90 | 141.05 | 161.20 | 209.89 |
| 49 | 72.20 | 92.35 | 107.46 | 122.58 | 159.52 | 97.39 | 120.90 | 141.05 | 161.20 | 209.89 |
| 50 | 82.28 | 102.43 | 117.54 | 136.01 | 177.99 | 107.46 | 136.01 | 157.84 | 177.99 | 235.08 |
| 51 | 83.96 | 105.79 | 124.26 | 141.05 | 184.71 | 110.82 | 139.37 | 162.88 | 183.03 | 243.48 |
| 52 | 87.32 | 110.82 | 127.61 | 146.09 | 193.10 | 114.18 | 146.09 | 167.91 | 189.74 | 251.87 |
| 53 | 90.67 | 114.18 | 134.33 | 149.44 | 198.14 | 117.54 | 149.44 | 174.63 | 196.46 | 260.27 |
| 54 | 92.35 | 115.86 | 137.69 | 154.48 | 204.86 | 120.90 | 152.80 | 177.99 | 201.50 | 270.34 |
| 55 | 95.71 | 120.90 | 141.05 | 159.52 | 211.57 | 122.58 | 157.84 | 184.71 | 208.21 | 277.06 |
| 56 | 102.43 | 127.61 | 149.44 | 167.91 | 226.68 | 132.65 | 166.23 | 193.10 | 218.29 | 292.17 |
| 57 | 109.14 | 137.69 | 159.52 | 179.67 | 238.44 | 139.37 | 174.63 | 206.53 | 228.36 | 303.92 |
| 58 | 114.18 | 146.09 | 169.59 | 193.10 | 255.23 | 144.41 | 184.71 | 216.61 | 245.15 | 322.39 |
| 59 | 120.90 | 157.84 | 181.35 | 206.53 | 273.70 | 151.12 | 196.46 | 226.68 | 256.91 | 342.54 |
| 60 | 129.29 | 167.91 | 194.78 | 219.97 | 293.85 | 161.20 | 206.53 | 240.12 | 272.02 | 361.02 |
| 61 | 141.05 | 177.99 | 208.21 | 238.44 | 314.00 | 171.27 | 218.29 | 255.23 | 290.49 | 382.84 |
| 62 | 151.12 | 191.42 | 223.33 | 253.55 | 337.51 | 183.03 | 231.72 | 272.02 | 307.28 | 406.35 |
| 63 | 162.88 | 204.86 | 240.12 | 270.34 | 361.02 | 194.78 | 245.15 | 285.45 | 324.07 | 431.54 |
| 64 | 172.95 | 221.65 | 258.59 | 292.17 | 389.56 | 204.86 | 261.95 | 307.28 | 345.90 | 460.08 |
| 65 | 186.38 | 238.44 | 277.06 | 315.68 | 418.11 | 218.29 | 278.74 | 327.43 | 369.41 | 491.99 |
| 66 | 201.50 | 256.91 | 302.25 | 342.54 | 451.69 | 233.40 | 300.57 | 350.94 | 397.96 | 527.25 |
| 67 | 216.61 | 273.70 | 322.39 | 366.05 | 481.91 | 250.19 | 319.04 | 374.45 | 424.82 | 559.15 |
| 68 | 231.72 | 295.53 | 345.90 | 392.92 | 520.53 | 268.66 | 342.54 | 401.31 | 453.37 | 601.13 |
| 69 | 250.19 | 320.72 | 377.81 | 426.50 | 564.19 | 287.13 | 367.73 | 433.22 | 488.63 | 646.47 |
| 70 | 278.74 | 352.62 | 413.07 | 470.16 | 621.28 | 315.68 | 401.31 | 470.16 | 535.65 | 705.24 |
| 71 | 307.28 | 389.56 | 460.08 | 520.53 | 688.45 | 344.22 | 439.93 | 517.18 | 586.02 | 775.76 |
| 72 | 339.19 | 433.22 | 508.78 | 577.62 | 764.01 | 381.16 | 483.59 | 569.23 | 644.79 | 854.68 |
| 73 | 377.81 | 480.23 | 565.87 | 643.11 | 849.64 | 418.11 | 533.97 | 628.00 | 711.96 | 940.32 |
| 74 | 418.11 | 533.97 | 628.00 | 715.31 | 943.68 | 460.08 | 587.70 | 691.81 | 784.16 | 1036.03 |
| 75 | 463.44 | 592.74 | 700.20 | 794.23 | 1049.46 | 503.74 | 646.47 | 760.65 | 863.08 | 1141.82 |
| 76 | 513.82 | 659.90 | 777.44 | 884.91 | 1167.00 | 554.12 | 711.96 | 837.89 | 952.07 | 1257.68 |
| 77 | 570.91 | 732.11 | 866.44 | 985.66 | 1299.65 | 609.53 | 782.48 | 925.21 | 1052.82 | 1386.97 |
| 78 | 628.00 | 809.35 | 958.79 | 1094.80 | 1439.02 | 664.94 | 858.04 | 1015.88 | 1158.61 | 1524.66 |
| 79 | 688.45 | 884.91 | 1052.82 | 1202.26 | 1578.39 | 722.03 | 931.92 | 1106.55 | 1262.71 | 1660.67 |
| 80 | 745.54 | 960.47 | 1143.49 | 1306.37 | 1712.72 | 780.80 | 1007.48 | 1197.23 | 1365.14 | 1793.32 |
| 81 | 795.91 | 1029.31 | 1225.77 | 1402.08 | 1840.34 | 831.17 | 1076.33 | 1279.50 | 1462.53 | 1919.26 |
| 82 | 849.64 | 1098.16 | 1306.37 | 1491.08 | 1956.20 | 886.59 | 1143.49 | 1360.10 | 1551.53 | 2038.48 |
| 83 | 903.38 | 1163.64 | 1383.61 | 1578.39 | 2075.42 | 940.32 | 1212.34 | 1440.70 | 1642.20 | 2161.05 |
| 84 | 958.79 | 1235.85 | 1465.89 | 1674.10 | 2203.03 | 997.41 | 1284.54 | 1524.66 | 1739.59 | 2288.67 |
| 85 | 1020.92 | 1314.77 | 1559.92 | 1781.57 | 2340.72 | 1059.54 | 1365.14 | 1620.37 | 1845.37 | 2428.04 |
| 86 | 1086.40 | 1398.72 | 1657.31 | 1890.71 | 2488.49 | 1125.02 | 1449.10 | 1717.76 | 1954.52 | 2575.80 |
| 87 | 1155.25 | 1486.04 | 1761.42 | 2008.25 | 2644.65 | 1193.87 | 1536.41 | 1821.87 | 2072.06 | 2731.96 |
| 88 | 1230.81 | 1580.07 | 1872.24 | 2134.19 | 2810.88 | 1269.43 | 1630.44 | 1932.69 | 2197.99 | 2898.20 |
| 89 | 1311.41 | 1684.18 | 1994.82 | 2268.52 | 2990.55 | 1350.03 | 1734.55 | 2055.27 | 2332.33 | 3077.86 |
| 90 | 1400.40 | 1796.68 | 2125.79 | 2417.96 | 3190.37 | 1439.02 | 1847.05 | 2186.24 | 2481.77 | 3277.68 |
| 91 | 1494.43 | 1917.58 | 2266.84 | 2579.16 | 3403.62 | 1533.05 | 1967.95 | 2327.29 | 2642.97 | 3490.93 |
| 92 | 1596.86 | 2045.19 | 2417.96 | 2747.07 | 3628.62 | 1635.48 | 2095.57 | 2478.41 | 2810.88 | 3715.94 |
| 93 | 1704.33 | 2182.88 | 2579.16 | 2930.10 | 3870.42 | 1742.95 | 2233.26 | 2639.61 | 2993.91 | 3957.73 |
| 94 | 1821.87 | 2332.33 | 2755.47 | 3128.24 | 4132.36 | 1860.49 | 2382.70 | 2815.92 | 3192.05 | 4219.68 |
| 95 | 1949.48 | 2495.20 | 2946.89 | 3343.17 | 4421.18 | 1988.10 | 2545.58 | 3007.34 | 3406.98 | 4508.49 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 30 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 31 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 32 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 33 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 34 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 35 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 36 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 37 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 38 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 39 | 58.77 | 77.24 | 87.32 | 97.39 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 40 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 |
| 41 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 |
| 42 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 |
| 43 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 |
| 44 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 |
| 45 | 65.49 | 85.64 | 97.39 | 110.82 | 147.76 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 46 | 65.49 | 85.64 | 97.39 | 110.82 | 147.76 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 47 | 65.49 | 85.64 | 97.39 | 110.82 | 147.76 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 48 | 65.49 | 85.64 | 97.39 | 110.82 | 147.76 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 49 | 65.49 | 85.64 | 97.39 | 110.82 | 147.76 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 50 | 77.24 | 94.03 | 109.14 | 122.58 | 162.88 | 99.07 | 124.26 | 144.41 | 161.20 | 214.93 |
| 51 | 78.92 | 95.71 | 112.50 | 127.61 | 167.91 | 102.43 | 127.61 | 147.76 | 167.91 | 221.65 |
| 52 | 78.92 | 99.07 | 114.18 | 130.97 | 174.63 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 53 | 82.28 | 104.11 | 119.22 | 137.69 | 179.67 | 107.46 | 136.01 | 159.52 | 179.67 | 236.76 |
| 54 | 83.96 | 107.46 | 124.26 | 141.05 | 186.38 | 110.82 | 141.05 | 162.88 | 183.03 | 243.48 |
| 55 | 87.32 | 110.82 | 129.29 | 146.09 | 194.78 | 112.50 | 144.41 | 167.91 | 189.74 | 253.55 |
| 56 | 92.35 | 115.86 | 136.01 | 152.80 | 204.86 | 117.54 | 151.12 | 176.31 | 199.82 | 263.62 |
| 57 | 97.39 | 122.58 | 146.09 | 164.56 | 218.29 | 122.58 | 157.84 | 186.38 | 211.57 | 280.42 |
| 58 | 105.79 | 134.33 | 152.80 | 176.31 | 231.72 | 134.33 | 169.59 | 193.10 | 221.65 | 293.85 |
| 59 | 112.50 | 142.73 | 164.56 | 186.38 | 248.51 | 141.05 | 177.99 | 208.21 | 231.72 | 310.64 |
| 60 | 119.22 | 151.12 | 174.63 | 199.82 | 263.62 | 147.76 | 186.38 | 218.29 | 248.51 | 327.43 |
| 61 | 129.29 | 162.88 | 191.42 | 213.25 | 285.45 | 157.84 | 198.14 | 233.40 | 261.95 | 347.58 |
| 62 | 139.37 | 172.95 | 204.86 | 231.72 | 305.60 | 166.23 | 209.89 | 246.83 | 278.74 | 369.41 |
| 63 | 147.76 | 189.74 | 219.97 | 248.51 | 327.43 | 176.31 | 226.68 | 263.62 | 297.21 | 392.92 |
| 64 | 159.52 | 201.50 | 236.76 | 265.30 | 350.94 | 189.74 | 238.44 | 278.74 | 314.00 | 416.43 |
| 65 | 171.27 | 216.61 | 253.55 | 287.13 | 377.81 | 201.50 | 255.23 | 297.21 | 335.83 | 446.65 |
| 66 | 184.71 | 231.72 | 272.02 | 310.64 | 411.39 | 214.93 | 270.34 | 319.04 | 361.02 | 478.55 |
| 67 | 194.78 | 250.19 | 293.85 | 332.47 | 439.93 | 226.68 | 290.49 | 342.54 | 384.52 | 510.46 |
| 68 | 211.57 | 268.66 | 315.68 | 359.34 | 473.52 | 241.80 | 310.64 | 362.69 | 414.75 | 547.40 |
| 69 | 230.04 | 292.17 | 342.54 | 387.88 | 513.82 | 263.62 | 335.83 | 394.60 | 444.97 | 589.38 |
| 70 | 251.87 | 320.72 | 377.81 | 428.18 | 565.87 | 285.45 | 366.05 | 428.18 | 486.95 | 643.11 |
| 71 | 277.06 | 354.30 | 418.11 | 471.84 | 626.32 | 312.32 | 399.64 | 470.16 | 533.97 | 705.24 |
| 72 | 308.96 | 392.92 | 463.44 | 525.57 | 696.84 | 345.90 | 441.61 | 517.18 | 586.02 | 777.44 |
| 73 | 342.54 | 438.26 | 515.50 | 586.02 | 772.40 | 379.49 | 486.95 | 570.91 | 646.47 | 854.68 |
| 74 | 382.84 | 488.63 | 572.59 | 649.83 | 859.72 | 419.79 | 535.65 | 629.68 | 711.96 | 943.68 |
| 75 | 423.14 | 540.68 | 636.39 | 722.03 | 953.75 | 460.08 | 589.38 | 691.81 | 784.16 | 1039.39 |
| 76 | 470.16 | 599.45 | 708.60 | 805.99 | 1061.22 | 507.10 | 646.47 | 764.01 | 868.12 | 1145.17 |
| 77 | 518.85 | 664.94 | 789.20 | 900.02 | 1182.11 | 554.12 | 711.96 | 842.93 | 958.79 | 1262.71 |
| 78 | 570.91 | 735.46 | 871.47 | 995.73 | 1309.73 | 606.17 | 779.12 | 923.53 | 1052.82 | 1385.29 |
| 79 | 624.64 | 805.99 | 958.79 | 1096.48 | 1437.34 | 654.86 | 847.97 | 1009.16 | 1151.89 | 1511.23 |
| 80 | 676.69 | 873.15 | 1041.07 | 1188.83 | 1559.92 | 708.60 | 915.13 | 1088.08 | 1242.56 | 1632.12 |
| 81 | 725.39 | 938.64 | 1114.95 | 1274.47 | 1674.10 | 757.29 | 980.62 | 1163.64 | 1329.88 | 1747.98 |
| 82 | 770.73 | 999.09 | 1185.47 | 1355.07 | 1781.57 | 804.31 | 1041.07 | 1235.85 | 1410.48 | 1855.45 |
| 83 | 822.78 | 1059.54 | 1261.03 | 1435.66 | 1889.03 | 854.68 | 1103.19 | 1309.73 | 1494.43 | 1964.59 |
| 84 | 874.83 | 1125.02 | 1336.60 | 1524.66 | 2003.21 | 908.41 | 1168.68 | 1388.65 | 1583.43 | 2080.45 |
| 85 | 930.24 | 1197.23 | 1420.55 | 1620.37 | 2129.15 | 965.51 | 1244.24 | 1474.28 | 1679.14 | 2209.75 |
| 86 | 990.69 | 1272.79 | 1509.55 | 1719.44 | 2263.48 | 1025.95 | 1319.80 | 1563.28 | 1778.21 | 2344.08 |
| 87 | 1052.82 | 1351.71 | 1603.58 | 1825.23 | 2404.53 | 1088.08 | 1398.72 | 1657.31 | 1884.00 | 2485.13 |
| 88 | 1121.67 | 1439.02 | 1704.33 | 1939.41 | 2557.33 | 1156.93 | 1486.04 | 1758.06 | 1998.18 | 2637.93 |
| 89 | 1193.87 | 1533.05 | 1813.47 | 2063.66 | 2721.89 | 1229.13 | 1580.07 | 1867.20 | 2122.43 | 2802.48 |
| 90 | 1274.47 | 1635.48 | 1934.37 | 2199.67 | 2903.23 | 1309.73 | 1682.50 | 1988.10 | 2258.44 | 2983.83 |
| 91 | 1361.78 | 1746.31 | 2063.66 | 2345.76 | 3094.66 | 1397.04 | 1793.32 | 2117.40 | 2404.53 | 3175.25 |
| 92 | 1454.14 | 1862.17 | 2199.67 | 2500.24 | 3301.19 | 1489.40 | 1909.18 | 2253.41 | 2559.01 | 3381.79 |
| 93 | 1551.53 | 1986.42 | 2347.44 | 2666.47 | 3521.16 | 1586.79 | 2033.44 | 2401.17 | 2725.24 | 3601.76 |
| 94 | 1658.99 | 2122.43 | 2506.96 | 2844.46 | 3759.59 | 1694.25 | 2169.45 | 2560.69 | 2903.23 | 3840.19 |
| 95 | 1774.85 | 2270.20 | 2681.59 | 3042.60 | 4021.54 | 1810.11 | 2317.21 | 2735.32 | 3101.37 | 4102.14 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 30 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 31 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 32 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 33 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 34 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 35 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 36 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 37 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 38 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 39 | 55.41 | 68.84 | 82.28 | 90.67 | 122.58 | 73.88 | 94.03 | 107.46 | 122.58 | 162.88 |
| 40 | 58.77 | 75.56 | 87.32 | 95.71 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 41 | 58.77 | 75.56 | 87.32 | 95.71 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 42 | 58.77 | 75.56 | 87.32 | 95.71 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 43 | 58.77 | 75.56 | 87.32 | 95.71 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 44 | 58.77 | 75.56 | 87.32 | 95.71 | 129.29 | 77.24 | 100.75 | 114.18 | 129.29 | 171.27 |
| 45 | 60.45 | 80.60 | 92.35 | 102.43 | 137.69 | 80.60 | 105.79 | 122.58 | 136.01 | 183.03 |
| 46 | 60.45 | 80.60 | 92.35 | 102.43 | 137.69 | 80.60 | 105.79 | 122.58 | 136.01 | 183.03 |
| 47 | 60.45 | 80.60 | 92.35 | 102.43 | 137.69 | 80.60 | 105.79 | 122.58 | 136.01 | 183.03 |
| 48 | 60.45 | 80.60 | 92.35 | 102.43 | 137.69 | 80.60 | 105.79 | 122.58 | 136.01 | 183.03 |
| 49 | 60.45 | 80.60 | 92.35 | 102.43 | 137.69 | 80.60 | 105.79 | 122.58 | 136.01 | 183.03 |
| 50 | 67.17 | 88.99 | 100.75 | 114.18 | 152.80 | 90.67 | 117.54 | 134.33 | 154.48 | 203.18 |
| 51 | 68.84 | 92.35 | 105.79 | 119.22 | 157.84 | 94.03 | 122.58 | 141.05 | 157.84 | 209.89 |
| 52 | 75.56 | 94.03 | 110.82 | 124.26 | 164.56 | 97.39 | 125.94 | 146.09 | 162.88 | 218.29 |
| 53 | 77.24 | 97.39 | 112.50 | 127.61 | 171.27 | 100.75 | 129.29 | 149.44 | 167.91 | 226.68 |
| 54 | 80.60 | 100.75 | 115.86 | 132.65 | 176.31 | 104.11 | 132.65 | 152.80 | 172.95 | 233.40 |
| 55 | 82.28 | 104.11 | 120.90 | 137.69 | 181.35 | 107.46 | 137.69 | 159.52 | 179.67 | 238.44 |
| 56 | 85.64 | 109.14 | 127.61 | 144.41 | 189.74 | 110.82 | 142.73 | 166.23 | 188.06 | 248.51 |
| 57 | 90.67 | 115.86 | 137.69 | 154.48 | 203.18 | 115.86 | 151.12 | 176.31 | 199.82 | 261.95 |
| 58 | 97.39 | 125.94 | 144.41 | 164.56 | 216.61 | 122.58 | 157.84 | 184.71 | 209.89 | 277.06 |
| 59 | 104.11 | 134.33 | 154.48 | 177.99 | 235.08 | 129.29 | 169.59 | 194.78 | 221.65 | 293.85 |
| 60 | 110.82 | 142.73 | 166.23 | 188.06 | 251.87 | 137.69 | 177.99 | 208.21 | 233.40 | 310.64 |
| 61 | 119.22 | 152.80 | 179.67 | 203.18 | 266.98 | 146.09 | 188.06 | 219.97 | 250.19 | 329.11 |
| 62 | 127.61 | 164.56 | 193.10 | 216.61 | 287.13 | 156.16 | 199.82 | 233.40 | 263.62 | 349.26 |
| 63 | 137.69 | 177.99 | 204.86 | 233.40 | 310.64 | 164.56 | 211.57 | 246.83 | 280.42 | 372.77 |
| 64 | 147.76 | 191.42 | 221.65 | 251.87 | 332.47 | 174.63 | 228.36 | 265.30 | 300.57 | 394.60 |
| 65 | 157.84 | 204.86 | 240.12 | 268.66 | 359.34 | 188.06 | 241.80 | 282.10 | 319.04 | 423.14 |
| 66 | 169.59 | 221.65 | 258.59 | 292.17 | 389.56 | 199.82 | 258.59 | 302.25 | 342.54 | 455.05 |
| 67 | 183.03 | 235.08 | 275.38 | 314.00 | 414.75 | 213.25 | 275.38 | 322.39 | 366.05 | 485.27 |
| 68 | 194.78 | 255.23 | 298.89 | 337.51 | 446.65 | 226.68 | 295.53 | 345.90 | 391.24 | 517.18 |
| 69 | 213.25 | 277.06 | 322.39 | 367.73 | 486.95 | 243.48 | 319.04 | 372.77 | 423.14 | 560.83 |
| 70 | 235.08 | 302.25 | 354.30 | 402.99 | 530.61 | 266.98 | 347.58 | 404.67 | 460.08 | 607.85 |
| 71 | 258.59 | 337.51 | 396.28 | 446.65 | 591.06 | 292.17 | 381.16 | 448.33 | 505.42 | 669.98 |
| 72 | 287.13 | 374.45 | 439.93 | 497.03 | 654.86 | 322.39 | 421.46 | 490.31 | 555.80 | 735.46 |
| 73 | 320.72 | 418.11 | 486.95 | 554.12 | 732.11 | 355.98 | 463.44 | 540.68 | 614.57 | 811.02 |
| 74 | 355.98 | 465.12 | 542.36 | 616.24 | 812.70 | 389.56 | 512.14 | 596.09 | 676.69 | 893.30 |
| 75 | 392.92 | 513.82 | 602.81 | 686.77 | 903.38 | 429.86 | 562.51 | 658.22 | 747.22 | 983.98 |
| 76 | 434.90 | 572.59 | 671.66 | 762.33 | 1007.48 | 470.16 | 617.92 | 723.71 | 822.78 | 1088.08 |
| 77 | 485.27 | 634.71 | 745.54 | 851.32 | 1119.99 | 518.85 | 680.05 | 797.59 | 911.77 | 1198.91 |
| 78 | 533.97 | 700.20 | 827.82 | 945.36 | 1240.88 | 565.87 | 743.86 | 878.19 | 1000.77 | 1314.77 |
| 79 | 582.66 | 767.37 | 910.09 | 1037.71 | 1363.46 | 614.57 | 811.02 | 957.11 | 1093.12 | 1435.66 |
| 80 | 633.04 | 832.85 | 985.66 | 1126.70 | 1477.64 | 663.26 | 873.15 | 1032.67 | 1180.44 | 1549.85 |
| 81 | 676.69 | 893.30 | 1057.86 | 1205.62 | 1585.11 | 708.60 | 933.60 | 1104.87 | 1259.36 | 1655.63 |
| 82 | 720.35 | 950.39 | 1123.34 | 1284.54 | 1685.86 | 752.25 | 992.37 | 1173.72 | 1339.95 | 1759.74 |
| 83 | 765.69 | 1010.84 | 1192.19 | 1361.78 | 1786.60 | 797.59 | 1052.82 | 1242.56 | 1417.19 | 1863.85 |
| 84 | 814.38 | 1069.61 | 1266.07 | 1440.70 | 1897.43 | 847.97 | 1113.27 | 1314.77 | 1497.79 | 1972.99 |
| 85 | 866.44 | 1138.46 | 1343.31 | 1531.38 | 2014.97 | 898.34 | 1183.79 | 1393.69 | 1591.82 | 2092.21 |
| 86 | 921.85 | 1210.66 | 1427.27 | 1625.41 | 2140.90 | 953.75 | 1256.00 | 1477.64 | 1685.86 | 2218.14 |
| 87 | 982.30 | 1286.22 | 1514.58 | 1724.48 | 2271.88 | 1014.20 | 1331.56 | 1564.96 | 1784.93 | 2349.12 |
| 88 | 1044.43 | 1366.82 | 1611.97 | 1831.94 | 2416.28 | 1076.33 | 1412.16 | 1662.35 | 1892.39 | 2493.52 |
| 89 | 1113.27 | 1454.14 | 1714.40 | 1947.80 | 2569.08 | 1145.17 | 1499.47 | 1764.78 | 2008.25 | 2646.32 |
| 90 | 1187.15 | 1551.53 | 1826.90 | 2075.42 | 2738.68 | 1219.06 | 1596.86 | 1877.28 | 2135.87 | 2815.92 |
| 91 | 1266.07 | 1655.63 | 1947.80 | 2211.43 | 2920.02 | 1297.98 | 1700.97 | 1998.18 | 2271.88 | 2997.26 |
| 92 | 1351.71 | 1764.78 | 2077.10 | 2355.83 | 3114.80 | 1383.61 | 1810.11 | 2127.47 | 2416.28 | 3192.05 |
| 93 | 1444.06 | 1882.32 | 2213.11 | 2511.99 | 3319.66 | 1475.96 | 1927.65 | 2263.48 | 2572.44 | 3396.90 |
| 94 | 1541.45 | 2011.61 | 2362.55 | 2679.91 | 3544.66 | 1573.35 | 2056.95 | 2412.92 | 2740.36 | 3621.90 |
| 95 | 1650.59 | 2152.66 | 2527.11 | 2864.61 | 3789.82 | 1682.50 | 2197.99 | 2577.48 | 2925.06 | 3867.06 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 30 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 31 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 32 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 33 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 34 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 35 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 36 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 37 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 38 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 39 | 60.45 | 77.24 | 92.35 | 104.11 | 136.01 | 80.60 | 102.43 | 119.22 | 137.69 | 179.67 |
| 40 | 65.49 | 83.96 | 95.71 | 109.14 | 144.41 | 88.99 | 109.14 | 127.61 | 144.41 | 189.74 |
| 41 | 65.49 | 83.96 | 95.71 | 109.14 | 144.41 | 88.99 | 109.14 | 127.61 | 144.41 | 189.74 |
| 42 | 65.49 | 83.96 | 95.71 | 109.14 | 144.41 | 88.99 | 109.14 | 127.61 | 144.41 | 189.74 |
| 43 | 65.49 | 83.96 | 95.71 | 109.14 | 144.41 | 88.99 | 109.14 | 127.61 | 144.41 | 189.74 |
| 44 | 65.49 | 83.96 | 95.71 | 109.14 | 144.41 | 88.99 | 109.14 | 127.61 | 144.41 | 189.74 |
| 45 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 | 92.35 | 115.86 | 136.01 | 151.12 | 203.18 |
| 46 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 | 92.35 | 115.86 | 136.01 | 151.12 | 203.18 |
| 47 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 | 92.35 | 115.86 | 136.01 | 151.12 | 203.18 |
| 48 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 | 92.35 | 115.86 | 136.01 | 151.12 | 203.18 |
| 49 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 | 92.35 | 115.86 | 136.01 | 151.12 | 203.18 |
| 50 | 78.92 | 97.39 | 112.50 | 127.61 | 172.95 | 104.11 | 129.29 | 149.44 | 167.91 | 225.00 |
| 51 | 82.28 | 102.43 | 117.54 | 134.33 | 177.99 | 107.46 | 134.33 | 154.48 | 176.31 | 233.40 |
| 52 | 83.96 | 105.79 | 124.26 | 139.37 | 183.03 | 110.82 | 139.37 | 161.20 | 183.03 | 240.12 |
| 53 | 87.32 | 107.46 | 127.61 | 142.73 | 191.42 | 112.50 | 142.73 | 166.23 | 188.06 | 251.87 |
| 54 | 88.99 | 110.82 | 129.29 | 147.76 | 194.78 | 115.86 | 146.09 | 169.59 | 194.78 | 255.23 |
| 55 | 90.67 | 115.86 | 136.01 | 151.12 | 203.18 | 117.54 | 152.80 | 176.31 | 198.14 | 266.98 |
| 56 | 97.39 | 122.58 | 142.73 | 157.84 | 213.25 | 124.26 | 157.84 | 183.03 | 208.21 | 277.06 |
| 57 | 104.11 | 132.65 | 151.12 | 174.63 | 228.36 | 132.65 | 167.91 | 193.10 | 219.97 | 292.17 |
| 58 | 107.46 | 139.37 | 161.20 | 184.71 | 243.48 | 139.37 | 176.31 | 206.53 | 231.72 | 305.60 |
| 59 | 117.54 | 147.76 | 172.95 | 196.46 | 260.27 | 146.09 | 184.71 | 216.61 | 245.15 | 325.75 |
| 60 | 125.94 | 159.52 | 188.06 | 208.21 | 278.74 | 156.16 | 196.46 | 231.72 | 258.59 | 344.22 |
| 61 | 136.01 | 169.59 | 199.82 | 225.00 | 302.25 | 164.56 | 208.21 | 245.15 | 275.38 | 367.73 |
| 62 | 144.41 | 186.38 | 213.25 | 241.80 | 319.04 | 172.95 | 223.33 | 256.91 | 292.17 | 387.88 |
| 63 | 156.16 | 196.46 | 228.36 | 260.27 | 344.22 | 186.38 | 236.76 | 275.38 | 310.64 | 411.39 |
| 64 | 167.91 | 209.89 | 248.51 | 280.42 | 367.73 | 198.14 | 248.51 | 292.17 | 330.79 | 438.26 |
| 65 | 179.67 | 226.68 | 265.30 | 300.57 | 397.96 | 211.57 | 266.98 | 312.32 | 352.62 | 466.80 |
| 66 | 191.42 | 246.83 | 285.45 | 324.07 | 429.86 | 225.00 | 287.13 | 334.15 | 377.81 | 502.06 |
| 67 | 208.21 | 265.30 | 308.96 | 347.58 | 463.44 | 240.12 | 307.28 | 355.98 | 404.67 | 537.32 |
| 68 | 219.97 | 280.42 | 332.47 | 374.45 | 495.35 | 255.23 | 324.07 | 384.52 | 431.54 | 572.59 |
| 69 | 240.12 | 305.60 | 359.34 | 408.03 | 540.68 | 275.38 | 350.94 | 413.07 | 468.48 | 619.60 |
| 70 | 263.62 | 337.51 | 396.28 | 448.33 | 592.74 | 298.89 | 384.52 | 451.69 | 508.78 | 675.01 |
| 71 | 292.17 | 371.09 | 436.58 | 498.70 | 658.22 | 327.43 | 421.46 | 495.35 | 560.83 | 742.18 |
| 72 | 325.75 | 413.07 | 486.95 | 552.44 | 728.75 | 362.69 | 461.76 | 542.36 | 616.24 | 816.06 |
| 73 | 359.34 | 460.08 | 539.00 | 616.24 | 807.67 | 399.64 | 510.46 | 599.45 | 680.05 | 896.66 |
| 74 | 399.64 | 512.14 | 602.81 | 685.09 | 901.70 | 439.93 | 562.51 | 661.58 | 748.90 | 992.37 |
| 75 | 444.97 | 567.55 | 668.30 | 757.29 | 999.09 | 483.59 | 616.24 | 728.75 | 824.46 | 1089.76 |
| 76 | 491.99 | 629.68 | 742.18 | 842.93 | 1114.95 | 530.61 | 680.05 | 802.63 | 908.41 | 1202.26 |
| 77 | 542.36 | 700.20 | 827.82 | 943.68 | 1240.88 | 580.98 | 748.90 | 883.23 | 1007.48 | 1326.52 |
| 78 | 599.45 | 772.40 | 915.13 | 1044.43 | 1373.54 | 634.71 | 817.74 | 968.86 | 1106.55 | 1455.81 |
| 79 | 654.86 | 847.97 | 1007.48 | 1148.53 | 1509.55 | 688.45 | 889.94 | 1059.54 | 1207.30 | 1586.79 |
| 80 | 710.28 | 918.49 | 1093.12 | 1249.28 | 1633.80 | 743.86 | 962.15 | 1143.49 | 1306.37 | 1712.72 |
| 81 | 762.33 | 982.30 | 1172.04 | 1338.27 | 1754.70 | 797.59 | 1025.95 | 1220.73 | 1397.04 | 1831.94 |
| 82 | 811.02 | 1049.46 | 1244.24 | 1422.23 | 1870.56 | 846.29 | 1093.12 | 1297.98 | 1481.00 | 1947.80 |
| 83 | 863.08 | 1111.59 | 1321.48 | 1507.87 | 1983.06 | 898.34 | 1158.61 | 1375.22 | 1568.32 | 2061.98 |
| 84 | 916.81 | 1180.44 | 1402.08 | 1596.86 | 2103.96 | 953.75 | 1225.77 | 1454.14 | 1660.67 | 2186.24 |
| 85 | 975.58 | 1256.00 | 1489.40 | 1699.29 | 2238.29 | 1012.52 | 1301.33 | 1546.49 | 1761.42 | 2322.25 |
| 86 | 1037.71 | 1338.27 | 1583.43 | 1806.75 | 2375.98 | 1074.65 | 1383.61 | 1640.52 | 1868.88 | 2459.94 |
| 87 | 1104.87 | 1422.23 | 1684.18 | 1917.58 | 2523.75 | 1141.82 | 1467.57 | 1741.27 | 1979.71 | 2607.70 |
| 88 | 1173.72 | 1511.23 | 1788.28 | 2036.80 | 2684.94 | 1210.66 | 1556.56 | 1845.37 | 2098.93 | 2768.90 |
| 89 | 1254.32 | 1611.97 | 1905.82 | 2167.77 | 2857.90 | 1291.26 | 1657.31 | 1962.91 | 2229.90 | 2941.85 |
| 90 | 1336.60 | 1717.76 | 2030.08 | 2308.82 | 3045.96 | 1373.54 | 1763.10 | 2087.17 | 2370.95 | 3129.92 |
| 91 | 1427.27 | 1833.62 | 2167.77 | 2463.30 | 3249.14 | 1464.21 | 1878.96 | 2224.86 | 2525.43 | 3333.09 |
| 92 | 1524.66 | 1956.20 | 2308.82 | 2622.82 | 3465.74 | 1561.60 | 2001.53 | 2365.91 | 2684.94 | 3549.70 |
| 93 | 1627.09 | 2087.17 | 2463.30 | 2799.13 | 3697.47 | 1664.03 | 2132.51 | 2520.39 | 2861.25 | 3781.42 |
| 94 | 1739.59 | 2229.90 | 2631.21 | 2987.19 | 3947.66 | 1776.53 | 2275.23 | 2688.30 | 3049.32 | 4031.62 |
| 95 | 1862.17 | 2387.74 | 2814.24 | 3192.05 | 4223.04 | 1899.11 | 2433.07 | 2871.33 | 3254.17 | 4306.99 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 30 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 31 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 32 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 33 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 34 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 35 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 36 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 37 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 38 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 39 | 55.41 | 68.84 | 80.60 | 92.35 | 122.58 | 72.20 | 92.35 | 107.46 | 122.58 | 161.20 |
| 40 | 58.77 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 99.07 | 112.50 | 127.61 | 167.91 |
| 41 | 58.77 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 99.07 | 112.50 | 127.61 | 167.91 |
| 42 | 58.77 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 99.07 | 112.50 | 127.61 | 167.91 |
| 43 | 58.77 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 99.07 | 112.50 | 127.61 | 167.91 |
| 44 | 58.77 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 99.07 | 112.50 | 127.61 | 167.91 |
| 45 | 60.45 | 78.92 | 92.35 | 104.11 | 137.69 | 80.60 | 104.11 | 119.22 | 137.69 | 179.67 |
| 46 | 60.45 | 78.92 | 92.35 | 104.11 | 137.69 | 80.60 | 104.11 | 119.22 | 137.69 | 179.67 |
| 47 | 60.45 | 78.92 | 92.35 | 104.11 | 137.69 | 80.60 | 104.11 | 119.22 | 137.69 | 179.67 |
| 48 | 60.45 | 78.92 | 92.35 | 104.11 | 137.69 | 80.60 | 104.11 | 119.22 | 137.69 | 179.67 |
| 49 | 60.45 | 78.92 | 92.35 | 104.11 | 137.69 | 80.60 | 104.11 | 119.22 | 137.69 | 179.67 |
| 50 | 68.84 | 87.32 | 99.07 | 114.18 | 151.12 | 92.35 | 114.18 | 132.65 | 149.44 | 199.82 |
| 51 | 72.20 | 90.67 | 105.79 | 120.90 | 156.16 | 95.71 | 117.54 | 139.37 | 154.48 | 208.21 |
| 52 | 73.88 | 94.03 | 109.14 | 125.94 | 162.88 | 99.07 | 124.26 | 144.41 | 162.88 | 213.25 |
| 53 | 77.24 | 97.39 | 112.50 | 127.61 | 167.91 | 100.75 | 127.61 | 147.76 | 167.91 | 221.65 |
| 54 | 78.92 | 99.07 | 115.86 | 130.97 | 176.31 | 104.11 | 130.97 | 151.12 | 169.59 | 231.72 |
| 55 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 105.79 | 136.01 | 156.16 | 177.99 | 235.08 |
| 56 | 87.32 | 107.46 | 127.61 | 142.73 | 191.42 | 112.50 | 141.05 | 164.56 | 184.71 | 248.51 |
| 57 | 92.35 | 115.86 | 136.01 | 152.80 | 203.18 | 115.86 | 147.76 | 176.31 | 194.78 | 260.27 |
| 58 | 97.39 | 122.58 | 144.41 | 162.88 | 218.29 | 120.90 | 156.16 | 183.03 | 208.21 | 273.70 |
| 59 | 105.79 | 136.01 | 154.48 | 176.31 | 233.40 | 129.29 | 166.23 | 193.10 | 218.29 | 292.17 |
| 60 | 112.50 | 142.73 | 166.23 | 189.74 | 250.19 | 139.37 | 176.31 | 204.86 | 231.72 | 308.96 |
| 61 | 119.22 | 152.80 | 176.31 | 203.18 | 266.98 | 147.76 | 186.38 | 216.61 | 246.83 | 324.07 |
| 62 | 129.29 | 162.88 | 191.42 | 214.93 | 285.45 | 156.16 | 196.46 | 231.72 | 260.27 | 345.90 |
| 63 | 139.37 | 172.95 | 204.86 | 231.72 | 307.28 | 164.56 | 208.21 | 243.48 | 277.06 | 366.05 |
| 64 | 147.76 | 189.74 | 221.65 | 248.51 | 330.79 | 174.63 | 221.65 | 263.62 | 293.85 | 392.92 |
| 65 | 159.52 | 201.50 | 235.08 | 266.98 | 354.30 | 186.38 | 236.76 | 277.06 | 315.68 | 416.43 |
| 66 | 171.27 | 218.29 | 255.23 | 290.49 | 382.84 | 199.82 | 255.23 | 297.21 | 337.51 | 448.33 |
| 67 | 183.03 | 231.72 | 273.70 | 312.32 | 411.39 | 213.25 | 270.34 | 317.36 | 362.69 | 475.20 |
| 68 | 194.78 | 250.19 | 293.85 | 334.15 | 443.29 | 226.68 | 290.49 | 340.87 | 384.52 | 510.46 |
| 69 | 214.93 | 272.02 | 320.72 | 362.69 | 478.55 | 245.15 | 312.32 | 367.73 | 414.75 | 549.08 |
| 70 | 235.08 | 298.89 | 350.94 | 401.31 | 528.93 | 266.98 | 339.19 | 401.31 | 455.05 | 601.13 |
| 71 | 260.27 | 330.79 | 391.24 | 441.61 | 586.02 | 292.17 | 374.45 | 439.93 | 497.03 | 659.90 |
| 72 | 288.81 | 367.73 | 431.54 | 491.99 | 648.15 | 322.39 | 409.71 | 483.59 | 549.08 | 723.71 |
| 73 | 319.04 | 409.71 | 481.91 | 545.72 | 722.03 | 354.30 | 455.05 | 533.97 | 604.49 | 799.27 |
| 74 | 355.98 | 451.69 | 533.97 | 607.85 | 800.95 | 389.56 | 498.70 | 587.70 | 664.94 | 878.19 |
| 75 | 396.28 | 505.42 | 594.42 | 676.69 | 891.62 | 431.54 | 550.76 | 646.47 | 733.78 | 970.54 |
| 76 | 436.58 | 559.15 | 661.58 | 752.25 | 992.37 | 471.84 | 604.49 | 713.63 | 809.35 | 1069.61 |
| 77 | 485.27 | 622.96 | 737.14 | 839.57 | 1104.87 | 517.18 | 664.94 | 787.52 | 894.98 | 1178.76 |
| 78 | 533.97 | 688.45 | 816.06 | 931.92 | 1224.09 | 565.87 | 730.43 | 863.08 | 985.66 | 1296.30 |
| 79 | 582.66 | 752.25 | 894.98 | 1024.28 | 1343.31 | 612.89 | 792.55 | 940.32 | 1074.65 | 1412.16 |
| 80 | 634.71 | 816.06 | 973.90 | 1109.91 | 1455.81 | 663.26 | 854.68 | 1017.56 | 1161.96 | 1524.66 |
| 81 | 678.37 | 876.51 | 1042.75 | 1192.19 | 1563.28 | 706.92 | 916.81 | 1089.76 | 1242.56 | 1630.44 |
| 82 | 722.03 | 933.60 | 1109.91 | 1267.75 | 1664.03 | 753.93 | 972.22 | 1156.93 | 1319.80 | 1734.55 |
| 83 | 769.05 | 990.69 | 1177.08 | 1339.95 | 1763.10 | 800.95 | 1030.99 | 1224.09 | 1393.69 | 1835.30 |
| 84 | 814.38 | 1049.46 | 1247.60 | 1425.59 | 1873.92 | 847.97 | 1089.76 | 1297.98 | 1481.00 | 1947.80 |
| 85 | 868.12 | 1116.63 | 1326.52 | 1514.58 | 1989.78 | 900.02 | 1160.29 | 1378.57 | 1568.32 | 2065.34 |
| 86 | 923.53 | 1187.15 | 1408.80 | 1606.94 | 2115.72 | 955.43 | 1230.81 | 1460.85 | 1660.67 | 2191.28 |
| 87 | 982.30 | 1262.71 | 1497.79 | 1707.69 | 2246.69 | 1014.20 | 1306.37 | 1549.85 | 1761.42 | 2322.25 |
| 88 | 1047.78 | 1343.31 | 1591.82 | 1815.15 | 2387.74 | 1079.69 | 1386.97 | 1643.88 | 1868.88 | 2463.30 |
| 89 | 1114.95 | 1430.63 | 1695.93 | 1929.33 | 2542.22 | 1146.85 | 1474.28 | 1747.98 | 1983.06 | 2617.78 |
| 90 | 1190.51 | 1528.02 | 1806.75 | 2056.95 | 2711.81 | 1222.41 | 1571.68 | 1858.81 | 2110.68 | 2787.37 |
| 91 | 1271.11 | 1628.77 | 1925.97 | 2192.96 | 2893.16 | 1303.01 | 1672.42 | 1978.03 | 2246.69 | 2968.72 |
| 92 | 1356.75 | 1737.91 | 2053.59 | 2335.68 | 3082.90 | 1388.65 | 1781.57 | 2105.64 | 2389.42 | 3158.46 |
| 93 | 1447.42 | 1855.45 | 2192.96 | 2491.84 | 3289.44 | 1479.32 | 1899.11 | 2245.01 | 2545.58 | 3365.00 |
| 94 | 1549.85 | 1981.39 | 2342.40 | 2658.08 | 3511.08 | 1581.75 | 2025.04 | 2394.45 | 2711.81 | 3586.64 |
| 95 | 1657.31 | 2120.75 | 2505.28 | 2842.78 | 3757.92 | 1689.21 | 2164.41 | 2557.33 | 2896.52 | 3833.48 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 30 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 31 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 32 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 33 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 34 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 35 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 36 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 37 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 38 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 39 | 50.37 | 63.81 | 75.56 | 83.96 | 109.14 | 67.17 | 83.96 | 99.07 | 109.14 | 146.09 |
| 40 | 53.73 | 67.17 | 78.92 | 88.99 | 117.54 | 72.20 | 90.67 | 104.11 | 115.86 | 154.48 |
| 41 | 53.73 | 67.17 | 78.92 | 88.99 | 117.54 | 72.20 | 90.67 | 104.11 | 115.86 | 154.48 |
| 42 | 53.73 | 67.17 | 78.92 | 88.99 | 117.54 | 72.20 | 90.67 | 104.11 | 115.86 | 154.48 |
| 43 | 53.73 | 67.17 | 78.92 | 88.99 | 117.54 | 72.20 | 90.67 | 104.11 | 115.86 | 154.48 |
| 44 | 53.73 | 67.17 | 78.92 | 88.99 | 117.54 | 72.20 | 90.67 | 104.11 | 115.86 | 154.48 |
| 45 | 57.09 | 72.20 | 83.96 | 94.03 | 127.61 | 75.56 | 95.71 | 109.14 | 124.26 | 166.23 |
| 46 | 57.09 | 72.20 | 83.96 | 94.03 | 127.61 | 75.56 | 95.71 | 109.14 | 124.26 | 166.23 |
| 47 | 57.09 | 72.20 | 83.96 | 94.03 | 127.61 | 75.56 | 95.71 | 109.14 | 124.26 | 166.23 |
| 48 | 57.09 | 72.20 | 83.96 | 94.03 | 127.61 | 75.56 | 95.71 | 109.14 | 124.26 | 166.23 |
| 49 | 57.09 | 72.20 | 83.96 | 94.03 | 127.61 | 75.56 | 95.71 | 109.14 | 124.26 | 166.23 |
| 50 | 63.81 | 80.60 | 92.35 | 104.11 | 139.37 | 82.28 | 105.79 | 122.58 | 137.69 | 183.03 |
| 51 | 65.49 | 82.28 | 95.71 | 109.14 | 142.73 | 85.64 | 109.14 | 125.94 | 144.41 | 188.06 |
| 52 | 65.49 | 85.64 | 97.39 | 110.82 | 147.76 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 53 | 68.84 | 88.99 | 102.43 | 115.86 | 152.80 | 92.35 | 114.18 | 136.01 | 151.12 | 201.50 |
| 54 | 72.20 | 90.67 | 105.79 | 120.90 | 157.84 | 95.71 | 117.54 | 139.37 | 154.48 | 208.21 |
| 55 | 73.88 | 94.03 | 109.14 | 125.94 | 164.56 | 97.39 | 120.90 | 142.73 | 162.88 | 214.93 |
| 56 | 78.92 | 99.07 | 114.18 | 129.29 | 176.31 | 100.75 | 129.29 | 149.44 | 169.59 | 225.00 |
| 57 | 83.96 | 105.79 | 125.94 | 141.05 | 186.38 | 105.79 | 137.69 | 157.84 | 179.67 | 238.44 |
| 58 | 88.99 | 112.50 | 132.65 | 149.44 | 196.46 | 112.50 | 142.73 | 164.56 | 188.06 | 250.19 |
| 59 | 95.71 | 120.90 | 139.37 | 156.16 | 209.89 | 119.22 | 151.12 | 176.31 | 196.46 | 263.62 |
| 60 | 102.43 | 127.61 | 149.44 | 167.91 | 223.33 | 124.26 | 159.52 | 184.71 | 209.89 | 277.06 |
| 61 | 109.14 | 137.69 | 161.20 | 183.03 | 241.80 | 132.65 | 167.91 | 198.14 | 223.33 | 295.53 |
| 62 | 117.54 | 147.76 | 172.95 | 196.46 | 258.59 | 142.73 | 179.67 | 209.89 | 236.76 | 314.00 |
| 63 | 125.94 | 161.20 | 189.74 | 209.89 | 278.74 | 152.80 | 193.10 | 225.00 | 250.19 | 334.15 |
| 64 | 136.01 | 169.59 | 201.50 | 226.68 | 298.89 | 159.52 | 201.50 | 238.44 | 266.98 | 354.30 |
| 65 | 144.41 | 183.03 | 216.61 | 243.48 | 320.72 | 169.59 | 214.93 | 255.23 | 283.77 | 377.81 |
| 66 | 157.84 | 199.82 | 230.04 | 263.62 | 347.58 | 183.03 | 230.04 | 272.02 | 305.60 | 406.35 |
| 67 | 166.23 | 213.25 | 250.19 | 282.10 | 372.77 | 191.42 | 248.51 | 290.49 | 325.75 | 431.54 |
| 68 | 179.67 | 226.68 | 268.66 | 305.60 | 401.31 | 206.53 | 263.62 | 310.64 | 352.62 | 465.12 |
| 69 | 193.10 | 248.51 | 290.49 | 330.79 | 438.26 | 223.33 | 285.45 | 335.83 | 379.49 | 500.38 |
| 70 | 211.57 | 273.70 | 320.72 | 362.69 | 480.23 | 241.80 | 310.64 | 364.37 | 413.07 | 547.40 |
| 71 | 235.08 | 300.57 | 354.30 | 402.99 | 532.29 | 265.30 | 340.87 | 397.96 | 455.05 | 601.13 |
| 72 | 261.95 | 334.15 | 394.60 | 448.33 | 591.06 | 293.85 | 377.81 | 439.93 | 500.38 | 661.58 |
| 73 | 292.17 | 372.77 | 438.26 | 497.03 | 658.22 | 322.39 | 413.07 | 486.95 | 547.40 | 728.75 |
| 74 | 325.75 | 414.75 | 485.27 | 554.12 | 730.43 | 357.66 | 456.73 | 533.97 | 607.85 | 800.95 |
| 75 | 359.34 | 461.76 | 542.36 | 612.89 | 809.35 | 391.24 | 502.06 | 587.70 | 666.62 | 881.55 |
| 76 | 399.64 | 510.46 | 601.13 | 685.09 | 903.38 | 429.86 | 550.76 | 648.15 | 738.82 | 973.90 |
| 77 | 441.61 | 565.87 | 669.98 | 765.69 | 1005.80 | 471.84 | 604.49 | 713.63 | 816.06 | 1071.29 |
| 78 | 485.27 | 624.64 | 743.86 | 844.61 | 1113.27 | 515.50 | 661.58 | 785.84 | 893.30 | 1177.08 |
| 79 | 530.61 | 683.41 | 816.06 | 930.24 | 1224.09 | 557.47 | 720.35 | 856.36 | 977.26 | 1286.22 |
| 80 | 574.27 | 742.18 | 884.91 | 1012.52 | 1326.52 | 599.45 | 777.44 | 925.21 | 1056.18 | 1390.33 |
| 81 | 616.24 | 799.27 | 947.03 | 1084.72 | 1423.91 | 641.43 | 834.53 | 987.33 | 1131.74 | 1486.04 |
| 82 | 654.86 | 847.97 | 1007.48 | 1153.57 | 1514.58 | 685.09 | 883.23 | 1051.14 | 1200.59 | 1578.39 |
| 83 | 698.52 | 900.02 | 1071.29 | 1220.73 | 1605.26 | 727.07 | 938.64 | 1114.95 | 1267.75 | 1669.07 |
| 84 | 742.18 | 957.11 | 1136.78 | 1296.30 | 1704.33 | 770.73 | 995.73 | 1180.44 | 1346.67 | 1768.13 |
| 85 | 790.87 | 1017.56 | 1208.98 | 1375.22 | 1810.11 | 819.42 | 1056.18 | 1252.64 | 1427.27 | 1878.96 |
| 86 | 842.93 | 1081.37 | 1284.54 | 1460.85 | 1924.29 | 871.47 | 1119.99 | 1328.20 | 1512.91 | 1993.14 |
| 87 | 896.66 | 1148.53 | 1363.46 | 1551.53 | 2043.51 | 925.21 | 1187.15 | 1407.12 | 1603.58 | 2112.36 |
| 88 | 953.75 | 1222.41 | 1450.78 | 1647.24 | 2174.49 | 982.30 | 1261.03 | 1494.43 | 1699.29 | 2243.33 |
| 89 | 1014.20 | 1303.01 | 1543.13 | 1753.02 | 2313.85 | 1042.75 | 1341.63 | 1586.79 | 1805.08 | 2382.70 |
| 90 | 1084.72 | 1388.65 | 1643.88 | 1868.88 | 2468.34 | 1113.27 | 1427.27 | 1687.54 | 1920.94 | 2537.18 |
| 91 | 1158.61 | 1482.68 | 1754.70 | 1993.14 | 2629.53 | 1187.15 | 1521.30 | 1798.36 | 2045.19 | 2698.38 |
| 92 | 1235.85 | 1583.43 | 1872.24 | 2124.11 | 2805.84 | 1264.39 | 1622.05 | 1915.90 | 2176.17 | 2874.69 |
| 93 | 1319.80 | 1687.54 | 1996.50 | 2265.16 | 2993.91 | 1348.35 | 1726.16 | 2040.16 | 2317.21 | 3062.75 |
| 94 | 1412.16 | 1805.08 | 2132.51 | 2417.96 | 3195.40 | 1440.70 | 1843.70 | 2176.17 | 2470.01 | 3264.25 |
| 95 | 1509.55 | 1929.33 | 2281.95 | 2585.88 | 3418.73 | 1538.09 | 1967.95 | 2325.61 | 2637.93 | 3487.57 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 30 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 31 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 32 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 33 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 34 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 35 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 36 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 37 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 38 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 39 | 47.02 | 58.77 | 67.17 | 78.92 | 104.11 | 63.81 | 78.92 | 90.67 | 105.79 | 139.37 |
| 40 | 50.37 | 62.13 | 75.56 | 82.28 | 110.82 | 67.17 | 85.64 | 99.07 | 109.14 | 147.76 |
| 41 | 50.37 | 62.13 | 75.56 | 82.28 | 110.82 | 67.17 | 85.64 | 99.07 | 109.14 | 147.76 |
| 42 | 50.37 | 62.13 | 75.56 | 82.28 | 110.82 | 67.17 | 85.64 | 99.07 | 109.14 | 147.76 |
| 43 | 50.37 | 62.13 | 75.56 | 82.28 | 110.82 | 67.17 | 85.64 | 99.07 | 109.14 | 147.76 |
| 44 | 50.37 | 62.13 | 75.56 | 82.28 | 110.82 | 67.17 | 85.64 | 99.07 | 109.14 | 147.76 |
| 45 | 52.05 | 67.17 | 78.92 | 88.99 | 115.86 | 70.52 | 90.67 | 104.11 | 115.86 | 156.16 |
| 46 | 52.05 | 67.17 | 78.92 | 88.99 | 115.86 | 70.52 | 90.67 | 104.11 | 115.86 | 156.16 |
| 47 | 52.05 | 67.17 | 78.92 | 88.99 | 115.86 | 70.52 | 90.67 | 104.11 | 115.86 | 156.16 |
| 48 | 52.05 | 67.17 | 78.92 | 88.99 | 115.86 | 70.52 | 90.67 | 104.11 | 115.86 | 156.16 |
| 49 | 52.05 | 67.17 | 78.92 | 88.99 | 115.86 | 70.52 | 90.67 | 104.11 | 115.86 | 156.16 |
| 50 | 58.77 | 77.24 | 87.32 | 95.71 | 129.29 | 77.24 | 102.43 | 114.18 | 129.29 | 171.27 |
| 51 | 58.77 | 78.92 | 90.67 | 99.07 | 136.01 | 78.92 | 104.11 | 120.90 | 132.65 | 179.67 |
| 52 | 62.13 | 80.60 | 94.03 | 105.79 | 141.05 | 80.60 | 107.46 | 124.26 | 139.37 | 186.38 |
| 53 | 63.81 | 83.96 | 95.71 | 109.14 | 144.41 | 83.96 | 109.14 | 127.61 | 144.41 | 191.42 |
| 54 | 67.17 | 87.32 | 97.39 | 112.50 | 149.44 | 88.99 | 112.50 | 129.29 | 147.76 | 198.14 |
| 55 | 68.84 | 88.99 | 100.75 | 117.54 | 152.80 | 92.35 | 115.86 | 134.33 | 151.12 | 203.18 |
| 56 | 72.20 | 92.35 | 109.14 | 124.26 | 159.52 | 95.71 | 119.22 | 142.73 | 161.20 | 209.89 |
| 57 | 77.24 | 99.07 | 115.86 | 130.97 | 174.63 | 99.07 | 129.29 | 149.44 | 169.59 | 223.33 |
| 58 | 83.96 | 107.46 | 124.26 | 141.05 | 184.71 | 105.79 | 137.69 | 156.16 | 177.99 | 236.76 |
| 59 | 88.99 | 112.50 | 132.65 | 151.12 | 199.82 | 110.82 | 142.73 | 167.91 | 188.06 | 250.19 |
| 60 | 94.03 | 120.90 | 141.05 | 157.84 | 211.57 | 115.86 | 151.12 | 176.31 | 196.46 | 263.62 |
| 61 | 104.11 | 132.65 | 152.80 | 174.63 | 228.36 | 124.26 | 161.20 | 186.38 | 213.25 | 278.74 |
| 62 | 107.46 | 139.37 | 162.88 | 184.71 | 241.80 | 130.97 | 167.91 | 198.14 | 225.00 | 295.53 |
| 63 | 115.86 | 151.12 | 176.31 | 198.14 | 263.62 | 141.05 | 181.35 | 209.89 | 238.44 | 315.68 |
| 64 | 124.26 | 161.20 | 189.74 | 211.57 | 283.77 | 149.44 | 193.10 | 226.68 | 253.55 | 337.51 |
| 65 | 136.01 | 172.95 | 204.86 | 230.04 | 305.60 | 159.52 | 204.86 | 241.80 | 270.34 | 359.34 |
| 66 | 144.41 | 189.74 | 221.65 | 248.51 | 330.79 | 169.59 | 219.97 | 258.59 | 290.49 | 386.20 |
| 67 | 156.16 | 199.82 | 231.72 | 266.98 | 350.94 | 181.35 | 233.40 | 272.02 | 312.32 | 411.39 |
| 68 | 166.23 | 216.61 | 253.55 | 285.45 | 381.16 | 191.42 | 251.87 | 293.85 | 332.47 | 439.93 |
| 69 | 181.35 | 236.76 | 273.70 | 312.32 | 414.75 | 208.21 | 272.02 | 315.68 | 357.66 | 476.88 |
| 70 | 199.82 | 256.91 | 302.25 | 340.87 | 453.37 | 228.36 | 297.21 | 345.90 | 389.56 | 518.85 |
| 71 | 219.97 | 285.45 | 335.83 | 381.16 | 502.06 | 246.83 | 324.07 | 377.81 | 431.54 | 565.87 |
| 72 | 243.48 | 319.04 | 376.13 | 423.14 | 559.15 | 273.70 | 359.34 | 418.11 | 471.84 | 626.32 |
| 73 | 273.70 | 354.30 | 414.75 | 470.16 | 621.28 | 305.60 | 392.92 | 460.08 | 523.89 | 688.45 |
| 74 | 302.25 | 394.60 | 461.76 | 522.21 | 691.81 | 330.79 | 436.58 | 507.10 | 574.27 | 758.97 |
| 75 | 334.15 | 436.58 | 510.46 | 584.34 | 769.05 | 366.05 | 476.88 | 559.15 | 636.39 | 836.21 |
| 76 | 371.09 | 486.95 | 569.23 | 649.83 | 854.68 | 401.31 | 527.25 | 614.57 | 700.20 | 925.21 |
| 77 | 413.07 | 539.00 | 634.71 | 723.71 | 950.39 | 439.93 | 575.95 | 678.37 | 774.08 | 1017.56 |
| 78 | 453.37 | 594.42 | 703.56 | 804.31 | 1054.50 | 481.91 | 633.04 | 747.22 | 851.32 | 1118.31 |
| 79 | 497.03 | 654.86 | 772.40 | 881.55 | 1158.61 | 523.89 | 690.13 | 812.70 | 928.56 | 1222.41 |
| 80 | 537.32 | 708.60 | 837.89 | 955.43 | 1256.00 | 564.19 | 743.86 | 876.51 | 1002.45 | 1316.45 |
| 81 | 574.27 | 758.97 | 898.34 | 1027.63 | 1346.67 | 601.13 | 794.23 | 940.32 | 1071.29 | 1408.80 |
| 82 | 612.89 | 809.35 | 955.43 | 1091.44 | 1435.66 | 638.07 | 844.61 | 997.41 | 1138.46 | 1497.79 |
| 83 | 651.51 | 859.72 | 1015.88 | 1158.61 | 1519.62 | 678.37 | 894.98 | 1059.54 | 1203.94 | 1585.11 |
| 84 | 690.13 | 908.41 | 1074.65 | 1225.77 | 1611.97 | 720.35 | 947.03 | 1118.31 | 1274.47 | 1677.46 |
| 85 | 735.46 | 965.51 | 1140.14 | 1303.01 | 1712.72 | 765.69 | 1005.80 | 1185.47 | 1353.39 | 1778.21 |
| 86 | 782.48 | 1027.63 | 1210.66 | 1381.93 | 1820.19 | 812.70 | 1067.93 | 1256.00 | 1432.31 | 1885.67 |
| 87 | 832.85 | 1091.44 | 1286.22 | 1467.57 | 1931.01 | 863.08 | 1131.74 | 1331.56 | 1517.94 | 1996.50 |
| 88 | 886.59 | 1161.96 | 1368.50 | 1558.24 | 2055.27 | 916.81 | 1202.26 | 1413.84 | 1608.62 | 2120.75 |
| 89 | 943.68 | 1235.85 | 1457.49 | 1657.31 | 2184.56 | 973.90 | 1276.15 | 1502.83 | 1707.69 | 2250.05 |
| 90 | 1005.80 | 1318.12 | 1553.20 | 1766.46 | 2327.29 | 1036.03 | 1358.42 | 1598.54 | 1816.83 | 2392.77 |
| 91 | 1074.65 | 1405.44 | 1653.95 | 1880.64 | 2483.45 | 1104.87 | 1445.74 | 1699.29 | 1931.01 | 2548.93 |
| 92 | 1146.85 | 1497.79 | 1763.10 | 2004.89 | 2648.00 | 1177.08 | 1538.09 | 1808.43 | 2055.27 | 2713.49 |
| 93 | 1225.77 | 1600.22 | 1878.96 | 2135.87 | 2820.96 | 1256.00 | 1640.52 | 1924.29 | 2186.24 | 2886.44 |
| 94 | 1309.73 | 1709.36 | 2006.57 | 2278.59 | 3014.06 | 1339.95 | 1749.66 | 2051.91 | 2328.97 | 3079.54 |
| 95 | 1402.08 | 1828.58 | 2147.62 | 2434.75 | 3222.27 | 1432.31 | 1868.88 | 2192.96 | 2485.13 | 3287.76 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 30 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 31 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 32 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 33 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 34 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 35 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 36 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 37 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 38 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 39 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 130.97 | 177.99 |
| 40 | 63.81 | 82.28 | 92.35 | 105.79 | 139.37 | 88.99 | 110.82 | 125.94 | 142.73 | 191.42 |
| 41 | 63.81 | 82.28 | 92.35 | 105.79 | 139.37 | 88.99 | 110.82 | 125.94 | 142.73 | 191.42 |
| 42 | 63.81 | 82.28 | 92.35 | 105.79 | 139.37 | 88.99 | 110.82 | 125.94 | 142.73 | 191.42 |
| 43 | 63.81 | 82.28 | 92.35 | 105.79 | 139.37 | 88.99 | 110.82 | 125.94 | 142.73 | 191.42 |
| 44 | 63.81 | 82.28 | 92.35 | 105.79 | 139.37 | 88.99 | 110.82 | 125.94 | 142.73 | 191.42 |
| 45 | 70.52 | 87.32 | 97.39 | 110.82 | 147.76 | 97.39 | 115.86 | 134.33 | 149.44 | 201.50 |
| 46 | 70.52 | 87.32 | 97.39 | 110.82 | 147.76 | 97.39 | 115.86 | 134.33 | 149.44 | 201.50 |
| 47 | 70.52 | 87.32 | 97.39 | 110.82 | 147.76 | 97.39 | 115.86 | 134.33 | 149.44 | 201.50 |
| 48 | 70.52 | 87.32 | 97.39 | 110.82 | 147.76 | 97.39 | 115.86 | 134.33 | 149.44 | 201.50 |
| 49 | 70.52 | 87.32 | 97.39 | 110.82 | 147.76 | 97.39 | 115.86 | 134.33 | 149.44 | 201.50 |
| 50 | 78.92 | 94.03 | 109.14 | 120.90 | 164.56 | 105.79 | 129.29 | 149.44 | 166.23 | 223.33 |
| 51 | 80.60 | 100.75 | 112.50 | 125.94 | 169.59 | 109.14 | 136.01 | 152.80 | 171.27 | 231.72 |
| 52 | 83.96 | 104.11 | 117.54 | 132.65 | 174.63 | 110.82 | 139.37 | 159.52 | 177.99 | 238.44 |
| 53 | 85.64 | 105.79 | 120.90 | 137.69 | 181.35 | 114.18 | 142.73 | 164.56 | 183.03 | 245.15 |
| 54 | 90.67 | 109.14 | 124.26 | 141.05 | 189.74 | 119.22 | 146.09 | 169.59 | 188.06 | 255.23 |
| 55 | 92.35 | 112.50 | 130.97 | 144.41 | 194.78 | 122.58 | 151.12 | 174.63 | 194.78 | 261.95 |
| 56 | 99.07 | 117.54 | 137.69 | 152.80 | 204.86 | 130.97 | 157.84 | 183.03 | 203.18 | 273.70 |
| 57 | 104.11 | 127.61 | 146.09 | 162.88 | 218.29 | 136.01 | 167.91 | 191.42 | 214.93 | 288.81 |
| 58 | 109.14 | 136.01 | 156.16 | 172.95 | 233.40 | 141.05 | 176.31 | 204.86 | 226.68 | 303.92 |
| 59 | 115.86 | 146.09 | 166.23 | 188.06 | 251.87 | 149.44 | 186.38 | 214.93 | 240.12 | 322.39 |
| 60 | 124.26 | 156.16 | 177.99 | 201.50 | 270.34 | 157.84 | 198.14 | 226.68 | 255.23 | 342.54 |
| 61 | 134.33 | 166.23 | 194.78 | 216.61 | 288.81 | 167.91 | 208.21 | 241.80 | 270.34 | 361.02 |
| 62 | 146.09 | 181.35 | 206.53 | 231.72 | 312.32 | 177.99 | 225.00 | 256.91 | 287.13 | 386.20 |
| 63 | 159.52 | 194.78 | 223.33 | 251.87 | 335.83 | 193.10 | 238.44 | 275.38 | 308.96 | 411.39 |
| 64 | 169.59 | 211.57 | 241.80 | 272.02 | 364.37 | 204.86 | 255.23 | 293.85 | 329.11 | 441.61 |
| 65 | 181.35 | 226.68 | 260.27 | 290.49 | 391.24 | 218.29 | 273.70 | 314.00 | 350.94 | 470.16 |
| 66 | 194.78 | 245.15 | 280.42 | 315.68 | 421.46 | 233.40 | 292.17 | 335.83 | 376.13 | 503.74 |
| 67 | 211.57 | 263.62 | 302.25 | 339.19 | 453.37 | 250.19 | 312.32 | 359.34 | 402.99 | 540.68 |
| 68 | 226.68 | 282.10 | 325.75 | 362.69 | 485.27 | 268.66 | 334.15 | 384.52 | 429.86 | 575.95 |
| 69 | 245.15 | 305.60 | 352.62 | 396.28 | 528.93 | 287.13 | 359.34 | 414.75 | 466.80 | 621.28 |
| 70 | 266.98 | 335.83 | 387.88 | 433.22 | 582.66 | 312.32 | 391.24 | 453.37 | 505.42 | 678.37 |
| 71 | 298.89 | 372.77 | 429.86 | 481.91 | 648.15 | 344.22 | 429.86 | 497.03 | 557.47 | 745.54 |
| 72 | 332.47 | 414.75 | 478.55 | 537.32 | 716.99 | 379.49 | 471.84 | 545.72 | 612.89 | 819.42 |
| 73 | 371.09 | 460.08 | 532.29 | 599.45 | 799.27 | 416.43 | 520.53 | 601.13 | 676.69 | 903.38 |
| 74 | 409.71 | 513.82 | 592.74 | 664.94 | 888.27 | 458.41 | 574.27 | 663.26 | 743.86 | 995.73 |
| 75 | 453.37 | 567.55 | 659.90 | 743.86 | 990.69 | 502.06 | 629.68 | 732.11 | 822.78 | 1098.16 |
| 76 | 505.42 | 633.04 | 737.14 | 829.50 | 1104.87 | 552.44 | 693.48 | 809.35 | 908.41 | 1212.34 |
| 77 | 559.15 | 706.92 | 822.78 | 928.56 | 1232.49 | 607.85 | 767.37 | 891.62 | 1005.80 | 1338.27 |
| 78 | 621.28 | 780.80 | 911.77 | 1029.31 | 1371.86 | 666.62 | 839.57 | 980.62 | 1106.55 | 1474.28 |
| 79 | 678.37 | 859.72 | 1004.13 | 1133.42 | 1507.87 | 725.39 | 916.81 | 1072.97 | 1210.66 | 1608.62 |
| 80 | 735.46 | 930.24 | 1091.44 | 1232.49 | 1638.84 | 782.48 | 987.33 | 1156.93 | 1309.73 | 1737.91 |
| 81 | 790.87 | 1002.45 | 1170.36 | 1324.84 | 1756.38 | 834.53 | 1059.54 | 1239.21 | 1400.40 | 1858.81 |
| 82 | 842.93 | 1064.57 | 1249.28 | 1408.80 | 1872.24 | 888.27 | 1123.34 | 1316.45 | 1486.04 | 1976.35 |
| 83 | 896.66 | 1130.06 | 1323.16 | 1494.43 | 1984.74 | 943.68 | 1190.51 | 1395.37 | 1575.03 | 2092.21 |
| 84 | 953.75 | 1200.59 | 1403.76 | 1585.11 | 2107.32 | 1002.45 | 1264.39 | 1477.64 | 1665.71 | 2216.46 |
| 85 | 1014.20 | 1277.83 | 1494.43 | 1684.18 | 2241.65 | 1062.90 | 1343.31 | 1568.32 | 1766.46 | 2352.48 |
| 86 | 1079.69 | 1358.42 | 1588.47 | 1789.96 | 2382.70 | 1128.38 | 1423.91 | 1662.35 | 1872.24 | 2493.52 |
| 87 | 1150.21 | 1445.74 | 1689.21 | 1900.79 | 2533.82 | 1198.91 | 1511.23 | 1763.10 | 1983.06 | 2644.65 |
| 88 | 1224.09 | 1538.09 | 1796.68 | 2021.68 | 2695.02 | 1272.79 | 1603.58 | 1870.56 | 2103.96 | 2805.84 |
| 89 | 1306.37 | 1640.52 | 1914.22 | 2152.66 | 2871.33 | 1355.07 | 1706.01 | 1988.10 | 2234.94 | 2982.15 |
| 90 | 1393.69 | 1751.34 | 2040.16 | 2293.71 | 3061.07 | 1442.38 | 1816.83 | 2114.04 | 2375.98 | 3171.90 |
| 91 | 1491.08 | 1868.88 | 2179.52 | 2448.19 | 3267.61 | 1539.77 | 1934.37 | 2253.41 | 2530.46 | 3378.43 |
| 92 | 1590.15 | 1994.82 | 2323.93 | 2611.06 | 3485.89 | 1638.84 | 2060.30 | 2397.81 | 2693.34 | 3596.72 |
| 93 | 1699.29 | 2129.15 | 2480.09 | 2784.01 | 3720.97 | 1747.98 | 2194.64 | 2553.97 | 2866.29 | 3831.80 |
| 94 | 1816.83 | 2275.23 | 2648.00 | 2972.08 | 3974.52 | 1865.52 | 2340.72 | 2721.89 | 3054.36 | 4085.35 |
| 95 | 1944.44 | 2436.43 | 2834.39 | 3178.61 | 4253.26 | 1993.14 | 2501.92 | 2908.27 | 3260.89 | 4364.08 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 30 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 31 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 32 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 33 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 34 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 35 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 36 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 37 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 38 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 39 | 53.73 | 67.17 | 78.92 | 87.32 | 115.86 | 73.88 | 92.35 | 107.46 | 117.54 | 159.52 |
| 40 | 58.77 | 72.20 | 82.28 | 92.35 | 122.58 | 80.60 | 99.07 | 110.82 | 125.94 | 169.59 |
| 41 | 58.77 | 72.20 | 82.28 | 92.35 | 122.58 | 80.60 | 99.07 | 110.82 | 125.94 | 169.59 |
| 42 | 58.77 | 72.20 | 82.28 | 92.35 | 122.58 | 80.60 | 99.07 | 110.82 | 125.94 | 169.59 |
| 43 | 58.77 | 72.20 | 82.28 | 92.35 | 122.58 | 80.60 | 99.07 | 110.82 | 125.94 | 169.59 |
| 44 | 58.77 | 72.20 | 82.28 | 92.35 | 122.58 | 80.60 | 99.07 | 110.82 | 125.94 | 169.59 |
| 45 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 132.65 | 177.99 |
| 46 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 132.65 | 177.99 |
| 47 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 132.65 | 177.99 |
| 48 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 132.65 | 177.99 |
| 49 | 62.13 | 78.92 | 87.32 | 95.71 | 132.65 | 83.96 | 105.79 | 117.54 | 132.65 | 177.99 |
| 50 | 67.17 | 85.64 | 97.39 | 109.14 | 146.09 | 92.35 | 115.86 | 132.65 | 147.76 | 198.14 |
| 51 | 70.52 | 88.99 | 102.43 | 112.50 | 151.12 | 97.39 | 119.22 | 137.69 | 152.80 | 204.86 |
| 52 | 73.88 | 92.35 | 104.11 | 115.86 | 154.48 | 100.75 | 124.26 | 141.05 | 157.84 | 211.57 |
| 53 | 75.56 | 94.03 | 109.14 | 120.90 | 161.20 | 104.11 | 127.61 | 147.76 | 164.56 | 218.29 |
| 54 | 80.60 | 97.39 | 112.50 | 125.94 | 166.23 | 105.79 | 130.97 | 151.12 | 167.91 | 225.00 |
| 55 | 82.28 | 100.75 | 114.18 | 130.97 | 171.27 | 109.14 | 136.01 | 154.48 | 174.63 | 233.40 |
| 56 | 87.32 | 107.46 | 120.90 | 137.69 | 183.03 | 114.18 | 142.73 | 162.88 | 181.35 | 243.48 |
| 57 | 92.35 | 112.50 | 132.65 | 146.09 | 194.78 | 119.22 | 147.76 | 172.95 | 191.42 | 255.23 |
| 58 | 99.07 | 119.22 | 139.37 | 154.48 | 206.53 | 125.94 | 156.16 | 181.35 | 201.50 | 268.66 |
| 59 | 105.79 | 129.29 | 149.44 | 167.91 | 223.33 | 132.65 | 166.23 | 191.42 | 214.93 | 287.13 |
| 60 | 112.50 | 139.37 | 161.20 | 177.99 | 238.44 | 142.73 | 176.31 | 203.18 | 226.68 | 303.92 |
| 61 | 119.22 | 149.44 | 171.27 | 193.10 | 258.59 | 151.12 | 188.06 | 214.93 | 241.80 | 322.39 |
| 62 | 129.29 | 161.20 | 184.71 | 206.53 | 277.06 | 159.52 | 199.82 | 230.04 | 256.91 | 344.22 |
| 63 | 141.05 | 172.95 | 199.82 | 223.33 | 300.57 | 169.59 | 211.57 | 243.48 | 273.70 | 367.73 |
| 64 | 151.12 | 188.06 | 214.93 | 241.80 | 322.39 | 181.35 | 228.36 | 260.27 | 292.17 | 392.92 |
| 65 | 162.88 | 203.18 | 231.72 | 260.27 | 349.26 | 194.78 | 243.48 | 278.74 | 314.00 | 421.46 |
| 66 | 176.31 | 218.29 | 251.87 | 280.42 | 376.13 | 209.89 | 260.27 | 298.89 | 335.83 | 450.01 |
| 67 | 186.38 | 233.40 | 268.66 | 300.57 | 402.99 | 221.65 | 277.06 | 320.72 | 359.34 | 480.23 |
| 68 | 199.82 | 250.19 | 288.81 | 325.75 | 431.54 | 236.76 | 297.21 | 342.54 | 384.52 | 513.82 |
| 69 | 214.93 | 268.66 | 314.00 | 352.62 | 471.84 | 255.23 | 317.36 | 369.41 | 413.07 | 554.12 |
| 70 | 238.44 | 298.89 | 345.90 | 389.56 | 518.85 | 277.06 | 349.26 | 402.99 | 453.37 | 604.49 |
| 71 | 263.62 | 330.79 | 382.84 | 429.86 | 574.27 | 303.92 | 382.84 | 441.61 | 495.35 | 663.26 |
| 72 | 293.85 | 367.73 | 424.82 | 478.55 | 638.07 | 335.83 | 421.46 | 485.27 | 547.40 | 728.75 |
| 73 | 329.11 | 408.03 | 473.52 | 532.29 | 710.28 | 369.41 | 461.76 | 535.65 | 602.81 | 804.31 |
| 74 | 366.05 | 456.73 | 527.25 | 594.42 | 792.55 | 409.71 | 512.14 | 591.06 | 663.26 | 888.27 |
| 75 | 404.67 | 508.78 | 587.70 | 658.22 | 879.87 | 446.65 | 564.19 | 651.51 | 728.75 | 977.26 |
| 76 | 450.01 | 564.19 | 656.54 | 737.14 | 982.30 | 491.99 | 619.60 | 720.35 | 809.35 | 1079.69 |
| 77 | 502.06 | 629.68 | 730.43 | 826.14 | 1098.16 | 542.36 | 685.09 | 794.23 | 896.66 | 1192.19 |
| 78 | 550.76 | 696.84 | 812.70 | 916.81 | 1219.06 | 591.06 | 748.90 | 874.83 | 987.33 | 1309.73 |
| 79 | 606.17 | 765.69 | 894.98 | 1009.16 | 1341.63 | 644.79 | 816.06 | 953.75 | 1076.33 | 1430.63 |
| 80 | 654.86 | 829.50 | 970.54 | 1096.48 | 1457.49 | 696.84 | 879.87 | 1029.31 | 1163.64 | 1548.17 |
| 81 | 706.92 | 889.94 | 1044.43 | 1177.08 | 1564.96 | 745.54 | 942.00 | 1104.87 | 1245.92 | 1655.63 |
| 82 | 750.58 | 948.71 | 1109.91 | 1254.32 | 1664.03 | 792.55 | 1000.77 | 1170.36 | 1324.84 | 1758.06 |
| 83 | 797.59 | 1007.48 | 1178.76 | 1331.56 | 1768.13 | 839.57 | 1062.90 | 1242.56 | 1400.40 | 1862.17 |
| 84 | 847.97 | 1069.61 | 1249.28 | 1410.48 | 1875.60 | 889.94 | 1125.02 | 1314.77 | 1484.36 | 1972.99 |
| 85 | 903.38 | 1138.46 | 1329.88 | 1497.79 | 1994.82 | 947.03 | 1193.87 | 1397.04 | 1571.68 | 2095.57 |
| 86 | 962.15 | 1212.34 | 1412.16 | 1591.82 | 2120.75 | 1005.80 | 1267.75 | 1479.32 | 1665.71 | 2221.50 |
| 87 | 1022.60 | 1287.90 | 1502.83 | 1692.57 | 2253.41 | 1066.25 | 1343.31 | 1570.00 | 1766.46 | 2354.15 |
| 88 | 1089.76 | 1370.18 | 1596.86 | 1800.04 | 2397.81 | 1133.42 | 1425.59 | 1664.03 | 1873.92 | 2498.56 |
| 89 | 1161.96 | 1460.85 | 1702.65 | 1914.22 | 2553.97 | 1205.62 | 1516.26 | 1769.81 | 1988.10 | 2654.72 |
| 90 | 1240.88 | 1558.24 | 1815.15 | 2041.83 | 2723.57 | 1284.54 | 1613.65 | 1882.32 | 2115.72 | 2824.31 |
| 91 | 1326.52 | 1664.03 | 1937.73 | 2177.84 | 2906.59 | 1370.18 | 1719.44 | 2004.89 | 2251.73 | 3007.34 |
| 92 | 1417.19 | 1776.53 | 2067.02 | 2322.25 | 3101.37 | 1460.85 | 1831.94 | 2134.19 | 2396.13 | 3202.12 |
| 93 | 1512.91 | 1897.43 | 2206.39 | 2476.73 | 3309.58 | 1556.56 | 1952.84 | 2273.56 | 2550.61 | 3410.33 |
| 94 | 1617.01 | 2026.72 | 2355.83 | 2644.65 | 3534.59 | 1660.67 | 2082.13 | 2423.00 | 2718.53 | 3635.34 |
| 95 | 1732.87 | 2167.77 | 2522.07 | 2827.67 | 3783.10 | 1776.53 | 2223.18 | 2589.23 | 2901.55 | 3883.85 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 30 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 31 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 32 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 33 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 34 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 35 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 36 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 37 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 38 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 39 | 52.05 | 62.13 | 68.84 | 80.60 | 107.46 | 68.84 | 83.96 | 95.71 | 107.46 | 146.09 |
| 40 | 53.73 | 65.49 | 77.24 | 85.64 | 112.50 | 72.20 | 90.67 | 104.11 | 114.18 | 152.80 |
| 41 | 53.73 | 65.49 | 77.24 | 85.64 | 112.50 | 72.20 | 90.67 | 104.11 | 114.18 | 152.80 |
| 42 | 53.73 | 65.49 | 77.24 | 85.64 | 112.50 | 72.20 | 90.67 | 104.11 | 114.18 | 152.80 |
| 43 | 53.73 | 65.49 | 77.24 | 85.64 | 112.50 | 72.20 | 90.67 | 104.11 | 114.18 | 152.80 |
| 44 | 53.73 | 65.49 | 77.24 | 85.64 | 112.50 | 72.20 | 90.67 | 104.11 | 114.18 | 152.80 |
| 45 | 57.09 | 67.17 | 80.60 | 88.99 | 117.54 | 77.24 | 94.03 | 107.46 | 120.90 | 162.88 |
| 46 | 57.09 | 67.17 | 80.60 | 88.99 | 117.54 | 77.24 | 94.03 | 107.46 | 120.90 | 162.88 |
| 47 | 57.09 | 67.17 | 80.60 | 88.99 | 117.54 | 77.24 | 94.03 | 107.46 | 120.90 | 162.88 |
| 48 | 57.09 | 67.17 | 80.60 | 88.99 | 117.54 | 77.24 | 94.03 | 107.46 | 120.90 | 162.88 |
| 49 | 57.09 | 67.17 | 80.60 | 88.99 | 117.54 | 77.24 | 94.03 | 107.46 | 120.90 | 162.88 |
| 50 | 62.13 | 78.92 | 88.99 | 99.07 | 134.33 | 83.96 | 105.79 | 122.58 | 134.33 | 181.35 |
| 51 | 63.81 | 80.60 | 92.35 | 102.43 | 139.37 | 88.99 | 109.14 | 125.94 | 139.37 | 188.06 |
| 52 | 67.17 | 83.96 | 94.03 | 107.46 | 142.73 | 90.67 | 112.50 | 129.29 | 144.41 | 193.10 |
| 53 | 70.52 | 85.64 | 97.39 | 110.82 | 147.76 | 95.71 | 115.86 | 132.65 | 149.44 | 199.82 |
| 54 | 72.20 | 88.99 | 102.43 | 112.50 | 151.12 | 99.07 | 119.22 | 137.69 | 152.80 | 204.86 |
| 55 | 73.88 | 90.67 | 105.79 | 117.54 | 157.84 | 99.07 | 120.90 | 142.73 | 159.52 | 213.25 |
| 56 | 77.24 | 95.71 | 110.82 | 122.58 | 166.23 | 104.11 | 129.29 | 147.76 | 164.56 | 221.65 |
| 57 | 83.96 | 104.11 | 117.54 | 132.65 | 176.31 | 109.14 | 137.69 | 156.16 | 174.63 | 231.72 |
| 58 | 88.99 | 109.14 | 127.61 | 141.05 | 191.42 | 114.18 | 142.73 | 164.56 | 183.03 | 246.83 |
| 59 | 94.03 | 117.54 | 136.01 | 151.12 | 203.18 | 119.22 | 151.12 | 174.63 | 193.10 | 260.27 |
| 60 | 102.43 | 125.94 | 146.09 | 162.88 | 218.29 | 127.61 | 159.52 | 184.71 | 204.86 | 277.06 |
| 61 | 109.14 | 137.69 | 157.84 | 174.63 | 233.40 | 136.01 | 169.59 | 196.46 | 219.97 | 295.53 |
| 62 | 117.54 | 147.76 | 167.91 | 191.42 | 253.55 | 146.09 | 181.35 | 208.21 | 235.08 | 312.32 |
| 63 | 127.61 | 157.84 | 181.35 | 203.18 | 272.02 | 157.84 | 194.78 | 225.00 | 248.51 | 334.15 |
| 64 | 136.01 | 171.27 | 196.46 | 219.97 | 293.85 | 164.56 | 206.53 | 238.44 | 268.66 | 357.66 |
| 65 | 146.09 | 183.03 | 211.57 | 235.08 | 315.68 | 174.63 | 219.97 | 255.23 | 283.77 | 379.49 |
| 66 | 159.52 | 196.46 | 228.36 | 256.91 | 340.87 | 188.06 | 236.76 | 273.70 | 305.60 | 408.03 |
| 67 | 169.59 | 213.25 | 245.15 | 273.70 | 364.37 | 201.50 | 253.55 | 292.17 | 325.75 | 434.90 |
| 68 | 183.03 | 228.36 | 263.62 | 295.53 | 396.28 | 214.93 | 270.34 | 310.64 | 349.26 | 468.48 |
| 69 | 198.14 | 245.15 | 287.13 | 320.72 | 428.18 | 233.40 | 288.81 | 337.51 | 377.81 | 503.74 |
| 70 | 216.61 | 268.66 | 314.00 | 352.62 | 470.16 | 251.87 | 315.68 | 366.05 | 411.39 | 549.08 |
| 71 | 241.80 | 300.57 | 347.58 | 392.92 | 523.89 | 277.06 | 347.58 | 402.99 | 453.37 | 602.81 |
| 72 | 268.66 | 334.15 | 386.20 | 434.90 | 579.30 | 305.60 | 382.84 | 441.61 | 497.03 | 663.26 |
| 73 | 297.21 | 372.77 | 433.22 | 483.59 | 646.47 | 337.51 | 419.79 | 488.63 | 547.40 | 732.11 |
| 74 | 332.47 | 414.75 | 481.91 | 540.68 | 720.35 | 371.09 | 465.12 | 539.00 | 604.49 | 807.67 |
| 75 | 369.41 | 461.76 | 533.97 | 599.45 | 800.95 | 408.03 | 512.14 | 592.74 | 666.62 | 888.27 |
| 76 | 409.71 | 513.82 | 597.77 | 669.98 | 893.30 | 448.33 | 564.19 | 654.86 | 735.46 | 980.62 |
| 77 | 455.05 | 572.59 | 664.94 | 750.58 | 999.09 | 491.99 | 619.60 | 723.71 | 812.70 | 1084.72 |
| 78 | 502.06 | 633.04 | 738.82 | 834.53 | 1109.91 | 539.00 | 681.73 | 795.91 | 896.66 | 1193.87 |
| 79 | 550.76 | 695.16 | 812.70 | 918.49 | 1219.06 | 587.70 | 742.18 | 868.12 | 978.94 | 1301.33 |
| 80 | 597.77 | 755.61 | 884.91 | 999.09 | 1324.84 | 633.04 | 802.63 | 938.64 | 1059.54 | 1407.12 |
| 81 | 641.43 | 811.02 | 950.39 | 1072.97 | 1423.91 | 676.69 | 858.04 | 1002.45 | 1135.10 | 1507.87 |
| 82 | 681.73 | 863.08 | 1010.84 | 1140.14 | 1517.94 | 718.67 | 910.09 | 1067.93 | 1203.94 | 1601.90 |
| 83 | 725.39 | 918.49 | 1071.29 | 1208.98 | 1608.62 | 762.33 | 965.51 | 1130.06 | 1274.47 | 1695.93 |
| 84 | 770.73 | 973.90 | 1138.46 | 1281.18 | 1706.01 | 811.02 | 1024.28 | 1197.23 | 1348.35 | 1795.00 |
| 85 | 819.42 | 1036.03 | 1208.98 | 1361.78 | 1815.15 | 861.40 | 1088.08 | 1271.11 | 1428.95 | 1905.82 |
| 86 | 873.15 | 1103.19 | 1287.90 | 1449.10 | 1929.33 | 915.13 | 1155.25 | 1350.03 | 1516.26 | 2020.01 |
| 87 | 930.24 | 1170.36 | 1366.82 | 1539.77 | 2051.91 | 972.22 | 1222.41 | 1428.95 | 1606.94 | 2142.58 |
| 88 | 989.01 | 1247.60 | 1455.81 | 1635.48 | 2181.20 | 1030.99 | 1299.65 | 1517.94 | 1702.65 | 2271.88 |
| 89 | 1056.18 | 1329.88 | 1549.85 | 1741.27 | 2323.93 | 1098.16 | 1381.93 | 1611.97 | 1808.43 | 2414.60 |
| 90 | 1128.38 | 1418.87 | 1652.27 | 1857.13 | 2478.41 | 1170.36 | 1470.93 | 1714.40 | 1924.29 | 2569.08 |
| 91 | 1205.62 | 1514.58 | 1763.10 | 1981.39 | 2646.32 | 1247.60 | 1566.64 | 1825.23 | 2048.55 | 2737.00 |
| 92 | 1286.22 | 1617.01 | 1882.32 | 2112.36 | 2822.63 | 1328.20 | 1669.07 | 1944.44 | 2179.52 | 2913.31 |
| 93 | 1375.22 | 1724.48 | 2008.25 | 2253.41 | 3012.38 | 1417.19 | 1776.53 | 2070.38 | 2320.57 | 3103.05 |
| 94 | 1469.25 | 1843.70 | 2144.26 | 2406.21 | 3217.23 | 1511.23 | 1895.75 | 2206.39 | 2473.37 | 3307.91 |
| 95 | 1575.03 | 1974.67 | 2295.38 | 2574.12 | 3442.24 | 1617.01 | 2026.72 | 2357.51 | 2641.29 | 3532.91 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 30 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 31 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 32 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 33 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 34 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 35 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 36 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 37 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 38 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 39 | 47.02 | 58.77 | 65.49 | 75.56 | 99.07 | 65.49 | 80.60 | 92.35 | 102.43 | 136.01 |
| 40 | 50.37 | 60.45 | 68.84 | 80.60 | 105.79 | 68.84 | 85.64 | 97.39 | 109.14 | 146.09 |
| 41 | 50.37 | 60.45 | 68.84 | 80.60 | 105.79 | 68.84 | 85.64 | 97.39 | 109.14 | 146.09 |
| 42 | 50.37 | 60.45 | 68.84 | 80.60 | 105.79 | 68.84 | 85.64 | 97.39 | 109.14 | 146.09 |
| 43 | 50.37 | 60.45 | 68.84 | 80.60 | 105.79 | 68.84 | 85.64 | 97.39 | 109.14 | 146.09 |
| 44 | 50.37 | 60.45 | 68.84 | 80.60 | 105.79 | 68.84 | 85.64 | 97.39 | 109.14 | 146.09 |
| 45 | 53.73 | 65.49 | 77.24 | 83.96 | 112.50 | 73.88 | 90.67 | 104.11 | 114.18 | 156.16 |
| 46 | 53.73 | 65.49 | 77.24 | 83.96 | 112.50 | 73.88 | 90.67 | 104.11 | 114.18 | 156.16 |
| 47 | 53.73 | 65.49 | 77.24 | 83.96 | 112.50 | 73.88 | 90.67 | 104.11 | 114.18 | 156.16 |
| 48 | 53.73 | 65.49 | 77.24 | 83.96 | 112.50 | 73.88 | 90.67 | 104.11 | 114.18 | 156.16 |
| 49 | 53.73 | 65.49 | 77.24 | 83.96 | 112.50 | 73.88 | 90.67 | 104.11 | 114.18 | 156.16 |
| 50 | 60.45 | 75.56 | 83.96 | 92.35 | 125.94 | 80.60 | 100.75 | 114.18 | 127.61 | 172.95 |
| 51 | 60.45 | 77.24 | 87.32 | 97.39 | 129.29 | 82.28 | 104.11 | 120.90 | 132.65 | 176.31 |
| 52 | 62.13 | 80.60 | 90.67 | 99.07 | 136.01 | 87.32 | 107.46 | 124.26 | 136.01 | 184.71 |
| 53 | 65.49 | 82.28 | 94.03 | 104.11 | 141.05 | 88.99 | 110.82 | 127.61 | 141.05 | 191.42 |
| 54 | 67.17 | 85.64 | 95.71 | 109.14 | 144.41 | 92.35 | 114.18 | 130.97 | 146.09 | 196.46 |
| 55 | 70.52 | 87.32 | 99.07 | 110.82 | 149.44 | 95.71 | 117.54 | 134.33 | 151.12 | 201.50 |
| 56 | 73.88 | 92.35 | 105.79 | 115.86 | 156.16 | 99.07 | 124.26 | 141.05 | 157.84 | 209.89 |
| 57 | 80.60 | 97.39 | 112.50 | 125.94 | 167.91 | 104.11 | 129.29 | 147.76 | 166.23 | 221.65 |
| 58 | 83.96 | 105.79 | 119.22 | 134.33 | 179.67 | 109.14 | 137.69 | 156.16 | 176.31 | 235.08 |
| 59 | 88.99 | 110.82 | 130.97 | 144.41 | 193.10 | 114.18 | 144.41 | 167.91 | 186.38 | 248.51 |
| 60 | 94.03 | 117.54 | 137.69 | 154.48 | 204.86 | 119.22 | 151.12 | 176.31 | 196.46 | 261.95 |
| 61 | 104.11 | 129.29 | 147.76 | 166.23 | 221.65 | 129.29 | 162.88 | 186.38 | 209.89 | 280.42 |
| 62 | 110.82 | 141.05 | 159.52 | 179.67 | 238.44 | 139.37 | 176.31 | 199.82 | 221.65 | 297.21 |
| 63 | 119.22 | 151.12 | 172.95 | 193.10 | 258.59 | 146.09 | 186.38 | 211.57 | 236.76 | 317.36 |
| 64 | 129.29 | 162.88 | 188.06 | 208.21 | 280.42 | 157.84 | 198.14 | 228.36 | 255.23 | 342.54 |
| 65 | 137.69 | 174.63 | 201.50 | 223.33 | 302.25 | 167.91 | 209.89 | 243.48 | 272.02 | 364.37 |
| 66 | 151.12 | 189.74 | 218.29 | 243.48 | 325.75 | 179.67 | 226.68 | 260.27 | 292.17 | 392.92 |
| 67 | 161.20 | 203.18 | 231.72 | 260.27 | 349.26 | 191.42 | 241.80 | 277.06 | 310.64 | 416.43 |
| 68 | 174.63 | 216.61 | 248.51 | 278.74 | 376.13 | 206.53 | 258.59 | 297.21 | 332.47 | 444.97 |
| 69 | 186.38 | 236.76 | 272.02 | 303.92 | 406.35 | 219.97 | 278.74 | 319.04 | 359.34 | 480.23 |
| 70 | 203.18 | 260.27 | 297.21 | 334.15 | 450.01 | 238.44 | 305.60 | 349.26 | 391.24 | 525.57 |
| 71 | 228.36 | 288.81 | 330.79 | 372.77 | 497.03 | 261.95 | 334.15 | 382.84 | 433.22 | 577.62 |
| 72 | 253.55 | 320.72 | 369.41 | 413.07 | 552.44 | 288.81 | 367.73 | 423.14 | 473.52 | 634.71 |
| 73 | 282.10 | 359.34 | 411.39 | 461.76 | 616.24 | 319.04 | 406.35 | 466.80 | 522.21 | 700.20 |
| 74 | 314.00 | 397.96 | 456.73 | 513.82 | 686.77 | 350.94 | 448.33 | 512.14 | 575.95 | 772.40 |
| 75 | 347.58 | 443.29 | 510.46 | 574.27 | 764.01 | 386.20 | 491.99 | 567.55 | 638.07 | 849.64 |
| 76 | 387.88 | 493.67 | 569.23 | 639.75 | 853.00 | 424.82 | 544.04 | 626.32 | 701.88 | 938.64 |
| 77 | 429.86 | 550.76 | 634.71 | 716.99 | 955.43 | 466.80 | 597.77 | 691.81 | 779.12 | 1037.71 |
| 78 | 473.52 | 609.53 | 705.24 | 797.59 | 1059.54 | 510.46 | 658.22 | 758.97 | 858.04 | 1141.82 |
| 79 | 518.85 | 669.98 | 775.76 | 874.83 | 1165.32 | 554.12 | 716.99 | 831.17 | 935.28 | 1244.24 |
| 80 | 564.19 | 725.39 | 842.93 | 952.07 | 1264.39 | 599.45 | 772.40 | 896.66 | 1012.52 | 1344.99 |
| 81 | 604.49 | 779.12 | 905.06 | 1020.92 | 1358.42 | 639.75 | 826.14 | 958.79 | 1083.05 | 1439.02 |
| 82 | 643.11 | 829.50 | 963.83 | 1086.40 | 1444.06 | 680.05 | 876.51 | 1019.24 | 1148.53 | 1528.02 |
| 83 | 685.09 | 881.55 | 1022.60 | 1151.89 | 1533.05 | 722.03 | 928.56 | 1079.69 | 1215.70 | 1617.01 |
| 84 | 727.07 | 935.28 | 1084.72 | 1220.73 | 1625.41 | 764.01 | 985.66 | 1141.82 | 1286.22 | 1714.40 |
| 85 | 772.40 | 994.05 | 1151.89 | 1296.30 | 1729.51 | 811.02 | 1046.10 | 1210.66 | 1363.46 | 1818.51 |
| 86 | 821.10 | 1056.18 | 1224.09 | 1378.57 | 1835.30 | 859.72 | 1108.23 | 1282.86 | 1445.74 | 1924.29 |
| 87 | 874.83 | 1125.02 | 1299.65 | 1462.53 | 1952.84 | 913.45 | 1177.08 | 1358.42 | 1529.70 | 2041.83 |
| 88 | 931.92 | 1195.55 | 1383.61 | 1553.20 | 2073.74 | 970.54 | 1247.60 | 1442.38 | 1620.37 | 2162.73 |
| 89 | 994.05 | 1274.47 | 1472.61 | 1652.27 | 2209.75 | 1032.67 | 1326.52 | 1531.38 | 1719.44 | 2298.74 |
| 90 | 1059.54 | 1360.10 | 1570.00 | 1761.42 | 2357.51 | 1098.16 | 1412.16 | 1628.77 | 1828.58 | 2446.51 |
| 91 | 1131.74 | 1450.78 | 1675.78 | 1880.64 | 2513.67 | 1170.36 | 1502.83 | 1734.55 | 1947.80 | 2602.67 |
| 92 | 1208.98 | 1548.17 | 1786.60 | 2003.21 | 2679.91 | 1247.60 | 1600.22 | 1845.37 | 2070.38 | 2768.90 |
| 93 | 1291.26 | 1652.27 | 1905.82 | 2137.55 | 2859.58 | 1329.88 | 1704.33 | 1964.59 | 2204.71 | 2948.57 |
| 94 | 1381.93 | 1764.78 | 2035.12 | 2280.27 | 3052.68 | 1420.55 | 1816.83 | 2093.89 | 2347.44 | 3141.67 |
| 95 | 1477.64 | 1887.35 | 2177.84 | 2438.11 | 3267.61 | 1516.26 | 1939.41 | 2236.61 | 2505.28 | 3356.60 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 30 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 31 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 32 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 33 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 34 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 35 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 36 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 37 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 38 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 39 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 110.82 | 149.44 |
| 40 | 55.41 | 68.84 | 78.92 | 90.67 | 117.54 | 75.56 | 94.03 | 107.46 | 122.58 | 162.88 |
| 41 | 55.41 | 68.84 | 78.92 | 90.67 | 117.54 | 75.56 | 94.03 | 107.46 | 122.58 | 162.88 |
| 42 | 55.41 | 68.84 | 78.92 | 90.67 | 117.54 | 75.56 | 94.03 | 107.46 | 122.58 | 162.88 |
| 43 | 55.41 | 68.84 | 78.92 | 90.67 | 117.54 | 75.56 | 94.03 | 107.46 | 122.58 | 162.88 |
| 44 | 55.41 | 68.84 | 78.92 | 90.67 | 117.54 | 75.56 | 94.03 | 107.46 | 122.58 | 162.88 |
| 45 | 58.77 | 73.88 | 83.96 | 94.03 | 125.94 | 80.60 | 100.75 | 114.18 | 127.61 | 169.59 |
| 46 | 58.77 | 73.88 | 83.96 | 94.03 | 125.94 | 80.60 | 100.75 | 114.18 | 127.61 | 169.59 |
| 47 | 58.77 | 73.88 | 83.96 | 94.03 | 125.94 | 80.60 | 100.75 | 114.18 | 127.61 | 169.59 |
| 48 | 58.77 | 73.88 | 83.96 | 94.03 | 125.94 | 80.60 | 100.75 | 114.18 | 127.61 | 169.59 |
| 49 | 58.77 | 73.88 | 83.96 | 94.03 | 125.94 | 80.60 | 100.75 | 114.18 | 127.61 | 169.59 |
| 50 | 65.49 | 80.60 | 92.35 | 104.11 | 139.37 | 90.67 | 109.14 | 127.61 | 142.73 | 188.06 |
| 51 | 67.17 | 85.64 | 95.71 | 107.46 | 144.41 | 92.35 | 114.18 | 129.29 | 147.76 | 196.46 |
| 52 | 72.20 | 88.99 | 102.43 | 110.82 | 149.44 | 95.71 | 117.54 | 136.01 | 149.44 | 203.18 |
| 53 | 73.88 | 88.99 | 104.11 | 115.86 | 154.48 | 99.07 | 119.22 | 141.05 | 154.48 | 209.89 |
| 54 | 75.56 | 92.35 | 105.79 | 119.22 | 161.20 | 102.43 | 124.26 | 144.41 | 161.20 | 216.61 |
| 55 | 77.24 | 95.71 | 109.14 | 122.58 | 164.56 | 105.79 | 129.29 | 147.76 | 166.23 | 223.33 |
| 56 | 83.96 | 102.43 | 115.86 | 132.65 | 172.95 | 110.82 | 136.01 | 154.48 | 172.95 | 233.40 |
| 57 | 87.32 | 107.46 | 122.58 | 137.69 | 186.38 | 114.18 | 141.05 | 162.88 | 181.35 | 245.15 |
| 58 | 92.35 | 114.18 | 134.33 | 147.76 | 199.82 | 117.54 | 149.44 | 174.63 | 193.10 | 260.27 |
| 59 | 100.75 | 122.58 | 141.05 | 159.52 | 214.93 | 127.61 | 157.84 | 181.35 | 203.18 | 273.70 |
| 60 | 107.46 | 130.97 | 151.12 | 169.59 | 230.04 | 134.33 | 166.23 | 191.42 | 216.61 | 290.49 |
| 61 | 114.18 | 142.73 | 166.23 | 186.38 | 248.51 | 144.41 | 177.99 | 206.53 | 231.72 | 308.96 |
| 62 | 124.26 | 154.48 | 174.63 | 198.14 | 263.62 | 152.80 | 191.42 | 218.29 | 245.15 | 325.75 |
| 63 | 134.33 | 166.23 | 191.42 | 214.93 | 285.45 | 162.88 | 203.18 | 235.08 | 263.62 | 350.94 |
| 64 | 146.09 | 179.67 | 204.86 | 230.04 | 310.64 | 174.63 | 218.29 | 248.51 | 280.42 | 376.13 |
| 65 | 154.48 | 193.10 | 221.65 | 248.51 | 332.47 | 184.71 | 233.40 | 265.30 | 297.21 | 401.31 |
| 66 | 166.23 | 211.57 | 240.12 | 268.66 | 357.66 | 199.82 | 250.19 | 287.13 | 320.72 | 428.18 |
| 67 | 179.67 | 221.65 | 256.91 | 290.49 | 384.52 | 213.25 | 263.62 | 303.92 | 344.22 | 458.41 |
| 68 | 191.42 | 238.44 | 277.06 | 307.28 | 413.07 | 226.68 | 282.10 | 327.43 | 366.05 | 488.63 |
| 69 | 208.21 | 260.27 | 298.89 | 335.83 | 450.01 | 245.15 | 305.60 | 352.62 | 394.60 | 527.25 |
| 70 | 228.36 | 287.13 | 327.43 | 369.41 | 495.35 | 265.30 | 332.47 | 382.84 | 431.54 | 577.62 |
| 71 | 253.55 | 317.36 | 367.73 | 409.71 | 549.08 | 293.85 | 367.73 | 423.14 | 473.52 | 631.36 |
| 72 | 283.77 | 352.62 | 408.03 | 458.41 | 609.53 | 322.39 | 401.31 | 466.80 | 522.21 | 696.84 |
| 73 | 314.00 | 389.56 | 451.69 | 507.10 | 678.37 | 352.62 | 441.61 | 513.82 | 574.27 | 767.37 |
| 74 | 349.26 | 436.58 | 503.74 | 565.87 | 755.61 | 389.56 | 486.95 | 562.51 | 634.71 | 846.29 |
| 75 | 386.20 | 481.91 | 560.83 | 629.68 | 841.25 | 429.86 | 533.97 | 621.28 | 698.52 | 933.60 |
| 76 | 428.18 | 540.68 | 626.32 | 706.92 | 940.32 | 468.48 | 592.74 | 688.45 | 774.08 | 1030.99 |
| 77 | 475.20 | 599.45 | 700.20 | 789.20 | 1049.46 | 515.50 | 651.51 | 758.97 | 853.00 | 1138.46 |
| 78 | 527.25 | 664.94 | 777.44 | 873.15 | 1165.32 | 567.55 | 713.63 | 836.21 | 940.32 | 1254.32 |
| 79 | 575.95 | 728.75 | 853.00 | 963.83 | 1281.18 | 614.57 | 777.44 | 911.77 | 1029.31 | 1366.82 |
| 80 | 626.32 | 790.87 | 928.56 | 1047.78 | 1393.69 | 664.94 | 839.57 | 985.66 | 1113.27 | 1477.64 |
| 81 | 671.66 | 851.32 | 995.73 | 1126.70 | 1492.76 | 710.28 | 900.02 | 1052.82 | 1192.19 | 1580.07 |
| 82 | 716.99 | 903.38 | 1059.54 | 1197.23 | 1590.15 | 755.61 | 955.43 | 1119.99 | 1262.71 | 1680.82 |
| 83 | 764.01 | 960.47 | 1125.02 | 1271.11 | 1689.21 | 802.63 | 1012.52 | 1185.47 | 1336.60 | 1779.89 |
| 84 | 809.35 | 1020.92 | 1193.87 | 1348.35 | 1789.96 | 849.64 | 1074.65 | 1256.00 | 1417.19 | 1884.00 |
| 85 | 861.40 | 1088.08 | 1269.43 | 1430.63 | 1904.14 | 901.70 | 1140.14 | 1331.56 | 1502.83 | 1998.18 |
| 86 | 918.49 | 1156.93 | 1350.03 | 1519.62 | 2023.36 | 958.79 | 1208.98 | 1412.16 | 1591.82 | 2117.40 |
| 87 | 977.26 | 1230.81 | 1435.66 | 1613.65 | 2150.98 | 1017.56 | 1282.86 | 1497.79 | 1685.86 | 2245.01 |
| 88 | 1041.07 | 1309.73 | 1528.02 | 1717.76 | 2290.35 | 1081.37 | 1361.78 | 1590.15 | 1789.96 | 2384.38 |
| 89 | 1109.91 | 1395.37 | 1625.41 | 1828.58 | 2439.79 | 1150.21 | 1447.42 | 1687.54 | 1900.79 | 2533.82 |
| 90 | 1185.47 | 1489.40 | 1734.55 | 1947.80 | 2600.99 | 1225.77 | 1541.45 | 1796.68 | 2020.01 | 2695.02 |
| 91 | 1267.75 | 1591.82 | 1853.77 | 2080.45 | 2777.30 | 1308.05 | 1643.88 | 1915.90 | 2152.66 | 2871.33 |
| 92 | 1351.71 | 1695.93 | 1974.67 | 2218.14 | 2962.00 | 1392.01 | 1747.98 | 2036.80 | 2290.35 | 3056.03 |
| 93 | 1444.06 | 1813.47 | 2107.32 | 2365.91 | 3161.82 | 1484.36 | 1865.52 | 2169.45 | 2438.11 | 3255.85 |
| 94 | 1544.81 | 1936.05 | 2251.73 | 2525.43 | 3376.75 | 1585.11 | 1988.10 | 2313.85 | 2597.63 | 3470.78 |
| 95 | 1653.95 | 2073.74 | 2409.57 | 2701.74 | 3615.19 | 1694.25 | 2125.79 | 2471.69 | 2773.94 | 3709.22 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 30 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 31 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 32 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 33 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 34 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 35 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 36 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 37 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 38 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 39 | 47.02 | 57.09 | 65.49 | 73.88 | 99.07 | 63.81 | 77.24 | 90.67 | 102.43 | 134.33 |
| 40 | 50.37 | 60.45 | 68.84 | 78.92 | 105.79 | 70.52 | 82.28 | 94.03 | 107.46 | 146.09 |
| 41 | 50.37 | 60.45 | 68.84 | 78.92 | 105.79 | 70.52 | 82.28 | 94.03 | 107.46 | 146.09 |
| 42 | 50.37 | 60.45 | 68.84 | 78.92 | 105.79 | 70.52 | 82.28 | 94.03 | 107.46 | 146.09 |
| 43 | 50.37 | 60.45 | 68.84 | 78.92 | 105.79 | 70.52 | 82.28 | 94.03 | 107.46 | 146.09 |
| 44 | 50.37 | 60.45 | 68.84 | 78.92 | 105.79 | 70.52 | 82.28 | 94.03 | 107.46 | 146.09 |
| 45 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 112.50 | 149.44 |
| 46 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 112.50 | 149.44 |
| 47 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 112.50 | 149.44 |
| 48 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 112.50 | 149.44 |
| 49 | 53.73 | 65.49 | 73.88 | 82.28 | 110.82 | 72.20 | 90.67 | 102.43 | 112.50 | 149.44 |
| 50 | 57.09 | 73.88 | 83.96 | 92.35 | 125.94 | 77.24 | 100.75 | 112.50 | 125.94 | 167.91 |
| 51 | 58.77 | 73.88 | 87.32 | 95.71 | 129.29 | 80.60 | 102.43 | 115.86 | 129.29 | 172.95 |
| 52 | 62.13 | 78.92 | 88.99 | 99.07 | 134.33 | 83.96 | 105.79 | 119.22 | 132.65 | 181.35 |
| 53 | 63.81 | 80.60 | 92.35 | 104.11 | 137.69 | 88.99 | 109.14 | 125.94 | 141.05 | 186.38 |
| 54 | 67.17 | 83.96 | 95.71 | 107.46 | 141.05 | 90.67 | 110.82 | 129.29 | 144.41 | 189.74 |
| 55 | 70.52 | 85.64 | 97.39 | 109.14 | 146.09 | 95.71 | 114.18 | 130.97 | 147.76 | 198.14 |
| 56 | 73.88 | 90.67 | 105.79 | 115.86 | 154.48 | 97.39 | 119.22 | 139.37 | 152.80 | 206.53 |
| 57 | 77.24 | 95.71 | 110.82 | 122.58 | 164.56 | 102.43 | 124.26 | 146.09 | 162.88 | 218.29 |
| 58 | 83.96 | 104.11 | 117.54 | 134.33 | 174.63 | 107.46 | 136.01 | 154.48 | 172.95 | 228.36 |
| 59 | 88.99 | 109.14 | 127.61 | 142.73 | 191.42 | 112.50 | 141.05 | 162.88 | 181.35 | 245.15 |
| 60 | 94.03 | 115.86 | 136.01 | 152.80 | 201.50 | 117.54 | 147.76 | 172.95 | 193.10 | 256.91 |
| 61 | 102.43 | 127.61 | 146.09 | 164.56 | 219.97 | 127.61 | 161.20 | 183.03 | 206.53 | 275.38 |
| 62 | 110.82 | 137.69 | 157.84 | 174.63 | 233.40 | 134.33 | 169.59 | 194.78 | 218.29 | 290.49 |
| 63 | 117.54 | 147.76 | 167.91 | 191.42 | 255.23 | 144.41 | 179.67 | 206.53 | 233.40 | 312.32 |
| 64 | 127.61 | 161.20 | 181.35 | 203.18 | 273.70 | 156.16 | 194.78 | 219.97 | 246.83 | 332.47 |
| 65 | 137.69 | 171.27 | 196.46 | 219.97 | 295.53 | 166.23 | 206.53 | 236.76 | 266.98 | 357.66 |
| 66 | 151.12 | 184.71 | 213.25 | 238.44 | 320.72 | 177.99 | 221.65 | 253.55 | 287.13 | 382.84 |
| 67 | 159.52 | 196.46 | 226.68 | 256.91 | 344.22 | 189.74 | 233.40 | 270.34 | 303.92 | 409.71 |
| 68 | 171.27 | 214.93 | 245.15 | 275.38 | 367.73 | 201.50 | 253.55 | 290.49 | 327.43 | 436.58 |
| 69 | 184.71 | 230.04 | 266.98 | 300.57 | 401.31 | 218.29 | 272.02 | 314.00 | 352.62 | 471.84 |
| 70 | 201.50 | 253.55 | 293.85 | 329.11 | 439.93 | 235.08 | 297.21 | 344.22 | 384.52 | 513.82 |
| 71 | 225.00 | 280.42 | 324.07 | 366.05 | 488.63 | 260.27 | 325.75 | 374.45 | 421.46 | 564.19 |
| 72 | 250.19 | 312.32 | 362.69 | 406.35 | 545.72 | 285.45 | 357.66 | 414.75 | 465.12 | 621.28 |
| 73 | 280.42 | 345.90 | 401.31 | 451.69 | 604.49 | 314.00 | 391.24 | 455.05 | 512.14 | 683.41 |
| 74 | 310.64 | 387.88 | 450.01 | 503.74 | 673.34 | 347.58 | 433.22 | 502.06 | 562.51 | 753.93 |
| 75 | 344.22 | 431.54 | 502.06 | 560.83 | 748.90 | 381.16 | 478.55 | 555.80 | 621.28 | 831.17 |
| 76 | 384.52 | 478.55 | 557.47 | 626.32 | 834.53 | 419.79 | 525.57 | 611.21 | 686.77 | 918.49 |
| 77 | 426.50 | 533.97 | 622.96 | 701.88 | 931.92 | 460.08 | 582.66 | 675.01 | 762.33 | 1012.52 |
| 78 | 470.16 | 591.06 | 691.81 | 779.12 | 1036.03 | 505.42 | 634.71 | 743.86 | 837.89 | 1113.27 |
| 79 | 515.50 | 649.83 | 758.97 | 858.04 | 1140.14 | 549.08 | 693.48 | 811.02 | 916.81 | 1215.70 |
| 80 | 557.47 | 706.92 | 824.46 | 931.92 | 1240.88 | 592.74 | 748.90 | 874.83 | 989.01 | 1316.45 |
| 81 | 599.45 | 757.29 | 886.59 | 1002.45 | 1329.88 | 631.36 | 799.27 | 938.64 | 1059.54 | 1405.44 |
| 82 | 638.07 | 805.99 | 943.68 | 1066.25 | 1413.84 | 675.01 | 851.32 | 995.73 | 1126.70 | 1494.43 |
| 83 | 678.37 | 854.68 | 1000.77 | 1130.06 | 1502.83 | 715.31 | 901.70 | 1054.50 | 1188.83 | 1583.43 |
| 84 | 720.35 | 910.09 | 1061.22 | 1198.91 | 1593.50 | 755.61 | 957.11 | 1116.63 | 1262.71 | 1675.78 |
| 85 | 769.05 | 967.18 | 1130.06 | 1272.79 | 1695.93 | 804.31 | 1014.20 | 1188.83 | 1336.60 | 1781.57 |
| 86 | 817.74 | 1029.31 | 1200.59 | 1351.71 | 1803.40 | 853.00 | 1076.33 | 1259.36 | 1415.52 | 1889.03 |
| 87 | 869.79 | 1094.80 | 1277.83 | 1435.66 | 1915.90 | 905.06 | 1141.82 | 1336.60 | 1499.47 | 2001.53 |
| 88 | 926.89 | 1165.32 | 1356.75 | 1528.02 | 2036.80 | 962.15 | 1212.34 | 1415.52 | 1591.82 | 2122.43 |
| 89 | 989.01 | 1242.56 | 1447.42 | 1625.41 | 2172.81 | 1024.28 | 1289.58 | 1506.19 | 1689.21 | 2258.44 |
| 90 | 1056.18 | 1324.84 | 1543.13 | 1734.55 | 2315.53 | 1091.44 | 1371.86 | 1601.90 | 1798.36 | 2401.17 |
| 91 | 1128.38 | 1413.84 | 1647.24 | 1850.41 | 2471.69 | 1163.64 | 1460.85 | 1706.01 | 1914.22 | 2557.33 |
| 92 | 1203.94 | 1509.55 | 1756.38 | 1971.31 | 2636.25 | 1239.21 | 1556.56 | 1815.15 | 2035.12 | 2721.89 |
| 93 | 1286.22 | 1611.97 | 1875.60 | 2105.64 | 2812.56 | 1321.48 | 1658.99 | 1934.37 | 2169.45 | 2898.20 |
| 94 | 1376.89 | 1722.80 | 2003.21 | 2246.69 | 3005.66 | 1412.16 | 1769.81 | 2061.98 | 2310.50 | 3091.30 |
| 95 | 1474.28 | 1842.02 | 2144.26 | 2402.85 | 3215.55 | 1509.55 | 1889.03 | 2203.03 | 2466.66 | 3301.19 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 30 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 31 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 32 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 33 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 34 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 35 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 36 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 37 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 38 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 39 | 45.34 | 53.73 | 58.77 | 67.17 | 90.67 | 58.77 | 72.20 | 80.60 | 90.67 | 124.26 |
| 40 | 47.02 | 57.09 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 129.29 |
| 41 | 47.02 | 57.09 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 129.29 |
| 42 | 47.02 | 57.09 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 129.29 |
| 43 | 47.02 | 57.09 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 129.29 |
| 44 | 47.02 | 57.09 | 63.81 | 72.20 | 95.71 | 62.13 | 77.24 | 88.99 | 99.07 | 129.29 |
| 45 | 48.70 | 57.09 | 67.17 | 77.24 | 102.43 | 67.17 | 78.92 | 90.67 | 104.11 | 139.37 |
| 46 | 48.70 | 57.09 | 67.17 | 77.24 | 102.43 | 67.17 | 78.92 | 90.67 | 104.11 | 139.37 |
| 47 | 48.70 | 57.09 | 67.17 | 77.24 | 102.43 | 67.17 | 78.92 | 90.67 | 104.11 | 139.37 |
| 48 | 48.70 | 57.09 | 67.17 | 77.24 | 102.43 | 67.17 | 78.92 | 90.67 | 104.11 | 139.37 |
| 49 | 48.70 | 57.09 | 67.17 | 77.24 | 102.43 | 67.17 | 78.92 | 90.67 | 104.11 | 139.37 |
| 50 | 53.73 | 65.49 | 73.88 | 85.64 | 112.50 | 72.20 | 90.67 | 104.11 | 114.18 | 152.80 |
| 51 | 55.41 | 67.17 | 78.92 | 87.32 | 117.54 | 75.56 | 92.35 | 107.46 | 117.54 | 161.20 |
| 52 | 57.09 | 72.20 | 80.60 | 90.67 | 120.90 | 75.56 | 97.39 | 109.14 | 122.58 | 164.56 |
| 53 | 58.77 | 73.88 | 83.96 | 94.03 | 125.94 | 78.92 | 100.75 | 112.50 | 127.61 | 167.91 |
| 54 | 60.45 | 73.88 | 87.32 | 95.71 | 130.97 | 82.28 | 102.43 | 115.86 | 129.29 | 174.63 |
| 55 | 62.13 | 75.56 | 88.99 | 102.43 | 136.01 | 82.28 | 104.11 | 119.22 | 136.01 | 181.35 |
| 56 | 65.49 | 82.28 | 94.03 | 105.79 | 141.05 | 87.32 | 110.82 | 125.94 | 141.05 | 188.06 |
| 57 | 72.20 | 87.32 | 102.43 | 110.82 | 151.12 | 95.71 | 114.18 | 136.01 | 147.76 | 196.46 |
| 58 | 75.56 | 92.35 | 107.46 | 119.22 | 162.88 | 99.07 | 119.22 | 139.37 | 156.16 | 209.89 |
| 59 | 78.92 | 102.43 | 114.18 | 130.97 | 171.27 | 102.43 | 129.29 | 147.76 | 164.56 | 221.65 |
| 60 | 85.64 | 107.46 | 122.58 | 137.69 | 184.71 | 107.46 | 136.01 | 156.16 | 174.63 | 235.08 |
| 61 | 92.35 | 115.86 | 136.01 | 149.44 | 199.82 | 115.86 | 146.09 | 167.91 | 186.38 | 251.87 |
| 62 | 102.43 | 125.94 | 142.73 | 162.88 | 216.61 | 125.94 | 154.48 | 177.99 | 199.82 | 266.98 |
| 63 | 109.14 | 132.65 | 154.48 | 171.27 | 230.04 | 132.65 | 164.56 | 191.42 | 211.57 | 282.10 |
| 64 | 115.86 | 146.09 | 167.91 | 188.06 | 250.19 | 139.37 | 176.31 | 203.18 | 228.36 | 303.92 |
| 65 | 124.26 | 156.16 | 179.67 | 199.82 | 270.34 | 151.12 | 189.74 | 216.61 | 241.80 | 324.07 |
| 66 | 134.33 | 167.91 | 196.46 | 218.29 | 290.49 | 161.20 | 201.50 | 233.40 | 260.27 | 345.90 |
| 67 | 142.73 | 181.35 | 211.57 | 231.72 | 308.96 | 169.59 | 214.93 | 250.19 | 275.38 | 371.09 |
| 68 | 157.84 | 191.42 | 221.65 | 250.19 | 335.83 | 183.03 | 228.36 | 261.95 | 297.21 | 396.28 |
| 69 | 169.59 | 208.21 | 243.48 | 272.02 | 364.37 | 199.82 | 245.15 | 285.45 | 319.04 | 429.86 |
| 70 | 183.03 | 231.72 | 265.30 | 298.89 | 397.96 | 214.93 | 270.34 | 310.64 | 349.26 | 465.12 |
| 71 | 204.86 | 255.23 | 295.53 | 334.15 | 443.29 | 236.76 | 295.53 | 340.87 | 384.52 | 512.14 |
| 72 | 226.68 | 283.77 | 329.11 | 369.41 | 493.67 | 258.59 | 325.75 | 376.13 | 421.46 | 564.19 |
| 73 | 251.87 | 315.68 | 367.73 | 413.07 | 550.76 | 285.45 | 355.98 | 413.07 | 468.48 | 622.96 |
| 74 | 282.10 | 354.30 | 408.03 | 456.73 | 612.89 | 315.68 | 397.96 | 456.73 | 512.14 | 686.77 |
| 75 | 314.00 | 394.60 | 455.05 | 510.46 | 681.73 | 347.58 | 436.58 | 505.42 | 567.55 | 755.61 |
| 76 | 347.58 | 434.90 | 508.78 | 570.91 | 758.97 | 381.16 | 478.55 | 555.80 | 624.64 | 832.85 |
| 77 | 386.20 | 486.95 | 565.87 | 638.07 | 849.64 | 418.11 | 527.25 | 614.57 | 690.13 | 921.85 |
| 78 | 428.18 | 539.00 | 629.68 | 708.60 | 943.68 | 460.08 | 579.30 | 676.69 | 762.33 | 1015.88 |
| 79 | 468.48 | 591.06 | 690.13 | 780.80 | 1037.71 | 498.70 | 633.04 | 738.82 | 831.17 | 1106.55 |
| 80 | 508.78 | 641.43 | 750.58 | 849.64 | 1125.02 | 537.32 | 681.73 | 797.59 | 901.70 | 1195.55 |
| 81 | 545.72 | 688.45 | 807.67 | 911.77 | 1210.66 | 575.95 | 727.07 | 851.32 | 963.83 | 1279.50 |
| 82 | 577.62 | 733.78 | 859.72 | 968.86 | 1289.58 | 609.53 | 774.08 | 910.09 | 1024.28 | 1361.78 |
| 83 | 616.24 | 779.12 | 910.09 | 1029.31 | 1366.82 | 648.15 | 821.10 | 960.47 | 1084.72 | 1440.70 |
| 84 | 654.86 | 826.14 | 967.18 | 1089.76 | 1450.78 | 688.45 | 869.79 | 1017.56 | 1145.17 | 1528.02 |
| 85 | 698.52 | 881.55 | 1027.63 | 1158.61 | 1544.81 | 733.78 | 925.21 | 1079.69 | 1215.70 | 1620.37 |
| 86 | 742.18 | 936.96 | 1094.80 | 1232.49 | 1642.20 | 777.44 | 980.62 | 1146.85 | 1289.58 | 1717.76 |
| 87 | 792.55 | 995.73 | 1161.96 | 1309.73 | 1746.31 | 827.82 | 1039.39 | 1214.02 | 1366.82 | 1821.87 |
| 88 | 841.25 | 1061.22 | 1237.53 | 1390.33 | 1855.45 | 876.51 | 1104.87 | 1289.58 | 1447.42 | 1931.01 |
| 89 | 896.66 | 1131.74 | 1316.45 | 1479.32 | 1976.35 | 931.92 | 1175.40 | 1368.50 | 1536.41 | 2051.91 |
| 90 | 958.79 | 1207.30 | 1405.44 | 1578.39 | 2109.00 | 994.05 | 1250.96 | 1457.49 | 1635.48 | 2184.56 |
| 91 | 1024.28 | 1287.90 | 1499.47 | 1684.18 | 2251.73 | 1059.54 | 1331.56 | 1551.53 | 1741.27 | 2327.29 |
| 92 | 1094.80 | 1375.22 | 1598.54 | 1795.00 | 2399.49 | 1130.06 | 1418.87 | 1650.59 | 1852.09 | 2475.05 |
| 93 | 1168.68 | 1467.57 | 1706.01 | 1915.90 | 2562.37 | 1203.94 | 1511.23 | 1758.06 | 1972.99 | 2637.93 |
| 94 | 1249.28 | 1566.64 | 1821.87 | 2045.19 | 2737.00 | 1284.54 | 1610.30 | 1873.92 | 2102.28 | 2812.56 |
| 95 | 1338.27 | 1679.14 | 1951.16 | 2187.92 | 2928.42 | 1373.54 | 1722.80 | 2003.21 | 2245.01 | 3003.98 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 30 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 31 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 32 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 33 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 34 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 35 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 36 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 37 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 38 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 39 | 40.30 | 50.37 | 57.09 | 62.13 | 85.64 | 55.41 | 68.84 | 78.92 | 87.32 | 115.86 |
| 40 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 |
| 41 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 |
| 42 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 |
| 43 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 |
| 44 | 41.98 | 52.05 | 58.77 | 67.17 | 90.67 | 57.09 | 72.20 | 83.96 | 92.35 | 125.94 |
| 45 | 47.02 | 57.09 | 63.81 | 68.84 | 95.71 | 63.81 | 77.24 | 88.99 | 97.39 | 130.97 |
| 46 | 47.02 | 57.09 | 63.81 | 68.84 | 95.71 | 63.81 | 77.24 | 88.99 | 97.39 | 130.97 |
| 47 | 47.02 | 57.09 | 63.81 | 68.84 | 95.71 | 63.81 | 77.24 | 88.99 | 97.39 | 130.97 |
| 48 | 47.02 | 57.09 | 63.81 | 68.84 | 95.71 | 63.81 | 77.24 | 88.99 | 97.39 | 130.97 |
| 49 | 47.02 | 57.09 | 63.81 | 68.84 | 95.71 | 63.81 | 77.24 | 88.99 | 97.39 | 130.97 |
| 50 | 52.05 | 62.13 | 68.84 | 78.92 | 107.46 | 70.52 | 85.64 | 97.39 | 107.46 | 147.76 |
| 51 | 52.05 | 63.81 | 73.88 | 83.96 | 109.14 | 70.52 | 88.99 | 104.11 | 112.50 | 149.44 |
| 52 | 53.73 | 67.17 | 77.24 | 85.64 | 114.18 | 73.88 | 90.67 | 105.79 | 115.86 | 157.84 |
| 53 | 57.09 | 68.84 | 80.60 | 88.99 | 119.22 | 75.56 | 94.03 | 107.46 | 120.90 | 162.88 |
| 54 | 57.09 | 72.20 | 82.28 | 92.35 | 124.26 | 77.24 | 99.07 | 110.82 | 124.26 | 166.23 |
| 55 | 58.77 | 73.88 | 85.64 | 94.03 | 127.61 | 78.92 | 102.43 | 114.18 | 127.61 | 169.59 |
| 56 | 62.13 | 78.92 | 90.67 | 99.07 | 134.33 | 82.28 | 105.79 | 119.22 | 132.65 | 179.67 |
| 57 | 67.17 | 83.96 | 95.71 | 107.46 | 142.73 | 87.32 | 110.82 | 125.94 | 142.73 | 188.06 |
| 58 | 72.20 | 88.99 | 104.11 | 112.50 | 152.80 | 95.71 | 114.18 | 136.01 | 149.44 | 199.82 |
| 59 | 75.56 | 94.03 | 109.14 | 122.58 | 162.88 | 99.07 | 120.90 | 141.05 | 157.84 | 211.57 |
| 60 | 82.28 | 102.43 | 115.86 | 132.65 | 172.95 | 104.11 | 129.29 | 149.44 | 169.59 | 223.33 |
| 61 | 87.32 | 109.14 | 124.26 | 141.05 | 189.74 | 109.14 | 139.37 | 157.84 | 177.99 | 238.44 |
| 62 | 94.03 | 119.22 | 137.69 | 152.80 | 201.50 | 117.54 | 149.44 | 169.59 | 188.06 | 251.87 |
| 63 | 104.11 | 129.29 | 147.76 | 162.88 | 219.97 | 125.94 | 159.52 | 181.35 | 201.50 | 270.34 |
| 64 | 110.82 | 139.37 | 159.52 | 176.31 | 238.44 | 132.65 | 167.91 | 193.10 | 216.61 | 288.81 |
| 65 | 117.54 | 149.44 | 169.59 | 191.42 | 255.23 | 141.05 | 179.67 | 206.53 | 231.72 | 310.64 |
| 66 | 127.61 | 162.88 | 184.71 | 204.86 | 275.38 | 154.48 | 194.78 | 221.65 | 246.83 | 332.47 |
| 67 | 136.01 | 172.95 | 198.14 | 221.65 | 297.21 | 162.88 | 204.86 | 235.08 | 263.62 | 352.62 |
| 68 | 149.44 | 183.03 | 211.57 | 238.44 | 319.04 | 174.63 | 219.97 | 253.55 | 283.77 | 377.81 |
| 69 | 159.52 | 201.50 | 231.72 | 258.59 | 347.58 | 186.38 | 238.44 | 272.02 | 303.92 | 409.71 |
| 70 | 172.95 | 221.65 | 251.87 | 285.45 | 382.84 | 201.50 | 258.59 | 295.53 | 335.83 | 444.97 |
| 71 | 194.78 | 245.15 | 282.10 | 315.68 | 423.14 | 225.00 | 283.77 | 325.75 | 367.73 | 490.31 |
| 72 | 213.25 | 272.02 | 314.00 | 352.62 | 470.16 | 243.48 | 312.32 | 361.02 | 404.67 | 540.68 |
| 73 | 241.80 | 303.92 | 349.26 | 392.92 | 525.57 | 272.02 | 345.90 | 394.60 | 443.29 | 594.42 |
| 74 | 268.66 | 339.19 | 389.56 | 434.90 | 584.34 | 300.57 | 382.84 | 436.58 | 488.63 | 656.54 |
| 75 | 295.53 | 377.81 | 434.90 | 488.63 | 649.83 | 327.43 | 419.79 | 481.91 | 542.36 | 722.03 |
| 76 | 330.79 | 419.79 | 483.59 | 544.04 | 725.39 | 361.02 | 461.76 | 532.29 | 596.09 | 797.59 |
| 77 | 364.37 | 468.48 | 539.00 | 609.53 | 811.02 | 396.28 | 510.46 | 589.38 | 663.26 | 881.55 |
| 78 | 402.99 | 518.85 | 599.45 | 678.37 | 900.02 | 434.90 | 559.15 | 646.47 | 730.43 | 968.86 |
| 79 | 441.61 | 569.23 | 659.90 | 745.54 | 989.01 | 471.84 | 611.21 | 706.92 | 794.23 | 1057.86 |
| 80 | 478.55 | 619.60 | 716.99 | 809.35 | 1074.65 | 507.10 | 658.22 | 762.33 | 861.40 | 1143.49 |
| 81 | 513.82 | 663.26 | 769.05 | 868.12 | 1153.57 | 542.36 | 701.88 | 814.38 | 920.17 | 1222.41 |
| 82 | 547.40 | 705.24 | 819.42 | 923.53 | 1229.13 | 579.30 | 745.54 | 864.76 | 977.26 | 1299.65 |
| 83 | 582.66 | 747.22 | 868.12 | 977.26 | 1304.69 | 614.57 | 790.87 | 918.49 | 1032.67 | 1376.89 |
| 84 | 617.92 | 794.23 | 921.85 | 1037.71 | 1381.93 | 649.83 | 837.89 | 972.22 | 1093.12 | 1457.49 |
| 85 | 654.86 | 842.93 | 978.94 | 1103.19 | 1469.25 | 688.45 | 888.27 | 1029.31 | 1158.61 | 1544.81 |
| 86 | 698.52 | 896.66 | 1041.07 | 1170.36 | 1559.92 | 732.11 | 942.00 | 1091.44 | 1225.77 | 1635.48 |
| 87 | 743.86 | 955.43 | 1104.87 | 1242.56 | 1658.99 | 777.44 | 1000.77 | 1155.25 | 1297.98 | 1734.55 |
| 88 | 792.55 | 1015.88 | 1177.08 | 1321.48 | 1763.10 | 826.14 | 1061.22 | 1227.45 | 1376.89 | 1838.66 |
| 89 | 844.61 | 1081.37 | 1250.96 | 1405.44 | 1877.28 | 878.19 | 1126.70 | 1301.33 | 1460.85 | 1952.84 |
| 90 | 901.70 | 1153.57 | 1334.92 | 1497.79 | 2003.21 | 935.28 | 1198.91 | 1385.29 | 1553.20 | 2078.78 |
| 91 | 962.15 | 1230.81 | 1423.91 | 1598.54 | 2135.87 | 995.73 | 1276.15 | 1474.28 | 1653.95 | 2211.43 |
| 92 | 1029.31 | 1314.77 | 1517.94 | 1702.65 | 2276.91 | 1062.90 | 1360.10 | 1568.32 | 1758.06 | 2352.48 |
| 93 | 1096.48 | 1403.76 | 1620.37 | 1816.83 | 2429.72 | 1130.06 | 1449.10 | 1670.74 | 1872.24 | 2505.28 |
| 94 | 1175.40 | 1499.47 | 1731.19 | 1939.41 | 2594.27 | 1208.98 | 1544.81 | 1781.57 | 1994.82 | 2669.83 |
| 95 | 1256.00 | 1605.26 | 1850.41 | 2072.06 | 2777.30 | 1289.58 | 1650.59 | 1900.79 | 2127.47 | 2852.86 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 30 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 31 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 32 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 33 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 34 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 35 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 36 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 37 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 38 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 39 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 40 | 90.67 | 115.86 | 136.01 | 151.12 | 201.50 | 120.90 | 156.16 | 181.35 | 203.18 | 272.02 |
| 41 | 90.67 | 115.86 | 136.01 | 151.12 | 201.50 | 120.90 | 156.16 | 181.35 | 203.18 | 272.02 |
| 42 | 90.67 | 115.86 | 136.01 | 151.12 | 201.50 | 120.90 | 156.16 | 181.35 | 203.18 | 272.02 |
| 43 | 90.67 | 115.86 | 136.01 | 151.12 | 201.50 | 120.90 | 156.16 | 181.35 | 203.18 | 272.02 |
| 44 | 90.67 | 115.86 | 136.01 | 151.12 | 201.50 | 120.90 | 156.16 | 181.35 | 203.18 | 272.02 |
| 45 | 95.71 | 120.90 | 144.41 | 162.88 | 211.57 | 129.29 | 164.56 | 191.42 | 218.29 | 287.13 |
| 46 | 95.71 | 120.90 | 144.41 | 162.88 | 211.57 | 129.29 | 164.56 | 191.42 | 218.29 | 287.13 |
| 47 | 95.71 | 120.90 | 144.41 | 162.88 | 211.57 | 129.29 | 164.56 | 191.42 | 218.29 | 287.13 |
| 48 | 95.71 | 120.90 | 144.41 | 162.88 | 211.57 | 129.29 | 164.56 | 191.42 | 218.29 | 287.13 |
| 49 | 95.71 | 120.90 | 144.41 | 162.88 | 211.57 | 129.29 | 164.56 | 191.42 | 218.29 | 287.13 |
| 50 | 107.46 | 137.69 | 159.52 | 179.67 | 238.44 | 144.41 | 184.71 | 214.93 | 241.80 | 320.72 |
| 51 | 110.82 | 141.05 | 164.56 | 184.71 | 248.51 | 147.76 | 186.38 | 218.29 | 246.83 | 329.11 |
| 52 | 114.18 | 146.09 | 169.59 | 191.42 | 255.23 | 151.12 | 191.42 | 223.33 | 253.55 | 335.83 |
| 53 | 117.54 | 149.44 | 174.63 | 198.14 | 263.62 | 154.48 | 196.46 | 228.36 | 258.59 | 342.54 |
| 54 | 120.90 | 156.16 | 181.35 | 204.86 | 272.02 | 156.16 | 201.50 | 233.40 | 265.30 | 354.30 |
| 55 | 125.94 | 159.52 | 188.06 | 209.89 | 280.42 | 162.88 | 206.53 | 241.80 | 268.66 | 361.02 |
| 56 | 132.65 | 169.59 | 196.46 | 223.33 | 295.53 | 169.59 | 214.93 | 250.19 | 285.45 | 376.13 |
| 57 | 142.73 | 177.99 | 209.89 | 236.76 | 314.00 | 177.99 | 225.00 | 263.62 | 297.21 | 394.60 |
| 58 | 152.80 | 193.10 | 225.00 | 255.23 | 337.51 | 189.74 | 238.44 | 278.74 | 315.68 | 419.79 |
| 59 | 162.88 | 204.86 | 240.12 | 272.02 | 362.69 | 199.82 | 251.87 | 295.53 | 335.83 | 443.29 |
| 60 | 172.95 | 219.97 | 256.91 | 292.17 | 386.20 | 209.89 | 268.66 | 314.00 | 354.30 | 471.84 |
| 61 | 184.71 | 236.76 | 277.06 | 314.00 | 414.75 | 221.65 | 287.13 | 334.15 | 377.81 | 500.38 |
| 62 | 198.14 | 253.55 | 297.21 | 334.15 | 443.29 | 238.44 | 303.92 | 355.98 | 402.99 | 533.97 |
| 63 | 213.25 | 270.34 | 315.68 | 359.34 | 475.20 | 253.55 | 324.07 | 377.81 | 429.86 | 567.55 |
| 64 | 226.68 | 288.81 | 339.19 | 384.52 | 510.46 | 268.66 | 344.22 | 404.67 | 458.41 | 607.85 |
| 65 | 241.80 | 312.32 | 366.05 | 414.75 | 549.08 | 287.13 | 369.41 | 431.54 | 490.31 | 651.51 |
| 66 | 263.62 | 335.83 | 394.60 | 446.65 | 589.38 | 308.96 | 394.60 | 463.44 | 525.57 | 693.48 |
| 67 | 278.74 | 355.98 | 421.46 | 478.55 | 631.36 | 325.75 | 418.11 | 491.99 | 559.15 | 738.82 |
| 68 | 300.57 | 386.20 | 453.37 | 515.50 | 680.05 | 347.58 | 446.65 | 527.25 | 597.77 | 789.20 |
| 69 | 324.07 | 419.79 | 491.99 | 560.83 | 738.82 | 374.45 | 481.91 | 569.23 | 644.79 | 851.32 |
| 70 | 359.34 | 463.44 | 544.04 | 619.60 | 817.74 | 409.71 | 527.25 | 619.60 | 705.24 | 931.92 |
| 71 | 399.64 | 515.50 | 606.17 | 691.81 | 910.09 | 453.37 | 584.34 | 685.09 | 782.48 | 1029.31 |
| 72 | 448.33 | 574.27 | 678.37 | 772.40 | 1017.56 | 503.74 | 646.47 | 760.65 | 866.44 | 1143.49 |
| 73 | 500.38 | 644.79 | 758.97 | 864.76 | 1140.14 | 559.15 | 718.67 | 846.29 | 962.15 | 1269.43 |
| 74 | 559.15 | 720.35 | 851.32 | 965.51 | 1276.15 | 617.92 | 797.59 | 940.32 | 1067.93 | 1410.48 |
| 75 | 622.96 | 805.99 | 952.07 | 1084.72 | 1428.95 | 683.41 | 883.23 | 1044.43 | 1187.15 | 1568.32 |
| 76 | 696.84 | 901.70 | 1069.61 | 1219.06 | 1605.26 | 758.97 | 980.62 | 1161.96 | 1324.84 | 1744.63 |
| 77 | 777.44 | 1009.16 | 1202.26 | 1373.54 | 1803.40 | 837.89 | 1089.76 | 1294.62 | 1477.64 | 1941.09 |
| 78 | 861.40 | 1123.34 | 1343.31 | 1534.73 | 2014.97 | 921.85 | 1203.94 | 1435.66 | 1640.52 | 2152.66 |
| 79 | 950.39 | 1237.53 | 1482.68 | 1697.61 | 2223.18 | 1007.48 | 1314.77 | 1575.03 | 1803.40 | 2360.87 |
| 80 | 1030.99 | 1348.35 | 1617.01 | 1850.41 | 2423.00 | 1091.44 | 1423.91 | 1707.69 | 1954.52 | 2560.69 |
| 81 | 1108.23 | 1449.10 | 1734.55 | 1986.42 | 2602.67 | 1165.32 | 1526.34 | 1826.90 | 2092.21 | 2742.04 |
| 82 | 1182.11 | 1544.81 | 1848.73 | 2117.40 | 2772.26 | 1242.56 | 1625.41 | 1942.76 | 2226.54 | 2914.99 |
| 83 | 1257.68 | 1640.52 | 1961.24 | 2245.01 | 2945.21 | 1319.80 | 1721.12 | 2058.63 | 2355.83 | 3091.30 |
| 84 | 1334.92 | 1741.27 | 2080.45 | 2381.02 | 3123.20 | 1398.72 | 1825.23 | 2181.20 | 2493.52 | 3270.96 |
| 85 | 1422.23 | 1852.09 | 2214.79 | 2530.46 | 3323.02 | 1487.72 | 1937.73 | 2315.53 | 2646.32 | 3475.82 |
| 86 | 1514.58 | 1972.99 | 2355.83 | 2691.66 | 3534.59 | 1580.07 | 2058.63 | 2456.58 | 2807.52 | 3687.39 |
| 87 | 1611.97 | 2097.25 | 2506.96 | 2859.58 | 3757.92 | 1677.46 | 2182.88 | 2607.70 | 2975.44 | 3910.72 |
| 88 | 1717.76 | 2234.94 | 2668.15 | 3042.60 | 3999.71 | 1783.25 | 2320.57 | 2768.90 | 3158.46 | 4152.51 |
| 89 | 1831.94 | 2382.70 | 2841.10 | 3240.74 | 4263.34 | 1897.43 | 2468.34 | 2941.85 | 3356.60 | 4416.14 |
| 90 | 1957.88 | 2543.90 | 3034.21 | 3455.67 | 4548.79 | 2023.36 | 2629.53 | 3134.95 | 3571.53 | 4701.59 |
| 91 | 2092.21 | 2716.85 | 3239.06 | 3689.07 | 4856.07 | 2157.69 | 2802.48 | 3339.81 | 3804.93 | 5008.87 |
| 92 | 2234.94 | 2899.87 | 3455.67 | 3932.55 | 5181.83 | 2300.42 | 2985.51 | 3556.42 | 4048.41 | 5334.63 |
| 93 | 2387.74 | 3098.01 | 3687.39 | 4197.85 | 5531.09 | 2453.22 | 3183.65 | 3788.14 | 4313.71 | 5683.89 |
| 94 | 2553.97 | 3311.26 | 3942.62 | 4483.30 | 5912.25 | 2619.46 | 3396.90 | 4043.37 | 4599.16 | 6065.05 |
| 95 | 2735.32 | 3546.34 | 4219.68 | 4797.30 | 6327.00 | 2800.81 | 3631.98 | 4320.43 | 4913.16 | 6479.80 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 30 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 31 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 32 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 33 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 34 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 35 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 36 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 37 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 38 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 39 | 75.56 | 97.39 | 112.50 | 127.61 | 169.59 | 104.11 | 130.97 | 151.12 | 171.27 | 230.04 |
| 40 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 109.14 | 139.37 | 162.88 | 183.03 | 243.48 |
| 41 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 109.14 | 139.37 | 162.88 | 183.03 | 243.48 |
| 42 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 109.14 | 139.37 | 162.88 | 183.03 | 243.48 |
| 43 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 109.14 | 139.37 | 162.88 | 183.03 | 243.48 |
| 44 | 82.28 | 104.11 | 119.22 | 137.69 | 181.35 | 109.14 | 139.37 | 162.88 | 183.03 | 243.48 |
| 45 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 46 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 47 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 48 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 49 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 169.59 | 193.10 | 256.91 |
| 50 | 95.71 | 119.22 | 141.05 | 159.52 | 211.57 | 129.29 | 162.88 | 189.74 | 214.93 | 285.45 |
| 51 | 100.75 | 124.26 | 146.09 | 164.56 | 218.29 | 132.65 | 167.91 | 196.46 | 219.97 | 292.17 |
| 52 | 102.43 | 132.65 | 151.12 | 169.59 | 226.68 | 136.01 | 172.95 | 199.82 | 225.00 | 298.89 |
| 53 | 105.79 | 134.33 | 154.48 | 174.63 | 235.08 | 137.69 | 176.31 | 203.18 | 230.04 | 305.60 |
| 54 | 109.14 | 139.37 | 161.20 | 181.35 | 240.12 | 141.05 | 179.67 | 209.89 | 236.76 | 312.32 |
| 55 | 112.50 | 142.73 | 166.23 | 188.06 | 250.19 | 144.41 | 183.03 | 213.25 | 241.80 | 320.72 |
| 56 | 117.54 | 149.44 | 174.63 | 198.14 | 261.95 | 149.44 | 189.74 | 223.33 | 251.87 | 334.15 |
| 57 | 125.94 | 161.20 | 188.06 | 209.89 | 280.42 | 157.84 | 201.50 | 235.08 | 265.30 | 352.62 |
| 58 | 134.33 | 169.59 | 199.82 | 226.68 | 302.25 | 166.23 | 211.57 | 246.83 | 280.42 | 374.45 |
| 59 | 144.41 | 183.03 | 214.93 | 245.15 | 322.39 | 174.63 | 226.68 | 263.62 | 298.89 | 396.28 |
| 60 | 154.48 | 196.46 | 228.36 | 260.27 | 342.54 | 188.06 | 240.12 | 278.74 | 315.68 | 418.11 |
| 61 | 164.56 | 211.57 | 246.83 | 278.74 | 369.41 | 199.82 | 255.23 | 297.21 | 337.51 | 446.65 |
| 62 | 174.63 | 225.00 | 263.62 | 298.89 | 392.92 | 209.89 | 272.02 | 317.36 | 359.34 | 475.20 |
| 63 | 186.38 | 240.12 | 282.10 | 319.04 | 423.14 | 223.33 | 288.81 | 337.51 | 382.84 | 505.42 |
| 64 | 203.18 | 258.59 | 302.25 | 342.54 | 455.05 | 240.12 | 307.28 | 361.02 | 406.35 | 539.00 |
| 65 | 218.29 | 277.06 | 325.75 | 367.73 | 486.95 | 256.91 | 329.11 | 386.20 | 434.90 | 575.95 |
| 66 | 233.40 | 298.89 | 350.94 | 396.28 | 527.25 | 273.70 | 352.62 | 413.07 | 465.12 | 619.60 |
| 67 | 248.51 | 320.72 | 376.13 | 426.50 | 560.83 | 292.17 | 374.45 | 438.26 | 497.03 | 656.54 |
| 68 | 265.30 | 342.54 | 402.99 | 458.41 | 606.17 | 308.96 | 397.96 | 470.16 | 530.61 | 701.88 |
| 69 | 290.49 | 371.09 | 439.93 | 498.70 | 656.54 | 332.47 | 428.18 | 505.42 | 574.27 | 757.29 |
| 70 | 319.04 | 411.39 | 485.27 | 549.08 | 725.39 | 362.69 | 468.48 | 554.12 | 628.00 | 829.50 |
| 71 | 354.30 | 458.41 | 539.00 | 614.57 | 809.35 | 402.99 | 520.53 | 611.21 | 695.16 | 916.81 |
| 72 | 397.96 | 512.14 | 604.49 | 686.77 | 908.41 | 446.65 | 574.27 | 678.37 | 770.73 | 1019.24 |
| 73 | 446.65 | 572.59 | 676.69 | 769.05 | 1014.20 | 495.35 | 638.07 | 753.93 | 856.36 | 1130.06 |
| 74 | 498.70 | 641.43 | 757.29 | 861.40 | 1136.78 | 550.76 | 708.60 | 837.89 | 952.07 | 1256.00 |
| 75 | 555.80 | 715.31 | 847.97 | 963.83 | 1272.79 | 609.53 | 785.84 | 928.56 | 1056.18 | 1395.37 |
| 76 | 619.60 | 800.95 | 953.75 | 1084.72 | 1428.95 | 673.34 | 873.15 | 1036.03 | 1178.76 | 1551.53 |
| 77 | 691.81 | 898.34 | 1069.61 | 1220.73 | 1605.26 | 745.54 | 968.86 | 1151.89 | 1316.45 | 1729.51 |
| 78 | 765.69 | 1002.45 | 1193.87 | 1366.82 | 1791.64 | 819.42 | 1069.61 | 1276.15 | 1459.17 | 1912.54 |
| 79 | 844.61 | 1101.52 | 1321.48 | 1511.23 | 1978.03 | 896.66 | 1170.36 | 1402.08 | 1603.58 | 2100.60 |
| 80 | 918.49 | 1198.91 | 1435.66 | 1645.56 | 2156.02 | 970.54 | 1267.75 | 1517.94 | 1739.59 | 2278.59 |
| 81 | 985.66 | 1287.90 | 1544.81 | 1769.81 | 2315.53 | 1037.71 | 1356.75 | 1628.77 | 1863.85 | 2439.79 |
| 82 | 1051.14 | 1375.22 | 1645.56 | 1884.00 | 2468.34 | 1104.87 | 1447.42 | 1731.19 | 1981.39 | 2595.95 |
| 83 | 1118.31 | 1459.17 | 1746.31 | 1998.18 | 2619.46 | 1173.72 | 1531.38 | 1831.94 | 2097.25 | 2748.75 |
| 84 | 1188.83 | 1549.85 | 1852.09 | 2119.07 | 2780.66 | 1244.24 | 1623.73 | 1939.41 | 2218.14 | 2911.63 |
| 85 | 1267.75 | 1648.92 | 1972.99 | 2253.41 | 2955.29 | 1323.16 | 1724.48 | 2061.98 | 2354.15 | 3089.62 |
| 86 | 1348.35 | 1754.70 | 2097.25 | 2396.13 | 3146.71 | 1403.76 | 1830.26 | 2186.24 | 2496.88 | 3281.04 |
| 87 | 1437.34 | 1867.20 | 2231.58 | 2545.58 | 3344.85 | 1492.76 | 1942.76 | 2320.57 | 2646.32 | 3479.18 |
| 88 | 1529.70 | 1988.10 | 2372.62 | 2708.45 | 3559.78 | 1585.11 | 2063.66 | 2461.62 | 2809.20 | 3694.11 |
| 89 | 1632.12 | 2120.75 | 2530.46 | 2883.08 | 3793.18 | 1687.54 | 2196.32 | 2619.46 | 2983.83 | 3927.51 |
| 90 | 1742.95 | 2263.48 | 2700.06 | 3076.18 | 4050.09 | 1798.36 | 2339.04 | 2789.05 | 3176.93 | 4184.42 |
| 91 | 1863.85 | 2417.96 | 2883.08 | 3282.72 | 4322.11 | 1919.26 | 2493.52 | 2972.08 | 3383.47 | 4456.44 |
| 92 | 1991.46 | 2582.52 | 3074.51 | 3502.69 | 4612.60 | 2046.87 | 2658.08 | 3163.50 | 3603.43 | 4746.93 |
| 93 | 2125.79 | 2757.15 | 3282.72 | 3736.09 | 4923.24 | 2181.20 | 2832.71 | 3371.71 | 3836.83 | 5057.57 |
| 94 | 2273.56 | 2946.89 | 3509.40 | 3991.32 | 5260.75 | 2328.97 | 3022.45 | 3598.40 | 4092.06 | 5395.08 |
| 95 | 2436.43 | 3155.10 | 3754.56 | 4270.05 | 5631.84 | 2491.84 | 3230.67 | 3843.55 | 4370.80 | 5766.17 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 30 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 31 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 32 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 33 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 34 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 35 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 36 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 37 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 38 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 39 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 157.84 | 208.21 |
| 40 | 73.88 | 94.03 | 109.14 | 120.90 | 164.56 | 100.75 | 127.61 | 147.76 | 164.56 | 219.97 |
| 41 | 73.88 | 94.03 | 109.14 | 120.90 | 164.56 | 100.75 | 127.61 | 147.76 | 164.56 | 219.97 |
| 42 | 73.88 | 94.03 | 109.14 | 120.90 | 164.56 | 100.75 | 127.61 | 147.76 | 164.56 | 219.97 |
| 43 | 73.88 | 94.03 | 109.14 | 120.90 | 164.56 | 100.75 | 127.61 | 147.76 | 164.56 | 219.97 |
| 44 | 73.88 | 94.03 | 109.14 | 120.90 | 164.56 | 100.75 | 127.61 | 147.76 | 164.56 | 219.97 |
| 45 | 80.60 | 100.75 | 114.18 | 132.65 | 172.95 | 105.79 | 136.01 | 154.48 | 176.31 | 233.40 |
| 46 | 80.60 | 100.75 | 114.18 | 132.65 | 172.95 | 105.79 | 136.01 | 154.48 | 176.31 | 233.40 |
| 47 | 80.60 | 100.75 | 114.18 | 132.65 | 172.95 | 105.79 | 136.01 | 154.48 | 176.31 | 233.40 |
| 48 | 80.60 | 100.75 | 114.18 | 132.65 | 172.95 | 105.79 | 136.01 | 154.48 | 176.31 | 233.40 |
| 49 | 80.60 | 100.75 | 114.18 | 132.65 | 172.95 | 105.79 | 136.01 | 154.48 | 176.31 | 233.40 |
| 50 | 87.32 | 110.82 | 130.97 | 144.41 | 193.10 | 117.54 | 149.44 | 174.63 | 196.46 | 260.27 |
| 51 | 90.67 | 114.18 | 134.33 | 149.44 | 198.14 | 119.22 | 151.12 | 177.99 | 199.82 | 266.98 |
| 52 | 92.35 | 115.86 | 137.69 | 154.48 | 206.53 | 120.90 | 154.48 | 181.35 | 204.86 | 273.70 |
| 53 | 95.71 | 120.90 | 141.05 | 159.52 | 211.57 | 124.26 | 157.84 | 184.71 | 209.89 | 277.06 |
| 54 | 99.07 | 124.26 | 146.09 | 164.56 | 219.97 | 127.61 | 161.20 | 189.74 | 214.93 | 285.45 |
| 55 | 102.43 | 129.29 | 151.12 | 169.59 | 225.00 | 129.29 | 166.23 | 193.10 | 219.97 | 290.49 |
| 56 | 109.14 | 137.69 | 159.52 | 181.35 | 240.12 | 137.69 | 174.63 | 203.18 | 228.36 | 303.92 |
| 57 | 114.18 | 146.09 | 169.59 | 193.10 | 255.23 | 142.73 | 183.03 | 214.93 | 240.12 | 319.04 |
| 58 | 120.90 | 157.84 | 183.03 | 206.53 | 273.70 | 151.12 | 194.78 | 228.36 | 256.91 | 339.19 |
| 59 | 130.97 | 166.23 | 196.46 | 221.65 | 290.49 | 161.20 | 204.86 | 240.12 | 272.02 | 357.66 |
| 60 | 141.05 | 176.31 | 209.89 | 235.08 | 314.00 | 169.59 | 214.93 | 255.23 | 287.13 | 382.84 |
| 61 | 152.80 | 193.10 | 223.33 | 255.23 | 335.83 | 181.35 | 231.72 | 272.02 | 307.28 | 406.35 |
| 62 | 159.52 | 204.86 | 238.44 | 272.02 | 361.02 | 193.10 | 246.83 | 288.81 | 327.43 | 433.22 |
| 63 | 169.59 | 219.97 | 256.91 | 290.49 | 384.52 | 204.86 | 261.95 | 307.28 | 347.58 | 460.08 |
| 64 | 184.71 | 233.40 | 275.38 | 310.64 | 413.07 | 218.29 | 278.74 | 329.11 | 369.41 | 491.99 |
| 65 | 198.14 | 251.87 | 295.53 | 334.15 | 444.97 | 231.72 | 298.89 | 350.94 | 396.28 | 527.25 |
| 66 | 213.25 | 272.02 | 320.72 | 361.02 | 478.55 | 250.19 | 319.04 | 376.13 | 423.14 | 562.51 |
| 67 | 225.00 | 290.49 | 340.87 | 387.88 | 512.14 | 263.62 | 339.19 | 397.96 | 453.37 | 599.45 |
| 68 | 241.80 | 310.64 | 364.37 | 418.11 | 550.76 | 280.42 | 361.02 | 424.82 | 483.59 | 638.07 |
| 69 | 261.95 | 339.19 | 399.64 | 453.37 | 597.77 | 302.25 | 389.56 | 460.08 | 522.21 | 688.45 |
| 70 | 292.17 | 374.45 | 439.93 | 503.74 | 661.58 | 332.47 | 426.50 | 503.74 | 572.59 | 755.61 |
| 71 | 325.75 | 416.43 | 491.99 | 559.15 | 737.14 | 367.73 | 471.84 | 557.47 | 631.36 | 834.53 |
| 72 | 359.34 | 465.12 | 550.76 | 624.64 | 824.46 | 406.35 | 522.21 | 617.92 | 703.56 | 926.89 |
| 73 | 406.35 | 520.53 | 617.92 | 700.20 | 921.85 | 453.37 | 580.98 | 688.45 | 780.80 | 1025.95 |
| 74 | 453.37 | 584.34 | 690.13 | 784.16 | 1034.35 | 500.38 | 644.79 | 762.33 | 866.44 | 1143.49 |
| 75 | 505.42 | 654.86 | 772.40 | 879.87 | 1155.25 | 554.12 | 716.99 | 846.29 | 962.15 | 1267.75 |
| 76 | 565.87 | 728.75 | 869.79 | 989.01 | 1301.33 | 612.89 | 794.23 | 943.68 | 1072.97 | 1413.84 |
| 77 | 628.00 | 816.06 | 972.22 | 1111.59 | 1460.85 | 678.37 | 879.87 | 1049.46 | 1197.23 | 1573.35 |
| 78 | 696.84 | 911.77 | 1086.40 | 1242.56 | 1632.12 | 745.54 | 973.90 | 1160.29 | 1328.20 | 1742.95 |
| 79 | 769.05 | 1004.13 | 1200.59 | 1373.54 | 1800.04 | 816.06 | 1066.25 | 1274.47 | 1457.49 | 1910.86 |
| 80 | 836.21 | 1091.44 | 1308.05 | 1497.79 | 1961.24 | 883.23 | 1153.57 | 1383.61 | 1583.43 | 2072.06 |
| 81 | 896.66 | 1172.04 | 1405.44 | 1611.97 | 2109.00 | 945.36 | 1235.85 | 1479.32 | 1695.93 | 2223.18 |
| 82 | 958.79 | 1249.28 | 1497.79 | 1714.40 | 2246.69 | 1005.80 | 1314.77 | 1573.35 | 1803.40 | 2362.55 |
| 83 | 1015.88 | 1328.20 | 1588.47 | 1818.51 | 2386.06 | 1066.25 | 1393.69 | 1667.39 | 1909.18 | 2503.60 |
| 84 | 1083.05 | 1410.48 | 1685.86 | 1927.65 | 2528.78 | 1133.42 | 1479.32 | 1766.46 | 2020.01 | 2648.00 |
| 85 | 1151.89 | 1501.15 | 1793.32 | 2048.55 | 2691.66 | 1203.94 | 1570.00 | 1875.60 | 2142.58 | 2814.24 |
| 86 | 1227.45 | 1600.22 | 1907.50 | 2179.52 | 2862.93 | 1279.50 | 1669.07 | 1989.78 | 2273.56 | 2985.51 |
| 87 | 1308.05 | 1700.97 | 2030.08 | 2317.21 | 3045.96 | 1360.10 | 1769.81 | 2112.36 | 2411.25 | 3168.54 |
| 88 | 1392.01 | 1811.79 | 2159.37 | 2464.98 | 3240.74 | 1444.06 | 1880.64 | 2241.65 | 2559.01 | 3363.32 |
| 89 | 1484.36 | 1931.01 | 2300.42 | 2622.82 | 3452.31 | 1536.41 | 1999.86 | 2382.70 | 2716.85 | 3574.89 |
| 90 | 1586.79 | 2061.98 | 2454.90 | 2799.13 | 3684.03 | 1638.84 | 2130.83 | 2537.18 | 2893.16 | 3806.61 |
| 91 | 1695.93 | 2201.35 | 2621.14 | 2987.19 | 3934.23 | 1747.98 | 2270.20 | 2703.42 | 3081.22 | 4056.80 |
| 92 | 1811.79 | 2350.80 | 2797.45 | 3187.01 | 4197.85 | 1863.85 | 2419.64 | 2879.73 | 3281.04 | 4320.43 |
| 93 | 1936.05 | 2510.31 | 2985.51 | 3398.58 | 4479.95 | 1988.10 | 2579.16 | 3067.79 | 3492.61 | 4602.52 |
| 94 | 2070.38 | 2683.27 | 3190.37 | 3631.98 | 4788.91 | 2122.43 | 2752.11 | 3272.64 | 3726.01 | 4911.48 |
| 95 | 2216.46 | 2874.69 | 3415.37 | 3885.53 | 5124.74 | 2268.52 | 2943.53 | 3497.65 | 3979.56 | 5247.31 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 30 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 31 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 32 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 33 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 34 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 35 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 36 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 37 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 38 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 39 | 62.13 | 82.28 | 94.03 | 107.46 | 141.05 | 83.96 | 109.14 | 127.61 | 144.41 | 189.74 |
| 40 | 67.17 | 87.32 | 100.75 | 112.50 | 149.44 | 90.67 | 115.86 | 136.01 | 152.80 | 203.18 |
| 41 | 67.17 | 87.32 | 100.75 | 112.50 | 149.44 | 90.67 | 115.86 | 136.01 | 152.80 | 203.18 |
| 42 | 67.17 | 87.32 | 100.75 | 112.50 | 149.44 | 90.67 | 115.86 | 136.01 | 152.80 | 203.18 |
| 43 | 67.17 | 87.32 | 100.75 | 112.50 | 149.44 | 90.67 | 115.86 | 136.01 | 152.80 | 203.18 |
| 44 | 67.17 | 87.32 | 100.75 | 112.50 | 149.44 | 90.67 | 115.86 | 136.01 | 152.80 | 203.18 |
| 45 | 70.52 | 90.67 | 107.46 | 119.22 | 159.52 | 97.39 | 124.26 | 144.41 | 161.20 | 214.93 |
| 46 | 70.52 | 90.67 | 107.46 | 119.22 | 159.52 | 97.39 | 124.26 | 144.41 | 161.20 | 214.93 |
| 47 | 70.52 | 90.67 | 107.46 | 119.22 | 159.52 | 97.39 | 124.26 | 144.41 | 161.20 | 214.93 |
| 48 | 70.52 | 90.67 | 107.46 | 119.22 | 159.52 | 97.39 | 124.26 | 144.41 | 161.20 | 214.93 |
| 49 | 70.52 | 90.67 | 107.46 | 119.22 | 159.52 | 97.39 | 124.26 | 144.41 | 161.20 | 214.93 |
| 50 | 80.60 | 102.43 | 117.54 | 134.33 | 176.31 | 107.46 | 139.37 | 159.52 | 179.67 | 240.12 |
| 51 | 82.28 | 105.79 | 122.58 | 139.37 | 183.03 | 109.14 | 141.05 | 164.56 | 184.71 | 245.15 |
| 52 | 85.64 | 109.14 | 124.26 | 142.73 | 191.42 | 110.82 | 144.41 | 166.23 | 188.06 | 251.87 |
| 53 | 87.32 | 110.82 | 130.97 | 147.76 | 196.46 | 114.18 | 146.09 | 171.27 | 193.10 | 256.91 |
| 54 | 90.67 | 115.86 | 136.01 | 152.80 | 201.50 | 115.86 | 151.12 | 176.31 | 196.46 | 260.27 |
| 55 | 92.35 | 117.54 | 139.37 | 156.16 | 208.21 | 117.54 | 152.80 | 177.99 | 201.50 | 266.98 |
| 56 | 99.07 | 127.61 | 147.76 | 166.23 | 219.97 | 124.26 | 161.20 | 188.06 | 213.25 | 282.10 |
| 57 | 104.11 | 136.01 | 156.16 | 176.31 | 233.40 | 129.29 | 169.59 | 196.46 | 223.33 | 295.53 |
| 58 | 110.82 | 142.73 | 166.23 | 191.42 | 251.87 | 136.01 | 177.99 | 206.53 | 236.76 | 312.32 |
| 59 | 117.54 | 154.48 | 177.99 | 203.18 | 270.34 | 146.09 | 189.74 | 221.65 | 248.51 | 330.79 |
| 60 | 125.94 | 164.56 | 193.10 | 218.29 | 287.13 | 154.48 | 199.82 | 235.08 | 265.30 | 350.94 |
| 61 | 136.01 | 176.31 | 206.53 | 233.40 | 308.96 | 164.56 | 213.25 | 250.19 | 282.10 | 372.77 |
| 62 | 146.09 | 188.06 | 219.97 | 250.19 | 330.79 | 174.63 | 228.36 | 265.30 | 302.25 | 399.64 |
| 63 | 157.84 | 203.18 | 235.08 | 266.98 | 355.98 | 186.38 | 243.48 | 282.10 | 320.72 | 424.82 |
| 64 | 167.91 | 218.29 | 253.55 | 288.81 | 381.16 | 199.82 | 258.59 | 302.25 | 344.22 | 455.05 |
| 65 | 179.67 | 231.72 | 273.70 | 312.32 | 411.39 | 213.25 | 275.38 | 325.75 | 369.41 | 486.95 |
| 66 | 191.42 | 251.87 | 295.53 | 334.15 | 441.61 | 225.00 | 295.53 | 347.58 | 392.92 | 520.53 |
| 67 | 208.21 | 268.66 | 314.00 | 357.66 | 470.16 | 240.12 | 314.00 | 367.73 | 418.11 | 552.44 |
| 68 | 219.97 | 288.81 | 337.51 | 386.20 | 508.78 | 256.91 | 337.51 | 392.92 | 446.65 | 589.38 |
| 69 | 240.12 | 312.32 | 367.73 | 418.11 | 555.80 | 275.38 | 361.02 | 423.14 | 483.59 | 638.07 |
| 70 | 261.95 | 345.90 | 406.35 | 463.44 | 611.21 | 300.57 | 394.60 | 463.44 | 530.61 | 698.52 |
| 71 | 293.85 | 387.88 | 453.37 | 517.18 | 683.41 | 332.47 | 438.26 | 515.50 | 584.34 | 772.40 |
| 72 | 330.79 | 433.22 | 507.10 | 579.30 | 762.33 | 369.41 | 486.95 | 570.91 | 648.15 | 856.36 |
| 73 | 367.73 | 486.95 | 569.23 | 649.83 | 856.36 | 411.39 | 542.36 | 636.39 | 723.71 | 953.75 |
| 74 | 411.39 | 542.36 | 639.75 | 727.07 | 958.79 | 455.05 | 599.45 | 708.60 | 804.31 | 1059.54 |
| 75 | 461.76 | 607.85 | 715.31 | 816.06 | 1072.97 | 507.10 | 666.62 | 785.84 | 894.98 | 1177.08 |
| 76 | 515.50 | 681.73 | 804.31 | 918.49 | 1205.62 | 559.15 | 740.50 | 873.15 | 997.41 | 1309.73 |
| 77 | 575.95 | 760.65 | 903.38 | 1032.67 | 1356.75 | 621.28 | 821.10 | 970.54 | 1111.59 | 1460.85 |
| 78 | 639.75 | 847.97 | 1007.48 | 1153.57 | 1512.91 | 683.41 | 906.74 | 1078.01 | 1232.49 | 1617.01 |
| 79 | 701.88 | 933.60 | 1113.27 | 1274.47 | 1670.74 | 743.86 | 992.37 | 1182.11 | 1353.39 | 1774.85 |
| 80 | 762.33 | 1017.56 | 1214.02 | 1390.33 | 1818.51 | 805.99 | 1074.65 | 1282.86 | 1469.25 | 1922.62 |
| 81 | 821.10 | 1094.80 | 1301.33 | 1492.76 | 1954.52 | 863.08 | 1155.25 | 1371.86 | 1575.03 | 2060.30 |
| 82 | 876.51 | 1167.00 | 1390.33 | 1590.15 | 2082.13 | 920.17 | 1227.45 | 1462.53 | 1670.74 | 2189.60 |
| 83 | 928.56 | 1237.53 | 1474.28 | 1685.86 | 2211.43 | 975.58 | 1297.98 | 1546.49 | 1769.81 | 2322.25 |
| 84 | 985.66 | 1313.09 | 1564.96 | 1788.28 | 2345.76 | 1034.35 | 1376.89 | 1638.84 | 1873.92 | 2458.26 |
| 85 | 1051.14 | 1400.40 | 1662.35 | 1900.79 | 2493.52 | 1099.84 | 1464.21 | 1737.91 | 1988.10 | 2609.38 |
| 86 | 1118.31 | 1489.40 | 1769.81 | 2020.01 | 2653.04 | 1167.00 | 1553.20 | 1845.37 | 2107.32 | 2768.90 |
| 87 | 1190.51 | 1585.11 | 1882.32 | 2147.62 | 2822.63 | 1239.21 | 1648.92 | 1957.88 | 2234.94 | 2938.50 |
| 88 | 1271.11 | 1687.54 | 2001.53 | 2283.63 | 3002.30 | 1319.80 | 1751.34 | 2077.10 | 2370.95 | 3118.16 |
| 89 | 1353.39 | 1798.36 | 2132.51 | 2431.39 | 3198.76 | 1402.08 | 1862.17 | 2208.07 | 2518.71 | 3314.62 |
| 90 | 1447.42 | 1920.94 | 2276.91 | 2594.27 | 3415.37 | 1496.11 | 1984.74 | 2352.48 | 2681.59 | 3531.23 |
| 91 | 1546.49 | 2050.23 | 2429.72 | 2770.58 | 3645.41 | 1595.18 | 2114.04 | 2505.28 | 2857.90 | 3761.27 |
| 92 | 1650.59 | 2187.92 | 2592.59 | 2953.61 | 3888.89 | 1699.29 | 2251.73 | 2668.15 | 3040.92 | 4004.75 |
| 93 | 1764.78 | 2339.04 | 2768.90 | 3151.75 | 4152.51 | 1813.47 | 2402.85 | 2844.46 | 3239.06 | 4268.37 |
| 94 | 1887.35 | 2498.56 | 2958.64 | 3366.68 | 4436.29 | 1936.05 | 2562.37 | 3034.21 | 3453.99 | 4552.15 |
| 95 | 2021.68 | 2676.55 | 3165.18 | 3601.76 | 4748.61 | 2070.38 | 2740.36 | 3240.74 | 3689.07 | 4864.47 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 30 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 31 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 32 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 33 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 34 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 35 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 36 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 37 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 38 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 39 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 40 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 | 104.11 | 134.33 | 152.80 | 171.27 | 231.72 |
| 41 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 | 104.11 | 134.33 | 152.80 | 171.27 | 231.72 |
| 42 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 | 104.11 | 134.33 | 152.80 | 171.27 | 231.72 |
| 43 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 | 104.11 | 134.33 | 152.80 | 171.27 | 231.72 |
| 44 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 | 104.11 | 134.33 | 152.80 | 171.27 | 231.72 |
| 45 | 82.28 | 105.79 | 122.58 | 139.37 | 181.35 | 110.82 | 141.05 | 164.56 | 186.38 | 245.15 |
| 46 | 82.28 | 105.79 | 122.58 | 139.37 | 181.35 | 110.82 | 141.05 | 164.56 | 186.38 | 245.15 |
| 47 | 82.28 | 105.79 | 122.58 | 139.37 | 181.35 | 110.82 | 141.05 | 164.56 | 186.38 | 245.15 |
| 48 | 82.28 | 105.79 | 122.58 | 139.37 | 181.35 | 110.82 | 141.05 | 164.56 | 186.38 | 245.15 |
| 49 | 82.28 | 105.79 | 122.58 | 139.37 | 181.35 | 110.82 | 141.05 | 164.56 | 186.38 | 245.15 |
| 50 | 90.67 | 115.86 | 136.01 | 152.80 | 203.18 | 120.90 | 156.16 | 183.03 | 206.53 | 273.70 |
| 51 | 94.03 | 119.22 | 139.37 | 156.16 | 209.89 | 125.94 | 157.84 | 184.71 | 209.89 | 278.74 |
| 52 | 99.07 | 122.58 | 144.41 | 161.20 | 218.29 | 130.97 | 162.88 | 189.74 | 214.93 | 287.13 |
| 53 | 102.43 | 127.61 | 149.44 | 167.91 | 223.33 | 134.33 | 169.59 | 194.78 | 219.97 | 292.17 |
| 54 | 105.79 | 134.33 | 154.48 | 172.95 | 230.04 | 136.01 | 172.95 | 198.14 | 225.00 | 300.57 |
| 55 | 107.46 | 137.69 | 159.52 | 179.67 | 238.44 | 139.37 | 176.31 | 204.86 | 228.36 | 303.92 |
| 56 | 112.50 | 144.41 | 166.23 | 191.42 | 251.87 | 144.41 | 183.03 | 213.25 | 243.48 | 320.72 |
| 57 | 119.22 | 151.12 | 177.99 | 201.50 | 265.30 | 149.44 | 189.74 | 225.00 | 253.55 | 335.83 |
| 58 | 129.29 | 164.56 | 193.10 | 218.29 | 287.13 | 161.20 | 203.18 | 236.76 | 270.34 | 355.98 |
| 59 | 139.37 | 172.95 | 203.18 | 230.04 | 308.96 | 169.59 | 214.93 | 250.19 | 283.77 | 376.13 |
| 60 | 146.09 | 186.38 | 218.29 | 248.51 | 329.11 | 176.31 | 228.36 | 266.98 | 303.92 | 401.31 |
| 61 | 157.84 | 201.50 | 233.40 | 265.30 | 354.30 | 189.74 | 243.48 | 283.77 | 320.72 | 428.18 |
| 62 | 167.91 | 214.93 | 251.87 | 283.77 | 376.13 | 201.50 | 258.59 | 300.57 | 342.54 | 451.69 |
| 63 | 179.67 | 228.36 | 268.66 | 305.60 | 404.67 | 214.93 | 273.70 | 322.39 | 364.37 | 481.91 |
| 64 | 193.10 | 246.83 | 288.81 | 327.43 | 433.22 | 230.04 | 293.85 | 342.54 | 391.24 | 517.18 |
| 65 | 208.21 | 266.98 | 310.64 | 350.94 | 468.48 | 246.83 | 314.00 | 367.73 | 414.75 | 554.12 |
| 66 | 221.65 | 285.45 | 335.83 | 381.16 | 500.38 | 261.95 | 335.83 | 394.60 | 446.65 | 589.38 |
| 67 | 236.76 | 302.25 | 357.66 | 406.35 | 539.00 | 277.06 | 354.30 | 419.79 | 475.20 | 629.68 |
| 68 | 256.91 | 329.11 | 384.52 | 438.26 | 577.62 | 295.53 | 379.49 | 446.65 | 508.78 | 669.98 |
| 69 | 275.38 | 355.98 | 419.79 | 473.52 | 628.00 | 319.04 | 408.03 | 485.27 | 545.72 | 723.71 |
| 70 | 305.60 | 392.92 | 461.76 | 527.25 | 695.16 | 347.58 | 448.33 | 525.57 | 601.13 | 790.87 |
| 71 | 339.19 | 438.26 | 515.50 | 587.70 | 774.08 | 386.20 | 495.35 | 584.34 | 663.26 | 874.83 |
| 72 | 381.16 | 490.31 | 575.95 | 658.22 | 864.76 | 426.50 | 550.76 | 646.47 | 737.14 | 972.22 |
| 73 | 424.82 | 547.40 | 644.79 | 735.46 | 968.86 | 473.52 | 611.21 | 718.67 | 819.42 | 1078.01 |
| 74 | 476.88 | 612.89 | 723.71 | 821.10 | 1084.72 | 527.25 | 680.05 | 799.27 | 908.41 | 1198.91 |
| 75 | 527.25 | 683.41 | 811.02 | 921.85 | 1215.70 | 579.30 | 750.58 | 888.27 | 1009.16 | 1334.92 |
| 76 | 591.06 | 767.37 | 908.41 | 1036.03 | 1363.46 | 643.11 | 834.53 | 985.66 | 1125.02 | 1481.00 |
| 77 | 661.58 | 858.04 | 1019.24 | 1168.68 | 1533.05 | 713.63 | 925.21 | 1098.16 | 1257.68 | 1652.27 |
| 78 | 733.78 | 955.43 | 1141.82 | 1306.37 | 1711.04 | 785.84 | 1022.60 | 1220.73 | 1395.37 | 1828.58 |
| 79 | 805.99 | 1052.82 | 1259.36 | 1444.06 | 1892.39 | 854.68 | 1116.63 | 1336.60 | 1533.05 | 2008.25 |
| 80 | 876.51 | 1145.17 | 1375.22 | 1573.35 | 2060.30 | 925.21 | 1210.66 | 1450.78 | 1662.35 | 2176.17 |
| 81 | 942.00 | 1234.17 | 1474.28 | 1690.89 | 2213.11 | 992.37 | 1297.98 | 1551.53 | 1778.21 | 2328.97 |
| 82 | 1004.13 | 1311.41 | 1573.35 | 1798.36 | 2355.83 | 1056.18 | 1381.93 | 1652.27 | 1890.71 | 2476.73 |
| 83 | 1069.61 | 1393.69 | 1667.39 | 1907.50 | 2503.60 | 1121.67 | 1462.53 | 1749.66 | 2003.21 | 2627.85 |
| 84 | 1136.78 | 1481.00 | 1769.81 | 2025.04 | 2654.72 | 1187.15 | 1551.53 | 1855.45 | 2120.75 | 2780.66 |
| 85 | 1208.98 | 1575.03 | 1882.32 | 2150.98 | 2827.67 | 1264.39 | 1647.24 | 1969.63 | 2250.05 | 2953.61 |
| 86 | 1287.90 | 1677.46 | 2001.53 | 2286.99 | 3005.66 | 1343.31 | 1749.66 | 2088.85 | 2386.06 | 3131.60 |
| 87 | 1371.86 | 1783.25 | 2130.83 | 2429.72 | 3197.08 | 1427.27 | 1855.45 | 2218.14 | 2528.78 | 3323.02 |
| 88 | 1460.85 | 1899.11 | 2268.52 | 2585.88 | 3403.62 | 1516.26 | 1971.31 | 2355.83 | 2684.94 | 3529.55 |
| 89 | 1558.24 | 2025.04 | 2416.28 | 2752.11 | 3625.26 | 1613.65 | 2097.25 | 2503.60 | 2851.18 | 3751.20 |
| 90 | 1665.71 | 2161.05 | 2577.48 | 2936.82 | 3868.74 | 1721.12 | 2233.26 | 2664.80 | 3035.89 | 3994.67 |
| 91 | 1779.89 | 2308.82 | 2752.11 | 3134.95 | 4129.01 | 1835.30 | 2381.02 | 2839.43 | 3234.02 | 4254.94 |
| 92 | 1899.11 | 2464.98 | 2936.82 | 3341.49 | 4407.74 | 1954.52 | 2537.18 | 3024.13 | 3440.56 | 4533.68 |
| 93 | 2030.08 | 2632.89 | 3133.28 | 3566.49 | 4703.27 | 2085.49 | 2705.09 | 3220.59 | 3665.56 | 4829.21 |
| 94 | 2171.13 | 2815.92 | 3349.88 | 3811.65 | 5027.35 | 2226.54 | 2888.12 | 3437.20 | 3910.72 | 5153.28 |
| 95 | 2323.93 | 3015.74 | 3586.64 | 4076.95 | 5381.64 | 2379.34 | 3087.94 | 3673.96 | 4176.02 | 5507.58 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 30 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 31 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 32 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 33 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 34 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 35 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 36 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 37 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 38 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 39 | 63.81 | 83.96 | 95.71 | 107.46 | 144.41 | 88.99 | 110.82 | 129.29 | 146.09 | 194.78 |
| 40 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 154.48 | 208.21 |
| 41 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 154.48 | 208.21 |
| 42 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 154.48 | 208.21 |
| 43 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 154.48 | 208.21 |
| 44 | 70.52 | 88.99 | 104.11 | 115.86 | 154.48 | 95.71 | 117.54 | 139.37 | 154.48 | 208.21 |
| 45 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 46 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 47 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 48 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 49 | 73.88 | 92.35 | 107.46 | 120.90 | 161.20 | 99.07 | 124.26 | 144.41 | 164.56 | 218.29 |
| 50 | 82.28 | 104.11 | 119.22 | 136.01 | 181.35 | 110.82 | 139.37 | 162.88 | 183.03 | 243.48 |
| 51 | 85.64 | 105.79 | 122.58 | 139.37 | 188.06 | 112.50 | 142.73 | 166.23 | 186.38 | 250.19 |
| 52 | 87.32 | 110.82 | 130.97 | 144.41 | 193.10 | 114.18 | 146.09 | 171.27 | 191.42 | 255.23 |
| 53 | 88.99 | 112.50 | 134.33 | 149.44 | 199.82 | 114.18 | 149.44 | 174.63 | 194.78 | 260.27 |
| 54 | 92.35 | 117.54 | 137.69 | 154.48 | 203.18 | 117.54 | 152.80 | 177.99 | 201.50 | 263.62 |
| 55 | 95.71 | 120.90 | 141.05 | 159.52 | 211.57 | 120.90 | 156.16 | 179.67 | 204.86 | 270.34 |
| 56 | 102.43 | 127.61 | 149.44 | 167.91 | 223.33 | 127.61 | 162.88 | 189.74 | 214.93 | 285.45 |
| 57 | 107.46 | 137.69 | 159.52 | 177.99 | 238.44 | 132.65 | 169.59 | 199.82 | 226.68 | 298.89 |
| 58 | 114.18 | 144.41 | 167.91 | 194.78 | 256.91 | 142.73 | 181.35 | 209.89 | 238.44 | 317.36 |
| 59 | 120.90 | 156.16 | 183.03 | 206.53 | 273.70 | 149.44 | 193.10 | 225.00 | 251.87 | 335.83 |
| 60 | 129.29 | 166.23 | 196.46 | 219.97 | 293.85 | 157.84 | 203.18 | 238.44 | 268.66 | 357.66 |
| 61 | 141.05 | 179.67 | 209.89 | 235.08 | 314.00 | 169.59 | 218.29 | 253.55 | 285.45 | 379.49 |
| 62 | 147.76 | 193.10 | 225.00 | 253.55 | 334.15 | 177.99 | 231.72 | 270.34 | 305.60 | 402.99 |
| 63 | 159.52 | 203.18 | 241.80 | 272.02 | 361.02 | 191.42 | 245.15 | 288.81 | 325.75 | 431.54 |
| 64 | 172.95 | 219.97 | 256.91 | 290.49 | 386.20 | 204.86 | 261.95 | 307.28 | 345.90 | 458.41 |
| 65 | 184.71 | 235.08 | 277.06 | 314.00 | 416.43 | 218.29 | 280.42 | 327.43 | 369.41 | 490.31 |
| 66 | 196.46 | 255.23 | 297.21 | 337.51 | 448.33 | 231.72 | 300.57 | 349.26 | 394.60 | 525.57 |
| 67 | 213.25 | 272.02 | 320.72 | 362.69 | 476.88 | 248.51 | 315.68 | 374.45 | 423.14 | 557.47 |
| 68 | 226.68 | 290.49 | 344.22 | 389.56 | 515.50 | 263.62 | 339.19 | 399.64 | 450.01 | 596.09 |
| 69 | 246.83 | 315.68 | 374.45 | 424.82 | 559.15 | 283.77 | 364.37 | 429.86 | 490.31 | 643.11 |
| 70 | 273.70 | 349.26 | 414.75 | 466.80 | 616.24 | 310.64 | 396.28 | 471.84 | 533.97 | 703.56 |
| 71 | 302.25 | 389.56 | 458.41 | 525.57 | 686.77 | 342.54 | 441.61 | 518.85 | 591.06 | 779.12 |
| 72 | 337.51 | 434.90 | 513.82 | 584.34 | 769.05 | 377.81 | 488.63 | 577.62 | 654.86 | 864.76 |
| 73 | 379.49 | 488.63 | 574.27 | 653.19 | 863.08 | 421.46 | 544.04 | 641.43 | 728.75 | 960.47 |
| 74 | 423.14 | 544.04 | 643.11 | 732.11 | 965.51 | 468.48 | 601.13 | 713.63 | 809.35 | 1067.93 |
| 75 | 471.84 | 607.85 | 720.35 | 821.10 | 1079.69 | 517.18 | 668.30 | 789.20 | 898.34 | 1183.79 |
| 76 | 528.93 | 681.73 | 809.35 | 921.85 | 1212.34 | 572.59 | 745.54 | 881.55 | 1000.77 | 1318.12 |
| 77 | 586.02 | 762.33 | 910.09 | 1037.71 | 1365.14 | 633.04 | 821.10 | 978.94 | 1116.63 | 1470.93 |
| 78 | 653.19 | 851.32 | 1014.20 | 1161.96 | 1522.98 | 698.52 | 908.41 | 1086.40 | 1239.21 | 1627.09 |
| 79 | 716.99 | 936.96 | 1123.34 | 1284.54 | 1682.50 | 762.33 | 995.73 | 1192.19 | 1363.46 | 1786.60 |
| 80 | 782.48 | 1019.24 | 1220.73 | 1400.40 | 1831.94 | 826.14 | 1078.01 | 1289.58 | 1479.32 | 1936.05 |
| 81 | 839.57 | 1094.80 | 1313.09 | 1504.51 | 1969.63 | 883.23 | 1153.57 | 1383.61 | 1585.11 | 2073.74 |
| 82 | 893.30 | 1168.68 | 1398.72 | 1601.90 | 2098.93 | 940.32 | 1229.13 | 1472.61 | 1684.18 | 2204.71 |
| 83 | 948.71 | 1240.88 | 1482.68 | 1697.61 | 2226.54 | 995.73 | 1301.33 | 1556.56 | 1781.57 | 2335.68 |
| 84 | 1010.84 | 1316.45 | 1575.03 | 1800.04 | 2362.55 | 1057.86 | 1378.57 | 1647.24 | 1885.67 | 2475.05 |
| 85 | 1076.33 | 1402.08 | 1677.46 | 1915.90 | 2511.99 | 1125.02 | 1467.57 | 1753.02 | 1999.86 | 2627.85 |
| 86 | 1145.17 | 1491.08 | 1781.57 | 2038.48 | 2673.19 | 1193.87 | 1556.56 | 1857.13 | 2122.43 | 2789.05 |
| 87 | 1220.73 | 1586.79 | 1895.75 | 2166.09 | 2842.78 | 1269.43 | 1652.27 | 1971.31 | 2250.05 | 2958.64 |
| 88 | 1297.98 | 1690.89 | 2016.65 | 2302.10 | 3024.13 | 1346.67 | 1756.38 | 2092.21 | 2386.06 | 3139.99 |
| 89 | 1386.97 | 1803.40 | 2149.30 | 2451.54 | 3222.27 | 1435.66 | 1868.88 | 2224.86 | 2535.50 | 3338.13 |
| 90 | 1481.00 | 1924.29 | 2295.38 | 2616.10 | 3440.56 | 1529.70 | 1989.78 | 2370.95 | 2700.06 | 3556.42 |
| 91 | 1581.75 | 2055.27 | 2449.87 | 2792.41 | 3673.96 | 1630.44 | 2120.75 | 2525.43 | 2876.37 | 3789.82 |
| 92 | 1690.89 | 2194.64 | 2612.74 | 2978.79 | 3920.79 | 1739.59 | 2260.12 | 2688.30 | 3062.75 | 4036.65 |
| 93 | 1805.08 | 2344.08 | 2789.05 | 3178.61 | 4182.74 | 1853.77 | 2409.57 | 2864.61 | 3262.57 | 4298.60 |
| 94 | 1931.01 | 2506.96 | 2982.15 | 3393.54 | 4471.55 | 1979.71 | 2572.44 | 3057.71 | 3477.50 | 4587.41 |
| 95 | 2070.38 | 2681.59 | 3192.05 | 3631.98 | 4787.23 | 2119.07 | 2747.07 | 3267.61 | 3715.94 | 4903.09 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 30 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 31 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 32 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 33 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 34 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 35 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 36 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 37 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 38 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 39 | 58.77 | 73.88 | 88.99 | 99.07 | 134.33 | 78.92 | 100.75 | 117.54 | 132.65 | 177.99 |
| 40 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 83.96 | 109.14 | 125.94 | 141.05 | 186.38 |
| 41 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 83.96 | 109.14 | 125.94 | 141.05 | 186.38 |
| 42 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 83.96 | 109.14 | 125.94 | 141.05 | 186.38 |
| 43 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 83.96 | 109.14 | 125.94 | 141.05 | 186.38 |
| 44 | 62.13 | 80.60 | 92.35 | 104.11 | 139.37 | 83.96 | 109.14 | 125.94 | 141.05 | 186.38 |
| 45 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 | 90.67 | 114.18 | 130.97 | 149.44 | 198.14 |
| 46 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 | 90.67 | 114.18 | 130.97 | 149.44 | 198.14 |
| 47 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 | 90.67 | 114.18 | 130.97 | 149.44 | 198.14 |
| 48 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 | 90.67 | 114.18 | 130.97 | 149.44 | 198.14 |
| 49 | 67.17 | 85.64 | 97.39 | 110.82 | 147.76 | 90.67 | 114.18 | 130.97 | 149.44 | 198.14 |
| 50 | 73.88 | 94.03 | 109.14 | 122.58 | 162.88 | 100.75 | 127.61 | 147.76 | 167.91 | 221.65 |
| 51 | 75.56 | 97.39 | 112.50 | 127.61 | 167.91 | 102.43 | 129.29 | 151.12 | 169.59 | 226.68 |
| 52 | 77.24 | 100.75 | 115.86 | 134.33 | 174.63 | 104.11 | 134.33 | 154.48 | 174.63 | 233.40 |
| 53 | 82.28 | 105.79 | 119.22 | 136.01 | 181.35 | 107.46 | 137.69 | 156.16 | 177.99 | 236.76 |
| 54 | 83.96 | 105.79 | 122.58 | 139.37 | 188.06 | 109.14 | 137.69 | 159.52 | 181.35 | 241.80 |
| 55 | 87.32 | 109.14 | 130.97 | 144.41 | 193.10 | 110.82 | 141.05 | 164.56 | 186.38 | 246.83 |
| 56 | 92.35 | 115.86 | 137.69 | 154.48 | 203.18 | 115.86 | 147.76 | 174.63 | 194.78 | 258.59 |
| 57 | 99.07 | 122.58 | 144.41 | 162.88 | 218.29 | 122.58 | 154.48 | 183.03 | 204.86 | 273.70 |
| 58 | 104.11 | 136.01 | 156.16 | 174.63 | 230.04 | 127.61 | 166.23 | 193.10 | 218.29 | 285.45 |
| 59 | 112.50 | 142.73 | 167.91 | 189.74 | 248.51 | 136.01 | 172.95 | 204.86 | 231.72 | 305.60 |
| 60 | 117.54 | 152.80 | 176.31 | 199.82 | 266.98 | 144.41 | 186.38 | 216.61 | 243.48 | 325.75 |
| 61 | 129.29 | 164.56 | 191.42 | 218.29 | 285.45 | 156.16 | 198.14 | 231.72 | 263.62 | 345.90 |
| 62 | 134.33 | 172.95 | 201.50 | 230.04 | 307.28 | 162.88 | 209.89 | 243.48 | 278.74 | 367.73 |
| 63 | 146.09 | 186.38 | 218.29 | 248.51 | 327.43 | 174.63 | 223.33 | 260.27 | 295.53 | 392.92 |
| 64 | 157.84 | 199.82 | 231.72 | 263.62 | 349.26 | 184.71 | 236.76 | 278.74 | 314.00 | 416.43 |
| 65 | 166.23 | 214.93 | 251.87 | 283.77 | 377.81 | 196.46 | 253.55 | 297.21 | 335.83 | 448.33 |
| 66 | 179.67 | 230.04 | 272.02 | 307.28 | 406.35 | 211.57 | 270.34 | 320.72 | 361.02 | 478.55 |
| 67 | 189.74 | 245.15 | 290.49 | 329.11 | 434.90 | 223.33 | 287.13 | 339.19 | 384.52 | 508.78 |
| 68 | 204.86 | 265.30 | 308.96 | 354.30 | 468.48 | 238.44 | 307.28 | 361.02 | 409.71 | 542.36 |
| 69 | 225.00 | 288.81 | 340.87 | 384.52 | 510.46 | 256.91 | 330.79 | 392.92 | 443.29 | 586.02 |
| 70 | 248.51 | 319.04 | 372.77 | 426.50 | 562.51 | 283.77 | 364.37 | 426.50 | 486.95 | 643.11 |
| 71 | 277.06 | 354.30 | 418.11 | 476.88 | 626.32 | 312.32 | 401.31 | 473.52 | 537.32 | 710.28 |
| 72 | 307.28 | 394.60 | 470.16 | 532.29 | 701.88 | 345.90 | 443.29 | 525.57 | 596.09 | 789.20 |
| 73 | 345.90 | 443.29 | 523.89 | 596.09 | 782.48 | 384.52 | 495.35 | 586.02 | 661.58 | 873.15 |
| 74 | 384.52 | 497.03 | 586.02 | 664.94 | 879.87 | 424.82 | 547.40 | 646.47 | 737.14 | 972.22 |
| 75 | 429.86 | 555.80 | 658.22 | 748.90 | 983.98 | 470.16 | 609.53 | 720.35 | 817.74 | 1079.69 |
| 76 | 480.23 | 621.28 | 737.14 | 841.25 | 1104.87 | 522.21 | 676.69 | 799.27 | 911.77 | 1200.59 |
| 77 | 533.97 | 693.48 | 826.14 | 947.03 | 1242.56 | 575.95 | 748.90 | 891.62 | 1017.56 | 1338.27 |
| 78 | 592.74 | 774.08 | 923.53 | 1059.54 | 1386.97 | 634.71 | 827.82 | 987.33 | 1130.06 | 1481.00 |
| 79 | 654.86 | 854.68 | 1019.24 | 1168.68 | 1529.70 | 695.16 | 906.74 | 1081.37 | 1239.21 | 1623.73 |
| 80 | 711.96 | 926.89 | 1111.59 | 1274.47 | 1665.71 | 750.58 | 980.62 | 1177.08 | 1346.67 | 1759.74 |
| 81 | 762.33 | 995.73 | 1193.87 | 1371.86 | 1791.64 | 802.63 | 1049.46 | 1256.00 | 1444.06 | 1889.03 |
| 82 | 814.38 | 1062.90 | 1274.47 | 1457.49 | 1907.50 | 858.04 | 1118.31 | 1339.95 | 1533.05 | 2008.25 |
| 83 | 861.40 | 1131.74 | 1353.39 | 1544.81 | 2028.40 | 905.06 | 1187.15 | 1418.87 | 1623.73 | 2127.47 |
| 84 | 920.17 | 1197.23 | 1433.99 | 1637.16 | 2149.30 | 962.15 | 1256.00 | 1501.15 | 1716.08 | 2251.73 |
| 85 | 982.30 | 1276.15 | 1524.66 | 1742.95 | 2288.67 | 1025.95 | 1333.24 | 1593.50 | 1821.87 | 2392.77 |
| 86 | 1044.43 | 1360.10 | 1622.05 | 1853.77 | 2434.75 | 1088.08 | 1417.19 | 1690.89 | 1932.69 | 2538.86 |
| 87 | 1113.27 | 1445.74 | 1726.16 | 1969.63 | 2589.23 | 1156.93 | 1502.83 | 1795.00 | 2048.55 | 2693.34 |
| 88 | 1185.47 | 1541.45 | 1836.98 | 2095.57 | 2755.47 | 1229.13 | 1598.54 | 1905.82 | 2174.49 | 2859.58 |
| 89 | 1264.39 | 1640.52 | 1956.20 | 2229.90 | 2935.14 | 1308.05 | 1697.61 | 2025.04 | 2308.82 | 3039.24 |
| 90 | 1348.35 | 1753.02 | 2087.17 | 2379.34 | 3131.60 | 1392.01 | 1810.11 | 2156.02 | 2458.26 | 3235.70 |
| 91 | 1440.70 | 1870.56 | 2228.22 | 2540.54 | 3344.85 | 1484.36 | 1927.65 | 2297.06 | 2619.46 | 3448.95 |
| 92 | 1541.45 | 1998.18 | 2379.34 | 2708.45 | 3568.17 | 1585.11 | 2055.27 | 2448.19 | 2787.37 | 3672.28 |
| 93 | 1647.24 | 2134.19 | 2540.54 | 2889.80 | 3808.29 | 1690.89 | 2191.28 | 2609.38 | 2968.72 | 3912.40 |
| 94 | 1761.42 | 2281.95 | 2713.49 | 3086.26 | 4070.24 | 1805.08 | 2339.04 | 2782.33 | 3165.18 | 4174.34 |
| 95 | 1884.00 | 2443.15 | 2903.23 | 3302.87 | 4357.37 | 1927.65 | 2500.24 | 2972.08 | 3381.79 | 4461.47 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 30 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 31 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 32 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 33 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 34 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 35 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 36 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 37 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 38 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 39 | 53.73 | 68.84 | 80.60 | 90.67 | 119.22 | 72.20 | 92.35 | 109.14 | 122.58 | 162.88 |
| 40 | 57.09 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 |
| 41 | 57.09 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 |
| 42 | 57.09 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 |
| 43 | 57.09 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 |
| 44 | 57.09 | 73.88 | 85.64 | 95.71 | 127.61 | 75.56 | 100.75 | 114.18 | 129.29 | 171.27 |
| 45 | 58.77 | 75.56 | 90.67 | 102.43 | 136.01 | 80.60 | 105.79 | 122.58 | 137.69 | 183.03 |
| 46 | 58.77 | 75.56 | 90.67 | 102.43 | 136.01 | 80.60 | 105.79 | 122.58 | 137.69 | 183.03 |
| 47 | 58.77 | 75.56 | 90.67 | 102.43 | 136.01 | 80.60 | 105.79 | 122.58 | 137.69 | 183.03 |
| 48 | 58.77 | 75.56 | 90.67 | 102.43 | 136.01 | 80.60 | 105.79 | 122.58 | 137.69 | 183.03 |
| 49 | 58.77 | 75.56 | 90.67 | 102.43 | 136.01 | 80.60 | 105.79 | 122.58 | 137.69 | 183.03 |
| 50 | 67.17 | 87.32 | 102.43 | 112.50 | 151.12 | 92.35 | 117.54 | 136.01 | 151.12 | 204.86 |
| 51 | 70.52 | 88.99 | 105.79 | 117.54 | 154.48 | 95.71 | 117.54 | 141.05 | 156.16 | 208.21 |
| 52 | 73.88 | 92.35 | 105.79 | 120.90 | 161.20 | 97.39 | 120.90 | 141.05 | 161.20 | 214.93 |
| 53 | 73.88 | 94.03 | 109.14 | 125.94 | 166.23 | 97.39 | 122.58 | 144.41 | 164.56 | 218.29 |
| 54 | 75.56 | 100.75 | 114.18 | 132.65 | 171.27 | 99.07 | 130.97 | 149.44 | 169.59 | 221.65 |
| 55 | 77.24 | 102.43 | 117.54 | 134.33 | 176.31 | 100.75 | 132.65 | 151.12 | 172.95 | 226.68 |
| 56 | 83.96 | 107.46 | 124.26 | 141.05 | 188.06 | 105.79 | 137.69 | 159.52 | 179.67 | 238.44 |
| 57 | 87.32 | 114.18 | 134.33 | 151.12 | 199.82 | 109.14 | 144.41 | 166.23 | 189.74 | 251.87 |
| 58 | 94.03 | 119.22 | 141.05 | 162.88 | 214.93 | 115.86 | 149.44 | 176.31 | 201.50 | 266.98 |
| 59 | 102.43 | 130.97 | 151.12 | 171.27 | 230.04 | 125.94 | 161.20 | 188.06 | 211.57 | 282.10 |
| 60 | 107.46 | 139.37 | 162.88 | 183.03 | 246.83 | 129.29 | 169.59 | 198.14 | 226.68 | 298.89 |
| 61 | 115.86 | 149.44 | 174.63 | 199.82 | 261.95 | 139.37 | 179.67 | 213.25 | 241.80 | 317.36 |
| 62 | 124.26 | 161.20 | 188.06 | 213.25 | 280.42 | 151.12 | 194.78 | 225.00 | 256.91 | 337.51 |
| 63 | 132.65 | 171.27 | 199.82 | 226.68 | 302.25 | 157.84 | 206.53 | 240.12 | 273.70 | 361.02 |
| 64 | 144.41 | 184.71 | 216.61 | 246.83 | 324.07 | 169.59 | 219.97 | 258.59 | 292.17 | 386.20 |
| 65 | 152.80 | 198.14 | 231.72 | 265.30 | 345.90 | 179.67 | 235.08 | 275.38 | 314.00 | 411.39 |
| 66 | 162.88 | 213.25 | 251.87 | 283.77 | 376.13 | 189.74 | 251.87 | 295.53 | 334.15 | 444.97 |
| 67 | 176.31 | 226.68 | 268.66 | 303.92 | 399.64 | 204.86 | 265.30 | 312.32 | 354.30 | 470.16 |
| 68 | 188.06 | 245.15 | 287.13 | 329.11 | 433.22 | 219.97 | 285.45 | 335.83 | 381.16 | 500.38 |
| 69 | 203.18 | 263.62 | 314.00 | 355.98 | 470.16 | 233.40 | 305.60 | 361.02 | 411.39 | 540.68 |
| 70 | 225.00 | 293.85 | 345.90 | 394.60 | 522.21 | 255.23 | 334.15 | 392.92 | 451.69 | 596.09 |
| 71 | 250.19 | 330.79 | 386.20 | 438.26 | 580.98 | 283.77 | 374.45 | 438.26 | 497.03 | 656.54 |
| 72 | 282.10 | 367.73 | 431.54 | 490.31 | 651.51 | 314.00 | 411.39 | 485.27 | 549.08 | 730.43 |
| 73 | 312.32 | 413.07 | 485.27 | 550.76 | 728.75 | 347.58 | 460.08 | 540.68 | 612.89 | 811.02 |
| 74 | 349.26 | 461.76 | 542.36 | 617.92 | 817.74 | 387.88 | 510.46 | 602.81 | 681.73 | 901.70 |
| 75 | 391.24 | 518.85 | 607.85 | 693.48 | 913.45 | 431.54 | 567.55 | 666.62 | 760.65 | 999.09 |
| 76 | 438.26 | 579.30 | 683.41 | 780.80 | 1025.95 | 475.20 | 629.68 | 742.18 | 847.97 | 1114.95 |
| 77 | 488.63 | 646.47 | 767.37 | 878.19 | 1153.57 | 525.57 | 696.84 | 826.14 | 943.68 | 1242.56 |
| 78 | 544.04 | 720.35 | 856.36 | 978.94 | 1286.22 | 582.66 | 770.73 | 916.81 | 1047.78 | 1375.22 |
| 79 | 596.09 | 794.23 | 947.03 | 1083.05 | 1420.55 | 631.36 | 841.25 | 1004.13 | 1150.21 | 1509.55 |
| 80 | 648.15 | 864.76 | 1032.67 | 1182.11 | 1546.49 | 685.09 | 915.13 | 1089.76 | 1249.28 | 1633.80 |
| 81 | 695.16 | 933.60 | 1106.55 | 1269.43 | 1662.35 | 732.11 | 982.30 | 1167.00 | 1336.60 | 1751.34 |
| 82 | 745.54 | 990.69 | 1182.11 | 1351.71 | 1771.49 | 782.48 | 1041.07 | 1244.24 | 1420.55 | 1862.17 |
| 83 | 790.87 | 1052.82 | 1252.64 | 1435.66 | 1878.96 | 829.50 | 1104.87 | 1313.09 | 1506.19 | 1972.99 |
| 84 | 839.57 | 1118.31 | 1329.88 | 1519.62 | 1996.50 | 879.87 | 1172.04 | 1392.01 | 1591.82 | 2092.21 |
| 85 | 893.30 | 1188.83 | 1413.84 | 1617.01 | 2120.75 | 933.60 | 1242.56 | 1477.64 | 1690.89 | 2216.46 |
| 86 | 952.07 | 1264.39 | 1506.19 | 1719.44 | 2258.44 | 992.37 | 1318.12 | 1570.00 | 1793.32 | 2354.15 |
| 87 | 1012.52 | 1346.67 | 1600.22 | 1826.90 | 2399.49 | 1052.82 | 1400.40 | 1664.03 | 1900.79 | 2495.20 |
| 88 | 1081.37 | 1435.66 | 1702.65 | 1944.44 | 2555.65 | 1121.67 | 1489.40 | 1766.46 | 2018.33 | 2651.36 |
| 89 | 1151.89 | 1529.70 | 1813.47 | 2070.38 | 2721.89 | 1192.19 | 1583.43 | 1877.28 | 2144.26 | 2817.60 |
| 90 | 1230.81 | 1632.12 | 1936.05 | 2206.39 | 2904.91 | 1271.11 | 1685.86 | 1999.86 | 2280.27 | 3000.62 |
| 91 | 1313.09 | 1741.27 | 2067.02 | 2355.83 | 3099.69 | 1353.39 | 1795.00 | 2130.83 | 2429.72 | 3195.40 |
| 92 | 1403.76 | 1860.49 | 2206.39 | 2510.31 | 3307.91 | 1444.06 | 1914.22 | 2270.20 | 2584.20 | 3403.62 |
| 93 | 1499.47 | 1988.10 | 2354.15 | 2681.59 | 3529.55 | 1539.77 | 2041.83 | 2417.96 | 2755.47 | 3625.26 |
| 94 | 1605.26 | 2124.11 | 2515.35 | 2864.61 | 3773.03 | 1645.56 | 2177.84 | 2579.16 | 2938.50 | 3868.74 |
| 95 | 1719.44 | 2273.56 | 2691.66 | 3062.75 | 4038.33 | 1759.74 | 2327.29 | 2755.47 | 3136.63 | 4134.04 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 30 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 31 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 32 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 33 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 34 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 35 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 36 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 37 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 38 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 39 | 80.60 | 100.75 | 114.18 | 127.61 | 171.27 | 107.46 | 136.01 | 154.48 | 171.27 | 233.40 |
| 40 | 85.64 | 105.79 | 122.58 | 137.69 | 184.71 | 114.18 | 142.73 | 164.56 | 183.03 | 246.83 |
| 41 | 85.64 | 105.79 | 122.58 | 137.69 | 184.71 | 114.18 | 142.73 | 164.56 | 183.03 | 246.83 |
| 42 | 85.64 | 105.79 | 122.58 | 137.69 | 184.71 | 114.18 | 142.73 | 164.56 | 183.03 | 246.83 |
| 43 | 85.64 | 105.79 | 122.58 | 137.69 | 184.71 | 114.18 | 142.73 | 164.56 | 183.03 | 246.83 |
| 44 | 85.64 | 105.79 | 122.58 | 137.69 | 184.71 | 114.18 | 142.73 | 164.56 | 183.03 | 246.83 |
| 45 | 90.67 | 110.82 | 130.97 | 144.41 | 196.46 | 119.22 | 149.44 | 174.63 | 194.78 | 261.95 |
| 46 | 90.67 | 110.82 | 130.97 | 144.41 | 196.46 | 119.22 | 149.44 | 174.63 | 194.78 | 261.95 |
| 47 | 90.67 | 110.82 | 130.97 | 144.41 | 196.46 | 119.22 | 149.44 | 174.63 | 194.78 | 261.95 |
| 48 | 90.67 | 110.82 | 130.97 | 144.41 | 196.46 | 119.22 | 149.44 | 174.63 | 194.78 | 261.95 |
| 49 | 90.67 | 110.82 | 130.97 | 144.41 | 196.46 | 119.22 | 149.44 | 174.63 | 194.78 | 261.95 |
| 50 | 100.75 | 124.26 | 144.41 | 162.88 | 216.61 | 134.33 | 167.91 | 194.78 | 218.29 | 290.49 |
| 51 | 104.11 | 130.97 | 149.44 | 167.91 | 223.33 | 139.37 | 172.95 | 198.14 | 221.65 | 297.21 |
| 52 | 107.46 | 134.33 | 154.48 | 172.95 | 231.72 | 141.05 | 176.31 | 203.18 | 226.68 | 302.25 |
| 53 | 109.14 | 137.69 | 159.52 | 179.67 | 238.44 | 144.41 | 179.67 | 208.21 | 231.72 | 312.32 |
| 54 | 112.50 | 142.73 | 164.56 | 184.71 | 246.83 | 146.09 | 184.71 | 213.25 | 238.44 | 320.72 |
| 55 | 117.54 | 147.76 | 167.91 | 191.42 | 255.23 | 151.12 | 189.74 | 218.29 | 245.15 | 327.43 |
| 56 | 122.58 | 156.16 | 177.99 | 201.50 | 266.98 | 156.16 | 198.14 | 228.36 | 255.23 | 340.87 |
| 57 | 130.97 | 166.23 | 191.42 | 214.93 | 285.45 | 164.56 | 208.21 | 240.12 | 270.34 | 359.34 |
| 58 | 141.05 | 174.63 | 204.86 | 228.36 | 307.28 | 172.95 | 219.97 | 255.23 | 283.77 | 381.16 |
| 59 | 152.80 | 188.06 | 219.97 | 246.83 | 329.11 | 186.38 | 233.40 | 270.34 | 303.92 | 404.67 |
| 60 | 161.20 | 201.50 | 233.40 | 261.95 | 352.62 | 196.46 | 246.83 | 285.45 | 320.72 | 429.86 |
| 61 | 171.27 | 216.61 | 251.87 | 282.10 | 376.13 | 208.21 | 261.95 | 305.60 | 342.54 | 455.05 |
| 62 | 184.71 | 230.04 | 268.66 | 302.25 | 402.99 | 221.65 | 278.74 | 324.07 | 364.37 | 485.27 |
| 63 | 196.46 | 246.83 | 285.45 | 322.39 | 429.86 | 235.08 | 295.53 | 344.22 | 386.20 | 515.50 |
| 64 | 209.89 | 266.98 | 308.96 | 345.90 | 461.76 | 250.19 | 319.04 | 367.73 | 411.39 | 550.76 |
| 65 | 223.33 | 285.45 | 330.79 | 371.09 | 498.70 | 265.30 | 339.19 | 394.60 | 441.61 | 589.38 |
| 66 | 241.80 | 307.28 | 357.66 | 401.31 | 535.65 | 285.45 | 362.69 | 421.46 | 471.84 | 631.36 |
| 67 | 260.27 | 329.11 | 384.52 | 429.86 | 574.27 | 305.60 | 384.52 | 448.33 | 503.74 | 673.34 |
| 68 | 280.42 | 354.30 | 411.39 | 465.12 | 621.28 | 325.75 | 411.39 | 480.23 | 539.00 | 720.35 |
| 69 | 303.92 | 382.84 | 451.69 | 508.78 | 676.69 | 349.26 | 443.29 | 518.85 | 586.02 | 777.44 |
| 70 | 335.83 | 424.82 | 498.70 | 562.51 | 748.90 | 382.84 | 485.27 | 569.23 | 641.43 | 853.00 |
| 71 | 374.45 | 476.88 | 555.80 | 626.32 | 834.53 | 423.14 | 539.00 | 629.68 | 708.60 | 945.36 |
| 72 | 418.11 | 532.29 | 621.28 | 701.88 | 933.60 | 470.16 | 599.45 | 698.52 | 787.52 | 1049.46 |
| 73 | 470.16 | 596.09 | 698.52 | 785.84 | 1046.10 | 523.89 | 664.94 | 777.44 | 876.51 | 1165.32 |
| 74 | 525.57 | 666.62 | 780.80 | 881.55 | 1172.04 | 580.98 | 738.82 | 864.76 | 973.90 | 1296.30 |
| 75 | 586.02 | 747.22 | 874.83 | 987.33 | 1313.09 | 643.11 | 821.10 | 960.47 | 1084.72 | 1440.70 |
| 76 | 656.54 | 841.25 | 985.66 | 1114.95 | 1477.64 | 713.63 | 915.13 | 1071.29 | 1210.66 | 1606.94 |
| 77 | 732.11 | 943.68 | 1109.91 | 1257.68 | 1665.71 | 787.52 | 1017.56 | 1197.23 | 1353.39 | 1793.32 |
| 78 | 814.38 | 1051.14 | 1240.88 | 1408.80 | 1862.17 | 869.79 | 1123.34 | 1326.52 | 1506.19 | 1991.46 |
| 79 | 896.66 | 1160.29 | 1371.86 | 1559.92 | 2058.63 | 952.07 | 1232.49 | 1457.49 | 1655.63 | 2186.24 |
| 80 | 977.26 | 1262.71 | 1496.11 | 1702.65 | 2246.69 | 1032.67 | 1336.60 | 1583.43 | 1800.04 | 2374.30 |
| 81 | 1051.14 | 1356.75 | 1608.62 | 1828.58 | 2416.28 | 1106.55 | 1430.63 | 1695.93 | 1929.33 | 2545.58 |
| 82 | 1119.99 | 1449.10 | 1716.08 | 1947.80 | 2570.76 | 1178.76 | 1522.98 | 1805.08 | 2046.87 | 2703.42 |
| 83 | 1192.19 | 1534.73 | 1820.19 | 2065.34 | 2728.60 | 1249.28 | 1611.97 | 1910.86 | 2167.77 | 2866.29 |
| 84 | 1266.07 | 1632.12 | 1932.69 | 2191.28 | 2896.52 | 1326.52 | 1709.36 | 2025.04 | 2293.71 | 3034.21 |
| 85 | 1346.67 | 1736.23 | 2053.59 | 2327.29 | 3081.22 | 1407.12 | 1816.83 | 2147.62 | 2434.75 | 3222.27 |
| 86 | 1435.66 | 1847.05 | 2184.56 | 2475.05 | 3276.00 | 1496.11 | 1927.65 | 2278.59 | 2582.52 | 3417.05 |
| 87 | 1528.02 | 1964.59 | 2323.93 | 2631.21 | 3485.89 | 1588.47 | 2045.19 | 2417.96 | 2738.68 | 3626.94 |
| 88 | 1627.09 | 2092.21 | 2473.37 | 2799.13 | 3709.22 | 1687.54 | 2172.81 | 2567.41 | 2906.59 | 3850.27 |
| 89 | 1736.23 | 2231.58 | 2634.57 | 2980.47 | 3951.02 | 1796.68 | 2312.18 | 2728.60 | 3087.94 | 4092.06 |
| 90 | 1855.45 | 2382.70 | 2810.88 | 3176.93 | 4216.32 | 1915.90 | 2463.30 | 2904.91 | 3284.40 | 4357.37 |
| 91 | 1983.06 | 2545.58 | 3000.62 | 3391.86 | 4501.77 | 2043.51 | 2626.17 | 3094.66 | 3499.33 | 4642.82 |
| 92 | 2117.40 | 2716.85 | 3202.12 | 3616.87 | 4802.34 | 2177.84 | 2797.45 | 3296.15 | 3724.33 | 4943.39 |
| 93 | 2261.80 | 2899.87 | 3418.73 | 3858.66 | 5128.09 | 2322.25 | 2980.47 | 3512.76 | 3966.13 | 5269.14 |
| 94 | 2417.96 | 3101.37 | 3653.81 | 4120.61 | 5479.03 | 2478.41 | 3181.97 | 3747.84 | 4228.07 | 5620.08 |
| 95 | 2592.59 | 3319.66 | 3910.72 | 4409.42 | 5863.56 | 2653.04 | 3400.26 | 4004.75 | 4516.89 | 6004.60 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 30 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 31 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 32 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 33 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 34 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 35 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 36 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 37 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 38 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 39 | 70.52 | 88.99 | 104.11 | 115.86 | 152.80 | 95.71 | 117.54 | 139.37 | 154.48 | 204.86 |
| 40 | 75.56 | 94.03 | 109.14 | 120.90 | 164.56 | 102.43 | 127.61 | 146.09 | 164.56 | 219.97 |
| 41 | 75.56 | 94.03 | 109.14 | 120.90 | 164.56 | 102.43 | 127.61 | 146.09 | 164.56 | 219.97 |
| 42 | 75.56 | 94.03 | 109.14 | 120.90 | 164.56 | 102.43 | 127.61 | 146.09 | 164.56 | 219.97 |
| 43 | 75.56 | 94.03 | 109.14 | 120.90 | 164.56 | 102.43 | 127.61 | 146.09 | 164.56 | 219.97 |
| 44 | 75.56 | 94.03 | 109.14 | 120.90 | 164.56 | 102.43 | 127.61 | 146.09 | 164.56 | 219.97 |
| 45 | 80.60 | 100.75 | 114.18 | 130.97 | 171.27 | 107.46 | 136.01 | 154.48 | 174.63 | 233.40 |
| 46 | 80.60 | 100.75 | 114.18 | 130.97 | 171.27 | 107.46 | 136.01 | 154.48 | 174.63 | 233.40 |
| 47 | 80.60 | 100.75 | 114.18 | 130.97 | 171.27 | 107.46 | 136.01 | 154.48 | 174.63 | 233.40 |
| 48 | 80.60 | 100.75 | 114.18 | 130.97 | 171.27 | 107.46 | 136.01 | 154.48 | 174.63 | 233.40 |
| 49 | 80.60 | 100.75 | 114.18 | 130.97 | 171.27 | 107.46 | 136.01 | 154.48 | 174.63 | 233.40 |
| 50 | 88.99 | 110.82 | 130.97 | 142.73 | 193.10 | 117.54 | 149.44 | 174.63 | 193.10 | 258.59 |
| 51 | 92.35 | 114.18 | 134.33 | 147.76 | 198.14 | 120.90 | 151.12 | 176.31 | 198.14 | 263.62 |
| 52 | 95.71 | 119.22 | 137.69 | 152.80 | 206.53 | 124.26 | 156.16 | 181.35 | 203.18 | 272.02 |
| 53 | 99.07 | 120.90 | 141.05 | 159.52 | 211.57 | 127.61 | 159.52 | 184.71 | 208.21 | 277.06 |
| 54 | 102.43 | 127.61 | 146.09 | 164.56 | 218.29 | 132.65 | 164.56 | 189.74 | 213.25 | 283.77 |
| 55 | 104.11 | 132.65 | 151.12 | 169.59 | 225.00 | 134.33 | 169.59 | 193.10 | 218.29 | 292.17 |
| 56 | 109.14 | 139.37 | 159.52 | 179.67 | 240.12 | 139.37 | 176.31 | 203.18 | 226.68 | 303.92 |
| 57 | 115.86 | 146.09 | 169.59 | 191.42 | 255.23 | 146.09 | 184.71 | 214.93 | 240.12 | 320.72 |
| 58 | 124.26 | 157.84 | 183.03 | 204.86 | 273.70 | 156.16 | 194.78 | 228.36 | 253.55 | 340.87 |
| 59 | 134.33 | 169.59 | 196.46 | 218.29 | 290.49 | 164.56 | 208.21 | 240.12 | 268.66 | 357.66 |
| 60 | 142.73 | 181.35 | 209.89 | 233.40 | 314.00 | 172.95 | 219.97 | 255.23 | 285.45 | 382.84 |
| 61 | 154.48 | 193.10 | 223.33 | 251.87 | 335.83 | 184.71 | 233.40 | 272.02 | 305.60 | 406.35 |
| 62 | 162.88 | 206.53 | 238.44 | 266.98 | 359.34 | 196.46 | 246.83 | 288.81 | 322.39 | 431.54 |
| 63 | 172.95 | 219.97 | 255.23 | 287.13 | 382.84 | 208.21 | 263.62 | 307.28 | 344.22 | 458.41 |
| 64 | 186.38 | 233.40 | 273.70 | 308.96 | 411.39 | 223.33 | 280.42 | 327.43 | 367.73 | 490.31 |
| 65 | 199.82 | 253.55 | 293.85 | 332.47 | 441.61 | 236.76 | 298.89 | 349.26 | 394.60 | 523.89 |
| 66 | 218.29 | 273.70 | 317.36 | 359.34 | 476.88 | 255.23 | 322.39 | 374.45 | 421.46 | 560.83 |
| 67 | 231.72 | 292.17 | 339.19 | 384.52 | 512.14 | 270.34 | 342.54 | 397.96 | 450.01 | 599.45 |
| 68 | 246.83 | 315.68 | 364.37 | 413.07 | 552.44 | 287.13 | 367.73 | 426.50 | 480.23 | 641.43 |
| 69 | 270.34 | 342.54 | 401.31 | 451.69 | 599.45 | 312.32 | 396.28 | 461.76 | 520.53 | 690.13 |
| 70 | 300.57 | 379.49 | 443.29 | 502.06 | 664.94 | 342.54 | 433.22 | 507.10 | 570.91 | 758.97 |
| 71 | 332.47 | 423.14 | 495.35 | 559.15 | 740.50 | 377.81 | 480.23 | 560.83 | 631.36 | 841.25 |
| 72 | 374.45 | 471.84 | 552.44 | 626.32 | 831.17 | 419.79 | 532.29 | 621.28 | 703.56 | 933.60 |
| 73 | 416.43 | 532.29 | 619.60 | 696.84 | 931.92 | 463.44 | 594.42 | 691.81 | 777.44 | 1037.71 |
| 74 | 468.48 | 594.42 | 696.84 | 784.16 | 1042.75 | 517.18 | 658.22 | 770.73 | 866.44 | 1153.57 |
| 75 | 520.53 | 666.62 | 780.80 | 879.87 | 1168.68 | 572.59 | 730.43 | 856.36 | 963.83 | 1282.86 |
| 76 | 584.34 | 745.54 | 876.51 | 992.37 | 1314.77 | 636.39 | 811.02 | 953.75 | 1076.33 | 1428.95 |
| 77 | 651.51 | 836.21 | 989.01 | 1119.99 | 1481.00 | 703.56 | 903.38 | 1066.25 | 1207.30 | 1596.86 |
| 78 | 725.39 | 935.28 | 1104.87 | 1252.64 | 1657.31 | 774.08 | 999.09 | 1180.44 | 1339.95 | 1771.49 |
| 79 | 799.27 | 1032.67 | 1224.09 | 1386.97 | 1833.62 | 849.64 | 1094.80 | 1299.65 | 1474.28 | 1946.12 |
| 80 | 871.47 | 1123.34 | 1331.56 | 1512.91 | 1998.18 | 918.49 | 1188.83 | 1407.12 | 1600.22 | 2114.04 |
| 81 | 935.28 | 1208.98 | 1433.99 | 1627.09 | 2149.30 | 985.66 | 1274.47 | 1511.23 | 1714.40 | 2263.48 |
| 82 | 997.41 | 1289.58 | 1528.02 | 1734.55 | 2290.35 | 1049.46 | 1356.75 | 1605.26 | 1823.55 | 2407.89 |
| 83 | 1059.54 | 1366.82 | 1620.37 | 1838.66 | 2428.04 | 1111.59 | 1435.66 | 1699.29 | 1931.01 | 2550.61 |
| 84 | 1125.02 | 1450.78 | 1717.76 | 1949.48 | 2577.48 | 1178.76 | 1521.30 | 1798.36 | 2041.83 | 2700.06 |
| 85 | 1198.91 | 1543.13 | 1828.58 | 2072.06 | 2742.04 | 1254.32 | 1615.33 | 1910.86 | 2166.09 | 2867.97 |
| 86 | 1277.83 | 1643.88 | 1944.44 | 2203.03 | 2916.67 | 1333.24 | 1716.08 | 2026.72 | 2297.06 | 3042.60 |
| 87 | 1360.10 | 1747.98 | 2068.70 | 2342.40 | 3101.37 | 1415.52 | 1820.19 | 2150.98 | 2436.43 | 3227.31 |
| 88 | 1449.10 | 1860.49 | 2201.35 | 2490.16 | 3301.19 | 1504.51 | 1932.69 | 2283.63 | 2584.20 | 3427.12 |
| 89 | 1544.81 | 1984.74 | 2345.76 | 2651.36 | 3517.80 | 1600.22 | 2056.95 | 2428.04 | 2745.39 | 3643.73 |
| 90 | 1650.59 | 2119.07 | 2503.60 | 2827.67 | 3752.88 | 1706.01 | 2191.28 | 2585.88 | 2921.70 | 3878.81 |
| 91 | 1764.78 | 2263.48 | 2671.51 | 3017.41 | 4006.43 | 1820.19 | 2335.68 | 2753.79 | 3111.45 | 4132.36 |
| 92 | 1885.67 | 2417.96 | 2849.50 | 3218.91 | 4275.09 | 1941.09 | 2490.16 | 2931.78 | 3312.94 | 4401.03 |
| 93 | 2014.97 | 2579.16 | 3042.60 | 3433.84 | 4562.22 | 2070.38 | 2651.36 | 3124.88 | 3527.87 | 4688.16 |
| 94 | 2152.66 | 2758.83 | 3250.82 | 3667.24 | 4876.22 | 2208.07 | 2831.03 | 3333.09 | 3761.27 | 5002.16 |
| 95 | 2305.46 | 2953.61 | 3480.86 | 3924.15 | 5220.45 | 2360.87 | 3025.81 | 3563.14 | 4018.18 | 5346.38 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 30 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 31 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 32 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 33 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 34 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 35 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 36 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 37 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 38 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 39 | 63.81 | 80.60 | 92.35 | 104.11 | 141.05 | 85.64 | 107.46 | 124.26 | 141.05 | 188.06 |
| 40 | 67.17 | 85.64 | 97.39 | 110.82 | 149.44 | 92.35 | 114.18 | 132.65 | 147.76 | 199.82 |
| 41 | 67.17 | 85.64 | 97.39 | 110.82 | 149.44 | 92.35 | 114.18 | 132.65 | 147.76 | 199.82 |
| 42 | 67.17 | 85.64 | 97.39 | 110.82 | 149.44 | 92.35 | 114.18 | 132.65 | 147.76 | 199.82 |
| 43 | 67.17 | 85.64 | 97.39 | 110.82 | 149.44 | 92.35 | 114.18 | 132.65 | 147.76 | 199.82 |
| 44 | 67.17 | 85.64 | 97.39 | 110.82 | 149.44 | 92.35 | 114.18 | 132.65 | 147.76 | 199.82 |
| 45 | 73.88 | 90.67 | 104.11 | 117.54 | 157.84 | 99.07 | 120.90 | 141.05 | 159.52 | 213.25 |
| 46 | 73.88 | 90.67 | 104.11 | 117.54 | 157.84 | 99.07 | 120.90 | 141.05 | 159.52 | 213.25 |
| 47 | 73.88 | 90.67 | 104.11 | 117.54 | 157.84 | 99.07 | 120.90 | 141.05 | 159.52 | 213.25 |
| 48 | 73.88 | 90.67 | 104.11 | 117.54 | 157.84 | 99.07 | 120.90 | 141.05 | 159.52 | 213.25 |
| 49 | 73.88 | 90.67 | 104.11 | 117.54 | 157.84 | 99.07 | 120.90 | 141.05 | 159.52 | 213.25 |
| 50 | 82.28 | 100.75 | 117.54 | 132.65 | 174.63 | 109.14 | 136.01 | 156.16 | 176.31 | 235.08 |
| 51 | 85.64 | 105.79 | 119.22 | 136.01 | 181.35 | 110.82 | 141.05 | 161.20 | 181.35 | 240.12 |
| 52 | 87.32 | 109.14 | 122.58 | 139.37 | 188.06 | 114.18 | 142.73 | 164.56 | 183.03 | 246.83 |
| 53 | 90.67 | 110.82 | 130.97 | 144.41 | 193.10 | 115.86 | 146.09 | 169.59 | 188.06 | 251.87 |
| 54 | 92.35 | 115.86 | 134.33 | 149.44 | 199.82 | 119.22 | 149.44 | 172.95 | 193.10 | 258.59 |
| 55 | 95.71 | 117.54 | 137.69 | 152.80 | 204.86 | 120.90 | 152.80 | 177.99 | 196.46 | 265.30 |
| 56 | 100.75 | 124.26 | 146.09 | 162.88 | 216.61 | 127.61 | 157.84 | 184.71 | 208.21 | 277.06 |
| 57 | 105.79 | 136.01 | 156.16 | 172.95 | 231.72 | 132.65 | 167.91 | 196.46 | 218.29 | 292.17 |
| 58 | 112.50 | 142.73 | 166.23 | 186.38 | 248.51 | 141.05 | 177.99 | 206.53 | 231.72 | 308.96 |
| 59 | 120.90 | 154.48 | 176.31 | 198.14 | 266.98 | 149.44 | 189.74 | 218.29 | 243.48 | 327.43 |
| 60 | 129.29 | 164.56 | 191.42 | 213.25 | 283.77 | 157.84 | 199.82 | 233.40 | 260.27 | 347.58 |
| 61 | 141.05 | 174.63 | 204.86 | 228.36 | 305.60 | 167.91 | 211.57 | 246.83 | 277.06 | 369.41 |
| 62 | 147.76 | 186.38 | 216.61 | 245.15 | 327.43 | 177.99 | 226.68 | 263.62 | 293.85 | 394.60 |
| 63 | 159.52 | 201.50 | 231.72 | 260.27 | 347.58 | 191.42 | 240.12 | 278.74 | 312.32 | 416.43 |
| 64 | 169.59 | 214.93 | 250.19 | 280.42 | 372.77 | 203.18 | 256.91 | 297.21 | 334.15 | 444.97 |
| 65 | 183.03 | 228.36 | 268.66 | 302.25 | 399.64 | 216.61 | 273.70 | 319.04 | 357.66 | 476.88 |
| 66 | 194.78 | 246.83 | 288.81 | 325.75 | 433.22 | 230.04 | 293.85 | 340.87 | 382.84 | 510.46 |
| 67 | 211.57 | 268.66 | 310.64 | 349.26 | 465.12 | 246.83 | 312.32 | 361.02 | 409.71 | 544.04 |
| 68 | 228.36 | 287.13 | 334.15 | 377.81 | 502.06 | 263.62 | 332.47 | 387.88 | 438.26 | 582.66 |
| 69 | 245.15 | 312.32 | 364.37 | 411.39 | 545.72 | 282.10 | 361.02 | 421.46 | 475.20 | 629.68 |
| 70 | 270.34 | 345.90 | 402.99 | 456.73 | 606.17 | 307.28 | 394.60 | 460.08 | 520.53 | 691.81 |
| 71 | 303.92 | 384.52 | 450.01 | 508.78 | 675.01 | 344.22 | 436.58 | 510.46 | 574.27 | 765.69 |
| 72 | 337.51 | 433.22 | 503.74 | 565.87 | 755.61 | 379.49 | 486.95 | 567.55 | 636.39 | 847.97 |
| 73 | 381.16 | 481.91 | 565.87 | 636.39 | 844.61 | 423.14 | 540.68 | 631.36 | 708.60 | 943.68 |
| 74 | 424.82 | 540.68 | 631.36 | 711.96 | 950.39 | 470.16 | 599.45 | 696.84 | 789.20 | 1051.14 |
| 75 | 475.20 | 606.17 | 710.28 | 799.27 | 1064.57 | 520.53 | 664.94 | 779.12 | 878.19 | 1167.00 |
| 76 | 530.61 | 676.69 | 799.27 | 900.02 | 1197.23 | 577.62 | 738.82 | 868.12 | 980.62 | 1303.01 |
| 77 | 596.09 | 762.33 | 898.34 | 1020.92 | 1348.35 | 641.43 | 822.78 | 968.86 | 1098.16 | 1450.78 |
| 78 | 661.58 | 849.64 | 1005.80 | 1141.82 | 1507.87 | 705.24 | 908.41 | 1074.65 | 1219.06 | 1613.65 |
| 79 | 727.07 | 936.96 | 1111.59 | 1264.39 | 1669.07 | 772.40 | 997.41 | 1180.44 | 1341.63 | 1773.17 |
| 80 | 790.87 | 1020.92 | 1214.02 | 1378.57 | 1818.51 | 834.53 | 1079.69 | 1282.86 | 1457.49 | 1922.62 |
| 81 | 851.32 | 1098.16 | 1303.01 | 1481.00 | 1956.20 | 894.98 | 1158.61 | 1373.54 | 1559.92 | 2061.98 |
| 82 | 906.74 | 1172.04 | 1390.33 | 1578.39 | 2082.13 | 953.75 | 1232.49 | 1462.53 | 1658.99 | 2191.28 |
| 83 | 963.83 | 1244.24 | 1474.28 | 1672.42 | 2211.43 | 1010.84 | 1306.37 | 1548.17 | 1756.38 | 2322.25 |
| 84 | 1025.95 | 1321.48 | 1564.96 | 1773.17 | 2344.08 | 1072.97 | 1383.61 | 1640.52 | 1858.81 | 2456.58 |
| 85 | 1093.12 | 1405.44 | 1662.35 | 1885.67 | 2495.20 | 1141.82 | 1470.93 | 1739.59 | 1971.31 | 2611.06 |
| 86 | 1161.96 | 1496.11 | 1768.13 | 2003.21 | 2653.04 | 1210.66 | 1561.60 | 1845.37 | 2088.85 | 2768.90 |
| 87 | 1237.53 | 1591.82 | 1880.64 | 2130.83 | 2820.96 | 1286.22 | 1657.31 | 1957.88 | 2216.46 | 2936.82 |
| 88 | 1319.80 | 1695.93 | 2001.53 | 2265.16 | 3002.30 | 1368.50 | 1761.42 | 2078.78 | 2350.80 | 3118.16 |
| 89 | 1407.12 | 1806.75 | 2130.83 | 2411.25 | 3200.44 | 1455.81 | 1872.24 | 2208.07 | 2496.88 | 3316.30 |
| 90 | 1504.51 | 1927.65 | 2275.23 | 2572.44 | 3415.37 | 1553.20 | 1993.14 | 2352.48 | 2658.08 | 3531.23 |
| 91 | 1605.26 | 2061.98 | 2428.04 | 2745.39 | 3645.41 | 1653.95 | 2127.47 | 2505.28 | 2831.03 | 3761.27 |
| 92 | 1714.40 | 2199.67 | 2590.91 | 2928.42 | 3888.89 | 1763.10 | 2265.16 | 2668.15 | 3014.06 | 4004.75 |
| 93 | 1833.62 | 2349.12 | 2767.22 | 3124.88 | 4150.83 | 1882.32 | 2414.60 | 2844.46 | 3210.52 | 4266.69 |
| 94 | 1961.24 | 2510.31 | 2956.97 | 3336.45 | 4436.29 | 2009.93 | 2575.80 | 3034.21 | 3422.09 | 4552.15 |
| 95 | 2098.93 | 2686.62 | 3165.18 | 3571.53 | 4748.61 | 2147.62 | 2752.11 | 3242.42 | 3657.17 | 4864.47 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 30 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 31 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 32 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 33 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 34 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 35 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 36 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 37 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 38 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 39 | 58.77 | 73.88 | 87.32 | 95.71 | 130.97 | 78.92 | 100.75 | 115.86 | 129.29 | 174.63 |
| 40 | 62.13 | 80.60 | 92.35 | 102.43 | 139.37 | 82.28 | 107.46 | 124.26 | 137.69 | 184.71 |
| 41 | 62.13 | 80.60 | 92.35 | 102.43 | 139.37 | 82.28 | 107.46 | 124.26 | 137.69 | 184.71 |
| 42 | 62.13 | 80.60 | 92.35 | 102.43 | 139.37 | 82.28 | 107.46 | 124.26 | 137.69 | 184.71 |
| 43 | 62.13 | 80.60 | 92.35 | 102.43 | 139.37 | 82.28 | 107.46 | 124.26 | 137.69 | 184.71 |
| 44 | 62.13 | 80.60 | 92.35 | 102.43 | 139.37 | 82.28 | 107.46 | 124.26 | 137.69 | 184.71 |
| 45 | 65.49 | 85.64 | 97.39 | 107.46 | 146.09 | 90.67 | 114.18 | 130.97 | 146.09 | 196.46 |
| 46 | 65.49 | 85.64 | 97.39 | 107.46 | 146.09 | 90.67 | 114.18 | 130.97 | 146.09 | 196.46 |
| 47 | 65.49 | 85.64 | 97.39 | 107.46 | 146.09 | 90.67 | 114.18 | 130.97 | 146.09 | 196.46 |
| 48 | 65.49 | 85.64 | 97.39 | 107.46 | 146.09 | 90.67 | 114.18 | 130.97 | 146.09 | 196.46 |
| 49 | 65.49 | 85.64 | 97.39 | 107.46 | 146.09 | 90.67 | 114.18 | 130.97 | 146.09 | 196.46 |
| 50 | 73.88 | 94.03 | 107.46 | 120.90 | 161.20 | 99.07 | 125.94 | 144.41 | 162.88 | 216.61 |
| 51 | 75.56 | 97.39 | 112.50 | 125.94 | 166.23 | 102.43 | 129.29 | 149.44 | 166.23 | 221.65 |
| 52 | 80.60 | 100.75 | 114.18 | 130.97 | 171.27 | 104.11 | 132.65 | 151.12 | 172.95 | 226.68 |
| 53 | 82.28 | 104.11 | 119.22 | 134.33 | 176.31 | 107.46 | 136.01 | 156.16 | 174.63 | 231.72 |
| 54 | 85.64 | 107.46 | 122.58 | 139.37 | 183.03 | 109.14 | 141.05 | 159.52 | 179.67 | 238.44 |
| 55 | 87.32 | 110.82 | 124.26 | 142.73 | 189.74 | 110.82 | 142.73 | 161.20 | 183.03 | 245.15 |
| 56 | 92.35 | 115.86 | 136.01 | 149.44 | 201.50 | 115.86 | 147.76 | 172.95 | 189.74 | 256.91 |
| 57 | 99.07 | 122.58 | 142.73 | 161.20 | 214.93 | 122.58 | 154.48 | 179.67 | 201.50 | 272.02 |
| 58 | 105.79 | 130.97 | 152.80 | 171.27 | 228.36 | 129.29 | 164.56 | 189.74 | 213.25 | 283.77 |
| 59 | 110.82 | 142.73 | 162.88 | 186.38 | 248.51 | 134.33 | 174.63 | 201.50 | 228.36 | 303.92 |
| 60 | 117.54 | 154.48 | 172.95 | 198.14 | 263.62 | 144.41 | 188.06 | 211.57 | 241.80 | 320.72 |
| 61 | 127.61 | 164.56 | 189.74 | 213.25 | 282.10 | 154.48 | 198.14 | 228.36 | 256.91 | 344.22 |
| 62 | 134.33 | 172.95 | 201.50 | 225.00 | 302.25 | 162.88 | 208.21 | 241.80 | 272.02 | 364.37 |
| 63 | 146.09 | 186.38 | 214.93 | 243.48 | 322.39 | 172.95 | 226.68 | 258.59 | 292.17 | 387.88 |
| 64 | 157.84 | 199.82 | 230.04 | 260.27 | 345.90 | 186.38 | 238.44 | 277.06 | 310.64 | 413.07 |
| 65 | 166.23 | 214.93 | 250.19 | 278.74 | 372.77 | 198.14 | 255.23 | 297.21 | 330.79 | 443.29 |
| 66 | 179.67 | 230.04 | 268.66 | 303.92 | 401.31 | 211.57 | 272.02 | 317.36 | 357.66 | 473.52 |
| 67 | 193.10 | 248.51 | 287.13 | 325.75 | 433.22 | 225.00 | 292.17 | 335.83 | 379.49 | 507.10 |
| 68 | 206.53 | 268.66 | 310.64 | 350.94 | 465.12 | 240.12 | 312.32 | 359.34 | 408.03 | 540.68 |
| 69 | 225.00 | 292.17 | 339.19 | 382.84 | 508.78 | 260.27 | 335.83 | 391.24 | 439.93 | 586.02 |
| 70 | 250.19 | 320.72 | 374.45 | 421.46 | 560.83 | 285.45 | 367.73 | 428.18 | 483.59 | 641.43 |
| 71 | 278.74 | 359.34 | 419.79 | 471.84 | 628.00 | 314.00 | 406.35 | 475.20 | 533.97 | 711.96 |
| 72 | 312.32 | 402.99 | 470.16 | 530.61 | 701.88 | 349.26 | 453.37 | 527.25 | 594.42 | 790.87 |
| 73 | 347.58 | 453.37 | 523.89 | 592.74 | 789.20 | 387.88 | 505.42 | 586.02 | 659.90 | 878.19 |
| 74 | 391.24 | 507.10 | 589.38 | 664.94 | 883.23 | 431.54 | 562.51 | 653.19 | 737.14 | 977.26 |
| 75 | 436.58 | 567.55 | 661.58 | 747.22 | 992.37 | 478.55 | 624.64 | 725.39 | 819.42 | 1088.08 |
| 76 | 490.31 | 638.07 | 743.86 | 841.25 | 1114.95 | 530.61 | 693.48 | 809.35 | 915.13 | 1212.34 |
| 77 | 545.72 | 715.31 | 839.57 | 950.39 | 1257.68 | 587.70 | 772.40 | 903.38 | 1024.28 | 1356.75 |
| 78 | 606.17 | 797.59 | 935.28 | 1062.90 | 1407.12 | 649.83 | 853.00 | 1000.77 | 1136.78 | 1504.51 |
| 79 | 669.98 | 879.87 | 1036.03 | 1177.08 | 1554.88 | 710.28 | 935.28 | 1101.52 | 1249.28 | 1650.59 |
| 80 | 725.39 | 958.79 | 1130.06 | 1281.18 | 1695.93 | 767.37 | 1014.20 | 1193.87 | 1355.07 | 1793.32 |
| 81 | 780.80 | 1030.99 | 1215.70 | 1380.25 | 1820.19 | 822.78 | 1086.40 | 1281.18 | 1454.14 | 1919.26 |
| 82 | 836.21 | 1099.84 | 1292.94 | 1467.57 | 1941.09 | 878.19 | 1156.93 | 1358.42 | 1543.13 | 2041.83 |
| 83 | 884.91 | 1167.00 | 1373.54 | 1558.24 | 2058.63 | 928.56 | 1225.77 | 1444.06 | 1635.48 | 2162.73 |
| 84 | 940.32 | 1237.53 | 1455.81 | 1652.27 | 2184.56 | 985.66 | 1299.65 | 1526.34 | 1731.19 | 2290.35 |
| 85 | 1000.77 | 1316.45 | 1549.85 | 1754.70 | 2323.93 | 1046.10 | 1380.25 | 1620.37 | 1835.30 | 2431.39 |
| 86 | 1067.93 | 1402.08 | 1647.24 | 1865.52 | 2471.69 | 1113.27 | 1465.89 | 1717.76 | 1946.12 | 2579.16 |
| 87 | 1136.78 | 1489.40 | 1753.02 | 1983.06 | 2629.53 | 1182.11 | 1553.20 | 1823.55 | 2063.66 | 2737.00 |
| 88 | 1210.66 | 1586.79 | 1865.52 | 2109.00 | 2797.45 | 1256.00 | 1650.59 | 1936.05 | 2189.60 | 2904.91 |
| 89 | 1291.26 | 1690.89 | 1986.42 | 2246.69 | 2980.47 | 1336.60 | 1754.70 | 2056.95 | 2327.29 | 3087.94 |
| 90 | 1380.25 | 1806.75 | 2120.75 | 2396.13 | 3180.29 | 1425.59 | 1870.56 | 2191.28 | 2476.73 | 3287.76 |
| 91 | 1474.28 | 1929.33 | 2261.80 | 2555.65 | 3395.22 | 1519.62 | 1993.14 | 2332.33 | 2636.25 | 3502.69 |
| 92 | 1573.35 | 2058.63 | 2414.60 | 2726.92 | 3621.90 | 1618.69 | 2122.43 | 2485.13 | 2807.52 | 3729.37 |
| 93 | 1682.50 | 2199.67 | 2577.48 | 2909.95 | 3867.06 | 1727.84 | 2263.48 | 2648.00 | 2990.55 | 3974.52 |
| 94 | 1800.04 | 2350.80 | 2753.79 | 3106.41 | 4132.36 | 1845.37 | 2414.60 | 2824.31 | 3187.01 | 4239.83 |
| 95 | 1927.65 | 2517.03 | 2946.89 | 3324.70 | 4422.85 | 1972.99 | 2580.84 | 3017.41 | 3405.30 | 4530.32 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 30 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 31 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 32 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 33 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 34 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 35 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 36 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 37 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 38 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 39 | 67.17 | 85.64 | 97.39 | 107.46 | 146.09 | 92.35 | 114.18 | 130.97 | 146.09 | 198.14 |
| 40 | 73.88 | 88.99 | 105.79 | 115.86 | 156.16 | 99.07 | 119.22 | 141.05 | 154.48 | 209.89 |
| 41 | 73.88 | 88.99 | 105.79 | 115.86 | 156.16 | 99.07 | 119.22 | 141.05 | 154.48 | 209.89 |
| 42 | 73.88 | 88.99 | 105.79 | 115.86 | 156.16 | 99.07 | 119.22 | 141.05 | 154.48 | 209.89 |
| 43 | 73.88 | 88.99 | 105.79 | 115.86 | 156.16 | 99.07 | 119.22 | 141.05 | 154.48 | 209.89 |
| 44 | 73.88 | 88.99 | 105.79 | 115.86 | 156.16 | 99.07 | 119.22 | 141.05 | 154.48 | 209.89 |
| 45 | 75.56 | 94.03 | 109.14 | 122.58 | 166.23 | 102.43 | 127.61 | 147.76 | 166.23 | 223.33 |
| 46 | 75.56 | 94.03 | 109.14 | 122.58 | 166.23 | 102.43 | 127.61 | 147.76 | 166.23 | 223.33 |
| 47 | 75.56 | 94.03 | 109.14 | 122.58 | 166.23 | 102.43 | 127.61 | 147.76 | 166.23 | 223.33 |
| 48 | 75.56 | 94.03 | 109.14 | 122.58 | 166.23 | 102.43 | 127.61 | 147.76 | 166.23 | 223.33 |
| 49 | 75.56 | 94.03 | 109.14 | 122.58 | 166.23 | 102.43 | 127.61 | 147.76 | 166.23 | 223.33 |
| 50 | 85.64 | 105.79 | 122.58 | 139.37 | 184.71 | 112.50 | 142.73 | 166.23 | 186.38 | 246.83 |
| 51 | 87.32 | 109.14 | 127.61 | 142.73 | 191.42 | 115.86 | 146.09 | 167.91 | 188.06 | 253.55 |
| 52 | 90.67 | 112.50 | 134.33 | 147.76 | 196.46 | 117.54 | 149.44 | 174.63 | 193.10 | 256.91 |
| 53 | 92.35 | 115.86 | 136.01 | 152.80 | 203.18 | 120.90 | 152.80 | 176.31 | 196.46 | 265.30 |
| 54 | 95.71 | 120.90 | 139.37 | 156.16 | 208.21 | 122.58 | 157.84 | 179.67 | 201.50 | 270.34 |
| 55 | 102.43 | 124.26 | 142.73 | 161.20 | 218.29 | 129.29 | 159.52 | 184.71 | 208.21 | 280.42 |
| 56 | 105.79 | 134.33 | 152.80 | 171.27 | 226.68 | 134.33 | 167.91 | 194.78 | 218.29 | 290.49 |
| 57 | 110.82 | 141.05 | 162.88 | 183.03 | 245.15 | 141.05 | 177.99 | 204.86 | 228.36 | 307.28 |
| 58 | 117.54 | 149.44 | 172.95 | 196.46 | 260.27 | 147.76 | 188.06 | 216.61 | 241.80 | 322.39 |
| 59 | 129.29 | 161.20 | 188.06 | 208.21 | 278.74 | 157.84 | 198.14 | 230.04 | 256.91 | 344.22 |
| 60 | 136.01 | 171.27 | 199.82 | 223.33 | 298.89 | 166.23 | 208.21 | 241.80 | 272.02 | 364.37 |
| 61 | 147.76 | 183.03 | 214.93 | 241.80 | 320.72 | 177.99 | 221.65 | 260.27 | 290.49 | 387.88 |
| 62 | 157.84 | 198.14 | 228.36 | 255.23 | 342.54 | 189.74 | 238.44 | 275.38 | 308.96 | 413.07 |
| 63 | 166.23 | 209.89 | 245.15 | 275.38 | 366.05 | 199.82 | 251.87 | 292.17 | 329.11 | 438.26 |
| 64 | 177.99 | 226.68 | 261.95 | 293.85 | 392.92 | 213.25 | 270.34 | 314.00 | 350.94 | 470.16 |
| 65 | 189.74 | 243.48 | 280.42 | 315.68 | 421.46 | 225.00 | 290.49 | 334.15 | 374.45 | 500.38 |
| 66 | 208.21 | 260.27 | 303.92 | 340.87 | 453.37 | 243.48 | 305.60 | 359.34 | 402.99 | 537.32 |
| 67 | 219.97 | 278.74 | 327.43 | 366.05 | 490.31 | 258.59 | 327.43 | 381.16 | 428.18 | 572.59 |
| 68 | 236.76 | 300.57 | 349.26 | 394.60 | 527.25 | 275.38 | 349.26 | 408.03 | 458.41 | 612.89 |
| 69 | 258.59 | 324.07 | 382.84 | 433.22 | 575.95 | 297.21 | 376.13 | 441.61 | 497.03 | 661.58 |
| 70 | 287.13 | 362.69 | 424.82 | 478.55 | 636.39 | 325.75 | 414.75 | 483.59 | 545.72 | 727.07 |
| 71 | 315.68 | 408.03 | 473.52 | 532.29 | 710.28 | 357.66 | 460.08 | 535.65 | 604.49 | 804.31 |
| 72 | 355.98 | 451.69 | 528.93 | 596.09 | 794.23 | 399.64 | 507.10 | 594.42 | 669.98 | 891.62 |
| 73 | 399.64 | 507.10 | 592.74 | 666.62 | 888.27 | 443.29 | 565.87 | 661.58 | 742.18 | 990.69 |
| 74 | 446.65 | 567.55 | 664.94 | 750.58 | 999.09 | 493.67 | 628.00 | 735.46 | 827.82 | 1103.19 |
| 75 | 498.70 | 634.71 | 743.86 | 841.25 | 1116.63 | 547.40 | 698.52 | 816.06 | 921.85 | 1225.77 |
| 76 | 557.47 | 713.63 | 837.89 | 945.36 | 1256.00 | 606.17 | 775.76 | 910.09 | 1027.63 | 1366.82 |
| 77 | 622.96 | 800.95 | 943.68 | 1069.61 | 1417.19 | 671.66 | 863.08 | 1017.56 | 1151.89 | 1522.98 |
| 78 | 691.81 | 893.30 | 1054.50 | 1198.91 | 1583.43 | 740.50 | 955.43 | 1128.38 | 1279.50 | 1694.25 |
| 79 | 765.69 | 985.66 | 1167.00 | 1324.84 | 1751.34 | 811.02 | 1046.10 | 1239.21 | 1405.44 | 1860.49 |
| 80 | 831.17 | 1074.65 | 1272.79 | 1445.74 | 1910.86 | 878.19 | 1136.78 | 1346.67 | 1529.70 | 2020.01 |
| 81 | 891.62 | 1155.25 | 1368.50 | 1554.88 | 2053.59 | 940.32 | 1217.38 | 1442.38 | 1638.84 | 2162.73 |
| 82 | 953.75 | 1230.81 | 1459.17 | 1655.63 | 2187.92 | 1000.77 | 1294.62 | 1536.41 | 1739.59 | 2300.42 |
| 83 | 1014.20 | 1303.01 | 1548.17 | 1754.70 | 2320.57 | 1062.90 | 1370.18 | 1623.73 | 1842.02 | 2436.43 |
| 84 | 1074.65 | 1390.33 | 1642.20 | 1863.85 | 2461.62 | 1128.38 | 1455.81 | 1721.12 | 1951.16 | 2580.84 |
| 85 | 1143.49 | 1475.96 | 1744.63 | 1978.03 | 2619.46 | 1195.55 | 1541.45 | 1823.55 | 2070.38 | 2737.00 |
| 86 | 1219.06 | 1570.00 | 1858.81 | 2103.96 | 2785.69 | 1271.11 | 1635.48 | 1937.73 | 2196.32 | 2903.23 |
| 87 | 1297.98 | 1672.42 | 1974.67 | 2234.94 | 2963.68 | 1350.03 | 1737.91 | 2053.59 | 2327.29 | 3081.22 |
| 88 | 1383.61 | 1779.89 | 2102.28 | 2377.66 | 3153.42 | 1435.66 | 1845.37 | 2181.20 | 2470.01 | 3270.96 |
| 89 | 1475.96 | 1897.43 | 2238.29 | 2532.14 | 3358.28 | 1528.02 | 1962.91 | 2317.21 | 2624.50 | 3475.82 |
| 90 | 1575.03 | 2026.72 | 2389.42 | 2700.06 | 3586.64 | 1627.09 | 2092.21 | 2468.34 | 2792.41 | 3704.18 |
| 91 | 1684.18 | 2164.41 | 2550.61 | 2881.40 | 3828.44 | 1736.23 | 2229.90 | 2629.53 | 2973.76 | 3945.98 |
| 92 | 1798.36 | 2310.50 | 2721.89 | 3072.83 | 4081.99 | 1850.41 | 2375.98 | 2800.81 | 3165.18 | 4199.53 |
| 93 | 1920.94 | 2466.66 | 2906.59 | 3277.68 | 4359.05 | 1972.99 | 2532.14 | 2985.51 | 3370.03 | 4476.59 |
| 94 | 2053.59 | 2636.25 | 3104.73 | 3501.01 | 4657.93 | 2105.64 | 2701.74 | 3183.65 | 3593.36 | 4775.47 |
| 95 | 2201.35 | 2822.63 | 3324.70 | 3747.84 | 4985.37 | 2253.41 | 2888.12 | 3403.62 | 3840.19 | 5102.91 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 30 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 31 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 32 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 33 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 34 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 35 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 36 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 37 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 38 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 39 | 58.77 | 73.88 | 88.99 | 99.07 | 132.65 | 78.92 | 100.75 | 117.54 | 130.97 | 174.63 |
| 40 | 63.81 | 80.60 | 92.35 | 104.11 | 139.37 | 85.64 | 109.14 | 124.26 | 141.05 | 186.38 |
| 41 | 63.81 | 80.60 | 92.35 | 104.11 | 139.37 | 85.64 | 109.14 | 124.26 | 141.05 | 186.38 |
| 42 | 63.81 | 80.60 | 92.35 | 104.11 | 139.37 | 85.64 | 109.14 | 124.26 | 141.05 | 186.38 |
| 43 | 63.81 | 80.60 | 92.35 | 104.11 | 139.37 | 85.64 | 109.14 | 124.26 | 141.05 | 186.38 |
| 44 | 63.81 | 80.60 | 92.35 | 104.11 | 139.37 | 85.64 | 109.14 | 124.26 | 141.05 | 186.38 |
| 45 | 67.17 | 85.64 | 97.39 | 109.14 | 146.09 | 92.35 | 114.18 | 130.97 | 147.76 | 198.14 |
| 46 | 67.17 | 85.64 | 97.39 | 109.14 | 146.09 | 92.35 | 114.18 | 130.97 | 147.76 | 198.14 |
| 47 | 67.17 | 85.64 | 97.39 | 109.14 | 146.09 | 92.35 | 114.18 | 130.97 | 147.76 | 198.14 |
| 48 | 67.17 | 85.64 | 97.39 | 109.14 | 146.09 | 92.35 | 114.18 | 130.97 | 147.76 | 198.14 |
| 49 | 67.17 | 85.64 | 97.39 | 109.14 | 146.09 | 92.35 | 114.18 | 130.97 | 147.76 | 198.14 |
| 50 | 73.88 | 94.03 | 109.14 | 120.90 | 162.88 | 100.75 | 127.61 | 147.76 | 164.56 | 219.97 |
| 51 | 77.24 | 97.39 | 112.50 | 125.94 | 167.91 | 104.11 | 129.29 | 149.44 | 167.91 | 225.00 |
| 52 | 82.28 | 104.11 | 115.86 | 132.65 | 174.63 | 107.46 | 136.01 | 154.48 | 172.95 | 230.04 |
| 53 | 83.96 | 105.79 | 119.22 | 136.01 | 181.35 | 109.14 | 137.69 | 156.16 | 176.31 | 236.76 |
| 54 | 87.32 | 107.46 | 122.58 | 139.37 | 188.06 | 112.50 | 139.37 | 159.52 | 179.67 | 241.80 |
| 55 | 87.32 | 110.82 | 130.97 | 144.41 | 193.10 | 112.50 | 142.73 | 164.56 | 184.71 | 248.51 |
| 56 | 92.35 | 117.54 | 137.69 | 152.80 | 203.18 | 117.54 | 149.44 | 174.63 | 193.10 | 258.59 |
| 57 | 100.75 | 122.58 | 144.41 | 162.88 | 218.29 | 124.26 | 156.16 | 183.03 | 204.86 | 273.70 |
| 58 | 105.79 | 136.01 | 156.16 | 172.95 | 230.04 | 130.97 | 166.23 | 193.10 | 214.93 | 287.13 |
| 59 | 114.18 | 144.41 | 167.91 | 186.38 | 248.51 | 139.37 | 176.31 | 204.86 | 228.36 | 305.60 |
| 60 | 119.22 | 154.48 | 177.99 | 198.14 | 266.98 | 147.76 | 188.06 | 216.61 | 241.80 | 325.75 |
| 61 | 130.97 | 164.56 | 191.42 | 214.93 | 285.45 | 157.84 | 198.14 | 231.72 | 261.95 | 345.90 |
| 62 | 139.37 | 174.63 | 201.50 | 226.68 | 305.60 | 166.23 | 209.89 | 243.48 | 275.38 | 366.05 |
| 63 | 147.76 | 186.38 | 218.29 | 245.15 | 325.75 | 177.99 | 223.33 | 263.62 | 292.17 | 391.24 |
| 64 | 159.52 | 199.82 | 230.04 | 261.95 | 347.58 | 191.42 | 238.44 | 277.06 | 312.32 | 414.75 |
| 65 | 169.59 | 214.93 | 250.19 | 280.42 | 372.77 | 201.50 | 255.23 | 297.21 | 332.47 | 444.97 |
| 66 | 184.71 | 231.72 | 270.34 | 305.60 | 404.67 | 216.61 | 272.02 | 320.72 | 359.34 | 476.88 |
| 67 | 194.78 | 246.83 | 290.49 | 325.75 | 434.90 | 228.36 | 290.49 | 340.87 | 381.16 | 508.78 |
| 68 | 211.57 | 268.66 | 308.96 | 352.62 | 468.48 | 245.15 | 312.32 | 361.02 | 409.71 | 544.04 |
| 69 | 231.72 | 290.49 | 342.54 | 382.84 | 512.14 | 266.98 | 335.83 | 394.60 | 441.61 | 587.70 |
| 70 | 255.23 | 320.72 | 376.13 | 424.82 | 564.19 | 292.17 | 367.73 | 429.86 | 485.27 | 646.47 |
| 71 | 282.10 | 361.02 | 421.46 | 476.88 | 629.68 | 320.72 | 408.03 | 476.88 | 537.32 | 715.31 |
| 72 | 317.36 | 402.99 | 471.84 | 532.29 | 706.92 | 355.98 | 453.37 | 528.93 | 596.09 | 794.23 |
| 73 | 354.30 | 453.37 | 523.89 | 592.74 | 792.55 | 392.92 | 505.42 | 586.02 | 658.22 | 879.87 |
| 74 | 397.96 | 507.10 | 592.74 | 664.94 | 888.27 | 439.93 | 560.83 | 656.54 | 737.14 | 982.30 |
| 75 | 443.29 | 564.19 | 661.58 | 748.90 | 992.37 | 488.63 | 619.60 | 725.39 | 821.10 | 1088.08 |
| 76 | 495.35 | 634.71 | 745.54 | 844.61 | 1119.99 | 539.00 | 690.13 | 811.02 | 916.81 | 1215.70 |
| 77 | 554.12 | 710.28 | 841.25 | 952.07 | 1257.68 | 597.77 | 769.05 | 905.06 | 1025.95 | 1356.75 |
| 78 | 614.57 | 794.23 | 936.96 | 1064.57 | 1408.80 | 658.22 | 849.64 | 1002.45 | 1138.46 | 1506.19 |
| 79 | 680.05 | 878.19 | 1039.39 | 1180.44 | 1559.92 | 722.03 | 931.92 | 1104.87 | 1254.32 | 1655.63 |
| 80 | 740.50 | 953.75 | 1133.42 | 1284.54 | 1699.29 | 780.80 | 1009.16 | 1197.23 | 1358.42 | 1795.00 |
| 81 | 794.23 | 1027.63 | 1219.06 | 1383.61 | 1826.90 | 837.89 | 1083.05 | 1286.22 | 1457.49 | 1925.97 |
| 82 | 847.97 | 1096.48 | 1299.65 | 1474.28 | 1947.80 | 891.62 | 1153.57 | 1365.14 | 1549.85 | 2048.55 |
| 83 | 901.70 | 1161.96 | 1378.57 | 1563.28 | 2065.34 | 943.68 | 1219.06 | 1445.74 | 1640.52 | 2169.45 |
| 84 | 955.43 | 1235.85 | 1459.17 | 1657.31 | 2191.28 | 1000.77 | 1294.62 | 1529.70 | 1734.55 | 2295.38 |
| 85 | 1017.56 | 1311.41 | 1553.20 | 1761.42 | 2330.65 | 1066.25 | 1375.22 | 1623.73 | 1842.02 | 2438.11 |
| 86 | 1084.72 | 1395.37 | 1652.27 | 1872.24 | 2478.41 | 1133.42 | 1459.17 | 1722.80 | 1952.84 | 2585.88 |
| 87 | 1155.25 | 1486.04 | 1758.06 | 1991.46 | 2636.25 | 1203.94 | 1549.85 | 1828.58 | 2072.06 | 2743.71 |
| 88 | 1230.81 | 1580.07 | 1870.56 | 2117.40 | 2805.84 | 1279.50 | 1643.88 | 1941.09 | 2197.99 | 2913.31 |
| 89 | 1311.41 | 1685.86 | 1993.14 | 2253.41 | 2990.55 | 1360.10 | 1749.66 | 2063.66 | 2334.00 | 3098.01 |
| 90 | 1402.08 | 1800.04 | 2127.47 | 2402.85 | 3190.37 | 1450.78 | 1863.85 | 2197.99 | 2483.45 | 3297.83 |
| 91 | 1499.47 | 1924.29 | 2270.20 | 2565.73 | 3406.98 | 1548.17 | 1988.10 | 2340.72 | 2646.32 | 3514.44 |
| 92 | 1601.90 | 2053.59 | 2421.32 | 2735.32 | 3633.66 | 1650.59 | 2117.40 | 2491.84 | 2815.92 | 3741.12 |
| 93 | 1711.04 | 2192.96 | 2585.88 | 2918.35 | 3878.81 | 1759.74 | 2256.76 | 2656.40 | 2998.94 | 3986.28 |
| 94 | 1828.58 | 2345.76 | 2762.19 | 3118.16 | 4145.80 | 1877.28 | 2409.57 | 2832.71 | 3198.76 | 4253.26 |
| 95 | 1959.56 | 2510.31 | 2956.97 | 3336.45 | 4436.29 | 2008.25 | 2574.12 | 3027.49 | 3417.05 | 4543.75 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 30 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 31 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 32 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 33 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 34 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 35 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 36 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 37 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 38 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 39 | 55.41 | 67.17 | 78.92 | 88.99 | 119.22 | 73.88 | 92.35 | 105.79 | 119.22 | 161.20 |
| 40 | 57.09 | 73.88 | 83.96 | 94.03 | 127.61 | 77.24 | 99.07 | 112.50 | 125.94 | 169.59 |
| 41 | 57.09 | 73.88 | 83.96 | 94.03 | 127.61 | 77.24 | 99.07 | 112.50 | 125.94 | 169.59 |
| 42 | 57.09 | 73.88 | 83.96 | 94.03 | 127.61 | 77.24 | 99.07 | 112.50 | 125.94 | 169.59 |
| 43 | 57.09 | 73.88 | 83.96 | 94.03 | 127.61 | 77.24 | 99.07 | 112.50 | 125.94 | 169.59 |
| 44 | 57.09 | 73.88 | 83.96 | 94.03 | 127.61 | 77.24 | 99.07 | 112.50 | 125.94 | 169.59 |
| 45 | 62.13 | 75.56 | 88.99 | 102.43 | 136.01 | 82.28 | 104.11 | 119.22 | 136.01 | 181.35 |
| 46 | 62.13 | 75.56 | 88.99 | 102.43 | 136.01 | 82.28 | 104.11 | 119.22 | 136.01 | 181.35 |
| 47 | 62.13 | 75.56 | 88.99 | 102.43 | 136.01 | 82.28 | 104.11 | 119.22 | 136.01 | 181.35 |
| 48 | 62.13 | 75.56 | 88.99 | 102.43 | 136.01 | 82.28 | 104.11 | 119.22 | 136.01 | 181.35 |
| 49 | 62.13 | 75.56 | 88.99 | 102.43 | 136.01 | 82.28 | 104.11 | 119.22 | 136.01 | 181.35 |
| 50 | 70.52 | 85.64 | 102.43 | 110.82 | 149.44 | 95.71 | 114.18 | 134.33 | 149.44 | 199.82 |
| 51 | 73.88 | 88.99 | 104.11 | 114.18 | 154.48 | 97.39 | 117.54 | 137.69 | 152.80 | 204.86 |
| 52 | 73.88 | 92.35 | 105.79 | 117.54 | 159.52 | 97.39 | 119.22 | 141.05 | 154.48 | 209.89 |
| 53 | 75.56 | 94.03 | 109.14 | 122.58 | 162.88 | 99.07 | 122.58 | 142.73 | 159.52 | 214.93 |
| 54 | 77.24 | 100.75 | 112.50 | 127.61 | 169.59 | 102.43 | 127.61 | 146.09 | 164.56 | 221.65 |
| 55 | 82.28 | 102.43 | 115.86 | 132.65 | 172.95 | 104.11 | 132.65 | 151.12 | 169.59 | 225.00 |
| 56 | 85.64 | 105.79 | 122.58 | 137.69 | 186.38 | 109.14 | 136.01 | 156.16 | 176.31 | 236.76 |
| 57 | 88.99 | 114.18 | 134.33 | 147.76 | 198.14 | 112.50 | 144.41 | 166.23 | 184.71 | 250.19 |
| 58 | 97.39 | 119.22 | 141.05 | 157.84 | 211.57 | 120.90 | 149.44 | 176.31 | 196.46 | 263.62 |
| 59 | 104.11 | 130.97 | 151.12 | 167.91 | 226.68 | 125.94 | 161.20 | 186.38 | 208.21 | 278.74 |
| 60 | 110.82 | 139.37 | 162.88 | 179.67 | 245.15 | 132.65 | 169.59 | 198.14 | 219.97 | 295.53 |
| 61 | 117.54 | 149.44 | 172.95 | 196.46 | 260.27 | 141.05 | 179.67 | 209.89 | 236.76 | 314.00 |
| 62 | 125.94 | 159.52 | 183.03 | 206.53 | 278.74 | 154.48 | 193.10 | 223.33 | 248.51 | 334.15 |
| 63 | 134.33 | 169.59 | 198.14 | 221.65 | 297.21 | 161.20 | 203.18 | 238.44 | 265.30 | 357.66 |
| 64 | 146.09 | 181.35 | 213.25 | 238.44 | 317.36 | 172.95 | 218.29 | 253.55 | 283.77 | 377.81 |
| 65 | 156.16 | 196.46 | 226.68 | 256.91 | 340.87 | 184.71 | 233.40 | 270.34 | 302.25 | 406.35 |
| 66 | 166.23 | 211.57 | 246.83 | 277.06 | 367.73 | 196.46 | 251.87 | 290.49 | 325.75 | 433.22 |
| 67 | 179.67 | 226.68 | 265.30 | 295.53 | 394.60 | 209.89 | 263.62 | 307.28 | 347.58 | 461.76 |
| 68 | 191.42 | 243.48 | 283.77 | 322.39 | 428.18 | 221.65 | 282.10 | 330.79 | 374.45 | 495.35 |
| 69 | 208.21 | 263.62 | 310.64 | 349.26 | 465.12 | 240.12 | 305.60 | 359.34 | 402.99 | 535.65 |
| 70 | 230.04 | 293.85 | 342.54 | 387.88 | 515.50 | 261.95 | 335.83 | 389.56 | 443.29 | 587.70 |
| 71 | 256.91 | 327.43 | 384.52 | 431.54 | 574.27 | 292.17 | 372.77 | 434.90 | 488.63 | 651.51 |
| 72 | 285.45 | 367.73 | 428.18 | 481.91 | 641.43 | 322.39 | 411.39 | 481.91 | 540.68 | 720.35 |
| 73 | 325.75 | 409.71 | 481.91 | 542.36 | 718.67 | 361.02 | 458.41 | 535.65 | 604.49 | 802.63 |
| 74 | 361.02 | 460.08 | 535.65 | 606.17 | 807.67 | 397.96 | 510.46 | 592.74 | 669.98 | 893.30 |
| 75 | 402.99 | 515.50 | 602.81 | 680.05 | 905.06 | 441.61 | 564.19 | 661.58 | 745.54 | 990.69 |
| 76 | 450.01 | 575.95 | 678.37 | 765.69 | 1019.24 | 488.63 | 628.00 | 737.14 | 832.85 | 1109.91 |
| 77 | 505.42 | 649.83 | 765.69 | 866.44 | 1145.17 | 545.72 | 700.20 | 826.14 | 933.60 | 1234.17 |
| 78 | 562.51 | 722.03 | 854.68 | 968.86 | 1279.50 | 599.45 | 772.40 | 915.13 | 1036.03 | 1370.18 |
| 79 | 617.92 | 799.27 | 945.36 | 1072.97 | 1418.87 | 656.54 | 847.97 | 1002.45 | 1140.14 | 1507.87 |
| 80 | 671.66 | 868.12 | 1032.67 | 1172.04 | 1548.17 | 708.60 | 918.49 | 1089.76 | 1239.21 | 1635.48 |
| 81 | 725.39 | 935.28 | 1108.23 | 1259.36 | 1665.71 | 762.33 | 983.98 | 1167.00 | 1326.52 | 1753.02 |
| 82 | 770.73 | 995.73 | 1182.11 | 1341.63 | 1771.49 | 809.35 | 1047.78 | 1244.24 | 1412.16 | 1863.85 |
| 83 | 819.42 | 1056.18 | 1252.64 | 1420.55 | 1878.96 | 858.04 | 1109.91 | 1314.77 | 1492.76 | 1972.99 |
| 84 | 871.47 | 1123.34 | 1329.88 | 1506.19 | 1993.14 | 911.77 | 1175.40 | 1393.69 | 1578.39 | 2088.85 |
| 85 | 928.56 | 1195.55 | 1413.84 | 1601.90 | 2120.75 | 972.22 | 1250.96 | 1477.64 | 1674.10 | 2218.14 |
| 86 | 987.33 | 1271.11 | 1504.51 | 1702.65 | 2255.09 | 1030.99 | 1326.52 | 1568.32 | 1774.85 | 2352.48 |
| 87 | 1052.82 | 1351.71 | 1600.22 | 1811.79 | 2397.81 | 1096.48 | 1407.12 | 1664.03 | 1884.00 | 2495.20 |
| 88 | 1121.67 | 1440.70 | 1702.65 | 1925.97 | 2553.97 | 1165.32 | 1496.11 | 1766.46 | 1998.18 | 2651.36 |
| 89 | 1195.55 | 1534.73 | 1811.79 | 2050.23 | 2721.89 | 1239.21 | 1590.15 | 1875.60 | 2122.43 | 2819.28 |
| 90 | 1277.83 | 1638.84 | 1936.05 | 2186.24 | 2901.55 | 1321.48 | 1694.25 | 1999.86 | 2258.44 | 2998.94 |
| 91 | 1365.14 | 1751.34 | 2065.34 | 2334.00 | 3099.69 | 1408.80 | 1806.75 | 2129.15 | 2406.21 | 3197.08 |
| 92 | 1457.49 | 1868.88 | 2204.71 | 2488.49 | 3306.23 | 1501.15 | 1924.29 | 2268.52 | 2560.69 | 3403.62 |
| 93 | 1558.24 | 1996.50 | 2354.15 | 2654.72 | 3527.87 | 1601.90 | 2051.91 | 2417.96 | 2726.92 | 3625.26 |
| 94 | 1665.71 | 2132.51 | 2513.67 | 2836.07 | 3769.67 | 1709.36 | 2187.92 | 2577.48 | 2908.27 | 3867.06 |
| 95 | 1783.25 | 2283.63 | 2691.66 | 3035.89 | 4036.65 | 1826.90 | 2339.04 | 2755.47 | 3108.09 | 4134.04 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix B2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation | | | | | 3.2% Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 30 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 31 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 32 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 33 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 34 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 35 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 36 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 37 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 38 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 39 | 50.37 | 62.13 | 73.88 | 82.28 | 109.14 | 68.84 | 83.96 | 100.75 | 109.14 | 147.76 |
| 40 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 92.35 | 105.79 | 115.86 | 156.16 |
| 41 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 92.35 | 105.79 | 115.86 | 156.16 |
| 42 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 92.35 | 105.79 | 115.86 | 156.16 |
| 43 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 92.35 | 105.79 | 115.86 | 156.16 |
| 44 | 53.73 | 67.17 | 78.92 | 87.32 | 117.54 | 72.20 | 92.35 | 105.79 | 115.86 | 156.16 |
| 45 | 55.41 | 73.88 | 83.96 | 90.67 | 122.58 | 75.56 | 99.07 | 110.82 | 124.26 | 166.23 |
| 46 | 55.41 | 73.88 | 83.96 | 90.67 | 122.58 | 75.56 | 99.07 | 110.82 | 124.26 | 166.23 |
| 47 | 55.41 | 73.88 | 83.96 | 90.67 | 122.58 | 75.56 | 99.07 | 110.82 | 124.26 | 166.23 |
| 48 | 55.41 | 73.88 | 83.96 | 90.67 | 122.58 | 75.56 | 99.07 | 110.82 | 124.26 | 166.23 |
| 49 | 55.41 | 73.88 | 83.96 | 90.67 | 122.58 | 75.56 | 99.07 | 110.82 | 124.26 | 166.23 |
| 50 | 62.13 | 80.60 | 90.67 | 104.11 | 137.69 | 82.28 | 107.46 | 122.58 | 139.37 | 184.71 |
| 51 | 63.81 | 83.96 | 95.71 | 107.46 | 141.05 | 85.64 | 110.82 | 127.61 | 142.73 | 188.06 |
| 52 | 67.17 | 85.64 | 97.39 | 109.14 | 146.09 | 87.32 | 112.50 | 129.29 | 146.09 | 193.10 |
| 53 | 70.52 | 88.99 | 104.11 | 112.50 | 151.12 | 94.03 | 114.18 | 136.01 | 147.76 | 196.46 |
| 54 | 73.88 | 90.67 | 105.79 | 117.54 | 154.48 | 95.71 | 117.54 | 137.69 | 152.80 | 201.50 |
| 55 | 73.88 | 94.03 | 105.79 | 120.90 | 161.20 | 95.71 | 119.22 | 137.69 | 156.16 | 208.21 |
| 56 | 77.24 | 100.75 | 114.18 | 127.61 | 169.59 | 100.75 | 125.94 | 146.09 | 159.52 | 218.29 |
| 57 | 83.96 | 105.79 | 120.90 | 137.69 | 183.03 | 104.11 | 130.97 | 152.80 | 172.95 | 231.72 |
| 58 | 88.99 | 110.82 | 132.65 | 146.09 | 196.46 | 109.14 | 141.05 | 162.88 | 181.35 | 241.80 |
| 59 | 94.03 | 119.22 | 139.37 | 157.84 | 211.57 | 114.18 | 147.76 | 169.59 | 193.10 | 260.27 |
| 60 | 100.75 | 129.29 | 147.76 | 166.23 | 223.33 | 120.90 | 157.84 | 181.35 | 203.18 | 273.70 |
| 61 | 109.14 | 141.05 | 161.20 | 179.67 | 240.12 | 129.29 | 167.91 | 194.78 | 216.61 | 292.17 |
| 62 | 114.18 | 147.76 | 169.59 | 193.10 | 256.91 | 137.69 | 176.31 | 204.86 | 231.72 | 310.64 |
| 63 | 124.26 | 159.52 | 183.03 | 204.86 | 275.38 | 149.44 | 193.10 | 219.97 | 246.83 | 330.79 |
| 64 | 132.65 | 167.91 | 198.14 | 221.65 | 293.85 | 157.84 | 201.50 | 236.76 | 263.62 | 352.62 |
| 65 | 142.73 | 181.35 | 213.25 | 236.76 | 317.36 | 167.91 | 214.93 | 253.55 | 280.42 | 376.13 |
| 66 | 152.80 | 196.46 | 228.36 | 256.91 | 340.87 | 179.67 | 230.04 | 268.66 | 302.25 | 402.99 |
| 67 | 164.56 | 211.57 | 243.48 | 277.06 | 367.73 | 191.42 | 248.51 | 285.45 | 324.07 | 429.86 |
| 68 | 176.31 | 226.68 | 265.30 | 298.89 | 397.96 | 203.18 | 265.30 | 307.28 | 347.58 | 463.44 |
| 69 | 189.74 | 248.51 | 287.13 | 325.75 | 431.54 | 219.97 | 285.45 | 330.79 | 372.77 | 498.70 |
| 70 | 211.57 | 272.02 | 319.04 | 357.66 | 478.55 | 241.80 | 312.32 | 364.37 | 409.71 | 545.72 |
| 71 | 238.44 | 303.92 | 355.98 | 401.31 | 533.97 | 266.98 | 345.90 | 401.31 | 455.05 | 604.49 |
| 72 | 265.30 | 342.54 | 399.64 | 451.69 | 597.77 | 297.21 | 386.20 | 446.65 | 507.10 | 673.34 |
| 73 | 293.85 | 386.20 | 446.65 | 502.06 | 671.66 | 329.11 | 428.18 | 498.70 | 560.83 | 748.90 |
| 74 | 332.47 | 431.54 | 500.38 | 565.87 | 750.58 | 366.05 | 476.88 | 554.12 | 626.32 | 831.17 |
| 75 | 371.09 | 481.91 | 560.83 | 636.39 | 844.61 | 408.03 | 530.61 | 616.24 | 696.84 | 925.21 |
| 76 | 416.43 | 544.04 | 631.36 | 715.31 | 950.39 | 450.01 | 589.38 | 688.45 | 777.44 | 1032.67 |
| 77 | 463.44 | 607.85 | 713.63 | 807.67 | 1069.61 | 498.70 | 656.54 | 767.37 | 869.79 | 1151.89 |
| 78 | 515.50 | 680.05 | 797.59 | 903.38 | 1195.55 | 552.44 | 725.39 | 853.00 | 967.18 | 1277.83 |
| 79 | 567.55 | 747.22 | 881.55 | 1000.77 | 1321.48 | 601.13 | 794.23 | 936.96 | 1062.90 | 1403.76 |
| 80 | 617.92 | 816.06 | 960.47 | 1089.76 | 1440.70 | 654.86 | 863.08 | 1015.88 | 1151.89 | 1522.98 |
| 81 | 664.94 | 878.19 | 1034.35 | 1172.04 | 1548.17 | 698.52 | 923.53 | 1088.08 | 1235.85 | 1632.12 |
| 82 | 708.60 | 935.28 | 1098.16 | 1249.28 | 1650.59 | 745.54 | 985.66 | 1156.93 | 1313.09 | 1736.23 |
| 83 | 750.58 | 990.69 | 1168.68 | 1324.84 | 1751.34 | 789.20 | 1041.07 | 1227.45 | 1390.33 | 1838.66 |
| 84 | 799.27 | 1052.82 | 1237.53 | 1403.76 | 1853.77 | 839.57 | 1104.87 | 1296.30 | 1472.61 | 1946.12 |
| 85 | 853.00 | 1121.67 | 1316.45 | 1492.76 | 1976.35 | 891.62 | 1172.04 | 1376.89 | 1561.60 | 2067.02 |
| 86 | 910.09 | 1193.87 | 1400.40 | 1586.79 | 2100.60 | 948.71 | 1244.24 | 1460.85 | 1655.63 | 2191.28 |
| 87 | 967.18 | 1267.75 | 1489.40 | 1685.86 | 2234.94 | 1005.80 | 1318.12 | 1549.85 | 1754.70 | 2325.61 |
| 88 | 1029.31 | 1351.71 | 1585.11 | 1793.32 | 2375.98 | 1067.93 | 1402.08 | 1645.56 | 1862.17 | 2466.66 |
| 89 | 1098.16 | 1439.02 | 1689.21 | 1909.18 | 2532.14 | 1136.78 | 1489.40 | 1749.66 | 1978.03 | 2622.82 |
| 90 | 1173.72 | 1538.09 | 1803.40 | 2035.12 | 2703.42 | 1212.34 | 1588.47 | 1863.85 | 2103.96 | 2794.09 |
| 91 | 1254.32 | 1642.20 | 1922.62 | 2171.13 | 2886.44 | 1292.94 | 1692.57 | 1983.06 | 2239.97 | 2977.12 |
| 92 | 1338.27 | 1751.34 | 2051.91 | 2317.21 | 3077.86 | 1376.89 | 1801.72 | 2112.36 | 2386.06 | 3168.54 |
| 93 | 1432.31 | 1872.24 | 2191.28 | 2473.37 | 3286.08 | 1470.93 | 1922.62 | 2251.73 | 2542.22 | 3376.75 |
| 94 | 1529.70 | 2001.53 | 2340.72 | 2641.29 | 3512.76 | 1568.32 | 2051.91 | 2401.17 | 2710.13 | 3603.43 |
| 95 | 1638.84 | 2140.90 | 2505.28 | 2825.99 | 3757.92 | 1677.46 | 2191.28 | 2565.73 | 2894.84 | 3848.59 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 30 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 31 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 36.58 | 44.84 | 51.92 | 60.18 | 81.25 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 32 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 36.58 | 44.84 | 51.92 | 60.18 | 83.64 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 33 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 37.96 | 44.84 | 51.92 | 60.18 | 88.42 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 34 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 37.96 | 44.84 | 52.95 | 60.18 | 93.20 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 35 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 40.34 | 46.11 | 52.95 | 60.18 | 95.59 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 36 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 42.71 | 48.41 | 55.25 | 62.32 | 100.72 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 37 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 45.08 | 50.72 | 59.86 | 64.71 | 106.06 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 38 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 45.08 | 53.02 | 62.16 | 67.11 | 111.41 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 39 | 22.42 | 27.14 | 31.86 | 36.58 | 47.20 | 47.66 | 55.33 | 64.46 | 71.90 | 119.42 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 40 | 23.60 | 29.50 | 34.22 | 37.76 | 50.74 | 48.34 | 59.08 | 66.77 | 72.76 | 125.84 | 87.71 | 108.59 | 127.39 | 144.09 | 190.03 |
| 41 | 23.60 | 29.50 | 34.22 | 37.76 | 50.74 | 51.15 | 61.83 | 69.35 | 75.41 | 131.68 | 87.71 | 108.59 | 127.39 | 144.09 | 190.03 |
| 42 | 25.61 | 30.01 | 34.25 | 37.76 | 50.74 | 51.40 | 64.77 | 72.26 | 80.72 | 138.16 | 87.71 | 108.59 | 127.39 | 144.09 | 190.03 |
| 43 | 25.79 | 30.21 | 36.63 | 38.78 | 52.83 | 54.25 | 67.73 | 77.80 | 83.74 | 144.68 | 87.71 | 108.59 | 127.39 | 144.09 | 190.03 |
| 44 | 25.98 | 32.59 | 36.88 | 39.03 | 55.27 | 57.12 | 70.71 | 80.76 | 86.78 | 148.27 | 87.71 | 108.59 | 127.39 | 144.09 | 190.03 |
| 45 | 27.41 | 31.59 | 38.04 | 41.47 | 56.47 | 63.48 | 69.74 | 83.23 | 91.69 | 153.90 | 96.06 | 114.86 | 133.65 | 152.45 | 200.48 |
| 46 | 29.91 | 33.92 | 38.29 | 43.94 | 58.88 | 63.78 | 75.21 | 88.88 | 94.79 | 154.53 | 96.06 | 114.86 | 133.65 | 152.45 | 200.48 |
| 47 | 30.12 | 34.14 | 40.69 | 46.44 | 61.31 | 67.18 | 78.21 | 91.92 | 100.60 | 154.53 | 96.06 | 114.86 | 133.65 | 152.45 | 200.48 |
| 48 | 30.34 | 36.51 | 43.12 | 46.74 | 63.74 | 70.70 | 81.51 | 98.31 | 106.63 | 154.53 | 96.06 | 114.86 | 133.65 | 152.45 | 200.48 |
| 49 | 32.96 | 36.76 | 43.40 | 49.29 | 68.72 | 73.09 | 87.71 | 101.79 | 110.20 | 154.53 | 96.06 | 114.86 | 133.65 | 152.45 | 200.48 |
| 50 | 33.01 | 39.33 | 47.41 | 51.87 | 72.52 | 75.58 | 89.30 | 108.14 | 114.33 | 175.42 | 104.41 | 127.39 | 150.36 | 169.15 | 225.54 |
| 51 | 35.53 | 43.21 | 51.41 | 57.26 | 78.85 | 78.61 | 93.86 | 115.90 | 123.63 | 183.77 | 108.59 | 133.65 | 156.62 | 179.59 | 235.98 |
| 52 | 37.06 | 43.48 | 51.66 | 59.88 | 85.42 | 86.31 | 101.96 | 118.15 | 130.91 | 194.21 | 114.86 | 139.92 | 164.97 | 185.86 | 246.42 |
| 53 | 39.66 | 47.45 | 55.71 | 61.57 | 92.18 | 91.46 | 109.76 | 128.52 | 138.82 | 204.65 | 119.03 | 146.18 | 171.24 | 194.21 | 256.86 |
| 54 | 41.17 | 49.06 | 57.36 | 65.61 | 99.04 | 95.97 | 114.46 | 136.57 | 146.23 | 213.01 | 125.30 | 152.45 | 177.50 | 204.65 | 267.30 |
| 55 | 43.85 | 53.15 | 61.53 | 69.84 | 105.98 | 104.41 | 125.08 | 144.73 | 156.25 | 223.45 | 129.47 | 158.71 | 185.86 | 210.92 | 277.74 |
| 56 | 47.96 | 55.72 | 66.56 | 76.33 | 117.21 | 108.59 | 130.45 | 151.55 | 166.44 | 238.07 | 135.74 | 164.97 | 194.21 | 223.45 | 294.45 |
| 57 | 51.92 | 60.73 | 70.45 | 81.30 | 124.52 | 114.48 | 135.26 | 159.17 | 171.61 | 250.59 | 144.09 | 175.42 | 206.74 | 235.98 | 309.07 |
| 58 | 54.25 | 64.63 | 76.98 | 87.90 | 133.50 | 119.05 | 139.55 | 166.07 | 179.43 | 267.30 | 152.45 | 185.86 | 219.27 | 248.51 | 325.77 |
| 59 | 61.00 | 71.15 | 82.01 | 92.81 | 145.13 | 124.45 | 149.79 | 171.33 | 186.75 | 286.10 | 162.89 | 198.39 | 231.80 | 262.05 | 348.74 |
| 60 | 63.39 | 76.33 | 87.10 | 99.34 | 155.17 | 129.22 | 152.35 | 178.67 | 196.34 | 304.89 | 171.24 | 208.83 | 246.42 | 269.92 | 369.63 |
| 61 | 68.56 | 81.40 | 96.29 | 107.04 | 167.20 | 136.62 | 162.71 | 188.85 | 206.25 | 316.00 | 178.25 | 216.74 | 257.25 | 281.29 | 384.87 |
| 62 | 73.77 | 89.16 | 99.93 | 114.82 | 180.65 | 146.65 | 174.99 | 202.09 | 219.26 | 327.81 | 184.52 | 225.74 | 265.00 | 297.98 | 396.51 |
| 63 | 83.51 | 94.34 | 109.23 | 122.66 | 188.87 | 157.72 | 183.42 | 214.21 | 234.07 | 338.25 | 191.93 | 233.73 | 275.54 | 310.65 | 412.36 |
| 64 | 88.51 | 102.09 | 119.59 | 130.44 | 206.44 | 163.60 | 195.55 | 231.78 | 246.60 | 354.78 | 200.37 | 244.49 | 286.77 | 325.37 | 430.15 |
| 65 | 98.19 | 109.82 | 127.25 | 142.25 | 220.52 | 171.11 | 210.32 | 244.30 | 265.62 | 372.51 | 208.54 | 254.88 | 299.44 | 340.43 | 450.94 |
| 66 | 108.54 | 122.56 | 142.54 | 158.82 | 242.56 | 183.01 | 222.72 | 262.42 | 289.75 | 395.36 | 220.99 | 269.33 | 315.95 | 359.11 | 474.78 |
| 67 | 122.10 | 139.64 | 160.81 | 178.00 | 270.91 | 193.79 | 237.22 | 280.66 | 318.62 | 419.32 | 232.21 | 284.00 | 334.12 | 379.22 | 501.18 |
| 68 | 135.21 | 158.02 | 180.11 | 197.03 | 293.88 | 205.07 | 251.89 | 297.11 | 337.47 | 444.05 | 243.82 | 298.72 | 352.01 | 398.83 | 526.40 |
| 69 | 147.81 | 172.94 | 199.18 | 218.43 | 314.88 | 216.68 | 265.00 | 314.88 | 356.97 | 470.77 | 255.65 | 313.32 | 369.44 | 419.32 | 553.38 |
| 70 | 159.31 | 192.38 | 218.90 | 242.21 | 338.16 | 229.95 | 281.05 | 332.15 | 377.24 | 497.47 | 267.52 | 327.64 | 387.76 | 440.36 | 580.14 |
| 71 | 171.10 | 205.90 | 240.70 | 268.10 | 361.05 | 243.60 | 297.25 | 350.90 | 398.75 | 524.90 | 281.30 | 343.65 | 406.00 | 461.10 | 607.55 |
| 72 | 182.00 | 219.80 | 256.20 | 288.40 | 385.00 | 254.80 | 312.20 | 368.20 | 418.60 | 553.00 | 294.00 | 359.80 | 422.80 | 480.20 | 635.60 |
| 73 | 194.40 | 234.90 | 272.70 | 306.45 | 409.05 | 268.65 | 329.40 | 387.45 | 438.75 | 580.50 | 306.45 | 375.30 | 440.10 | 499.50 | 661.50 |
| 74 | 209.30 | 250.90 | 292.50 | 327.60 | 438.10 | 284.70 | 347.10 | 408.20 | 462.80 | 612.30 | 322.40 | 392.60 | 461.50 | 521.30 | 691.60 |
| 75 | 226.25 | 271.25 | 316.25 | 353.75 | 473.75 | 302.50 | 368.75 | 433.75 | 491.25 | 650.00 | 338.75 | 412.50 | 486.25 | 548.75 | 727.50 |
| 76 | 244.80 | 295.20 | 344.40 | 386.40 | 517.20 | 322.80 | 393.60 | 464.40 | 525.60 | 697.20 | 357.60 | 436.80 | 514.80 | 583.20 | 772.80 |
| 77 | 273.76 | 330.40 | 385.86 | 433.06 | 579.38 | 354.00 | 433.06 | 510.94 | 579.38 | 767.00 | 389.40 | 476.72 | 561.68 | 637.20 | 843.70 |
| 78 | 309.16 | 374.06 | 437.78 | 490.88 | 656.08 | 394.12 | 482.62 | 571.12 | 646.64 | 855.50 | 429.52 | 526.28 | 623.04 | 705.64 | 933.38 |
| 79 | 344.56 | 417.72 | 489.70 | 549.88 | 735.14 | 433.06 | 531.00 | 628.94 | 713.90 | 944.00 | 468.46 | 575.84 | 682.04 | 774.08 | 1023.06 |
| 80 | 379.96 | 460.20 | 540.44 | 606.52 | 810.66 | 470.82 | 577.02 | 684.40 | 776.44 | 1026.60 | 507.40 | 621.86 | 737.50 | 836.62 | 1106.84 |
| 81 | 411.82 | 500.32 | 586.46 | 659.62 | 880.28 | 502.68 | 617.14 | 730.42 | 829.54 | 1096.22 | 539.26 | 661.98 | 783.52 | 889.72 | 1176.46 |
| 82 | 443.68 | 538.08 | 632.48 | 710.36 | 947.54 | 534.54 | 654.90 | 776.44 | 880.28 | 1163.48 | 571.12 | 699.74 | 829.54 | 940.46 | 1243.72 |
| 83 | 476.72 | 578.20 | 678.50 | 761.10 | 1017.16 | 567.58 | 695.02 | 822.46 | 931.02 | 1233.10 | 604.16 | 739.86 | 875.56 | 991.20 | 1313.34 |
| 84 | 510.94 | 620.68 | 728.06 | 817.74 | 1091.50 | 601.80 | 737.50 | 872.02 | 987.66 | 1307.44 | 638.38 | 782.34 | 925.12 | 1047.84 | 1387.68 |
| 85 | 551.06 | 667.88 | 783.52 | 880.28 | 1175.28 | 641.92 | 784.70 | 927.48 | 1050.20 | 1391.22 | 678.50 | 829.54 | 980.58 | 1110.38 | 1471.46 |
| 86 | 593.54 | 719.80 | 844.88 | 948.72 | 1267.32 | 684.40 | 836.62 | 988.84 | 1118.64 | 1483.26 | 720.98 | 881.46 | 1041.94 | 1178.82 | 1563.50 |
| 87 | 640.74 | 776.44 | 910.96 | 1024.24 | 1367.62 | 731.60 | 893.26 | 1054.92 | 1194.16 | 1583.56 | 768.18 | 938.10 | 1108.02 | 1254.34 | 1663.80 |
| 88 | 690.30 | 836.62 | 981.76 | 1103.30 | 1472.64 | 781.16 | 953.44 | 1125.72 | 1273.22 | 1688.58 | 817.74 | 998.28 | 1178.82 | 1333.40 | 1768.82 |
| 89 | 743.40 | 900.34 | 1057.28 | 1187.08 | 1584.74 | 834.26 | 1017.16 | 1201.24 | 1357.00 | 1800.68 | 870.84 | 1062.00 | 1254.34 | 1417.18 | 1880.92 |
| 90 | 798.86 | 967.60 | 1135.16 | 1275.58 | 1703.92 | 889.72 | 1084.42 | 1279.12 | 1445.50 | 1919.86 | 926.30 | 1129.26 | 1332.22 | 1505.68 | 2000.10 |
| 91 | 855.50 | 1037.22 | 1216.58 | 1367.62 | 1825.46 | 946.36 | 1154.04 | 1360.54 | 1537.54 | 2041.40 | 982.94 | 1198.88 | 1413.64 | 1597.72 | 2121.64 |
| 92 | 914.50 | 1109.20 | 1301.54 | 1462.02 | 1951.72 | 1005.36 | 1226.02 | 1445.50 | 1631.94 | 2167.66 | 1041.94 | 1270.86 | 1498.60 | 1692.12 | 2247.90 |
| 93 | 977.04 | 1184.72 | 1390.04 | 1561.14 | 2085.06 | 1067.90 | 1301.54 | 1534.00 | 1731.06 | 2301.00 | 1104.48 | 1346.38 | 1587.10 | 1791.24 | 2381.24 |
| 94 | 1044.30 | 1266.14 | 1485.62 | 1668.52 | 2229.02 | 1135.16 | 1382.96 | 1629.58 | 1838.44 | 2444.96 | 1171.74 | 1427.80 | 1682.68 | 1898.62 | 2525.20 |
| 95 | 1117.46 | 1354.64 | 1589.46 | 1785.34 | 2384.78 | 1208.32 | 1471.46 | 1733.42 | 1955.26 | 2600.72 | 1244.90 | 1516.30 | 1786.52 | 2015.44 | 2680.96 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 30 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 31 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 31.86 | 40.12 | 47.20 | 53.10 | 72.63 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 32 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 31.86 | 40.12 | 47.20 | 53.10 | 74.77 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 33 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 33.06 | 40.12 | 47.20 | 53.10 | 79.04 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 34 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 33.06 | 40.12 | 48.14 | 53.10 | 83.31 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 35 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 35.13 | 41.25 | 48.14 | 53.10 | 85.45 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 36 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 37.20 | 43.32 | 50.23 | 54.98 | 90.04 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 37 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 39.26 | 45.38 | 54.42 | 57.10 | 94.81 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 38 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 39.26 | 47.44 | 56.51 | 59.21 | 99.59 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 39 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 41.51 | 49.51 | 58.60 | 63.44 | 106.75 | 75.18 | 91.88 | 106.50 | 121.12 | 160.80 |
| 40 | 21.24 | 25.96 | 30.68 | 34.22 | 46.02 | 43.81 | 51.87 | 59.66 | 65.89 | 113.43 | 79.36 | 96.06 | 114.86 | 129.47 | 171.24 |
| 41 | 21.24 | 25.96 | 30.68 | 34.22 | 46.02 | 46.36 | 54.29 | 61.97 | 68.30 | 118.70 | 79.36 | 96.06 | 114.86 | 129.47 | 171.24 |
| 42 | 23.05 | 26.41 | 30.71 | 34.22 | 46.02 | 46.58 | 56.87 | 64.57 | 73.10 | 124.54 | 79.36 | 96.06 | 114.86 | 129.47 | 171.24 |
| 43 | 23.22 | 26.59 | 32.84 | 35.14 | 47.91 | 49.16 | 59.47 | 69.52 | 75.84 | 130.41 | 79.36 | 96.06 | 114.86 | 129.47 | 171.24 |
| 44 | 23.38 | 28.68 | 33.06 | 35.37 | 50.13 | 51.77 | 62.09 | 72.17 | 78.59 | 133.65 | 79.36 | 96.06 | 114.86 | 129.47 | 171.24 |
| 45 | 23.67 | 27.94 | 34.23 | 37.81 | 51.45 | 56.22 | 63.10 | 73.24 | 82.04 | 139.34 | 83.53 | 102.33 | 119.03 | 137.83 | 181.68 |
| 46 | 25.83 | 30.00 | 34.46 | 40.06 | 53.65 | 56.49 | 68.05 | 78.21 | 84.81 | 139.92 | 83.53 | 102.33 | 119.03 | 137.83 | 181.68 |
| 47 | 26.02 | 30.20 | 36.62 | 42.34 | 55.86 | 59.50 | 70.76 | 80.89 | 90.01 | 139.92 | 83.53 | 102.33 | 119.03 | 137.83 | 181.68 |
| 48 | 26.20 | 32.30 | 38.80 | 42.62 | 58.08 | 62.62 | 73.75 | 86.51 | 95.40 | 139.92 | 83.53 | 102.33 | 119.03 | 137.83 | 181.68 |
| 49 | 28.47 | 32.51 | 39.06 | 44.94 | 62.61 | 64.74 | 79.36 | 89.57 | 98.60 | 139.92 | 83.53 | 102.33 | 119.03 | 137.83 | 181.68 |
| 50 | 30.26 | 35.26 | 41.83 | 46.41 | 63.99 | 67.83 | 79.80 | 94.62 | 101.63 | 154.53 | 93.97 | 114.86 | 133.65 | 152.45 | 200.48 |
| 51 | 32.68 | 37.63 | 45.70 | 50.28 | 70.09 | 72.71 | 82.60 | 102.15 | 110.72 | 164.97 | 98.15 | 119.03 | 139.92 | 158.71 | 210.92 |
| 52 | 32.94 | 39.40 | 46.22 | 52.92 | 76.43 | 76.28 | 92.16 | 104.81 | 116.16 | 173.33 | 102.33 | 125.30 | 146.18 | 164.97 | 219.27 |
| 53 | 35.41 | 43.26 | 50.14 | 56.09 | 82.96 | 81.30 | 99.78 | 114.68 | 125.69 | 183.77 | 106.50 | 131.56 | 152.45 | 175.42 | 229.71 |
| 54 | 37.05 | 43.61 | 51.90 | 58.77 | 88.03 | 85.98 | 102.62 | 122.51 | 131.23 | 190.03 | 112.77 | 135.74 | 160.80 | 181.68 | 238.07 |
| 55 | 39.61 | 47.56 | 54.54 | 62.85 | 94.74 | 91.88 | 110.73 | 128.42 | 139.10 | 200.48 | 114.86 | 142.00 | 164.97 | 190.03 | 248.51 |
| 56 | 43.60 | 50.14 | 59.48 | 67.84 | 104.00 | 98.15 | 116.18 | 133.61 | 147.31 | 210.92 | 121.12 | 148.27 | 173.33 | 198.39 | 261.04 |
| 57 | 46.15 | 55.08 | 62.16 | 72.89 | 111.41 | 102.21 | 121.33 | 139.52 | 152.95 | 223.45 | 127.39 | 156.62 | 183.77 | 210.92 | 275.65 |
| 58 | 47.30 | 57.76 | 68.58 | 79.39 | 120.48 | 103.18 | 124.26 | 146.76 | 160.93 | 240.15 | 133.65 | 164.97 | 194.21 | 221.36 | 292.36 |
| 59 | 53.74 | 62.78 | 73.67 | 83.11 | 128.82 | 110.62 | 132.51 | 152.50 | 166.99 | 254.77 | 144.09 | 175.42 | 206.74 | 235.01 | 309.07 |
| 60 | 56.35 | 67.85 | 78.81 | 88.30 | 138.84 | 115.72 | 135.63 | 160.25 | 175.12 | 271.48 | 152.45 | 185.86 | 221.36 | 239.93 | 329.95 |
| 61 | 61.42 | 72.98 | 86.38 | 95.92 | 149.17 | 123.33 | 146.07 | 168.88 | 183.72 | 281.56 | 158.00 | 194.46 | 228.89 | 250.04 | 342.33 |
| 62 | 66.54 | 79.09 | 90.22 | 102.22 | 162.25 | 131.41 | 154.73 | 182.07 | 195.09 | 292.48 | 164.89 | 200.22 | 237.52 | 265.09 | 355.29 |
| 63 | 74.40 | 84.34 | 97.88 | 109.97 | 169.17 | 140.62 | 163.44 | 192.61 | 208.26 | 302.14 | 171.02 | 209.03 | 245.13 | 276.76 | 366.75 |
| 64 | 79.51 | 92.03 | 106.62 | 116.42 | 184.80 | 147.06 | 175.82 | 206.62 | 219.58 | 316.18 | 178.31 | 218.75 | 255.52 | 288.60 | 382.36 |
| 65 | 88.99 | 98.41 | 114.53 | 128.17 | 197.65 | 155.07 | 187.15 | 219.69 | 238.72 | 333.30 | 187.15 | 228.14 | 269.14 | 303.00 | 401.03 |
| 66 | 96.31 | 109.58 | 128.14 | 141.80 | 216.51 | 162.29 | 198.55 | 234.80 | 258.11 | 352.20 | 195.09 | 239.98 | 283.14 | 319.40 | 422.99 |
| 67 | 109.57 | 124.78 | 143.26 | 157.91 | 241.36 | 173.74 | 212.17 | 248.92 | 281.92 | 374.21 | 207.15 | 252.26 | 297.37 | 337.46 | 446.05 |
| 68 | 121.06 | 141.31 | 159.44 | 175.45 | 263.20 | 182.46 | 224.44 | 263.20 | 300.34 | 397.22 | 216.37 | 266.43 | 311.64 | 355.24 | 469.88 |
| 69 | 132.25 | 154.90 | 177.05 | 195.44 | 280.59 | 193.29 | 236.94 | 279.03 | 319.56 | 419.32 | 227.59 | 279.03 | 328.91 | 374.12 | 492.59 |
| 70 | 142.78 | 172.84 | 195.55 | 216.41 | 302.09 | 204.40 | 250.99 | 296.08 | 336.66 | 444.87 | 238.97 | 293.07 | 345.68 | 392.27 | 518.52 |
| 71 | 152.25 | 184.15 | 214.60 | 239.43 | 321.90 | 216.05 | 265.35 | 311.75 | 355.25 | 468.35 | 250.85 | 305.95 | 361.05 | 410.35 | 540.85 |
| 72 | 162.40 | 196.00 | 228.20 | 256.20 | 343.00 | 228.20 | 278.60 | 327.60 | 371.00 | 491.40 | 261.80 | 319.20 | 375.20 | 425.60 | 564.20 |
| 73 | 174.15 | 209.25 | 243.00 | 272.70 | 365.85 | 240.30 | 292.95 | 344.25 | 390.15 | 517.05 | 274.05 | 333.45 | 391.50 | 444.15 | 588.60 |
| 74 | 187.20 | 224.90 | 261.30 | 291.20 | 391.30 | 254.80 | 309.40 | 364.00 | 410.80 | 546.00 | 287.30 | 349.70 | 410.80 | 462.80 | 616.20 |
| 75 | 201.25 | 242.50 | 281.25 | 315.00 | 422.50 | 268.75 | 328.75 | 385.00 | 436.25 | 578.75 | 301.25 | 367.50 | 431.25 | 487.50 | 647.50 |
| 76 | 218.40 | 262.80 | 306.00 | 343.20 | 459.60 | 286.80 | 350.40 | 411.60 | 466.80 | 619.20 | 318.00 | 388.80 | 457.20 | 517.20 | 686.40 |
| 77 | 244.26 | 293.82 | 343.38 | 384.68 | 514.48 | 315.06 | 384.68 | 454.30 | 514.48 | 680.86 | 346.92 | 423.62 | 499.14 | 565.22 | 748.12 |
| 78 | 274.94 | 331.58 | 388.22 | 435.42 | 582.92 | 349.28 | 427.16 | 506.22 | 573.48 | 758.74 | 381.14 | 466.10 | 551.06 | 625.40 | 828.36 |
| 79 | 306.80 | 370.52 | 434.24 | 487.34 | 651.36 | 384.68 | 470.82 | 556.96 | 632.48 | 835.44 | 416.54 | 509.76 | 604.16 | 685.58 | 906.24 |
| 80 | 337.48 | 408.28 | 479.08 | 536.90 | 717.44 | 417.72 | 512.12 | 606.52 | 686.76 | 907.42 | 449.58 | 551.06 | 653.72 | 739.86 | 978.22 |
| 81 | 365.80 | 443.68 | 520.38 | 584.10 | 779.98 | 446.04 | 547.52 | 647.82 | 733.96 | 969.96 | 477.90 | 586.46 | 695.02 | 787.06 | 1040.76 |
| 82 | 394.12 | 477.90 | 560.50 | 628.94 | 840.16 | 474.36 | 581.74 | 687.94 | 778.80 | 1030.14 | 506.22 | 620.68 | 735.14 | 831.90 | 1100.94 |
| 83 | 423.62 | 512.12 | 600.62 | 673.78 | 901.52 | 503.86 | 615.96 | 728.06 | 823.64 | 1091.50 | 535.72 | 654.90 | 775.26 | 876.74 | 1162.30 |
| 84 | 454.30 | 549.88 | 644.28 | 723.34 | 967.60 | 534.54 | 653.72 | 771.72 | 873.20 | 1157.58 | 566.40 | 692.66 | 818.92 | 926.30 | 1228.38 |
| 85 | 489.70 | 592.36 | 693.84 | 778.80 | 1040.76 | 569.94 | 696.20 | 821.28 | 928.66 | 1230.74 | 601.80 | 735.14 | 868.48 | 981.76 | 1301.54 |
| 86 | 527.46 | 639.56 | 749.30 | 840.16 | 1123.36 | 607.70 | 743.40 | 876.74 | 990.02 | 1313.34 | 639.56 | 782.34 | 923.94 | 1043.12 | 1384.14 |
| 87 | 568.76 | 689.12 | 807.12 | 906.24 | 1211.86 | 649.00 | 792.96 | 934.56 | 1056.10 | 1401.84 | 680.86 | 831.90 | 981.76 | 1109.20 | 1472.64 |
| 88 | 613.60 | 742.22 | 870.84 | 977.04 | 1305.08 | 693.84 | 846.06 | 998.28 | 1126.90 | 1495.06 | 725.70 | 885.00 | 1045.48 | 1180.00 | 1565.86 |
| 89 | 659.62 | 798.86 | 936.92 | 1051.38 | 1405.38 | 739.86 | 902.70 | 1064.36 | 1201.24 | 1595.36 | 771.72 | 941.64 | 1111.56 | 1254.34 | 1666.16 |
| 90 | 709.18 | 859.04 | 1006.54 | 1129.26 | 1509.22 | 789.42 | 962.88 | 1133.98 | 1279.12 | 1699.20 | 821.28 | 1001.82 | 1181.18 | 1332.22 | 1770.00 |
| 91 | 759.92 | 920.40 | 1078.52 | 1210.68 | 1617.78 | 840.16 | 1024.24 | 1205.96 | 1360.54 | 1807.76 | 872.02 | 1063.18 | 1253.16 | 1413.64 | 1878.56 |
| 92 | 813.02 | 984.12 | 1152.86 | 1294.46 | 1729.88 | 893.26 | 1087.96 | 1280.30 | 1444.32 | 1919.86 | 925.12 | 1126.90 | 1327.50 | 1497.42 | 1990.66 |
| 93 | 868.48 | 1051.38 | 1231.92 | 1382.96 | 1847.88 | 948.72 | 1155.22 | 1359.36 | 1532.82 | 2037.86 | 980.58 | 1194.16 | 1406.56 | 1585.92 | 2108.66 |
| 94 | 927.48 | 1123.36 | 1316.88 | 1477.36 | 1975.32 | 1007.72 | 1227.20 | 1444.32 | 1627.22 | 2165.30 | 1039.58 | 1266.14 | 1491.52 | 1680.32 | 2236.10 |
| 95 | 992.38 | 1202.42 | 1408.92 | 1581.20 | 2113.38 | 1072.62 | 1306.26 | 1536.36 | 1731.06 | 2303.36 | 1104.48 | 1345.20 | 1583.56 | 1784.16 | 2374.16 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 30 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 31 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 29.50 | 36.58 | 42.48 | 48.38 | 66.48 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 32 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 29.50 | 36.58 | 42.48 | 48.38 | 68.43 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 33 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 30.61 | 36.58 | 42.48 | 48.38 | 72.34 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 34 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 30.61 | 36.58 | 43.32 | 48.38 | 76.25 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 35 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 32.53 | 37.61 | 43.32 | 48.38 | 78.21 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 36 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 34.44 | 39.50 | 45.21 | 50.10 | 82.41 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 37 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 36.36 | 41.38 | 48.98 | 52.02 | 86.78 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 38 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 36.36 | 43.26 | 50.86 | 53.95 | 91.15 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 39 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 38.43 | 45.14 | 52.74 | 57.80 | 97.71 | 66.83 | 81.44 | 96.06 | 110.68 | 144.09 |
| 40 | 20.06 | 23.60 | 27.14 | 30.68 | 41.30 | 40.79 | 46.11 | 53.98 | 59.03 | 101.02 | 73.09 | 87.71 | 102.33 | 114.86 | 154.53 |
| 41 | 20.06 | 23.60 | 27.14 | 30.68 | 41.30 | 43.16 | 48.26 | 56.07 | 61.18 | 105.71 | 73.09 | 87.71 | 102.33 | 114.86 | 154.53 |
| 42 | 21.77 | 24.01 | 27.16 | 30.68 | 41.30 | 43.37 | 50.55 | 58.42 | 65.49 | 110.92 | 73.09 | 87.71 | 102.33 | 114.86 | 154.53 |
| 43 | 21.93 | 24.17 | 29.05 | 31.51 | 43.00 | 45.77 | 52.86 | 62.90 | 67.94 | 116.15 | 73.09 | 87.71 | 102.33 | 114.86 | 154.53 |
| 44 | 22.08 | 26.07 | 29.25 | 31.71 | 44.99 | 48.20 | 55.19 | 65.30 | 70.41 | 119.03 | 73.09 | 87.71 | 102.33 | 114.86 | 154.53 |
| 45 | 21.18 | 25.51 | 31.70 | 34.15 | 46.43 | 48.97 | 56.46 | 68.25 | 74.00 | 124.78 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 46 | 23.11 | 27.39 | 31.91 | 36.19 | 48.41 | 49.20 | 60.88 | 72.88 | 76.49 | 125.30 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 47 | 23.28 | 27.57 | 33.91 | 38.24 | 50.41 | 51.82 | 63.32 | 75.38 | 81.19 | 125.30 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 48 | 23.44 | 29.49 | 35.93 | 38.50 | 52.41 | 54.54 | 65.99 | 80.61 | 86.05 | 125.30 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 49 | 25.47 | 29.69 | 36.17 | 40.59 | 56.50 | 56.38 | 71.00 | 83.47 | 88.93 | 125.30 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 50 | 26.14 | 31.19 | 37.65 | 42.31 | 58.30 | 60.08 | 72.20 | 84.96 | 92.56 | 139.92 | 83.53 | 102.33 | 119.03 | 135.74 | 179.59 |
| 51 | 29.84 | 34.85 | 41.41 | 46.09 | 62.79 | 64.85 | 75.09 | 92.32 | 99.65 | 146.18 | 87.71 | 108.59 | 125.30 | 144.09 | 187.95 |
| 52 | 30.20 | 35.33 | 42.14 | 48.74 | 68.93 | 70.25 | 82.35 | 95.28 | 105.09 | 156.62 | 91.88 | 110.68 | 131.56 | 150.36 | 198.39 |
| 53 | 32.58 | 39.07 | 44.57 | 50.62 | 73.74 | 73.17 | 89.81 | 102.82 | 112.56 | 162.89 | 96.06 | 116.94 | 135.74 | 156.62 | 204.65 |
| 54 | 32.94 | 39.52 | 46.43 | 51.94 | 80.17 | 75.98 | 92.75 | 110.46 | 116.24 | 173.33 | 100.24 | 121.12 | 144.09 | 160.80 | 215.09 |
| 55 | 35.37 | 41.96 | 48.94 | 55.87 | 85.11 | 83.53 | 98.42 | 116.19 | 123.85 | 179.59 | 102.33 | 125.30 | 148.27 | 169.15 | 221.36 |
| 56 | 39.24 | 44.57 | 53.81 | 60.78 | 94.10 | 87.71 | 103.95 | 121.64 | 132.01 | 190.03 | 108.59 | 131.56 | 156.62 | 177.50 | 233.89 |
| 57 | 41.83 | 49.43 | 56.64 | 64.48 | 99.94 | 91.99 | 109.40 | 127.73 | 136.17 | 200.48 | 114.86 | 139.92 | 164.97 | 185.86 | 246.42 |
| 58 | 43.13 | 52.26 | 61.59 | 70.89 | 107.45 | 93.26 | 110.88 | 131.31 | 144.29 | 215.09 | 121.12 | 148.27 | 173.33 | 198.39 | 261.04 |
| 59 | 47.93 | 55.80 | 65.33 | 74.80 | 115.77 | 98.77 | 117.14 | 135.56 | 149.04 | 227.62 | 127.39 | 156.62 | 183.77 | 210.06 | 277.74 |
| 60 | 49.30 | 60.78 | 70.51 | 80.02 | 124.14 | 102.22 | 120.76 | 143.68 | 157.43 | 242.24 | 133.65 | 167.06 | 196.30 | 215.93 | 294.45 |
| 61 | 54.28 | 65.96 | 77.88 | 86.19 | 134.41 | 108.15 | 131.28 | 152.53 | 164.65 | 253.20 | 139.77 | 174.20 | 204.59 | 224.64 | 305.87 |
| 62 | 59.31 | 71.90 | 80.50 | 92.41 | 145.52 | 118.08 | 140.00 | 162.04 | 176.10 | 263.03 | 147.22 | 180.59 | 212.00 | 238.00 | 318.00 |
| 63 | 66.81 | 75.76 | 87.95 | 98.69 | 152.74 | 125.42 | 147.10 | 172.81 | 187.60 | 271.74 | 152.02 | 186.23 | 220.43 | 246.64 | 328.74 |
| 64 | 70.51 | 81.96 | 95.10 | 105.19 | 166.49 | 130.52 | 156.08 | 183.27 | 197.62 | 283.09 | 158.09 | 194.85 | 227.94 | 259.19 | 343.75 |
| 65 | 79.78 | 88.42 | 103.21 | 115.49 | 178.05 | 139.02 | 167.54 | 196.84 | 213.51 | 297.65 | 167.54 | 203.19 | 240.62 | 272.70 | 360.04 |
| 66 | 87.13 | 98.05 | 115.18 | 127.62 | 195.35 | 146.75 | 177.83 | 210.63 | 231.47 | 315.95 | 176.10 | 214.08 | 252.07 | 286.60 | 378.10 |
| 67 | 97.05 | 111.41 | 128.65 | 142.12 | 216.73 | 153.69 | 188.78 | 223.86 | 253.56 | 334.12 | 183.77 | 225.53 | 265.62 | 300.71 | 397.60 |
| 68 | 108.48 | 126.11 | 143.20 | 158.20 | 235.75 | 163.09 | 200.22 | 235.75 | 269.66 | 355.24 | 193.77 | 237.36 | 279.34 | 318.10 | 419.82 |
| 69 | 118.25 | 138.35 | 159.34 | 175.32 | 252.53 | 173.03 | 212.00 | 250.97 | 285.27 | 375.68 | 202.65 | 249.41 | 294.62 | 335.15 | 441.15 |
| 70 | 126.25 | 154.80 | 175.12 | 193.48 | 270.53 | 181.86 | 223.94 | 264.52 | 300.59 | 396.78 | 211.91 | 261.51 | 308.10 | 350.19 | 461.40 |
| 71 | 136.30 | 165.30 | 192.85 | 213.62 | 288.55 | 192.85 | 236.35 | 279.85 | 316.10 | 417.60 | 223.30 | 274.05 | 321.90 | 365.40 | 482.85 |
| 72 | 145.60 | 176.40 | 204.40 | 229.60 | 306.60 | 203.00 | 249.20 | 292.60 | 331.80 | 439.60 | 232.40 | 285.60 | 336.00 | 380.80 | 504.00 |
| 73 | 155.25 | 187.65 | 218.70 | 244.35 | 326.70 | 213.30 | 261.90 | 309.15 | 348.30 | 461.70 | 243.00 | 298.35 | 351.00 | 396.90 | 525.15 |
| 74 | 167.70 | 201.50 | 234.00 | 261.30 | 349.70 | 227.50 | 276.90 | 325.00 | 367.90 | 486.20 | 256.10 | 312.00 | 366.60 | 414.70 | 548.60 |
| 75 | 180.00 | 216.25 | 251.25 | 281.25 | 377.50 | 240.00 | 292.50 | 343.75 | 388.75 | 516.25 | 267.50 | 327.50 | 385.00 | 435.00 | 577.50 |
| 76 | 195.60 | 235.20 | 273.60 | 306.00 | 410.40 | 256.80 | 313.20 | 367.20 | 416.40 | 552.00 | 283.20 | 346.80 | 408.00 | 460.80 | 610.80 |
| 77 | 217.12 | 263.14 | 306.80 | 343.38 | 459.02 | 279.66 | 343.38 | 404.74 | 459.02 | 606.52 | 307.98 | 377.60 | 444.86 | 503.86 | 666.70 |
| 78 | 245.44 | 296.18 | 345.74 | 388.22 | 519.20 | 311.52 | 381.14 | 449.58 | 510.94 | 674.96 | 339.84 | 415.36 | 490.88 | 556.96 | 736.32 |
| 79 | 272.58 | 330.40 | 387.04 | 434.24 | 580.56 | 341.02 | 418.90 | 495.60 | 562.86 | 744.58 | 369.34 | 454.30 | 536.90 | 610.06 | 805.94 |
| 80 | 299.72 | 363.44 | 425.98 | 477.90 | 639.56 | 370.52 | 455.48 | 538.08 | 610.06 | 808.30 | 398.84 | 489.70 | 580.56 | 658.44 | 870.84 |
| 81 | 325.68 | 395.30 | 462.56 | 519.20 | 695.02 | 396.48 | 487.34 | 574.66 | 651.36 | 863.76 | 424.80 | 521.56 | 617.14 | 699.74 | 926.30 |
| 82 | 350.46 | 425.98 | 499.14 | 559.32 | 748.12 | 421.26 | 518.02 | 611.24 | 691.48 | 916.86 | 449.58 | 552.24 | 653.72 | 739.86 | 979.40 |
| 83 | 376.42 | 456.66 | 534.54 | 600.62 | 802.40 | 447.22 | 548.70 | 646.64 | 732.78 | 971.14 | 475.54 | 582.92 | 689.12 | 781.16 | 1033.68 |
| 84 | 404.74 | 489.70 | 574.66 | 644.28 | 861.40 | 475.54 | 581.74 | 686.76 | 776.44 | 1030.14 | 503.86 | 615.96 | 729.24 | 824.82 | 1092.68 |
| 85 | 435.42 | 527.46 | 618.32 | 693.84 | 927.48 | 506.22 | 619.50 | 730.42 | 826.00 | 1096.22 | 534.54 | 653.72 | 772.90 | 874.38 | 1158.76 |
| 86 | 469.64 | 568.76 | 666.70 | 748.12 | 1000.64 | 540.44 | 660.80 | 778.80 | 880.28 | 1169.38 | 568.76 | 695.02 | 821.28 | 928.66 | 1231.92 |
| 87 | 506.22 | 613.60 | 718.62 | 807.12 | 1078.52 | 577.02 | 705.64 | 830.72 | 939.28 | 1247.26 | 605.34 | 739.86 | 873.20 | 987.66 | 1309.80 |
| 88 | 546.34 | 661.98 | 775.26 | 869.66 | 1162.30 | 617.14 | 754.02 | 887.36 | 1001.82 | 1331.04 | 645.46 | 788.24 | 929.84 | 1050.20 | 1393.58 |
| 89 | 587.64 | 711.54 | 834.26 | 935.74 | 1250.80 | 658.44 | 803.58 | 946.36 | 1067.90 | 1419.54 | 686.76 | 837.80 | 988.84 | 1116.28 | 1482.08 |
| 90 | 631.30 | 764.64 | 895.62 | 1005.36 | 1344.02 | 702.10 | 856.68 | 1007.72 | 1137.52 | 1512.76 | 730.42 | 890.90 | 1050.20 | 1185.90 | 1575.30 |
| 91 | 676.14 | 820.10 | 960.52 | 1077.34 | 1440.78 | 746.94 | 912.14 | 1072.62 | 1209.50 | 1609.52 | 775.26 | 946.36 | 1115.10 | 1257.88 | 1672.06 |
| 92 | 723.34 | 876.74 | 1026.60 | 1151.68 | 1539.90 | 794.14 | 968.78 | 1138.70 | 1283.84 | 1708.64 | 822.46 | 1003.00 | 1181.18 | 1332.22 | 1771.18 |
| 93 | 772.90 | 935.74 | 1097.40 | 1230.74 | 1646.10 | 843.70 | 1027.78 | 1209.50 | 1362.90 | 1814.84 | 872.02 | 1062.00 | 1251.98 | 1411.28 | 1877.38 |
| 94 | 826.00 | 1000.64 | 1172.92 | 1315.70 | 1758.20 | 896.80 | 1092.68 | 1285.02 | 1447.86 | 1926.94 | 925.12 | 1126.90 | 1327.50 | 1496.24 | 1989.48 |
| 95 | 883.82 | 1070.26 | 1254.34 | 1407.74 | 1882.10 | 954.62 | 1162.30 | 1366.44 | 1539.90 | 2050.84 | 982.94 | 1196.52 | 1408.92 | 1588.28 | 2113.38 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 30 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 31 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 28.32 | 33.04 | 38.94 | 44.84 | 61.55 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 32 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 28.32 | 33.04 | 38.94 | 44.84 | 63.36 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 33 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 29.39 | 33.04 | 38.94 | 44.84 | 66.98 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 34 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 29.39 | 33.04 | 39.71 | 44.84 | 70.60 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 35 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 31.23 | 33.97 | 39.71 | 44.84 | 72.41 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 36 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 33.06 | 35.67 | 41.44 | 46.43 | 76.30 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 37 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 34.90 | 37.37 | 44.89 | 48.22 | 80.35 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 38 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 34.90 | 39.07 | 46.62 | 50.00 | 84.40 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 39 | 17.70 | 20.06 | 23.60 | 27.14 | 36.58 | 36.90 | 40.77 | 48.35 | 53.57 | 90.47 | 62.65 | 75.18 | 87.71 | 100.24 | 133.65 |
| 40 | 17.70 | 22.42 | 25.96 | 29.50 | 38.94 | 36.25 | 43.23 | 51.14 | 56.29 | 95.71 | 64.74 | 81.44 | 96.06 | 108.59 | 144.09 |
| 41 | 17.70 | 22.42 | 25.96 | 29.50 | 38.94 | 38.36 | 45.24 | 53.12 | 58.34 | 100.15 | 64.74 | 81.44 | 96.06 | 108.59 | 144.09 |
| 42 | 19.21 | 22.81 | 25.98 | 29.50 | 38.94 | 38.55 | 47.39 | 55.35 | 62.44 | 105.08 | 64.74 | 81.44 | 96.06 | 108.59 | 144.09 |
| 43 | 19.35 | 22.96 | 27.79 | 30.30 | 40.54 | 40.69 | 49.56 | 59.59 | 64.78 | 110.04 | 64.74 | 81.44 | 96.06 | 108.59 | 144.09 |
| 44 | 19.48 | 24.77 | 27.98 | 30.49 | 42.42 | 42.84 | 51.74 | 61.86 | 67.13 | 112.77 | 64.74 | 81.44 | 96.06 | 108.59 | 144.09 |
| 45 | 19.94 | 24.30 | 29.16 | 31.71 | 42.66 | 47.15 | 53.14 | 61.59 | 69.17 | 116.47 | 68.91 | 85.62 | 100.24 | 114.86 | 150.36 |
| 46 | 21.75 | 26.09 | 29.36 | 33.60 | 44.49 | 47.38 | 57.30 | 65.77 | 71.50 | 116.94 | 68.91 | 85.62 | 100.24 | 114.86 | 150.36 |
| 47 | 21.91 | 26.26 | 31.19 | 35.51 | 46.32 | 49.91 | 59.59 | 68.02 | 75.89 | 116.94 | 68.91 | 85.62 | 100.24 | 114.86 | 150.36 |
| 48 | 22.07 | 28.09 | 33.06 | 35.75 | 48.16 | 52.52 | 62.11 | 72.75 | 80.44 | 116.94 | 68.91 | 85.62 | 100.24 | 114.86 | 150.36 |
| 49 | 23.97 | 28.27 | 33.28 | 37.69 | 51.92 | 54.30 | 66.83 | 75.32 | 83.13 | 116.94 | 68.91 | 85.62 | 100.24 | 114.86 | 150.36 |
| 50 | 24.76 | 29.83 | 34.86 | 39.58 | 54.03 | 56.20 | 66.50 | 79.17 | 87.11 | 129.47 | 77.27 | 96.06 | 110.68 | 127.39 | 167.06 |
| 51 | 27.00 | 32.06 | 38.56 | 43.30 | 58.41 | 58.96 | 69.46 | 86.43 | 94.11 | 135.74 | 81.44 | 98.15 | 116.94 | 133.65 | 173.33 |
| 52 | 27.45 | 32.61 | 38.07 | 44.57 | 64.44 | 64.23 | 76.47 | 87.66 | 97.72 | 146.18 | 83.53 | 102.33 | 121.12 | 137.83 | 183.77 |
| 53 | 29.74 | 36.28 | 41.78 | 46.52 | 69.14 | 67.07 | 83.82 | 96.89 | 105.05 | 152.45 | 87.71 | 108.59 | 127.39 | 144.09 | 190.03 |
| 54 | 30.19 | 36.80 | 42.34 | 49.21 | 73.88 | 69.98 | 84.86 | 100.42 | 108.74 | 158.71 | 91.88 | 112.77 | 131.56 | 150.36 | 198.39 |
| 55 | 32.54 | 39.17 | 46.15 | 51.68 | 78.68 | 75.18 | 92.27 | 108.04 | 114.33 | 164.97 | 93.97 | 116.94 | 137.83 | 156.62 | 204.65 |
| 56 | 36.33 | 41.79 | 49.56 | 56.54 | 87.49 | 81.44 | 97.83 | 111.67 | 122.44 | 177.50 | 100.24 | 123.21 | 144.09 | 164.97 | 217.18 |
| 57 | 38.94 | 45.20 | 52.49 | 60.27 | 93.39 | 83.82 | 99.45 | 117.90 | 126.84 | 187.95 | 106.50 | 129.47 | 152.45 | 173.33 | 229.71 |
| 58 | 40.34 | 48.13 | 57.39 | 65.21 | 99.31 | 87.31 | 103.23 | 123.58 | 133.19 | 198.39 | 112.77 | 137.83 | 160.80 | 181.68 | 240.15 |
| 59 | 45.03 | 53.01 | 61.16 | 69.26 | 107.62 | 92.85 | 111.38 | 126.15 | 138.26 | 210.92 | 119.03 | 146.18 | 171.24 | 193.42 | 256.86 |
| 60 | 46.49 | 56.54 | 64.98 | 73.12 | 115.97 | 96.43 | 113.33 | 132.62 | 145.05 | 225.54 | 125.30 | 154.53 | 181.68 | 197.94 | 273.57 |
| 61 | 51.42 | 60.35 | 72.22 | 79.24 | 124.58 | 102.46 | 120.18 | 141.64 | 152.52 | 234.97 | 131.66 | 160.02 | 190.41 | 207.06 | 283.59 |
| 62 | 54.97 | 66.15 | 74.95 | 85.41 | 135.49 | 108.56 | 128.94 | 151.12 | 162.29 | 243.40 | 135.44 | 166.85 | 196.29 | 218.65 | 294.44 |
| 63 | 62.26 | 70.04 | 80.86 | 91.64 | 141.24 | 117.82 | 136.20 | 158.41 | 173.83 | 250.83 | 140.62 | 172.92 | 201.43 | 229.69 | 304.04 |
| 64 | 66.01 | 76.21 | 89.33 | 98.18 | 154.83 | 121.32 | 145.32 | 170.69 | 184.11 | 262.87 | 147.06 | 180.15 | 211.40 | 240.81 | 318.02 |
| 65 | 73.65 | 82.72 | 94.73 | 107.04 | 164.98 | 128.33 | 156.85 | 181.03 | 198.37 | 276.27 | 153.28 | 188.93 | 221.01 | 251.31 | 331.52 |
| 66 | 81.02 | 92.28 | 106.54 | 117.70 | 180.70 | 136.39 | 165.74 | 195.09 | 213.15 | 291.77 | 162.29 | 198.55 | 233.07 | 264.15 | 348.75 |
| 67 | 90.79 | 103.98 | 119.87 | 132.07 | 201.95 | 143.67 | 175.41 | 207.15 | 235.21 | 310.73 | 170.40 | 208.82 | 245.58 | 278.99 | 369.20 |
| 68 | 100.62 | 117.00 | 132.86 | 146.69 | 217.99 | 151.78 | 185.69 | 217.99 | 250.28 | 327.79 | 179.23 | 219.60 | 258.35 | 293.88 | 387.53 |
| 69 | 108.91 | 127.83 | 147.54 | 162.39 | 233.82 | 159.00 | 194.85 | 232.27 | 263.44 | 347.62 | 187.06 | 229.15 | 271.24 | 308.65 | 406.85 |
| 70 | 117.23 | 142.78 | 161.99 | 179.15 | 250.99 | 168.33 | 205.90 | 244.98 | 278.04 | 366.72 | 195.38 | 240.47 | 284.06 | 323.13 | 426.84 |
| 71 | 126.15 | 152.25 | 178.35 | 197.85 | 266.80 | 178.35 | 217.50 | 258.10 | 292.90 | 385.70 | 205.90 | 252.30 | 297.25 | 337.85 | 445.15 |
| 72 | 134.40 | 162.40 | 189.00 | 212.80 | 284.20 | 187.60 | 229.60 | 270.20 | 308.00 | 406.00 | 214.20 | 263.20 | 309.40 | 351.40 | 464.80 |
| 73 | 144.45 | 174.15 | 202.50 | 226.80 | 302.40 | 198.45 | 243.00 | 284.85 | 322.65 | 426.60 | 225.45 | 275.40 | 324.00 | 367.20 | 484.65 |
| 74 | 154.70 | 185.90 | 215.80 | 241.80 | 323.70 | 209.30 | 254.80 | 300.30 | 339.30 | 449.80 | 235.30 | 287.30 | 338.00 | 382.20 | 507.00 |
| 75 | 167.50 | 200.00 | 232.50 | 260.00 | 348.75 | 222.50 | 270.00 | 317.50 | 358.75 | 476.25 | 248.75 | 302.50 | 355.00 | 401.25 | 532.50 |
| 76 | 181.20 | 217.20 | 253.20 | 283.20 | 380.40 | 236.40 | 288.00 | 339.60 | 384.00 | 510.00 | 261.60 | 319.20 | 375.60 | 424.80 | 565.20 |
| 77 | 201.78 | 243.08 | 283.20 | 316.24 | 423.62 | 259.60 | 317.42 | 374.06 | 422.44 | 559.32 | 284.38 | 348.10 | 410.64 | 463.74 | 613.60 |
| 78 | 226.56 | 273.76 | 319.78 | 357.54 | 479.08 | 286.74 | 351.64 | 415.36 | 469.64 | 621.86 | 312.70 | 383.50 | 453.12 | 512.12 | 678.50 |
| 79 | 251.34 | 304.44 | 356.36 | 400.02 | 534.54 | 315.06 | 385.86 | 456.66 | 518.02 | 684.40 | 339.84 | 417.72 | 494.42 | 560.50 | 741.04 |
| 80 | 277.30 | 335.12 | 392.94 | 440.14 | 588.82 | 342.20 | 418.90 | 495.60 | 561.68 | 743.40 | 368.16 | 451.94 | 534.54 | 605.34 | 801.22 |
| 81 | 300.90 | 364.62 | 425.98 | 477.90 | 639.56 | 365.80 | 448.40 | 528.64 | 599.44 | 794.14 | 391.76 | 481.44 | 567.58 | 643.10 | 851.96 |
| 82 | 323.32 | 391.76 | 459.02 | 515.66 | 689.12 | 388.22 | 475.54 | 561.68 | 637.20 | 843.70 | 414.18 | 508.58 | 600.62 | 680.86 | 901.52 |
| 83 | 346.92 | 421.26 | 493.24 | 552.24 | 739.86 | 411.82 | 505.04 | 595.90 | 673.78 | 894.44 | 437.78 | 538.08 | 634.84 | 717.44 | 952.26 |
| 84 | 372.88 | 451.94 | 528.64 | 593.54 | 792.96 | 437.78 | 535.72 | 631.30 | 715.08 | 947.54 | 463.74 | 568.76 | 670.24 | 758.74 | 1005.36 |
| 85 | 401.20 | 486.16 | 569.94 | 638.38 | 854.32 | 466.10 | 569.94 | 672.60 | 759.92 | 1008.90 | 492.06 | 602.98 | 711.54 | 803.58 | 1066.72 |
| 86 | 433.06 | 525.10 | 614.78 | 689.12 | 921.58 | 497.96 | 608.88 | 717.44 | 810.66 | 1076.16 | 523.92 | 641.92 | 756.38 | 854.32 | 1133.98 |
| 87 | 467.28 | 566.40 | 663.16 | 743.40 | 993.56 | 532.18 | 650.18 | 765.82 | 864.94 | 1148.14 | 558.14 | 683.22 | 804.76 | 908.60 | 1205.96 |
| 88 | 503.86 | 610.06 | 713.90 | 801.22 | 1071.44 | 568.76 | 693.84 | 816.56 | 922.76 | 1226.02 | 594.72 | 726.88 | 855.50 | 966.42 | 1283.84 |
| 89 | 541.62 | 656.08 | 768.18 | 861.40 | 1152.86 | 606.52 | 739.86 | 870.84 | 982.94 | 1307.44 | 632.48 | 772.90 | 909.78 | 1026.60 | 1365.26 |
| 90 | 581.74 | 705.64 | 826.00 | 926.30 | 1239.00 | 646.64 | 789.42 | 928.66 | 1047.84 | 1393.58 | 672.60 | 822.46 | 967.60 | 1091.50 | 1451.40 |
| 91 | 624.22 | 756.38 | 885.00 | 992.38 | 1327.50 | 689.12 | 840.16 | 987.66 | 1113.92 | 1482.08 | 715.08 | 873.20 | 1026.60 | 1157.58 | 1539.90 |
| 92 | 666.70 | 808.30 | 946.36 | 1060.82 | 1419.54 | 731.60 | 892.08 | 1049.02 | 1182.36 | 1574.12 | 757.56 | 925.12 | 1087.96 | 1226.02 | 1631.94 |
| 93 | 712.72 | 863.76 | 1011.26 | 1133.98 | 1516.30 | 777.62 | 947.54 | 1113.92 | 1255.52 | 1670.88 | 803.58 | 980.58 | 1152.86 | 1299.18 | 1728.70 |
| 94 | 762.28 | 922.76 | 1080.88 | 1211.86 | 1620.14 | 827.18 | 1006.54 | 1183.54 | 1333.40 | 1774.72 | 853.14 | 1039.58 | 1222.48 | 1377.06 | 1832.54 |
| 95 | 815.38 | 987.66 | 1156.40 | 1295.64 | 1733.42 | 880.28 | 1071.44 | 1259.06 | 1417.18 | 1888.00 | 906.24 | 1104.48 | 1298.00 | 1460.84 | 1945.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Assisted Living Facilities at 100%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 30 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 31 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 30.68 | 38.94 | 43.66 | 50.74 | 68.94 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 32 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 30.68 | 38.94 | 43.66 | 50.74 | 70.97 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 33 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 31.84 | 38.94 | 43.66 | 50.74 | 75.02 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 34 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 31.84 | 38.94 | 44.53 | 50.74 | 79.08 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 35 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 33.83 | 40.04 | 44.53 | 50.74 | 81.10 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 36 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 35.82 | 42.04 | 46.46 | 52.54 | 85.46 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 37 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 37.81 | 44.05 | 50.34 | 54.56 | 89.99 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 38 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 37.81 | 46.05 | 52.27 | 56.58 | 94.53 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 39 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 39.97 | 48.05 | 54.21 | 60.62 | 101.32 | 71.00 | 87.71 | 102.33 | 116.94 | 152.45 |
| 40 | 20.06 | 24.78 | 29.50 | 31.86 | 43.66 | 40.79 | 50.43 | 56.82 | 61.78 | 108.11 | 75.18 | 91.88 | 108.59 | 121.12 | 162.89 |
| 41 | 20.06 | 24.78 | 29.50 | 31.86 | 43.66 | 43.16 | 52.78 | 59.02 | 64.03 | 113.13 | 75.18 | 91.88 | 108.59 | 121.12 | 162.89 |
| 42 | 21.77 | 25.21 | 29.53 | 31.86 | 43.66 | 43.37 | 55.29 | 61.50 | 68.53 | 118.70 | 75.18 | 91.88 | 108.59 | 121.12 | 162.89 |
| 43 | 21.93 | 25.38 | 31.58 | 32.72 | 45.46 | 45.77 | 57.82 | 66.21 | 71.10 | 124.30 | 75.18 | 91.88 | 108.59 | 121.12 | 162.89 |
| 44 | 22.08 | 27.37 | 31.79 | 32.93 | 47.56 | 48.20 | 60.37 | 68.73 | 73.68 | 127.39 | 75.18 | 91.88 | 108.59 | 121.12 | 162.89 |
| 45 | 23.67 | 26.73 | 32.97 | 35.37 | 47.68 | 54.41 | 59.78 | 71.58 | 78.82 | 131.02 | 81.44 | 98.15 | 114.86 | 129.47 | 169.15 |
| 46 | 25.83 | 28.70 | 33.19 | 37.48 | 49.72 | 54.67 | 64.46 | 76.43 | 81.48 | 131.56 | 81.44 | 98.15 | 114.86 | 129.47 | 169.15 |
| 47 | 26.02 | 28.89 | 35.26 | 39.61 | 51.77 | 57.58 | 67.04 | 79.05 | 86.48 | 131.56 | 81.44 | 98.15 | 114.86 | 129.47 | 169.15 |
| 48 | 26.20 | 30.90 | 37.37 | 39.87 | 53.83 | 60.60 | 69.87 | 84.55 | 91.66 | 131.56 | 81.44 | 98.15 | 114.86 | 129.47 | 169.15 |
| 49 | 28.47 | 31.10 | 37.62 | 42.04 | 58.03 | 62.65 | 75.18 | 87.54 | 94.73 | 131.56 | 81.44 | 98.15 | 114.86 | 129.47 | 169.15 |
| 50 | 27.51 | 33.90 | 40.44 | 43.68 | 61.14 | 63.95 | 76.00 | 92.69 | 96.19 | 148.27 | 87.71 | 108.59 | 127.39 | 144.09 | 190.03 |
| 51 | 29.84 | 36.24 | 44.27 | 48.88 | 67.17 | 66.82 | 78.84 | 100.18 | 105.18 | 156.62 | 91.88 | 112.77 | 133.65 | 152.45 | 200.48 |
| 52 | 31.57 | 36.68 | 43.50 | 51.53 | 71.93 | 74.27 | 86.27 | 99.09 | 112.47 | 164.97 | 98.15 | 119.03 | 139.92 | 158.71 | 208.83 |
| 53 | 33.99 | 40.47 | 47.35 | 51.99 | 78.35 | 77.23 | 93.80 | 108.75 | 118.18 | 173.33 | 102.33 | 125.30 | 146.18 | 164.97 | 219.27 |
| 54 | 35.68 | 42.25 | 49.17 | 56.04 | 84.89 | 81.98 | 98.67 | 116.49 | 125.61 | 181.68 | 108.59 | 129.47 | 152.45 | 175.42 | 227.62 |
| 55 | 36.78 | 44.76 | 51.74 | 60.06 | 89.92 | 87.71 | 106.63 | 122.31 | 133.38 | 190.03 | 108.59 | 133.65 | 156.62 | 179.59 | 235.98 |
| 56 | 40.69 | 47.36 | 56.64 | 65.02 | 99.05 | 91.88 | 110.06 | 129.62 | 141.57 | 202.56 | 114.86 | 139.92 | 164.97 | 190.03 | 250.59 |
| 57 | 44.71 | 52.26 | 59.40 | 68.68 | 106.49 | 98.13 | 115.37 | 135.59 | 145.49 | 213.01 | 123.21 | 150.36 | 175.42 | 200.48 | 263.12 |
| 58 | 45.91 | 55.01 | 65.78 | 75.14 | 113.97 | 101.19 | 118.53 | 140.96 | 153.53 | 227.62 | 129.47 | 158.71 | 187.95 | 210.92 | 277.74 |
| 59 | 52.29 | 59.99 | 69.50 | 78.96 | 123.93 | 106.67 | 126.74 | 144.97 | 158.02 | 244.33 | 139.92 | 167.06 | 196.30 | 222.53 | 296.54 |
| 60 | 53.53 | 65.02 | 74.66 | 84.16 | 132.31 | 109.93 | 130.05 | 152.89 | 166.27 | 258.95 | 144.09 | 177.50 | 210.92 | 227.93 | 315.33 |
| 61 | 58.56 | 68.77 | 82.13 | 90.36 | 142.61 | 115.74 | 138.67 | 161.61 | 175.05 | 269.41 | 151.92 | 184.33 | 218.77 | 238.32 | 328.15 |
| 62 | 62.20 | 76.21 | 84.67 | 98.01 | 153.89 | 123.79 | 149.21 | 171.14 | 186.46 | 278.74 | 157.03 | 192.37 | 225.74 | 253.48 | 337.62 |
| 63 | 71.37 | 80.05 | 92.21 | 104.33 | 160.95 | 134.92 | 156.18 | 181.81 | 199.65 | 288.84 | 163.42 | 197.63 | 233.73 | 263.58 | 351.55 |
| 64 | 75.01 | 86.28 | 102.30 | 110.80 | 174.81 | 139.71 | 165.05 | 197.64 | 209.44 | 301.47 | 170.96 | 207.72 | 244.49 | 275.74 | 365.81 |
| 65 | 82.85 | 92.70 | 108.87 | 121.13 | 187.85 | 146.15 | 176.45 | 209.15 | 225.27 | 317.26 | 176.45 | 215.67 | 254.88 | 288.74 | 383.21 |
| 66 | 91.72 | 103.81 | 120.94 | 134.71 | 206.74 | 155.38 | 188.19 | 222.72 | 246.46 | 336.66 | 186.46 | 227.90 | 267.60 | 305.59 | 404.00 |
| 67 | 103.31 | 118.84 | 137.42 | 150.73 | 229.87 | 163.72 | 202.14 | 238.90 | 270.25 | 355.84 | 197.13 | 242.24 | 285.67 | 322.42 | 426.00 |
| 68 | 114.77 | 133.71 | 153.53 | 166.83 | 250.28 | 174.39 | 213.14 | 253.51 | 285.80 | 377.84 | 206.68 | 253.51 | 300.34 | 339.09 | 447.27 |
| 69 | 126.03 | 147.38 | 169.67 | 185.38 | 268.12 | 183.94 | 226.03 | 268.12 | 302.41 | 400.62 | 218.24 | 266.56 | 314.88 | 355.41 | 470.77 |
| 70 | 135.26 | 163.82 | 186.80 | 206.38 | 287.06 | 195.38 | 238.97 | 282.55 | 321.63 | 422.33 | 228.45 | 279.55 | 330.65 | 374.23 | 494.47 |
| 71 | 145.00 | 175.45 | 204.45 | 227.96 | 307.40 | 207.35 | 253.75 | 298.70 | 339.30 | 446.60 | 239.25 | 292.90 | 345.10 | 391.50 | 517.65 |
| 72 | 155.40 | 186.20 | 218.40 | 245.00 | 327.60 | 217.00 | 264.60 | 313.60 | 355.60 | 470.40 | 250.60 | 305.20 | 359.80 | 407.40 | 540.40 |
| 73 | 164.70 | 199.80 | 232.20 | 260.55 | 348.30 | 228.15 | 280.80 | 329.40 | 372.60 | 494.10 | 260.55 | 318.60 | 373.95 | 425.25 | 562.95 |
| 74 | 178.10 | 213.20 | 248.30 | 278.20 | 371.80 | 241.80 | 295.10 | 347.10 | 392.60 | 520.00 | 274.30 | 334.10 | 392.60 | 443.30 | 587.60 |
| 75 | 192.50 | 230.00 | 268.75 | 301.25 | 402.50 | 257.50 | 312.50 | 368.75 | 418.75 | 552.50 | 288.75 | 350.00 | 413.75 | 467.50 | 618.75 |
| 76 | 207.60 | 250.80 | 292.80 | 328.80 | 439.20 | 273.60 | 334.80 | 394.80 | 447.60 | 592.80 | 303.60 | 370.80 | 438.00 | 495.60 | 656.40 |
| 77 | 232.46 | 280.84 | 328.04 | 368.16 | 492.06 | 300.90 | 368.16 | 434.24 | 492.06 | 651.36 | 330.40 | 404.74 | 477.90 | 541.62 | 716.26 |
| 78 | 263.14 | 317.42 | 371.70 | 417.72 | 558.14 | 335.12 | 409.46 | 484.98 | 549.88 | 728.06 | 365.80 | 447.22 | 528.64 | 600.62 | 794.14 |
| 79 | 292.64 | 355.18 | 416.54 | 467.28 | 625.40 | 368.16 | 451.94 | 534.54 | 606.52 | 802.40 | 397.66 | 489.70 | 580.56 | 658.44 | 869.66 |
| 80 | 323.32 | 391.76 | 459.02 | 515.66 | 689.12 | 400.02 | 490.88 | 581.74 | 659.62 | 873.20 | 431.88 | 528.64 | 626.58 | 711.54 | 940.46 |
| 81 | 350.46 | 424.80 | 497.96 | 560.50 | 748.12 | 427.16 | 523.92 | 620.68 | 704.46 | 932.20 | 459.02 | 561.68 | 665.52 | 756.38 | 999.46 |
| 82 | 377.60 | 457.84 | 538.08 | 604.16 | 805.94 | 454.30 | 556.96 | 660.80 | 748.12 | 990.02 | 486.16 | 594.72 | 705.64 | 800.04 | 1057.28 |
| 83 | 404.74 | 492.06 | 577.02 | 646.64 | 864.94 | 481.44 | 591.18 | 699.74 | 790.60 | 1049.02 | 513.30 | 628.94 | 744.58 | 842.52 | 1116.28 |
| 84 | 434.24 | 527.46 | 618.32 | 695.02 | 927.48 | 510.94 | 626.58 | 741.04 | 838.98 | 1111.56 | 542.80 | 664.34 | 785.88 | 890.90 | 1178.82 |
| 85 | 468.46 | 567.58 | 665.52 | 748.12 | 999.46 | 545.16 | 666.70 | 788.24 | 892.08 | 1183.54 | 577.02 | 704.46 | 833.08 | 944.00 | 1250.80 |
| 86 | 505.04 | 612.42 | 718.62 | 805.94 | 1077.34 | 581.74 | 711.54 | 841.34 | 949.90 | 1261.42 | 613.60 | 749.30 | 886.18 | 1001.82 | 1328.68 |
| 87 | 545.16 | 659.62 | 774.08 | 870.84 | 1162.30 | 621.86 | 758.74 | 896.80 | 1014.80 | 1346.38 | 653.72 | 796.50 | 941.64 | 1066.72 | 1413.64 |
| 88 | 586.46 | 711.54 | 834.26 | 938.10 | 1251.98 | 663.16 | 810.66 | 956.98 | 1082.06 | 1436.06 | 695.02 | 848.42 | 1001.82 | 1133.98 | 1503.32 |
| 89 | 632.48 | 765.82 | 899.16 | 1008.90 | 1347.56 | 709.18 | 864.94 | 1021.88 | 1152.86 | 1531.64 | 741.04 | 902.70 | 1066.72 | 1204.78 | 1598.90 |
| 90 | 678.50 | 822.46 | 965.24 | 1084.42 | 1447.86 | 755.20 | 921.58 | 1087.96 | 1228.38 | 1631.94 | 787.06 | 959.34 | 1132.80 | 1280.30 | 1699.20 |
| 91 | 726.88 | 881.46 | 1033.68 | 1162.30 | 1551.70 | 803.58 | 980.58 | 1156.40 | 1306.26 | 1735.78 | 835.44 | 1018.34 | 1201.24 | 1358.18 | 1803.04 |
| 92 | 777.62 | 942.82 | 1106.84 | 1242.54 | 1659.08 | 854.32 | 1041.94 | 1229.56 | 1386.50 | 1843.16 | 886.18 | 1079.70 | 1274.40 | 1438.42 | 1910.42 |
| 93 | 830.72 | 1006.54 | 1181.18 | 1327.50 | 1772.36 | 907.42 | 1105.66 | 1303.90 | 1471.46 | 1956.44 | 939.28 | 1143.42 | 1348.74 | 1523.38 | 2023.70 |
| 94 | 887.36 | 1076.16 | 1262.60 | 1418.36 | 1895.08 | 964.06 | 1175.28 | 1385.32 | 1562.32 | 2079.16 | 995.92 | 1213.04 | 1430.16 | 1614.24 | 2146.42 |
| 95 | 949.90 | 1151.68 | 1351.10 | 1517.48 | 2027.24 | 1026.60 | 1250.80 | 1473.82 | 1661.44 | 2211.32 | 1058.46 | 1288.56 | 1518.66 | 1713.36 | 2278.58 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 30 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 31 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 27.14 | 34.22 | 40.12 | 44.84 | 62.78 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 32 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 27.14 | 34.22 | 40.12 | 44.84 | 64.63 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 33 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 28.17 | 34.22 | 40.12 | 44.84 | 68.32 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 34 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 28.17 | 34.22 | 40.92 | 44.84 | 72.02 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 35 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 29.93 | 35.19 | 40.92 | 44.84 | 73.86 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 36 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 31.69 | 36.95 | 42.70 | 46.43 | 77.83 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 37 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 33.45 | 38.71 | 46.25 | 48.22 | 81.96 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 38 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 33.45 | 40.47 | 48.03 | 50.00 | 86.09 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 39 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 35.36 | 42.23 | 49.81 | 53.57 | 92.28 | 62.65 | 79.36 | 89.80 | 102.33 | 137.83 |
| 40 | 17.70 | 22.42 | 25.96 | 29.50 | 38.94 | 36.25 | 44.67 | 51.14 | 56.29 | 95.71 | 66.83 | 81.44 | 98.15 | 110.68 | 146.18 |
| 41 | 17.70 | 22.42 | 25.96 | 29.50 | 38.94 | 38.36 | 46.75 | 53.12 | 58.34 | 100.15 | 66.83 | 81.44 | 98.15 | 110.68 | 146.18 |
| 42 | 19.21 | 22.81 | 25.98 | 29.50 | 38.94 | 38.55 | 48.97 | 55.35 | 62.44 | 105.08 | 66.83 | 81.44 | 98.15 | 110.68 | 146.18 |
| 43 | 19.35 | 22.96 | 27.79 | 30.30 | 40.54 | 40.69 | 51.21 | 59.59 | 64.78 | 110.04 | 66.83 | 81.44 | 98.15 | 110.68 | 146.18 |
| 44 | 19.48 | 24.77 | 27.98 | 30.49 | 42.42 | 42.84 | 53.47 | 61.86 | 67.13 | 112.77 | 66.83 | 81.44 | 98.15 | 110.68 | 146.18 |
| 45 | 19.94 | 24.30 | 29.16 | 31.71 | 43.92 | 47.15 | 54.80 | 61.59 | 69.17 | 118.55 | 71.00 | 87.71 | 102.33 | 116.94 | 154.53 |
| 46 | 21.75 | 26.09 | 29.36 | 33.60 | 45.80 | 47.38 | 59.09 | 65.77 | 71.50 | 119.03 | 71.00 | 87.71 | 102.33 | 116.94 | 154.53 |
| 47 | 21.91 | 26.26 | 31.19 | 35.51 | 47.68 | 49.91 | 61.45 | 68.02 | 75.89 | 119.03 | 71.00 | 87.71 | 102.33 | 116.94 | 154.53 |
| 48 | 22.07 | 28.09 | 33.06 | 35.75 | 49.58 | 52.52 | 64.05 | 72.75 | 80.44 | 119.03 | 71.00 | 87.71 | 102.33 | 116.94 | 154.53 |
| 49 | 23.97 | 28.27 | 33.28 | 37.69 | 53.45 | 54.30 | 68.91 | 75.32 | 83.13 | 119.03 | 71.00 | 87.71 | 102.33 | 116.94 | 154.53 |
| 50 | 26.14 | 29.83 | 36.25 | 39.58 | 54.03 | 58.14 | 68.40 | 81.10 | 87.11 | 131.56 | 81.44 | 98.15 | 114.86 | 129.47 | 169.15 |
| 51 | 28.42 | 32.06 | 38.56 | 43.30 | 59.87 | 62.89 | 69.46 | 86.43 | 94.11 | 139.92 | 83.53 | 102.33 | 119.03 | 135.74 | 179.59 |
| 52 | 27.45 | 33.97 | 39.43 | 44.57 | 64.44 | 64.23 | 78.43 | 89.56 | 97.72 | 146.18 | 85.62 | 106.50 | 125.30 | 139.92 | 185.86 |
| 53 | 29.74 | 36.28 | 43.18 | 47.89 | 70.67 | 69.10 | 83.82 | 98.86 | 106.93 | 156.62 | 89.80 | 110.68 | 129.47 | 150.36 | 196.30 |
| 54 | 31.56 | 36.80 | 43.70 | 50.57 | 75.46 | 73.98 | 86.83 | 104.44 | 112.49 | 162.89 | 96.06 | 114.86 | 135.74 | 154.53 | 202.56 |
| 55 | 33.95 | 40.56 | 46.15 | 53.08 | 80.29 | 79.36 | 94.32 | 108.04 | 118.14 | 169.15 | 98.15 | 121.12 | 139.92 | 160.80 | 210.92 |
| 56 | 37.79 | 43.18 | 50.98 | 57.95 | 89.15 | 83.53 | 99.87 | 113.66 | 126.27 | 179.59 | 104.41 | 127.39 | 148.27 | 169.15 | 223.45 |
| 57 | 38.94 | 46.61 | 52.49 | 61.67 | 95.03 | 85.86 | 103.43 | 117.90 | 130.57 | 190.03 | 108.59 | 133.65 | 156.62 | 179.59 | 233.89 |
| 58 | 40.34 | 49.51 | 58.79 | 68.05 | 102.57 | 87.31 | 107.05 | 125.52 | 136.89 | 204.65 | 114.86 | 139.92 | 164.97 | 190.03 | 248.51 |
| 59 | 45.03 | 53.01 | 62.55 | 70.65 | 109.25 | 92.85 | 111.38 | 129.91 | 141.85 | 217.18 | 121.12 | 148.27 | 175.42 | 199.66 | 263.12 |
| 60 | 47.89 | 57.95 | 66.37 | 74.50 | 117.61 | 98.36 | 115.19 | 134.47 | 146.82 | 229.71 | 129.47 | 158.71 | 185.86 | 201.94 | 279.83 |
| 61 | 52.85 | 61.75 | 73.63 | 82.02 | 126.22 | 106.26 | 123.88 | 143.45 | 155.99 | 239.02 | 135.72 | 164.07 | 194.46 | 212.92 | 289.66 |
| 62 | 56.42 | 67.59 | 76.34 | 86.81 | 137.16 | 112.37 | 132.63 | 154.76 | 165.74 | 247.33 | 139.37 | 170.78 | 202.18 | 224.45 | 300.33 |
| 63 | 63.77 | 71.47 | 83.70 | 93.05 | 144.53 | 119.72 | 138.02 | 163.81 | 177.28 | 258.43 | 146.32 | 176.72 | 209.03 | 235.34 | 313.54 |
| 64 | 67.51 | 77.65 | 90.77 | 99.58 | 156.50 | 125.00 | 148.91 | 176.08 | 187.49 | 268.38 | 150.74 | 185.66 | 216.91 | 246.33 | 323.53 |
| 65 | 75.18 | 84.14 | 97.56 | 108.45 | 168.25 | 130.11 | 160.41 | 186.30 | 201.74 | 283.40 | 158.63 | 194.28 | 228.14 | 256.66 | 340.43 |
| 66 | 82.55 | 93.72 | 109.42 | 120.53 | 183.95 | 138.12 | 169.19 | 200.27 | 219.81 | 298.68 | 167.47 | 205.45 | 241.71 | 271.06 | 359.11 |
| 67 | 93.92 | 105.47 | 121.34 | 134.94 | 205.24 | 148.68 | 180.42 | 210.49 | 240.22 | 317.41 | 177.08 | 213.84 | 252.26 | 287.34 | 379.22 |
| 68 | 102.20 | 120.03 | 135.82 | 149.57 | 224.44 | 155.01 | 190.54 | 224.44 | 255.12 | 339.09 | 182.46 | 226.06 | 264.81 | 301.95 | 400.45 |
| 69 | 112.02 | 132.34 | 150.49 | 166.70 | 238.50 | 163.68 | 202.65 | 236.94 | 272.79 | 356.97 | 193.29 | 238.50 | 279.03 | 318.00 | 419.32 |
| 70 | 121.74 | 147.29 | 166.36 | 183.45 | 257.00 | 174.34 | 213.42 | 250.99 | 285.56 | 378.74 | 202.90 | 249.49 | 293.07 | 332.15 | 440.36 |
| 71 | 129.05 | 156.60 | 182.70 | 203.59 | 274.05 | 182.70 | 226.20 | 265.35 | 301.60 | 398.75 | 213.15 | 259.55 | 307.40 | 349.45 | 459.65 |
| 72 | 138.60 | 166.60 | 194.60 | 218.40 | 291.20 | 194.60 | 236.60 | 278.60 | 316.40 | 417.20 | 222.60 | 271.60 | 319.20 | 362.60 | 478.80 |
| 73 | 148.50 | 178.20 | 206.55 | 232.20 | 310.50 | 205.20 | 249.75 | 292.95 | 332.10 | 438.75 | 233.55 | 283.50 | 333.45 | 378.00 | 499.50 |
| 74 | 158.60 | 191.10 | 222.30 | 247.00 | 332.80 | 215.80 | 262.60 | 309.40 | 348.40 | 464.10 | 243.10 | 297.70 | 349.70 | 392.60 | 523.90 |
| 75 | 171.25 | 206.25 | 238.75 | 267.50 | 358.75 | 228.75 | 280.00 | 327.50 | 370.00 | 491.25 | 256.25 | 312.50 | 366.25 | 413.75 | 550.00 |
| 76 | 186.00 | 223.20 | 260.40 | 291.60 | 391.20 | 243.60 | 297.60 | 350.40 | 397.20 | 526.80 | 271.20 | 330.00 | 388.80 | 439.20 | 584.40 |
| 77 | 207.68 | 250.16 | 291.46 | 326.86 | 437.78 | 267.86 | 326.86 | 385.86 | 437.78 | 579.38 | 295.00 | 361.08 | 423.62 | 480.26 | 636.02 |
| 78 | 233.64 | 282.02 | 330.40 | 370.52 | 495.60 | 297.36 | 363.44 | 430.70 | 487.34 | 645.46 | 324.50 | 396.48 | 468.46 | 532.18 | 704.46 |
| 79 | 260.78 | 315.06 | 369.34 | 414.18 | 553.42 | 326.86 | 400.02 | 473.18 | 538.08 | 710.36 | 354.00 | 433.06 | 513.30 | 582.92 | 770.54 |
| 80 | 286.74 | 346.92 | 407.10 | 456.66 | 610.06 | 355.18 | 435.42 | 515.66 | 584.10 | 771.72 | 382.32 | 468.46 | 555.78 | 628.94 | 831.90 |
| 81 | 311.52 | 377.60 | 442.50 | 496.78 | 663.16 | 379.96 | 466.10 | 551.06 | 624.22 | 824.82 | 407.10 | 499.14 | 591.18 | 669.06 | 885.00 |
| 82 | 335.12 | 405.92 | 476.72 | 534.54 | 713.90 | 403.56 | 494.42 | 585.28 | 661.98 | 875.56 | 430.70 | 527.46 | 625.40 | 706.82 | 935.74 |
| 83 | 359.90 | 435.42 | 510.94 | 572.30 | 765.82 | 428.34 | 523.92 | 619.50 | 699.74 | 927.48 | 455.48 | 556.96 | 659.62 | 744.58 | 987.66 |
| 84 | 385.86 | 467.28 | 547.52 | 614.78 | 822.46 | 454.30 | 555.78 | 656.08 | 742.22 | 984.12 | 481.44 | 588.82 | 696.20 | 787.06 | 1044.30 |
| 85 | 416.54 | 503.86 | 590.00 | 661.98 | 885.00 | 484.98 | 592.36 | 698.56 | 789.42 | 1046.66 | 512.12 | 625.40 | 738.68 | 834.26 | 1106.84 |
| 86 | 448.40 | 543.98 | 637.20 | 713.90 | 954.62 | 516.84 | 632.48 | 745.76 | 841.34 | 1116.28 | 543.98 | 665.52 | 785.88 | 886.18 | 1176.46 |
| 87 | 483.80 | 585.28 | 685.58 | 770.54 | 1030.14 | 552.24 | 673.78 | 794.14 | 897.98 | 1191.80 | 579.38 | 706.82 | 834.26 | 942.82 | 1251.98 |
| 88 | 521.56 | 631.30 | 739.86 | 830.72 | 1109.20 | 590.00 | 719.80 | 848.42 | 958.16 | 1270.86 | 617.14 | 752.84 | 888.54 | 1003.00 | 1331.04 |
| 89 | 560.50 | 678.50 | 796.50 | 893.26 | 1194.16 | 628.94 | 767.00 | 905.06 | 1020.70 | 1355.82 | 656.08 | 800.04 | 945.18 | 1065.54 | 1416.00 |
| 90 | 602.98 | 730.42 | 855.50 | 959.34 | 1282.66 | 671.42 | 818.92 | 964.06 | 1086.78 | 1444.32 | 698.56 | 851.96 | 1004.18 | 1131.62 | 1504.50 |
| 91 | 645.46 | 782.34 | 916.86 | 1028.96 | 1374.70 | 713.90 | 870.84 | 1025.42 | 1156.40 | 1536.36 | 741.04 | 903.88 | 1065.54 | 1201.24 | 1596.54 |
| 92 | 691.48 | 836.62 | 979.40 | 1099.76 | 1470.28 | 759.92 | 925.12 | 1087.96 | 1227.20 | 1631.94 | 787.06 | 958.16 | 1128.08 | 1272.04 | 1692.12 |
| 93 | 738.68 | 893.26 | 1046.66 | 1175.28 | 1570.58 | 807.12 | 981.76 | 1155.22 | 1302.72 | 1732.24 | 834.26 | 1014.80 | 1195.34 | 1347.56 | 1792.42 |
| 94 | 788.24 | 954.62 | 1119.82 | 1255.52 | 1679.14 | 856.68 | 1043.12 | 1228.38 | 1382.96 | 1840.80 | 883.82 | 1076.16 | 1268.50 | 1427.80 | 1900.98 |
| 95 | 843.70 | 1021.88 | 1197.70 | 1344.02 | 1795.96 | 912.14 | 1110.38 | 1306.26 | 1471.46 | 1957.62 | 939.28 | 1143.42 | 1346.38 | 1516.30 | 2017.80 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
## Assisted Living Facilities at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 30 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 31 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 25.96 | 30.68 | 36.58 | 41.30 | 56.63 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 32 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 25.96 | 30.68 | 36.58 | 41.30 | 58.29 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 33 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 26.94 | 30.68 | 36.58 | 41.30 | 61.62 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 34 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 26.94 | 30.68 | 37.31 | 41.30 | 64.96 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 35 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 28.62 | 31.55 | 37.31 | 41.30 | 66.62 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 36 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 30.31 | 33.12 | 38.93 | 42.77 | 70.20 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 37 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 31.99 | 34.70 | 42.17 | 44.41 | 73.92 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 38 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 31.99 | 36.28 | 43.80 | 46.06 | 77.65 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 39 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 33.82 | 37.86 | 45.42 | 49.35 | 83.23 | 58.47 | 68.91 | 81.44 | 93.97 | 123.21 |
| 40 | 16.52 | 20.06 | 23.60 | 25.96 | 35.40 | 34.74 | 38.90 | 46.88 | 49.42 | 86.85 | 60.56 | 75.18 | 87.71 | 98.15 | 131.56 |
| 41 | 16.52 | 20.06 | 23.60 | 25.96 | 35.40 | 36.77 | 40.72 | 48.69 | 51.22 | 90.88 | 60.56 | 75.18 | 87.71 | 98.15 | 131.56 |
| 42 | 17.93 | 20.41 | 23.62 | 25.96 | 35.40 | 36.94 | 42.65 | 50.74 | 54.83 | 95.35 | 60.56 | 75.18 | 87.71 | 98.15 | 131.56 |
| 43 | 18.06 | 20.54 | 25.26 | 26.66 | 36.86 | 38.99 | 44.60 | 54.62 | 56.88 | 99.85 | 60.56 | 75.18 | 87.71 | 98.15 | 131.56 |
| 44 | 18.19 | 22.16 | 25.43 | 26.84 | 38.56 | 41.06 | 46.57 | 56.71 | 58.94 | 102.33 | 60.56 | 75.18 | 87.71 | 98.15 | 131.56 |
| 45 | 17.44 | 21.87 | 26.63 | 29.27 | 38.90 | 41.71 | 48.16 | 58.26 | 62.74 | 106.07 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 46 | 19.03 | 23.48 | 26.80 | 31.02 | 40.56 | 41.91 | 51.93 | 62.21 | 64.85 | 106.50 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 47 | 19.17 | 23.64 | 28.48 | 32.78 | 42.23 | 44.15 | 54.00 | 64.34 | 68.83 | 106.50 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 48 | 19.31 | 25.28 | 30.18 | 33.00 | 43.91 | 46.46 | 56.28 | 68.82 | 72.95 | 106.50 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 49 | 20.98 | 25.45 | 30.38 | 34.79 | 47.34 | 48.03 | 60.56 | 71.25 | 75.40 | 106.50 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 50 | 22.01 | 27.12 | 32.07 | 35.49 | 49.77 | 50.39 | 62.70 | 71.45 | 78.04 | 119.03 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 51 | 25.58 | 29.27 | 35.70 | 39.11 | 54.03 | 55.03 | 63.82 | 78.57 | 84.88 | 125.30 | 75.18 | 91.88 | 106.50 | 123.21 | 160.80 |
| 52 | 26.08 | 29.89 | 35.35 | 41.78 | 58.44 | 60.22 | 70.59 | 80.03 | 90.34 | 133.65 | 79.36 | 93.97 | 110.68 | 127.39 | 169.15 |
| 53 | 28.33 | 33.49 | 37.60 | 42.41 | 62.99 | 63.00 | 75.84 | 87.00 | 95.67 | 139.92 | 83.53 | 100.24 | 114.86 | 131.56 | 175.42 |
| 54 | 27.45 | 34.07 | 39.61 | 43.74 | 67.60 | 63.98 | 78.94 | 94.39 | 97.49 | 146.18 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 55 | 29.71 | 36.37 | 41.95 | 47.49 | 72.26 | 71.00 | 84.07 | 99.88 | 104.80 | 152.45 | 85.62 | 108.59 | 127.39 | 144.09 | 187.95 |
| 56 | 33.43 | 37.61 | 45.32 | 52.30 | 79.24 | 75.18 | 87.64 | 103.69 | 112.88 | 160.80 | 91.88 | 110.68 | 131.56 | 152.45 | 198.39 |
| 57 | 36.06 | 42.37 | 48.35 | 54.66 | 85.20 | 79.73 | 93.49 | 108.08 | 115.65 | 171.24 | 98.15 | 119.03 | 139.92 | 158.71 | 208.83 |
| 58 | 36.17 | 44.01 | 51.79 | 60.96 | 91.17 | 79.37 | 93.67 | 110.07 | 123.94 | 181.68 | 102.33 | 125.30 | 146.18 | 169.15 | 221.36 |
| 59 | 40.67 | 47.43 | 55.60 | 63.72 | 97.84 | 82.97 | 99.86 | 114.85 | 127.49 | 192.12 | 108.59 | 133.65 | 156.62 | 178.86 | 235.98 |
| 60 | 42.26 | 52.30 | 59.45 | 67.60 | 106.17 | 86.79 | 104.04 | 121.57 | 132.67 | 206.74 | 114.86 | 142.00 | 167.06 | 181.94 | 250.59 |
| 61 | 45.71 | 56.14 | 66.55 | 73.68 | 114.74 | 91.08 | 110.94 | 130.74 | 140.39 | 216.74 | 117.49 | 147.87 | 174.20 | 191.44 | 261.30 |
| 62 | 50.63 | 61.83 | 68.01 | 78.41 | 123.78 | 100.94 | 119.73 | 136.55 | 150.20 | 223.77 | 125.63 | 155.07 | 180.59 | 201.24 | 270.88 |
| 63 | 56.18 | 64.32 | 75.19 | 84.59 | 129.75 | 106.41 | 125.31 | 147.61 | 160.06 | 231.83 | 129.22 | 157.72 | 188.13 | 210.87 | 279.34 |
| 64 | 60.01 | 69.02 | 80.69 | 89.77 | 141.51 | 110.29 | 132.76 | 156.31 | 168.91 | 240.81 | 134.19 | 165.44 | 193.02 | 220.59 | 292.28 |
| 65 | 67.51 | 75.59 | 87.66 | 98.59 | 151.91 | 117.64 | 144.37 | 166.97 | 181.56 | 254.88 | 140.81 | 172.89 | 203.19 | 231.71 | 306.57 |
| 66 | 73.38 | 83.63 | 97.90 | 109.19 | 166.05 | 124.31 | 151.93 | 179.55 | 198.16 | 269.33 | 148.48 | 183.01 | 214.08 | 245.16 | 321.13 |
| 67 | 82.96 | 95.07 | 109.64 | 120.58 | 183.89 | 131.98 | 160.38 | 190.45 | 215.20 | 284.00 | 157.04 | 192.12 | 225.53 | 255.60 | 337.46 |
| 68 | 92.76 | 107.88 | 121.05 | 135.19 | 200.22 | 138.87 | 171.16 | 200.22 | 229.29 | 301.95 | 164.70 | 201.84 | 237.36 | 271.27 | 356.85 |
| 69 | 101.13 | 117.30 | 135.74 | 149.45 | 215.12 | 148.09 | 179.27 | 213.56 | 243.18 | 319.56 | 173.03 | 212.00 | 250.97 | 285.27 | 375.68 |
| 70 | 106.71 | 132.26 | 148.85 | 164.82 | 229.95 | 153.30 | 190.87 | 225.44 | 255.50 | 336.66 | 178.85 | 222.44 | 261.51 | 297.58 | 392.27 |
| 71 | 116.00 | 140.65 | 163.85 | 182.08 | 245.05 | 163.85 | 201.55 | 237.80 | 269.70 | 355.25 | 189.95 | 233.45 | 274.05 | 311.75 | 410.35 |
| 72 | 123.20 | 149.80 | 173.60 | 194.60 | 260.40 | 172.20 | 211.40 | 249.20 | 281.40 | 373.80 | 197.40 | 242.20 | 285.60 | 323.40 | 428.40 |
| 73 | 132.30 | 159.30 | 186.30 | 207.90 | 278.10 | 182.25 | 222.75 | 263.25 | 295.65 | 392.85 | 206.55 | 253.80 | 298.35 | 337.50 | 446.85 |
| 74 | 143.00 | 171.60 | 198.90 | 222.30 | 297.70 | 193.70 | 235.30 | 276.90 | 313.30 | 413.40 | 218.40 | 265.20 | 312.00 | 352.30 | 466.70 |
| 75 | 152.50 | 183.75 | 213.75 | 238.75 | 321.25 | 203.75 | 248.75 | 292.50 | 330.00 | 438.75 | 227.50 | 278.75 | 327.50 | 370.00 | 491.25 |
| 76 | 166.80 | 200.40 | 232.80 | 260.40 | 349.20 | 218.40 | 266.40 | 312.00 | 354.00 | 469.20 | 241.20 | 295.20 | 346.80 | 392.40 | 519.60 |
| 77 | 184.08 | 224.20 | 260.78 | 291.46 | 390.58 | 237.18 | 292.64 | 344.56 | 389.40 | 515.66 | 260.78 | 320.96 | 377.60 | 428.34 | 567.58 |
| 78 | 208.86 | 251.34 | 293.82 | 330.40 | 441.32 | 265.50 | 323.32 | 382.32 | 434.24 | 573.48 | 289.10 | 352.82 | 417.72 | 474.36 | 625.40 |
| 79 | 231.28 | 280.84 | 329.22 | 369.34 | 493.24 | 289.10 | 356.36 | 421.26 | 479.08 | 632.48 | 313.88 | 385.86 | 456.66 | 519.20 | 684.40 |
| 80 | 254.88 | 309.16 | 362.26 | 405.92 | 543.98 | 315.06 | 387.04 | 457.84 | 518.02 | 687.94 | 338.66 | 416.54 | 493.24 | 559.32 | 741.04 |
| 81 | 277.30 | 336.30 | 392.94 | 441.32 | 591.18 | 337.48 | 414.18 | 488.52 | 553.42 | 735.14 | 361.08 | 443.68 | 523.92 | 594.72 | 788.24 |
| 82 | 297.36 | 362.26 | 424.80 | 475.54 | 636.02 | 357.54 | 440.14 | 520.38 | 587.64 | 779.98 | 381.14 | 469.64 | 555.78 | 628.94 | 833.08 |
| 83 | 319.78 | 388.22 | 454.30 | 510.94 | 682.04 | 379.96 | 466.10 | 549.88 | 623.04 | 826.00 | 403.56 | 495.60 | 585.28 | 664.34 | 879.10 |
| 84 | 344.56 | 416.54 | 488.52 | 547.52 | 732.78 | 404.74 | 494.42 | 584.10 | 659.62 | 876.74 | 428.34 | 523.92 | 619.50 | 700.92 | 929.84 |
| 85 | 370.52 | 448.40 | 525.10 | 590.00 | 788.24 | 430.70 | 526.28 | 620.68 | 702.10 | 932.20 | 454.30 | 555.78 | 656.08 | 743.40 | 985.30 |
| 86 | 398.84 | 483.80 | 566.40 | 636.02 | 850.78 | 459.02 | 561.68 | 661.98 | 748.12 | 994.74 | 482.62 | 591.18 | 697.38 | 789.42 | 1047.84 |
| 87 | 430.70 | 521.56 | 611.24 | 685.58 | 916.86 | 490.88 | 599.44 | 706.82 | 797.68 | 1060.82 | 514.48 | 628.94 | 742.22 | 838.98 | 1113.92 |
| 88 | 464.92 | 562.86 | 658.44 | 738.68 | 987.66 | 525.10 | 640.74 | 754.02 | 850.78 | 1131.62 | 548.70 | 670.24 | 789.42 | 892.08 | 1184.72 |
| 89 | 499.14 | 605.34 | 709.18 | 795.32 | 1063.18 | 559.32 | 683.22 | 804.76 | 907.42 | 1207.14 | 582.92 | 712.72 | 840.16 | 948.72 | 1260.24 |
| 90 | 536.90 | 650.18 | 761.10 | 854.32 | 1142.24 | 597.08 | 728.06 | 856.68 | 966.42 | 1286.20 | 620.68 | 757.56 | 892.08 | 1007.72 | 1339.30 |
| 91 | 574.66 | 697.38 | 816.56 | 915.68 | 1224.84 | 634.84 | 775.26 | 912.14 | 1027.78 | 1368.80 | 658.44 | 804.76 | 947.54 | 1069.08 | 1421.90 |
| 92 | 614.78 | 745.76 | 873.20 | 979.40 | 1308.62 | 674.96 | 823.64 | 968.78 | 1091.50 | 1452.58 | 698.56 | 853.14 | 1004.18 | 1132.80 | 1505.68 |
| 93 | 657.26 | 795.32 | 933.38 | 1046.66 | 1399.48 | 717.44 | 873.20 | 1028.96 | 1158.76 | 1543.44 | 741.04 | 902.70 | 1064.36 | 1200.06 | 1596.54 |
| 94 | 702.10 | 850.78 | 997.10 | 1118.64 | 1495.06 | 762.28 | 928.66 | 1092.68 | 1230.74 | 1639.02 | 785.88 | 958.16 | 1128.08 | 1272.04 | 1692.12 |
| 95 | 751.66 | 909.78 | 1066.72 | 1196.52 | 1600.08 | 811.84 | 987.66 | 1162.30 | 1308.62 | 1744.04 | 835.44 | 1017.16 | 1197.70 | 1349.92 | 1797.14 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 30 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 31 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 24.78 | 27.14 | 33.04 | 38.94 | 51.70 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 32 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 24.78 | 27.14 | 33.04 | 38.94 | 53.22 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 33 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 25.72 | 27.14 | 33.04 | 38.94 | 56.27 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 34 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 25.72 | 27.14 | 33.70 | 38.94 | 59.31 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 35 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 27.32 | 27.91 | 33.70 | 38.94 | 60.83 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 36 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 28.93 | 29.30 | 35.16 | 40.32 | 64.10 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 37 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 30.54 | 30.70 | 38.09 | 41.87 | 67.50 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 38 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 30.54 | 32.09 | 39.56 | 43.42 | 70.89 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 39 | 15.34 | 16.52 | 20.06 | 23.60 | 30.68 | 32.28 | 33.49 | 41.02 | 46.53 | 75.99 | 54.30 | 62.65 | 75.18 | 85.62 | 112.77 |
| 40 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 31.72 | 36.02 | 44.04 | 48.05 | 81.53 | 56.38 | 68.91 | 81.44 | 91.88 | 123.21 |
| 41 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 33.57 | 37.70 | 45.74 | 49.80 | 85.31 | 56.38 | 68.91 | 81.44 | 91.88 | 123.21 |
| 42 | 16.65 | 19.21 | 22.44 | 24.78 | 33.04 | 33.73 | 39.49 | 47.66 | 53.30 | 89.51 | 56.38 | 68.91 | 81.44 | 91.88 | 123.21 |
| 43 | 16.77 | 19.34 | 24.00 | 25.45 | 34.40 | 35.60 | 41.30 | 51.31 | 55.30 | 93.74 | 56.38 | 68.91 | 81.44 | 91.88 | 123.21 |
| 44 | 16.89 | 20.85 | 24.16 | 25.62 | 35.99 | 37.49 | 43.12 | 53.27 | 57.31 | 96.06 | 56.38 | 68.91 | 81.44 | 91.88 | 123.21 |
| 45 | 17.44 | 20.65 | 25.36 | 26.83 | 36.39 | 41.71 | 44.83 | 53.27 | 57.91 | 99.83 | 58.47 | 73.09 | 85.62 | 98.15 | 127.39 |
| 46 | 19.03 | 22.18 | 25.53 | 28.43 | 37.95 | 41.91 | 48.35 | 56.88 | 59.86 | 100.24 | 58.47 | 73.09 | 85.62 | 98.15 | 127.39 |
| 47 | 19.17 | 22.32 | 27.13 | 30.05 | 39.51 | 44.15 | 50.28 | 58.83 | 63.54 | 100.24 | 58.47 | 73.09 | 85.62 | 98.15 | 127.39 |
| 48 | 19.31 | 23.87 | 28.74 | 30.25 | 41.08 | 46.46 | 52.40 | 62.92 | 67.34 | 100.24 | 58.47 | 73.09 | 85.62 | 98.15 | 127.39 |
| 49 | 20.98 | 24.03 | 28.94 | 31.89 | 44.29 | 48.03 | 56.38 | 65.15 | 69.60 | 100.24 | 58.47 | 73.09 | 85.62 | 98.15 | 127.39 |
| 50 | 20.63 | 25.77 | 29.28 | 34.12 | 45.50 | 46.51 | 57.00 | 67.59 | 74.41 | 108.59 | 64.74 | 81.44 | 93.97 | 108.59 | 142.00 |
| 51 | 22.74 | 27.88 | 32.85 | 36.31 | 49.65 | 49.13 | 60.07 | 72.68 | 79.35 | 114.86 | 68.91 | 83.53 | 100.24 | 112.77 | 148.27 |
| 52 | 23.33 | 27.17 | 32.63 | 37.60 | 55.45 | 54.20 | 64.70 | 74.32 | 82.97 | 125.30 | 71.00 | 85.62 | 104.41 | 116.94 | 156.62 |
| 53 | 25.50 | 30.70 | 36.21 | 39.68 | 58.38 | 56.91 | 71.85 | 83.04 | 90.05 | 129.47 | 75.18 | 91.88 | 108.59 | 123.21 | 160.80 |
| 54 | 26.07 | 31.35 | 35.51 | 42.37 | 62.88 | 59.98 | 73.02 | 84.35 | 93.74 | 135.74 | 79.36 | 96.06 | 110.68 | 129.47 | 169.15 |
| 55 | 28.29 | 33.57 | 39.15 | 43.30 | 67.44 | 64.74 | 77.92 | 91.73 | 97.18 | 142.00 | 81.44 | 100.24 | 116.94 | 131.56 | 175.42 |
| 56 | 30.52 | 36.21 | 42.48 | 48.06 | 74.29 | 68.91 | 83.57 | 95.72 | 103.31 | 150.36 | 85.62 | 106.50 | 123.21 | 139.92 | 183.77 |
| 57 | 33.17 | 38.13 | 44.20 | 51.86 | 78.64 | 71.55 | 83.54 | 100.22 | 108.19 | 158.71 | 89.80 | 110.68 | 129.47 | 148.27 | 194.21 |
| 58 | 34.78 | 41.26 | 48.99 | 55.29 | 84.66 | 75.40 | 87.94 | 106.21 | 112.84 | 169.15 | 96.06 | 116.94 | 137.83 | 154.53 | 204.65 |
| 59 | 37.76 | 44.64 | 51.43 | 59.56 | 91.32 | 79.02 | 94.10 | 107.32 | 118.51 | 179.59 | 100.24 | 123.21 | 144.09 | 166.38 | 217.18 |
| 60 | 39.44 | 48.06 | 55.30 | 62.09 | 98.00 | 81.00 | 96.61 | 112.36 | 122.05 | 190.03 | 106.50 | 131.56 | 154.53 | 167.95 | 231.80 |
| 61 | 44.28 | 51.93 | 60.89 | 66.73 | 106.55 | 87.28 | 103.54 | 119.85 | 128.25 | 200.54 | 113.43 | 137.74 | 162.05 | 175.81 | 241.05 |
| 62 | 46.29 | 56.08 | 63.85 | 72.81 | 115.42 | 91.42 | 108.68 | 129.27 | 138.12 | 208.07 | 113.85 | 141.33 | 166.85 | 185.76 | 251.26 |
| 63 | 53.15 | 60.04 | 68.09 | 77.54 | 119.89 | 100.71 | 116.23 | 133.21 | 148.02 | 212.83 | 119.72 | 148.22 | 171.02 | 193.92 | 258.43 |
| 64 | 55.51 | 64.71 | 76.36 | 84.16 | 131.52 | 102.94 | 123.79 | 145.53 | 157.08 | 224.27 | 125.00 | 152.57 | 180.15 | 205.88 | 270.22 |
| 65 | 62.91 | 69.88 | 80.59 | 91.55 | 140.48 | 108.72 | 131.89 | 152.91 | 168.11 | 235.27 | 130.11 | 158.63 | 187.15 | 213.88 | 281.61 |
| 66 | 68.79 | 77.86 | 90.70 | 100.68 | 153.02 | 115.67 | 139.84 | 165.74 | 181.51 | 246.89 | 138.12 | 167.47 | 198.55 | 226.17 | 295.23 |
| 67 | 76.70 | 89.13 | 102.33 | 111.97 | 172.40 | 121.95 | 150.35 | 177.08 | 200.18 | 265.62 | 143.67 | 178.75 | 208.82 | 237.22 | 314.07 |
| 68 | 84.90 | 98.76 | 113.67 | 125.12 | 185.69 | 129.18 | 156.63 | 185.69 | 213.14 | 279.34 | 151.78 | 185.69 | 221.22 | 250.28 | 329.40 |
| 69 | 93.35 | 108.28 | 125.41 | 137.96 | 199.53 | 135.62 | 165.24 | 197.97 | 224.47 | 296.18 | 160.56 | 194.85 | 230.71 | 261.88 | 346.06 |
| 70 | 99.19 | 120.24 | 137.18 | 151.92 | 213.42 | 142.78 | 174.34 | 207.41 | 235.96 | 312.61 | 165.32 | 204.40 | 240.47 | 273.54 | 362.21 |
| 71 | 107.30 | 129.05 | 152.25 | 167.74 | 226.20 | 152.25 | 184.15 | 220.40 | 247.95 | 327.70 | 175.45 | 214.60 | 253.75 | 287.10 | 378.45 |
| 72 | 114.80 | 138.60 | 161.00 | 180.60 | 242.20 | 159.60 | 196.00 | 229.60 | 261.80 | 345.80 | 182.00 | 224.00 | 263.20 | 298.20 | 396.20 |
| 73 | 122.85 | 148.50 | 172.80 | 193.05 | 256.50 | 168.75 | 206.55 | 243.00 | 274.05 | 361.80 | 191.70 | 234.90 | 276.75 | 311.85 | 411.75 |
| 74 | 131.30 | 158.60 | 183.30 | 205.40 | 275.60 | 178.10 | 217.10 | 254.80 | 288.60 | 382.20 | 200.20 | 244.40 | 287.30 | 325.00 | 431.60 |
| 75 | 142.50 | 170.00 | 197.50 | 221.25 | 296.25 | 188.75 | 230.00 | 270.00 | 305.00 | 405.00 | 211.25 | 257.50 | 301.25 | 341.25 | 452.50 |
| 76 | 153.60 | 184.80 | 214.80 | 241.20 | 322.80 | 200.40 | 244.80 | 288.00 | 326.40 | 433.20 | 222.00 | 271.20 | 319.20 | 361.20 | 480.00 |
| 77 | 171.10 | 206.50 | 240.72 | 269.04 | 359.90 | 220.66 | 270.22 | 317.42 | 359.90 | 475.54 | 241.90 | 296.18 | 349.28 | 394.12 | 521.56 |
| 78 | 192.34 | 232.46 | 271.40 | 304.44 | 407.10 | 243.08 | 298.54 | 352.82 | 400.02 | 528.64 | 265.50 | 325.68 | 384.68 | 435.42 | 577.02 |
| 79 | 213.58 | 258.42 | 303.26 | 339.84 | 454.30 | 267.86 | 328.04 | 388.22 | 440.14 | 581.74 | 289.10 | 355.18 | 420.08 | 476.72 | 630.12 |
| 80 | 236.00 | 284.38 | 333.94 | 374.06 | 500.32 | 291.46 | 355.18 | 421.26 | 477.90 | 631.30 | 312.70 | 383.50 | 454.30 | 514.48 | 680.86 |
| 81 | 256.06 | 310.34 | 362.26 | 405.92 | 543.98 | 311.52 | 381.14 | 449.58 | 509.76 | 674.96 | 332.76 | 409.46 | 482.62 | 546.34 | 724.52 |
| 82 | 274.94 | 332.76 | 390.58 | 437.78 | 585.28 | 330.40 | 403.56 | 477.90 | 541.62 | 716.26 | 351.64 | 431.88 | 510.94 | 578.20 | 765.82 |
| 83 | 295.00 | 357.54 | 418.90 | 469.64 | 628.94 | 350.46 | 428.34 | 506.22 | 573.48 | 759.92 | 371.70 | 456.66 | 539.26 | 610.06 | 809.48 |
| 84 | 317.42 | 384.68 | 449.58 | 505.04 | 673.78 | 372.88 | 455.48 | 536.90 | 608.88 | 804.76 | 394.12 | 483.80 | 569.94 | 645.46 | 854.32 |
| 85 | 341.02 | 413.00 | 484.98 | 542.80 | 725.70 | 396.48 | 483.80 | 572.30 | 646.64 | 856.68 | 417.72 | 512.12 | 605.34 | 683.22 | 906.24 |
| 86 | 368.16 | 446.04 | 522.74 | 585.28 | 783.52 | 423.62 | 516.84 | 610.06 | 689.12 | 914.50 | 444.86 | 545.16 | 643.10 | 725.70 | 964.06 |
| 87 | 397.66 | 481.44 | 564.04 | 632.48 | 844.88 | 453.12 | 552.24 | 651.36 | 736.32 | 975.86 | 474.36 | 580.56 | 684.40 | 772.90 | 1025.42 |
| 88 | 428.34 | 518.02 | 606.52 | 680.86 | 910.96 | 483.80 | 588.82 | 693.84 | 784.70 | 1041.94 | 505.04 | 617.14 | 726.88 | 821.28 | 1091.50 |
| 89 | 460.20 | 558.14 | 652.54 | 732.78 | 979.40 | 515.66 | 628.94 | 739.86 | 836.62 | 1110.38 | 536.90 | 657.26 | 772.90 | 873.20 | 1159.94 |
| 90 | 494.42 | 599.44 | 702.10 | 787.06 | 1053.74 | 549.88 | 670.24 | 789.42 | 890.90 | 1184.72 | 571.12 | 698.56 | 822.46 | 927.48 | 1234.28 |
| 91 | 531.00 | 643.10 | 752.84 | 843.70 | 1128.08 | 586.46 | 713.90 | 840.16 | 947.54 | 1259.06 | 607.70 | 742.22 | 873.20 | 984.12 | 1308.62 |
| 92 | 566.40 | 686.76 | 804.76 | 901.52 | 1207.14 | 621.86 | 757.56 | 892.08 | 1005.36 | 1338.12 | 643.10 | 785.88 | 925.12 | 1041.94 | 1387.68 |
| 93 | 605.34 | 733.96 | 859.04 | 964.06 | 1288.56 | 660.80 | 804.76 | 946.36 | 1067.90 | 1419.54 | 682.04 | 833.08 | 979.40 | 1104.48 | 1469.10 |
| 94 | 647.82 | 784.70 | 919.22 | 1030.14 | 1377.06 | 703.28 | 855.50 | 1006.54 | 1133.98 | 1508.04 | 724.52 | 883.82 | 1039.58 | 1170.56 | 1557.60 |
| 95 | 692.66 | 838.98 | 982.94 | 1100.94 | 1473.82 | 748.12 | 909.78 | 1070.26 | 1204.78 | 1604.80 | 769.36 | 938.10 | 1103.30 | 1241.36 | 1654.36 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
## Assisted Living Facilities at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 30 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 31 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 33.04 | 40.12 | 47.20 | 54.28 | 75.09 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 32 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 33.04 | 40.12 | 47.20 | 54.28 | 77.30 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 33 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 34.29 | 40.12 | 47.20 | 54.28 | 81.72 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 34 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 34.29 | 40.12 | 48.14 | 54.28 | 86.14 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 35 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 36.43 | 41.25 | 48.14 | 54.28 | 88.35 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 36 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 38.57 | 43.32 | 50.23 | 56.21 | 93.09 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 37 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 40.72 | 45.38 | 54.42 | 58.37 | 98.03 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 38 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 40.72 | 47.44 | 56.51 | 60.53 | 102.97 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 39 | 20.06 | 24.78 | 28.32 | 33.04 | 43.66 | 43.04 | 49.51 | 58.60 | 64.85 | 110.37 | 75.18 | 91.88 | 108.59 | 123.21 | 162.89 |
| 40 | 22.42 | 25.96 | 30.68 | 34.22 | 46.02 | 45.32 | 51.87 | 61.08 | 65.89 | 113.43 | 81.44 | 98.15 | 114.86 | 129.47 | 173.33 |
| 41 | 22.42 | 25.96 | 30.68 | 34.22 | 46.02 | 47.95 | 54.29 | 63.45 | 68.30 | 118.70 | 81.44 | 98.15 | 114.86 | 129.47 | 173.33 |
| 42 | 24.33 | 26.41 | 30.71 | 34.22 | 46.02 | 48.19 | 56.87 | 66.11 | 73.10 | 124.54 | 81.44 | 98.15 | 114.86 | 129.47 | 173.33 |
| 43 | 24.51 | 26.59 | 32.84 | 35.14 | 47.91 | 50.86 | 59.47 | 71.18 | 75.84 | 130.41 | 81.44 | 98.15 | 114.86 | 129.47 | 173.33 |
| 44 | 24.68 | 28.68 | 33.06 | 35.37 | 50.13 | 53.55 | 62.09 | 73.89 | 78.59 | 133.65 | 81.44 | 98.15 | 114.86 | 129.47 | 173.33 |
| 45 | 24.92 | 29.16 | 35.50 | 37.81 | 51.45 | 58.03 | 64.76 | 76.57 | 82.04 | 141.42 | 85.62 | 104.41 | 123.21 | 137.83 | 183.77 |
| 46 | 27.19 | 31.31 | 35.74 | 40.06 | 53.65 | 58.31 | 69.84 | 81.77 | 84.81 | 142.00 | 85.62 | 104.41 | 123.21 | 137.83 | 183.77 |
| 47 | 27.39 | 31.51 | 37.98 | 42.34 | 55.86 | 61.42 | 72.63 | 84.57 | 90.01 | 142.00 | 85.62 | 104.41 | 123.21 | 137.83 | 183.77 |
| 48 | 27.58 | 33.71 | 40.24 | 42.62 | 58.08 | 64.64 | 75.69 | 90.45 | 95.40 | 142.00 | 85.62 | 104.41 | 123.21 | 137.83 | 183.77 |
| 49 | 29.97 | 33.93 | 40.51 | 44.94 | 62.61 | 66.83 | 81.44 | 93.65 | 98.60 | 142.00 | 85.62 | 104.41 | 123.21 | 137.83 | 183.77 |
| 50 | 30.26 | 35.26 | 43.22 | 47.77 | 65.41 | 67.83 | 81.70 | 98.48 | 105.26 | 158.71 | 96.06 | 114.86 | 137.83 | 154.53 | 204.65 |
| 51 | 32.68 | 39.03 | 45.70 | 51.68 | 71.55 | 72.71 | 84.47 | 104.11 | 112.56 | 167.06 | 100.24 | 121.12 | 142.00 | 162.89 | 215.09 |
| 52 | 32.94 | 39.40 | 46.22 | 54.31 | 77.93 | 78.28 | 92.16 | 106.71 | 118.00 | 177.50 | 104.41 | 125.30 | 148.27 | 169.15 | 225.54 |
| 53 | 36.83 | 43.26 | 50.14 | 56.09 | 82.96 | 83.33 | 99.78 | 116.66 | 125.69 | 183.77 | 108.59 | 131.56 | 154.53 | 177.50 | 231.80 |
| 54 | 37.05 | 44.97 | 51.90 | 58.77 | 89.60 | 85.98 | 104.59 | 124.52 | 133.11 | 194.21 | 112.77 | 139.92 | 162.89 | 183.77 | 242.24 |
| 55 | 39.61 | 47.56 | 55.93 | 62.85 | 96.35 | 93.97 | 112.78 | 132.50 | 141.00 | 202.56 | 116.94 | 144.09 | 169.15 | 192.12 | 252.68 |
| 56 | 43.60 | 51.54 | 60.89 | 69.26 | 105.65 | 98.15 | 120.25 | 137.59 | 151.14 | 215.09 | 123.21 | 152.45 | 177.50 | 202.56 | 265.21 |
| 57 | 47.60 | 55.08 | 63.54 | 72.89 | 113.05 | 104.26 | 121.33 | 143.45 | 154.82 | 227.62 | 131.56 | 158.71 | 187.95 | 213.01 | 279.83 |
| 58 | 48.69 | 59.13 | 69.98 | 80.81 | 122.11 | 107.15 | 126.17 | 150.62 | 164.63 | 244.33 | 137.83 | 169.15 | 198.39 | 227.62 | 298.63 |
| 59 | 55.19 | 64.17 | 75.06 | 84.50 | 132.08 | 114.58 | 134.43 | 156.27 | 168.79 | 258.95 | 146.18 | 179.59 | 210.92 | 239.17 | 317.42 |
| 60 | 57.75 | 69.26 | 80.19 | 89.68 | 142.11 | 119.57 | 139.34 | 163.94 | 176.89 | 277.74 | 156.62 | 190.03 | 225.54 | 243.93 | 338.30 |
| 61 | 62.85 | 74.38 | 87.79 | 97.31 | 152.44 | 125.23 | 149.77 | 172.51 | 187.18 | 287.64 | 162.05 | 198.51 | 232.95 | 255.90 | 350.43 |
| 62 | 66.54 | 80.53 | 91.61 | 103.62 | 163.92 | 133.32 | 158.42 | 183.89 | 198.55 | 296.40 | 166.85 | 204.15 | 241.44 | 268.96 | 361.18 |
| 63 | 75.92 | 85.77 | 99.30 | 111.38 | 172.45 | 144.42 | 167.08 | 194.41 | 211.70 | 309.74 | 174.82 | 212.83 | 250.83 | 282.41 | 376.25 |
| 64 | 81.01 | 92.03 | 108.06 | 119.22 | 188.13 | 150.74 | 177.61 | 210.22 | 224.65 | 321.69 | 181.99 | 220.59 | 259.19 | 295.96 | 391.55 |
| 65 | 88.99 | 99.83 | 115.94 | 129.58 | 200.91 | 156.85 | 190.71 | 223.21 | 242.08 | 338.65 | 188.93 | 231.71 | 272.70 | 310.13 | 409.94 |
| 66 | 97.84 | 111.02 | 129.58 | 144.64 | 219.77 | 165.74 | 202.00 | 238.25 | 263.11 | 359.11 | 200.27 | 243.43 | 286.60 | 328.03 | 431.62 |
| 67 | 111.14 | 126.27 | 146.19 | 160.78 | 246.28 | 177.08 | 215.51 | 253.93 | 288.60 | 380.90 | 210.49 | 257.27 | 304.05 | 344.14 | 456.07 |
| 68 | 122.63 | 142.83 | 162.39 | 179.77 | 268.04 | 185.69 | 227.67 | 268.04 | 306.79 | 405.29 | 221.22 | 269.66 | 318.10 | 363.31 | 479.57 |
| 69 | 135.36 | 157.90 | 181.47 | 198.31 | 286.82 | 197.97 | 241.62 | 286.82 | 324.24 | 428.68 | 233.82 | 285.27 | 336.71 | 381.91 | 503.50 |
| 70 | 144.28 | 175.84 | 199.93 | 220.71 | 308.10 | 207.41 | 255.50 | 303.59 | 344.17 | 453.89 | 243.48 | 299.09 | 353.19 | 401.29 | 529.04 |
| 71 | 155.15 | 187.05 | 218.95 | 243.73 | 329.15 | 220.40 | 269.70 | 319.00 | 362.50 | 478.50 | 255.20 | 313.20 | 368.30 | 419.05 | 553.90 |
| 72 | 165.20 | 200.20 | 233.80 | 261.80 | 350.00 | 232.40 | 284.20 | 336.00 | 379.40 | 502.60 | 267.40 | 327.60 | 385.00 | 435.40 | 576.80 |
| 73 | 176.85 | 213.30 | 248.40 | 278.10 | 372.60 | 244.35 | 299.70 | 352.35 | 398.25 | 527.85 | 279.45 | 341.55 | 400.95 | 453.60 | 602.10 |
| 74 | 189.80 | 228.80 | 265.20 | 297.70 | 399.10 | 258.70 | 315.90 | 370.50 | 419.90 | 557.70 | 292.50 | 357.50 | 418.60 | 474.50 | 629.20 |
| 75 | 205.00 | 246.25 | 287.50 | 321.25 | 430.00 | 275.00 | 335.00 | 395.00 | 446.25 | 590.00 | 307.50 | 375.00 | 441.25 | 498.75 | 661.25 |
| 76 | 223.20 | 268.80 | 313.20 | 350.40 | 469.20 | 294.00 | 358.80 | 422.40 | 477.60 | 632.40 | 325.20 | 398.40 | 468.00 | 529.20 | 702.00 |
| 77 | 248.98 | 300.90 | 350.46 | 394.12 | 526.28 | 322.14 | 394.12 | 464.92 | 527.46 | 697.38 | 354.00 | 434.24 | 510.94 | 579.38 | 767.00 |
| 78 | 280.84 | 339.84 | 397.66 | 446.04 | 595.90 | 357.54 | 438.96 | 518.02 | 587.64 | 776.44 | 390.58 | 479.08 | 565.22 | 641.92 | 848.42 |
| 79 | 313.88 | 379.96 | 444.86 | 500.32 | 667.88 | 394.12 | 482.62 | 571.12 | 649.00 | 857.86 | 427.16 | 523.92 | 619.50 | 704.46 | 929.84 |
| 80 | 345.74 | 418.90 | 490.88 | 551.06 | 736.32 | 428.34 | 525.10 | 621.86 | 705.64 | 932.20 | 461.38 | 566.40 | 670.24 | 761.10 | 1005.36 |
| 81 | 375.24 | 454.30 | 533.36 | 599.44 | 800.04 | 457.84 | 560.50 | 664.34 | 754.02 | 995.92 | 490.88 | 601.80 | 712.72 | 809.48 | 1069.08 |
| 82 | 403.56 | 489.70 | 574.66 | 645.46 | 861.40 | 486.16 | 595.90 | 705.64 | 800.04 | 1057.28 | 519.20 | 637.20 | 754.02 | 855.50 | 1130.44 |
| 83 | 433.06 | 525.10 | 615.96 | 692.66 | 925.12 | 515.66 | 631.30 | 746.94 | 847.24 | 1121.00 | 548.70 | 672.60 | 795.32 | 902.70 | 1194.16 |
| 84 | 464.92 | 564.04 | 661.98 | 743.40 | 992.38 | 547.52 | 670.24 | 792.96 | 897.98 | 1188.26 | 580.56 | 711.54 | 841.34 | 953.44 | 1261.42 |
| 85 | 500.32 | 606.52 | 711.54 | 800.04 | 1067.90 | 582.92 | 712.72 | 842.52 | 954.62 | 1263.78 | 615.96 | 754.02 | 890.90 | 1010.08 | 1336.94 |
| 86 | 540.44 | 654.90 | 768.18 | 862.58 | 1152.86 | 623.04 | 761.10 | 899.16 | 1017.16 | 1348.74 | 656.08 | 802.40 | 947.54 | 1072.62 | 1421.90 |
| 87 | 582.92 | 705.64 | 828.36 | 931.02 | 1242.54 | 665.52 | 811.84 | 959.34 | 1085.60 | 1438.42 | 698.56 | 853.14 | 1007.72 | 1141.06 | 1511.58 |
| 88 | 627.76 | 761.10 | 893.26 | 1003.00 | 1339.30 | 710.36 | 867.30 | 1024.24 | 1157.58 | 1535.18 | 743.40 | 908.60 | 1072.62 | 1213.04 | 1608.34 |
| 89 | 674.96 | 818.92 | 960.52 | 1079.70 | 1440.78 | 757.56 | 925.12 | 1091.50 | 1234.28 | 1636.66 | 790.60 | 966.42 | 1139.88 | 1289.74 | 1709.82 |
| 90 | 725.70 | 880.28 | 1032.50 | 1159.94 | 1548.16 | 808.30 | 986.48 | 1163.48 | 1314.52 | 1744.04 | 841.34 | 1027.78 | 1211.86 | 1369.98 | 1817.20 |
| 91 | 777.62 | 942.82 | 1106.84 | 1242.54 | 1659.08 | 860.22 | 1049.02 | 1237.82 | 1397.12 | 1854.96 | 893.26 | 1090.32 | 1286.20 | 1452.58 | 1928.12 |
| 92 | 831.90 | 1008.90 | 1183.54 | 1328.68 | 1774.72 | 914.50 | 1115.10 | 1314.52 | 1483.26 | 1970.60 | 947.54 | 1156.40 | 1362.90 | 1538.72 | 2043.76 |
| 93 | 888.54 | 1077.34 | 1263.78 | 1419.54 | 1896.26 | 971.14 | 1183.54 | 1394.76 | 1574.12 | 2092.14 | 1004.18 | 1224.84 | 1443.14 | 1629.58 | 2165.30 |
| 94 | 949.90 | 1151.68 | 1351.10 | 1517.48 | 2026.06 | 1032.50 | 1257.88 | 1482.08 | 1672.06 | 2221.94 | 1065.54 | 1299.18 | 1530.46 | 1727.52 | 2295.10 |
| 95 | 1015.98 | 1231.92 | 1445.50 | 1623.68 | 2167.66 | 1098.58 | 1338.12 | 1576.48 | 1778.26 | 2363.54 | 1131.62 | 1379.42 | 1624.86 | 1833.72 | 2436.70 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 30 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 31 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 29.50 | 36.58 | 42.48 | 48.38 | 66.48 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 32 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 29.50 | 36.58 | 42.48 | 48.38 | 68.43 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 33 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 30.61 | 36.58 | 42.48 | 48.38 | 72.34 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 34 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 30.61 | 36.58 | 43.32 | 48.38 | 76.25 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 35 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 32.53 | 37.61 | 43.32 | 48.38 | 78.21 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 36 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 34.44 | 39.50 | 45.21 | 50.10 | 82.41 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 37 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 36.36 | 41.38 | 48.98 | 52.02 | 86.78 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 38 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 36.36 | 43.26 | 50.86 | 53.95 | 91.15 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 39 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 38.43 | 45.14 | 52.74 | 57.80 | 97.71 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 40 | 20.06 | 23.60 | 27.14 | 30.68 | 41.30 | 40.79 | 47.55 | 53.98 | 59.03 | 101.02 | 73.09 | 87.71 | 102.33 | 116.94 | 154.53 |
| 41 | 20.06 | 23.60 | 27.14 | 30.68 | 41.30 | 43.16 | 49.76 | 56.07 | 61.18 | 105.71 | 73.09 | 87.71 | 102.33 | 116.94 | 154.53 |
| 42 | 21.77 | 24.01 | 27.16 | 30.68 | 41.30 | 43.37 | 52.13 | 58.42 | 65.49 | 110.92 | 73.09 | 87.71 | 102.33 | 116.94 | 154.53 |
| 43 | 21.93 | 24.17 | 29.05 | 31.51 | 43.00 | 45.77 | 54.51 | 62.90 | 67.94 | 116.15 | 73.09 | 87.71 | 102.33 | 116.94 | 154.53 |
| 44 | 22.08 | 26.07 | 29.25 | 31.71 | 44.99 | 48.20 | 56.92 | 65.30 | 70.41 | 119.03 | 73.09 | 87.71 | 102.33 | 116.94 | 154.53 |
| 45 | 22.43 | 25.51 | 31.70 | 34.15 | 46.43 | 52.59 | 56.46 | 68.25 | 74.00 | 126.86 | 77.27 | 91.88 | 110.68 | 125.30 | 164.97 |
| 46 | 24.47 | 27.39 | 31.91 | 36.19 | 48.41 | 52.85 | 60.88 | 72.88 | 76.49 | 127.39 | 77.27 | 91.88 | 110.68 | 125.30 | 164.97 |
| 47 | 24.65 | 27.57 | 33.91 | 38.24 | 50.41 | 55.66 | 63.32 | 75.38 | 81.19 | 127.39 | 77.27 | 91.88 | 110.68 | 125.30 | 164.97 |
| 48 | 24.82 | 29.49 | 35.93 | 38.50 | 52.41 | 58.58 | 65.99 | 80.61 | 86.05 | 127.39 | 77.27 | 91.88 | 110.68 | 125.30 | 164.97 |
| 49 | 26.97 | 29.69 | 36.17 | 40.59 | 56.50 | 60.56 | 71.00 | 83.47 | 88.93 | 127.39 | 77.27 | 91.88 | 110.68 | 125.30 | 164.97 |
| 50 | 27.51 | 32.55 | 39.04 | 42.31 | 58.30 | 62.02 | 74.10 | 88.83 | 92.56 | 139.92 | 85.62 | 104.41 | 123.21 | 137.83 | 181.68 |
| 51 | 29.84 | 34.85 | 41.41 | 46.09 | 64.25 | 64.85 | 76.96 | 94.29 | 99.65 | 150.36 | 89.80 | 108.59 | 127.39 | 144.09 | 192.12 |
| 52 | 30.20 | 35.33 | 42.14 | 48.74 | 68.93 | 70.25 | 82.35 | 95.28 | 105.09 | 156.62 | 93.97 | 112.77 | 133.65 | 152.45 | 198.39 |
| 53 | 32.58 | 39.07 | 44.57 | 50.62 | 75.28 | 75.20 | 89.81 | 102.82 | 114.43 | 167.06 | 96.06 | 119.03 | 137.83 | 158.71 | 208.83 |
| 54 | 32.94 | 39.52 | 46.43 | 53.31 | 80.17 | 75.98 | 92.75 | 110.46 | 119.99 | 173.33 | 100.24 | 123.21 | 144.09 | 164.97 | 217.18 |
| 55 | 35.37 | 43.36 | 50.34 | 57.27 | 86.71 | 83.53 | 102.52 | 118.23 | 127.66 | 181.68 | 104.41 | 129.47 | 150.36 | 171.24 | 225.54 |
| 56 | 39.24 | 45.96 | 53.81 | 62.19 | 95.75 | 89.80 | 105.99 | 121.64 | 135.83 | 194.21 | 110.68 | 135.74 | 158.71 | 181.68 | 238.07 |
| 57 | 41.83 | 49.43 | 56.64 | 65.88 | 101.58 | 91.99 | 109.40 | 127.73 | 139.90 | 204.65 | 116.94 | 142.00 | 167.06 | 190.03 | 250.59 |
| 58 | 43.13 | 52.26 | 62.99 | 72.30 | 109.08 | 95.24 | 112.79 | 135.17 | 147.99 | 217.18 | 123.21 | 150.36 | 177.50 | 202.56 | 265.21 |
| 59 | 49.38 | 57.20 | 66.72 | 76.19 | 117.41 | 100.75 | 120.98 | 139.33 | 152.63 | 231.80 | 131.56 | 158.71 | 187.95 | 214.22 | 281.92 |
| 60 | 50.71 | 62.19 | 70.51 | 81.40 | 125.77 | 104.14 | 124.48 | 143.68 | 160.97 | 246.42 | 137.83 | 169.15 | 198.39 | 219.93 | 298.63 |
| 61 | 55.71 | 65.96 | 77.88 | 87.58 | 136.05 | 111.95 | 131.28 | 152.53 | 168.12 | 257.25 | 143.82 | 176.23 | 206.61 | 228.55 | 311.94 |
| 62 | 60.76 | 71.90 | 81.89 | 92.41 | 147.20 | 119.98 | 140.00 | 165.68 | 177.83 | 265.00 | 151.15 | 182.55 | 215.92 | 239.93 | 321.92 |
| 63 | 66.81 | 77.19 | 87.95 | 98.69 | 154.38 | 127.32 | 150.73 | 172.81 | 189.32 | 275.54 | 153.92 | 190.03 | 222.33 | 250.40 | 334.45 |
| 64 | 72.01 | 83.40 | 96.54 | 106.60 | 168.15 | 134.19 | 159.67 | 186.86 | 201.00 | 286.77 | 161.77 | 198.53 | 231.62 | 264.71 | 349.27 |
| 65 | 79.78 | 89.85 | 103.21 | 116.90 | 179.68 | 139.02 | 171.11 | 198.60 | 216.87 | 303.00 | 169.32 | 206.75 | 242.40 | 278.05 | 365.38 |
| 66 | 88.66 | 99.49 | 116.62 | 129.04 | 196.98 | 150.20 | 181.28 | 214.08 | 234.80 | 321.13 | 179.55 | 217.54 | 257.25 | 291.77 | 385.00 |
| 67 | 98.62 | 112.90 | 130.11 | 143.55 | 220.01 | 157.04 | 192.12 | 227.20 | 256.90 | 340.80 | 187.11 | 228.87 | 270.64 | 305.72 | 405.95 |
| 68 | 110.06 | 127.63 | 146.15 | 159.64 | 238.98 | 166.32 | 203.45 | 240.59 | 272.89 | 360.08 | 196.99 | 240.59 | 284.19 | 322.94 | 426.28 |
| 69 | 119.80 | 141.36 | 160.82 | 176.76 | 255.65 | 174.59 | 216.68 | 254.09 | 288.38 | 381.91 | 205.77 | 254.09 | 297.74 | 339.82 | 448.94 |
| 70 | 129.25 | 156.31 | 178.04 | 196.35 | 275.04 | 184.86 | 228.45 | 269.03 | 305.10 | 404.29 | 216.42 | 266.02 | 314.11 | 356.20 | 471.92 |
| 71 | 139.20 | 166.75 | 195.75 | 217.92 | 292.90 | 197.20 | 240.70 | 284.20 | 323.35 | 424.85 | 227.65 | 278.40 | 329.15 | 372.65 | 491.55 |
| 72 | 148.40 | 177.80 | 208.60 | 233.80 | 312.20 | 207.20 | 252.00 | 299.60 | 338.80 | 448.00 | 238.00 | 289.80 | 343.00 | 387.80 | 513.80 |
| 73 | 157.95 | 190.35 | 221.40 | 248.40 | 332.10 | 218.70 | 265.95 | 313.20 | 355.05 | 469.80 | 248.40 | 303.75 | 356.40 | 403.65 | 534.60 |
| 74 | 170.30 | 204.10 | 236.60 | 265.20 | 354.90 | 231.40 | 280.80 | 330.20 | 374.40 | 495.30 | 261.30 | 318.50 | 373.10 | 421.20 | 559.00 |
| 75 | 183.75 | 220.00 | 256.25 | 286.25 | 383.75 | 245.00 | 298.75 | 351.25 | 396.25 | 526.25 | 273.75 | 333.75 | 392.50 | 443.75 | 588.75 |
| 76 | 199.20 | 238.80 | 278.40 | 312.00 | 417.60 | 261.60 | 318.00 | 374.40 | 424.80 | 562.80 | 289.20 | 352.80 | 415.20 | 470.40 | 624.00 |
| 77 | 221.84 | 267.86 | 311.52 | 349.28 | 468.46 | 286.74 | 350.46 | 411.82 | 467.28 | 619.50 | 315.06 | 385.86 | 453.12 | 513.30 | 680.86 |
| 78 | 250.16 | 302.08 | 352.82 | 395.30 | 529.82 | 318.60 | 389.40 | 459.02 | 520.38 | 690.30 | 346.92 | 424.80 | 501.50 | 567.58 | 752.84 |
| 79 | 278.48 | 337.48 | 395.30 | 442.50 | 592.36 | 349.28 | 428.34 | 507.40 | 574.66 | 759.92 | 378.78 | 464.92 | 549.88 | 621.86 | 823.64 |
| 80 | 306.80 | 371.70 | 435.42 | 488.52 | 652.54 | 379.96 | 466.10 | 551.06 | 624.22 | 826.00 | 408.28 | 501.50 | 593.54 | 673.78 | 889.72 |
| 81 | 332.76 | 403.56 | 473.18 | 531.00 | 709.18 | 405.92 | 497.96 | 588.82 | 666.70 | 882.64 | 434.24 | 533.36 | 631.30 | 716.26 | 946.36 |
| 82 | 358.72 | 434.24 | 508.58 | 571.12 | 763.46 | 431.88 | 528.64 | 624.22 | 706.82 | 936.92 | 460.20 | 564.04 | 666.70 | 756.38 | 1000.64 |
| 83 | 384.68 | 466.10 | 546.34 | 613.60 | 818.92 | 457.84 | 560.50 | 661.98 | 749.30 | 992.38 | 486.16 | 595.90 | 704.46 | 798.86 | 1056.10 |
| 84 | 413.00 | 500.32 | 586.46 | 657.26 | 879.10 | 486.16 | 594.72 | 702.10 | 792.96 | 1052.56 | 514.48 | 630.12 | 744.58 | 842.52 | 1116.28 |
| 85 | 444.86 | 538.08 | 631.30 | 708.00 | 946.36 | 518.02 | 632.48 | 746.94 | 843.70 | 1119.82 | 546.34 | 667.88 | 789.42 | 893.26 | 1183.54 |
| 86 | 480.26 | 580.56 | 680.86 | 763.46 | 1020.70 | 553.42 | 674.96 | 796.50 | 899.16 | 1194.16 | 581.74 | 710.36 | 838.98 | 948.72 | 1257.88 |
| 87 | 518.02 | 626.58 | 733.96 | 823.64 | 1100.94 | 591.18 | 720.98 | 849.60 | 959.34 | 1274.40 | 619.50 | 756.38 | 892.08 | 1008.90 | 1338.12 |
| 88 | 558.14 | 674.96 | 790.60 | 887.36 | 1187.08 | 631.30 | 769.36 | 906.24 | 1023.06 | 1360.54 | 659.62 | 804.76 | 948.72 | 1072.62 | 1424.26 |
| 89 | 600.62 | 726.88 | 851.96 | 955.80 | 1276.76 | 673.78 | 821.28 | 967.60 | 1091.50 | 1450.22 | 702.10 | 856.68 | 1010.08 | 1141.06 | 1513.94 |
| 90 | 644.28 | 781.16 | 914.50 | 1026.60 | 1372.34 | 717.44 | 875.56 | 1030.14 | 1162.30 | 1545.80 | 745.76 | 910.96 | 1072.62 | 1211.86 | 1609.52 |
| 91 | 691.48 | 836.62 | 980.58 | 1100.94 | 1470.28 | 764.64 | 931.02 | 1096.22 | 1236.64 | 1643.74 | 792.96 | 966.42 | 1138.70 | 1286.20 | 1707.46 |
| 92 | 738.68 | 894.44 | 1047.84 | 1176.46 | 1572.94 | 811.84 | 988.84 | 1163.48 | 1312.16 | 1746.40 | 840.16 | 1024.24 | 1205.96 | 1361.72 | 1810.12 |
| 93 | 789.42 | 955.80 | 1119.82 | 1256.70 | 1680.32 | 862.58 | 1050.20 | 1235.46 | 1392.40 | 1853.78 | 890.90 | 1085.60 | 1277.94 | 1441.96 | 1917.50 |
| 94 | 843.70 | 1021.88 | 1196.52 | 1342.84 | 1795.96 | 916.86 | 1116.28 | 1312.16 | 1478.54 | 1969.42 | 945.18 | 1151.68 | 1354.64 | 1528.10 | 2033.14 |
| 95 | 902.70 | 1092.68 | 1280.30 | 1437.24 | 1921.04 | 975.86 | 1187.08 | 1395.94 | 1572.94 | 2094.50 | 1004.18 | 1222.48 | 1438.42 | 1622.50 | 2158.22 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 30 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 31 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 25.96 | 33.04 | 38.94 | 44.84 | 60.32 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 32 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 25.96 | 33.04 | 38.94 | 44.84 | 62.10 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 33 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 26.94 | 33.04 | 38.94 | 44.84 | 65.64 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 34 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 26.94 | 33.04 | 39.71 | 44.84 | 69.19 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 35 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 28.62 | 33.97 | 39.71 | 44.84 | 70.97 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 36 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 30.31 | 35.67 | 41.44 | 46.43 | 74.78 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 37 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 31.99 | 37.37 | 44.89 | 48.22 | 78.74 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 38 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 31.99 | 39.07 | 46.62 | 50.00 | 82.71 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 39 | 16.52 | 20.06 | 23.60 | 27.14 | 35.40 | 33.82 | 40.77 | 48.35 | 53.57 | 88.66 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 40 | 17.70 | 21.24 | 24.78 | 28.32 | 37.76 | 36.25 | 41.79 | 48.30 | 53.54 | 92.16 | 64.74 | 79.36 | 91.88 | 106.50 | 139.92 |
| 41 | 17.70 | 21.24 | 24.78 | 28.32 | 37.76 | 38.36 | 43.73 | 50.17 | 55.49 | 96.44 | 64.74 | 79.36 | 91.88 | 106.50 | 139.92 |
| 42 | 19.21 | 21.61 | 24.80 | 28.32 | 37.76 | 38.55 | 45.81 | 52.27 | 59.39 | 101.19 | 64.74 | 79.36 | 91.88 | 106.50 | 139.92 |
| 43 | 19.35 | 21.75 | 26.53 | 29.08 | 39.31 | 40.69 | 47.91 | 56.28 | 61.62 | 105.96 | 64.74 | 79.36 | 91.88 | 106.50 | 139.92 |
| 44 | 19.48 | 23.46 | 26.70 | 29.28 | 41.13 | 42.84 | 50.02 | 58.42 | 63.86 | 108.59 | 64.74 | 79.36 | 91.88 | 106.50 | 139.92 |
| 45 | 19.94 | 23.08 | 27.89 | 30.49 | 42.66 | 47.15 | 51.48 | 59.93 | 65.95 | 114.39 | 68.91 | 83.53 | 98.15 | 110.68 | 148.27 |
| 46 | 21.75 | 24.78 | 28.08 | 32.31 | 44.49 | 47.38 | 55.51 | 63.99 | 68.18 | 114.86 | 68.91 | 83.53 | 98.15 | 110.68 | 148.27 |
| 47 | 21.91 | 24.95 | 29.84 | 34.15 | 46.32 | 49.91 | 57.73 | 66.18 | 72.36 | 114.86 | 68.91 | 83.53 | 98.15 | 110.68 | 148.27 |
| 48 | 22.07 | 26.68 | 31.62 | 34.37 | 48.16 | 52.52 | 60.16 | 70.78 | 76.70 | 114.86 | 68.91 | 83.53 | 98.15 | 110.68 | 148.27 |
| 49 | 23.97 | 26.86 | 31.83 | 36.24 | 51.92 | 54.30 | 64.74 | 73.29 | 79.27 | 114.86 | 68.91 | 83.53 | 98.15 | 110.68 | 148.27 |
| 50 | 24.76 | 28.48 | 34.86 | 38.22 | 52.61 | 56.20 | 64.60 | 79.17 | 83.48 | 127.39 | 77.27 | 91.88 | 108.59 | 123.21 | 162.89 |
| 51 | 27.00 | 32.06 | 37.13 | 41.90 | 56.95 | 58.96 | 69.46 | 84.47 | 90.42 | 133.65 | 79.36 | 98.15 | 112.77 | 129.47 | 171.24 |
| 52 | 27.45 | 32.61 | 38.07 | 44.57 | 62.94 | 64.23 | 76.47 | 85.75 | 95.88 | 142.00 | 83.53 | 102.33 | 119.03 | 137.83 | 179.59 |
| 53 | 29.74 | 34.89 | 40.39 | 45.15 | 67.60 | 67.07 | 79.83 | 92.93 | 101.30 | 148.27 | 87.71 | 106.50 | 123.21 | 142.00 | 187.95 |
| 54 | 30.19 | 35.43 | 42.34 | 47.84 | 72.31 | 69.98 | 82.88 | 100.42 | 106.86 | 156.62 | 89.80 | 110.68 | 129.47 | 148.27 | 194.21 |
| 55 | 32.54 | 39.17 | 44.75 | 51.68 | 77.08 | 75.18 | 92.27 | 106.00 | 114.33 | 162.89 | 93.97 | 114.86 | 133.65 | 154.53 | 202.56 |
| 56 | 34.88 | 40.39 | 49.56 | 55.12 | 85.84 | 79.36 | 93.76 | 111.67 | 120.53 | 173.33 | 98.15 | 119.03 | 142.00 | 160.80 | 213.01 |
| 57 | 37.50 | 45.20 | 51.11 | 58.87 | 91.75 | 81.77 | 99.45 | 113.97 | 124.97 | 183.77 | 104.41 | 127.39 | 150.36 | 169.15 | 225.54 |
| 58 | 38.95 | 46.76 | 55.99 | 63.80 | 97.69 | 85.32 | 101.32 | 119.72 | 131.34 | 194.21 | 108.59 | 133.65 | 158.71 | 179.59 | 238.07 |
| 59 | 43.57 | 51.62 | 59.77 | 67.88 | 105.99 | 88.89 | 107.54 | 124.26 | 136.47 | 208.83 | 114.86 | 144.09 | 167.06 | 191.34 | 252.68 |
| 60 | 45.08 | 55.13 | 63.60 | 71.74 | 112.71 | 92.57 | 109.62 | 128.94 | 141.51 | 221.36 | 123.21 | 150.36 | 177.50 | 193.94 | 267.30 |
| 61 | 49.99 | 58.95 | 70.80 | 77.85 | 121.30 | 98.67 | 118.33 | 138.01 | 149.05 | 228.89 | 129.64 | 155.97 | 186.36 | 203.16 | 277.51 |
| 62 | 53.52 | 64.71 | 73.56 | 84.01 | 132.14 | 106.65 | 127.10 | 147.47 | 160.56 | 237.52 | 133.48 | 162.92 | 192.37 | 216.72 | 288.55 |
| 63 | 60.74 | 68.61 | 79.44 | 88.82 | 137.96 | 114.02 | 132.57 | 154.81 | 168.67 | 247.03 | 138.72 | 169.12 | 199.53 | 224.04 | 298.34 |
| 64 | 64.51 | 74.77 | 86.45 | 95.38 | 151.50 | 119.49 | 141.73 | 167.10 | 179.04 | 257.35 | 143.38 | 176.47 | 205.88 | 235.30 | 312.50 |
| 65 | 72.11 | 81.29 | 93.32 | 104.23 | 161.71 | 124.77 | 153.28 | 177.51 | 193.33 | 270.92 | 151.50 | 185.37 | 217.45 | 247.75 | 326.17 |
| 66 | 79.49 | 89.39 | 105.10 | 116.28 | 177.44 | 132.94 | 162.29 | 191.64 | 211.49 | 288.32 | 160.56 | 195.09 | 229.62 | 260.70 | 343.57 |
| 67 | 89.22 | 102.50 | 116.95 | 129.20 | 197.03 | 140.33 | 172.07 | 202.14 | 230.21 | 304.05 | 167.06 | 205.48 | 240.57 | 273.98 | 362.52 |
| 68 | 97.48 | 115.48 | 129.91 | 143.82 | 214.76 | 146.94 | 182.46 | 214.76 | 245.44 | 322.94 | 174.39 | 216.37 | 253.51 | 289.03 | 381.07 |
| 69 | 107.36 | 126.32 | 144.59 | 159.51 | 229.15 | 155.88 | 193.29 | 227.59 | 260.32 | 341.38 | 183.94 | 226.03 | 266.56 | 303.97 | 400.62 |
| 70 | 115.73 | 139.77 | 159.07 | 176.28 | 246.48 | 165.32 | 202.90 | 240.47 | 273.54 | 360.71 | 193.88 | 237.46 | 279.55 | 318.62 | 420.82 |
| 71 | 123.25 | 149.35 | 175.45 | 194.99 | 262.45 | 174.00 | 214.60 | 253.75 | 288.55 | 379.90 | 201.55 | 247.95 | 292.90 | 333.50 | 439.35 |
| 72 | 133.00 | 159.60 | 186.20 | 208.60 | 280.00 | 184.80 | 226.80 | 266.00 | 302.40 | 400.40 | 212.80 | 259.00 | 305.20 | 345.80 | 459.20 |
| 73 | 141.75 | 170.10 | 198.45 | 222.75 | 297.00 | 194.40 | 237.60 | 280.80 | 317.25 | 419.85 | 221.40 | 270.00 | 318.60 | 360.45 | 476.55 |
| 74 | 152.10 | 183.30 | 211.90 | 237.90 | 318.50 | 206.70 | 252.20 | 295.10 | 334.10 | 443.30 | 232.70 | 284.70 | 332.80 | 377.00 | 499.20 |
| 75 | 163.75 | 197.50 | 228.75 | 256.25 | 343.75 | 218.75 | 267.50 | 312.50 | 353.75 | 470.00 | 243.75 | 298.75 | 350.00 | 396.25 | 525.00 |
| 76 | 177.60 | 213.60 | 249.60 | 278.40 | 373.20 | 232.80 | 284.40 | 334.80 | 378.00 | 501.60 | 258.00 | 314.40 | 370.80 | 418.80 | 555.60 |
| 77 | 198.24 | 238.36 | 278.48 | 311.52 | 417.72 | 254.88 | 311.52 | 368.16 | 416.54 | 552.24 | 280.84 | 342.20 | 403.56 | 457.84 | 606.52 |
| 78 | 223.02 | 269.04 | 315.06 | 352.82 | 472.00 | 283.20 | 346.92 | 409.46 | 463.74 | 613.60 | 307.98 | 377.60 | 446.04 | 506.22 | 669.06 |
| 79 | 247.80 | 300.90 | 351.64 | 394.12 | 527.46 | 310.34 | 381.14 | 450.76 | 510.94 | 676.14 | 336.30 | 413.00 | 488.52 | 553.42 | 732.78 |
| 80 | 272.58 | 330.40 | 387.04 | 434.24 | 581.74 | 337.48 | 414.18 | 489.70 | 554.60 | 735.14 | 362.26 | 446.04 | 527.46 | 598.26 | 791.78 |
| 81 | 296.18 | 358.72 | 421.26 | 472.00 | 631.30 | 361.08 | 442.50 | 523.92 | 592.36 | 784.70 | 385.86 | 474.36 | 561.68 | 636.02 | 841.34 |
| 82 | 318.60 | 387.04 | 453.12 | 508.58 | 679.68 | 383.50 | 470.82 | 555.78 | 628.94 | 833.08 | 408.28 | 502.68 | 593.54 | 672.60 | 889.72 |
| 83 | 342.20 | 415.36 | 486.16 | 545.16 | 729.24 | 407.10 | 499.14 | 588.82 | 665.52 | 882.64 | 431.88 | 531.00 | 626.58 | 709.18 | 939.28 |
| 84 | 366.98 | 444.86 | 521.56 | 585.28 | 782.34 | 431.88 | 528.64 | 624.22 | 705.64 | 935.74 | 456.66 | 560.50 | 661.98 | 749.30 | 992.38 |
| 85 | 395.30 | 479.08 | 561.68 | 630.12 | 842.52 | 460.20 | 562.86 | 664.34 | 750.48 | 995.92 | 484.98 | 594.72 | 702.10 | 794.14 | 1052.56 |
| 86 | 427.16 | 516.84 | 606.52 | 679.68 | 909.78 | 492.06 | 600.62 | 709.18 | 800.04 | 1063.18 | 516.84 | 632.48 | 746.94 | 843.70 | 1119.82 |
| 87 | 460.20 | 558.14 | 653.72 | 733.96 | 980.58 | 525.10 | 641.92 | 756.38 | 854.32 | 1133.98 | 549.88 | 673.78 | 794.14 | 897.98 | 1190.62 |
| 88 | 495.60 | 601.80 | 704.46 | 790.60 | 1057.28 | 560.50 | 685.58 | 807.12 | 910.96 | 1210.68 | 585.28 | 717.44 | 844.88 | 954.62 | 1267.32 |
| 89 | 533.36 | 646.64 | 758.74 | 850.78 | 1137.52 | 598.26 | 730.42 | 861.40 | 971.14 | 1290.92 | 623.04 | 762.28 | 899.16 | 1014.80 | 1347.56 |
| 90 | 573.48 | 695.02 | 814.20 | 914.50 | 1222.48 | 638.38 | 778.80 | 916.86 | 1034.86 | 1375.88 | 663.16 | 810.66 | 954.62 | 1078.52 | 1432.52 |
| 91 | 614.78 | 745.76 | 873.20 | 979.40 | 1309.80 | 679.68 | 829.54 | 975.86 | 1099.76 | 1463.20 | 704.46 | 861.40 | 1013.62 | 1143.42 | 1519.84 |
| 92 | 657.26 | 796.50 | 933.38 | 1047.84 | 1400.66 | 722.16 | 880.28 | 1036.04 | 1168.20 | 1554.06 | 746.94 | 912.14 | 1073.80 | 1211.86 | 1610.70 |
| 93 | 702.10 | 850.78 | 997.10 | 1118.64 | 1496.24 | 767.00 | 934.56 | 1099.76 | 1239.00 | 1649.64 | 791.78 | 966.42 | 1137.52 | 1282.66 | 1706.28 |
| 94 | 750.48 | 909.78 | 1065.54 | 1195.34 | 1598.90 | 815.38 | 993.56 | 1168.20 | 1315.70 | 1752.30 | 840.16 | 1025.42 | 1205.96 | 1359.36 | 1808.94 |
| 95 | 803.58 | 973.50 | 1141.06 | 1280.30 | 1711.00 | 868.48 | 1057.28 | 1243.72 | 1400.66 | 1864.40 | 893.26 | 1089.14 | 1281.48 | 1444.32 | 1921.04 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 30 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 31 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 24.78 | 30.68 | 36.58 | 41.30 | 56.63 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 32 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 24.78 | 30.68 | 36.58 | 41.30 | 58.29 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 33 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 25.72 | 30.68 | 36.58 | 41.30 | 61.62 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 34 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 25.72 | 30.68 | 37.31 | 41.30 | 64.96 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 35 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 27.32 | 31.55 | 37.31 | 41.30 | 66.62 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 36 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 28.93 | 33.12 | 38.93 | 42.77 | 70.20 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 37 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 30.54 | 34.70 | 42.17 | 44.41 | 73.92 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 38 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 30.54 | 36.28 | 43.80 | 46.06 | 77.65 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 39 | 15.34 | 18.88 | 22.42 | 24.78 | 33.04 | 32.28 | 37.86 | 45.42 | 49.35 | 83.23 | 56.38 | 68.91 | 81.44 | 91.88 | 121.12 |
| 40 | 16.52 | 20.06 | 23.60 | 25.96 | 35.40 | 33.23 | 38.90 | 45.46 | 49.42 | 86.85 | 60.56 | 73.09 | 87.71 | 98.15 | 129.47 |
| 41 | 16.52 | 20.06 | 23.60 | 25.96 | 35.40 | 35.17 | 40.72 | 47.22 | 51.22 | 90.88 | 60.56 | 73.09 | 87.71 | 98.15 | 129.47 |
| 42 | 17.93 | 20.41 | 23.62 | 25.96 | 35.40 | 35.34 | 42.65 | 49.20 | 54.83 | 95.35 | 60.56 | 73.09 | 87.71 | 98.15 | 129.47 |
| 43 | 18.06 | 20.54 | 25.26 | 26.66 | 36.86 | 37.30 | 44.60 | 52.97 | 56.88 | 99.85 | 60.56 | 73.09 | 87.71 | 98.15 | 129.47 |
| 44 | 18.19 | 22.16 | 25.43 | 26.84 | 38.56 | 39.27 | 46.57 | 54.99 | 58.94 | 102.33 | 60.56 | 73.09 | 87.71 | 98.15 | 129.47 |
| 45 | 18.69 | 21.87 | 26.63 | 29.27 | 38.90 | 43.53 | 48.16 | 56.60 | 62.74 | 106.07 | 64.74 | 77.27 | 91.88 | 104.41 | 135.74 |
| 46 | 20.39 | 23.48 | 26.80 | 31.02 | 40.56 | 43.74 | 51.93 | 60.44 | 64.85 | 106.50 | 64.74 | 77.27 | 91.88 | 104.41 | 135.74 |
| 47 | 20.54 | 23.64 | 28.48 | 32.78 | 42.23 | 46.07 | 54.00 | 62.51 | 68.83 | 106.50 | 64.74 | 77.27 | 91.88 | 104.41 | 135.74 |
| 48 | 20.69 | 25.28 | 30.18 | 33.00 | 43.91 | 48.48 | 56.28 | 66.85 | 72.95 | 106.50 | 64.74 | 77.27 | 91.88 | 104.41 | 135.74 |
| 49 | 22.47 | 25.45 | 30.38 | 34.79 | 47.34 | 50.12 | 60.56 | 69.22 | 75.40 | 106.50 | 64.74 | 77.27 | 91.88 | 104.41 | 135.74 |
| 50 | 22.01 | 27.12 | 32.07 | 35.49 | 49.77 | 50.39 | 60.80 | 73.38 | 78.04 | 119.03 | 68.91 | 85.62 | 100.24 | 114.86 | 152.45 |
| 51 | 24.16 | 29.27 | 35.70 | 39.11 | 54.03 | 53.06 | 63.82 | 78.57 | 84.88 | 125.30 | 73.09 | 89.80 | 106.50 | 121.12 | 158.71 |
| 52 | 24.71 | 29.89 | 35.35 | 40.39 | 58.44 | 58.21 | 70.59 | 80.03 | 88.50 | 131.56 | 77.27 | 93.97 | 110.68 | 125.30 | 167.06 |
| 53 | 26.91 | 32.10 | 37.60 | 42.41 | 62.99 | 60.97 | 73.84 | 87.00 | 95.67 | 137.83 | 79.36 | 98.15 | 114.86 | 131.56 | 173.33 |
| 54 | 27.45 | 32.71 | 39.61 | 45.11 | 67.60 | 63.98 | 76.96 | 94.39 | 99.36 | 146.18 | 83.53 | 102.33 | 121.12 | 137.83 | 179.59 |
| 55 | 29.71 | 36.37 | 41.95 | 47.49 | 72.26 | 68.91 | 84.07 | 97.85 | 104.80 | 152.45 | 85.62 | 106.50 | 125.30 | 142.00 | 187.95 |
| 56 | 33.43 | 37.61 | 45.32 | 50.88 | 79.24 | 75.18 | 87.64 | 101.70 | 110.96 | 160.80 | 91.88 | 110.68 | 131.56 | 148.27 | 196.30 |
| 57 | 34.62 | 40.96 | 48.35 | 54.66 | 85.20 | 75.64 | 91.50 | 108.08 | 115.65 | 171.24 | 96.06 | 116.94 | 139.92 | 156.62 | 208.83 |
| 58 | 36.17 | 44.01 | 51.79 | 59.54 | 91.17 | 79.37 | 93.67 | 110.07 | 122.09 | 181.68 | 100.24 | 125.30 | 146.18 | 167.06 | 219.27 |
| 59 | 40.67 | 47.43 | 55.60 | 62.33 | 97.84 | 82.97 | 99.86 | 114.85 | 125.69 | 192.12 | 106.50 | 131.56 | 154.53 | 174.70 | 233.89 |
| 60 | 42.26 | 50.89 | 59.45 | 66.22 | 104.54 | 86.79 | 102.19 | 119.73 | 130.90 | 204.65 | 114.86 | 139.92 | 164.97 | 179.95 | 246.42 |
| 61 | 45.71 | 54.74 | 65.14 | 72.29 | 113.10 | 91.08 | 109.09 | 127.11 | 138.65 | 212.69 | 117.49 | 145.84 | 172.18 | 187.53 | 257.25 |
| 62 | 50.63 | 60.40 | 68.01 | 77.01 | 122.11 | 99.03 | 117.89 | 136.55 | 146.75 | 219.85 | 123.66 | 151.15 | 178.63 | 199.30 | 265.00 |
| 63 | 56.18 | 64.32 | 73.77 | 83.18 | 128.11 | 106.41 | 123.49 | 144.01 | 158.34 | 228.03 | 127.32 | 157.72 | 184.32 | 207.10 | 275.54 |
| 64 | 60.01 | 69.02 | 80.69 | 88.36 | 139.85 | 110.29 | 130.97 | 154.52 | 165.53 | 238.97 | 134.19 | 163.60 | 191.18 | 216.91 | 286.77 |
| 65 | 67.51 | 75.59 | 86.25 | 97.18 | 150.28 | 115.85 | 142.59 | 163.45 | 179.88 | 251.31 | 140.81 | 172.89 | 199.62 | 228.14 | 301.22 |
| 66 | 73.38 | 83.63 | 96.46 | 107.77 | 164.42 | 122.58 | 150.20 | 176.10 | 194.83 | 265.88 | 146.75 | 181.28 | 210.63 | 241.71 | 317.67 |
| 67 | 82.96 | 95.07 | 108.18 | 120.58 | 182.25 | 130.31 | 160.38 | 187.11 | 213.53 | 280.66 | 155.37 | 190.45 | 222.19 | 253.93 | 334.12 |
| 68 | 91.19 | 106.36 | 121.05 | 132.31 | 198.61 | 137.25 | 167.93 | 198.61 | 226.06 | 298.72 | 163.09 | 198.61 | 234.13 | 266.43 | 352.01 |
| 69 | 99.58 | 117.30 | 134.26 | 146.58 | 212.00 | 144.97 | 179.27 | 210.44 | 238.50 | 314.88 | 169.91 | 208.88 | 246.29 | 279.03 | 369.44 |
| 70 | 106.71 | 129.25 | 147.39 | 163.38 | 226.94 | 153.30 | 187.87 | 222.44 | 252.49 | 332.15 | 177.35 | 217.93 | 258.51 | 293.07 | 387.76 |
| 71 | 114.55 | 139.20 | 162.40 | 180.65 | 243.60 | 162.40 | 198.65 | 234.90 | 266.80 | 352.35 | 187.05 | 230.55 | 271.15 | 307.40 | 406.00 |
| 72 | 123.20 | 148.40 | 172.20 | 193.20 | 259.00 | 170.80 | 210.00 | 246.40 | 278.60 | 369.60 | 196.00 | 240.80 | 281.40 | 319.20 | 422.80 |
| 73 | 130.95 | 157.95 | 183.60 | 205.20 | 275.40 | 179.55 | 220.05 | 259.20 | 292.95 | 388.80 | 203.85 | 249.75 | 294.30 | 332.10 | 441.45 |
| 74 | 140.40 | 169.00 | 196.30 | 219.70 | 295.10 | 189.80 | 232.70 | 273.00 | 308.10 | 409.50 | 214.50 | 261.30 | 306.80 | 347.10 | 461.50 |
| 75 | 151.25 | 182.50 | 211.25 | 236.25 | 317.50 | 201.25 | 246.25 | 288.75 | 326.25 | 433.75 | 225.00 | 275.00 | 322.50 | 365.00 | 483.75 |
| 76 | 164.40 | 198.00 | 230.40 | 256.80 | 345.60 | 214.80 | 262.80 | 309.60 | 348.00 | 463.20 | 237.60 | 290.40 | 342.00 | 386.40 | 513.60 |
| 77 | 182.90 | 220.66 | 257.24 | 287.92 | 385.86 | 234.82 | 287.92 | 339.84 | 383.50 | 508.58 | 258.42 | 316.24 | 372.88 | 421.26 | 559.32 |
| 78 | 205.32 | 248.98 | 290.28 | 325.68 | 435.42 | 260.78 | 319.78 | 377.60 | 427.16 | 565.22 | 283.20 | 349.28 | 410.64 | 466.10 | 615.96 |
| 79 | 228.92 | 277.30 | 324.50 | 363.44 | 486.16 | 286.74 | 351.64 | 415.36 | 470.82 | 623.04 | 309.16 | 381.14 | 449.58 | 509.76 | 673.78 |
| 80 | 251.34 | 304.44 | 357.54 | 400.02 | 535.72 | 310.34 | 381.14 | 451.94 | 510.94 | 676.14 | 333.94 | 410.64 | 486.16 | 549.88 | 728.06 |
| 81 | 273.76 | 331.58 | 388.22 | 435.42 | 581.74 | 332.76 | 408.28 | 482.62 | 546.34 | 722.16 | 356.36 | 437.78 | 516.84 | 585.28 | 774.08 |
| 82 | 293.82 | 356.36 | 417.72 | 468.46 | 626.58 | 352.82 | 433.06 | 512.12 | 579.38 | 767.00 | 376.42 | 462.56 | 546.34 | 618.32 | 818.92 |
| 83 | 316.24 | 382.32 | 448.40 | 502.68 | 672.60 | 375.24 | 459.02 | 542.80 | 613.60 | 813.02 | 398.84 | 488.52 | 577.02 | 652.54 | 864.94 |
| 84 | 338.66 | 410.64 | 481.44 | 539.26 | 720.98 | 397.66 | 487.34 | 575.84 | 650.18 | 861.40 | 421.26 | 516.84 | 610.06 | 689.12 | 913.32 |
| 85 | 364.62 | 442.50 | 518.02 | 580.56 | 776.44 | 423.62 | 519.20 | 612.42 | 691.48 | 916.86 | 447.22 | 548.70 | 646.64 | 730.42 | 968.78 |
| 86 | 394.12 | 476.72 | 558.14 | 626.58 | 837.80 | 453.12 | 553.42 | 652.54 | 737.50 | 978.22 | 476.72 | 582.92 | 686.76 | 776.44 | 1030.14 |
| 87 | 424.80 | 514.48 | 602.98 | 674.96 | 903.88 | 483.80 | 591.18 | 697.38 | 785.88 | 1044.30 | 507.40 | 620.68 | 731.60 | 824.82 | 1096.22 |
| 88 | 457.84 | 554.60 | 649.00 | 728.06 | 973.50 | 516.84 | 631.30 | 743.40 | 838.98 | 1113.92 | 540.44 | 660.80 | 777.62 | 877.92 | 1165.84 |
| 89 | 492.06 | 597.08 | 698.56 | 783.52 | 1047.84 | 551.06 | 673.78 | 792.96 | 894.44 | 1188.26 | 574.66 | 703.28 | 827.18 | 933.38 | 1240.18 |
| 90 | 529.82 | 640.74 | 750.48 | 841.34 | 1125.72 | 588.82 | 717.44 | 844.88 | 952.26 | 1266.14 | 612.42 | 746.94 | 879.10 | 991.20 | 1318.06 |
| 91 | 567.58 | 686.76 | 804.76 | 901.52 | 1207.14 | 626.58 | 763.46 | 899.16 | 1012.44 | 1347.56 | 650.18 | 792.96 | 933.38 | 1051.38 | 1399.48 |
| 92 | 606.52 | 735.14 | 860.22 | 964.06 | 1289.74 | 665.52 | 811.84 | 954.62 | 1074.98 | 1430.16 | 689.12 | 841.34 | 988.84 | 1113.92 | 1482.08 |
| 93 | 647.82 | 784.70 | 919.22 | 1030.14 | 1378.24 | 706.82 | 861.40 | 1013.62 | 1141.06 | 1518.66 | 730.42 | 890.90 | 1047.84 | 1180.00 | 1570.58 |
| 94 | 692.66 | 838.98 | 981.76 | 1100.94 | 1472.64 | 751.66 | 915.68 | 1076.16 | 1211.86 | 1613.06 | 775.26 | 945.18 | 1110.38 | 1250.80 | 1664.98 |
| 95 | 741.04 | 897.98 | 1051.38 | 1178.82 | 1576.48 | 800.04 | 974.68 | 1145.78 | 1289.74 | 1716.90 | 823.64 | 1004.18 | 1180.00 | 1328.68 | 1768.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Assisted Living Facilities at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 30 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 31 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 27.14 | 34.22 | 40.12 | 46.02 | 62.78 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 32 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 27.14 | 34.22 | 40.12 | 46.02 | 64.63 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 33 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 28.17 | 34.22 | 40.12 | 46.02 | 68.32 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 34 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 28.17 | 34.22 | 40.92 | 46.02 | 72.02 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 35 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 29.93 | 35.19 | 40.92 | 46.02 | 73.86 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 36 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 31.69 | 36.95 | 42.70 | 47.65 | 77.83 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 37 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 33.45 | 38.71 | 46.25 | 49.49 | 81.96 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 38 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 33.45 | 40.47 | 48.03 | 51.32 | 86.09 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 39 | 16.52 | 21.24 | 23.60 | 28.32 | 36.58 | 35.36 | 42.23 | 49.81 | 54.98 | 92.28 | 62.65 | 79.36 | 91.88 | 104.41 | 137.83 |
| 40 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 37.76 | 44.67 | 51.14 | 56.29 | 95.71 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 41 | 18.88 | 22.42 | 25.96 | 29.50 | 38.94 | 39.96 | 46.75 | 53.12 | 58.34 | 100.15 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 42 | 20.49 | 22.81 | 25.98 | 29.50 | 38.94 | 40.16 | 48.97 | 55.35 | 62.44 | 105.08 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 43 | 20.64 | 22.96 | 27.79 | 30.30 | 40.54 | 42.38 | 51.21 | 59.59 | 64.78 | 110.04 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 44 | 20.78 | 24.77 | 27.98 | 30.49 | 42.42 | 44.63 | 53.47 | 61.86 | 67.13 | 112.77 | 68.91 | 83.53 | 98.15 | 110.68 | 146.18 |
| 45 | 21.18 | 24.30 | 30.43 | 31.71 | 43.92 | 48.97 | 54.80 | 64.92 | 69.17 | 120.63 | 73.09 | 87.71 | 104.41 | 116.94 | 156.62 |
| 46 | 23.11 | 26.09 | 30.63 | 33.60 | 45.80 | 49.20 | 59.09 | 69.32 | 71.50 | 121.12 | 73.09 | 87.71 | 104.41 | 116.94 | 156.62 |
| 47 | 23.28 | 26.26 | 32.55 | 35.51 | 47.68 | 51.82 | 61.45 | 71.70 | 75.89 | 121.12 | 73.09 | 87.71 | 104.41 | 116.94 | 156.62 |
| 48 | 23.44 | 28.09 | 34.49 | 35.75 | 49.58 | 54.54 | 64.05 | 76.68 | 80.44 | 121.12 | 73.09 | 87.71 | 104.41 | 116.94 | 156.62 |
| 49 | 25.47 | 28.27 | 34.72 | 37.69 | 53.45 | 56.38 | 68.91 | 79.40 | 83.13 | 121.12 | 73.09 | 87.71 | 104.41 | 116.94 | 156.62 |
| 50 | 26.14 | 29.83 | 36.25 | 40.95 | 55.46 | 58.14 | 68.40 | 83.03 | 90.74 | 135.74 | 81.44 | 98.15 | 116.94 | 131.56 | 173.33 |
| 51 | 28.42 | 33.45 | 38.56 | 43.30 | 61.33 | 62.89 | 71.33 | 88.40 | 94.11 | 142.00 | 85.62 | 104.41 | 121.12 | 137.83 | 183.77 |
| 52 | 27.45 | 33.97 | 39.43 | 45.96 | 65.94 | 66.24 | 78.43 | 91.47 | 99.56 | 150.36 | 87.71 | 106.50 | 125.30 | 144.09 | 192.12 |
| 53 | 31.16 | 36.28 | 43.18 | 47.89 | 70.67 | 71.13 | 83.82 | 100.84 | 106.93 | 156.62 | 91.88 | 110.68 | 131.56 | 150.36 | 196.30 |
| 54 | 31.56 | 38.16 | 43.70 | 50.57 | 75.46 | 73.98 | 88.81 | 104.44 | 114.36 | 164.97 | 96.06 | 119.03 | 137.83 | 156.62 | 204.65 |
| 55 | 33.95 | 40.56 | 47.54 | 53.08 | 81.89 | 79.36 | 96.37 | 112.11 | 120.04 | 171.24 | 100.24 | 123.21 | 144.09 | 162.89 | 215.09 |
| 56 | 37.79 | 43.18 | 52.40 | 59.36 | 89.15 | 83.53 | 101.91 | 117.65 | 130.09 | 181.68 | 106.50 | 129.47 | 152.45 | 173.33 | 225.54 |
| 57 | 40.38 | 46.61 | 53.87 | 61.67 | 96.66 | 87.90 | 103.43 | 121.83 | 130.57 | 194.21 | 112.77 | 133.65 | 158.71 | 181.68 | 238.07 |
| 58 | 41.73 | 50.88 | 60.19 | 68.05 | 104.20 | 91.27 | 108.97 | 129.38 | 138.74 | 208.83 | 116.94 | 144.09 | 169.15 | 192.12 | 254.77 |
| 59 | 46.48 | 54.41 | 63.94 | 72.03 | 112.51 | 96.80 | 113.30 | 133.68 | 143.65 | 221.36 | 123.21 | 152.45 | 179.59 | 203.82 | 269.39 |
| 60 | 47.89 | 59.37 | 67.75 | 77.26 | 120.87 | 100.29 | 118.91 | 138.15 | 152.12 | 235.98 | 131.56 | 162.89 | 190.03 | 207.94 | 288.18 |
| 61 | 52.85 | 63.16 | 75.05 | 83.41 | 129.50 | 106.26 | 127.58 | 147.09 | 159.45 | 245.10 | 137.74 | 168.13 | 198.51 | 218.78 | 297.77 |
| 62 | 56.42 | 69.02 | 77.73 | 88.21 | 138.83 | 112.37 | 136.31 | 156.58 | 169.20 | 251.26 | 141.33 | 174.70 | 204.15 | 228.32 | 306.22 |
| 63 | 65.29 | 72.90 | 85.12 | 94.46 | 146.17 | 123.52 | 141.65 | 165.61 | 179.00 | 262.24 | 150.12 | 180.52 | 214.73 | 239.11 | 319.24 |
| 64 | 69.01 | 77.65 | 92.21 | 100.99 | 159.83 | 128.68 | 150.70 | 179.67 | 190.86 | 273.90 | 154.41 | 187.50 | 220.59 | 251.84 | 332.72 |
| 65 | 75.18 | 82.72 | 98.97 | 109.86 | 171.51 | 131.89 | 158.63 | 189.81 | 205.10 | 288.74 | 160.41 | 194.28 | 229.92 | 263.79 | 347.56 |
| 66 | 82.55 | 93.72 | 110.86 | 123.37 | 187.21 | 139.84 | 170.92 | 203.72 | 224.81 | 305.59 | 169.19 | 205.45 | 245.16 | 279.69 | 367.74 |
| 67 | 93.92 | 106.95 | 124.26 | 136.37 | 210.16 | 150.35 | 182.09 | 215.51 | 245.22 | 324.10 | 178.75 | 218.85 | 258.94 | 292.35 | 389.25 |
| 68 | 103.77 | 121.55 | 138.77 | 152.44 | 227.67 | 156.63 | 193.77 | 229.29 | 259.97 | 343.93 | 187.31 | 229.29 | 271.27 | 308.41 | 406.91 |
| 69 | 115.14 | 133.84 | 154.92 | 168.14 | 243.18 | 168.35 | 205.77 | 244.74 | 275.91 | 363.21 | 199.53 | 241.62 | 286.82 | 324.24 | 427.12 |
| 70 | 123.24 | 148.79 | 169.28 | 187.75 | 261.51 | 177.35 | 216.42 | 257.00 | 293.07 | 384.75 | 205.90 | 252.49 | 299.09 | 339.66 | 449.38 |
| 71 | 131.95 | 159.50 | 185.60 | 207.89 | 279.85 | 187.05 | 229.10 | 271.15 | 308.85 | 407.45 | 217.50 | 266.80 | 313.20 | 356.70 | 471.25 |
| 72 | 140.00 | 170.80 | 198.80 | 222.60 | 298.20 | 197.40 | 242.20 | 285.60 | 322.00 | 428.40 | 226.80 | 278.60 | 327.60 | 369.60 | 491.40 |
| 73 | 149.85 | 180.90 | 210.60 | 236.25 | 317.25 | 207.90 | 253.80 | 298.35 | 338.85 | 449.55 | 237.60 | 290.25 | 340.20 | 386.10 | 513.00 |
| 74 | 161.20 | 195.00 | 224.90 | 253.50 | 339.30 | 219.70 | 269.10 | 314.60 | 357.50 | 474.50 | 248.30 | 304.20 | 354.90 | 404.30 | 534.30 |
| 75 | 173.75 | 208.75 | 245.00 | 272.50 | 365.00 | 233.75 | 283.75 | 336.25 | 378.75 | 501.25 | 261.25 | 318.75 | 376.25 | 423.75 | 561.25 |
| 76 | 189.60 | 228.00 | 266.40 | 297.60 | 398.40 | 249.60 | 304.80 | 358.80 | 405.60 | 537.60 | 276.00 | 338.40 | 398.40 | 450.00 | 596.40 |
| 77 | 211.22 | 256.06 | 297.36 | 335.12 | 447.22 | 273.76 | 335.12 | 394.12 | 448.40 | 592.36 | 300.90 | 369.34 | 434.24 | 492.06 | 651.36 |
| 78 | 238.36 | 289.10 | 337.48 | 378.78 | 506.22 | 303.26 | 372.88 | 440.14 | 499.14 | 659.62 | 331.58 | 407.10 | 480.26 | 545.16 | 720.98 |
| 79 | 266.68 | 323.32 | 377.60 | 424.80 | 567.58 | 335.12 | 410.64 | 484.98 | 551.06 | 729.24 | 363.44 | 446.04 | 526.28 | 598.26 | 790.60 |
| 80 | 293.82 | 356.36 | 417.72 | 468.46 | 625.40 | 364.62 | 447.22 | 528.64 | 599.44 | 791.78 | 391.76 | 481.44 | 569.94 | 646.64 | 854.32 |
| 81 | 318.60 | 385.86 | 453.12 | 509.76 | 679.68 | 389.40 | 476.72 | 564.04 | 640.74 | 846.06 | 416.54 | 510.94 | 605.34 | 687.94 | 908.60 |
| 82 | 343.38 | 416.54 | 488.52 | 548.70 | 732.78 | 414.18 | 507.40 | 599.44 | 679.68 | 899.16 | 441.32 | 541.62 | 640.74 | 726.88 | 961.70 |
| 83 | 368.16 | 446.04 | 523.92 | 588.82 | 785.88 | 438.96 | 536.90 | 634.84 | 719.80 | 952.26 | 466.10 | 571.12 | 676.14 | 767.00 | 1014.80 |
| 84 | 395.30 | 479.08 | 562.86 | 632.48 | 843.70 | 466.10 | 569.94 | 673.78 | 763.46 | 1010.08 | 493.24 | 604.16 | 715.08 | 810.66 | 1072.62 |
| 85 | 424.80 | 515.66 | 605.34 | 679.68 | 907.42 | 495.60 | 606.52 | 716.26 | 810.66 | 1073.80 | 522.74 | 640.74 | 757.56 | 857.86 | 1136.34 |
| 86 | 459.02 | 556.96 | 652.54 | 732.78 | 979.40 | 529.82 | 647.82 | 763.46 | 863.76 | 1145.78 | 556.96 | 682.04 | 804.76 | 910.96 | 1208.32 |
| 87 | 495.60 | 599.44 | 704.46 | 791.78 | 1056.10 | 566.40 | 690.30 | 815.38 | 922.76 | 1222.48 | 593.54 | 724.52 | 856.68 | 969.96 | 1285.02 |
| 88 | 533.36 | 646.64 | 758.74 | 853.14 | 1138.70 | 604.16 | 737.50 | 869.66 | 984.12 | 1305.08 | 631.30 | 771.72 | 910.96 | 1031.32 | 1367.62 |
| 89 | 573.48 | 696.20 | 816.56 | 918.04 | 1224.84 | 644.28 | 787.06 | 927.48 | 1049.02 | 1391.22 | 671.42 | 821.28 | 968.78 | 1096.22 | 1453.76 |
| 90 | 617.14 | 748.12 | 877.92 | 986.48 | 1315.70 | 687.94 | 838.98 | 988.84 | 1117.46 | 1482.08 | 715.08 | 873.20 | 1030.14 | 1164.66 | 1544.62 |
| 91 | 660.80 | 801.22 | 940.46 | 1056.10 | 1410.10 | 731.60 | 892.08 | 1051.38 | 1187.08 | 1576.48 | 758.74 | 926.30 | 1092.68 | 1234.28 | 1639.02 |
| 92 | 706.82 | 857.86 | 1006.54 | 1129.26 | 1508.04 | 777.62 | 948.72 | 1117.46 | 1260.24 | 1674.42 | 804.76 | 982.94 | 1158.76 | 1307.44 | 1736.96 |
| 93 | 755.20 | 915.68 | 1073.80 | 1207.14 | 1611.88 | 826.00 | 1006.54 | 1184.72 | 1338.12 | 1778.26 | 853.14 | 1040.76 | 1226.02 | 1385.32 | 1840.80 |
| 94 | 807.12 | 979.40 | 1148.14 | 1289.74 | 1721.62 | 877.92 | 1070.26 | 1259.06 | 1420.72 | 1888.00 | 905.06 | 1104.48 | 1300.36 | 1467.92 | 1950.54 |
| 95 | 863.76 | 1046.66 | 1228.38 | 1380.60 | 1841.98 | 934.56 | 1137.52 | 1339.30 | 1511.58 | 2008.36 | 961.70 | 1171.74 | 1380.60 | 1558.78 | 2070.90 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
## Assisted Living Facilities at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 30 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 31 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 25.96 | 30.68 | 36.58 | 41.30 | 56.63 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 32 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 25.96 | 30.68 | 36.58 | 41.30 | 58.29 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 33 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 26.94 | 30.68 | 36.58 | 41.30 | 61.62 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 34 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 26.94 | 30.68 | 37.31 | 41.30 | 64.96 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 35 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 28.62 | 31.55 | 37.31 | 41.30 | 66.62 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 36 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 30.31 | 33.12 | 38.93 | 42.77 | 70.20 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 37 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 31.99 | 34.70 | 42.17 | 44.41 | 73.92 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 38 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 31.99 | 36.28 | 43.80 | 46.06 | 77.65 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 39 | 16.52 | 18.88 | 22.42 | 24.78 | 33.04 | 33.82 | 37.86 | 45.42 | 49.35 | 83.23 | 58.47 | 71.00 | 83.53 | 93.97 | 123.21 |
| 40 | 16.52 | 20.06 | 23.60 | 25.96 | 35.40 | 34.74 | 40.34 | 46.88 | 49.42 | 86.85 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 41 | 16.52 | 20.06 | 23.60 | 25.96 | 35.40 | 36.77 | 42.22 | 48.69 | 51.22 | 90.88 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 42 | 17.93 | 20.41 | 23.62 | 25.96 | 35.40 | 36.94 | 44.23 | 50.74 | 54.83 | 95.35 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 43 | 18.06 | 20.54 | 25.26 | 26.66 | 36.86 | 38.99 | 46.25 | 54.62 | 56.88 | 99.85 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 44 | 18.19 | 22.16 | 25.43 | 26.84 | 38.56 | 41.06 | 48.29 | 56.71 | 58.94 | 102.33 | 60.56 | 75.18 | 87.71 | 100.24 | 131.56 |
| 45 | 18.69 | 21.87 | 26.63 | 29.27 | 38.90 | 43.53 | 48.16 | 58.26 | 62.74 | 106.07 | 64.74 | 79.36 | 93.97 | 106.50 | 139.92 |
| 46 | 20.39 | 23.48 | 26.80 | 31.02 | 40.56 | 43.74 | 51.93 | 62.21 | 64.85 | 106.50 | 64.74 | 79.36 | 93.97 | 106.50 | 139.92 |
| 47 | 20.54 | 23.64 | 28.48 | 32.78 | 42.23 | 46.07 | 54.00 | 64.34 | 68.83 | 106.50 | 64.74 | 79.36 | 93.97 | 106.50 | 139.92 |
| 48 | 20.69 | 25.28 | 30.18 | 33.00 | 43.91 | 48.48 | 56.28 | 68.82 | 72.95 | 106.50 | 64.74 | 79.36 | 93.97 | 106.50 | 139.92 |
| 49 | 22.47 | 25.45 | 30.38 | 34.79 | 47.34 | 50.12 | 60.56 | 71.25 | 75.40 | 106.50 | 64.74 | 79.36 | 93.97 | 106.50 | 139.92 |
| 50 | 23.38 | 27.12 | 33.46 | 35.49 | 49.77 | 52.33 | 62.70 | 75.31 | 78.04 | 119.03 | 73.09 | 87.71 | 104.41 | 116.94 | 154.53 |
| 51 | 25.58 | 29.27 | 35.70 | 39.11 | 54.03 | 55.03 | 65.70 | 80.54 | 84.88 | 127.39 | 77.27 | 91.88 | 108.59 | 123.21 | 162.89 |
| 52 | 26.08 | 29.89 | 35.35 | 41.78 | 58.44 | 60.22 | 70.59 | 80.03 | 90.34 | 133.65 | 81.44 | 96.06 | 112.77 | 129.47 | 169.15 |
| 53 | 28.33 | 33.49 | 37.60 | 42.41 | 64.53 | 65.04 | 75.84 | 87.00 | 95.67 | 142.00 | 83.53 | 102.33 | 116.94 | 133.65 | 177.50 |
| 54 | 27.45 | 34.07 | 39.61 | 45.11 | 67.60 | 63.98 | 78.94 | 94.39 | 101.24 | 146.18 | 83.53 | 106.50 | 123.21 | 139.92 | 183.77 |
| 55 | 29.71 | 36.37 | 43.35 | 48.89 | 73.87 | 71.00 | 86.12 | 101.92 | 108.61 | 154.53 | 87.71 | 108.59 | 129.47 | 146.18 | 192.12 |
| 56 | 33.43 | 39.00 | 45.32 | 52.30 | 80.89 | 77.27 | 89.68 | 103.69 | 114.79 | 164.97 | 93.97 | 114.86 | 133.65 | 154.53 | 202.56 |
| 57 | 36.06 | 42.37 | 48.35 | 56.07 | 86.83 | 79.73 | 93.49 | 108.08 | 119.38 | 175.42 | 100.24 | 121.12 | 142.00 | 160.80 | 213.01 |
| 58 | 36.17 | 44.01 | 53.19 | 60.96 | 92.80 | 79.37 | 95.58 | 113.93 | 125.79 | 183.77 | 104.41 | 127.39 | 150.36 | 171.24 | 225.54 |
| 59 | 42.12 | 48.83 | 56.99 | 65.10 | 99.47 | 84.94 | 103.70 | 118.61 | 131.08 | 196.30 | 112.77 | 135.74 | 160.80 | 183.02 | 240.15 |
| 60 | 43.67 | 52.30 | 60.84 | 68.98 | 107.81 | 88.72 | 104.04 | 123.41 | 136.20 | 210.92 | 119.03 | 142.00 | 169.15 | 185.94 | 254.77 |
| 61 | 47.14 | 56.14 | 66.55 | 75.07 | 116.38 | 94.87 | 110.94 | 130.74 | 143.85 | 218.77 | 121.54 | 149.90 | 176.23 | 195.34 | 265.36 |
| 62 | 52.08 | 61.83 | 69.40 | 78.41 | 125.45 | 102.84 | 119.73 | 140.19 | 150.20 | 225.74 | 129.55 | 157.03 | 182.55 | 203.17 | 274.81 |
| 63 | 56.18 | 65.75 | 75.19 | 84.59 | 131.39 | 108.31 | 128.94 | 147.61 | 161.79 | 233.73 | 129.22 | 161.52 | 190.03 | 214.63 | 285.04 |
| 64 | 61.51 | 70.46 | 82.13 | 91.17 | 143.18 | 113.97 | 134.55 | 158.11 | 172.28 | 244.49 | 137.87 | 169.12 | 196.69 | 226.10 | 297.80 |
| 65 | 67.51 | 77.01 | 87.66 | 100.00 | 153.54 | 117.64 | 146.15 | 168.72 | 184.93 | 258.44 | 142.59 | 176.45 | 204.97 | 237.05 | 310.13 |
| 66 | 74.91 | 85.07 | 99.34 | 109.19 | 167.67 | 127.76 | 155.38 | 183.01 | 199.83 | 272.78 | 151.93 | 184.73 | 219.26 | 246.89 | 328.03 |
| 67 | 84.53 | 96.56 | 111.10 | 122.02 | 187.18 | 133.65 | 163.72 | 193.79 | 218.53 | 290.68 | 160.38 | 195.46 | 230.54 | 260.61 | 345.81 |
| 68 | 94.33 | 107.88 | 124.01 | 135.19 | 203.45 | 142.09 | 172.77 | 205.07 | 230.90 | 306.79 | 167.93 | 203.45 | 240.59 | 274.50 | 363.31 |
| 69 | 101.13 | 120.31 | 137.21 | 150.89 | 216.68 | 148.09 | 183.94 | 216.68 | 246.29 | 324.24 | 174.59 | 216.68 | 254.09 | 289.94 | 380.35 |
| 70 | 109.71 | 132.26 | 151.77 | 166.25 | 232.96 | 157.81 | 192.38 | 228.45 | 258.51 | 342.67 | 183.36 | 223.94 | 267.52 | 300.59 | 398.28 |
| 71 | 118.90 | 142.10 | 166.75 | 184.95 | 249.40 | 168.20 | 204.45 | 242.15 | 274.05 | 361.05 | 194.30 | 236.35 | 279.85 | 316.10 | 417.60 |
| 72 | 126.00 | 151.20 | 177.80 | 198.80 | 266.00 | 176.40 | 214.20 | 254.80 | 288.40 | 380.80 | 201.60 | 246.40 | 292.60 | 330.40 | 436.80 |
| 73 | 133.65 | 162.00 | 187.65 | 210.60 | 282.15 | 184.95 | 226.80 | 265.95 | 301.05 | 399.60 | 210.60 | 257.85 | 302.40 | 342.90 | 454.95 |
| 74 | 144.30 | 172.90 | 201.50 | 224.90 | 301.60 | 196.30 | 237.90 | 280.80 | 317.20 | 421.20 | 222.30 | 270.40 | 317.20 | 357.50 | 474.50 |
| 75 | 156.25 | 187.50 | 217.50 | 243.75 | 326.25 | 208.75 | 255.00 | 298.75 | 337.50 | 447.50 | 232.50 | 283.75 | 333.75 | 377.50 | 500.00 |
| 76 | 169.20 | 202.80 | 236.40 | 265.20 | 355.20 | 222.00 | 270.00 | 318.00 | 361.20 | 478.80 | 246.00 | 300.00 | 352.80 | 399.60 | 530.40 |
| 77 | 188.80 | 227.74 | 264.32 | 297.36 | 397.66 | 244.26 | 298.54 | 349.28 | 397.66 | 526.28 | 267.86 | 328.04 | 384.68 | 436.60 | 578.20 |
| 78 | 212.40 | 257.24 | 299.72 | 336.30 | 450.76 | 270.22 | 331.58 | 390.58 | 442.50 | 587.64 | 295.00 | 361.08 | 425.98 | 482.62 | 640.74 |
| 79 | 237.18 | 286.74 | 336.30 | 376.42 | 503.86 | 297.36 | 363.44 | 431.88 | 488.52 | 646.64 | 322.14 | 395.30 | 467.28 | 528.64 | 700.92 |
| 80 | 260.78 | 316.24 | 370.52 | 415.36 | 554.60 | 323.32 | 396.48 | 468.46 | 531.00 | 702.10 | 346.92 | 427.16 | 505.04 | 572.30 | 756.38 |
| 81 | 283.20 | 343.38 | 402.38 | 451.94 | 602.98 | 345.74 | 423.62 | 500.32 | 567.58 | 750.48 | 369.34 | 454.30 | 536.90 | 608.88 | 804.76 |
| 82 | 304.44 | 369.34 | 431.88 | 484.98 | 649.00 | 366.98 | 449.58 | 529.82 | 600.62 | 796.50 | 390.58 | 480.26 | 566.40 | 641.92 | 850.78 |
| 83 | 326.86 | 396.48 | 464.92 | 521.56 | 696.20 | 389.40 | 476.72 | 562.86 | 637.20 | 843.70 | 413.00 | 507.40 | 599.44 | 678.50 | 897.98 |
| 84 | 351.64 | 424.80 | 497.96 | 558.14 | 746.94 | 414.18 | 505.04 | 595.90 | 673.78 | 894.44 | 437.78 | 535.72 | 632.48 | 715.08 | 948.72 |
| 85 | 377.60 | 457.84 | 536.90 | 601.80 | 804.76 | 440.14 | 538.08 | 634.84 | 717.44 | 952.26 | 463.74 | 568.76 | 671.42 | 758.74 | 1006.54 |
| 86 | 408.28 | 493.24 | 578.20 | 649.00 | 867.30 | 470.82 | 573.48 | 676.14 | 764.64 | 1014.80 | 494.42 | 604.16 | 712.72 | 805.94 | 1069.08 |
| 87 | 440.14 | 532.18 | 624.22 | 699.74 | 935.74 | 502.68 | 612.42 | 722.16 | 815.38 | 1083.24 | 526.28 | 643.10 | 758.74 | 856.68 | 1137.52 |
| 88 | 474.36 | 573.48 | 672.60 | 754.02 | 1008.90 | 536.90 | 653.72 | 770.54 | 869.66 | 1156.40 | 560.50 | 684.40 | 807.12 | 910.96 | 1210.68 |
| 89 | 510.94 | 618.32 | 724.52 | 813.02 | 1085.60 | 573.48 | 698.56 | 822.46 | 928.66 | 1233.10 | 597.08 | 729.24 | 859.04 | 969.96 | 1287.38 |
| 90 | 547.52 | 664.34 | 777.62 | 873.20 | 1167.02 | 610.06 | 744.58 | 875.56 | 988.84 | 1314.52 | 633.66 | 775.26 | 912.14 | 1030.14 | 1368.80 |
| 91 | 587.64 | 711.54 | 833.08 | 935.74 | 1249.62 | 650.18 | 791.78 | 931.02 | 1051.38 | 1397.12 | 673.78 | 822.46 | 967.60 | 1092.68 | 1451.40 |
| 92 | 627.76 | 759.92 | 890.90 | 999.46 | 1336.94 | 690.30 | 840.16 | 988.84 | 1115.10 | 1484.44 | 713.90 | 870.84 | 1025.42 | 1156.40 | 1538.72 |
| 93 | 671.42 | 813.02 | 952.26 | 1067.90 | 1427.80 | 733.96 | 893.26 | 1050.20 | 1183.54 | 1575.30 | 757.56 | 923.94 | 1086.78 | 1224.84 | 1629.58 |
| 94 | 717.44 | 868.48 | 1017.16 | 1141.06 | 1526.92 | 779.98 | 948.72 | 1115.10 | 1256.70 | 1674.42 | 803.58 | 979.40 | 1151.68 | 1298.00 | 1728.70 |
| 95 | 767.00 | 928.66 | 1087.96 | 1221.30 | 1633.12 | 829.54 | 1008.90 | 1185.90 | 1336.94 | 1780.62 | 853.14 | 1039.58 | 1222.48 | 1378.24 | 1834.90 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 30 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 31 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 22.42 | 27.14 | 33.04 | 38.94 | 51.70 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 32 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 22.42 | 27.14 | 33.04 | 38.94 | 53.22 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 33 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 23.27 | 27.14 | 33.04 | 38.94 | 56.27 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 34 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 23.27 | 27.14 | 33.70 | 38.94 | 59.31 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 35 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 24.72 | 27.91 | 33.70 | 38.94 | 60.83 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 36 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 26.18 | 29.30 | 35.16 | 40.32 | 64.10 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 37 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 27.63 | 30.70 | 38.09 | 41.87 | 67.50 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 38 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 27.63 | 32.09 | 39.56 | 43.42 | 70.89 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 39 | 14.16 | 16.52 | 20.06 | 23.60 | 30.68 | 29.21 | 33.49 | 41.02 | 46.53 | 75.99 | 52.21 | 62.65 | 75.18 | 85.62 | 112.77 |
| 40 | 15.34 | 17.70 | 21.24 | 23.60 | 31.86 | 31.72 | 34.58 | 41.20 | 45.30 | 77.98 | 56.38 | 66.83 | 79.36 | 89.80 | 119.03 |
| 41 | 15.34 | 17.70 | 21.24 | 23.60 | 31.86 | 33.57 | 36.19 | 42.79 | 46.95 | 81.60 | 56.38 | 66.83 | 79.36 | 89.80 | 119.03 |
| 42 | 16.65 | 18.01 | 21.26 | 23.60 | 31.86 | 33.73 | 37.91 | 44.59 | 50.26 | 85.62 | 56.38 | 66.83 | 79.36 | 89.80 | 119.03 |
| 43 | 16.77 | 18.13 | 22.74 | 24.24 | 33.17 | 35.60 | 39.65 | 48.00 | 52.14 | 89.66 | 56.38 | 66.83 | 79.36 | 89.80 | 119.03 |
| 44 | 16.89 | 19.55 | 22.89 | 24.40 | 34.70 | 37.49 | 41.39 | 49.83 | 54.03 | 91.88 | 56.38 | 66.83 | 79.36 | 89.80 | 119.03 |
| 45 | 17.44 | 19.44 | 24.09 | 25.61 | 36.39 | 41.71 | 43.17 | 51.60 | 56.30 | 97.75 | 58.47 | 71.00 | 83.53 | 93.97 | 125.30 |
| 46 | 19.03 | 20.87 | 24.25 | 27.14 | 37.95 | 41.91 | 46.56 | 55.10 | 58.20 | 98.15 | 58.47 | 71.00 | 83.53 | 93.97 | 125.30 |
| 47 | 19.17 | 21.01 | 25.77 | 28.68 | 39.51 | 44.15 | 48.42 | 56.99 | 61.77 | 98.15 | 58.47 | 71.00 | 83.53 | 93.97 | 125.30 |
| 48 | 19.31 | 22.47 | 27.31 | 28.87 | 41.08 | 46.46 | 50.46 | 60.95 | 65.47 | 98.15 | 58.47 | 71.00 | 83.53 | 93.97 | 125.30 |
| 49 | 20.98 | 22.62 | 27.49 | 30.44 | 44.29 | 48.03 | 54.30 | 63.11 | 67.67 | 98.15 | 58.47 | 71.00 | 83.53 | 93.97 | 125.30 |
| 50 | 20.63 | 24.41 | 29.28 | 32.76 | 44.08 | 46.51 | 55.10 | 67.59 | 70.78 | 106.50 | 64.74 | 79.36 | 91.88 | 104.41 | 137.83 |
| 51 | 22.74 | 27.88 | 31.42 | 36.31 | 48.19 | 49.13 | 60.07 | 70.72 | 77.50 | 112.77 | 66.83 | 83.53 | 96.06 | 110.68 | 146.18 |
| 52 | 23.33 | 27.17 | 32.63 | 37.60 | 53.95 | 54.20 | 64.70 | 72.41 | 81.13 | 121.12 | 71.00 | 85.62 | 102.33 | 116.94 | 152.45 |
| 53 | 25.50 | 29.31 | 34.82 | 38.31 | 56.84 | 56.91 | 67.85 | 79.09 | 86.29 | 125.30 | 75.18 | 89.80 | 106.50 | 121.12 | 158.71 |
| 54 | 26.07 | 29.98 | 35.51 | 41.01 | 61.31 | 59.98 | 71.04 | 84.35 | 91.86 | 133.65 | 77.27 | 93.97 | 108.59 | 127.39 | 164.97 |
| 55 | 28.29 | 33.57 | 37.76 | 43.30 | 65.84 | 64.74 | 77.92 | 89.69 | 97.18 | 139.92 | 81.44 | 98.15 | 112.77 | 129.47 | 173.33 |
| 56 | 29.07 | 34.82 | 42.48 | 46.64 | 72.64 | 66.83 | 79.49 | 95.72 | 101.40 | 146.18 | 83.53 | 102.33 | 121.12 | 135.74 | 181.68 |
| 57 | 31.73 | 38.13 | 42.82 | 50.46 | 78.64 | 69.51 | 83.54 | 96.29 | 106.32 | 156.62 | 87.71 | 108.59 | 127.39 | 144.09 | 192.12 |
| 58 | 33.39 | 39.88 | 47.59 | 53.87 | 83.03 | 73.42 | 86.03 | 102.34 | 110.99 | 164.97 | 91.88 | 114.86 | 135.74 | 152.45 | 202.56 |
| 59 | 37.76 | 43.25 | 51.43 | 58.18 | 89.68 | 77.04 | 90.26 | 107.32 | 116.72 | 177.50 | 98.15 | 121.12 | 142.00 | 164.30 | 215.09 |
| 60 | 38.03 | 46.65 | 53.92 | 62.09 | 96.37 | 77.14 | 92.90 | 108.68 | 122.05 | 187.95 | 104.41 | 127.39 | 150.36 | 165.95 | 227.62 |
| 61 | 42.85 | 50.53 | 60.89 | 66.73 | 103.27 | 83.49 | 101.69 | 118.03 | 128.25 | 194.46 | 111.41 | 133.69 | 160.02 | 173.86 | 237.00 |
| 62 | 44.84 | 54.64 | 62.46 | 71.41 | 112.07 | 89.51 | 106.84 | 125.63 | 136.39 | 202.18 | 111.89 | 137.41 | 162.92 | 183.82 | 245.37 |
| 63 | 51.63 | 58.61 | 68.09 | 76.13 | 116.61 | 96.91 | 112.59 | 133.21 | 144.57 | 209.03 | 117.82 | 144.42 | 171.02 | 192.04 | 252.73 |
| 64 | 55.51 | 63.27 | 73.48 | 81.35 | 128.19 | 102.94 | 120.20 | 141.94 | 152.02 | 218.75 | 123.16 | 148.90 | 174.63 | 200.37 | 264.71 |
| 65 | 61.37 | 68.46 | 79.18 | 88.73 | 137.21 | 106.94 | 130.11 | 151.15 | 164.75 | 229.92 | 128.33 | 156.85 | 183.58 | 210.32 | 274.48 |
| 66 | 67.26 | 76.42 | 89.26 | 99.26 | 151.39 | 112.22 | 138.12 | 162.29 | 179.85 | 245.16 | 136.39 | 165.74 | 195.09 | 222.72 | 293.50 |
| 67 | 75.14 | 87.64 | 99.41 | 110.53 | 167.47 | 118.61 | 147.01 | 172.07 | 196.85 | 258.94 | 142.00 | 175.41 | 203.81 | 233.88 | 307.39 |
| 68 | 83.33 | 98.76 | 110.72 | 122.24 | 182.46 | 125.95 | 155.01 | 182.46 | 208.30 | 274.50 | 148.55 | 184.08 | 216.37 | 245.44 | 324.56 |
| 69 | 91.80 | 106.77 | 122.46 | 135.08 | 194.85 | 132.50 | 163.68 | 193.29 | 221.35 | 289.94 | 157.44 | 191.74 | 226.03 | 257.21 | 341.38 |
| 70 | 97.69 | 118.73 | 135.72 | 150.49 | 208.91 | 139.77 | 172.84 | 204.40 | 232.96 | 306.60 | 162.32 | 199.89 | 237.46 | 270.53 | 357.70 |
| 71 | 104.40 | 127.60 | 149.35 | 166.31 | 223.30 | 147.90 | 182.70 | 216.05 | 246.50 | 323.35 | 171.10 | 211.70 | 249.40 | 284.20 | 374.10 |
| 72 | 113.40 | 135.80 | 158.20 | 177.80 | 238.00 | 156.80 | 193.20 | 225.40 | 257.60 | 340.20 | 180.60 | 219.80 | 259.00 | 294.00 | 390.60 |
| 73 | 120.15 | 144.45 | 168.75 | 189.00 | 252.45 | 164.70 | 202.50 | 238.95 | 270.00 | 356.40 | 187.65 | 229.50 | 271.35 | 306.45 | 405.00 |
| 74 | 128.70 | 156.00 | 180.70 | 202.80 | 270.40 | 175.50 | 214.50 | 250.90 | 284.70 | 377.00 | 197.60 | 241.80 | 283.40 | 321.10 | 423.80 |
| 75 | 138.75 | 167.50 | 195.00 | 217.50 | 292.50 | 185.00 | 227.50 | 266.25 | 300.00 | 400.00 | 206.25 | 253.75 | 297.50 | 336.25 | 446.25 |
| 76 | 151.20 | 181.20 | 212.40 | 236.40 | 316.80 | 198.00 | 241.20 | 284.40 | 321.60 | 426.00 | 219.60 | 266.40 | 315.60 | 355.20 | 471.60 |
| 77 | 168.74 | 202.96 | 237.18 | 264.32 | 355.18 | 217.12 | 265.50 | 313.88 | 354.00 | 469.64 | 239.54 | 291.46 | 343.38 | 388.22 | 515.66 |
| 78 | 189.98 | 228.92 | 267.86 | 299.72 | 401.20 | 240.72 | 295.00 | 348.10 | 394.12 | 521.56 | 261.96 | 320.96 | 378.78 | 430.70 | 568.76 |
| 79 | 211.22 | 256.06 | 298.54 | 335.12 | 448.40 | 264.32 | 324.50 | 382.32 | 434.24 | 574.66 | 286.74 | 351.64 | 415.36 | 470.82 | 623.04 |
| 80 | 231.28 | 280.84 | 329.22 | 369.34 | 494.42 | 286.74 | 351.64 | 416.54 | 472.00 | 625.40 | 307.98 | 378.78 | 448.40 | 508.58 | 672.60 |
| 81 | 251.34 | 304.44 | 357.54 | 401.20 | 536.90 | 306.80 | 375.24 | 444.86 | 503.86 | 667.88 | 328.04 | 402.38 | 476.72 | 540.44 | 715.08 |
| 82 | 271.40 | 329.22 | 384.68 | 431.88 | 578.20 | 326.86 | 400.02 | 472.00 | 534.54 | 709.18 | 348.10 | 427.16 | 503.86 | 571.12 | 756.38 |
| 83 | 291.46 | 352.82 | 413.00 | 463.74 | 619.50 | 346.92 | 423.62 | 500.32 | 566.40 | 750.48 | 368.16 | 450.76 | 532.18 | 602.98 | 797.68 |
| 84 | 311.52 | 377.60 | 443.68 | 497.96 | 665.52 | 366.98 | 448.40 | 531.00 | 600.62 | 796.50 | 388.22 | 475.54 | 562.86 | 637.20 | 843.70 |
| 85 | 336.30 | 407.10 | 477.90 | 535.72 | 716.26 | 391.76 | 477.90 | 565.22 | 638.38 | 847.24 | 413.00 | 505.04 | 597.08 | 674.96 | 894.44 |
| 86 | 363.44 | 438.96 | 515.66 | 578.20 | 772.90 | 418.90 | 509.76 | 602.98 | 680.86 | 903.88 | 440.14 | 536.90 | 634.84 | 717.44 | 951.08 |
| 87 | 391.76 | 474.36 | 555.78 | 624.22 | 833.08 | 447.22 | 545.16 | 643.10 | 726.88 | 964.06 | 468.46 | 572.30 | 674.96 | 763.46 | 1011.26 |
| 88 | 421.26 | 512.12 | 598.26 | 672.60 | 899.16 | 476.72 | 582.92 | 685.58 | 775.26 | 1030.14 | 497.96 | 610.06 | 717.44 | 811.84 | 1077.34 |
| 89 | 453.12 | 549.88 | 645.46 | 723.34 | 966.42 | 508.58 | 620.68 | 732.78 | 826.00 | 1097.40 | 529.82 | 647.82 | 764.64 | 862.58 | 1144.60 |
| 90 | 487.34 | 591.18 | 692.66 | 777.62 | 1039.58 | 542.80 | 661.98 | 779.98 | 880.28 | 1170.56 | 564.04 | 689.12 | 811.84 | 916.86 | 1217.76 |
| 91 | 522.74 | 633.66 | 742.22 | 833.08 | 1113.92 | 578.20 | 704.46 | 829.54 | 935.74 | 1244.90 | 599.44 | 731.60 | 861.40 | 972.32 | 1292.10 |
| 92 | 558.14 | 677.32 | 792.96 | 890.90 | 1190.62 | 613.60 | 748.12 | 880.28 | 993.56 | 1321.60 | 634.84 | 775.26 | 912.14 | 1030.14 | 1368.80 |
| 93 | 597.08 | 723.34 | 847.24 | 951.08 | 1272.04 | 652.54 | 794.14 | 934.56 | 1053.74 | 1403.02 | 673.78 | 821.28 | 966.42 | 1090.32 | 1450.22 |
| 94 | 638.38 | 772.90 | 906.24 | 1015.98 | 1359.36 | 693.84 | 843.70 | 993.56 | 1118.64 | 1490.34 | 715.08 | 870.84 | 1025.42 | 1155.22 | 1537.54 |
| 95 | 683.22 | 827.18 | 969.96 | 1087.96 | 1454.94 | 738.68 | 897.98 | 1057.28 | 1190.62 | 1585.92 | 759.92 | 925.12 | 1089.14 | 1227.20 | 1633.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
## Assisted Living Facilities at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 30 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 31 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 21.24 | 27.14 | 30.68 | 35.40 | 48.01 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 32 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 21.24 | 27.14 | 30.68 | 35.40 | 49.42 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 33 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 22.04 | 27.14 | 30.68 | 35.40 | 52.25 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 34 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 22.04 | 27.14 | 31.29 | 35.40 | 55.07 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 35 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 23.42 | 27.91 | 31.29 | 35.40 | 56.48 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 36 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 24.80 | 29.30 | 32.65 | 36.66 | 59.52 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 37 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 26.18 | 30.70 | 35.37 | 38.07 | 62.67 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 38 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 26.18 | 32.09 | 36.73 | 39.48 | 65.83 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 39 | 12.98 | 16.52 | 18.88 | 21.24 | 28.32 | 27.67 | 33.49 | 38.09 | 42.30 | 70.57 | 48.03 | 58.47 | 68.91 | 79.36 | 104.41 |
| 40 | 14.16 | 16.52 | 20.06 | 22.42 | 30.68 | 28.70 | 33.14 | 38.35 | 42.56 | 74.44 | 52.21 | 60.56 | 75.18 | 83.53 | 110.68 |
| 41 | 14.16 | 16.52 | 20.06 | 22.42 | 30.68 | 30.37 | 34.68 | 39.84 | 44.11 | 77.89 | 52.21 | 60.56 | 75.18 | 83.53 | 110.68 |
| 42 | 15.37 | 16.81 | 20.08 | 22.42 | 30.68 | 30.52 | 36.33 | 41.51 | 47.21 | 81.73 | 52.21 | 60.56 | 75.18 | 83.53 | 110.68 |
| 43 | 15.48 | 16.92 | 21.47 | 23.03 | 31.94 | 32.21 | 37.99 | 44.69 | 48.98 | 85.58 | 52.21 | 60.56 | 75.18 | 83.53 | 110.68 |
| 44 | 15.59 | 18.25 | 21.62 | 23.18 | 33.42 | 33.92 | 39.67 | 46.40 | 50.76 | 87.71 | 52.21 | 60.56 | 75.18 | 83.53 | 110.68 |
| 45 | 16.20 | 18.22 | 22.82 | 24.40 | 32.63 | 38.09 | 39.85 | 48.27 | 53.08 | 89.43 | 56.38 | 64.74 | 79.36 | 87.71 | 114.86 |
| 46 | 17.67 | 19.57 | 22.98 | 25.85 | 34.02 | 38.27 | 42.98 | 51.55 | 54.88 | 89.80 | 56.38 | 64.74 | 79.36 | 87.71 | 114.86 |
| 47 | 17.80 | 19.70 | 24.41 | 27.32 | 35.42 | 40.31 | 44.69 | 53.31 | 58.24 | 89.80 | 56.38 | 64.74 | 79.36 | 87.71 | 114.86 |
| 48 | 17.93 | 21.07 | 25.87 | 27.50 | 36.83 | 42.42 | 46.58 | 57.02 | 61.73 | 89.80 | 56.38 | 64.74 | 79.36 | 87.71 | 114.86 |
| 49 | 19.48 | 21.21 | 26.04 | 28.99 | 39.71 | 43.85 | 50.12 | 59.04 | 63.80 | 89.80 | 56.38 | 64.74 | 79.36 | 87.71 | 114.86 |
| 50 | 19.26 | 23.05 | 27.89 | 30.03 | 42.66 | 44.57 | 51.30 | 63.72 | 65.33 | 102.33 | 58.47 | 73.09 | 85.62 | 98.15 | 129.47 |
| 51 | 19.90 | 25.09 | 29.99 | 33.52 | 45.27 | 45.20 | 54.44 | 66.79 | 71.97 | 106.50 | 60.56 | 77.27 | 89.80 | 104.41 | 133.65 |
| 52 | 20.59 | 25.81 | 29.91 | 34.82 | 49.45 | 48.17 | 60.78 | 68.60 | 75.59 | 110.68 | 64.74 | 81.44 | 93.97 | 106.50 | 142.00 |
| 53 | 22.66 | 27.91 | 32.03 | 35.57 | 53.77 | 50.81 | 63.86 | 73.16 | 80.67 | 116.94 | 66.83 | 83.53 | 98.15 | 110.68 | 148.27 |
| 54 | 23.33 | 27.26 | 34.14 | 38.27 | 58.16 | 53.99 | 65.12 | 80.34 | 84.36 | 125.30 | 71.00 | 85.62 | 104.41 | 116.94 | 154.53 |
| 55 | 25.46 | 30.77 | 36.36 | 40.50 | 61.02 | 58.47 | 71.77 | 83.58 | 89.56 | 129.47 | 73.09 | 89.80 | 108.59 | 121.12 | 158.71 |
| 56 | 29.07 | 32.04 | 38.23 | 43.82 | 67.68 | 64.74 | 75.41 | 85.75 | 95.66 | 137.83 | 79.36 | 93.97 | 110.68 | 127.39 | 167.06 |
| 57 | 28.85 | 35.31 | 41.44 | 46.25 | 72.09 | 63.37 | 77.57 | 92.36 | 98.86 | 146.18 | 81.44 | 100.24 | 119.03 | 133.65 | 177.50 |
| 58 | 30.61 | 37.13 | 43.39 | 51.04 | 78.15 | 67.46 | 78.38 | 92.69 | 103.59 | 154.53 | 85.62 | 106.50 | 123.21 | 142.00 | 187.95 |
| 59 | 34.86 | 40.46 | 47.26 | 52.64 | 83.16 | 71.12 | 84.50 | 97.90 | 105.94 | 162.89 | 91.88 | 112.77 | 131.56 | 147.66 | 198.39 |
| 60 | 35.22 | 43.82 | 49.77 | 56.57 | 89.84 | 73.29 | 87.32 | 101.31 | 111.44 | 175.42 | 96.06 | 119.03 | 139.92 | 149.95 | 210.92 |
| 61 | 38.57 | 46.32 | 55.23 | 61.17 | 96.71 | 77.79 | 92.45 | 107.14 | 117.86 | 182.31 | 99.26 | 123.56 | 145.84 | 158.23 | 218.77 |
| 62 | 43.40 | 51.77 | 58.29 | 65.81 | 103.71 | 83.80 | 101.31 | 116.52 | 126.03 | 186.48 | 106.00 | 129.55 | 153.11 | 170.28 | 225.74 |
| 63 | 47.07 | 54.32 | 62.42 | 70.49 | 108.40 | 89.31 | 105.33 | 122.41 | 134.25 | 193.83 | 108.31 | 133.02 | 155.82 | 175.09 | 233.73 |
| 64 | 51.01 | 58.96 | 69.16 | 75.74 | 118.21 | 93.75 | 111.23 | 132.96 | 141.88 | 202.21 | 113.97 | 139.71 | 163.60 | 185.66 | 242.65 |
| 65 | 56.77 | 64.18 | 73.52 | 83.10 | 127.41 | 98.03 | 121.20 | 140.60 | 152.98 | 213.88 | 117.64 | 146.15 | 169.32 | 194.28 | 254.88 |
| 66 | 62.68 | 70.65 | 82.07 | 92.17 | 140.00 | 105.32 | 127.76 | 150.20 | 166.52 | 226.17 | 124.31 | 153.66 | 179.55 | 205.45 | 271.06 |
| 67 | 70.44 | 80.22 | 92.10 | 101.92 | 154.34 | 110.26 | 135.32 | 158.71 | 180.16 | 237.22 | 131.98 | 162.05 | 188.78 | 215.51 | 284.00 |
| 68 | 77.04 | 91.17 | 103.34 | 112.18 | 169.54 | 116.26 | 143.71 | 169.54 | 192.15 | 255.12 | 138.87 | 169.54 | 200.22 | 226.06 | 300.34 |
| 69 | 84.02 | 99.25 | 113.60 | 125.02 | 180.82 | 123.15 | 151.21 | 177.71 | 202.65 | 268.12 | 143.41 | 177.71 | 208.88 | 236.94 | 314.88 |
| 70 | 90.18 | 109.71 | 125.50 | 139.02 | 192.38 | 129.25 | 159.31 | 189.37 | 214.92 | 282.55 | 150.29 | 184.86 | 219.43 | 249.49 | 327.64 |
| 71 | 97.15 | 118.90 | 137.75 | 153.41 | 207.35 | 137.75 | 169.65 | 200.10 | 226.20 | 300.15 | 159.50 | 197.20 | 230.55 | 261.00 | 345.10 |
| 72 | 105.00 | 126.00 | 147.00 | 163.80 | 219.80 | 145.60 | 177.80 | 210.00 | 236.60 | 313.60 | 166.60 | 204.40 | 239.40 | 271.60 | 358.40 |
| 73 | 110.70 | 133.65 | 156.60 | 174.15 | 233.55 | 152.55 | 186.30 | 221.40 | 248.40 | 329.40 | 172.80 | 211.95 | 251.10 | 282.15 | 375.30 |
| 74 | 119.60 | 144.30 | 166.40 | 187.20 | 250.90 | 161.20 | 198.90 | 231.40 | 262.60 | 348.40 | 182.00 | 222.30 | 260.00 | 295.10 | 392.60 |
| 75 | 128.75 | 155.00 | 180.00 | 201.25 | 270.00 | 171.25 | 208.75 | 246.25 | 277.50 | 368.75 | 191.25 | 233.75 | 275.00 | 311.25 | 411.25 |
| 76 | 139.20 | 168.00 | 195.60 | 218.40 | 294.00 | 182.40 | 223.20 | 262.80 | 296.40 | 393.60 | 201.60 | 246.00 | 290.40 | 328.80 | 436.80 |
| 77 | 155.76 | 187.62 | 218.30 | 244.26 | 328.04 | 199.42 | 244.26 | 289.10 | 325.68 | 431.88 | 219.48 | 269.04 | 316.24 | 357.54 | 475.54 |
| 78 | 174.64 | 211.22 | 246.62 | 277.30 | 370.52 | 221.84 | 271.40 | 320.96 | 363.44 | 481.44 | 240.72 | 296.18 | 349.28 | 396.48 | 523.92 |
| 79 | 194.70 | 236.00 | 276.12 | 309.16 | 413.00 | 244.26 | 299.72 | 352.82 | 400.02 | 529.82 | 263.14 | 324.50 | 382.32 | 433.06 | 572.30 |
| 80 | 213.58 | 258.42 | 304.44 | 339.84 | 455.48 | 264.32 | 323.32 | 384.68 | 434.24 | 574.66 | 284.38 | 349.28 | 414.18 | 467.28 | 619.50 |
| 81 | 232.46 | 282.02 | 330.40 | 370.52 | 494.42 | 283.20 | 346.92 | 410.64 | 464.92 | 613.60 | 303.26 | 372.88 | 440.14 | 497.96 | 658.44 |
| 82 | 250.16 | 303.26 | 355.18 | 397.66 | 532.18 | 300.90 | 368.16 | 435.42 | 492.06 | 651.36 | 320.96 | 394.12 | 464.92 | 525.10 | 696.20 |
| 83 | 269.04 | 324.50 | 381.14 | 427.16 | 572.30 | 319.78 | 389.40 | 461.38 | 521.56 | 691.48 | 339.84 | 415.36 | 490.88 | 554.60 | 736.32 |
| 84 | 287.92 | 349.28 | 409.46 | 457.84 | 612.42 | 338.66 | 414.18 | 489.70 | 552.24 | 731.60 | 358.72 | 440.14 | 519.20 | 585.28 | 776.44 |
| 85 | 310.34 | 376.42 | 440.14 | 493.24 | 659.62 | 361.08 | 441.32 | 520.38 | 587.64 | 778.80 | 381.14 | 467.28 | 549.88 | 620.68 | 823.64 |
| 86 | 335.12 | 404.74 | 474.36 | 532.18 | 712.72 | 385.86 | 469.64 | 554.60 | 626.58 | 831.90 | 405.92 | 495.60 | 584.10 | 659.62 | 876.74 |
| 87 | 361.08 | 437.78 | 512.12 | 573.48 | 768.18 | 411.82 | 502.68 | 592.36 | 667.88 | 887.36 | 431.88 | 528.64 | 621.86 | 700.92 | 932.20 |
| 88 | 389.40 | 472.00 | 552.24 | 618.32 | 827.18 | 440.14 | 536.90 | 632.48 | 712.72 | 946.36 | 460.20 | 562.86 | 661.98 | 745.76 | 991.20 |
| 89 | 417.72 | 507.40 | 593.54 | 665.52 | 890.90 | 468.46 | 572.30 | 673.78 | 759.92 | 1010.08 | 488.52 | 598.26 | 703.28 | 792.96 | 1054.92 |
| 90 | 450.76 | 545.16 | 638.38 | 715.08 | 956.98 | 501.50 | 610.06 | 718.62 | 809.48 | 1076.16 | 521.56 | 636.02 | 748.12 | 842.52 | 1121.00 |
| 91 | 482.62 | 584.10 | 684.40 | 765.82 | 1026.60 | 533.36 | 649.00 | 764.64 | 860.22 | 1145.78 | 553.42 | 674.96 | 794.14 | 893.26 | 1190.62 |
| 92 | 515.66 | 625.40 | 731.60 | 818.92 | 1096.22 | 566.40 | 690.30 | 811.84 | 913.32 | 1215.40 | 586.46 | 716.26 | 841.34 | 946.36 | 1260.24 |
| 93 | 551.06 | 666.70 | 781.16 | 875.56 | 1171.74 | 601.80 | 731.60 | 861.40 | 969.96 | 1290.92 | 621.86 | 757.56 | 890.90 | 1003.00 | 1335.76 |
| 94 | 588.82 | 712.72 | 834.26 | 935.74 | 1251.98 | 639.56 | 777.62 | 914.50 | 1030.14 | 1371.16 | 659.62 | 803.58 | 944.00 | 1063.18 | 1416.00 |
| 95 | 630.12 | 763.46 | 893.26 | 1001.82 | 1340.48 | 680.86 | 828.36 | 973.50 | 1096.22 | 1459.66 | 700.92 | 854.32 | 1003.00 | 1129.26 | 1504.50 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 30 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 31 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 46.02 | 57.82 | 68.44 | 77.88 | 105.87 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 32 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 46.02 | 57.82 | 68.44 | 77.88 | 108.98 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 33 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 47.76 | 57.82 | 68.44 | 77.88 | 115.21 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 34 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 47.76 | 57.82 | 69.80 | 77.88 | 121.44 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 35 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 50.74 | 59.45 | 69.80 | 77.88 | 124.55 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 36 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 53.73 | 62.43 | 72.84 | 80.64 | 131.24 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 37 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 56.71 | 65.40 | 78.90 | 83.75 | 138.20 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 38 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 56.71 | 68.37 | 81.94 | 86.85 | 145.16 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 39 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 59.95 | 71.35 | 84.97 | 93.05 | 155.61 | 108.59 | 135.74 | 158.71 | 181.68 | 238.07 |
| 40 | 31.86 | 38.94 | 44.84 | 50.74 | 68.44 | 63.44 | 76.37 | 86.65 | 94.72 | 163.06 | 116.94 | 144.09 | 169.15 | 190.03 | 254.77 |
| 41 | 31.86 | 38.94 | 44.84 | 50.74 | 68.44 | 67.14 | 79.92 | 90.01 | 98.18 | 170.63 | 116.94 | 144.09 | 169.15 | 190.03 | 254.77 |
| 42 | 34.57 | 39.62 | 44.88 | 50.74 | 68.44 | 67.46 | 83.72 | 93.79 | 105.08 | 179.03 | 116.94 | 144.09 | 169.15 | 190.03 | 254.77 |
| 43 | 34.82 | 39.88 | 48.00 | 52.11 | 71.26 | 71.20 | 87.55 | 100.97 | 109.01 | 187.47 | 116.94 | 144.09 | 169.15 | 190.03 | 254.77 |
| 44 | 35.07 | 43.01 | 48.32 | 52.45 | 74.55 | 74.98 | 91.41 | 104.82 | 112.98 | 192.12 | 116.94 | 144.09 | 169.15 | 190.03 | 254.77 |
| 45 | 34.89 | 42.52 | 51.99 | 56.11 | 76.55 | 79.80 | 92.99 | 108.20 | 119.04 | 203.81 | 121.12 | 154.53 | 179.59 | 202.56 | 269.39 |
| 46 | 38.07 | 45.66 | 52.33 | 59.45 | 79.82 | 80.18 | 100.28 | 115.54 | 123.05 | 204.65 | 121.12 | 154.53 | 179.59 | 202.56 | 269.39 |
| 47 | 38.34 | 45.96 | 55.61 | 62.83 | 83.10 | 84.46 | 104.28 | 119.50 | 130.60 | 204.65 | 121.12 | 154.53 | 179.59 | 202.56 | 269.39 |
| 48 | 38.62 | 49.15 | 58.93 | 63.24 | 86.41 | 88.88 | 108.68 | 127.80 | 138.43 | 204.65 | 121.12 | 154.53 | 179.59 | 202.56 | 269.39 |
| 49 | 41.95 | 49.48 | 59.32 | 66.69 | 93.16 | 91.88 | 116.94 | 132.33 | 143.07 | 204.65 | 121.12 | 154.53 | 179.59 | 202.56 | 269.39 |
| 50 | 44.02 | 52.89 | 62.74 | 69.61 | 96.69 | 96.90 | 117.80 | 139.03 | 148.82 | 227.62 | 137.83 | 171.24 | 198.39 | 225.54 | 298.63 |
| 51 | 46.90 | 57.15 | 67.12 | 74.02 | 103.67 | 102.19 | 122.02 | 147.33 | 156.85 | 235.98 | 142.00 | 177.50 | 206.74 | 233.89 | 311.16 |
| 52 | 46.67 | 57.06 | 66.62 | 76.60 | 109.40 | 106.38 | 131.37 | 148.63 | 162.25 | 242.24 | 146.18 | 183.77 | 213.01 | 242.24 | 319.51 |
| 53 | 49.57 | 61.40 | 69.64 | 77.99 | 116.76 | 111.78 | 137.70 | 158.18 | 170.71 | 252.68 | 150.36 | 190.03 | 219.27 | 250.59 | 332.04 |
| 54 | 49.40 | 61.33 | 71.02 | 80.64 | 122.62 | 111.97 | 140.12 | 166.70 | 176.23 | 258.95 | 154.53 | 194.21 | 227.62 | 258.95 | 340.39 |
| 55 | 52.34 | 65.74 | 75.51 | 83.80 | 130.07 | 121.12 | 151.74 | 175.31 | 184.83 | 269.39 | 158.71 | 202.56 | 233.89 | 263.12 | 352.92 |
| 56 | 58.14 | 69.64 | 80.72 | 90.46 | 141.97 | 129.47 | 158.98 | 181.46 | 195.14 | 284.01 | 167.06 | 210.92 | 244.33 | 277.74 | 369.63 |
| 57 | 60.58 | 74.85 | 84.26 | 96.71 | 150.73 | 132.88 | 165.09 | 188.64 | 205.18 | 302.80 | 173.33 | 221.36 | 256.86 | 292.36 | 388.42 |
| 58 | 62.60 | 78.39 | 92.38 | 104.91 | 161.18 | 136.91 | 170.14 | 198.89 | 216.43 | 323.69 | 183.77 | 233.89 | 273.57 | 309.07 | 409.31 |
| 59 | 71.17 | 85.10 | 98.69 | 109.43 | 172.85 | 148.16 | 180.51 | 208.99 | 224.45 | 346.66 | 194.21 | 246.42 | 288.18 | 324.44 | 432.28 |
| 60 | 73.25 | 93.29 | 105.08 | 117.27 | 186.21 | 152.36 | 187.65 | 217.36 | 237.03 | 371.72 | 204.65 | 261.04 | 304.89 | 329.90 | 457.34 |
| 61 | 79.99 | 99.65 | 116.11 | 127.90 | 201.62 | 161.28 | 201.54 | 230.62 | 249.58 | 386.89 | 210.66 | 269.41 | 316.00 | 343.80 | 471.97 |
| 62 | 86.79 | 109.29 | 120.75 | 137.22 | 219.12 | 175.22 | 215.52 | 247.61 | 265.88 | 400.44 | 215.92 | 276.77 | 321.92 | 359.90 | 484.84 |
| 63 | 98.70 | 115.78 | 133.35 | 148.04 | 229.93 | 188.13 | 227.01 | 262.82 | 285.71 | 416.16 | 224.23 | 285.04 | 332.54 | 372.78 | 497.87 |
| 64 | 105.01 | 125.10 | 145.52 | 158.49 | 251.39 | 194.85 | 240.40 | 282.09 | 300.65 | 431.99 | 229.78 | 292.28 | 341.91 | 387.87 | 512.87 |
| 65 | 116.61 | 135.49 | 154.11 | 173.24 | 267.89 | 203.19 | 258.44 | 297.02 | 324.46 | 450.94 | 238.84 | 303.00 | 352.91 | 402.81 | 531.14 |
| 66 | 125.35 | 148.51 | 171.33 | 188.60 | 291.39 | 210.63 | 269.33 | 315.95 | 344.71 | 473.06 | 246.89 | 314.22 | 367.74 | 416.08 | 552.47 |
| 67 | 139.31 | 166.37 | 188.58 | 208.15 | 318.53 | 218.85 | 280.66 | 327.44 | 370.34 | 491.15 | 253.93 | 325.77 | 379.22 | 431.01 | 569.67 |
| 68 | 152.51 | 183.85 | 208.16 | 227.23 | 340.70 | 227.67 | 289.03 | 340.70 | 385.92 | 510.25 | 263.20 | 334.25 | 393.99 | 445.66 | 589.37 |
| 69 | 164.93 | 200.01 | 228.69 | 248.61 | 361.65 | 238.50 | 303.97 | 356.97 | 405.29 | 536.24 | 272.79 | 349.18 | 409.97 | 464.53 | 614.18 |
| 70 | 177.35 | 222.44 | 251.01 | 276.61 | 387.76 | 252.49 | 321.63 | 378.74 | 429.84 | 568.11 | 287.06 | 366.72 | 431.34 | 488.46 | 646.27 |
| 71 | 189.95 | 239.25 | 278.40 | 308.25 | 417.60 | 269.70 | 343.65 | 404.55 | 459.65 | 607.55 | 303.05 | 388.60 | 456.75 | 517.65 | 684.40 |
| 72 | 205.80 | 257.60 | 299.60 | 336.00 | 449.40 | 289.80 | 368.20 | 434.00 | 492.80 | 651.00 | 323.40 | 413.00 | 484.40 | 550.20 | 728.00 |
| 73 | 221.40 | 278.10 | 322.65 | 361.80 | 483.30 | 309.15 | 395.55 | 464.40 | 527.85 | 696.60 | 342.90 | 438.75 | 515.70 | 584.55 | 772.20 |
| 74 | 239.20 | 300.30 | 348.40 | 390.00 | 522.60 | 331.50 | 423.80 | 497.90 | 565.50 | 746.20 | 364.00 | 465.40 | 547.30 | 620.10 | 820.30 |
| 75 | 257.50 | 323.75 | 376.25 | 421.25 | 563.75 | 352.50 | 451.25 | 531.25 | 603.75 | 796.25 | 383.75 | 491.25 | 578.75 | 656.25 | 867.50 |
| 76 | 278.40 | 350.40 | 408.00 | 457.20 | 612.00 | 375.60 | 481.20 | 567.60 | 645.60 | 852.00 | 405.60 | 519.60 | 612.00 | 694.80 | 918.00 |
| 77 | 306.80 | 388.22 | 453.12 | 509.76 | 679.68 | 408.28 | 525.10 | 621.86 | 709.18 | 932.20 | 436.60 | 561.68 | 664.34 | 756.38 | 995.92 |
| 78 | 343.38 | 434.24 | 508.58 | 573.48 | 763.46 | 450.76 | 579.38 | 687.94 | 785.88 | 1032.50 | 476.72 | 614.78 | 728.06 | 831.90 | 1093.86 |
| 79 | 379.96 | 482.62 | 566.40 | 638.38 | 849.60 | 492.06 | 636.02 | 756.38 | 863.76 | 1133.98 | 518.02 | 669.06 | 795.32 | 907.42 | 1191.80 |
| 80 | 417.72 | 529.82 | 623.04 | 702.10 | 933.38 | 534.54 | 689.12 | 821.28 | 938.10 | 1229.56 | 559.32 | 722.16 | 859.04 | 980.58 | 1287.38 |
| 81 | 453.12 | 574.66 | 676.14 | 762.28 | 1013.62 | 572.30 | 738.68 | 880.28 | 1005.36 | 1319.24 | 598.26 | 771.72 | 918.04 | 1049.02 | 1377.06 |
| 82 | 487.34 | 619.50 | 728.06 | 820.10 | 1091.50 | 610.06 | 788.24 | 936.92 | 1069.08 | 1405.38 | 636.02 | 821.28 | 975.86 | 1112.74 | 1463.20 |
| 83 | 522.74 | 664.34 | 781.16 | 880.28 | 1171.74 | 647.82 | 835.44 | 993.56 | 1133.98 | 1490.34 | 673.78 | 869.66 | 1033.68 | 1178.82 | 1550.52 |
| 84 | 561.68 | 713.90 | 838.98 | 945.18 | 1257.88 | 687.94 | 887.36 | 1053.74 | 1201.24 | 1581.20 | 715.08 | 922.76 | 1095.04 | 1248.44 | 1642.56 |
| 85 | 605.34 | 768.18 | 902.70 | 1017.16 | 1354.64 | 732.78 | 944.00 | 1119.82 | 1276.76 | 1681.50 | 761.10 | 979.40 | 1162.30 | 1323.96 | 1744.04 |
| 86 | 652.54 | 828.36 | 973.50 | 1097.40 | 1459.66 | 779.98 | 1004.18 | 1190.62 | 1357.00 | 1786.52 | 808.30 | 1039.58 | 1233.10 | 1404.20 | 1849.06 |
| 87 | 702.10 | 892.08 | 1047.84 | 1181.18 | 1570.58 | 829.54 | 1067.90 | 1264.96 | 1440.78 | 1897.44 | 857.86 | 1103.30 | 1307.44 | 1487.98 | 1959.98 |
| 88 | 755.20 | 959.34 | 1126.90 | 1270.86 | 1690.94 | 882.64 | 1135.16 | 1344.02 | 1530.46 | 2017.80 | 910.96 | 1170.56 | 1386.50 | 1577.66 | 2080.34 |
| 89 | 814.20 | 1033.68 | 1214.22 | 1368.80 | 1820.74 | 941.64 | 1209.50 | 1431.34 | 1628.40 | 2147.60 | 969.96 | 1244.90 | 1473.82 | 1675.60 | 2210.14 |
| 90 | 877.92 | 1115.10 | 1308.62 | 1476.18 | 1963.52 | 1005.36 | 1290.92 | 1525.74 | 1735.78 | 2290.38 | 1033.68 | 1326.32 | 1568.22 | 1782.98 | 2352.92 |
| 91 | 945.18 | 1201.24 | 1411.28 | 1590.64 | 2115.74 | 1072.62 | 1377.06 | 1628.40 | 1850.24 | 2442.60 | 1100.94 | 1412.46 | 1670.88 | 1897.44 | 2505.14 |
| 92 | 1018.34 | 1293.28 | 1518.66 | 1712.18 | 2278.58 | 1145.78 | 1469.10 | 1735.78 | 1971.78 | 2605.44 | 1174.10 | 1504.50 | 1778.26 | 2018.98 | 2667.98 |
| 93 | 1095.04 | 1392.40 | 1634.30 | 1843.16 | 2452.04 | 1222.48 | 1568.22 | 1851.42 | 2102.76 | 2778.90 | 1250.80 | 1603.62 | 1893.90 | 2149.96 | 2841.44 |
| 94 | 1180.00 | 1498.60 | 1760.56 | 1984.76 | 2640.84 | 1307.44 | 1674.42 | 1977.68 | 2244.36 | 2967.70 | 1335.76 | 1709.82 | 2020.16 | 2291.56 | 3030.24 |
| 95 | 1272.04 | 1616.60 | 1897.44 | 2139.34 | 2847.34 | 1399.48 | 1792.42 | 2114.56 | 2398.94 | 3174.20 | 1427.80 | 1827.82 | 2157.04 | 2446.14 | 3236.74 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 30 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 31 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 41.30 | 51.92 | 60.18 | 68.44 | 94.79 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 32 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 41.30 | 51.92 | 60.18 | 68.44 | 97.58 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 33 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 42.86 | 51.92 | 60.18 | 68.44 | 103.15 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 34 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 42.86 | 51.92 | 61.38 | 68.44 | 108.73 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 35 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 45.54 | 53.39 | 61.38 | 68.44 | 111.52 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 36 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 48.22 | 56.06 | 64.04 | 70.87 | 117.51 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 37 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 50.90 | 58.73 | 69.38 | 73.59 | 123.74 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 38 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 50.90 | 61.40 | 72.05 | 76.32 | 129.97 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 39 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 53.81 | 64.07 | 74.72 | 81.77 | 139.32 | 96.06 | 123.21 | 142.00 | 160.80 | 213.01 |
| 40 | 28.32 | 35.40 | 40.12 | 44.84 | 60.18 | 57.40 | 67.72 | 76.71 | 83.74 | 145.33 | 102.33 | 129.47 | 150.36 | 169.15 | 225.54 |
| 41 | 28.32 | 35.40 | 40.12 | 44.84 | 60.18 | 60.74 | 70.88 | 79.68 | 86.79 | 152.08 | 102.33 | 129.47 | 150.36 | 169.15 | 225.54 |
| 42 | 30.73 | 36.02 | 40.15 | 44.84 | 60.18 | 61.04 | 74.25 | 83.02 | 92.90 | 159.57 | 102.33 | 129.47 | 150.36 | 169.15 | 225.54 |
| 43 | 30.95 | 36.26 | 42.95 | 46.05 | 62.66 | 64.42 | 77.64 | 89.38 | 96.37 | 167.09 | 102.33 | 129.47 | 150.36 | 169.15 | 225.54 |
| 44 | 31.18 | 39.10 | 43.23 | 46.35 | 65.55 | 67.83 | 81.06 | 92.79 | 99.88 | 171.24 | 102.33 | 129.47 | 150.36 | 169.15 | 225.54 |
| 45 | 31.15 | 38.88 | 45.65 | 50.01 | 67.76 | 70.73 | 83.03 | 96.55 | 106.17 | 180.94 | 108.59 | 137.83 | 158.71 | 181.68 | 238.07 |
| 46 | 33.99 | 41.74 | 45.95 | 52.99 | 70.66 | 71.07 | 89.53 | 103.10 | 109.75 | 181.68 | 108.59 | 137.83 | 158.71 | 181.68 | 238.07 |
| 47 | 34.23 | 42.02 | 48.83 | 56.00 | 73.57 | 74.86 | 93.11 | 106.63 | 116.48 | 181.68 | 108.59 | 137.83 | 158.71 | 181.68 | 238.07 |
| 48 | 34.48 | 44.94 | 51.74 | 56.37 | 76.49 | 78.78 | 97.04 | 114.04 | 123.46 | 181.68 | 108.59 | 137.83 | 158.71 | 181.68 | 238.07 |
| 49 | 37.46 | 45.24 | 52.08 | 59.44 | 82.47 | 81.44 | 104.41 | 118.08 | 127.60 | 181.68 | 108.59 | 137.83 | 158.71 | 181.68 | 238.07 |
| 50 | 38.52 | 47.46 | 55.77 | 61.42 | 85.32 | 85.27 | 104.50 | 123.58 | 132.48 | 200.48 | 121.12 | 152.45 | 177.50 | 200.48 | 265.21 |
| 51 | 41.21 | 50.18 | 59.98 | 65.64 | 91.99 | 88.43 | 107.00 | 131.61 | 140.24 | 208.83 | 125.30 | 156.62 | 183.77 | 206.74 | 275.65 |
| 52 | 41.18 | 51.63 | 58.46 | 68.24 | 97.41 | 94.34 | 117.65 | 131.48 | 145.66 | 217.18 | 129.47 | 164.97 | 190.03 | 215.09 | 284.01 |
| 53 | 43.91 | 54.42 | 62.67 | 68.41 | 102.94 | 99.59 | 123.73 | 142.36 | 151.95 | 223.45 | 133.65 | 169.15 | 196.30 | 221.36 | 294.45 |
| 54 | 43.91 | 54.51 | 62.82 | 71.08 | 110.04 | 99.97 | 124.33 | 148.62 | 157.48 | 231.80 | 137.83 | 173.33 | 200.48 | 227.62 | 304.89 |
| 55 | 46.68 | 58.75 | 67.12 | 75.42 | 115.62 | 108.59 | 135.33 | 154.92 | 165.77 | 240.15 | 139.92 | 179.59 | 208.83 | 235.98 | 313.24 |
| 56 | 50.87 | 61.29 | 72.22 | 80.57 | 127.12 | 114.86 | 140.64 | 161.52 | 174.10 | 254.77 | 148.27 | 187.95 | 219.27 | 246.42 | 329.95 |
| 57 | 54.81 | 66.38 | 75.98 | 85.50 | 134.35 | 120.61 | 147.19 | 168.99 | 180.93 | 269.39 | 156.62 | 196.30 | 231.80 | 258.95 | 344.57 |
| 58 | 55.65 | 70.13 | 82.58 | 93.57 | 143.27 | 123.02 | 151.02 | 177.65 | 192.38 | 288.18 | 162.89 | 208.83 | 244.33 | 275.65 | 363.36 |
| 59 | 62.46 | 76.73 | 87.57 | 98.35 | 154.91 | 130.38 | 163.23 | 184.51 | 201.11 | 309.07 | 171.24 | 221.36 | 256.86 | 289.09 | 386.33 |
| 60 | 64.80 | 83.40 | 94.02 | 104.86 | 166.61 | 135.00 | 169.07 | 193.41 | 210.50 | 332.04 | 181.68 | 233.89 | 271.48 | 293.91 | 409.31 |
| 61 | 71.42 | 88.42 | 103.37 | 113.99 | 178.67 | 144.21 | 179.35 | 205.19 | 223.58 | 344.35 | 188.38 | 239.02 | 279.53 | 306.69 | 419.30 |
| 62 | 78.11 | 96.35 | 108.26 | 121.82 | 195.70 | 156.17 | 189.73 | 220.30 | 236.53 | 357.25 | 194.33 | 245.37 | 288.55 | 321.20 | 431.85 |
| 63 | 88.07 | 102.92 | 117.74 | 131.12 | 205.30 | 167.22 | 201.58 | 234.01 | 253.01 | 370.55 | 199.53 | 252.73 | 294.54 | 331.36 | 442.76 |
| 64 | 93.01 | 112.16 | 129.68 | 140.26 | 224.76 | 172.80 | 215.29 | 251.54 | 266.87 | 386.03 | 204.05 | 261.03 | 305.15 | 343.75 | 457.72 |
| 65 | 102.80 | 119.80 | 137.15 | 153.52 | 238.48 | 180.02 | 229.92 | 263.63 | 287.48 | 402.81 | 210.32 | 269.14 | 315.48 | 356.47 | 474.11 |
| 66 | 111.59 | 132.65 | 152.61 | 168.74 | 258.84 | 188.19 | 239.98 | 281.42 | 308.07 | 421.26 | 219.26 | 281.42 | 328.03 | 371.19 | 492.05 |
| 67 | 123.66 | 147.06 | 168.12 | 185.18 | 282.41 | 195.46 | 247.25 | 290.68 | 330.30 | 436.03 | 225.53 | 289.01 | 337.46 | 384.24 | 506.19 |
| 68 | 135.21 | 164.10 | 184.53 | 201.34 | 303.57 | 201.84 | 258.35 | 301.95 | 343.93 | 455.35 | 234.13 | 298.72 | 350.39 | 395.60 | 524.78 |
| 69 | 146.25 | 177.45 | 203.60 | 221.31 | 321.12 | 212.00 | 269.68 | 318.00 | 360.09 | 475.44 | 243.18 | 310.21 | 364.77 | 413.09 | 545.59 |
| 70 | 157.81 | 198.39 | 223.28 | 246.51 | 344.17 | 225.44 | 287.06 | 336.66 | 383.25 | 504.99 | 255.50 | 326.14 | 383.25 | 435.85 | 574.12 |
| 71 | 169.65 | 213.15 | 247.95 | 273.84 | 371.20 | 240.70 | 305.95 | 361.05 | 408.90 | 539.40 | 269.70 | 345.10 | 406.00 | 459.65 | 609.00 |
| 72 | 183.40 | 229.60 | 266.00 | 298.20 | 399.00 | 257.60 | 329.00 | 385.00 | 438.20 | 578.20 | 288.40 | 366.80 | 431.20 | 488.60 | 646.80 |
| 73 | 197.10 | 247.05 | 287.55 | 321.30 | 430.65 | 275.40 | 351.00 | 414.45 | 469.80 | 621.00 | 305.10 | 390.15 | 459.00 | 519.75 | 687.15 |
| 74 | 213.20 | 266.50 | 309.40 | 347.10 | 464.10 | 295.10 | 375.70 | 442.00 | 503.10 | 664.30 | 323.70 | 413.40 | 486.20 | 551.20 | 729.30 |
| 75 | 228.75 | 287.50 | 335.00 | 375.00 | 502.50 | 313.75 | 401.25 | 473.75 | 537.50 | 710.00 | 341.25 | 437.50 | 515.00 | 583.75 | 772.50 |
| 76 | 247.20 | 312.00 | 362.40 | 406.80 | 544.80 | 333.60 | 428.40 | 505.20 | 574.80 | 758.40 | 360.00 | 462.00 | 544.80 | 618.00 | 817.20 |
| 77 | 273.76 | 345.74 | 403.56 | 453.12 | 605.34 | 364.62 | 468.46 | 553.42 | 630.12 | 830.72 | 389.40 | 500.32 | 591.18 | 672.60 | 886.18 |
| 78 | 305.62 | 387.04 | 453.12 | 509.76 | 679.68 | 401.20 | 516.84 | 612.42 | 699.74 | 919.22 | 424.80 | 547.52 | 649.00 | 739.86 | 973.50 |
| 79 | 338.66 | 429.52 | 503.86 | 567.58 | 756.38 | 438.96 | 565.22 | 672.60 | 768.18 | 1008.90 | 461.38 | 595.90 | 706.82 | 807.12 | 1060.82 |
| 80 | 371.70 | 472.00 | 554.60 | 624.22 | 830.72 | 475.54 | 613.60 | 730.42 | 834.26 | 1095.04 | 497.96 | 643.10 | 764.64 | 872.02 | 1145.78 |
| 81 | 402.38 | 512.12 | 601.80 | 678.50 | 902.70 | 508.58 | 658.44 | 783.52 | 895.62 | 1175.28 | 531.00 | 687.94 | 817.74 | 933.38 | 1226.02 |
| 82 | 434.24 | 551.06 | 647.82 | 730.42 | 971.14 | 542.80 | 700.92 | 834.26 | 952.26 | 1249.62 | 566.40 | 730.42 | 868.48 | 991.20 | 1302.72 |
| 83 | 466.10 | 591.18 | 695.02 | 783.52 | 1043.12 | 577.02 | 743.40 | 883.82 | 1008.90 | 1326.32 | 600.62 | 774.08 | 920.40 | 1049.02 | 1380.60 |
| 84 | 500.32 | 634.84 | 745.76 | 841.34 | 1119.82 | 612.42 | 789.42 | 936.92 | 1070.26 | 1407.74 | 637.20 | 820.10 | 974.68 | 1111.56 | 1462.02 |
| 85 | 538.08 | 684.40 | 803.58 | 906.24 | 1204.78 | 651.36 | 840.16 | 997.10 | 1137.52 | 1495.06 | 676.14 | 872.02 | 1034.86 | 1178.82 | 1551.70 |
| 86 | 580.56 | 737.50 | 866.12 | 975.86 | 1299.18 | 693.84 | 893.26 | 1059.64 | 1207.14 | 1589.46 | 718.62 | 925.12 | 1097.40 | 1248.44 | 1646.10 |
| 87 | 624.22 | 794.14 | 932.20 | 1051.38 | 1398.30 | 737.50 | 949.90 | 1125.72 | 1282.66 | 1688.58 | 762.28 | 981.76 | 1163.48 | 1323.96 | 1745.22 |
| 88 | 672.60 | 854.32 | 1003.00 | 1131.62 | 1504.50 | 785.88 | 1010.08 | 1196.52 | 1362.90 | 1794.78 | 810.66 | 1041.94 | 1234.28 | 1404.20 | 1851.42 |
| 89 | 724.52 | 920.40 | 1080.88 | 1217.76 | 1620.14 | 837.80 | 1076.16 | 1274.40 | 1449.04 | 1910.42 | 862.58 | 1108.02 | 1312.16 | 1490.34 | 1967.06 |
| 90 | 781.16 | 992.38 | 1164.66 | 1313.34 | 1747.58 | 894.44 | 1148.14 | 1358.18 | 1544.62 | 2037.86 | 919.22 | 1180.00 | 1395.94 | 1585.92 | 2094.50 |
| 91 | 841.34 | 1069.08 | 1255.52 | 1416.00 | 1883.28 | 954.62 | 1224.84 | 1449.04 | 1647.28 | 2173.56 | 979.40 | 1256.70 | 1486.80 | 1688.58 | 2230.20 |
| 92 | 906.24 | 1150.50 | 1351.10 | 1523.38 | 2027.24 | 1019.52 | 1306.26 | 1544.62 | 1754.66 | 2317.52 | 1044.30 | 1338.12 | 1582.38 | 1795.96 | 2374.16 |
| 93 | 974.68 | 1239.00 | 1454.94 | 1640.20 | 2181.82 | 1087.96 | 1394.76 | 1648.46 | 1871.48 | 2472.10 | 1112.74 | 1426.62 | 1686.22 | 1912.78 | 2528.74 |
| 94 | 1050.20 | 1334.58 | 1567.04 | 1766.46 | 2349.38 | 1163.48 | 1490.34 | 1760.56 | 1997.74 | 2639.66 | 1188.26 | 1522.20 | 1798.32 | 2039.04 | 2696.30 |
| 95 | 1131.62 | 1438.42 | 1689.76 | 1904.52 | 2533.46 | 1244.90 | 1594.18 | 1883.28 | 2135.80 | 2823.74 | 1269.68 | 1626.04 | 1921.04 | 2177.10 | 2880.38 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 30 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 31 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 37.76 | 48.38 | 55.46 | 62.54 | 86.17 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 32 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 37.76 | 48.38 | 55.46 | 62.54 | 88.71 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 33 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 39.19 | 48.38 | 55.46 | 62.54 | 93.78 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 34 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 39.19 | 48.38 | 56.56 | 62.54 | 98.85 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 35 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 41.64 | 49.75 | 56.56 | 62.54 | 101.38 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 36 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 44.09 | 52.24 | 59.02 | 64.76 | 106.83 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 37 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 46.53 | 54.72 | 63.94 | 67.25 | 112.49 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 38 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 46.53 | 57.21 | 66.40 | 69.74 | 118.16 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 39 | 23.60 | 30.68 | 34.22 | 38.94 | 51.92 | 49.19 | 59.70 | 68.86 | 74.72 | 126.66 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 40 | 25.96 | 31.86 | 36.58 | 41.30 | 55.46 | 51.36 | 61.96 | 71.03 | 76.88 | 132.93 | 93.97 | 119.03 | 137.83 | 154.53 | 206.74 |
| 41 | 25.96 | 31.86 | 36.58 | 41.30 | 55.46 | 54.35 | 64.84 | 73.78 | 79.68 | 139.10 | 93.97 | 119.03 | 137.83 | 154.53 | 206.74 |
| 42 | 28.17 | 32.42 | 36.61 | 41.30 | 55.46 | 54.61 | 67.93 | 76.87 | 85.28 | 145.95 | 93.97 | 119.03 | 137.83 | 154.53 | 206.74 |
| 43 | 28.37 | 32.63 | 39.16 | 42.41 | 57.74 | 57.64 | 71.03 | 82.76 | 88.48 | 152.83 | 93.97 | 119.03 | 137.83 | 154.53 | 206.74 |
| 44 | 28.58 | 35.19 | 39.42 | 42.69 | 60.41 | 60.69 | 74.16 | 85.92 | 91.69 | 156.62 | 93.97 | 119.03 | 137.83 | 154.53 | 206.74 |
| 45 | 28.66 | 35.23 | 41.84 | 45.13 | 62.74 | 65.29 | 76.38 | 88.22 | 96.52 | 166.38 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 46 | 31.27 | 37.83 | 42.12 | 47.82 | 65.42 | 65.60 | 82.37 | 94.21 | 99.77 | 167.06 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 47 | 31.49 | 38.08 | 44.76 | 50.54 | 68.12 | 69.10 | 85.66 | 97.44 | 105.89 | 167.06 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 48 | 31.72 | 40.73 | 47.43 | 50.87 | 70.83 | 72.72 | 89.28 | 104.21 | 112.24 | 167.06 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 49 | 34.46 | 41.00 | 47.74 | 53.64 | 76.36 | 75.18 | 96.06 | 107.90 | 116.00 | 167.06 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 50 | 35.77 | 43.39 | 51.59 | 55.96 | 78.21 | 79.46 | 96.90 | 113.93 | 119.78 | 183.77 | 110.68 | 139.92 | 162.89 | 181.68 | 242.24 |
| 51 | 38.37 | 46.00 | 54.27 | 60.06 | 83.23 | 82.54 | 97.61 | 119.83 | 127.32 | 190.03 | 114.86 | 144.09 | 167.06 | 190.03 | 250.59 |
| 52 | 37.06 | 46.20 | 53.02 | 61.28 | 88.42 | 84.30 | 105.88 | 118.15 | 130.91 | 196.30 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 53 | 39.66 | 48.84 | 57.10 | 62.94 | 93.72 | 89.43 | 111.76 | 128.52 | 138.82 | 202.56 | 121.12 | 152.45 | 179.59 | 202.56 | 267.30 |
| 54 | 39.80 | 50.43 | 57.36 | 64.24 | 99.04 | 89.98 | 114.46 | 134.56 | 142.48 | 210.92 | 125.30 | 158.71 | 183.77 | 206.74 | 275.65 |
| 55 | 42.44 | 53.15 | 61.53 | 68.44 | 105.98 | 98.15 | 123.03 | 142.69 | 150.53 | 219.27 | 127.39 | 162.89 | 190.03 | 215.09 | 286.10 |
| 56 | 46.51 | 55.72 | 65.14 | 73.50 | 115.56 | 104.41 | 128.41 | 145.57 | 158.79 | 231.80 | 133.65 | 171.24 | 198.39 | 225.54 | 298.63 |
| 57 | 49.04 | 60.73 | 69.07 | 78.49 | 122.88 | 108.35 | 133.27 | 155.24 | 166.01 | 246.42 | 139.92 | 179.59 | 210.92 | 238.07 | 315.33 |
| 58 | 51.47 | 63.26 | 74.18 | 85.06 | 130.25 | 113.10 | 137.64 | 160.27 | 175.73 | 261.04 | 150.36 | 190.03 | 219.27 | 250.59 | 332.04 |
| 59 | 58.10 | 69.75 | 79.23 | 88.65 | 140.23 | 120.50 | 147.87 | 167.57 | 181.36 | 279.83 | 158.71 | 200.48 | 233.89 | 262.05 | 350.83 |
| 60 | 60.57 | 74.91 | 84.34 | 95.20 | 150.27 | 125.36 | 152.35 | 174.99 | 191.04 | 298.63 | 167.06 | 210.92 | 246.42 | 267.92 | 369.63 |
| 61 | 65.71 | 80.00 | 93.46 | 102.87 | 162.28 | 132.82 | 162.71 | 187.03 | 201.05 | 311.94 | 172.18 | 216.74 | 255.23 | 277.39 | 380.82 |
| 62 | 70.88 | 87.72 | 98.55 | 110.62 | 177.30 | 142.84 | 173.15 | 202.09 | 215.81 | 323.88 | 176.66 | 223.77 | 263.03 | 292.18 | 392.59 |
| 63 | 80.48 | 94.34 | 107.81 | 119.84 | 187.23 | 152.02 | 185.24 | 214.21 | 230.63 | 338.25 | 182.42 | 231.83 | 269.84 | 301.24 | 404.75 |
| 64 | 85.51 | 102.09 | 118.15 | 127.64 | 203.11 | 158.09 | 195.55 | 229.98 | 243.23 | 349.27 | 187.50 | 237.13 | 277.58 | 312.50 | 415.44 |
| 65 | 95.13 | 109.82 | 125.84 | 139.44 | 217.25 | 165.76 | 208.54 | 240.78 | 260.58 | 365.38 | 194.28 | 245.97 | 286.96 | 324.39 | 431.33 |
| 66 | 102.42 | 119.67 | 138.22 | 153.15 | 236.05 | 172.65 | 217.54 | 253.79 | 279.76 | 383.28 | 200.27 | 253.79 | 296.95 | 336.66 | 447.16 |
| 67 | 112.70 | 133.69 | 153.50 | 167.96 | 257.78 | 177.08 | 225.53 | 265.62 | 300.27 | 397.60 | 205.48 | 262.28 | 309.06 | 347.48 | 461.08 |
| 68 | 122.63 | 148.90 | 168.30 | 184.08 | 276.12 | 184.08 | 234.13 | 276.12 | 313.25 | 413.37 | 211.53 | 271.27 | 318.10 | 361.70 | 477.95 |
| 69 | 133.81 | 162.42 | 184.42 | 201.19 | 293.06 | 193.29 | 246.29 | 288.38 | 327.35 | 433.35 | 221.35 | 283.71 | 332.03 | 375.68 | 497.27 |
| 70 | 142.78 | 180.35 | 202.85 | 223.58 | 314.11 | 204.40 | 261.51 | 306.60 | 347.18 | 459.90 | 231.45 | 297.58 | 348.68 | 395.27 | 523.02 |
| 71 | 153.70 | 194.30 | 224.75 | 249.47 | 337.85 | 217.50 | 278.40 | 327.70 | 371.20 | 491.55 | 245.05 | 314.65 | 368.30 | 419.05 | 553.90 |
| 72 | 166.60 | 208.60 | 242.20 | 271.60 | 364.00 | 233.80 | 298.20 | 351.40 | 399.00 | 527.80 | 261.80 | 334.60 | 392.00 | 445.20 | 589.40 |
| 73 | 179.55 | 225.45 | 261.90 | 292.95 | 391.50 | 251.10 | 319.95 | 376.65 | 427.95 | 564.30 | 278.10 | 355.05 | 417.15 | 472.50 | 625.05 |
| 74 | 193.70 | 243.10 | 282.10 | 315.90 | 422.50 | 269.10 | 343.20 | 403.00 | 457.60 | 604.50 | 295.10 | 377.00 | 443.30 | 501.80 | 663.00 |
| 75 | 208.75 | 262.50 | 305.00 | 341.25 | 456.25 | 286.25 | 366.25 | 431.25 | 488.75 | 645.00 | 311.25 | 398.75 | 468.75 | 531.25 | 702.50 |
| 76 | 225.60 | 283.20 | 330.00 | 370.80 | 495.60 | 304.80 | 388.80 | 459.60 | 523.20 | 690.00 | 328.80 | 420.00 | 495.60 | 564.00 | 744.00 |
| 77 | 248.98 | 313.88 | 366.98 | 413.00 | 549.88 | 331.58 | 424.80 | 503.86 | 574.66 | 755.20 | 354.00 | 454.30 | 538.08 | 612.42 | 805.94 |
| 78 | 278.48 | 351.64 | 411.82 | 463.74 | 618.32 | 364.62 | 469.64 | 556.96 | 636.02 | 836.62 | 387.04 | 497.96 | 590.00 | 672.60 | 885.00 |
| 79 | 307.98 | 390.58 | 459.02 | 516.84 | 687.94 | 398.84 | 514.48 | 612.42 | 699.74 | 918.04 | 418.90 | 541.62 | 644.28 | 735.14 | 965.24 |
| 80 | 337.48 | 429.52 | 503.86 | 568.76 | 756.38 | 431.88 | 558.14 | 664.34 | 759.92 | 997.10 | 451.94 | 585.28 | 695.02 | 794.14 | 1043.12 |
| 81 | 366.98 | 466.10 | 547.52 | 617.14 | 821.28 | 463.74 | 599.44 | 712.72 | 814.20 | 1069.08 | 483.80 | 625.40 | 743.40 | 849.60 | 1116.28 |
| 82 | 394.12 | 501.50 | 588.82 | 664.34 | 883.82 | 493.24 | 637.20 | 757.56 | 866.12 | 1137.52 | 514.48 | 664.34 | 789.42 | 901.52 | 1184.72 |
| 83 | 423.62 | 538.08 | 632.48 | 712.72 | 948.72 | 525.10 | 676.14 | 804.76 | 918.04 | 1207.14 | 546.34 | 704.46 | 836.62 | 954.62 | 1255.52 |
| 84 | 455.48 | 578.20 | 678.50 | 765.82 | 1018.34 | 558.14 | 718.62 | 853.14 | 973.50 | 1280.30 | 579.38 | 746.94 | 886.18 | 1011.26 | 1329.86 |
| 85 | 489.70 | 623.04 | 731.60 | 824.82 | 1096.22 | 593.54 | 764.64 | 907.42 | 1034.86 | 1360.54 | 615.96 | 794.14 | 941.64 | 1072.62 | 1411.28 |
| 86 | 528.64 | 671.42 | 788.24 | 888.54 | 1182.36 | 632.48 | 813.02 | 964.06 | 1098.58 | 1446.68 | 654.90 | 842.52 | 998.28 | 1136.34 | 1497.42 |
| 87 | 568.76 | 722.16 | 848.42 | 955.80 | 1272.04 | 672.60 | 863.76 | 1024.24 | 1165.84 | 1536.36 | 695.02 | 893.26 | 1058.46 | 1203.60 | 1587.10 |
| 88 | 612.42 | 777.62 | 913.32 | 1028.96 | 1369.98 | 716.26 | 919.22 | 1089.14 | 1239.00 | 1634.30 | 738.68 | 948.72 | 1123.36 | 1276.76 | 1685.04 |
| 89 | 658.44 | 837.80 | 982.94 | 1108.02 | 1475.00 | 762.28 | 979.40 | 1158.76 | 1318.06 | 1739.32 | 784.70 | 1008.90 | 1192.98 | 1355.82 | 1790.06 |
| 90 | 710.36 | 902.70 | 1059.64 | 1195.34 | 1590.64 | 814.20 | 1044.30 | 1235.46 | 1405.38 | 1854.96 | 836.62 | 1073.80 | 1269.68 | 1443.14 | 1905.70 |
| 91 | 765.82 | 973.50 | 1142.24 | 1288.56 | 1713.36 | 869.66 | 1115.10 | 1318.06 | 1498.60 | 1977.68 | 892.08 | 1144.60 | 1352.28 | 1536.36 | 2028.42 |
| 92 | 824.82 | 1047.84 | 1229.56 | 1386.50 | 1845.52 | 928.66 | 1189.44 | 1405.38 | 1596.54 | 2109.84 | 951.08 | 1218.94 | 1439.60 | 1634.30 | 2160.58 |
| 93 | 887.36 | 1126.90 | 1323.96 | 1492.70 | 1985.94 | 991.20 | 1268.50 | 1499.78 | 1702.74 | 2250.26 | 1013.62 | 1298.00 | 1534.00 | 1740.50 | 2301.00 |
| 94 | 955.80 | 1214.22 | 1425.44 | 1607.16 | 2138.16 | 1059.64 | 1355.82 | 1601.26 | 1817.20 | 2402.48 | 1082.06 | 1385.32 | 1635.48 | 1854.96 | 2453.22 |
| 95 | 1030.14 | 1308.62 | 1537.54 | 1733.42 | 2305.72 | 1133.98 | 1450.22 | 1713.36 | 1943.46 | 2570.04 | 1156.40 | 1479.72 | 1747.58 | 1981.22 | 2620.78 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 30 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 31 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 35.40 | 44.84 | 51.92 | 57.82 | 81.25 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 32 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 35.40 | 44.84 | 51.92 | 57.82 | 83.64 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 33 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 36.74 | 44.84 | 51.92 | 57.82 | 88.42 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 34 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 36.74 | 44.84 | 52.95 | 57.82 | 93.20 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 35 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 39.03 | 46.11 | 52.95 | 57.82 | 95.59 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 36 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 41.33 | 48.41 | 55.25 | 59.87 | 100.72 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 37 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 43.63 | 50.72 | 59.86 | 62.17 | 106.06 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 38 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 43.63 | 53.02 | 62.16 | 64.48 | 111.41 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 39 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 46.12 | 55.33 | 64.46 | 69.08 | 119.42 | 83.53 | 106.50 | 121.12 | 137.83 | 183.77 |
| 40 | 23.60 | 29.50 | 34.22 | 37.76 | 50.74 | 48.34 | 57.63 | 66.77 | 71.39 | 124.07 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 41 | 23.60 | 29.50 | 34.22 | 37.76 | 50.74 | 51.15 | 60.32 | 69.35 | 73.99 | 129.82 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 42 | 25.61 | 30.01 | 34.25 | 37.76 | 50.74 | 51.40 | 63.19 | 72.26 | 79.19 | 136.22 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 43 | 25.79 | 30.21 | 36.63 | 38.78 | 52.83 | 54.25 | 66.08 | 77.80 | 82.16 | 142.64 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 44 | 25.98 | 32.59 | 36.88 | 39.03 | 55.27 | 57.12 | 68.99 | 80.76 | 85.14 | 146.18 | 87.71 | 112.77 | 129.47 | 146.18 | 194.21 |
| 45 | 26.17 | 32.80 | 39.31 | 41.47 | 57.72 | 59.85 | 71.40 | 83.23 | 90.08 | 153.90 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 46 | 28.55 | 35.22 | 39.57 | 43.94 | 60.19 | 60.14 | 77.00 | 88.88 | 93.12 | 154.53 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 47 | 28.76 | 35.45 | 42.05 | 46.44 | 62.67 | 63.34 | 80.08 | 91.92 | 98.83 | 154.53 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 48 | 28.96 | 37.92 | 44.55 | 46.74 | 65.16 | 66.66 | 83.45 | 98.31 | 104.75 | 154.53 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 49 | 31.46 | 38.17 | 44.85 | 49.29 | 70.25 | 68.91 | 89.80 | 101.79 | 108.27 | 154.53 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 50 | 31.64 | 40.68 | 47.41 | 51.87 | 72.52 | 71.71 | 91.20 | 106.21 | 112.52 | 173.33 | 102.33 | 133.65 | 152.45 | 173.33 | 229.71 |
| 51 | 34.11 | 43.21 | 49.98 | 54.47 | 77.39 | 74.68 | 93.86 | 111.97 | 118.10 | 179.59 | 106.50 | 137.83 | 158.71 | 177.50 | 238.07 |
| 52 | 34.31 | 43.48 | 50.30 | 57.10 | 82.42 | 80.29 | 100.00 | 114.33 | 123.53 | 185.86 | 108.59 | 142.00 | 164.97 | 183.77 | 246.42 |
| 53 | 36.83 | 46.05 | 52.92 | 57.46 | 87.57 | 83.33 | 105.77 | 120.61 | 129.44 | 192.12 | 112.77 | 146.18 | 169.15 | 190.03 | 254.77 |
| 54 | 37.05 | 46.34 | 53.26 | 60.14 | 92.75 | 85.98 | 108.54 | 126.53 | 134.98 | 198.39 | 116.94 | 150.36 | 173.33 | 196.30 | 263.12 |
| 55 | 39.61 | 48.96 | 55.93 | 62.85 | 97.95 | 91.88 | 114.83 | 132.50 | 141.00 | 204.65 | 121.12 | 154.53 | 179.59 | 202.56 | 269.39 |
| 56 | 42.15 | 51.54 | 60.89 | 67.84 | 105.65 | 96.06 | 120.25 | 137.59 | 149.23 | 215.09 | 125.30 | 160.80 | 187.95 | 213.01 | 281.92 |
| 57 | 44.71 | 56.49 | 63.54 | 72.89 | 113.05 | 100.17 | 125.31 | 145.41 | 156.68 | 229.71 | 131.56 | 171.24 | 198.39 | 225.54 | 296.54 |
| 58 | 47.30 | 59.13 | 68.58 | 77.97 | 120.48 | 105.16 | 130.00 | 150.62 | 164.63 | 246.42 | 139.92 | 179.59 | 208.83 | 235.98 | 313.24 |
| 59 | 52.29 | 64.17 | 73.67 | 83.11 | 130.45 | 110.62 | 138.27 | 158.15 | 172.38 | 265.21 | 146.18 | 190.03 | 221.36 | 249.57 | 332.04 |
| 60 | 54.94 | 69.26 | 78.81 | 88.30 | 140.47 | 115.72 | 143.06 | 165.78 | 180.42 | 284.01 | 154.53 | 200.48 | 233.89 | 253.92 | 350.83 |
| 61 | 59.99 | 74.38 | 86.38 | 95.92 | 150.80 | 123.33 | 153.46 | 176.14 | 190.65 | 293.71 | 160.02 | 206.61 | 241.05 | 263.71 | 360.56 |
| 62 | 65.10 | 81.97 | 91.61 | 103.62 | 163.92 | 131.41 | 163.94 | 189.35 | 203.72 | 304.25 | 164.89 | 212.00 | 247.33 | 276.70 | 370.99 |
| 63 | 72.89 | 87.19 | 99.30 | 111.38 | 174.09 | 140.62 | 174.34 | 199.81 | 216.86 | 319.24 | 169.12 | 218.53 | 254.63 | 286.17 | 381.95 |
| 64 | 78.01 | 94.90 | 109.50 | 119.22 | 189.79 | 147.06 | 184.79 | 215.61 | 229.71 | 330.88 | 174.63 | 226.10 | 262.87 | 297.80 | 393.38 |
| 65 | 85.92 | 102.68 | 117.35 | 129.58 | 202.55 | 151.50 | 197.84 | 228.48 | 245.45 | 347.56 | 180.02 | 233.49 | 272.70 | 308.35 | 408.16 |
| 66 | 93.25 | 112.46 | 129.58 | 141.80 | 219.77 | 158.84 | 207.18 | 241.71 | 263.11 | 362.56 | 186.46 | 241.71 | 283.14 | 319.40 | 424.71 |
| 67 | 103.31 | 124.78 | 141.80 | 156.47 | 239.72 | 165.39 | 213.84 | 248.92 | 283.59 | 374.21 | 192.12 | 248.92 | 290.68 | 330.78 | 437.70 |
| 68 | 113.20 | 139.79 | 156.49 | 171.14 | 256.74 | 171.16 | 222.83 | 259.97 | 295.49 | 390.76 | 198.61 | 258.35 | 301.95 | 342.32 | 452.12 |
| 69 | 122.92 | 151.89 | 171.15 | 188.25 | 272.79 | 179.27 | 233.82 | 271.24 | 310.21 | 409.97 | 205.77 | 269.68 | 313.32 | 356.97 | 472.32 |
| 70 | 132.26 | 168.33 | 188.25 | 207.81 | 291.57 | 190.87 | 246.48 | 288.56 | 327.64 | 432.85 | 216.42 | 282.55 | 329.14 | 374.23 | 494.47 |
| 71 | 142.10 | 181.25 | 210.25 | 232.26 | 314.65 | 203.00 | 263.90 | 310.30 | 350.90 | 464.00 | 229.10 | 298.70 | 350.90 | 397.30 | 524.90 |
| 72 | 152.60 | 196.00 | 226.80 | 253.40 | 338.80 | 217.00 | 284.20 | 333.20 | 376.60 | 497.00 | 243.60 | 319.20 | 372.40 | 421.40 | 557.20 |
| 73 | 166.05 | 211.95 | 244.35 | 274.05 | 365.85 | 234.90 | 305.10 | 356.40 | 405.00 | 534.60 | 260.55 | 338.85 | 395.55 | 449.55 | 592.65 |
| 74 | 178.10 | 228.80 | 263.90 | 295.10 | 395.20 | 249.60 | 326.30 | 382.20 | 432.90 | 572.00 | 274.30 | 360.10 | 419.90 | 475.80 | 629.20 |
| 75 | 192.50 | 246.25 | 285.00 | 320.00 | 427.50 | 266.25 | 347.50 | 407.50 | 463.75 | 611.25 | 291.25 | 380.00 | 445.00 | 505.00 | 666.25 |
| 76 | 207.60 | 267.60 | 309.60 | 346.80 | 464.40 | 283.20 | 372.00 | 435.60 | 495.60 | 654.00 | 306.00 | 402.00 | 470.40 | 534.00 | 706.80 |
| 77 | 230.10 | 296.18 | 343.38 | 387.04 | 515.66 | 309.16 | 405.92 | 476.72 | 543.98 | 715.08 | 330.40 | 434.24 | 509.76 | 581.74 | 765.82 |
| 78 | 257.24 | 331.58 | 387.04 | 435.42 | 579.38 | 341.02 | 447.22 | 528.64 | 604.16 | 792.96 | 361.08 | 475.54 | 560.50 | 639.56 | 840.16 |
| 79 | 285.56 | 369.34 | 430.70 | 484.98 | 645.46 | 372.88 | 490.88 | 580.56 | 663.16 | 870.84 | 392.94 | 518.02 | 611.24 | 698.56 | 916.86 |
| 80 | 312.70 | 404.74 | 473.18 | 533.36 | 709.18 | 403.56 | 532.18 | 630.12 | 719.80 | 944.00 | 423.62 | 558.14 | 659.62 | 754.02 | 990.02 |
| 81 | 338.66 | 440.14 | 513.30 | 578.20 | 770.54 | 431.88 | 571.12 | 674.96 | 770.54 | 1012.44 | 451.94 | 597.08 | 705.64 | 804.76 | 1058.46 |
| 82 | 364.62 | 473.18 | 552.24 | 623.04 | 829.54 | 460.20 | 607.70 | 717.44 | 820.10 | 1077.34 | 480.26 | 633.66 | 749.30 | 855.50 | 1124.54 |
| 83 | 391.76 | 508.58 | 593.54 | 669.06 | 889.72 | 489.70 | 645.46 | 762.28 | 869.66 | 1142.24 | 509.76 | 672.60 | 794.14 | 905.06 | 1190.62 |
| 84 | 421.26 | 545.16 | 637.20 | 717.44 | 955.80 | 520.38 | 683.22 | 808.30 | 920.40 | 1211.86 | 541.62 | 711.54 | 840.16 | 956.98 | 1260.24 |
| 85 | 453.12 | 587.64 | 685.58 | 772.90 | 1028.96 | 553.42 | 726.88 | 857.86 | 978.22 | 1287.38 | 574.66 | 756.38 | 890.90 | 1015.98 | 1336.94 |
| 86 | 488.52 | 633.66 | 738.68 | 833.08 | 1109.20 | 588.82 | 772.90 | 910.96 | 1038.40 | 1367.62 | 610.06 | 802.40 | 944.00 | 1076.16 | 1417.18 |
| 87 | 526.28 | 682.04 | 795.32 | 896.80 | 1192.98 | 626.58 | 821.28 | 967.60 | 1102.12 | 1451.40 | 647.82 | 850.78 | 1000.64 | 1139.88 | 1500.96 |
| 88 | 566.40 | 733.96 | 856.68 | 965.24 | 1285.02 | 666.70 | 873.20 | 1028.96 | 1170.56 | 1543.44 | 687.94 | 902.70 | 1062.00 | 1208.32 | 1593.00 |
| 89 | 610.06 | 789.42 | 922.76 | 1039.58 | 1382.96 | 710.36 | 928.66 | 1095.04 | 1244.90 | 1641.38 | 731.60 | 958.16 | 1128.08 | 1282.66 | 1690.94 |
| 90 | 657.26 | 851.96 | 994.74 | 1121.00 | 1491.52 | 757.56 | 991.20 | 1167.02 | 1326.32 | 1749.94 | 778.80 | 1020.70 | 1200.06 | 1364.08 | 1799.50 |
| 91 | 708.00 | 918.04 | 1071.44 | 1208.32 | 1607.16 | 808.30 | 1057.28 | 1243.72 | 1413.64 | 1865.58 | 829.54 | 1086.78 | 1276.76 | 1451.40 | 1915.14 |
| 92 | 762.28 | 987.66 | 1154.04 | 1300.36 | 1731.06 | 862.58 | 1126.90 | 1326.32 | 1505.68 | 1989.48 | 883.82 | 1156.40 | 1359.36 | 1543.44 | 2039.04 |
| 93 | 821.28 | 1063.18 | 1241.36 | 1399.48 | 1862.04 | 921.58 | 1202.42 | 1413.64 | 1604.80 | 2120.46 | 942.82 | 1231.92 | 1446.68 | 1642.56 | 2170.02 |
| 94 | 883.82 | 1145.78 | 1336.94 | 1506.86 | 2006.00 | 984.12 | 1285.02 | 1509.22 | 1712.18 | 2264.42 | 1005.36 | 1314.52 | 1542.26 | 1749.94 | 2313.98 |
| 95 | 953.44 | 1235.46 | 1441.96 | 1624.86 | 2162.94 | 1053.74 | 1374.70 | 1614.24 | 1830.18 | 2421.36 | 1074.98 | 1404.20 | 1647.28 | 1867.94 | 2470.92 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 30 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 31 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 38.94 | 48.38 | 59.00 | 66.08 | 89.87 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 32 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 38.94 | 48.38 | 59.00 | 66.08 | 92.51 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 33 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 40.41 | 48.38 | 59.00 | 66.08 | 97.80 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 34 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 40.41 | 48.38 | 60.17 | 66.08 | 103.08 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 35 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 42.94 | 49.75 | 60.17 | 66.08 | 105.73 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 36 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 45.46 | 52.24 | 62.79 | 68.43 | 111.40 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 37 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 47.99 | 54.72 | 68.02 | 71.06 | 117.31 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 38 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 47.99 | 57.21 | 70.64 | 73.69 | 123.22 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 39 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 50.73 | 59.70 | 73.25 | 78.95 | 132.08 | 91.88 | 114.86 | 135.74 | 154.53 | 202.56 |
| 40 | 27.14 | 33.04 | 37.76 | 43.66 | 57.82 | 54.38 | 64.84 | 73.87 | 81.00 | 138.24 | 100.24 | 123.21 | 144.09 | 162.89 | 215.09 |
| 41 | 27.14 | 33.04 | 37.76 | 43.66 | 57.82 | 57.55 | 67.86 | 76.73 | 83.95 | 144.66 | 100.24 | 123.21 | 144.09 | 162.89 | 215.09 |
| 42 | 29.45 | 33.62 | 37.79 | 43.66 | 57.82 | 57.83 | 71.09 | 79.95 | 89.85 | 151.79 | 100.24 | 123.21 | 144.09 | 162.89 | 215.09 |
| 43 | 29.66 | 33.84 | 40.42 | 44.84 | 60.20 | 61.03 | 74.34 | 86.07 | 93.22 | 158.94 | 100.24 | 123.21 | 144.09 | 162.89 | 215.09 |
| 44 | 29.88 | 36.50 | 40.69 | 45.13 | 62.98 | 64.26 | 77.61 | 89.35 | 96.60 | 162.89 | 100.24 | 123.21 | 144.09 | 162.89 | 215.09 |
| 45 | 29.90 | 36.45 | 44.38 | 47.57 | 65.25 | 68.92 | 79.71 | 91.55 | 101.34 | 172.62 | 104.41 | 131.56 | 152.45 | 171.24 | 229.71 |
| 46 | 32.63 | 39.13 | 44.67 | 50.40 | 68.04 | 69.25 | 85.95 | 97.76 | 104.76 | 173.33 | 104.41 | 131.56 | 152.45 | 171.24 | 229.71 |
| 47 | 32.86 | 39.39 | 47.47 | 53.27 | 70.84 | 72.94 | 89.39 | 101.11 | 111.19 | 173.33 | 104.41 | 131.56 | 152.45 | 171.24 | 229.71 |
| 48 | 33.10 | 42.13 | 50.30 | 53.62 | 73.66 | 76.76 | 93.16 | 108.14 | 117.85 | 173.33 | 104.41 | 131.56 | 152.45 | 171.24 | 229.71 |
| 49 | 35.96 | 42.41 | 50.64 | 56.54 | 79.41 | 79.36 | 100.24 | 111.97 | 121.80 | 173.33 | 104.41 | 131.56 | 152.45 | 171.24 | 229.71 |
| 50 | 37.14 | 44.75 | 52.98 | 58.69 | 82.47 | 81.40 | 100.70 | 117.79 | 125.22 | 194.21 | 116.94 | 146.18 | 169.15 | 190.03 | 254.77 |
| 51 | 39.79 | 48.78 | 57.12 | 62.85 | 87.61 | 86.47 | 103.25 | 125.72 | 132.86 | 200.48 | 121.12 | 150.36 | 175.42 | 198.39 | 263.12 |
| 52 | 39.81 | 48.91 | 57.10 | 65.46 | 92.91 | 90.33 | 111.76 | 127.67 | 138.28 | 206.74 | 125.30 | 156.62 | 181.68 | 206.74 | 271.48 |
| 53 | 42.49 | 51.63 | 59.89 | 65.67 | 99.86 | 95.52 | 115.75 | 136.43 | 144.45 | 215.09 | 127.39 | 160.80 | 187.95 | 213.01 | 284.01 |
| 54 | 42.54 | 51.79 | 60.09 | 68.34 | 103.75 | 95.97 | 118.41 | 140.59 | 149.98 | 219.27 | 131.56 | 164.97 | 192.12 | 219.27 | 288.18 |
| 55 | 43.85 | 55.95 | 64.32 | 71.23 | 110.80 | 102.33 | 129.18 | 148.81 | 156.25 | 229.71 | 133.65 | 173.33 | 198.39 | 223.45 | 300.71 |
| 56 | 49.41 | 59.89 | 67.97 | 76.33 | 120.51 | 110.68 | 136.56 | 153.55 | 164.53 | 242.24 | 142.00 | 179.59 | 206.74 | 235.98 | 313.24 |
| 57 | 51.92 | 63.56 | 71.83 | 82.70 | 127.79 | 114.48 | 141.22 | 161.13 | 175.34 | 256.86 | 148.27 | 187.95 | 219.27 | 248.51 | 329.95 |
| 58 | 52.86 | 66.01 | 78.38 | 89.32 | 136.76 | 115.08 | 143.38 | 168.00 | 184.98 | 275.65 | 156.62 | 198.39 | 231.80 | 263.12 | 346.66 |
| 59 | 61.00 | 72.54 | 83.40 | 92.81 | 146.76 | 126.43 | 153.63 | 176.98 | 190.34 | 294.45 | 164.97 | 208.83 | 244.33 | 274.53 | 367.54 |
| 60 | 63.39 | 79.16 | 89.87 | 99.34 | 158.44 | 131.14 | 159.78 | 186.04 | 199.88 | 315.33 | 175.42 | 221.36 | 261.04 | 279.91 | 388.42 |
| 61 | 68.56 | 84.21 | 99.12 | 108.43 | 172.11 | 138.51 | 170.11 | 196.11 | 211.45 | 330.17 | 180.28 | 228.89 | 269.41 | 291.06 | 403.10 |
| 62 | 73.77 | 93.47 | 102.71 | 116.22 | 185.67 | 148.55 | 184.20 | 211.20 | 226.17 | 339.59 | 184.52 | 235.55 | 272.85 | 305.72 | 412.22 |
| 63 | 83.51 | 98.63 | 113.49 | 125.48 | 195.44 | 159.62 | 192.50 | 223.21 | 242.68 | 353.45 | 190.03 | 243.23 | 283.14 | 316.30 | 423.76 |
| 64 | 90.01 | 106.41 | 123.91 | 134.65 | 213.10 | 167.28 | 204.52 | 240.76 | 255.05 | 365.81 | 196.69 | 248.16 | 290.44 | 329.05 | 435.66 |
| 65 | 99.73 | 115.52 | 131.49 | 146.48 | 227.05 | 172.89 | 219.23 | 253.08 | 274.03 | 383.21 | 203.19 | 258.44 | 301.22 | 340.43 | 450.94 |
| 66 | 107.01 | 126.88 | 145.41 | 160.24 | 247.44 | 179.55 | 229.62 | 267.60 | 293.08 | 402.27 | 210.63 | 267.60 | 312.49 | 353.93 | 469.60 |
| 67 | 118.97 | 141.12 | 160.81 | 176.57 | 270.91 | 187.11 | 238.90 | 278.99 | 313.62 | 417.65 | 217.18 | 277.32 | 322.42 | 365.86 | 484.47 |
| 68 | 128.92 | 156.50 | 177.15 | 192.71 | 289.03 | 192.15 | 245.44 | 290.65 | 327.79 | 432.74 | 222.83 | 284.19 | 335.86 | 377.84 | 500.56 |
| 69 | 140.03 | 169.93 | 194.75 | 211.25 | 307.09 | 202.65 | 258.77 | 303.97 | 344.50 | 455.18 | 232.27 | 296.18 | 349.18 | 394.38 | 522.21 |
| 70 | 150.29 | 189.37 | 213.06 | 235.04 | 329.14 | 214.92 | 273.54 | 321.63 | 365.21 | 482.44 | 243.48 | 312.61 | 366.72 | 414.81 | 548.57 |
| 71 | 160.95 | 203.00 | 236.35 | 262.37 | 355.25 | 229.10 | 291.45 | 343.65 | 391.50 | 516.20 | 256.65 | 330.60 | 388.60 | 440.80 | 581.45 |
| 72 | 175.00 | 218.40 | 254.80 | 285.60 | 382.20 | 246.40 | 312.20 | 369.60 | 418.60 | 553.00 | 274.40 | 350.00 | 411.60 | 467.60 | 618.80 |
| 73 | 187.65 | 236.25 | 274.05 | 307.80 | 410.40 | 261.90 | 336.15 | 394.20 | 449.55 | 591.30 | 291.60 | 372.60 | 438.75 | 496.80 | 656.10 |
| 74 | 202.80 | 254.80 | 296.40 | 331.50 | 444.60 | 280.80 | 360.10 | 423.80 | 481.00 | 634.40 | 309.40 | 395.20 | 465.40 | 526.50 | 698.10 |
| 75 | 218.75 | 275.00 | 320.00 | 357.50 | 478.75 | 300.00 | 383.75 | 451.25 | 512.50 | 676.25 | 326.25 | 417.50 | 492.50 | 557.50 | 737.50 |
| 76 | 236.40 | 297.60 | 346.80 | 388.80 | 520.80 | 319.20 | 409.20 | 482.40 | 548.40 | 724.80 | 344.40 | 441.60 | 520.80 | 590.40 | 781.20 |
| 77 | 260.78 | 330.40 | 384.68 | 433.06 | 578.20 | 346.92 | 447.22 | 528.64 | 602.98 | 792.96 | 371.70 | 477.90 | 564.04 | 643.10 | 847.24 |
| 78 | 291.46 | 369.34 | 431.88 | 487.34 | 649.00 | 382.32 | 493.24 | 584.10 | 667.88 | 877.92 | 404.74 | 522.74 | 618.32 | 706.82 | 929.84 |
| 79 | 323.32 | 410.64 | 481.44 | 542.80 | 722.16 | 418.90 | 541.62 | 643.10 | 733.96 | 964.06 | 440.14 | 568.76 | 676.14 | 771.72 | 1013.62 |
| 80 | 355.18 | 450.76 | 529.82 | 597.08 | 792.96 | 454.30 | 586.46 | 698.56 | 797.68 | 1044.30 | 475.54 | 614.78 | 730.42 | 834.26 | 1093.86 |
| 81 | 384.68 | 488.52 | 574.66 | 647.82 | 861.40 | 486.16 | 627.76 | 748.12 | 854.32 | 1121.00 | 508.58 | 656.08 | 779.98 | 892.08 | 1170.56 |
| 82 | 414.18 | 526.28 | 618.32 | 697.38 | 927.48 | 518.02 | 670.24 | 795.32 | 908.60 | 1194.16 | 540.44 | 697.38 | 829.54 | 946.36 | 1243.72 |
| 83 | 444.86 | 565.22 | 664.34 | 748.12 | 995.92 | 551.06 | 710.36 | 844.88 | 964.06 | 1267.32 | 573.48 | 739.86 | 879.10 | 1001.82 | 1318.06 |
| 84 | 477.90 | 606.52 | 712.72 | 803.58 | 1069.08 | 585.28 | 754.02 | 895.62 | 1020.70 | 1344.02 | 608.88 | 783.52 | 929.84 | 1060.82 | 1395.94 |
| 85 | 514.48 | 652.54 | 767.00 | 864.94 | 1151.68 | 623.04 | 802.40 | 951.08 | 1085.60 | 1428.98 | 646.64 | 831.90 | 987.66 | 1125.72 | 1483.26 |
| 86 | 554.60 | 704.46 | 827.18 | 933.38 | 1240.18 | 663.16 | 854.32 | 1011.26 | 1154.04 | 1517.48 | 686.76 | 883.82 | 1047.84 | 1194.16 | 1571.76 |
| 87 | 597.08 | 758.74 | 890.90 | 1004.18 | 1334.58 | 705.64 | 908.60 | 1074.98 | 1224.84 | 1611.88 | 729.24 | 938.10 | 1111.56 | 1264.96 | 1666.16 |
| 88 | 641.92 | 815.38 | 958.16 | 1079.70 | 1437.24 | 750.48 | 965.24 | 1142.24 | 1300.36 | 1714.54 | 774.08 | 994.74 | 1178.82 | 1340.48 | 1768.82 |
| 89 | 692.66 | 879.10 | 1032.50 | 1163.48 | 1548.16 | 801.22 | 1028.96 | 1216.58 | 1384.14 | 1825.46 | 824.82 | 1058.46 | 1253.16 | 1424.26 | 1879.74 |
| 90 | 745.76 | 947.54 | 1112.74 | 1254.34 | 1668.52 | 854.32 | 1097.40 | 1296.82 | 1475.00 | 1945.82 | 877.92 | 1126.90 | 1333.40 | 1515.12 | 2000.10 |
| 91 | 803.58 | 1020.70 | 1200.06 | 1352.28 | 1798.32 | 912.14 | 1170.56 | 1384.14 | 1572.94 | 2075.62 | 935.74 | 1200.06 | 1420.72 | 1613.06 | 2129.90 |
| 92 | 866.12 | 1099.76 | 1290.92 | 1454.94 | 1936.38 | 974.68 | 1249.62 | 1475.00 | 1675.60 | 2213.68 | 998.28 | 1279.12 | 1511.58 | 1715.72 | 2267.96 |
| 93 | 931.02 | 1183.54 | 1388.86 | 1567.04 | 2083.88 | 1039.58 | 1333.40 | 1572.94 | 1787.70 | 2361.18 | 1063.18 | 1362.90 | 1609.52 | 1827.82 | 2415.46 |
| 94 | 1003.00 | 1274.40 | 1496.24 | 1687.40 | 2244.36 | 1111.56 | 1424.26 | 1680.32 | 1908.06 | 2521.66 | 1135.16 | 1453.76 | 1716.90 | 1948.18 | 2575.94 |
| 95 | 1080.88 | 1374.70 | 1613.06 | 1818.38 | 2420.18 | 1189.44 | 1524.56 | 1797.14 | 2039.04 | 2697.48 | 1213.04 | 1554.06 | 1833.72 | 2079.16 | 2751.76 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
## Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 30 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 31 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 35.40 | 44.84 | 50.74 | 59.00 | 81.25 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 32 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 35.40 | 44.84 | 50.74 | 59.00 | 83.64 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 33 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 36.74 | 44.84 | 50.74 | 59.00 | 88.42 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 34 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 36.74 | 44.84 | 51.75 | 59.00 | 93.20 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 35 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 39.03 | 46.11 | 51.75 | 59.00 | 95.59 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 36 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 41.33 | 48.41 | 54.00 | 61.09 | 100.72 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 37 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 43.63 | 50.72 | 58.50 | 63.44 | 106.06 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 38 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 43.63 | 53.02 | 60.75 | 65.79 | 111.41 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 39 | 22.42 | 28.32 | 31.86 | 36.58 | 48.38 | 46.12 | 55.33 | 63.00 | 70.49 | 119.42 | 81.44 | 104.41 | 121.12 | 137.83 | 181.68 |
| 40 | 23.60 | 30.68 | 34.22 | 37.76 | 50.74 | 48.34 | 57.63 | 65.35 | 71.39 | 122.29 | 85.62 | 110.68 | 127.39 | 144.09 | 190.03 |
| 41 | 23.60 | 30.68 | 34.22 | 37.76 | 50.74 | 51.15 | 60.32 | 67.88 | 73.99 | 127.97 | 85.62 | 110.68 | 127.39 | 144.09 | 190.03 |
| 42 | 25.61 | 31.22 | 34.25 | 37.76 | 50.74 | 51.40 | 63.19 | 70.72 | 79.19 | 134.27 | 85.62 | 110.68 | 127.39 | 144.09 | 190.03 |
| 43 | 25.79 | 31.42 | 36.63 | 38.78 | 52.83 | 54.25 | 66.08 | 76.14 | 82.16 | 140.60 | 85.62 | 110.68 | 127.39 | 144.09 | 190.03 |
| 44 | 25.98 | 33.89 | 36.88 | 39.03 | 55.27 | 57.12 | 68.99 | 79.04 | 85.14 | 144.09 | 85.62 | 110.68 | 127.39 | 144.09 | 190.03 |
| 45 | 26.17 | 32.80 | 39.31 | 42.69 | 57.72 | 59.85 | 69.74 | 83.23 | 90.08 | 153.90 | 91.88 | 116.94 | 135.74 | 154.53 | 202.56 |
| 46 | 28.55 | 35.22 | 39.57 | 45.23 | 60.19 | 60.14 | 75.21 | 88.88 | 93.12 | 154.53 | 91.88 | 116.94 | 135.74 | 154.53 | 202.56 |
| 47 | 28.76 | 35.45 | 42.05 | 47.81 | 62.67 | 63.34 | 78.21 | 91.92 | 98.83 | 154.53 | 91.88 | 116.94 | 135.74 | 154.53 | 202.56 |
| 48 | 28.96 | 37.92 | 44.55 | 48.12 | 65.16 | 66.66 | 81.51 | 98.31 | 104.75 | 154.53 | 91.88 | 116.94 | 135.74 | 154.53 | 202.56 |
| 49 | 31.46 | 38.17 | 44.85 | 50.74 | 70.25 | 68.91 | 87.71 | 101.79 | 108.27 | 154.53 | 91.88 | 116.94 | 135.74 | 154.53 | 202.56 |
| 50 | 33.01 | 40.68 | 47.41 | 51.87 | 72.52 | 73.64 | 89.30 | 104.27 | 112.52 | 171.24 | 104.41 | 129.47 | 150.36 | 169.15 | 225.54 |
| 51 | 35.53 | 43.21 | 51.41 | 55.87 | 78.85 | 76.64 | 91.98 | 111.97 | 119.94 | 177.50 | 106.50 | 133.65 | 156.62 | 175.42 | 235.98 |
| 52 | 35.69 | 43.48 | 50.30 | 58.49 | 82.42 | 80.29 | 100.00 | 112.43 | 125.38 | 183.77 | 110.68 | 139.92 | 162.89 | 183.77 | 240.15 |
| 53 | 36.83 | 46.05 | 52.92 | 58.83 | 87.57 | 83.33 | 105.77 | 120.61 | 129.44 | 190.03 | 112.77 | 144.09 | 167.06 | 190.03 | 250.59 |
| 54 | 37.05 | 46.34 | 53.26 | 60.14 | 94.32 | 83.98 | 106.57 | 126.53 | 133.11 | 198.39 | 116.94 | 148.27 | 171.24 | 192.12 | 261.04 |
| 55 | 39.61 | 50.36 | 57.33 | 64.25 | 97.95 | 91.88 | 114.83 | 132.50 | 141.00 | 204.65 | 119.03 | 152.45 | 177.50 | 200.48 | 265.21 |
| 56 | 43.60 | 51.54 | 60.89 | 67.84 | 107.31 | 98.15 | 118.22 | 137.59 | 147.31 | 215.09 | 127.39 | 158.71 | 185.86 | 208.83 | 279.83 |
| 57 | 46.15 | 56.49 | 64.92 | 72.89 | 114.69 | 102.21 | 125.31 | 143.45 | 154.82 | 229.71 | 131.56 | 167.06 | 198.39 | 221.36 | 294.45 |
| 58 | 47.30 | 59.13 | 69.98 | 79.39 | 122.11 | 105.16 | 128.08 | 150.62 | 162.78 | 246.42 | 137.83 | 177.50 | 206.74 | 233.89 | 309.07 |
| 59 | 53.74 | 65.57 | 75.06 | 83.11 | 132.08 | 112.60 | 140.19 | 158.15 | 170.58 | 263.12 | 146.18 | 187.95 | 219.27 | 245.41 | 329.95 |
| 60 | 56.35 | 70.67 | 80.19 | 89.68 | 142.11 | 117.64 | 143.06 | 165.78 | 180.42 | 281.92 | 156.62 | 198.39 | 231.80 | 249.92 | 348.74 |
| 61 | 61.42 | 75.79 | 87.79 | 97.31 | 152.44 | 123.33 | 153.46 | 174.32 | 190.65 | 293.71 | 162.05 | 204.59 | 237.00 | 261.76 | 356.51 |
| 62 | 66.54 | 81.97 | 91.61 | 103.62 | 165.60 | 133.32 | 162.10 | 187.53 | 202.00 | 302.29 | 164.89 | 208.07 | 245.37 | 272.83 | 367.07 |
| 63 | 74.40 | 87.19 | 100.72 | 111.38 | 174.09 | 142.52 | 170.71 | 199.81 | 215.14 | 315.44 | 169.12 | 214.73 | 250.83 | 282.41 | 376.25 |
| 64 | 79.51 | 94.90 | 110.94 | 119.22 | 191.46 | 147.06 | 182.99 | 215.61 | 226.34 | 329.05 | 174.63 | 220.59 | 261.03 | 292.28 | 389.71 |
| 65 | 87.45 | 101.26 | 115.94 | 130.99 | 202.55 | 153.28 | 194.28 | 223.21 | 243.77 | 342.21 | 180.02 | 228.14 | 267.35 | 304.78 | 402.81 |
| 66 | 94.78 | 112.46 | 129.58 | 143.22 | 219.77 | 160.56 | 203.72 | 238.25 | 261.44 | 357.38 | 186.46 | 238.25 | 277.96 | 315.95 | 417.81 |
| 67 | 104.88 | 124.78 | 143.26 | 157.91 | 239.72 | 165.39 | 210.49 | 247.25 | 281.92 | 370.87 | 192.12 | 245.58 | 287.34 | 327.44 | 429.34 |
| 68 | 114.77 | 139.79 | 156.49 | 171.14 | 258.35 | 171.16 | 219.60 | 256.74 | 292.26 | 387.53 | 198.61 | 253.51 | 297.11 | 335.86 | 445.66 |
| 69 | 124.47 | 150.38 | 172.62 | 188.25 | 272.79 | 180.82 | 229.15 | 269.68 | 305.53 | 403.74 | 207.32 | 263.44 | 310.21 | 350.74 | 462.97 |
| 70 | 133.76 | 168.33 | 189.71 | 209.25 | 293.07 | 190.87 | 243.48 | 285.56 | 326.14 | 429.84 | 216.42 | 276.54 | 326.14 | 369.72 | 488.46 |
| 71 | 143.55 | 181.25 | 210.25 | 232.26 | 316.10 | 204.45 | 259.55 | 305.95 | 346.55 | 459.65 | 229.10 | 292.90 | 345.10 | 390.05 | 517.65 |
| 72 | 155.40 | 194.60 | 226.80 | 253.40 | 338.80 | 218.40 | 278.60 | 327.60 | 372.40 | 491.40 | 245.00 | 310.80 | 366.80 | 415.80 | 548.80 |
| 73 | 167.40 | 210.60 | 244.35 | 272.70 | 365.85 | 233.55 | 298.35 | 352.35 | 399.60 | 527.85 | 259.20 | 332.10 | 390.15 | 441.45 | 584.55 |
| 74 | 180.70 | 226.20 | 262.60 | 295.10 | 393.90 | 250.90 | 318.50 | 375.70 | 427.70 | 564.20 | 274.30 | 351.00 | 413.40 | 468.00 | 618.80 |
| 75 | 195.00 | 245.00 | 285.00 | 318.75 | 427.50 | 267.50 | 341.25 | 402.50 | 457.50 | 603.75 | 291.25 | 372.50 | 437.50 | 496.25 | 657.50 |
| 76 | 210.00 | 265.20 | 308.40 | 345.60 | 463.20 | 283.20 | 363.60 | 429.60 | 488.40 | 644.40 | 306.00 | 392.40 | 463.20 | 525.60 | 694.80 |
| 77 | 232.46 | 293.82 | 343.38 | 384.68 | 514.48 | 309.16 | 397.66 | 470.82 | 535.72 | 705.64 | 330.40 | 424.80 | 502.68 | 571.12 | 752.84 |
| 78 | 259.60 | 329.22 | 384.68 | 433.06 | 578.20 | 341.02 | 440.14 | 520.38 | 594.72 | 782.34 | 361.08 | 466.10 | 551.06 | 628.94 | 828.36 |
| 79 | 287.92 | 364.62 | 428.34 | 482.62 | 643.10 | 372.88 | 480.26 | 572.30 | 653.72 | 857.86 | 391.76 | 506.22 | 600.62 | 686.76 | 901.52 |
| 80 | 316.24 | 401.20 | 472.00 | 531.00 | 705.64 | 404.74 | 521.56 | 621.86 | 709.18 | 929.84 | 423.62 | 546.34 | 650.18 | 742.22 | 973.50 |
| 81 | 342.20 | 435.42 | 512.12 | 577.02 | 767.00 | 433.06 | 559.32 | 666.70 | 761.10 | 998.28 | 451.94 | 585.28 | 696.20 | 794.14 | 1041.94 |
| 82 | 369.34 | 468.46 | 551.06 | 620.68 | 826.00 | 461.38 | 595.90 | 709.18 | 809.48 | 1063.18 | 481.44 | 620.68 | 738.68 | 842.52 | 1108.02 |
| 83 | 396.48 | 502.68 | 591.18 | 665.52 | 886.18 | 490.88 | 632.48 | 751.66 | 856.68 | 1126.90 | 510.94 | 658.44 | 782.34 | 890.90 | 1172.92 |
| 84 | 424.80 | 539.26 | 633.66 | 715.08 | 952.26 | 520.38 | 670.24 | 796.50 | 909.78 | 1196.52 | 541.62 | 696.20 | 828.36 | 945.18 | 1243.72 |
| 85 | 457.84 | 581.74 | 683.22 | 770.54 | 1024.24 | 554.60 | 713.90 | 847.24 | 967.60 | 1270.86 | 574.66 | 741.04 | 880.28 | 1001.82 | 1319.24 |
| 86 | 493.24 | 626.58 | 736.32 | 829.54 | 1104.48 | 590.00 | 758.74 | 900.34 | 1026.60 | 1351.10 | 610.06 | 785.88 | 933.38 | 1060.82 | 1399.48 |
| 87 | 531.00 | 674.96 | 792.96 | 893.26 | 1188.26 | 627.76 | 807.12 | 956.98 | 1090.32 | 1434.88 | 647.82 | 834.26 | 990.02 | 1124.54 | 1483.26 |
| 88 | 572.30 | 725.70 | 853.14 | 961.70 | 1279.12 | 669.06 | 857.86 | 1017.16 | 1158.76 | 1525.74 | 689.12 | 885.00 | 1050.20 | 1192.98 | 1574.12 |
| 89 | 615.96 | 782.34 | 919.22 | 1034.86 | 1377.06 | 712.72 | 914.50 | 1083.24 | 1231.92 | 1623.68 | 732.78 | 941.64 | 1116.28 | 1266.14 | 1672.06 |
| 90 | 664.34 | 843.70 | 990.02 | 1116.28 | 1485.62 | 761.10 | 975.86 | 1154.04 | 1313.34 | 1732.24 | 781.16 | 1003.00 | 1187.08 | 1347.56 | 1780.62 |
| 91 | 715.08 | 908.60 | 1066.72 | 1203.60 | 1601.26 | 811.84 | 1040.76 | 1230.74 | 1400.66 | 1847.88 | 831.90 | 1067.90 | 1263.78 | 1434.88 | 1896.26 |
| 92 | 770.54 | 978.22 | 1148.14 | 1294.46 | 1722.80 | 867.30 | 1110.38 | 1312.16 | 1491.52 | 1969.42 | 887.36 | 1137.52 | 1345.20 | 1525.74 | 2017.80 |
| 93 | 828.36 | 1053.74 | 1236.64 | 1394.76 | 1854.96 | 925.12 | 1185.90 | 1400.66 | 1591.82 | 2101.58 | 945.18 | 1213.04 | 1433.70 | 1626.04 | 2149.96 |
| 94 | 893.26 | 1133.98 | 1332.22 | 1500.96 | 1996.56 | 990.02 | 1266.14 | 1496.24 | 1698.02 | 2243.18 | 1010.08 | 1293.28 | 1529.28 | 1732.24 | 2291.56 |
| 95 | 961.70 | 1222.48 | 1436.06 | 1618.96 | 2153.50 | 1058.46 | 1354.64 | 1600.08 | 1816.02 | 2400.12 | 1078.52 | 1381.78 | 1633.12 | 1850.24 | 2448.50 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
## Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 30 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 31 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 31.86 | 41.30 | 47.20 | 53.10 | 72.63 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 32 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 31.86 | 41.30 | 47.20 | 53.10 | 74.77 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 33 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 33.06 | 41.30 | 47.20 | 53.10 | 79.04 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 34 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 33.06 | 41.30 | 48.14 | 53.10 | 83.31 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 35 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 35.13 | 42.47 | 48.14 | 53.10 | 85.45 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 36 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 37.20 | 44.59 | 50.23 | 54.98 | 90.04 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 37 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 39.26 | 46.71 | 54.42 | 57.10 | 94.81 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 38 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 39.26 | 48.84 | 56.51 | 59.21 | 99.59 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 39 | 20.06 | 25.96 | 29.50 | 33.04 | 43.66 | 41.51 | 50.96 | 58.60 | 63.44 | 106.75 | 75.18 | 96.06 | 110.68 | 123.21 | 164.97 |
| 40 | 22.42 | 27.14 | 30.68 | 35.40 | 47.20 | 43.81 | 53.31 | 59.66 | 65.89 | 113.43 | 81.44 | 102.33 | 116.94 | 131.56 | 175.42 |
| 41 | 22.42 | 27.14 | 30.68 | 35.40 | 47.20 | 46.36 | 55.80 | 61.97 | 68.30 | 118.70 | 81.44 | 102.33 | 116.94 | 131.56 | 175.42 |
| 42 | 24.33 | 27.61 | 30.71 | 35.40 | 47.20 | 46.58 | 58.45 | 64.57 | 73.10 | 124.54 | 81.44 | 102.33 | 116.94 | 131.56 | 175.42 |
| 43 | 24.51 | 27.80 | 32.84 | 36.36 | 49.14 | 49.16 | 61.12 | 69.52 | 75.84 | 130.41 | 81.44 | 102.33 | 116.94 | 131.56 | 175.42 |
| 44 | 24.68 | 29.98 | 33.06 | 36.59 | 51.41 | 51.77 | 63.82 | 72.17 | 78.59 | 133.65 | 81.44 | 102.33 | 116.94 | 131.56 | 175.42 |
| 45 | 24.92 | 30.37 | 35.50 | 37.81 | 53.96 | 56.22 | 64.76 | 74.91 | 82.04 | 143.50 | 85.62 | 106.50 | 123.21 | 139.92 | 187.95 |
| 46 | 27.19 | 32.61 | 35.74 | 40.06 | 56.26 | 56.49 | 69.84 | 79.99 | 84.81 | 144.09 | 85.62 | 106.50 | 123.21 | 139.92 | 187.95 |
| 47 | 27.39 | 32.83 | 37.98 | 42.34 | 58.58 | 59.50 | 72.63 | 82.73 | 90.01 | 144.09 | 85.62 | 106.50 | 123.21 | 139.92 | 187.95 |
| 48 | 27.58 | 35.11 | 40.24 | 42.62 | 60.91 | 62.62 | 75.69 | 88.48 | 95.40 | 144.09 | 85.62 | 106.50 | 123.21 | 139.92 | 187.95 |
| 49 | 29.97 | 35.34 | 40.51 | 44.94 | 65.67 | 64.74 | 81.44 | 91.61 | 98.60 | 144.09 | 85.62 | 106.50 | 123.21 | 139.92 | 187.95 |
| 50 | 30.26 | 36.61 | 43.22 | 47.77 | 66.83 | 67.83 | 81.70 | 96.55 | 101.63 | 156.62 | 93.97 | 119.03 | 137.83 | 154.53 | 206.74 |
| 51 | 32.68 | 39.03 | 45.70 | 51.68 | 70.09 | 70.75 | 82.60 | 102.15 | 108.87 | 160.80 | 98.15 | 123.21 | 142.00 | 162.89 | 213.01 |
| 52 | 31.57 | 39.40 | 44.86 | 51.53 | 74.93 | 72.26 | 90.19 | 101.00 | 110.63 | 167.06 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 53 | 33.99 | 41.86 | 48.75 | 53.36 | 79.89 | 77.23 | 95.79 | 108.75 | 118.18 | 173.33 | 104.41 | 129.47 | 152.45 | 171.24 | 227.62 |
| 54 | 34.31 | 42.25 | 49.17 | 54.67 | 84.89 | 77.98 | 96.70 | 114.48 | 121.86 | 179.59 | 106.50 | 133.65 | 156.62 | 175.42 | 235.98 |
| 55 | 36.78 | 44.76 | 51.74 | 58.66 | 89.92 | 83.53 | 104.58 | 120.27 | 129.57 | 185.86 | 108.59 | 137.83 | 160.80 | 183.77 | 242.24 |
| 56 | 39.24 | 47.36 | 55.23 | 62.19 | 99.05 | 87.71 | 110.06 | 123.64 | 133.92 | 198.39 | 112.77 | 146.18 | 169.15 | 192.12 | 254.77 |
| 57 | 41.83 | 52.26 | 59.40 | 67.28 | 104.86 | 91.99 | 113.38 | 133.62 | 141.76 | 210.92 | 119.03 | 154.53 | 179.59 | 202.56 | 269.39 |
| 58 | 43.13 | 53.63 | 62.99 | 72.30 | 110.71 | 95.24 | 116.61 | 137.10 | 149.84 | 221.36 | 127.39 | 160.80 | 185.86 | 213.01 | 281.92 |
| 59 | 49.38 | 59.99 | 66.72 | 74.80 | 119.04 | 102.72 | 126.74 | 141.21 | 152.63 | 238.07 | 135.74 | 171.24 | 198.39 | 222.53 | 298.63 |
| 60 | 50.71 | 63.61 | 71.90 | 80.02 | 127.41 | 106.07 | 128.20 | 149.20 | 160.97 | 252.68 | 139.92 | 179.59 | 208.83 | 225.93 | 313.24 |
| 61 | 55.71 | 67.37 | 79.30 | 87.58 | 137.69 | 111.95 | 136.82 | 157.98 | 171.58 | 265.36 | 145.84 | 184.33 | 216.74 | 236.37 | 324.10 |
| 62 | 60.76 | 74.78 | 83.28 | 93.81 | 150.54 | 121.89 | 147.36 | 171.14 | 183.01 | 274.81 | 151.15 | 190.40 | 223.77 | 247.67 | 333.70 |
| 63 | 68.33 | 80.05 | 92.21 | 101.51 | 159.31 | 129.22 | 158.00 | 183.61 | 196.21 | 286.94 | 155.82 | 197.63 | 229.93 | 256.05 | 343.95 |
| 64 | 72.01 | 86.28 | 100.86 | 108.00 | 173.15 | 134.19 | 165.05 | 195.84 | 206.07 | 297.80 | 158.09 | 200.37 | 237.13 | 264.71 | 352.94 |
| 65 | 79.78 | 92.70 | 107.46 | 118.31 | 184.58 | 139.02 | 176.45 | 205.63 | 221.91 | 310.13 | 163.98 | 206.75 | 245.97 | 274.48 | 365.38 |
| 66 | 87.13 | 102.37 | 118.06 | 130.46 | 200.23 | 146.75 | 186.46 | 215.81 | 238.13 | 324.58 | 170.92 | 215.81 | 253.79 | 286.60 | 379.83 |
| 67 | 95.49 | 114.38 | 130.11 | 142.12 | 218.37 | 150.35 | 192.12 | 225.53 | 255.23 | 337.46 | 173.74 | 223.86 | 262.28 | 294.02 | 390.92 |
| 68 | 103.77 | 126.11 | 143.20 | 156.76 | 234.13 | 156.63 | 198.61 | 234.13 | 266.43 | 350.39 | 179.23 | 230.90 | 271.27 | 308.41 | 405.29 |
| 69 | 113.58 | 138.35 | 156.39 | 171.01 | 249.41 | 163.68 | 210.44 | 244.74 | 279.03 | 369.44 | 188.62 | 241.62 | 282.15 | 319.56 | 422.44 |
| 70 | 121.74 | 153.30 | 172.20 | 190.61 | 267.52 | 172.84 | 222.44 | 260.01 | 296.08 | 390.76 | 196.89 | 252.49 | 296.08 | 336.66 | 444.87 |
| 71 | 130.50 | 165.30 | 191.40 | 212.19 | 287.10 | 184.15 | 236.35 | 278.40 | 316.10 | 417.60 | 208.80 | 268.25 | 313.20 | 356.70 | 471.25 |
| 72 | 141.40 | 177.80 | 205.80 | 231.00 | 309.40 | 198.80 | 253.40 | 298.20 | 338.80 | 448.00 | 222.60 | 285.60 | 333.20 | 378.00 | 501.20 |
| 73 | 152.55 | 191.70 | 222.75 | 248.40 | 333.45 | 213.30 | 272.70 | 319.95 | 363.15 | 480.60 | 236.25 | 302.40 | 355.05 | 400.95 | 531.90 |
| 74 | 165.10 | 206.70 | 239.20 | 269.10 | 358.80 | 228.80 | 291.20 | 341.90 | 390.00 | 513.50 | 250.90 | 321.10 | 375.70 | 427.70 | 562.90 |
| 75 | 177.50 | 223.75 | 258.75 | 290.00 | 387.50 | 243.75 | 312.50 | 366.25 | 415.00 | 547.50 | 265.00 | 340.00 | 397.50 | 451.25 | 596.25 |
| 76 | 192.00 | 241.20 | 280.80 | 315.60 | 421.20 | 259.20 | 331.20 | 391.20 | 445.20 | 586.80 | 279.60 | 357.60 | 421.20 | 480.00 | 632.40 |
| 77 | 211.22 | 266.68 | 311.52 | 351.64 | 467.28 | 282.02 | 361.08 | 428.34 | 488.52 | 641.92 | 300.90 | 385.86 | 456.66 | 521.56 | 684.40 |
| 78 | 237.18 | 298.54 | 350.46 | 394.12 | 525.10 | 310.34 | 398.84 | 474.36 | 540.44 | 710.36 | 329.22 | 422.44 | 501.50 | 571.12 | 751.66 |
| 79 | 261.96 | 331.58 | 390.58 | 438.96 | 585.28 | 338.66 | 436.60 | 521.56 | 594.72 | 781.16 | 356.36 | 460.20 | 547.52 | 624.22 | 821.28 |
| 80 | 286.74 | 364.62 | 428.34 | 483.80 | 643.10 | 366.98 | 474.36 | 565.22 | 646.64 | 847.24 | 383.50 | 496.78 | 591.18 | 674.96 | 887.36 |
| 81 | 311.52 | 396.48 | 464.92 | 525.10 | 698.56 | 394.12 | 509.76 | 605.34 | 692.66 | 909.78 | 410.64 | 532.18 | 631.30 | 722.16 | 949.90 |
| 82 | 335.12 | 425.98 | 500.32 | 565.22 | 751.66 | 418.90 | 541.62 | 644.28 | 736.32 | 967.60 | 437.78 | 564.04 | 671.42 | 767.00 | 1007.72 |
| 83 | 359.90 | 457.84 | 538.08 | 605.34 | 805.94 | 446.04 | 574.66 | 684.40 | 779.98 | 1025.42 | 463.74 | 599.44 | 711.54 | 810.66 | 1066.72 |
| 84 | 387.04 | 492.06 | 577.02 | 651.36 | 866.12 | 474.36 | 611.24 | 725.70 | 828.36 | 1089.14 | 492.06 | 636.02 | 754.02 | 860.22 | 1130.44 |
| 85 | 416.54 | 529.82 | 621.86 | 700.92 | 932.20 | 505.04 | 650.18 | 771.72 | 879.10 | 1156.40 | 523.92 | 674.96 | 800.04 | 912.14 | 1200.06 |
| 86 | 449.58 | 571.12 | 670.24 | 755.20 | 1005.36 | 538.08 | 691.48 | 820.10 | 933.38 | 1229.56 | 556.96 | 716.26 | 848.42 | 966.42 | 1273.22 |
| 87 | 483.80 | 613.60 | 720.98 | 813.02 | 1080.88 | 572.30 | 733.96 | 870.84 | 991.20 | 1305.08 | 591.18 | 758.74 | 899.16 | 1024.24 | 1348.74 |
| 88 | 520.38 | 660.80 | 776.44 | 874.38 | 1164.66 | 608.88 | 781.16 | 926.30 | 1052.56 | 1388.86 | 627.76 | 805.94 | 954.62 | 1085.60 | 1432.52 |
| 89 | 559.32 | 712.72 | 835.44 | 941.64 | 1254.34 | 647.82 | 833.08 | 985.30 | 1119.82 | 1478.54 | 666.70 | 857.86 | 1013.62 | 1152.86 | 1522.20 |
| 90 | 604.16 | 767.00 | 900.34 | 1015.98 | 1352.28 | 692.66 | 887.36 | 1050.20 | 1194.16 | 1576.48 | 711.54 | 912.14 | 1078.52 | 1227.20 | 1620.14 |
| 91 | 651.36 | 827.18 | 971.14 | 1095.04 | 1456.12 | 739.86 | 947.54 | 1121.00 | 1273.22 | 1680.32 | 758.74 | 972.32 | 1149.32 | 1306.26 | 1723.98 |
| 92 | 700.92 | 890.90 | 1045.48 | 1178.82 | 1568.22 | 789.42 | 1011.26 | 1195.34 | 1357.00 | 1792.42 | 808.30 | 1036.04 | 1223.66 | 1390.04 | 1836.08 |
| 93 | 754.02 | 958.16 | 1125.72 | 1268.50 | 1688.58 | 842.52 | 1078.52 | 1275.58 | 1446.68 | 1912.78 | 861.40 | 1103.30 | 1303.90 | 1479.72 | 1956.44 |
| 94 | 813.02 | 1032.50 | 1211.86 | 1366.44 | 1817.20 | 901.52 | 1152.86 | 1361.72 | 1544.62 | 2041.40 | 920.40 | 1177.64 | 1390.04 | 1577.66 | 2085.06 |
| 95 | 875.56 | 1112.74 | 1307.44 | 1473.82 | 1959.98 | 964.06 | 1233.10 | 1457.30 | 1652.00 | 2184.18 | 982.94 | 1257.88 | 1485.62 | 1685.04 | 2227.84 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 30 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 31 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 29.50 | 37.76 | 43.66 | 49.56 | 68.94 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 32 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 29.50 | 37.76 | 43.66 | 49.56 | 70.97 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 33 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 30.61 | 37.76 | 43.66 | 49.56 | 75.02 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 34 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 30.61 | 37.76 | 44.53 | 49.56 | 79.08 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 35 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 32.53 | 38.83 | 44.53 | 49.56 | 81.10 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 36 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 34.44 | 40.77 | 46.46 | 51.32 | 85.46 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 37 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 36.36 | 42.71 | 50.34 | 53.29 | 89.99 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 38 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 36.36 | 44.65 | 52.27 | 55.27 | 94.53 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 39 | 18.88 | 23.60 | 27.14 | 30.68 | 41.30 | 38.43 | 46.59 | 54.21 | 59.21 | 101.32 | 71.00 | 89.80 | 102.33 | 119.03 | 156.62 |
| 40 | 20.06 | 24.78 | 29.50 | 31.86 | 43.66 | 40.79 | 48.99 | 56.82 | 60.40 | 106.34 | 75.18 | 96.06 | 110.68 | 123.21 | 167.06 |
| 41 | 20.06 | 24.78 | 29.50 | 31.86 | 43.66 | 43.16 | 51.27 | 59.02 | 62.60 | 111.28 | 75.18 | 96.06 | 110.68 | 123.21 | 167.06 |
| 42 | 21.77 | 25.21 | 29.53 | 31.86 | 43.66 | 43.37 | 53.71 | 61.50 | 67.01 | 116.76 | 75.18 | 96.06 | 110.68 | 123.21 | 167.06 |
| 43 | 21.93 | 25.38 | 31.58 | 32.72 | 45.46 | 45.77 | 56.17 | 66.21 | 69.52 | 122.26 | 75.18 | 96.06 | 110.68 | 123.21 | 167.06 |
| 44 | 22.08 | 27.37 | 31.79 | 32.93 | 47.56 | 48.20 | 58.64 | 68.73 | 72.04 | 125.30 | 75.18 | 96.06 | 110.68 | 123.21 | 167.06 |
| 45 | 22.43 | 27.94 | 32.97 | 35.37 | 48.94 | 50.78 | 61.44 | 69.91 | 77.21 | 131.02 | 79.36 | 102.33 | 116.94 | 131.56 | 175.42 |
| 46 | 24.47 | 30.00 | 33.19 | 37.48 | 51.03 | 51.02 | 66.26 | 74.66 | 79.82 | 131.56 | 79.36 | 102.33 | 116.94 | 131.56 | 175.42 |
| 47 | 24.65 | 30.20 | 35.26 | 39.61 | 53.13 | 53.74 | 68.90 | 77.21 | 84.72 | 131.56 | 79.36 | 102.33 | 116.94 | 131.56 | 175.42 |
| 48 | 24.82 | 32.30 | 37.37 | 39.87 | 55.24 | 56.56 | 71.81 | 82.58 | 89.79 | 131.56 | 79.36 | 102.33 | 116.94 | 131.56 | 175.42 |
| 49 | 26.97 | 32.51 | 37.62 | 42.04 | 59.56 | 58.47 | 77.27 | 85.50 | 92.80 | 131.56 | 79.36 | 102.33 | 116.94 | 131.56 | 175.42 |
| 50 | 27.51 | 35.26 | 40.44 | 43.68 | 61.14 | 62.02 | 77.90 | 90.76 | 94.37 | 146.18 | 87.71 | 114.86 | 129.47 | 146.18 | 194.21 |
| 51 | 28.42 | 36.24 | 42.84 | 46.09 | 65.71 | 62.89 | 78.84 | 96.25 | 99.65 | 152.45 | 89.80 | 116.94 | 135.74 | 150.36 | 202.56 |
| 52 | 28.82 | 36.68 | 42.14 | 48.74 | 70.43 | 68.25 | 84.31 | 97.18 | 105.09 | 158.71 | 91.88 | 121.12 | 139.92 | 156.62 | 210.92 |
| 53 | 31.16 | 39.07 | 44.57 | 49.25 | 73.74 | 71.13 | 89.81 | 102.82 | 110.68 | 162.89 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 54 | 31.56 | 39.52 | 45.07 | 50.57 | 78.60 | 73.98 | 92.75 | 106.44 | 114.36 | 169.15 | 100.24 | 127.39 | 146.18 | 167.06 | 223.45 |
| 55 | 33.95 | 41.96 | 47.54 | 53.08 | 83.50 | 79.36 | 98.42 | 112.11 | 120.04 | 173.33 | 104.41 | 131.56 | 152.45 | 171.24 | 229.71 |
| 56 | 36.33 | 43.18 | 52.40 | 57.95 | 89.15 | 81.44 | 101.91 | 117.65 | 128.18 | 181.68 | 106.50 | 135.74 | 160.80 | 181.68 | 238.07 |
| 57 | 37.50 | 48.02 | 53.87 | 61.67 | 96.66 | 83.82 | 107.41 | 123.80 | 132.44 | 196.30 | 110.68 | 146.18 | 169.15 | 192.12 | 252.68 |
| 58 | 40.34 | 50.88 | 58.79 | 66.63 | 102.57 | 89.29 | 110.88 | 129.38 | 140.59 | 208.83 | 119.03 | 154.53 | 177.50 | 200.48 | 267.30 |
| 59 | 45.03 | 54.41 | 62.55 | 70.65 | 110.88 | 94.82 | 117.14 | 133.68 | 147.24 | 225.54 | 125.30 | 160.80 | 187.95 | 212.14 | 281.92 |
| 60 | 46.49 | 59.37 | 66.37 | 74.50 | 119.24 | 98.36 | 122.62 | 139.99 | 152.12 | 240.15 | 131.56 | 171.24 | 198.39 | 213.93 | 298.63 |
| 61 | 51.42 | 63.16 | 73.63 | 82.02 | 127.86 | 106.26 | 131.28 | 150.72 | 162.92 | 249.15 | 135.72 | 176.23 | 204.59 | 224.64 | 305.87 |
| 62 | 54.97 | 69.02 | 77.73 | 88.21 | 138.83 | 110.46 | 138.15 | 160.22 | 172.65 | 257.14 | 139.37 | 178.63 | 210.03 | 236.06 | 314.07 |
| 63 | 62.26 | 74.33 | 85.12 | 94.46 | 147.81 | 119.72 | 148.92 | 171.01 | 184.16 | 271.74 | 144.42 | 186.23 | 216.63 | 242.87 | 324.94 |
| 64 | 66.01 | 80.52 | 93.65 | 100.99 | 161.49 | 125.00 | 156.08 | 183.27 | 194.24 | 281.25 | 148.90 | 191.18 | 224.27 | 251.84 | 334.56 |
| 65 | 73.65 | 87.00 | 100.39 | 109.86 | 171.51 | 130.11 | 167.54 | 195.09 | 208.46 | 294.09 | 153.28 | 197.84 | 233.49 | 260.22 | 345.78 |
| 66 | 79.49 | 95.16 | 110.86 | 120.53 | 187.21 | 134.67 | 176.10 | 207.18 | 223.14 | 309.04 | 158.84 | 205.45 | 241.71 | 271.06 | 360.83 |
| 67 | 87.66 | 105.47 | 119.87 | 133.50 | 203.60 | 140.33 | 180.42 | 210.49 | 241.89 | 317.41 | 163.72 | 210.49 | 245.58 | 282.33 | 372.54 |
| 68 | 95.91 | 118.52 | 132.86 | 145.25 | 217.99 | 145.32 | 188.92 | 221.22 | 250.28 | 332.63 | 167.93 | 219.60 | 256.74 | 290.65 | 384.30 |
| 69 | 104.25 | 129.33 | 146.06 | 159.51 | 232.27 | 152.76 | 199.53 | 230.71 | 263.44 | 349.18 | 174.59 | 229.15 | 266.56 | 302.41 | 402.18 |
| 70 | 112.72 | 142.78 | 160.53 | 176.28 | 247.99 | 162.32 | 208.91 | 246.48 | 278.04 | 368.22 | 184.86 | 240.47 | 281.05 | 317.12 | 420.82 |
| 71 | 120.35 | 153.70 | 178.35 | 197.85 | 266.80 | 172.55 | 223.30 | 263.90 | 298.70 | 394.40 | 194.30 | 253.75 | 297.25 | 337.85 | 445.15 |
| 72 | 130.20 | 166.60 | 193.20 | 215.60 | 288.40 | 184.80 | 242.20 | 284.20 | 320.60 | 422.80 | 207.20 | 271.60 | 316.40 | 358.40 | 474.60 |
| 73 | 141.75 | 179.55 | 207.90 | 233.55 | 310.50 | 199.80 | 259.20 | 303.75 | 344.25 | 453.60 | 222.75 | 287.55 | 336.15 | 383.40 | 503.55 |
| 74 | 150.80 | 195.00 | 224.90 | 250.90 | 335.40 | 211.90 | 278.20 | 325.00 | 367.90 | 486.20 | 232.70 | 306.80 | 357.50 | 404.30 | 534.30 |
| 75 | 163.75 | 208.75 | 242.50 | 272.50 | 363.75 | 226.25 | 295.00 | 346.25 | 395.00 | 520.00 | 247.50 | 322.50 | 378.75 | 430.00 | 566.25 |
| 76 | 176.40 | 228.00 | 262.80 | 295.20 | 394.80 | 241.20 | 316.80 | 369.60 | 421.20 | 555.60 | 260.40 | 342.00 | 399.60 | 454.80 | 601.20 |
| 77 | 195.88 | 251.34 | 291.46 | 329.22 | 437.78 | 263.14 | 344.56 | 404.74 | 462.56 | 607.70 | 280.84 | 368.16 | 433.06 | 494.42 | 650.18 |
| 78 | 218.30 | 282.02 | 329.22 | 370.52 | 492.06 | 289.10 | 379.96 | 449.58 | 514.48 | 673.78 | 306.80 | 404.74 | 476.72 | 543.98 | 713.90 |
| 79 | 243.08 | 313.88 | 365.80 | 411.82 | 548.70 | 317.42 | 417.72 | 493.24 | 562.86 | 739.86 | 333.94 | 440.14 | 519.20 | 593.54 | 779.98 |
| 80 | 265.50 | 344.56 | 402.38 | 453.12 | 602.98 | 342.20 | 453.12 | 535.72 | 611.24 | 802.40 | 359.90 | 475.54 | 560.50 | 640.74 | 841.34 |
| 81 | 287.92 | 374.06 | 436.60 | 492.06 | 654.90 | 366.98 | 484.98 | 573.48 | 656.08 | 860.22 | 384.68 | 507.40 | 600.62 | 684.40 | 899.16 |
| 82 | 310.34 | 402.38 | 469.64 | 529.82 | 705.64 | 391.76 | 516.84 | 610.06 | 697.38 | 916.86 | 408.28 | 539.26 | 637.20 | 726.88 | 956.98 |
| 83 | 332.76 | 431.88 | 505.04 | 568.76 | 756.38 | 416.54 | 548.70 | 649.00 | 739.86 | 971.14 | 433.06 | 571.12 | 676.14 | 769.36 | 1012.44 |
| 84 | 357.54 | 463.74 | 541.62 | 610.06 | 813.02 | 441.32 | 580.56 | 686.76 | 782.34 | 1030.14 | 460.20 | 605.34 | 713.90 | 814.20 | 1071.44 |
| 85 | 384.68 | 499.14 | 582.92 | 657.26 | 874.38 | 469.64 | 617.14 | 729.24 | 831.90 | 1093.86 | 488.52 | 643.10 | 757.56 | 863.76 | 1136.34 |
| 86 | 415.36 | 538.08 | 627.76 | 708.00 | 942.82 | 500.32 | 656.08 | 774.08 | 882.64 | 1162.30 | 519.20 | 682.04 | 802.40 | 914.50 | 1204.78 |
| 87 | 447.22 | 579.38 | 676.14 | 762.28 | 1013.62 | 532.18 | 697.38 | 822.46 | 936.92 | 1233.10 | 551.06 | 723.34 | 850.78 | 968.78 | 1275.58 |
| 88 | 481.44 | 624.22 | 728.06 | 820.10 | 1092.68 | 566.40 | 742.22 | 874.38 | 994.74 | 1312.16 | 585.28 | 768.18 | 902.70 | 1026.60 | 1354.64 |
| 89 | 518.02 | 671.42 | 784.70 | 883.82 | 1175.28 | 602.98 | 789.42 | 931.02 | 1058.46 | 1394.76 | 621.86 | 815.38 | 959.34 | 1090.32 | 1437.24 |
| 90 | 558.14 | 724.52 | 846.06 | 953.44 | 1267.32 | 643.10 | 842.52 | 992.38 | 1128.08 | 1486.80 | 661.98 | 868.48 | 1020.70 | 1159.94 | 1529.28 |
| 91 | 601.80 | 779.98 | 910.96 | 1026.60 | 1366.44 | 686.76 | 897.98 | 1057.28 | 1201.24 | 1585.92 | 705.64 | 923.94 | 1085.60 | 1233.10 | 1628.40 |
| 92 | 647.82 | 838.98 | 980.58 | 1105.66 | 1471.46 | 732.78 | 956.98 | 1126.90 | 1280.30 | 1690.94 | 751.66 | 982.94 | 1155.22 | 1312.16 | 1733.42 |
| 93 | 698.56 | 903.88 | 1054.92 | 1189.44 | 1582.38 | 783.52 | 1021.88 | 1201.24 | 1364.08 | 1801.86 | 802.40 | 1047.84 | 1229.56 | 1395.94 | 1844.34 |
| 94 | 751.66 | 973.50 | 1136.34 | 1280.30 | 1705.10 | 836.62 | 1091.50 | 1282.66 | 1454.94 | 1924.58 | 855.50 | 1117.46 | 1310.98 | 1486.80 | 1967.06 |
| 95 | 810.66 | 1050.20 | 1226.02 | 1380.60 | 1838.44 | 895.62 | 1168.20 | 1372.34 | 1555.24 | 2057.92 | 914.50 | 1194.16 | 1400.66 | 1587.10 | 2100.40 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 30 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 31 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 40.12 | 49.56 | 55.46 | 61.36 | 87.40 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 32 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 40.12 | 49.56 | 55.46 | 61.36 | 89.98 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 33 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 41.64 | 49.56 | 55.46 | 61.36 | 95.12 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 34 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 41.64 | 49.56 | 56.56 | 61.36 | 100.26 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 35 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 44.24 | 50.96 | 56.56 | 61.36 | 102.83 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 36 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 46.84 | 53.51 | 59.02 | 63.54 | 108.35 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 37 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 49.44 | 56.06 | 63.94 | 65.98 | 114.10 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 38 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 49.44 | 58.61 | 66.40 | 68.43 | 119.85 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 39 | 25.96 | 31.86 | 35.40 | 38.94 | 53.10 | 52.27 | 61.15 | 68.86 | 73.31 | 128.47 | 96.06 | 119.03 | 133.65 | 148.27 | 200.48 |
| 40 | 27.14 | 33.04 | 37.76 | 42.48 | 56.64 | 52.87 | 63.40 | 71.03 | 78.25 | 132.93 | 100.24 | 125.30 | 142.00 | 160.80 | 215.09 |
| 41 | 27.14 | 33.04 | 37.76 | 42.48 | 56.64 | 55.95 | 66.35 | 73.78 | 81.10 | 139.10 | 100.24 | 125.30 | 142.00 | 160.80 | 215.09 |
| 42 | 29.45 | 33.62 | 37.79 | 42.48 | 56.64 | 56.22 | 69.51 | 76.87 | 86.81 | 145.95 | 100.24 | 125.30 | 142.00 | 160.80 | 215.09 |
| 43 | 29.66 | 33.84 | 40.42 | 43.63 | 58.97 | 59.34 | 72.69 | 82.76 | 90.06 | 152.83 | 100.24 | 125.30 | 142.00 | 160.80 | 215.09 |
| 44 | 29.88 | 36.50 | 40.69 | 43.91 | 61.70 | 62.48 | 75.89 | 85.92 | 93.33 | 156.62 | 100.24 | 125.30 | 142.00 | 160.80 | 215.09 |
| 45 | 31.15 | 36.45 | 43.11 | 46.35 | 64.00 | 68.92 | 78.05 | 88.22 | 96.52 | 166.38 | 108.59 | 131.56 | 152.45 | 169.15 | 227.62 |
| 46 | 33.99 | 39.13 | 43.40 | 49.11 | 66.73 | 69.25 | 84.16 | 94.21 | 99.77 | 167.06 | 108.59 | 131.56 | 152.45 | 169.15 | 227.62 |
| 47 | 34.23 | 39.39 | 46.11 | 51.90 | 69.48 | 72.94 | 87.52 | 97.44 | 105.89 | 167.06 | 108.59 | 131.56 | 152.45 | 169.15 | 227.62 |
| 48 | 34.48 | 42.13 | 48.86 | 52.24 | 72.24 | 76.76 | 91.22 | 104.21 | 112.24 | 167.06 | 108.59 | 131.56 | 152.45 | 169.15 | 227.62 |
| 49 | 37.46 | 42.41 | 49.19 | 55.09 | 77.88 | 79.36 | 98.15 | 107.90 | 116.00 | 167.06 | 108.59 | 131.56 | 152.45 | 169.15 | 227.62 |
| 50 | 37.14 | 44.75 | 52.98 | 57.33 | 81.05 | 81.40 | 96.90 | 113.93 | 119.78 | 185.86 | 119.03 | 146.18 | 169.15 | 187.95 | 252.68 |
| 51 | 39.79 | 48.78 | 55.69 | 60.06 | 86.15 | 84.50 | 101.37 | 119.83 | 125.48 | 192.12 | 123.21 | 152.45 | 173.33 | 194.21 | 261.04 |
| 52 | 39.81 | 48.91 | 55.74 | 62.67 | 91.41 | 90.33 | 109.80 | 121.96 | 130.91 | 198.39 | 125.30 | 156.62 | 179.59 | 200.48 | 269.39 |
| 53 | 42.49 | 51.63 | 58.50 | 64.30 | 96.79 | 93.49 | 113.75 | 130.50 | 138.82 | 204.65 | 129.47 | 160.80 | 185.86 | 206.74 | 277.74 |
| 54 | 43.91 | 51.79 | 60.09 | 65.61 | 103.75 | 97.97 | 116.43 | 136.57 | 142.48 | 213.01 | 135.74 | 164.97 | 192.12 | 213.01 | 288.18 |
| 55 | 46.68 | 55.95 | 62.93 | 69.84 | 109.19 | 104.41 | 125.08 | 142.69 | 148.62 | 219.27 | 139.92 | 171.24 | 196.30 | 219.27 | 296.54 |
| 56 | 50.87 | 58.50 | 67.97 | 74.91 | 118.86 | 110.68 | 130.45 | 147.56 | 158.79 | 231.80 | 146.18 | 179.59 | 206.74 | 229.71 | 309.07 |
| 57 | 53.36 | 63.56 | 70.45 | 79.89 | 126.15 | 114.48 | 137.24 | 155.24 | 164.15 | 246.42 | 152.45 | 187.95 | 217.18 | 242.24 | 325.77 |
| 58 | 54.25 | 66.01 | 76.98 | 86.48 | 135.13 | 117.07 | 139.55 | 162.20 | 173.88 | 265.21 | 158.71 | 198.39 | 229.71 | 256.86 | 344.57 |
| 59 | 61.00 | 72.54 | 82.01 | 91.42 | 145.13 | 124.45 | 151.71 | 169.45 | 181.36 | 284.01 | 169.15 | 210.92 | 242.24 | 270.37 | 363.36 |
| 60 | 63.39 | 79.16 | 88.49 | 97.96 | 156.81 | 129.22 | 156.07 | 178.67 | 192.81 | 304.89 | 177.50 | 223.45 | 256.86 | 275.92 | 386.33 |
| 61 | 69.99 | 84.21 | 97.71 | 105.65 | 168.84 | 138.51 | 166.41 | 190.67 | 202.78 | 318.02 | 184.33 | 228.89 | 265.36 | 285.20 | 397.02 |
| 62 | 76.67 | 93.47 | 102.71 | 114.82 | 185.67 | 150.46 | 180.52 | 203.92 | 217.54 | 331.74 | 190.40 | 237.52 | 272.85 | 301.85 | 410.25 |
| 63 | 88.07 | 100.06 | 113.49 | 125.48 | 197.09 | 163.42 | 190.68 | 217.81 | 234.07 | 345.85 | 197.63 | 245.13 | 283.14 | 314.42 | 423.76 |
| 64 | 93.01 | 109.28 | 125.35 | 134.65 | 216.43 | 169.12 | 204.52 | 235.37 | 248.29 | 362.13 | 204.05 | 253.68 | 292.28 | 327.21 | 439.34 |
| 65 | 102.80 | 118.37 | 132.91 | 146.48 | 230.32 | 174.67 | 219.23 | 247.81 | 265.62 | 377.86 | 210.32 | 263.79 | 303.00 | 338.65 | 454.50 |
| 66 | 111.59 | 129.77 | 146.85 | 160.24 | 249.07 | 183.01 | 229.62 | 262.42 | 284.76 | 393.64 | 219.26 | 272.78 | 314.22 | 352.20 | 471.33 |
| 67 | 123.66 | 144.09 | 162.27 | 176.57 | 272.56 | 190.45 | 237.22 | 273.98 | 306.95 | 409.30 | 225.53 | 282.33 | 325.77 | 364.19 | 487.81 |
| 68 | 135.21 | 159.54 | 177.15 | 191.27 | 290.65 | 196.99 | 245.44 | 284.19 | 318.10 | 424.67 | 234.13 | 290.65 | 335.86 | 376.23 | 503.79 |
| 69 | 146.25 | 172.94 | 194.75 | 209.81 | 307.09 | 207.32 | 257.21 | 297.74 | 333.59 | 445.82 | 243.18 | 302.41 | 350.74 | 392.82 | 523.77 |
| 70 | 156.31 | 192.38 | 213.06 | 232.18 | 329.14 | 217.93 | 273.54 | 315.62 | 353.19 | 473.43 | 254.00 | 318.62 | 368.22 | 411.81 | 551.58 |
| 71 | 168.20 | 207.35 | 236.35 | 259.50 | 355.25 | 233.45 | 292.90 | 337.85 | 378.45 | 507.50 | 269.70 | 337.85 | 390.05 | 437.90 | 584.35 |
| 72 | 182.00 | 222.60 | 254.80 | 282.80 | 382.20 | 252.00 | 313.60 | 362.60 | 407.40 | 543.20 | 287.00 | 357.00 | 414.40 | 464.80 | 621.60 |
| 73 | 195.75 | 240.30 | 274.05 | 305.10 | 411.75 | 270.00 | 336.15 | 388.80 | 437.40 | 583.20 | 303.75 | 380.70 | 440.10 | 494.10 | 660.15 |
| 74 | 211.90 | 260.00 | 296.40 | 328.90 | 444.60 | 288.60 | 361.40 | 417.30 | 468.00 | 625.30 | 322.40 | 404.30 | 466.70 | 523.90 | 700.70 |
| 75 | 227.50 | 280.00 | 321.25 | 356.25 | 481.25 | 307.50 | 385.00 | 446.25 | 502.50 | 670.00 | 340.00 | 426.25 | 495.00 | 556.25 | 742.50 |
| 76 | 246.00 | 303.60 | 349.20 | 387.60 | 523.20 | 327.60 | 411.60 | 478.80 | 538.80 | 717.60 | 358.80 | 451.20 | 525.60 | 590.40 | 787.20 |
| 77 | 272.58 | 337.48 | 388.22 | 431.88 | 582.92 | 357.54 | 450.76 | 525.10 | 592.36 | 788.24 | 388.22 | 489.70 | 569.94 | 641.92 | 855.50 |
| 78 | 305.62 | 378.78 | 436.60 | 486.16 | 656.08 | 396.48 | 499.14 | 582.92 | 657.26 | 875.56 | 425.98 | 536.90 | 626.58 | 706.82 | 941.64 |
| 79 | 338.66 | 421.26 | 487.34 | 542.80 | 730.42 | 433.06 | 548.70 | 641.92 | 724.52 | 962.88 | 462.56 | 585.28 | 685.58 | 772.90 | 1027.78 |
| 80 | 371.70 | 462.56 | 535.72 | 597.08 | 803.58 | 469.64 | 594.72 | 697.38 | 787.06 | 1046.66 | 499.14 | 631.30 | 739.86 | 836.62 | 1110.38 |
| 81 | 403.56 | 502.68 | 581.74 | 649.00 | 872.02 | 505.04 | 639.56 | 748.12 | 846.06 | 1122.18 | 533.36 | 676.14 | 791.78 | 894.44 | 1187.08 |
| 82 | 434.24 | 540.44 | 626.58 | 698.56 | 939.28 | 538.08 | 679.68 | 797.68 | 900.34 | 1195.34 | 567.58 | 717.44 | 841.34 | 949.90 | 1262.60 |
| 83 | 466.10 | 580.56 | 671.42 | 749.30 | 1007.72 | 572.30 | 722.16 | 844.88 | 954.62 | 1268.50 | 601.80 | 761.10 | 890.90 | 1005.36 | 1336.94 |
| 84 | 501.50 | 623.04 | 720.98 | 804.76 | 1082.06 | 608.88 | 767.00 | 896.80 | 1012.44 | 1346.38 | 639.56 | 807.12 | 944.00 | 1064.36 | 1416.00 |
| 85 | 539.26 | 671.42 | 776.44 | 866.12 | 1164.66 | 647.82 | 816.56 | 954.62 | 1076.16 | 1431.34 | 678.50 | 857.86 | 1001.82 | 1129.26 | 1502.14 |
| 86 | 581.74 | 723.34 | 836.62 | 933.38 | 1255.52 | 690.30 | 868.48 | 1014.80 | 1143.42 | 1522.20 | 720.98 | 909.78 | 1062.00 | 1196.52 | 1593.00 |
| 87 | 626.58 | 778.80 | 901.52 | 1004.18 | 1351.10 | 735.14 | 923.94 | 1079.70 | 1214.22 | 1617.78 | 765.82 | 965.24 | 1126.90 | 1267.32 | 1688.58 |
| 88 | 673.78 | 837.80 | 969.96 | 1080.88 | 1454.94 | 782.34 | 982.94 | 1148.14 | 1290.92 | 1721.62 | 813.02 | 1024.24 | 1195.34 | 1344.02 | 1792.42 |
| 89 | 725.70 | 902.70 | 1044.30 | 1164.66 | 1567.04 | 834.26 | 1047.84 | 1222.48 | 1374.70 | 1833.72 | 864.94 | 1089.14 | 1269.68 | 1427.80 | 1904.52 |
| 90 | 782.34 | 973.50 | 1125.72 | 1255.52 | 1688.58 | 890.90 | 1118.64 | 1303.90 | 1465.56 | 1955.26 | 921.58 | 1159.94 | 1351.10 | 1518.66 | 2026.06 |
| 91 | 843.70 | 1049.02 | 1214.22 | 1353.46 | 1820.74 | 952.26 | 1194.16 | 1392.40 | 1563.50 | 2087.42 | 982.94 | 1235.46 | 1439.60 | 1616.60 | 2158.22 |
| 92 | 907.42 | 1129.26 | 1306.26 | 1457.30 | 1959.98 | 1015.98 | 1274.40 | 1484.44 | 1667.34 | 2226.66 | 1046.66 | 1315.70 | 1531.64 | 1720.44 | 2297.46 |
| 93 | 977.04 | 1215.40 | 1406.56 | 1568.22 | 2109.84 | 1085.60 | 1360.54 | 1584.74 | 1778.26 | 2376.52 | 1116.28 | 1401.84 | 1631.94 | 1831.36 | 2447.32 |
| 94 | 1052.56 | 1308.62 | 1513.94 | 1688.58 | 2271.50 | 1161.12 | 1453.76 | 1692.12 | 1898.62 | 2538.18 | 1191.80 | 1495.06 | 1739.32 | 1951.72 | 2608.98 |
| 95 | 1133.98 | 1411.28 | 1633.12 | 1820.74 | 2449.68 | 1242.54 | 1556.42 | 1811.30 | 2030.78 | 2716.36 | 1273.22 | 1597.72 | 1858.50 | 2083.88 | 2787.16 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**

**Home and Community Care at 50%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 30 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 31 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 34.22 | 43.66 | 49.56 | 55.46 | 77.56 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 32 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 34.22 | 43.66 | 49.56 | 55.46 | 79.84 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 33 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 35.51 | 43.66 | 49.56 | 55.46 | 84.40 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 34 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 35.51 | 43.66 | 50.55 | 55.46 | 88.96 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 35 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 37.73 | 44.89 | 50.55 | 55.46 | 91.24 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 36 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 39.95 | 47.14 | 52.74 | 57.43 | 96.14 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 37 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 42.17 | 49.38 | 57.14 | 59.64 | 101.24 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 38 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 42.17 | 51.63 | 59.34 | 61.85 | 106.34 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 39 | 22.42 | 28.32 | 31.86 | 35.40 | 47.20 | 44.58 | 53.87 | 61.53 | 66.26 | 113.99 | 83.53 | 104.41 | 121.12 | 133.65 | 179.59 |
| 40 | 24.78 | 29.50 | 33.04 | 37.76 | 50.74 | 48.34 | 56.19 | 62.50 | 68.64 | 118.75 | 91.88 | 110.68 | 125.30 | 142.00 | 192.12 |
| 41 | 24.78 | 29.50 | 33.04 | 37.76 | 50.74 | 51.15 | 58.81 | 64.93 | 71.14 | 124.26 | 91.88 | 110.68 | 125.30 | 142.00 | 192.12 |
| 42 | 26.89 | 30.01 | 33.07 | 37.76 | 50.74 | 51.40 | 61.61 | 67.65 | 76.15 | 130.38 | 91.88 | 110.68 | 125.30 | 142.00 | 192.12 |
| 43 | 27.08 | 30.21 | 35.37 | 38.78 | 52.83 | 54.25 | 64.43 | 72.83 | 79.00 | 136.53 | 91.88 | 110.68 | 125.30 | 142.00 | 192.12 |
| 44 | 27.28 | 32.59 | 35.61 | 39.03 | 55.27 | 57.12 | 67.27 | 75.61 | 81.87 | 139.92 | 91.88 | 110.68 | 125.30 | 142.00 | 192.12 |
| 45 | 27.41 | 32.80 | 38.04 | 40.25 | 56.47 | 61.66 | 69.74 | 78.24 | 83.65 | 147.66 | 96.06 | 119.03 | 133.65 | 150.36 | 200.48 |
| 46 | 29.91 | 35.22 | 38.29 | 42.65 | 58.88 | 61.96 | 75.21 | 83.54 | 86.47 | 148.27 | 96.06 | 119.03 | 133.65 | 150.36 | 200.48 |
| 47 | 30.12 | 35.45 | 40.69 | 45.07 | 61.31 | 65.26 | 78.21 | 86.41 | 91.78 | 148.27 | 96.06 | 119.03 | 133.65 | 150.36 | 200.48 |
| 48 | 30.34 | 37.92 | 43.12 | 45.37 | 63.74 | 68.68 | 81.51 | 92.41 | 97.27 | 148.27 | 96.06 | 119.03 | 133.65 | 150.36 | 200.48 |
| 49 | 32.96 | 38.17 | 43.40 | 47.84 | 68.72 | 71.00 | 87.71 | 95.68 | 100.53 | 148.27 | 96.06 | 119.03 | 133.65 | 150.36 | 200.48 |
| 50 | 33.01 | 40.68 | 47.41 | 50.50 | 71.10 | 71.71 | 87.40 | 102.34 | 107.07 | 164.97 | 104.41 | 131.56 | 150.36 | 167.06 | 223.45 |
| 51 | 35.53 | 43.21 | 49.98 | 54.47 | 75.93 | 74.68 | 90.11 | 108.04 | 112.56 | 171.24 | 108.59 | 135.74 | 154.53 | 173.33 | 231.80 |
| 52 | 35.69 | 43.48 | 48.94 | 55.71 | 80.92 | 80.29 | 98.04 | 106.71 | 116.16 | 175.42 | 112.77 | 139.92 | 158.71 | 177.50 | 240.15 |
| 53 | 38.24 | 46.05 | 52.92 | 57.46 | 86.04 | 83.33 | 101.78 | 116.66 | 123.81 | 181.68 | 116.94 | 144.09 | 167.06 | 185.86 | 246.42 |
| 54 | 38.42 | 46.34 | 53.26 | 58.77 | 91.18 | 85.98 | 104.59 | 122.51 | 127.48 | 187.95 | 119.03 | 148.27 | 171.24 | 190.03 | 254.77 |
| 55 | 41.02 | 48.96 | 55.93 | 62.85 | 96.35 | 91.88 | 110.73 | 126.38 | 133.38 | 194.21 | 123.21 | 152.45 | 175.42 | 196.30 | 263.12 |
| 56 | 45.05 | 52.93 | 60.89 | 66.43 | 105.65 | 98.15 | 118.22 | 131.61 | 141.57 | 206.74 | 129.47 | 160.80 | 183.77 | 204.65 | 275.65 |
| 57 | 47.60 | 56.49 | 63.54 | 71.48 | 111.41 | 102.21 | 121.33 | 139.52 | 147.36 | 219.27 | 135.74 | 167.06 | 194.21 | 217.18 | 288.18 |
| 58 | 48.69 | 59.13 | 68.58 | 76.56 | 118.85 | 105.16 | 124.26 | 144.83 | 155.38 | 233.89 | 142.00 | 177.50 | 204.65 | 227.62 | 304.89 |
| 59 | 55.19 | 64.17 | 73.67 | 81.73 | 128.82 | 112.60 | 134.43 | 152.50 | 163.40 | 252.68 | 150.36 | 187.95 | 217.18 | 241.25 | 323.69 |
| 60 | 57.75 | 70.67 | 78.81 | 86.92 | 138.84 | 117.64 | 139.34 | 160.25 | 171.58 | 269.39 | 160.80 | 198.39 | 229.71 | 245.93 | 342.48 |
| 61 | 62.85 | 75.79 | 86.38 | 94.53 | 150.80 | 123.33 | 149.77 | 168.88 | 180.25 | 283.59 | 166.10 | 206.61 | 234.97 | 255.90 | 354.48 |
| 62 | 67.99 | 83.40 | 91.61 | 102.22 | 165.60 | 133.32 | 160.26 | 182.07 | 193.37 | 294.44 | 168.81 | 212.00 | 243.40 | 268.96 | 365.11 |
| 63 | 77.44 | 90.05 | 100.72 | 111.38 | 175.73 | 144.42 | 170.71 | 194.41 | 208.26 | 307.84 | 174.82 | 218.53 | 250.83 | 278.64 | 378.15 |
| 64 | 82.51 | 97.78 | 110.94 | 119.22 | 191.46 | 148.90 | 182.99 | 208.42 | 219.58 | 319.85 | 180.15 | 226.10 | 259.19 | 290.44 | 389.71 |
| 65 | 92.06 | 105.54 | 118.77 | 130.99 | 205.81 | 156.85 | 196.06 | 221.45 | 237.04 | 336.87 | 187.15 | 235.27 | 269.14 | 303.00 | 406.38 |
| 66 | 99.36 | 115.35 | 131.02 | 143.22 | 221.39 | 164.02 | 203.72 | 234.80 | 253.12 | 350.48 | 195.09 | 243.43 | 279.69 | 314.22 | 419.53 |
| 67 | 109.57 | 127.75 | 143.26 | 156.47 | 243.00 | 168.73 | 210.49 | 242.24 | 271.91 | 364.19 | 200.47 | 250.59 | 289.01 | 324.10 | 434.35 |
| 68 | 119.49 | 142.83 | 157.96 | 171.14 | 258.35 | 174.39 | 219.60 | 251.89 | 284.19 | 377.84 | 206.68 | 259.97 | 298.72 | 335.86 | 448.89 |
| 69 | 129.14 | 153.39 | 172.62 | 186.82 | 274.35 | 182.38 | 227.59 | 265.00 | 297.74 | 397.50 | 215.12 | 268.12 | 311.77 | 349.18 | 467.65 |
| 70 | 138.27 | 171.34 | 189.71 | 207.81 | 293.07 | 193.88 | 243.48 | 281.05 | 315.62 | 420.82 | 225.44 | 284.06 | 327.64 | 368.22 | 491.46 |
| 71 | 149.35 | 184.15 | 210.25 | 230.83 | 316.10 | 207.35 | 259.55 | 300.15 | 337.85 | 450.95 | 239.25 | 300.15 | 346.55 | 388.60 | 520.55 |
| 72 | 161.00 | 198.80 | 226.80 | 252.00 | 340.20 | 222.60 | 278.60 | 322.00 | 362.60 | 484.40 | 253.40 | 319.20 | 368.20 | 414.40 | 553.00 |
| 73 | 174.15 | 213.30 | 244.35 | 271.35 | 367.20 | 240.30 | 298.35 | 345.60 | 388.80 | 519.75 | 270.00 | 337.50 | 391.50 | 440.10 | 588.60 |
| 74 | 188.50 | 231.40 | 263.90 | 292.50 | 396.50 | 257.40 | 321.10 | 371.80 | 417.30 | 557.70 | 287.30 | 360.10 | 416.00 | 466.70 | 624.00 |
| 75 | 202.50 | 250.00 | 286.25 | 316.25 | 428.75 | 273.75 | 343.75 | 397.50 | 446.25 | 596.25 | 302.50 | 381.25 | 441.25 | 493.75 | 661.25 |
| 76 | 219.60 | 270.00 | 310.80 | 344.40 | 465.60 | 292.80 | 366.00 | 426.00 | 478.80 | 638.40 | 320.40 | 402.00 | 468.00 | 525.60 | 700.80 |
| 77 | 243.08 | 300.90 | 345.74 | 384.68 | 518.02 | 319.78 | 401.20 | 467.28 | 527.46 | 700.92 | 345.74 | 436.60 | 507.40 | 572.30 | 761.10 |
| 78 | 271.40 | 337.48 | 389.40 | 433.06 | 582.92 | 351.64 | 444.86 | 519.20 | 585.28 | 778.80 | 377.60 | 477.90 | 559.32 | 630.12 | 836.62 |
| 79 | 302.08 | 375.24 | 433.06 | 482.62 | 650.18 | 387.04 | 488.52 | 571.12 | 644.28 | 856.68 | 411.82 | 521.56 | 608.88 | 687.94 | 914.50 |
| 80 | 331.58 | 411.82 | 476.72 | 531.00 | 715.08 | 418.90 | 529.82 | 620.68 | 700.92 | 931.02 | 444.86 | 561.68 | 658.44 | 743.40 | 988.84 |
| 81 | 359.90 | 447.22 | 518.02 | 577.02 | 776.44 | 450.76 | 568.76 | 666.70 | 751.66 | 999.46 | 475.54 | 601.80 | 705.64 | 795.32 | 1057.28 |
| 82 | 387.04 | 481.44 | 556.96 | 621.86 | 835.44 | 479.08 | 605.34 | 709.18 | 801.22 | 1063.18 | 506.22 | 639.56 | 748.12 | 846.06 | 1123.36 |
| 83 | 415.36 | 516.84 | 598.26 | 666.70 | 896.80 | 509.76 | 643.10 | 752.84 | 849.60 | 1129.26 | 536.90 | 678.50 | 792.96 | 894.44 | 1189.44 |
| 84 | 446.04 | 554.60 | 641.92 | 716.26 | 962.88 | 541.62 | 683.22 | 798.86 | 900.34 | 1197.70 | 568.76 | 718.62 | 840.16 | 947.54 | 1260.24 |
| 85 | 480.26 | 597.08 | 691.48 | 770.54 | 1037.22 | 577.02 | 726.88 | 849.60 | 956.98 | 1274.40 | 604.16 | 762.28 | 892.08 | 1004.18 | 1338.12 |
| 86 | 518.02 | 644.28 | 744.58 | 830.72 | 1117.46 | 614.78 | 774.08 | 902.70 | 1017.16 | 1354.64 | 641.92 | 809.48 | 945.18 | 1064.36 | 1418.36 |
| 87 | 556.96 | 692.66 | 802.40 | 894.44 | 1202.42 | 653.72 | 822.46 | 960.52 | 1080.88 | 1439.60 | 680.86 | 857.86 | 1003.00 | 1128.08 | 1503.32 |
| 88 | 599.44 | 745.76 | 862.58 | 962.88 | 1294.46 | 696.20 | 875.56 | 1020.70 | 1149.32 | 1531.64 | 723.34 | 910.96 | 1063.18 | 1196.52 | 1595.36 |
| 89 | 645.46 | 803.58 | 929.84 | 1036.04 | 1394.76 | 742.22 | 933.38 | 1087.96 | 1222.48 | 1631.94 | 769.36 | 968.78 | 1130.44 | 1269.68 | 1695.66 |
| 90 | 696.20 | 866.12 | 1001.82 | 1117.46 | 1503.32 | 792.96 | 995.92 | 1159.94 | 1303.90 | 1740.50 | 820.10 | 1031.32 | 1202.42 | 1351.10 | 1804.22 |
| 91 | 750.48 | 933.38 | 1079.70 | 1204.78 | 1620.14 | 847.24 | 1063.18 | 1237.82 | 1391.22 | 1857.32 | 874.38 | 1098.58 | 1280.30 | 1438.42 | 1921.04 |
| 92 | 808.30 | 1005.36 | 1162.30 | 1296.82 | 1744.04 | 905.06 | 1135.16 | 1320.42 | 1483.26 | 1981.22 | 932.20 | 1170.56 | 1362.90 | 1530.46 | 2044.94 |
| 93 | 869.66 | 1082.06 | 1251.98 | 1395.94 | 1877.38 | 966.42 | 1211.86 | 1410.10 | 1582.38 | 2114.56 | 993.56 | 1247.26 | 1452.58 | 1629.58 | 2178.28 |
| 94 | 936.92 | 1164.66 | 1347.56 | 1503.32 | 2021.34 | 1033.68 | 1294.46 | 1505.68 | 1689.76 | 2258.52 | 1060.82 | 1329.86 | 1548.16 | 1736.96 | 2322.24 |
| 95 | 1010.08 | 1255.52 | 1453.76 | 1620.14 | 2179.46 | 1106.84 | 1385.32 | 1611.88 | 1806.58 | 2416.64 | 1133.98 | 1420.72 | 1654.36 | 1853.78 | 2480.36 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**

**Home and Community Care at 50%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 30 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 31 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 33.04 | 40.12 | 44.84 | 50.74 | 71.40 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 32 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 33.04 | 40.12 | 44.84 | 50.74 | 73.50 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 33 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 34.29 | 40.12 | 44.84 | 50.74 | 77.70 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 34 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 34.29 | 40.12 | 45.73 | 50.74 | 81.90 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 35 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 36.43 | 41.25 | 45.73 | 50.74 | 84.00 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 36 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 38.57 | 43.32 | 47.72 | 52.54 | 88.51 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 37 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 40.72 | 45.38 | 51.70 | 54.56 | 93.21 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 38 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 40.72 | 47.44 | 53.68 | 56.58 | 97.90 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 39 | 21.24 | 25.96 | 28.32 | 31.86 | 43.66 | 43.04 | 49.51 | 55.67 | 60.62 | 104.94 | 77.27 | 96.06 | 108.59 | 121.12 | 164.97 |
| 40 | 22.42 | 27.14 | 30.68 | 34.22 | 46.02 | 43.81 | 51.87 | 58.24 | 63.15 | 108.11 | 81.44 | 102.33 | 116.94 | 129.47 | 173.33 |
| 41 | 22.42 | 27.14 | 30.68 | 34.22 | 46.02 | 46.36 | 54.29 | 60.50 | 65.45 | 113.13 | 81.44 | 102.33 | 116.94 | 129.47 | 173.33 |
| 42 | 24.33 | 27.61 | 30.71 | 34.22 | 46.02 | 46.58 | 56.87 | 63.04 | 70.06 | 118.70 | 81.44 | 102.33 | 116.94 | 129.47 | 173.33 |
| 43 | 24.51 | 27.80 | 32.84 | 35.14 | 47.91 | 49.16 | 59.47 | 67.87 | 72.68 | 124.30 | 81.44 | 102.33 | 116.94 | 129.47 | 173.33 |
| 44 | 24.68 | 29.98 | 33.06 | 35.37 | 50.13 | 51.77 | 62.09 | 70.45 | 75.32 | 127.39 | 81.44 | 102.33 | 116.94 | 129.47 | 173.33 |
| 45 | 24.92 | 29.16 | 34.23 | 36.59 | 51.45 | 56.22 | 61.44 | 71.58 | 77.21 | 133.10 | 87.71 | 106.50 | 121.12 | 135.74 | 183.77 |
| 46 | 27.19 | 31.31 | 34.46 | 38.77 | 53.65 | 56.49 | 66.26 | 76.43 | 79.82 | 133.65 | 87.71 | 106.50 | 121.12 | 135.74 | 183.77 |
| 47 | 27.39 | 31.51 | 36.62 | 40.98 | 55.86 | 59.50 | 68.90 | 79.05 | 84.72 | 133.65 | 87.71 | 106.50 | 121.12 | 135.74 | 183.77 |
| 48 | 27.58 | 33.71 | 38.80 | 41.24 | 58.08 | 62.62 | 71.81 | 84.55 | 89.79 | 133.65 | 87.71 | 106.50 | 121.12 | 135.74 | 183.77 |
| 49 | 29.97 | 33.93 | 39.06 | 43.49 | 62.61 | 64.74 | 77.27 | 87.54 | 92.80 | 133.65 | 87.71 | 106.50 | 121.12 | 135.74 | 183.77 |
| 50 | 30.26 | 36.61 | 43.22 | 46.41 | 65.41 | 65.89 | 79.80 | 92.69 | 98.00 | 150.36 | 96.06 | 119.03 | 137.83 | 152.45 | 204.65 |
| 51 | 32.68 | 39.03 | 45.70 | 48.88 | 70.09 | 68.78 | 80.72 | 98.22 | 101.49 | 156.62 | 100.24 | 123.21 | 142.00 | 156.62 | 213.01 |
| 52 | 32.94 | 39.40 | 44.86 | 51.53 | 73.43 | 74.27 | 88.23 | 97.18 | 106.94 | 160.80 | 102.33 | 127.39 | 146.18 | 162.89 | 217.18 |
| 53 | 35.41 | 41.86 | 47.35 | 51.99 | 78.35 | 77.23 | 91.80 | 104.79 | 112.56 | 167.06 | 106.50 | 131.56 | 150.36 | 169.15 | 225.54 |
| 54 | 35.68 | 42.25 | 47.80 | 53.31 | 83.32 | 77.98 | 94.73 | 110.46 | 114.36 | 171.24 | 110.68 | 135.74 | 154.53 | 173.33 | 231.80 |
| 55 | 36.78 | 44.76 | 51.74 | 57.27 | 88.32 | 83.53 | 100.47 | 116.19 | 121.95 | 177.50 | 110.68 | 137.83 | 160.80 | 179.59 | 240.15 |
| 56 | 40.69 | 47.36 | 55.23 | 60.78 | 95.75 | 87.71 | 105.99 | 119.65 | 128.18 | 187.95 | 116.94 | 146.18 | 167.06 | 185.86 | 250.59 |
| 57 | 43.27 | 52.26 | 58.02 | 64.48 | 101.58 | 91.99 | 111.39 | 125.76 | 132.44 | 200.48 | 123.21 | 154.53 | 177.50 | 196.30 | 263.12 |
| 58 | 44.52 | 53.63 | 62.99 | 69.47 | 109.08 | 95.24 | 112.79 | 133.24 | 140.59 | 215.09 | 129.47 | 160.80 | 185.86 | 206.74 | 277.74 |
| 59 | 49.38 | 58.59 | 66.72 | 73.42 | 117.41 | 100.75 | 122.90 | 137.44 | 147.24 | 229.71 | 135.74 | 171.24 | 196.30 | 218.38 | 294.45 |
| 60 | 52.12 | 63.61 | 71.90 | 78.64 | 127.41 | 106.07 | 126.34 | 145.52 | 155.66 | 246.42 | 144.09 | 179.59 | 208.83 | 221.93 | 313.24 |
| 61 | 57.14 | 68.77 | 79.30 | 86.19 | 137.69 | 111.95 | 136.82 | 154.35 | 164.65 | 257.25 | 149.90 | 186.36 | 214.71 | 232.46 | 324.10 |
| 62 | 62.20 | 76.21 | 83.28 | 93.81 | 150.54 | 121.89 | 147.36 | 165.68 | 177.83 | 268.92 | 155.07 | 192.37 | 221.81 | 245.74 | 331.74 |
| 63 | 71.37 | 81.48 | 92.21 | 101.51 | 159.31 | 131.12 | 154.36 | 176.41 | 189.32 | 279.34 | 161.52 | 199.53 | 229.93 | 254.17 | 343.95 |
| 64 | 75.01 | 89.15 | 100.86 | 109.40 | 174.81 | 136.03 | 166.85 | 190.45 | 201.00 | 292.28 | 163.60 | 205.88 | 237.13 | 266.55 | 354.78 |
| 65 | 82.85 | 95.55 | 107.46 | 118.31 | 186.21 | 140.81 | 176.45 | 200.36 | 215.19 | 304.78 | 169.32 | 212.10 | 245.97 | 274.48 | 367.17 |
| 66 | 90.19 | 105.25 | 119.50 | 130.46 | 201.86 | 148.48 | 184.73 | 214.08 | 231.47 | 319.40 | 176.10 | 220.99 | 255.52 | 286.60 | 381.55 |
| 67 | 100.18 | 117.35 | 131.57 | 142.12 | 220.01 | 153.69 | 192.12 | 222.19 | 246.89 | 330.78 | 182.09 | 228.87 | 263.95 | 294.02 | 394.26 |
| 68 | 108.48 | 129.15 | 143.20 | 155.32 | 235.75 | 159.86 | 198.61 | 229.29 | 258.35 | 345.55 | 187.31 | 235.75 | 271.27 | 305.18 | 408.52 |
| 69 | 118.25 | 139.86 | 157.87 | 169.57 | 249.41 | 166.79 | 207.32 | 241.62 | 269.68 | 361.65 | 196.41 | 244.74 | 283.71 | 318.00 | 425.56 |
| 70 | 126.25 | 154.80 | 172.20 | 189.18 | 266.02 | 177.35 | 219.43 | 255.50 | 287.06 | 381.75 | 205.90 | 257.00 | 297.58 | 335.16 | 446.37 |
| 71 | 136.30 | 166.75 | 191.40 | 210.76 | 287.10 | 189.95 | 234.90 | 272.60 | 307.40 | 410.35 | 217.50 | 272.60 | 316.10 | 355.25 | 472.70 |
| 72 | 147.00 | 180.60 | 205.80 | 229.60 | 309.40 | 203.00 | 253.40 | 292.60 | 330.40 | 439.60 | 231.00 | 289.80 | 334.60 | 376.60 | 502.60 |
| 73 | 157.95 | 194.40 | 222.75 | 247.05 | 333.45 | 217.35 | 272.70 | 315.90 | 353.70 | 472.50 | 245.70 | 307.80 | 356.40 | 400.95 | 534.60 |
| 74 | 171.60 | 210.60 | 240.50 | 266.50 | 360.10 | 234.00 | 292.50 | 338.00 | 379.60 | 507.00 | 261.30 | 327.60 | 378.30 | 425.10 | 568.10 |
| 75 | 185.00 | 227.50 | 260.00 | 288.75 | 390.00 | 250.00 | 312.50 | 361.25 | 406.25 | 542.50 | 276.25 | 346.25 | 401.25 | 451.25 | 601.25 |
| 76 | 199.20 | 246.00 | 282.00 | 313.20 | 423.60 | 265.20 | 333.60 | 387.60 | 435.60 | 580.80 | 290.40 | 366.00 | 424.80 | 477.60 | 637.20 |
| 77 | 220.66 | 273.76 | 313.88 | 349.28 | 472.00 | 290.28 | 365.80 | 424.80 | 479.08 | 638.38 | 313.88 | 396.48 | 461.38 | 519.20 | 692.66 |
| 78 | 247.80 | 306.80 | 354.00 | 394.12 | 531.00 | 320.96 | 404.74 | 472.00 | 533.36 | 709.18 | 344.56 | 435.42 | 508.58 | 573.48 | 762.28 |
| 79 | 274.94 | 341.02 | 394.12 | 438.96 | 591.18 | 351.64 | 443.68 | 519.20 | 586.46 | 778.80 | 375.24 | 474.36 | 554.60 | 625.40 | 831.90 |
| 80 | 300.90 | 375.24 | 434.24 | 483.80 | 650.18 | 381.14 | 482.62 | 565.22 | 638.38 | 846.06 | 403.56 | 512.12 | 599.44 | 677.32 | 899.16 |
| 81 | 326.86 | 407.10 | 470.82 | 525.10 | 706.82 | 409.46 | 518.02 | 606.52 | 684.40 | 909.78 | 431.88 | 547.52 | 640.74 | 724.52 | 962.88 |
| 82 | 351.64 | 437.78 | 507.40 | 565.22 | 761.10 | 435.42 | 551.06 | 645.46 | 728.06 | 968.78 | 459.02 | 581.74 | 682.04 | 769.36 | 1023.06 |
| 83 | 377.60 | 470.82 | 543.98 | 606.52 | 816.56 | 463.74 | 586.46 | 684.40 | 772.90 | 1027.78 | 487.34 | 617.14 | 722.16 | 814.20 | 1083.24 |
| 84 | 405.92 | 505.04 | 584.10 | 651.36 | 876.74 | 493.24 | 621.86 | 726.88 | 818.92 | 1090.32 | 518.02 | 653.72 | 764.64 | 861.40 | 1146.96 |
| 85 | 436.60 | 543.98 | 628.94 | 700.92 | 944.00 | 523.92 | 661.98 | 772.90 | 870.84 | 1159.94 | 549.88 | 695.02 | 811.84 | 913.32 | 1217.76 |
| 86 | 470.82 | 586.46 | 678.50 | 756.38 | 1017.16 | 558.14 | 704.46 | 822.46 | 926.30 | 1233.10 | 584.10 | 737.50 | 861.40 | 968.78 | 1290.92 |
| 87 | 507.40 | 630.12 | 729.24 | 814.20 | 1095.04 | 594.72 | 748.12 | 873.20 | 984.12 | 1310.98 | 620.68 | 781.16 | 912.14 | 1026.60 | 1368.80 |
| 88 | 545.16 | 678.50 | 785.88 | 875.56 | 1177.64 | 632.48 | 796.50 | 929.84 | 1045.48 | 1393.58 | 658.44 | 829.54 | 968.78 | 1087.96 | 1451.40 |
| 89 | 587.64 | 731.60 | 846.06 | 942.82 | 1268.50 | 674.96 | 849.60 | 990.02 | 1112.74 | 1484.44 | 700.92 | 882.64 | 1028.96 | 1155.22 | 1542.26 |
| 90 | 633.66 | 788.24 | 912.14 | 1017.16 | 1367.62 | 720.98 | 906.24 | 1056.10 | 1187.08 | 1583.56 | 746.94 | 939.28 | 1095.04 | 1229.56 | 1641.38 |
| 91 | 683.22 | 849.60 | 982.94 | 1096.22 | 1475.00 | 770.54 | 967.60 | 1126.90 | 1266.14 | 1690.94 | 796.50 | 1000.64 | 1165.84 | 1308.62 | 1748.76 |
| 92 | 735.14 | 914.50 | 1058.46 | 1180.00 | 1587.10 | 822.46 | 1032.50 | 1202.42 | 1349.92 | 1803.04 | 848.42 | 1065.54 | 1241.36 | 1392.40 | 1860.86 |
| 93 | 791.78 | 984.12 | 1138.70 | 1269.68 | 1708.64 | 879.10 | 1102.12 | 1282.66 | 1439.60 | 1924.58 | 905.06 | 1135.16 | 1321.60 | 1482.08 | 1982.40 |
| 94 | 851.96 | 1059.64 | 1226.02 | 1367.62 | 1839.62 | 939.28 | 1177.64 | 1369.98 | 1537.54 | 2055.56 | 965.24 | 1210.68 | 1408.92 | 1580.02 | 2113.38 |
| 95 | 919.22 | 1143.42 | 1322.78 | 1475.00 | 1983.58 | 1006.54 | 1261.42 | 1466.74 | 1644.92 | 2199.52 | 1032.50 | 1294.46 | 1505.68 | 1687.40 | 2257.34 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 30 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 31 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 29.50 | 37.76 | 42.48 | 47.20 | 66.48 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 32 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 29.50 | 37.76 | 42.48 | 47.20 | 68.43 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 33 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 30.61 | 37.76 | 42.48 | 47.20 | 72.34 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 34 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 30.61 | 37.76 | 43.32 | 47.20 | 76.25 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 35 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 32.53 | 38.83 | 43.32 | 47.20 | 78.21 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 36 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 34.44 | 40.77 | 45.21 | 48.88 | 82.41 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 37 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 36.36 | 42.71 | 48.98 | 50.76 | 86.78 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 38 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 36.36 | 44.65 | 50.86 | 52.63 | 91.15 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 39 | 18.88 | 23.60 | 27.14 | 29.50 | 40.12 | 38.43 | 46.59 | 52.74 | 56.39 | 97.71 | 73.09 | 91.88 | 104.41 | 114.86 | 154.53 |
| 40 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 40.79 | 47.55 | 53.98 | 59.03 | 101.02 | 77.27 | 96.06 | 110.68 | 123.21 | 164.97 |
| 41 | 20.06 | 24.78 | 28.32 | 31.86 | 42.48 | 43.16 | 49.76 | 56.07 | 61.18 | 105.71 | 77.27 | 96.06 | 110.68 | 123.21 | 164.97 |
| 42 | 21.77 | 25.21 | 28.34 | 31.86 | 42.48 | 43.37 | 52.13 | 58.42 | 65.49 | 110.92 | 77.27 | 96.06 | 110.68 | 123.21 | 164.97 |
| 43 | 21.93 | 25.38 | 30.32 | 32.72 | 44.23 | 45.77 | 54.51 | 62.90 | 67.94 | 116.15 | 77.27 | 96.06 | 110.68 | 123.21 | 164.97 |
| 44 | 22.08 | 27.37 | 30.52 | 32.93 | 46.27 | 48.20 | 56.92 | 65.30 | 70.41 | 119.03 | 77.27 | 96.06 | 110.68 | 123.21 | 164.97 |
| 45 | 23.67 | 27.94 | 32.97 | 34.15 | 47.68 | 52.59 | 59.78 | 68.25 | 72.39 | 126.86 | 83.53 | 102.33 | 116.94 | 129.47 | 175.42 |
| 46 | 25.83 | 30.00 | 33.19 | 36.19 | 49.72 | 52.85 | 64.46 | 72.88 | 74.83 | 127.39 | 83.53 | 102.33 | 116.94 | 129.47 | 175.42 |
| 47 | 26.02 | 30.20 | 35.26 | 38.24 | 51.77 | 55.66 | 67.04 | 75.38 | 79.42 | 127.39 | 83.53 | 102.33 | 116.94 | 129.47 | 175.42 |
| 48 | 26.20 | 32.30 | 37.37 | 38.50 | 53.83 | 58.58 | 69.87 | 80.61 | 84.18 | 127.39 | 83.53 | 102.33 | 116.94 | 129.47 | 175.42 |
| 49 | 28.47 | 32.51 | 37.62 | 40.59 | 58.03 | 60.56 | 75.18 | 83.47 | 87.00 | 127.39 | 83.53 | 102.33 | 116.94 | 129.47 | 175.42 |
| 50 | 28.89 | 33.90 | 39.04 | 42.31 | 61.14 | 63.95 | 76.00 | 86.90 | 90.74 | 142.00 | 91.88 | 112.77 | 129.47 | 144.09 | 196.30 |
| 51 | 29.84 | 36.24 | 42.84 | 46.09 | 64.25 | 64.85 | 76.96 | 92.32 | 97.80 | 146.18 | 93.97 | 116.94 | 135.74 | 150.36 | 200.48 |
| 52 | 30.20 | 36.68 | 42.14 | 47.35 | 68.93 | 68.25 | 84.31 | 93.37 | 99.56 | 152.45 | 98.15 | 121.12 | 139.92 | 154.53 | 208.83 |
| 53 | 32.58 | 39.07 | 44.57 | 47.89 | 73.74 | 73.17 | 87.81 | 100.84 | 105.05 | 158.71 | 100.24 | 125.30 | 144.09 | 158.71 | 215.09 |
| 54 | 32.94 | 39.52 | 45.07 | 50.57 | 77.03 | 73.98 | 90.78 | 104.44 | 110.61 | 162.89 | 104.41 | 129.47 | 148.27 | 164.97 | 221.36 |
| 55 | 35.37 | 41.96 | 47.54 | 53.08 | 81.89 | 79.36 | 96.37 | 110.08 | 114.33 | 169.15 | 106.50 | 133.65 | 152.45 | 171.24 | 227.62 |
| 56 | 37.79 | 44.57 | 50.98 | 56.54 | 89.15 | 83.53 | 101.91 | 113.66 | 120.53 | 177.50 | 110.68 | 139.92 | 158.71 | 177.50 | 238.07 |
| 57 | 40.38 | 48.02 | 53.87 | 60.27 | 95.03 | 87.90 | 105.42 | 119.87 | 126.84 | 190.03 | 116.94 | 146.18 | 167.06 | 187.95 | 250.59 |
| 58 | 41.73 | 50.88 | 58.79 | 65.21 | 100.94 | 89.29 | 108.97 | 125.52 | 133.19 | 202.56 | 123.21 | 154.53 | 177.50 | 198.39 | 265.21 |
| 59 | 46.48 | 54.41 | 62.55 | 69.26 | 109.25 | 94.82 | 115.22 | 131.79 | 140.06 | 217.18 | 129.47 | 162.89 | 187.95 | 210.06 | 279.83 |
| 60 | 47.89 | 59.37 | 66.37 | 74.50 | 117.61 | 98.36 | 118.91 | 136.31 | 148.59 | 231.80 | 135.74 | 171.24 | 198.39 | 213.93 | 296.54 |
| 61 | 52.85 | 64.56 | 73.63 | 80.63 | 127.86 | 106.26 | 129.43 | 145.27 | 155.99 | 243.07 | 141.79 | 178.25 | 204.59 | 220.74 | 307.89 |
| 62 | 57.86 | 71.90 | 77.73 | 86.81 | 140.51 | 114.27 | 140.00 | 156.58 | 167.47 | 253.22 | 147.22 | 186.48 | 212.00 | 232.19 | 316.03 |
| 63 | 65.29 | 77.19 | 86.54 | 94.46 | 149.46 | 123.52 | 148.92 | 169.21 | 179.00 | 266.04 | 150.12 | 191.93 | 218.53 | 240.99 | 326.84 |
| 64 | 70.51 | 83.40 | 95.10 | 102.39 | 164.82 | 128.68 | 157.88 | 181.47 | 190.86 | 279.41 | 156.25 | 196.69 | 226.10 | 253.68 | 340.08 |
| 65 | 78.25 | 89.85 | 101.80 | 111.27 | 174.78 | 133.68 | 169.32 | 191.57 | 203.42 | 290.53 | 162.20 | 203.19 | 235.27 | 262.01 | 351.13 |
| 66 | 84.08 | 99.49 | 112.30 | 121.95 | 190.46 | 139.84 | 177.83 | 203.72 | 218.15 | 303.86 | 167.47 | 212.36 | 243.43 | 272.78 | 366.01 |
| 67 | 93.92 | 109.93 | 122.80 | 133.50 | 206.88 | 145.34 | 183.77 | 210.49 | 235.21 | 315.74 | 173.74 | 218.85 | 250.59 | 280.66 | 375.88 |
| 68 | 102.20 | 121.55 | 134.34 | 145.25 | 221.22 | 151.78 | 188.92 | 217.99 | 243.82 | 327.79 | 179.23 | 226.06 | 259.97 | 290.65 | 389.15 |
| 69 | 110.47 | 132.34 | 147.54 | 159.51 | 233.82 | 157.44 | 199.53 | 229.15 | 257.21 | 342.94 | 185.50 | 235.38 | 269.68 | 303.97 | 405.29 |
| 70 | 117.23 | 147.29 | 161.99 | 176.28 | 250.99 | 165.32 | 211.91 | 241.97 | 272.03 | 365.21 | 193.88 | 247.99 | 284.06 | 318.62 | 426.84 |
| 71 | 127.60 | 158.05 | 179.80 | 197.85 | 269.70 | 178.35 | 226.20 | 259.55 | 292.90 | 390.05 | 205.90 | 262.45 | 301.60 | 339.30 | 452.40 |
| 72 | 137.20 | 170.80 | 194.60 | 215.60 | 291.20 | 191.80 | 243.60 | 280.00 | 313.60 | 418.60 | 218.40 | 278.60 | 320.60 | 359.80 | 480.20 |
| 73 | 148.50 | 184.95 | 209.25 | 232.20 | 314.55 | 206.55 | 261.90 | 299.70 | 337.50 | 450.90 | 233.55 | 297.00 | 340.20 | 382.05 | 511.65 |
| 74 | 159.90 | 200.20 | 226.20 | 250.90 | 340.60 | 221.00 | 280.80 | 322.40 | 361.40 | 483.60 | 247.00 | 315.90 | 361.40 | 405.60 | 543.40 |
| 75 | 172.50 | 216.25 | 245.00 | 272.50 | 367.50 | 235.00 | 300.00 | 345.00 | 388.75 | 517.50 | 261.25 | 333.75 | 383.75 | 431.25 | 575.00 |
| 76 | 187.20 | 234.00 | 266.40 | 295.20 | 399.60 | 252.00 | 320.40 | 369.60 | 415.20 | 554.40 | 276.00 | 352.80 | 406.80 | 456.00 | 609.60 |
| 77 | 206.50 | 260.78 | 297.36 | 330.40 | 446.04 | 273.76 | 351.64 | 405.92 | 457.84 | 610.06 | 297.36 | 382.32 | 442.50 | 497.96 | 663.16 |
| 78 | 231.28 | 292.64 | 333.94 | 371.70 | 501.50 | 302.08 | 389.40 | 450.76 | 508.58 | 676.14 | 325.68 | 420.08 | 484.98 | 547.52 | 729.24 |
| 79 | 257.24 | 325.68 | 372.88 | 414.18 | 559.32 | 331.58 | 427.16 | 495.60 | 559.32 | 744.58 | 354.00 | 457.84 | 531.00 | 597.08 | 795.32 |
| 80 | 282.02 | 357.54 | 409.46 | 456.66 | 614.78 | 359.90 | 463.74 | 538.08 | 607.70 | 808.30 | 382.32 | 493.24 | 572.30 | 646.64 | 859.04 |
| 81 | 305.62 | 388.22 | 444.86 | 495.60 | 667.88 | 385.86 | 497.96 | 578.20 | 652.54 | 867.30 | 408.28 | 527.46 | 612.42 | 691.48 | 919.22 |
| 82 | 329.22 | 417.72 | 479.08 | 533.36 | 718.62 | 410.64 | 529.82 | 614.78 | 693.84 | 922.76 | 434.24 | 560.50 | 650.18 | 733.96 | 975.86 |
| 83 | 354.00 | 448.40 | 514.48 | 572.30 | 771.72 | 437.78 | 562.86 | 652.54 | 735.14 | 979.40 | 461.38 | 593.54 | 689.12 | 776.44 | 1033.68 |
| 84 | 379.96 | 481.44 | 552.24 | 614.78 | 828.36 | 464.92 | 597.08 | 692.66 | 779.98 | 1038.40 | 488.52 | 628.94 | 729.24 | 821.28 | 1095.04 |
| 85 | 408.28 | 518.02 | 594.72 | 661.98 | 892.08 | 493.24 | 634.84 | 736.32 | 828.36 | 1104.48 | 518.02 | 667.88 | 774.08 | 870.84 | 1161.12 |
| 86 | 440.14 | 558.14 | 640.74 | 713.90 | 960.52 | 525.10 | 674.96 | 782.34 | 880.28 | 1172.92 | 549.88 | 708.00 | 820.10 | 922.76 | 1229.56 |
| 87 | 474.36 | 601.80 | 689.12 | 768.18 | 1034.86 | 559.32 | 718.62 | 830.72 | 934.56 | 1247.26 | 584.10 | 751.66 | 868.48 | 977.04 | 1303.90 |
| 88 | 510.94 | 646.64 | 742.22 | 826.00 | 1112.74 | 595.90 | 763.46 | 883.82 | 992.38 | 1325.14 | 620.68 | 796.50 | 921.58 | 1034.86 | 1381.78 |
| 89 | 549.88 | 697.38 | 798.86 | 889.72 | 1198.88 | 634.84 | 814.20 | 940.46 | 1056.10 | 1411.28 | 659.62 | 847.24 | 978.22 | 1098.58 | 1467.92 |
| 90 | 592.36 | 751.66 | 861.40 | 959.34 | 1293.28 | 677.32 | 868.48 | 1003.00 | 1125.72 | 1505.68 | 702.10 | 901.52 | 1040.76 | 1168.20 | 1562.32 |
| 91 | 638.38 | 809.48 | 928.66 | 1034.86 | 1393.58 | 723.34 | 926.30 | 1070.26 | 1201.24 | 1605.98 | 748.12 | 959.34 | 1108.02 | 1243.72 | 1662.62 |
| 92 | 687.94 | 872.02 | 999.46 | 1113.92 | 1499.78 | 772.90 | 988.84 | 1141.06 | 1280.30 | 1712.18 | 797.68 | 1021.88 | 1178.82 | 1322.78 | 1768.82 |
| 93 | 739.86 | 938.10 | 1076.16 | 1198.88 | 1614.24 | 824.82 | 1054.92 | 1217.76 | 1365.26 | 1826.64 | 849.60 | 1087.96 | 1255.52 | 1407.74 | 1883.28 |
| 94 | 797.68 | 1010.08 | 1158.76 | 1290.92 | 1738.14 | 882.64 | 1126.90 | 1300.36 | 1457.30 | 1950.54 | 907.42 | 1159.94 | 1338.12 | 1499.78 | 2007.18 |
| 95 | 859.04 | 1089.14 | 1249.62 | 1391.22 | 1875.02 | 944.00 | 1205.96 | 1391.22 | 1557.60 | 2087.42 | 968.78 | 1239.00 | 1428.98 | 1600.08 | 2144.06 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Home and Community Care at 50%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 30 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 31 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 34.22 | 42.48 | 47.20 | 51.92 | 73.86 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 32 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 34.22 | 42.48 | 47.20 | 51.92 | 76.04 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 33 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 35.51 | 42.48 | 47.20 | 51.92 | 80.38 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 34 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 35.51 | 42.48 | 48.14 | 51.92 | 84.73 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 35 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 37.73 | 43.68 | 48.14 | 51.92 | 86.90 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 36 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 39.95 | 45.87 | 50.23 | 53.76 | 91.57 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 37 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 42.17 | 48.05 | 54.42 | 55.83 | 96.42 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 38 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 42.17 | 50.23 | 56.51 | 57.90 | 101.28 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 39 | 22.42 | 27.14 | 30.68 | 33.04 | 44.84 | 44.58 | 52.42 | 58.60 | 62.03 | 108.56 | 81.44 | 102.33 | 114.86 | 125.30 | 169.15 |
| 40 | 23.60 | 28.32 | 31.86 | 36.58 | 48.38 | 45.32 | 54.75 | 59.66 | 67.27 | 113.43 | 85.62 | 106.50 | 121.12 | 137.83 | 183.77 |
| 41 | 23.60 | 28.32 | 31.86 | 36.58 | 48.38 | 47.95 | 57.30 | 61.97 | 69.72 | 118.70 | 85.62 | 106.50 | 121.12 | 137.83 | 183.77 |
| 42 | 25.61 | 28.81 | 31.89 | 36.58 | 48.38 | 48.19 | 60.03 | 64.57 | 74.62 | 124.54 | 85.62 | 106.50 | 121.12 | 137.83 | 183.77 |
| 43 | 25.79 | 29.00 | 34.11 | 37.57 | 50.37 | 50.86 | 62.77 | 69.52 | 77.42 | 130.41 | 85.62 | 106.50 | 121.12 | 137.83 | 183.77 |
| 44 | 25.98 | 31.28 | 34.33 | 37.81 | 52.70 | 53.55 | 65.54 | 72.17 | 80.23 | 133.65 | 85.62 | 106.50 | 121.12 | 137.83 | 183.77 |
| 45 | 26.17 | 31.59 | 36.77 | 39.03 | 53.96 | 58.03 | 66.42 | 74.91 | 82.04 | 141.42 | 91.88 | 112.77 | 129.47 | 144.09 | 192.12 |
| 46 | 28.55 | 33.92 | 37.02 | 41.36 | 56.26 | 58.31 | 71.63 | 79.99 | 84.81 | 142.00 | 91.88 | 112.77 | 129.47 | 144.09 | 192.12 |
| 47 | 28.76 | 34.14 | 39.33 | 43.71 | 58.58 | 61.42 | 74.49 | 82.73 | 90.01 | 142.00 | 91.88 | 112.77 | 129.47 | 144.09 | 192.12 |
| 48 | 28.96 | 36.51 | 41.68 | 43.99 | 60.91 | 64.64 | 77.63 | 88.48 | 95.40 | 142.00 | 91.88 | 112.77 | 129.47 | 144.09 | 192.12 |
| 49 | 31.46 | 36.76 | 41.96 | 46.39 | 65.67 | 66.83 | 83.53 | 91.61 | 98.60 | 142.00 | 91.88 | 112.77 | 129.47 | 144.09 | 192.12 |
| 50 | 31.64 | 37.97 | 44.62 | 49.14 | 68.25 | 69.77 | 81.70 | 96.55 | 101.63 | 156.62 | 102.33 | 123.21 | 144.09 | 160.80 | 213.01 |
| 51 | 34.11 | 41.82 | 47.13 | 51.68 | 73.01 | 72.71 | 86.35 | 102.15 | 107.03 | 162.89 | 104.41 | 129.47 | 146.18 | 167.06 | 221.36 |
| 52 | 34.31 | 42.12 | 47.58 | 52.92 | 77.93 | 78.28 | 94.12 | 104.81 | 110.63 | 169.15 | 106.50 | 133.65 | 152.45 | 169.15 | 229.71 |
| 53 | 36.83 | 43.26 | 50.14 | 54.73 | 82.96 | 81.30 | 95.79 | 110.73 | 118.18 | 175.42 | 110.68 | 135.74 | 158.71 | 175.42 | 238.07 |
| 54 | 37.05 | 43.61 | 50.53 | 56.04 | 88.03 | 81.98 | 98.67 | 114.48 | 121.86 | 181.68 | 114.86 | 139.92 | 162.89 | 181.68 | 244.33 |
| 55 | 39.61 | 47.56 | 53.14 | 60.06 | 93.14 | 87.71 | 106.63 | 120.27 | 127.66 | 185.86 | 119.03 | 146.18 | 167.06 | 187.95 | 252.68 |
| 56 | 43.60 | 50.14 | 58.06 | 63.60 | 100.70 | 93.97 | 112.10 | 125.63 | 135.83 | 196.30 | 125.30 | 152.45 | 175.42 | 194.21 | 263.12 |
| 57 | 44.71 | 53.67 | 59.40 | 67.28 | 106.49 | 96.08 | 115.37 | 131.66 | 138.03 | 208.83 | 129.47 | 158.71 | 183.77 | 204.65 | 275.65 |
| 58 | 45.91 | 56.38 | 65.78 | 73.72 | 115.60 | 99.21 | 118.53 | 139.03 | 147.99 | 225.54 | 133.65 | 169.15 | 196.30 | 219.27 | 294.45 |
| 59 | 52.29 | 61.38 | 69.50 | 77.57 | 123.93 | 106.67 | 128.66 | 143.09 | 154.42 | 242.24 | 144.09 | 179.59 | 204.65 | 228.77 | 309.07 |
| 60 | 54.94 | 66.43 | 74.66 | 82.78 | 133.94 | 111.86 | 131.91 | 151.04 | 162.74 | 261.04 | 152.45 | 187.95 | 217.18 | 233.93 | 327.86 |
| 61 | 59.99 | 71.58 | 83.55 | 90.36 | 144.25 | 117.64 | 142.37 | 163.43 | 173.32 | 271.43 | 158.00 | 194.46 | 226.87 | 244.18 | 338.28 |
| 62 | 65.10 | 79.09 | 87.44 | 98.01 | 157.23 | 127.60 | 152.89 | 172.96 | 184.73 | 280.70 | 160.96 | 202.18 | 231.63 | 257.35 | 347.44 |
| 63 | 74.40 | 85.77 | 96.47 | 107.15 | 167.52 | 138.72 | 163.44 | 185.41 | 199.65 | 294.54 | 167.22 | 209.03 | 241.33 | 267.35 | 361.05 |
| 64 | 79.51 | 93.47 | 106.62 | 115.01 | 184.80 | 145.22 | 174.02 | 199.44 | 211.13 | 308.83 | 174.63 | 216.91 | 248.16 | 279.41 | 375.00 |
| 65 | 87.45 | 101.26 | 113.11 | 123.94 | 196.01 | 147.94 | 187.15 | 210.90 | 225.27 | 320.83 | 178.24 | 224.58 | 256.66 | 286.96 | 386.77 |
| 66 | 94.78 | 111.02 | 125.26 | 136.13 | 211.63 | 155.38 | 196.82 | 224.44 | 241.46 | 334.94 | 186.46 | 233.07 | 267.60 | 298.68 | 400.54 |
| 67 | 104.88 | 121.81 | 137.42 | 150.73 | 231.51 | 162.05 | 200.47 | 232.21 | 261.91 | 347.48 | 192.12 | 238.90 | 275.65 | 310.73 | 414.31 |
| 68 | 114.77 | 135.23 | 150.58 | 162.51 | 247.05 | 167.93 | 208.30 | 242.21 | 269.66 | 361.70 | 198.61 | 247.05 | 285.80 | 319.71 | 427.90 |
| 69 | 124.47 | 147.38 | 165.24 | 178.19 | 260.32 | 176.15 | 219.79 | 252.53 | 283.71 | 378.79 | 207.32 | 257.21 | 297.74 | 333.59 | 444.27 |
| 70 | 132.26 | 163.82 | 180.96 | 197.78 | 279.55 | 184.86 | 232.96 | 267.52 | 300.59 | 402.79 | 214.92 | 270.53 | 312.61 | 350.19 | 468.92 |
| 71 | 143.55 | 176.90 | 201.55 | 220.79 | 301.60 | 198.65 | 249.40 | 288.55 | 321.90 | 430.65 | 230.55 | 288.55 | 332.05 | 372.65 | 495.90 |
| 72 | 155.40 | 189.00 | 217.00 | 240.80 | 324.80 | 215.60 | 266.00 | 308.00 | 347.20 | 462.00 | 245.00 | 303.80 | 352.80 | 396.20 | 527.80 |
| 73 | 166.05 | 203.85 | 233.55 | 259.20 | 349.65 | 229.50 | 284.85 | 330.75 | 371.25 | 495.45 | 257.85 | 322.65 | 375.30 | 419.85 | 560.25 |
| 74 | 180.70 | 221.00 | 252.20 | 279.50 | 378.30 | 245.70 | 306.80 | 354.90 | 397.80 | 531.70 | 274.30 | 343.20 | 396.50 | 445.90 | 595.40 |
| 75 | 193.75 | 237.50 | 272.50 | 302.50 | 408.75 | 261.25 | 326.25 | 378.75 | 426.25 | 568.75 | 290.00 | 361.25 | 420.00 | 472.50 | 631.25 |
| 76 | 208.80 | 258.00 | 296.40 | 330.00 | 445.20 | 278.40 | 350.40 | 406.80 | 458.40 | 610.80 | 304.80 | 384.00 | 446.40 | 502.80 | 669.60 |
| 77 | 231.28 | 286.74 | 330.40 | 366.98 | 495.60 | 303.26 | 383.50 | 447.22 | 503.86 | 670.24 | 329.22 | 416.54 | 484.98 | 545.16 | 726.88 |
| 78 | 259.60 | 322.14 | 371.70 | 413.00 | 558.14 | 336.30 | 424.80 | 495.60 | 558.14 | 744.58 | 362.26 | 456.66 | 533.36 | 600.62 | 801.22 |
| 79 | 287.92 | 357.54 | 414.18 | 461.38 | 620.68 | 368.16 | 466.10 | 545.16 | 615.96 | 817.74 | 392.94 | 496.78 | 582.92 | 657.26 | 873.20 |
| 80 | 316.24 | 392.94 | 455.48 | 507.40 | 683.22 | 400.02 | 505.04 | 592.36 | 669.06 | 889.72 | 424.80 | 536.90 | 628.94 | 711.54 | 944.00 |
| 81 | 343.38 | 427.16 | 494.42 | 552.24 | 741.04 | 429.52 | 543.98 | 636.02 | 719.80 | 953.44 | 454.30 | 574.66 | 672.60 | 761.10 | 1008.90 |
| 82 | 369.34 | 459.02 | 532.18 | 593.54 | 798.86 | 457.84 | 577.02 | 677.32 | 764.64 | 1015.98 | 482.62 | 610.06 | 715.08 | 807.12 | 1073.80 |
| 83 | 396.48 | 493.24 | 571.12 | 637.20 | 856.68 | 487.34 | 613.60 | 718.62 | 811.84 | 1078.52 | 512.12 | 646.64 | 757.56 | 854.32 | 1136.34 |
| 84 | 425.98 | 529.82 | 612.42 | 684.40 | 919.22 | 516.84 | 652.54 | 762.28 | 861.40 | 1143.42 | 542.80 | 686.76 | 802.40 | 905.06 | 1203.60 |
| 85 | 457.84 | 571.12 | 659.62 | 736.32 | 990.02 | 549.88 | 695.02 | 810.66 | 914.50 | 1216.58 | 575.84 | 729.24 | 850.78 | 960.52 | 1276.76 |
| 86 | 494.42 | 614.78 | 711.54 | 792.96 | 1066.72 | 586.46 | 738.68 | 862.58 | 971.14 | 1293.28 | 612.42 | 772.90 | 902.70 | 1017.16 | 1353.46 |
| 87 | 532.18 | 661.98 | 765.82 | 853.14 | 1148.14 | 624.22 | 785.88 | 916.86 | 1031.32 | 1374.70 | 650.18 | 820.10 | 956.98 | 1077.34 | 1434.88 |
| 88 | 572.30 | 712.72 | 824.82 | 919.22 | 1236.64 | 664.34 | 836.62 | 975.86 | 1097.40 | 1463.20 | 690.30 | 870.84 | 1015.98 | 1143.42 | 1523.38 |
| 89 | 617.14 | 767.00 | 887.36 | 990.02 | 1332.22 | 709.18 | 890.90 | 1038.40 | 1168.20 | 1558.78 | 735.14 | 925.12 | 1078.52 | 1214.22 | 1618.96 |
| 90 | 665.52 | 827.18 | 956.98 | 1066.72 | 1434.88 | 757.56 | 951.08 | 1108.02 | 1244.90 | 1661.44 | 783.52 | 985.30 | 1148.14 | 1290.92 | 1721.62 |
| 91 | 717.44 | 892.08 | 1032.50 | 1150.50 | 1548.16 | 809.48 | 1015.98 | 1183.54 | 1328.68 | 1774.72 | 835.44 | 1050.20 | 1223.66 | 1374.70 | 1834.90 |
| 92 | 771.72 | 959.34 | 1110.38 | 1239.00 | 1666.16 | 863.76 | 1083.24 | 1261.42 | 1417.18 | 1892.72 | 889.72 | 1117.46 | 1301.54 | 1463.20 | 1952.90 |
| 93 | 830.72 | 1033.68 | 1195.34 | 1333.40 | 1793.60 | 922.76 | 1157.58 | 1346.38 | 1511.58 | 2020.16 | 948.72 | 1191.80 | 1386.50 | 1557.60 | 2080.34 |
| 94 | 894.44 | 1112.74 | 1287.38 | 1434.88 | 1930.48 | 986.48 | 1236.64 | 1438.42 | 1613.06 | 2157.04 | 1012.44 | 1270.86 | 1478.54 | 1659.08 | 2217.22 |
| 95 | 964.06 | 1200.06 | 1387.68 | 1548.16 | 2082.70 | 1056.10 | 1323.96 | 1538.72 | 1726.34 | 2309.26 | 1082.06 | 1358.18 | 1578.84 | 1772.36 | 2369.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 30 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 31 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 29.50 | 36.58 | 42.48 | 47.20 | 66.48 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 32 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 29.50 | 36.58 | 42.48 | 47.20 | 68.43 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 33 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 30.61 | 36.58 | 42.48 | 47.20 | 72.34 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 34 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 30.61 | 36.58 | 43.32 | 47.20 | 76.25 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 35 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 32.53 | 37.61 | 43.32 | 47.20 | 78.21 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 36 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 34.44 | 39.50 | 45.21 | 48.88 | 82.41 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 37 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 36.36 | 41.38 | 48.98 | 50.76 | 86.78 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 38 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 36.36 | 43.26 | 50.86 | 52.63 | 91.15 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 39 | 18.88 | 23.60 | 27.14 | 30.68 | 40.12 | 38.43 | 45.14 | 52.74 | 56.39 | 97.71 | 71.00 | 87.71 | 102.33 | 114.86 | 152.45 |
| 40 | 21.24 | 24.78 | 28.32 | 31.86 | 43.66 | 40.79 | 47.55 | 53.98 | 57.66 | 101.02 | 79.36 | 93.97 | 106.50 | 121.12 | 164.97 |
| 41 | 21.24 | 24.78 | 28.32 | 31.86 | 43.66 | 43.16 | 49.76 | 56.07 | 59.76 | 105.71 | 79.36 | 93.97 | 106.50 | 121.12 | 164.97 |
| 42 | 23.05 | 25.21 | 28.34 | 31.86 | 43.66 | 43.37 | 52.13 | 58.42 | 63.96 | 110.92 | 79.36 | 93.97 | 106.50 | 121.12 | 164.97 |
| 43 | 23.22 | 25.38 | 30.32 | 32.72 | 45.46 | 45.77 | 54.51 | 62.90 | 66.36 | 116.15 | 79.36 | 93.97 | 106.50 | 121.12 | 164.97 |
| 44 | 23.38 | 27.37 | 30.52 | 32.93 | 47.56 | 48.20 | 56.92 | 65.30 | 68.77 | 119.03 | 79.36 | 93.97 | 106.50 | 121.12 | 164.97 |
| 45 | 23.67 | 27.94 | 32.97 | 34.15 | 47.68 | 52.59 | 59.78 | 66.58 | 70.78 | 124.78 | 81.44 | 102.33 | 114.86 | 127.39 | 169.15 |
| 46 | 25.83 | 30.00 | 33.19 | 36.19 | 49.72 | 52.85 | 64.46 | 71.10 | 73.17 | 125.30 | 81.44 | 102.33 | 114.86 | 127.39 | 169.15 |
| 47 | 26.02 | 30.20 | 35.26 | 38.24 | 51.77 | 55.66 | 67.04 | 73.54 | 77.66 | 125.30 | 81.44 | 102.33 | 114.86 | 127.39 | 169.15 |
| 48 | 26.20 | 32.30 | 37.37 | 38.50 | 53.83 | 58.58 | 69.87 | 78.65 | 82.31 | 125.30 | 81.44 | 102.33 | 114.86 | 127.39 | 169.15 |
| 49 | 28.47 | 32.51 | 37.62 | 40.59 | 58.03 | 60.56 | 75.18 | 81.43 | 85.07 | 125.30 | 81.44 | 102.33 | 114.86 | 127.39 | 169.15 |
| 50 | 27.51 | 35.26 | 40.44 | 42.31 | 61.14 | 60.08 | 76.00 | 86.90 | 90.74 | 142.00 | 87.71 | 112.77 | 127.39 | 142.00 | 190.03 |
| 51 | 29.84 | 36.24 | 42.84 | 46.09 | 64.25 | 62.89 | 75.09 | 92.32 | 95.96 | 146.18 | 91.88 | 114.86 | 131.56 | 146.18 | 196.30 |
| 52 | 30.20 | 36.68 | 42.14 | 47.35 | 68.93 | 68.25 | 82.35 | 91.47 | 99.56 | 150.36 | 96.06 | 119.03 | 135.74 | 150.36 | 204.65 |
| 53 | 32.58 | 39.07 | 44.57 | 49.25 | 73.74 | 71.13 | 85.81 | 98.86 | 105.05 | 154.53 | 100.24 | 123.21 | 142.00 | 158.71 | 210.92 |
| 54 | 32.94 | 39.52 | 45.07 | 50.57 | 77.03 | 73.98 | 88.81 | 104.44 | 108.74 | 158.71 | 102.33 | 125.30 | 146.18 | 162.89 | 215.09 |
| 55 | 35.37 | 41.96 | 47.54 | 53.08 | 81.89 | 79.36 | 94.32 | 108.04 | 112.42 | 164.97 | 106.50 | 129.47 | 148.27 | 167.06 | 223.45 |
| 56 | 37.79 | 44.57 | 52.40 | 56.54 | 89.15 | 83.53 | 99.87 | 113.66 | 120.53 | 175.42 | 108.59 | 135.74 | 156.62 | 173.33 | 233.89 |
| 57 | 40.38 | 48.02 | 53.87 | 60.27 | 95.03 | 85.86 | 103.43 | 117.90 | 124.97 | 185.86 | 114.86 | 142.00 | 164.97 | 183.77 | 246.42 |
| 58 | 41.73 | 50.88 | 58.79 | 65.21 | 100.94 | 89.29 | 107.05 | 123.58 | 133.19 | 198.39 | 121.12 | 152.45 | 175.42 | 194.21 | 258.95 |
| 59 | 46.48 | 54.41 | 62.55 | 69.26 | 109.25 | 94.82 | 113.30 | 129.91 | 138.26 | 215.09 | 127.39 | 158.71 | 183.77 | 203.82 | 275.65 |
| 60 | 47.89 | 59.37 | 66.37 | 74.50 | 117.61 | 98.36 | 117.05 | 134.47 | 146.82 | 227.62 | 133.65 | 167.06 | 194.21 | 209.94 | 290.27 |
| 61 | 52.85 | 64.56 | 73.63 | 80.63 | 127.86 | 104.36 | 127.58 | 143.45 | 154.25 | 241.05 | 139.77 | 176.23 | 200.54 | 218.78 | 301.82 |
| 62 | 57.86 | 70.46 | 77.73 | 86.81 | 140.51 | 114.27 | 136.31 | 154.76 | 164.02 | 249.29 | 143.29 | 180.59 | 206.11 | 228.32 | 310.14 |
| 63 | 65.29 | 77.19 | 85.12 | 94.46 | 149.46 | 121.62 | 145.28 | 163.81 | 177.28 | 262.24 | 148.22 | 186.23 | 212.83 | 237.22 | 321.14 |
| 64 | 70.51 | 83.40 | 93.65 | 100.99 | 163.16 | 126.84 | 156.08 | 176.08 | 185.80 | 272.06 | 154.41 | 193.02 | 218.75 | 246.33 | 330.88 |
| 65 | 78.25 | 89.85 | 100.39 | 111.27 | 174.78 | 133.68 | 165.76 | 186.30 | 200.06 | 285.18 | 160.41 | 199.62 | 228.14 | 256.66 | 344.00 |
| 66 | 84.08 | 98.05 | 110.86 | 121.95 | 188.84 | 139.84 | 172.65 | 198.55 | 214.82 | 298.68 | 165.74 | 207.18 | 236.53 | 267.60 | 357.38 |
| 67 | 93.92 | 108.44 | 121.34 | 133.50 | 206.88 | 143.67 | 178.75 | 205.48 | 231.88 | 310.73 | 172.07 | 212.17 | 245.58 | 275.65 | 369.20 |
| 68 | 102.20 | 121.55 | 134.34 | 145.25 | 219.60 | 148.55 | 187.31 | 214.76 | 240.59 | 321.33 | 176.00 | 221.22 | 253.51 | 285.80 | 381.07 |
| 69 | 110.47 | 130.83 | 146.06 | 159.51 | 233.82 | 155.88 | 193.29 | 224.47 | 254.09 | 338.27 | 183.94 | 229.15 | 265.00 | 297.74 | 397.50 |
| 70 | 117.23 | 145.79 | 161.99 | 176.28 | 249.49 | 163.82 | 205.90 | 238.97 | 267.52 | 357.70 | 190.87 | 241.97 | 279.55 | 312.61 | 417.82 |
| 71 | 127.60 | 156.60 | 178.35 | 196.42 | 268.25 | 176.90 | 220.40 | 255.20 | 287.10 | 382.80 | 204.45 | 255.20 | 294.35 | 330.60 | 442.25 |
| 72 | 137.20 | 169.40 | 193.20 | 214.20 | 289.80 | 189.00 | 236.60 | 274.40 | 308.00 | 413.00 | 215.60 | 271.60 | 313.60 | 352.80 | 470.40 |
| 73 | 148.50 | 180.90 | 207.90 | 230.85 | 311.85 | 205.20 | 253.80 | 294.30 | 330.75 | 441.45 | 229.50 | 286.20 | 333.45 | 373.95 | 499.50 |
| 74 | 159.90 | 196.30 | 224.90 | 248.30 | 336.70 | 218.40 | 273.00 | 317.20 | 354.90 | 473.20 | 244.40 | 305.50 | 353.60 | 396.50 | 530.40 |
| 75 | 172.50 | 212.50 | 243.75 | 268.75 | 365.00 | 232.50 | 292.50 | 338.75 | 378.75 | 507.50 | 257.50 | 323.75 | 375.00 | 420.00 | 562.50 |
| 76 | 187.20 | 229.20 | 264.00 | 292.80 | 396.00 | 249.60 | 310.80 | 362.40 | 406.80 | 542.40 | 272.40 | 342.00 | 397.20 | 446.40 | 596.40 |
| 77 | 206.50 | 256.06 | 293.82 | 326.86 | 440.14 | 271.40 | 341.02 | 397.66 | 448.40 | 595.90 | 293.82 | 371.70 | 430.70 | 486.16 | 646.64 |
| 78 | 231.28 | 286.74 | 331.58 | 368.16 | 495.60 | 299.72 | 377.60 | 442.50 | 497.96 | 661.98 | 322.14 | 405.92 | 475.54 | 535.72 | 711.54 |
| 79 | 257.24 | 318.60 | 368.16 | 410.64 | 552.24 | 329.22 | 415.36 | 484.98 | 547.52 | 728.06 | 350.46 | 442.50 | 518.02 | 585.28 | 776.44 |
| 80 | 282.02 | 350.46 | 404.74 | 451.94 | 607.70 | 356.36 | 450.76 | 527.46 | 595.90 | 791.78 | 378.78 | 477.90 | 559.32 | 632.48 | 840.16 |
| 81 | 305.62 | 379.96 | 440.14 | 490.88 | 659.62 | 382.32 | 483.80 | 566.40 | 639.56 | 849.60 | 403.56 | 510.94 | 599.44 | 676.14 | 897.98 |
| 82 | 329.22 | 409.46 | 473.18 | 528.64 | 710.36 | 407.10 | 514.48 | 602.98 | 680.86 | 903.88 | 430.70 | 543.98 | 636.02 | 719.80 | 954.62 |
| 83 | 352.82 | 438.96 | 508.58 | 566.40 | 762.28 | 433.06 | 546.34 | 639.56 | 722.16 | 959.34 | 456.66 | 575.84 | 673.78 | 759.92 | 1011.26 |
| 84 | 378.78 | 472.00 | 545.16 | 608.88 | 818.92 | 460.20 | 581.74 | 678.50 | 765.82 | 1018.34 | 482.62 | 611.24 | 713.90 | 805.94 | 1071.44 |
| 85 | 408.28 | 507.40 | 587.64 | 654.90 | 881.46 | 490.88 | 618.32 | 722.16 | 813.02 | 1083.24 | 513.30 | 647.82 | 758.74 | 853.14 | 1137.52 |
| 86 | 440.14 | 547.52 | 632.48 | 705.64 | 949.90 | 522.74 | 658.44 | 767.00 | 863.76 | 1151.68 | 545.16 | 687.94 | 803.58 | 903.88 | 1205.96 |
| 87 | 473.18 | 588.82 | 682.04 | 759.92 | 1021.88 | 555.78 | 699.74 | 816.56 | 918.04 | 1223.66 | 578.20 | 729.24 | 853.14 | 958.16 | 1277.94 |
| 88 | 509.76 | 633.66 | 732.78 | 818.92 | 1099.76 | 592.36 | 744.58 | 867.30 | 977.04 | 1301.54 | 614.78 | 774.08 | 903.88 | 1017.16 | 1355.82 |
| 89 | 548.70 | 683.22 | 790.60 | 880.28 | 1185.90 | 631.30 | 794.14 | 925.12 | 1038.40 | 1387.68 | 653.72 | 823.64 | 961.70 | 1078.52 | 1441.96 |
| 90 | 592.36 | 736.32 | 851.96 | 949.90 | 1277.94 | 674.96 | 847.24 | 986.48 | 1108.02 | 1479.72 | 697.38 | 876.74 | 1023.06 | 1148.14 | 1534.00 |
| 91 | 638.38 | 792.96 | 918.04 | 1024.24 | 1377.06 | 720.98 | 903.88 | 1052.56 | 1182.36 | 1578.84 | 743.40 | 933.38 | 1089.14 | 1222.48 | 1633.12 |
| 92 | 686.76 | 854.32 | 987.66 | 1102.12 | 1482.08 | 769.36 | 965.24 | 1122.18 | 1260.24 | 1683.86 | 791.78 | 994.74 | 1158.76 | 1300.36 | 1738.14 |
| 93 | 738.68 | 919.22 | 1064.36 | 1187.08 | 1595.36 | 821.28 | 1030.14 | 1198.88 | 1345.20 | 1797.14 | 843.70 | 1059.64 | 1235.46 | 1385.32 | 1851.42 |
| 94 | 796.50 | 990.02 | 1145.78 | 1277.94 | 1718.08 | 879.10 | 1100.94 | 1280.30 | 1436.06 | 1919.86 | 901.52 | 1130.44 | 1316.88 | 1476.18 | 1974.14 |
| 95 | 859.04 | 1066.72 | 1235.46 | 1377.06 | 1852.60 | 941.64 | 1177.64 | 1369.98 | 1535.18 | 2054.38 | 964.06 | 1207.14 | 1406.56 | 1575.30 | 2108.66 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 30 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 31 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 28.32 | 34.22 | 37.76 | 43.66 | 60.32 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 32 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 28.32 | 34.22 | 37.76 | 43.66 | 62.10 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 33 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 29.39 | 34.22 | 37.76 | 43.66 | 65.64 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 34 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 29.39 | 34.22 | 38.51 | 43.66 | 69.19 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 35 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 31.23 | 35.19 | 38.51 | 43.66 | 70.97 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 36 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 33.06 | 36.95 | 40.19 | 45.21 | 74.78 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 37 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 34.90 | 38.71 | 43.53 | 46.95 | 78.74 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 38 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 34.90 | 40.47 | 45.21 | 48.69 | 82.71 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 39 | 17.70 | 22.42 | 23.60 | 27.14 | 36.58 | 36.90 | 42.23 | 46.88 | 52.16 | 88.66 | 64.74 | 81.44 | 91.88 | 102.33 | 139.92 |
| 40 | 18.88 | 23.60 | 25.96 | 29.50 | 38.94 | 37.76 | 44.67 | 49.72 | 53.54 | 92.16 | 68.91 | 87.71 | 100.24 | 110.68 | 146.18 |
| 41 | 18.88 | 23.60 | 25.96 | 29.50 | 38.94 | 39.96 | 46.75 | 51.64 | 55.49 | 96.44 | 68.91 | 87.71 | 100.24 | 110.68 | 146.18 |
| 42 | 20.49 | 24.01 | 25.98 | 29.50 | 38.94 | 40.16 | 48.97 | 53.81 | 59.39 | 101.19 | 68.91 | 87.71 | 100.24 | 110.68 | 146.18 |
| 43 | 20.64 | 24.17 | 27.79 | 30.30 | 40.54 | 42.38 | 51.21 | 57.93 | 61.62 | 105.96 | 68.91 | 87.71 | 100.24 | 110.68 | 146.18 |
| 44 | 20.78 | 26.07 | 27.98 | 30.49 | 42.42 | 44.63 | 53.47 | 60.14 | 63.86 | 108.59 | 68.91 | 87.71 | 100.24 | 110.68 | 146.18 |
| 45 | 21.18 | 24.30 | 29.16 | 31.71 | 43.92 | 47.15 | 51.48 | 61.59 | 65.95 | 114.39 | 75.18 | 89.80 | 102.33 | 116.94 | 156.62 |
| 46 | 23.11 | 26.09 | 29.36 | 33.60 | 45.80 | 47.38 | 55.51 | 65.77 | 68.18 | 114.86 | 75.18 | 89.80 | 102.33 | 116.94 | 156.62 |
| 47 | 23.28 | 26.26 | 31.19 | 35.51 | 47.68 | 49.91 | 57.73 | 68.02 | 72.36 | 114.86 | 75.18 | 89.80 | 102.33 | 116.94 | 156.62 |
| 48 | 23.44 | 28.09 | 33.06 | 35.75 | 49.58 | 52.52 | 60.16 | 72.75 | 76.70 | 114.86 | 75.18 | 89.80 | 102.33 | 116.94 | 156.62 |
| 49 | 25.47 | 28.27 | 33.28 | 37.69 | 53.45 | 54.30 | 64.74 | 75.32 | 79.27 | 114.86 | 75.18 | 89.80 | 102.33 | 116.94 | 156.62 |
| 50 | 26.14 | 31.19 | 36.25 | 39.58 | 55.46 | 56.20 | 68.40 | 77.24 | 83.48 | 127.39 | 81.44 | 102.33 | 116.94 | 129.47 | 173.33 |
| 51 | 28.42 | 33.45 | 38.56 | 41.90 | 59.87 | 58.96 | 69.46 | 82.50 | 86.73 | 133.65 | 85.62 | 104.41 | 121.12 | 133.65 | 181.68 |
| 52 | 27.45 | 33.97 | 38.07 | 43.17 | 62.94 | 62.22 | 76.47 | 81.94 | 90.34 | 137.83 | 85.62 | 108.59 | 123.21 | 137.83 | 185.86 |
| 53 | 29.74 | 36.28 | 40.39 | 43.78 | 66.06 | 65.04 | 79.83 | 88.98 | 95.67 | 142.00 | 89.80 | 112.77 | 127.39 | 144.09 | 190.03 |
| 54 | 30.19 | 35.43 | 40.97 | 45.11 | 70.74 | 65.98 | 78.94 | 94.39 | 97.49 | 146.18 | 93.97 | 114.86 | 131.56 | 146.18 | 196.30 |
| 55 | 31.12 | 37.77 | 43.35 | 48.89 | 75.47 | 71.00 | 84.07 | 97.85 | 104.80 | 152.45 | 93.97 | 116.94 | 135.74 | 152.45 | 204.65 |
| 56 | 34.88 | 40.39 | 46.73 | 52.30 | 80.89 | 75.18 | 89.68 | 101.70 | 109.05 | 158.71 | 100.24 | 125.30 | 142.00 | 158.71 | 213.01 |
| 57 | 37.50 | 43.78 | 49.73 | 54.66 | 86.83 | 79.73 | 93.49 | 108.08 | 111.92 | 171.24 | 106.50 | 129.47 | 152.45 | 167.06 | 223.45 |
| 58 | 37.56 | 45.38 | 53.19 | 59.54 | 92.80 | 81.35 | 95.58 | 112.00 | 120.24 | 183.77 | 110.68 | 135.74 | 156.62 | 177.50 | 235.98 |
| 59 | 42.12 | 50.22 | 56.99 | 62.33 | 99.47 | 84.94 | 105.62 | 116.73 | 125.69 | 194.21 | 114.86 | 146.18 | 167.06 | 185.10 | 250.59 |
| 60 | 43.67 | 53.71 | 60.84 | 66.22 | 107.81 | 88.72 | 107.76 | 123.41 | 130.90 | 208.83 | 121.12 | 152.45 | 177.50 | 187.94 | 265.21 |
| 61 | 48.57 | 58.95 | 67.97 | 73.68 | 116.38 | 94.87 | 116.49 | 132.56 | 140.39 | 218.77 | 127.61 | 160.02 | 184.33 | 197.30 | 275.48 |
| 62 | 53.52 | 64.71 | 70.79 | 79.81 | 128.80 | 104.75 | 125.26 | 140.19 | 151.93 | 229.66 | 133.48 | 162.92 | 188.44 | 208.98 | 282.66 |
| 63 | 60.74 | 68.61 | 78.02 | 86.00 | 134.68 | 112.12 | 130.75 | 149.41 | 160.06 | 237.53 | 136.82 | 169.12 | 195.73 | 216.51 | 290.74 |
| 64 | 64.51 | 76.21 | 86.45 | 92.57 | 148.17 | 115.81 | 141.73 | 163.50 | 170.60 | 248.16 | 139.71 | 176.47 | 202.21 | 226.10 | 301.47 |
| 65 | 70.58 | 81.29 | 91.90 | 100.00 | 158.44 | 119.42 | 149.72 | 170.48 | 181.56 | 260.22 | 144.37 | 181.80 | 208.54 | 233.49 | 311.91 |
| 66 | 76.43 | 89.39 | 102.22 | 110.61 | 170.93 | 126.03 | 157.11 | 183.01 | 196.50 | 271.06 | 150.20 | 188.19 | 217.54 | 243.43 | 322.85 |
| 67 | 84.53 | 99.53 | 112.56 | 120.58 | 187.18 | 130.31 | 163.72 | 190.45 | 210.19 | 280.66 | 153.69 | 193.79 | 225.53 | 248.92 | 335.79 |
| 68 | 92.76 | 109.40 | 121.05 | 132.31 | 200.22 | 137.25 | 167.93 | 193.77 | 219.60 | 293.88 | 159.86 | 200.22 | 229.29 | 259.97 | 347.16 |
| 69 | 101.13 | 118.80 | 134.26 | 143.71 | 212.00 | 141.85 | 176.15 | 205.77 | 229.15 | 307.09 | 168.35 | 207.32 | 241.62 | 269.68 | 361.65 |
| 70 | 106.71 | 132.26 | 145.93 | 160.52 | 225.44 | 148.79 | 187.87 | 216.42 | 243.48 | 323.13 | 174.34 | 219.43 | 252.49 | 284.06 | 378.74 |
| 71 | 116.00 | 142.10 | 162.40 | 179.21 | 243.60 | 160.95 | 200.10 | 232.00 | 261.00 | 348.00 | 185.60 | 232.00 | 268.25 | 301.60 | 401.65 |
| 72 | 124.60 | 154.00 | 175.00 | 194.60 | 263.20 | 172.20 | 215.60 | 249.20 | 280.00 | 373.80 | 196.00 | 246.40 | 284.20 | 319.20 | 427.00 |
| 73 | 133.65 | 164.70 | 189.00 | 210.60 | 283.50 | 183.60 | 230.85 | 268.65 | 301.05 | 402.30 | 207.90 | 260.55 | 302.40 | 341.55 | 454.95 |
| 74 | 145.60 | 179.40 | 204.10 | 226.20 | 305.50 | 198.90 | 249.60 | 287.30 | 322.40 | 430.30 | 222.30 | 279.50 | 321.10 | 361.40 | 482.30 |
| 75 | 157.50 | 193.75 | 221.25 | 245.00 | 331.25 | 212.50 | 266.25 | 307.50 | 345.00 | 461.25 | 235.00 | 295.00 | 341.25 | 383.75 | 511.25 |
| 76 | 169.20 | 208.80 | 240.00 | 266.40 | 360.00 | 225.60 | 283.20 | 330.00 | 370.80 | 493.20 | 247.20 | 310.80 | 361.20 | 405.60 | 541.20 |
| 77 | 187.62 | 232.46 | 266.68 | 297.36 | 401.20 | 246.62 | 310.34 | 361.08 | 408.28 | 542.80 | 266.68 | 336.30 | 391.76 | 441.32 | 588.82 |
| 78 | 211.22 | 260.78 | 300.90 | 335.12 | 451.94 | 273.76 | 344.56 | 401.20 | 453.12 | 602.98 | 293.82 | 370.52 | 431.88 | 487.34 | 649.00 |
| 79 | 233.64 | 290.28 | 335.12 | 372.88 | 502.68 | 298.54 | 377.60 | 441.32 | 497.96 | 661.98 | 318.60 | 403.56 | 472.00 | 531.00 | 706.82 |
| 80 | 256.06 | 318.60 | 369.34 | 411.82 | 552.24 | 324.50 | 409.46 | 480.26 | 542.80 | 718.62 | 343.38 | 435.42 | 509.76 | 575.84 | 763.46 |
| 81 | 277.30 | 345.74 | 400.02 | 446.04 | 600.62 | 348.10 | 440.14 | 515.66 | 581.74 | 772.90 | 366.98 | 464.92 | 543.98 | 615.96 | 817.74 |
| 82 | 298.54 | 371.70 | 431.88 | 480.26 | 646.64 | 369.34 | 468.46 | 548.70 | 618.32 | 823.64 | 389.40 | 494.42 | 580.56 | 653.72 | 869.66 |
| 83 | 320.96 | 400.02 | 462.56 | 515.66 | 693.84 | 394.12 | 497.96 | 581.74 | 657.26 | 873.20 | 414.18 | 523.92 | 613.60 | 692.66 | 920.40 |
| 84 | 344.56 | 429.52 | 496.78 | 553.42 | 745.76 | 418.90 | 528.64 | 618.32 | 696.20 | 927.48 | 440.14 | 555.78 | 650.18 | 731.60 | 975.86 |
| 85 | 371.70 | 462.56 | 534.54 | 595.90 | 802.40 | 446.04 | 562.86 | 657.26 | 739.86 | 986.48 | 468.46 | 591.18 | 690.30 | 776.44 | 1034.86 |
| 86 | 400.02 | 497.96 | 577.02 | 643.10 | 864.94 | 474.36 | 598.26 | 699.74 | 787.06 | 1049.02 | 496.78 | 626.58 | 732.78 | 823.64 | 1097.40 |
| 87 | 431.88 | 535.72 | 619.50 | 692.66 | 931.02 | 506.22 | 636.02 | 742.22 | 836.62 | 1115.10 | 528.64 | 664.34 | 775.26 | 873.20 | 1163.48 |
| 88 | 463.74 | 577.02 | 667.88 | 744.58 | 1000.64 | 538.08 | 677.32 | 790.60 | 888.54 | 1184.72 | 560.50 | 705.64 | 823.64 | 925.12 | 1233.10 |
| 89 | 499.14 | 621.86 | 718.62 | 801.22 | 1078.52 | 573.48 | 722.16 | 841.34 | 945.18 | 1262.60 | 595.90 | 750.48 | 874.38 | 981.76 | 1310.98 |
| 90 | 538.08 | 670.24 | 775.26 | 864.94 | 1162.30 | 612.42 | 770.54 | 897.98 | 1008.90 | 1346.38 | 634.84 | 798.86 | 931.02 | 1045.48 | 1394.76 |
| 91 | 580.56 | 722.16 | 835.44 | 932.20 | 1254.34 | 654.90 | 822.46 | 958.16 | 1076.16 | 1438.42 | 677.32 | 850.78 | 991.20 | 1112.74 | 1486.80 |
| 92 | 625.40 | 777.62 | 899.16 | 1003.00 | 1348.74 | 699.74 | 877.92 | 1021.88 | 1146.96 | 1532.82 | 722.16 | 906.24 | 1054.92 | 1183.54 | 1581.20 |
| 93 | 672.60 | 836.62 | 967.60 | 1079.70 | 1452.58 | 746.94 | 936.92 | 1090.32 | 1223.66 | 1636.66 | 769.36 | 965.24 | 1123.36 | 1260.24 | 1685.04 |
| 94 | 724.52 | 900.34 | 1041.94 | 1162.30 | 1563.50 | 798.86 | 1000.64 | 1164.66 | 1306.26 | 1747.58 | 821.28 | 1028.96 | 1197.70 | 1342.84 | 1795.96 |
| 95 | 781.16 | 972.32 | 1124.54 | 1254.34 | 1686.22 | 855.50 | 1072.62 | 1247.26 | 1398.30 | 1870.30 | 877.92 | 1100.94 | 1280.30 | 1434.88 | 1918.68 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 30 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 31 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 25.96 | 31.86 | 36.58 | 40.12 | 56.63 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 32 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 25.96 | 31.86 | 36.58 | 40.12 | 58.29 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 33 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 26.94 | 31.86 | 36.58 | 40.12 | 61.62 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 34 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 26.94 | 31.86 | 37.31 | 40.12 | 64.96 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 35 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 28.62 | 32.76 | 37.31 | 40.12 | 66.62 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 36 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 30.31 | 34.40 | 38.93 | 41.54 | 70.20 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 37 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 31.99 | 36.04 | 42.17 | 43.14 | 73.92 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 38 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 31.99 | 37.67 | 43.80 | 44.74 | 77.65 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 39 | 16.52 | 20.06 | 23.60 | 24.78 | 34.22 | 33.82 | 39.31 | 45.42 | 47.94 | 83.23 | 62.65 | 77.27 | 89.80 | 98.15 | 131.56 |
| 40 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 34.74 | 40.34 | 45.46 | 50.79 | 86.85 | 64.74 | 81.44 | 93.97 | 104.41 | 142.00 |
| 41 | 16.52 | 21.24 | 23.60 | 27.14 | 36.58 | 36.77 | 42.22 | 47.22 | 52.64 | 90.88 | 64.74 | 81.44 | 93.97 | 104.41 | 142.00 |
| 42 | 17.93 | 21.61 | 23.62 | 27.14 | 36.58 | 36.94 | 44.23 | 49.20 | 56.35 | 95.35 | 64.74 | 81.44 | 93.97 | 104.41 | 142.00 |
| 43 | 18.06 | 21.75 | 25.26 | 27.87 | 38.09 | 38.99 | 46.25 | 52.97 | 58.46 | 99.85 | 64.74 | 81.44 | 93.97 | 104.41 | 142.00 |
| 44 | 18.19 | 23.46 | 25.43 | 28.06 | 39.85 | 41.06 | 48.29 | 54.99 | 60.58 | 102.33 | 64.74 | 81.44 | 93.97 | 104.41 | 142.00 |
| 45 | 19.94 | 24.30 | 27.89 | 29.27 | 40.16 | 45.34 | 51.48 | 58.26 | 61.13 | 108.15 | 71.00 | 87.71 | 100.24 | 110.68 | 148.27 |
| 46 | 21.75 | 26.09 | 28.08 | 31.02 | 41.87 | 45.56 | 55.51 | 62.21 | 63.19 | 108.59 | 71.00 | 87.71 | 100.24 | 110.68 | 148.27 |
| 47 | 21.91 | 26.26 | 29.84 | 32.78 | 43.60 | 47.99 | 57.73 | 64.34 | 67.07 | 108.59 | 71.00 | 87.71 | 100.24 | 110.68 | 148.27 |
| 48 | 22.07 | 28.09 | 31.62 | 33.00 | 45.33 | 50.50 | 60.16 | 68.82 | 71.08 | 108.59 | 71.00 | 87.71 | 100.24 | 110.68 | 148.27 |
| 49 | 23.97 | 28.27 | 31.83 | 34.79 | 48.87 | 52.21 | 64.74 | 71.25 | 73.47 | 108.59 | 71.00 | 87.71 | 100.24 | 110.68 | 148.27 |
| 50 | 24.76 | 28.48 | 33.46 | 35.49 | 52.61 | 54.26 | 64.60 | 73.38 | 76.22 | 121.12 | 79.36 | 96.06 | 110.68 | 121.12 | 167.06 |
| 51 | 25.58 | 30.66 | 37.13 | 39.11 | 54.03 | 55.03 | 65.70 | 78.57 | 83.04 | 123.21 | 79.36 | 100.24 | 116.94 | 127.39 | 169.15 |
| 52 | 26.08 | 31.25 | 35.35 | 40.39 | 58.44 | 58.21 | 72.55 | 78.13 | 84.81 | 129.47 | 83.53 | 102.33 | 119.03 | 131.56 | 177.50 |
| 53 | 28.33 | 33.49 | 37.60 | 41.04 | 62.99 | 63.00 | 75.84 | 85.02 | 90.05 | 135.74 | 85.62 | 106.50 | 121.12 | 135.74 | 183.77 |
| 54 | 27.45 | 34.07 | 38.24 | 42.37 | 66.02 | 61.98 | 76.96 | 88.37 | 93.74 | 139.92 | 87.71 | 110.68 | 125.30 | 139.92 | 187.95 |
| 55 | 29.71 | 36.37 | 40.55 | 44.70 | 69.05 | 66.83 | 82.02 | 93.77 | 97.18 | 144.09 | 89.80 | 114.86 | 129.47 | 144.09 | 192.12 |
| 56 | 31.97 | 37.61 | 43.90 | 48.06 | 75.94 | 71.00 | 85.61 | 97.71 | 103.31 | 150.36 | 93.97 | 119.03 | 135.74 | 150.36 | 202.56 |
| 57 | 34.62 | 40.96 | 45.59 | 51.86 | 80.28 | 75.64 | 89.51 | 102.18 | 108.19 | 160.80 | 100.24 | 125.30 | 142.00 | 160.80 | 213.01 |
| 58 | 36.17 | 42.63 | 50.39 | 55.29 | 86.29 | 77.38 | 91.76 | 108.14 | 112.84 | 173.33 | 106.50 | 129.47 | 152.45 | 169.15 | 225.54 |
| 59 | 39.22 | 46.04 | 52.82 | 59.56 | 92.95 | 80.99 | 97.94 | 111.08 | 120.31 | 183.77 | 110.68 | 137.83 | 158.71 | 178.86 | 238.07 |
| 60 | 40.85 | 50.89 | 56.69 | 63.47 | 99.64 | 84.86 | 102.19 | 116.05 | 125.59 | 196.30 | 116.94 | 146.18 | 169.15 | 181.94 | 252.68 |
| 61 | 44.28 | 54.74 | 62.31 | 68.12 | 108.19 | 89.18 | 109.09 | 123.48 | 131.72 | 206.61 | 119.51 | 151.92 | 174.20 | 187.53 | 261.30 |
| 62 | 49.18 | 61.83 | 66.62 | 74.21 | 118.76 | 97.13 | 119.73 | 134.73 | 143.30 | 213.96 | 125.63 | 159.00 | 180.59 | 197.37 | 266.96 |
| 63 | 56.18 | 65.75 | 73.77 | 80.36 | 126.46 | 106.41 | 127.12 | 144.01 | 151.46 | 226.13 | 129.22 | 163.42 | 186.23 | 205.22 | 277.44 |
| 64 | 60.01 | 70.46 | 80.69 | 86.96 | 139.85 | 110.29 | 134.55 | 154.52 | 162.15 | 237.13 | 132.35 | 167.28 | 191.18 | 215.07 | 288.60 |
| 65 | 65.97 | 77.01 | 86.25 | 94.37 | 148.64 | 114.07 | 144.37 | 161.69 | 173.16 | 245.97 | 137.24 | 174.67 | 199.62 | 222.80 | 299.44 |
| 66 | 71.85 | 85.07 | 95.02 | 103.52 | 161.16 | 119.13 | 151.93 | 172.65 | 184.84 | 257.25 | 143.30 | 181.28 | 207.18 | 231.35 | 310.77 |
| 67 | 79.83 | 93.59 | 103.79 | 113.41 | 175.68 | 123.62 | 157.04 | 178.75 | 200.18 | 268.97 | 147.01 | 185.44 | 212.17 | 238.90 | 319.08 |
| 68 | 86.47 | 103.32 | 113.67 | 123.68 | 187.31 | 129.18 | 159.86 | 184.08 | 208.30 | 277.73 | 151.78 | 192.15 | 221.22 | 247.05 | 329.40 |
| 69 | 93.35 | 112.79 | 125.41 | 135.08 | 199.53 | 134.06 | 169.91 | 194.85 | 218.24 | 293.06 | 157.44 | 201.09 | 229.15 | 257.21 | 346.06 |
| 70 | 99.19 | 124.74 | 137.18 | 150.49 | 213.42 | 139.77 | 180.35 | 205.90 | 231.45 | 311.11 | 163.82 | 210.41 | 240.47 | 272.03 | 362.21 |
| 71 | 108.75 | 134.85 | 152.25 | 167.74 | 229.10 | 152.25 | 192.85 | 220.40 | 247.95 | 332.05 | 175.45 | 223.30 | 255.20 | 288.55 | 384.25 |
| 72 | 116.20 | 145.60 | 165.20 | 183.40 | 247.80 | 162.40 | 207.20 | 238.00 | 267.40 | 355.60 | 184.80 | 236.60 | 273.00 | 306.60 | 408.80 |
| 73 | 126.90 | 156.60 | 178.20 | 197.10 | 267.30 | 176.85 | 221.40 | 255.15 | 286.20 | 383.40 | 199.80 | 252.45 | 288.90 | 324.00 | 434.70 |
| 74 | 136.50 | 170.30 | 192.40 | 213.20 | 289.90 | 188.50 | 239.20 | 274.30 | 306.80 | 412.10 | 210.60 | 269.10 | 306.80 | 344.50 | 462.80 |
| 75 | 146.25 | 183.75 | 208.75 | 231.25 | 312.50 | 200.00 | 255.00 | 293.75 | 330.00 | 440.00 | 221.25 | 283.75 | 326.25 | 366.25 | 488.75 |
| 76 | 159.60 | 199.20 | 226.80 | 250.80 | 339.60 | 214.80 | 272.40 | 314.40 | 352.80 | 471.60 | 235.20 | 300.00 | 345.60 | 387.60 | 518.40 |
| 77 | 175.82 | 221.84 | 252.52 | 280.84 | 378.78 | 232.46 | 298.54 | 344.56 | 389.40 | 518.02 | 252.52 | 325.68 | 376.42 | 423.62 | 562.86 |
| 78 | 197.06 | 248.98 | 284.38 | 316.24 | 425.98 | 257.24 | 331.58 | 383.50 | 433.06 | 574.66 | 277.30 | 357.54 | 413.00 | 466.10 | 619.50 |
| 79 | 218.30 | 277.30 | 317.42 | 351.64 | 475.54 | 282.02 | 363.44 | 421.26 | 475.54 | 632.48 | 300.90 | 389.40 | 451.94 | 507.40 | 676.14 |
| 80 | 239.54 | 304.44 | 348.10 | 388.22 | 522.74 | 305.62 | 395.30 | 457.84 | 516.84 | 686.76 | 324.50 | 420.08 | 486.16 | 549.88 | 730.42 |
| 81 | 259.60 | 330.40 | 377.60 | 421.26 | 567.58 | 328.04 | 423.62 | 490.88 | 554.60 | 737.50 | 346.92 | 448.40 | 520.38 | 587.64 | 781.16 |
| 82 | 279.66 | 355.18 | 407.10 | 453.12 | 611.24 | 349.28 | 450.76 | 522.74 | 590.00 | 784.70 | 369.34 | 476.72 | 552.24 | 624.22 | 829.54 |
| 83 | 300.90 | 381.14 | 437.78 | 486.16 | 656.08 | 371.70 | 477.90 | 554.60 | 624.22 | 833.08 | 391.76 | 505.04 | 586.46 | 659.62 | 879.10 |
| 84 | 323.32 | 409.46 | 469.64 | 522.74 | 704.46 | 395.30 | 507.40 | 588.82 | 663.16 | 882.64 | 415.36 | 534.54 | 620.68 | 698.56 | 931.02 |
| 85 | 346.92 | 440.14 | 505.04 | 562.86 | 758.74 | 418.90 | 539.26 | 625.40 | 704.46 | 939.28 | 440.14 | 567.58 | 657.26 | 739.86 | 987.66 |
| 86 | 374.06 | 474.36 | 545.16 | 606.52 | 816.56 | 446.04 | 573.48 | 665.52 | 748.12 | 997.10 | 467.28 | 601.80 | 697.38 | 783.52 | 1045.48 |
| 87 | 403.56 | 512.12 | 585.28 | 652.54 | 879.10 | 475.54 | 611.24 | 705.64 | 794.14 | 1059.64 | 496.78 | 639.56 | 737.50 | 829.54 | 1108.02 |
| 88 | 434.24 | 549.88 | 631.30 | 702.10 | 946.36 | 506.22 | 649.00 | 751.66 | 843.70 | 1126.90 | 527.46 | 677.32 | 783.52 | 879.10 | 1175.28 |
| 89 | 467.28 | 592.36 | 678.50 | 756.38 | 1019.52 | 539.26 | 691.48 | 798.86 | 897.98 | 1200.06 | 560.50 | 719.80 | 830.72 | 933.38 | 1248.44 |
| 90 | 503.86 | 638.38 | 732.78 | 815.38 | 1099.76 | 575.84 | 737.50 | 853.14 | 956.98 | 1280.30 | 597.08 | 765.82 | 885.00 | 992.38 | 1328.68 |
| 91 | 542.80 | 687.94 | 789.42 | 879.10 | 1184.72 | 614.78 | 787.06 | 909.78 | 1020.70 | 1365.26 | 636.02 | 815.38 | 941.64 | 1056.10 | 1413.64 |
| 92 | 585.28 | 741.04 | 849.60 | 946.36 | 1274.40 | 657.26 | 840.16 | 969.96 | 1087.96 | 1454.94 | 678.50 | 868.48 | 1001.82 | 1123.36 | 1503.32 |
| 93 | 628.94 | 797.68 | 914.50 | 1019.52 | 1372.34 | 700.92 | 896.80 | 1034.86 | 1161.12 | 1552.88 | 722.16 | 925.12 | 1066.72 | 1196.52 | 1601.26 |
| 94 | 678.50 | 859.04 | 985.30 | 1097.40 | 1477.36 | 750.48 | 958.16 | 1105.66 | 1239.00 | 1657.90 | 771.72 | 986.48 | 1137.52 | 1274.40 | 1706.28 |
| 95 | 730.42 | 926.30 | 1062.00 | 1182.36 | 1594.18 | 802.40 | 1025.42 | 1182.36 | 1323.96 | 1774.72 | 823.64 | 1053.74 | 1214.22 | 1359.36 | 1823.10 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Home and Community Care at 100%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 30 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 31 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 55.46 | 69.62 | 81.42 | 90.86 | 126.80 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 32 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 55.46 | 69.62 | 81.42 | 90.86 | 130.53 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 33 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 57.56 | 69.62 | 81.42 | 90.86 | 137.99 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 34 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 57.56 | 69.62 | 83.04 | 90.86 | 145.44 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 35 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 61.15 | 71.59 | 83.04 | 90.86 | 149.17 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 36 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 64.75 | 75.17 | 86.65 | 94.08 | 157.19 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 37 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 68.35 | 78.75 | 93.87 | 97.70 | 165.52 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 38 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 68.35 | 82.33 | 97.48 | 101.32 | 173.86 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 39 | 36.58 | 44.84 | 51.92 | 57.82 | 77.88 | 72.25 | 85.91 | 101.09 | 108.56 | 186.36 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 40 | 37.76 | 48.38 | 55.46 | 61.36 | 82.60 | 74.02 | 90.77 | 103.70 | 112.57 | 193.19 | 137.83 | 177.50 | 204.65 | 229.71 | 306.98 |
| 41 | 37.76 | 48.38 | 55.46 | 61.36 | 82.60 | 78.33 | 95.00 | 107.72 | 116.67 | 202.15 | 137.83 | 177.50 | 204.65 | 229.71 | 306.98 |
| 42 | 40.98 | 49.22 | 55.51 | 61.36 | 82.60 | 78.71 | 99.52 | 112.24 | 124.88 | 212.11 | 137.83 | 177.50 | 204.65 | 229.71 | 306.98 |
| 43 | 41.27 | 49.55 | 59.37 | 63.02 | 86.00 | 83.07 | 104.07 | 120.84 | 129.55 | 222.11 | 137.83 | 177.50 | 204.65 | 229.71 | 306.98 |
| 44 | 41.57 | 53.44 | 59.77 | 63.43 | 89.97 | 87.47 | 108.66 | 125.44 | 134.26 | 227.62 | 137.83 | 177.50 | 204.65 | 229.71 | 306.98 |
| 45 | 42.36 | 52.24 | 63.40 | 68.31 | 92.86 | 94.31 | 109.60 | 129.84 | 141.56 | 239.17 | 146.18 | 185.86 | 217.18 | 246.42 | 325.77 |
| 46 | 46.22 | 56.09 | 63.82 | 72.37 | 96.83 | 94.76 | 118.19 | 138.65 | 146.34 | 240.15 | 146.18 | 185.86 | 217.18 | 246.42 | 325.77 |
| 47 | 46.56 | 56.46 | 67.81 | 76.49 | 100.81 | 99.81 | 122.91 | 143.40 | 155.31 | 240.15 | 146.18 | 185.86 | 217.18 | 246.42 | 325.77 |
| 48 | 46.89 | 60.39 | 71.86 | 76.99 | 104.82 | 105.04 | 128.09 | 153.36 | 164.61 | 240.15 | 146.18 | 185.86 | 217.18 | 246.42 | 325.77 |
| 49 | 50.94 | 60.79 | 72.34 | 81.19 | 113.01 | 108.59 | 137.83 | 158.79 | 170.14 | 240.15 | 146.18 | 185.86 | 217.18 | 246.42 | 325.77 |
| 50 | 52.27 | 65.09 | 76.69 | 84.63 | 118.02 | 112.40 | 140.60 | 166.07 | 176.04 | 269.39 | 162.89 | 208.83 | 242.24 | 273.57 | 363.36 |
| 51 | 55.42 | 68.30 | 81.40 | 89.38 | 125.58 | 117.91 | 142.67 | 174.83 | 184.53 | 279.83 | 167.06 | 210.92 | 246.42 | 279.83 | 371.72 |
| 52 | 56.28 | 69.29 | 80.21 | 91.92 | 133.37 | 124.45 | 154.90 | 175.31 | 189.91 | 288.18 | 171.24 | 217.18 | 252.68 | 286.10 | 380.07 |
| 53 | 59.49 | 73.96 | 84.96 | 93.04 | 141.34 | 130.07 | 161.65 | 187.84 | 200.73 | 298.63 | 175.42 | 223.45 | 258.95 | 292.36 | 388.42 |
| 54 | 59.01 | 74.96 | 86.04 | 97.05 | 149.34 | 131.96 | 165.77 | 196.82 | 208.10 | 306.98 | 177.50 | 227.62 | 265.21 | 300.71 | 398.86 |
| 55 | 63.66 | 78.33 | 90.89 | 101.96 | 157.37 | 142.00 | 176.34 | 205.88 | 217.22 | 317.42 | 183.77 | 231.80 | 271.48 | 304.89 | 407.22 |
| 56 | 69.76 | 83.57 | 97.71 | 110.25 | 171.69 | 150.36 | 187.52 | 211.38 | 231.49 | 334.13 | 192.12 | 242.24 | 281.92 | 321.60 | 426.01 |
| 57 | 73.56 | 90.39 | 102.22 | 116.34 | 181.86 | 157.41 | 192.94 | 224.02 | 238.76 | 355.01 | 200.48 | 254.77 | 298.63 | 336.21 | 446.89 |
| 58 | 76.51 | 94.89 | 111.97 | 127.59 | 195.37 | 162.71 | 198.82 | 235.58 | 255.28 | 382.16 | 213.01 | 269.39 | 315.33 | 357.10 | 474.04 |
| 59 | 85.69 | 103.24 | 119.54 | 132.98 | 210.35 | 173.84 | 213.16 | 244.76 | 263.96 | 409.31 | 225.54 | 286.10 | 334.13 | 376.44 | 501.19 |
| 60 | 88.74 | 111.67 | 127.20 | 142.11 | 225.41 | 181.29 | 221.09 | 256.04 | 279.48 | 436.45 | 238.07 | 302.80 | 355.01 | 383.88 | 532.51 |
| 61 | 95.70 | 119.30 | 140.19 | 154.31 | 242.60 | 189.74 | 236.67 | 272.38 | 294.64 | 453.74 | 243.07 | 313.97 | 366.64 | 400.45 | 548.94 |
| 62 | 104.15 | 130.86 | 145.74 | 165.22 | 264.28 | 203.78 | 252.36 | 291.31 | 312.49 | 471.10 | 253.22 | 323.88 | 376.88 | 421.82 | 567.29 |
| 63 | 116.92 | 138.65 | 158.88 | 177.65 | 275.92 | 218.53 | 265.14 | 307.82 | 333.90 | 488.37 | 260.34 | 332.54 | 389.55 | 436.79 | 583.38 |
| 64 | 124.52 | 149.55 | 174.34 | 189.35 | 301.34 | 226.10 | 281.66 | 330.60 | 351.33 | 507.36 | 268.38 | 343.75 | 402.58 | 455.89 | 604.78 |
| 65 | 136.55 | 161.16 | 185.22 | 205.63 | 320.16 | 233.49 | 301.22 | 347.99 | 376.58 | 529.36 | 276.27 | 356.47 | 417.07 | 472.33 | 627.39 |
| 66 | 148.28 | 175.90 | 204.44 | 225.47 | 345.11 | 245.16 | 314.22 | 369.47 | 402.99 | 550.75 | 288.32 | 369.47 | 433.35 | 490.32 | 649.16 |
| 67 | 162.79 | 194.60 | 223.67 | 246.91 | 375.99 | 252.26 | 322.42 | 380.90 | 432.06 | 571.34 | 295.70 | 377.55 | 446.05 | 506.19 | 668.24 |
| 68 | 177.66 | 217.28 | 245.06 | 268.93 | 402.06 | 263.20 | 337.47 | 395.60 | 450.50 | 594.21 | 303.57 | 390.76 | 460.19 | 521.55 | 689.48 |
| 69 | 192.93 | 236.10 | 270.00 | 294.60 | 427.12 | 274.35 | 353.85 | 416.21 | 472.32 | 623.53 | 316.44 | 406.85 | 480.12 | 544.03 | 718.62 |
| 70 | 207.41 | 263.01 | 297.70 | 328.20 | 459.90 | 291.57 | 375.74 | 443.37 | 503.49 | 664.30 | 333.65 | 428.34 | 504.99 | 574.12 | 757.48 |
| 71 | 224.75 | 285.65 | 332.05 | 369.90 | 498.80 | 313.20 | 404.55 | 475.60 | 542.30 | 714.85 | 355.25 | 458.20 | 537.95 | 613.35 | 809.10 |
| 72 | 245.00 | 309.40 | 361.20 | 406.00 | 541.80 | 338.80 | 435.40 | 513.80 | 585.20 | 771.40 | 380.80 | 490.00 | 576.80 | 656.60 | 866.60 |
| 73 | 265.95 | 337.50 | 392.85 | 441.45 | 588.60 | 365.85 | 471.15 | 554.85 | 631.80 | 832.95 | 407.70 | 525.15 | 618.30 | 703.35 | 927.45 |
| 74 | 289.90 | 366.60 | 427.70 | 479.70 | 640.90 | 393.90 | 507.00 | 599.30 | 679.90 | 898.30 | 435.50 | 561.60 | 661.70 | 751.40 | 993.20 |
| 75 | 313.75 | 398.75 | 466.25 | 523.75 | 700.00 | 421.25 | 545.00 | 645.00 | 733.75 | 967.50 | 462.50 | 597.50 | 707.50 | 803.75 | 1061.25 |
| 76 | 342.00 | 435.60 | 510.00 | 574.80 | 765.60 | 452.40 | 585.60 | 694.80 | 792.00 | 1042.80 | 492.00 | 637.20 | 754.80 | 860.40 | 1132.80 |
| 77 | 381.14 | 487.34 | 572.30 | 645.46 | 859.04 | 496.78 | 645.46 | 767.00 | 876.74 | 1151.68 | 535.72 | 696.20 | 826.00 | 944.00 | 1240.18 |
| 78 | 428.34 | 549.88 | 649.00 | 732.78 | 973.50 | 551.06 | 717.44 | 857.86 | 980.58 | 1286.20 | 588.82 | 768.18 | 916.86 | 1047.84 | 1374.70 |
| 79 | 477.90 | 613.60 | 725.70 | 821.28 | 1089.14 | 606.52 | 790.60 | 946.36 | 1084.42 | 1420.72 | 643.10 | 840.16 | 1005.36 | 1151.68 | 1508.04 |
| 80 | 525.10 | 676.14 | 801.22 | 906.24 | 1201.24 | 658.44 | 861.40 | 1032.50 | 1182.36 | 1548.16 | 696.20 | 909.78 | 1090.32 | 1248.44 | 1635.48 |
| 81 | 569.94 | 735.14 | 869.66 | 984.12 | 1305.08 | 708.00 | 926.30 | 1108.02 | 1269.68 | 1662.62 | 744.58 | 975.86 | 1167.02 | 1336.94 | 1751.12 |
| 82 | 614.78 | 791.78 | 936.92 | 1060.82 | 1405.38 | 755.20 | 986.48 | 1181.18 | 1352.28 | 1771.18 | 794.14 | 1038.40 | 1241.36 | 1421.90 | 1862.04 |
| 83 | 659.62 | 849.60 | 1005.36 | 1137.52 | 1508.04 | 803.58 | 1047.84 | 1253.16 | 1434.88 | 1880.92 | 842.52 | 1099.76 | 1315.70 | 1505.68 | 1974.14 |
| 84 | 708.00 | 910.96 | 1078.52 | 1220.12 | 1617.78 | 853.14 | 1112.74 | 1329.86 | 1521.02 | 1995.38 | 893.26 | 1165.84 | 1393.58 | 1593.00 | 2089.78 |
| 85 | 762.28 | 980.58 | 1161.12 | 1313.34 | 1741.68 | 908.60 | 1183.54 | 1414.82 | 1616.60 | 2122.82 | 949.90 | 1237.82 | 1479.72 | 1690.94 | 2219.58 |
| 86 | 821.28 | 1057.28 | 1250.80 | 1416.00 | 1877.38 | 967.60 | 1260.24 | 1504.50 | 1719.26 | 2258.52 | 1008.90 | 1314.52 | 1569.40 | 1793.60 | 2355.28 |
| 87 | 883.82 | 1137.52 | 1347.56 | 1523.38 | 2020.16 | 1030.14 | 1340.48 | 1601.26 | 1826.64 | 2401.30 | 1071.44 | 1394.76 | 1666.16 | 1900.98 | 2498.06 |
| 88 | 951.08 | 1224.84 | 1450.22 | 1640.20 | 2174.74 | 1097.40 | 1427.80 | 1703.92 | 1943.46 | 2555.88 | 1138.70 | 1482.08 | 1768.82 | 2017.80 | 2652.64 |
| 89 | 1024.24 | 1319.24 | 1561.14 | 1766.46 | 2342.30 | 1170.56 | 1522.20 | 1814.84 | 2069.72 | 2723.44 | 1211.86 | 1576.48 | 1879.74 | 2144.06 | 2820.20 |
| 90 | 1104.48 | 1421.90 | 1683.86 | 1904.52 | 2525.20 | 1250.80 | 1624.86 | 1937.56 | 2207.78 | 2906.34 | 1292.10 | 1679.14 | 2002.46 | 2282.12 | 3003.10 |
| 91 | 1190.62 | 1532.82 | 1814.84 | 2053.20 | 2721.08 | 1336.94 | 1735.78 | 2068.54 | 2356.46 | 3102.22 | 1378.24 | 1790.06 | 2133.44 | 2430.80 | 3198.98 |
| 92 | 1281.48 | 1649.64 | 1952.90 | 2208.96 | 2929.94 | 1427.80 | 1852.60 | 2206.60 | 2512.22 | 3311.08 | 1469.10 | 1906.88 | 2271.50 | 2586.56 | 3407.84 |
| 93 | 1379.42 | 1775.90 | 2101.58 | 2377.70 | 3152.96 | 1525.74 | 1978.86 | 2355.28 | 2680.96 | 3534.10 | 1567.04 | 2033.14 | 2420.18 | 2755.30 | 3630.86 |
| 94 | 1485.62 | 1912.78 | 2264.42 | 2560.60 | 3396.04 | 1631.94 | 2115.74 | 2518.12 | 2863.86 | 3777.18 | 1673.24 | 2170.02 | 2583.02 | 2938.20 | 3873.94 |
| 95 | 1601.26 | 2062.64 | 2441.42 | 2761.20 | 3661.54 | 1747.58 | 2265.60 | 2695.12 | 3064.46 | 4042.68 | 1788.88 | 2319.88 | 2760.02 | 3138.80 | 4139.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**

**Home and Community Care at 100%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 30 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 31 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 48.38 | 62.54 | 71.98 | 81.42 | 113.26 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 32 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 48.38 | 62.54 | 71.98 | 81.42 | 116.59 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 33 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 50.21 | 62.54 | 71.98 | 81.42 | 123.25 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 34 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 50.21 | 62.54 | 73.41 | 81.42 | 129.91 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 35 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 53.35 | 64.31 | 73.41 | 81.42 | 133.24 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 36 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 56.48 | 67.52 | 76.60 | 84.31 | 140.40 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 37 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 59.62 | 70.74 | 82.99 | 87.55 | 147.85 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 38 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 59.62 | 73.95 | 86.18 | 90.80 | 155.29 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 39 | 31.86 | 40.12 | 46.02 | 51.92 | 69.62 | 63.03 | 77.17 | 89.37 | 97.28 | 166.46 | 116.94 | 148.27 | 171.24 | 194.21 | 258.95 |
| 40 | 34.22 | 42.48 | 49.56 | 55.46 | 74.34 | 66.47 | 80.69 | 92.34 | 101.59 | 173.69 | 123.21 | 156.62 | 183.77 | 206.74 | 275.65 |
| 41 | 34.22 | 42.48 | 49.56 | 55.46 | 74.34 | 70.33 | 84.45 | 95.91 | 105.29 | 181.75 | 123.21 | 156.62 | 183.77 | 206.74 | 275.65 |
| 42 | 37.14 | 43.22 | 49.60 | 55.46 | 74.34 | 70.68 | 88.46 | 99.94 | 112.70 | 190.70 | 123.21 | 156.62 | 183.77 | 206.74 | 275.65 |
| 43 | 37.40 | 43.51 | 53.05 | 56.96 | 77.40 | 74.59 | 92.51 | 107.59 | 116.91 | 199.70 | 123.21 | 156.62 | 183.77 | 206.74 | 275.65 |
| 44 | 37.67 | 46.92 | 53.41 | 57.33 | 80.98 | 78.55 | 96.59 | 111.69 | 121.16 | 204.65 | 123.21 | 156.62 | 183.77 | 206.74 | 275.65 |
| 45 | 38.63 | 46.16 | 55.79 | 59.77 | 82.82 | 85.24 | 97.97 | 114.86 | 123.86 | 214.21 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 46 | 42.15 | 49.57 | 56.16 | 63.33 | 86.36 | 85.65 | 105.65 | 122.65 | 128.04 | 215.09 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 47 | 42.45 | 49.90 | 59.68 | 66.93 | 89.92 | 90.21 | 109.87 | 126.85 | 135.90 | 215.09 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 48 | 42.75 | 53.37 | 63.24 | 67.37 | 93.49 | 94.94 | 114.51 | 135.67 | 144.04 | 215.09 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 49 | 46.45 | 53.72 | 63.66 | 71.04 | 100.79 | 98.15 | 123.21 | 140.47 | 148.87 | 215.09 | 131.56 | 164.97 | 192.12 | 217.18 | 290.27 |
| 50 | 46.77 | 56.95 | 68.32 | 75.07 | 105.22 | 100.78 | 123.50 | 146.76 | 156.07 | 240.15 | 146.18 | 183.77 | 215.09 | 242.24 | 323.69 |
| 51 | 49.74 | 61.33 | 72.83 | 79.61 | 110.97 | 106.12 | 127.65 | 155.18 | 164.23 | 246.42 | 148.27 | 190.03 | 221.36 | 248.51 | 329.95 |
| 52 | 49.41 | 62.50 | 72.05 | 82.17 | 118.39 | 110.40 | 139.21 | 156.26 | 169.63 | 256.86 | 152.45 | 194.21 | 225.54 | 254.77 | 338.30 |
| 53 | 52.41 | 65.59 | 75.21 | 83.46 | 125.98 | 115.85 | 143.69 | 166.09 | 178.21 | 265.21 | 154.53 | 198.39 | 229.71 | 261.04 | 346.66 |
| 54 | 53.52 | 66.78 | 76.48 | 86.11 | 132.05 | 117.97 | 148.01 | 174.73 | 183.73 | 271.48 | 158.71 | 202.56 | 235.98 | 267.30 | 352.92 |
| 55 | 56.58 | 69.94 | 81.11 | 90.79 | 139.70 | 127.39 | 157.89 | 183.46 | 192.45 | 281.92 | 162.89 | 206.74 | 240.15 | 271.48 | 361.27 |
| 56 | 61.04 | 73.82 | 87.80 | 97.53 | 151.88 | 133.65 | 165.10 | 189.44 | 204.71 | 296.54 | 169.15 | 215.09 | 252.68 | 284.01 | 377.98 |
| 57 | 64.90 | 80.50 | 91.17 | 103.72 | 162.20 | 139.01 | 173.05 | 198.47 | 212.64 | 317.42 | 177.50 | 227.62 | 265.21 | 300.71 | 398.86 |
| 58 | 68.17 | 83.89 | 99.38 | 113.42 | 174.21 | 144.85 | 175.88 | 208.55 | 227.53 | 340.39 | 187.95 | 240.15 | 279.83 | 317.42 | 421.83 |
| 59 | 75.53 | 92.07 | 105.64 | 119.13 | 187.52 | 154.08 | 190.12 | 218.40 | 237.02 | 363.36 | 198.39 | 254.77 | 296.54 | 334.84 | 446.89 |
| 60 | 78.88 | 100.36 | 113.37 | 126.93 | 200.91 | 160.07 | 196.94 | 228.41 | 249.41 | 388.42 | 210.92 | 271.48 | 315.33 | 341.90 | 474.04 |
| 61 | 85.70 | 106.67 | 124.61 | 137.63 | 216.37 | 168.87 | 210.78 | 241.51 | 261.71 | 405.12 | 218.77 | 279.53 | 326.12 | 357.48 | 490.20 |
| 62 | 92.58 | 116.48 | 130.47 | 147.02 | 234.18 | 180.93 | 224.73 | 260.36 | 277.96 | 418.11 | 223.77 | 288.55 | 337.62 | 375.38 | 504.47 |
| 63 | 103.25 | 122.93 | 141.86 | 157.91 | 246.36 | 191.93 | 236.09 | 275.42 | 297.75 | 435.16 | 229.93 | 296.44 | 347.75 | 389.72 | 520.67 |
| 64 | 111.01 | 133.73 | 154.17 | 168.31 | 268.04 | 202.21 | 251.17 | 292.87 | 312.48 | 452.21 | 238.97 | 306.99 | 358.46 | 404.41 | 536.77 |
| 65 | 122.74 | 142.62 | 164.01 | 183.10 | 284.22 | 210.32 | 267.35 | 309.33 | 334.55 | 470.54 | 247.75 | 317.26 | 372.51 | 418.86 | 556.10 |
| 66 | 131.47 | 157.16 | 181.41 | 199.94 | 307.67 | 217.54 | 279.69 | 328.03 | 358.03 | 492.05 | 255.52 | 329.76 | 385.00 | 435.07 | 578.37 |
| 67 | 145.58 | 173.80 | 198.82 | 219.63 | 334.95 | 225.53 | 289.01 | 339.13 | 385.35 | 507.86 | 263.95 | 337.46 | 395.93 | 449.39 | 594.73 |
| 68 | 157.22 | 192.97 | 218.49 | 238.73 | 358.47 | 232.52 | 298.72 | 352.01 | 400.45 | 529.62 | 269.66 | 347.16 | 410.14 | 463.42 | 613.59 |
| 69 | 171.15 | 209.03 | 240.49 | 262.98 | 380.35 | 244.74 | 313.32 | 371.00 | 420.88 | 554.94 | 280.59 | 361.65 | 427.12 | 484.79 | 639.12 |
| 70 | 184.86 | 232.96 | 265.60 | 292.37 | 408.80 | 260.01 | 333.65 | 395.27 | 447.88 | 590.66 | 296.08 | 380.24 | 450.88 | 511.00 | 674.82 |
| 71 | 200.10 | 253.75 | 295.80 | 329.75 | 443.70 | 278.40 | 359.60 | 423.40 | 482.85 | 635.10 | 316.10 | 407.45 | 479.95 | 545.20 | 719.20 |
| 72 | 217.00 | 275.80 | 322.00 | 361.20 | 483.00 | 301.00 | 387.80 | 457.80 | 520.80 | 687.40 | 337.40 | 435.40 | 513.80 | 583.80 | 771.40 |
| 73 | 236.25 | 299.70 | 349.65 | 392.85 | 523.80 | 325.35 | 418.50 | 494.10 | 561.60 | 741.15 | 361.80 | 467.10 | 550.80 | 626.40 | 826.20 |
| 74 | 257.40 | 326.30 | 380.90 | 427.70 | 570.70 | 351.00 | 451.10 | 533.00 | 605.80 | 799.50 | 387.40 | 499.20 | 590.20 | 669.50 | 884.00 |
| 75 | 280.00 | 355.00 | 415.00 | 466.25 | 622.50 | 376.25 | 485.00 | 573.75 | 652.50 | 861.25 | 412.50 | 532.50 | 628.75 | 715.00 | 943.75 |
| 76 | 304.80 | 387.60 | 454.80 | 511.20 | 681.60 | 403.20 | 520.80 | 619.20 | 704.40 | 927.60 | 438.00 | 567.60 | 673.20 | 765.60 | 1008.00 |
| 77 | 338.66 | 433.06 | 509.76 | 574.66 | 764.64 | 441.32 | 573.48 | 683.22 | 779.98 | 1025.42 | 475.54 | 618.32 | 736.32 | 840.16 | 1104.48 |
| 78 | 381.14 | 489.70 | 577.02 | 652.54 | 866.12 | 489.70 | 639.56 | 762.28 | 873.20 | 1144.60 | 523.92 | 683.22 | 815.38 | 932.20 | 1222.48 |
| 79 | 424.80 | 546.34 | 646.64 | 730.42 | 968.78 | 539.26 | 704.46 | 843.70 | 965.24 | 1263.78 | 572.30 | 748.12 | 895.62 | 1024.24 | 1341.66 |
| 80 | 467.28 | 601.80 | 712.72 | 805.94 | 1069.08 | 586.46 | 765.82 | 918.04 | 1051.38 | 1377.06 | 619.50 | 809.48 | 969.96 | 1111.56 | 1454.94 |
| 81 | 507.40 | 653.72 | 774.08 | 876.74 | 1161.12 | 630.12 | 823.64 | 986.48 | 1130.44 | 1479.72 | 663.16 | 867.30 | 1039.58 | 1190.62 | 1558.78 |
| 82 | 546.34 | 704.46 | 834.26 | 944.00 | 1250.80 | 671.42 | 877.92 | 1051.38 | 1203.60 | 1576.48 | 705.64 | 923.94 | 1105.66 | 1266.14 | 1657.90 |
| 83 | 586.46 | 755.20 | 894.44 | 1012.44 | 1341.66 | 713.90 | 932.20 | 1115.10 | 1276.76 | 1673.24 | 749.30 | 978.22 | 1170.56 | 1339.30 | 1755.84 |
| 84 | 630.12 | 810.66 | 959.34 | 1085.60 | 1439.60 | 759.92 | 990.02 | 1183.54 | 1353.46 | 1775.90 | 795.32 | 1037.22 | 1239.00 | 1417.18 | 1859.68 |
| 85 | 678.50 | 873.20 | 1033.68 | 1169.38 | 1549.34 | 809.48 | 1053.74 | 1260.24 | 1439.60 | 1888.00 | 844.88 | 1102.12 | 1316.88 | 1504.50 | 1974.14 |
| 86 | 730.42 | 940.46 | 1113.92 | 1260.24 | 1670.88 | 861.40 | 1121.00 | 1340.48 | 1530.46 | 2009.54 | 896.80 | 1169.38 | 1397.12 | 1595.36 | 2095.68 |
| 87 | 787.06 | 1012.44 | 1198.88 | 1355.82 | 1798.32 | 918.04 | 1192.98 | 1425.44 | 1626.04 | 2136.98 | 953.44 | 1241.36 | 1482.08 | 1690.94 | 2223.12 |
| 88 | 846.06 | 1090.32 | 1289.74 | 1459.66 | 1935.20 | 977.04 | 1270.86 | 1516.30 | 1729.88 | 2273.86 | 1012.44 | 1319.24 | 1572.94 | 1794.78 | 2360.00 |
| 89 | 912.14 | 1174.10 | 1390.04 | 1571.76 | 2083.88 | 1043.12 | 1354.64 | 1616.60 | 1841.98 | 2422.54 | 1078.52 | 1403.02 | 1673.24 | 1906.88 | 2508.68 |
| 90 | 982.94 | 1266.14 | 1498.60 | 1694.48 | 2247.90 | 1113.92 | 1446.68 | 1725.16 | 1964.70 | 2586.56 | 1149.32 | 1495.06 | 1781.80 | 2029.60 | 2672.70 |
| 91 | 1059.64 | 1364.08 | 1615.42 | 1826.64 | 2422.54 | 1190.62 | 1544.62 | 1841.98 | 2096.86 | 2761.20 | 1226.02 | 1593.00 | 1898.62 | 2161.76 | 2847.34 |
| 92 | 1141.06 | 1469.10 | 1738.14 | 1967.06 | 2607.80 | 1272.04 | 1649.64 | 1964.70 | 2237.28 | 2946.46 | 1307.44 | 1698.02 | 2021.34 | 2302.18 | 3032.60 |
| 93 | 1227.20 | 1581.20 | 1870.30 | 2116.92 | 2806.04 | 1358.18 | 1761.74 | 2096.86 | 2387.14 | 3144.70 | 1393.58 | 1810.12 | 2153.50 | 2452.04 | 3230.84 |
| 94 | 1321.60 | 1702.74 | 2015.44 | 2279.76 | 3021.98 | 1452.58 | 1883.28 | 2242.00 | 2549.98 | 3360.64 | 1487.98 | 1931.66 | 2298.64 | 2614.88 | 3446.78 |
| 95 | 1425.44 | 1834.90 | 2172.38 | 2457.94 | 3259.16 | 1556.42 | 2015.44 | 2398.94 | 2728.16 | 3597.82 | 1591.82 | 2063.82 | 2455.58 | 2793.06 | 3683.96 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**

**Home and Community Care at 100%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 30 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 31 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 44.84 | 56.64 | 66.08 | 74.34 | 103.41 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 32 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 44.84 | 56.64 | 66.08 | 74.34 | 106.45 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 33 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 46.53 | 56.64 | 66.08 | 74.34 | 112.53 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 34 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 46.53 | 56.64 | 67.39 | 74.34 | 118.62 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 35 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 49.44 | 58.24 | 67.39 | 74.34 | 121.66 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 36 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 52.35 | 61.15 | 70.32 | 76.98 | 128.19 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 37 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 55.26 | 64.07 | 76.18 | 79.94 | 134.99 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 38 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 55.26 | 66.98 | 79.11 | 82.90 | 141.79 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 39 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 58.42 | 69.89 | 82.04 | 88.82 | 151.99 | 106.50 | 133.65 | 156.62 | 177.50 | 235.98 |
| 40 | 30.68 | 38.94 | 44.84 | 49.56 | 67.26 | 60.42 | 73.48 | 83.81 | 90.61 | 157.74 | 112.77 | 144.09 | 167.06 | 185.86 | 248.51 |
| 41 | 30.68 | 38.94 | 44.84 | 49.56 | 67.26 | 63.94 | 76.91 | 87.06 | 93.91 | 165.06 | 112.77 | 144.09 | 167.06 | 185.86 | 248.51 |
| 42 | 33.29 | 39.62 | 44.88 | 49.56 | 67.26 | 64.25 | 80.56 | 90.71 | 100.51 | 173.19 | 112.77 | 144.09 | 167.06 | 185.86 | 248.51 |
| 43 | 33.53 | 39.88 | 48.00 | 50.90 | 70.03 | 67.81 | 84.25 | 97.66 | 104.27 | 181.36 | 112.77 | 144.09 | 167.06 | 185.86 | 248.51 |
| 44 | 33.77 | 43.01 | 48.32 | 51.23 | 73.26 | 71.41 | 87.96 | 101.38 | 108.06 | 185.86 | 112.77 | 144.09 | 167.06 | 185.86 | 248.51 |
| 45 | 34.89 | 42.52 | 50.72 | 54.89 | 75.29 | 77.98 | 89.67 | 103.21 | 114.21 | 195.50 | 119.03 | 152.45 | 175.42 | 198.39 | 263.12 |
| 46 | 38.07 | 45.66 | 51.06 | 58.16 | 78.51 | 78.36 | 96.70 | 110.21 | 118.07 | 196.30 | 119.03 | 152.45 | 175.42 | 198.39 | 263.12 |
| 47 | 38.34 | 45.96 | 54.25 | 61.46 | 81.74 | 82.54 | 100.56 | 113.98 | 125.31 | 196.30 | 119.03 | 152.45 | 175.42 | 198.39 | 263.12 |
| 48 | 38.62 | 49.15 | 57.49 | 61.87 | 84.99 | 86.86 | 104.80 | 121.91 | 132.81 | 196.30 | 119.03 | 152.45 | 175.42 | 198.39 | 263.12 |
| 49 | 41.95 | 49.48 | 57.87 | 65.24 | 91.63 | 89.80 | 112.77 | 126.22 | 137.27 | 196.30 | 119.03 | 152.45 | 175.42 | 198.39 | 263.12 |
| 50 | 42.64 | 52.89 | 62.74 | 68.25 | 95.27 | 91.09 | 114.00 | 135.17 | 141.56 | 217.18 | 133.65 | 169.15 | 196.30 | 221.36 | 294.45 |
| 51 | 45.47 | 55.75 | 65.69 | 72.63 | 100.75 | 96.29 | 116.39 | 141.43 | 149.47 | 223.45 | 135.74 | 171.24 | 200.48 | 225.54 | 300.71 |
| 52 | 45.30 | 55.71 | 65.26 | 75.20 | 107.90 | 100.36 | 123.53 | 141.01 | 154.88 | 233.89 | 137.83 | 175.42 | 204.65 | 231.80 | 309.07 |
| 53 | 48.16 | 60.01 | 68.25 | 75.25 | 113.69 | 105.69 | 131.72 | 150.27 | 161.33 | 240.15 | 142.00 | 179.59 | 208.83 | 235.98 | 313.24 |
| 54 | 48.03 | 59.97 | 69.65 | 77.91 | 121.04 | 105.97 | 134.19 | 158.66 | 166.86 | 248.51 | 144.09 | 183.77 | 215.09 | 242.24 | 321.60 |
| 55 | 50.93 | 64.34 | 74.11 | 82.41 | 126.86 | 114.86 | 143.53 | 167.15 | 175.30 | 254.77 | 146.18 | 187.95 | 219.27 | 248.51 | 327.86 |
| 56 | 56.68 | 66.86 | 79.30 | 89.05 | 138.67 | 123.21 | 150.83 | 171.49 | 187.49 | 271.48 | 154.53 | 196.30 | 229.71 | 258.95 | 344.57 |
| 57 | 59.13 | 73.44 | 82.88 | 93.91 | 147.45 | 126.75 | 157.14 | 180.78 | 193.99 | 288.18 | 160.80 | 206.74 | 242.24 | 271.48 | 361.27 |
| 58 | 61.21 | 77.01 | 90.98 | 103.49 | 157.93 | 130.96 | 162.49 | 191.17 | 207.18 | 309.07 | 171.24 | 219.27 | 256.86 | 290.27 | 382.16 |
| 59 | 69.72 | 83.70 | 97.30 | 108.05 | 169.59 | 140.26 | 172.83 | 199.57 | 215.48 | 329.95 | 181.68 | 231.80 | 271.48 | 305.73 | 405.13 |
| 60 | 71.84 | 90.46 | 103.70 | 115.89 | 182.94 | 146.57 | 178.36 | 208.15 | 226.42 | 355.01 | 192.12 | 244.33 | 288.18 | 311.90 | 432.28 |
| 61 | 78.56 | 96.84 | 113.28 | 125.12 | 196.70 | 155.59 | 192.29 | 219.72 | 239.18 | 368.66 | 198.51 | 253.20 | 297.77 | 324.27 | 445.63 |
| 62 | 83.90 | 106.41 | 117.98 | 134.42 | 214.10 | 163.79 | 204.47 | 234.87 | 253.79 | 382.77 | 204.15 | 263.03 | 306.22 | 342.49 | 459.33 |
| 63 | 94.14 | 112.92 | 129.09 | 143.81 | 223.36 | 174.82 | 216.11 | 250.22 | 270.22 | 395.25 | 210.93 | 269.84 | 315.44 | 353.95 | 473.16 |
| 64 | 100.51 | 120.79 | 141.20 | 152.88 | 243.07 | 183.82 | 227.84 | 267.71 | 283.76 | 409.93 | 216.91 | 277.58 | 327.21 | 367.65 | 488.97 |
| 65 | 110.47 | 129.78 | 149.87 | 166.20 | 259.72 | 190.71 | 242.40 | 281.21 | 304.29 | 429.55 | 224.58 | 288.74 | 338.65 | 381.43 | 507.97 |
| 66 | 119.24 | 142.74 | 165.57 | 181.51 | 280.00 | 198.55 | 253.79 | 298.68 | 324.72 | 447.16 | 233.07 | 298.68 | 350.48 | 395.36 | 526.58 |
| 67 | 131.49 | 157.46 | 181.27 | 199.54 | 305.39 | 203.81 | 262.28 | 309.06 | 350.32 | 462.75 | 238.90 | 305.72 | 360.85 | 409.30 | 541.27 |
| 68 | 143.07 | 174.73 | 197.82 | 217.16 | 326.17 | 211.53 | 271.27 | 319.71 | 364.92 | 481.18 | 245.44 | 314.87 | 371.38 | 423.05 | 558.69 |
| 69 | 155.59 | 190.99 | 218.36 | 238.55 | 346.06 | 221.35 | 285.27 | 336.71 | 381.91 | 505.06 | 255.65 | 328.91 | 388.15 | 439.59 | 581.44 |
| 70 | 168.33 | 213.42 | 240.79 | 266.57 | 372.73 | 237.46 | 305.10 | 357.70 | 408.80 | 538.05 | 270.53 | 347.18 | 408.80 | 465.91 | 614.70 |
| 71 | 182.70 | 230.55 | 269.70 | 299.65 | 404.55 | 255.20 | 326.25 | 385.70 | 439.35 | 578.55 | 288.55 | 369.75 | 436.45 | 495.90 | 655.40 |
| 72 | 197.40 | 250.60 | 292.60 | 329.00 | 439.60 | 273.00 | 352.80 | 417.20 | 473.20 | 625.80 | 308.00 | 396.20 | 467.60 | 532.00 | 702.80 |
| 73 | 216.00 | 272.70 | 318.60 | 357.75 | 476.55 | 297.00 | 380.70 | 450.90 | 511.65 | 673.65 | 330.75 | 425.25 | 502.20 | 569.70 | 750.60 |
| 74 | 234.00 | 296.40 | 345.80 | 388.70 | 520.00 | 318.50 | 410.80 | 484.90 | 551.20 | 728.00 | 352.30 | 453.70 | 535.60 | 609.70 | 804.70 |
| 75 | 255.00 | 323.75 | 377.50 | 425.00 | 566.25 | 342.50 | 442.50 | 522.50 | 595.00 | 782.50 | 375.00 | 485.00 | 572.50 | 651.25 | 858.75 |
| 76 | 277.20 | 352.80 | 414.00 | 465.60 | 620.40 | 367.20 | 474.00 | 564.00 | 642.00 | 844.80 | 398.40 | 516.00 | 612.00 | 697.20 | 918.00 |
| 77 | 307.98 | 394.12 | 463.74 | 522.74 | 696.20 | 401.20 | 521.56 | 621.86 | 710.36 | 933.38 | 433.06 | 562.86 | 670.24 | 764.64 | 1005.36 |
| 78 | 346.92 | 446.04 | 525.10 | 593.54 | 788.24 | 446.04 | 581.74 | 693.84 | 794.14 | 1041.94 | 476.72 | 621.86 | 741.04 | 848.42 | 1112.74 |
| 79 | 387.04 | 497.96 | 587.64 | 664.34 | 881.46 | 490.88 | 641.92 | 767.00 | 877.92 | 1149.32 | 521.56 | 680.86 | 814.20 | 931.02 | 1220.12 |
| 80 | 425.98 | 547.52 | 649.00 | 733.96 | 972.32 | 534.54 | 697.38 | 835.44 | 956.98 | 1253.16 | 564.04 | 737.50 | 883.82 | 1011.26 | 1323.96 |
| 81 | 462.56 | 594.72 | 704.46 | 797.68 | 1057.28 | 573.48 | 749.30 | 897.98 | 1028.96 | 1346.38 | 604.16 | 789.42 | 945.18 | 1083.24 | 1419.54 |
| 82 | 497.96 | 640.74 | 758.74 | 859.04 | 1138.70 | 612.42 | 798.86 | 956.98 | 1095.04 | 1434.88 | 643.10 | 840.16 | 1005.36 | 1151.68 | 1509.22 |
| 83 | 533.36 | 687.94 | 814.20 | 921.58 | 1221.30 | 649.00 | 848.42 | 1014.80 | 1162.30 | 1523.38 | 680.86 | 890.90 | 1065.54 | 1220.12 | 1598.90 |
| 84 | 573.48 | 737.50 | 873.20 | 987.66 | 1309.80 | 691.48 | 900.34 | 1077.34 | 1230.74 | 1615.42 | 723.34 | 944.00 | 1128.08 | 1289.74 | 1692.12 |
| 85 | 617.14 | 794.14 | 940.46 | 1063.18 | 1410.10 | 736.32 | 959.34 | 1145.78 | 1308.62 | 1719.26 | 769.36 | 1003.00 | 1197.70 | 1368.80 | 1797.14 |
| 86 | 665.52 | 856.68 | 1013.62 | 1146.96 | 1519.84 | 784.70 | 1021.88 | 1218.94 | 1392.40 | 1829.00 | 817.74 | 1065.54 | 1270.86 | 1452.58 | 1906.88 |
| 87 | 716.26 | 921.58 | 1091.50 | 1234.28 | 1636.66 | 835.44 | 1086.78 | 1296.82 | 1479.72 | 1945.82 | 868.48 | 1130.44 | 1348.74 | 1539.90 | 2023.70 |
| 88 | 770.54 | 992.38 | 1174.10 | 1328.68 | 1761.74 | 889.72 | 1157.58 | 1379.42 | 1574.12 | 2070.90 | 922.76 | 1201.24 | 1431.34 | 1634.30 | 2148.78 |
| 89 | 829.54 | 1067.90 | 1264.96 | 1430.16 | 1896.26 | 948.72 | 1233.10 | 1470.28 | 1675.60 | 2205.42 | 981.76 | 1276.76 | 1522.20 | 1735.78 | 2283.30 |
| 90 | 894.44 | 1151.68 | 1362.90 | 1542.26 | 2044.94 | 1013.62 | 1316.88 | 1568.22 | 1787.70 | 2354.10 | 1046.66 | 1360.54 | 1620.14 | 1847.88 | 2431.98 |
| 91 | 964.06 | 1241.36 | 1469.10 | 1662.62 | 2204.24 | 1083.24 | 1406.56 | 1674.42 | 1908.06 | 2513.40 | 1116.28 | 1450.22 | 1726.34 | 1968.24 | 2591.28 |
| 92 | 1038.40 | 1336.94 | 1582.38 | 1790.06 | 2372.98 | 1157.58 | 1502.14 | 1787.70 | 2035.50 | 2682.14 | 1190.62 | 1545.80 | 1839.62 | 2095.68 | 2760.02 |
| 93 | 1117.46 | 1438.42 | 1702.74 | 1925.76 | 2553.52 | 1236.64 | 1603.62 | 1908.06 | 2171.20 | 2862.68 | 1269.68 | 1647.28 | 1959.98 | 2231.38 | 2940.56 |
| 94 | 1203.60 | 1549.34 | 1833.72 | 2074.44 | 2750.58 | 1322.78 | 1714.54 | 2039.04 | 2319.88 | 3059.74 | 1355.82 | 1758.20 | 2090.96 | 2380.06 | 3137.62 |
| 95 | 1296.82 | 1670.88 | 1976.50 | 2236.10 | 2965.34 | 1416.00 | 1836.08 | 2181.82 | 2481.54 | 3274.50 | 1449.04 | 1879.74 | 2233.74 | 2541.72 | 3352.38 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**

**Home and Community Care at 100%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 30 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 31 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 40.12 | 51.92 | 60.18 | 68.44 | 93.56 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 32 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 40.12 | 51.92 | 60.18 | 68.44 | 96.31 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 33 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 41.64 | 51.92 | 60.18 | 68.44 | 101.82 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 34 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 41.64 | 51.92 | 61.38 | 68.44 | 107.32 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 35 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 44.24 | 53.39 | 61.38 | 68.44 | 110.07 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 36 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 46.84 | 56.06 | 64.04 | 70.87 | 115.98 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 37 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 49.44 | 58.73 | 69.38 | 73.59 | 122.13 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 38 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 49.44 | 61.40 | 72.05 | 76.32 | 128.29 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 39 | 25.96 | 33.04 | 38.94 | 43.66 | 57.82 | 52.27 | 64.07 | 74.72 | 81.77 | 137.51 | 96.06 | 123.21 | 144.09 | 162.89 | 215.09 |
| 40 | 28.32 | 35.40 | 41.30 | 46.02 | 61.36 | 55.89 | 67.72 | 76.71 | 83.74 | 143.56 | 102.33 | 131.56 | 152.45 | 173.33 | 229.71 |
| 41 | 28.32 | 35.40 | 41.30 | 46.02 | 61.36 | 59.14 | 70.88 | 79.68 | 86.79 | 150.22 | 102.33 | 131.56 | 152.45 | 173.33 | 229.71 |
| 42 | 30.73 | 36.02 | 41.34 | 46.02 | 61.36 | 59.43 | 74.25 | 83.02 | 92.90 | 157.62 | 102.33 | 131.56 | 152.45 | 173.33 | 229.71 |
| 43 | 30.95 | 36.26 | 44.21 | 47.26 | 63.89 | 62.73 | 77.64 | 89.38 | 96.37 | 165.06 | 102.33 | 131.56 | 152.45 | 173.33 | 229.71 |
| 44 | 31.18 | 39.10 | 44.51 | 47.57 | 66.84 | 66.05 | 81.06 | 92.79 | 99.88 | 169.15 | 102.33 | 131.56 | 152.45 | 173.33 | 229.71 |
| 45 | 31.15 | 38.88 | 46.91 | 50.01 | 69.02 | 68.92 | 81.37 | 96.55 | 104.56 | 178.86 | 108.59 | 139.92 | 162.89 | 181.68 | 242.24 |
| 46 | 33.99 | 41.74 | 47.23 | 52.99 | 71.97 | 69.25 | 87.74 | 103.10 | 108.09 | 179.59 | 108.59 | 139.92 | 162.89 | 181.68 | 242.24 |
| 47 | 34.23 | 42.02 | 50.18 | 56.00 | 74.93 | 72.94 | 91.25 | 106.63 | 114.72 | 179.59 | 108.59 | 139.92 | 162.89 | 181.68 | 242.24 |
| 48 | 34.48 | 44.94 | 53.18 | 56.37 | 77.91 | 76.76 | 95.10 | 114.04 | 121.59 | 179.59 | 108.59 | 139.92 | 162.89 | 181.68 | 242.24 |
| 49 | 37.46 | 45.24 | 53.53 | 59.44 | 83.99 | 79.36 | 102.33 | 118.08 | 125.67 | 179.59 | 108.59 | 139.92 | 162.89 | 181.68 | 242.24 |
| 50 | 38.52 | 48.82 | 57.17 | 62.79 | 88.16 | 83.33 | 104.50 | 123.58 | 130.67 | 200.48 | 121.12 | 156.62 | 179.59 | 202.56 | 271.48 |
| 51 | 41.21 | 51.57 | 61.41 | 67.04 | 93.45 | 86.47 | 107.00 | 131.61 | 138.40 | 206.74 | 123.21 | 158.71 | 185.86 | 208.83 | 277.74 |
| 52 | 41.18 | 51.63 | 59.82 | 68.24 | 98.91 | 92.33 | 115.68 | 129.58 | 141.97 | 215.09 | 125.30 | 162.89 | 187.95 | 213.01 | 284.01 |
| 53 | 43.91 | 54.42 | 62.67 | 69.78 | 104.47 | 95.52 | 119.74 | 138.41 | 150.08 | 221.36 | 129.47 | 164.97 | 192.12 | 219.27 | 290.27 |
| 54 | 43.91 | 55.88 | 64.19 | 72.44 | 110.04 | 97.97 | 124.33 | 146.61 | 155.61 | 227.62 | 131.56 | 171.24 | 198.39 | 223.45 | 294.45 |
| 55 | 46.68 | 58.75 | 67.12 | 75.42 | 117.22 | 104.41 | 131.23 | 152.88 | 161.96 | 235.98 | 133.65 | 173.33 | 200.48 | 227.62 | 302.80 |
| 56 | 50.87 | 62.68 | 73.64 | 81.98 | 127.12 | 110.68 | 140.64 | 159.53 | 172.18 | 248.51 | 139.92 | 181.68 | 213.01 | 240.15 | 317.42 |
| 57 | 53.36 | 67.79 | 75.98 | 86.90 | 135.98 | 114.48 | 145.20 | 165.06 | 179.07 | 265.21 | 146.18 | 192.12 | 221.36 | 252.68 | 334.13 |
| 58 | 55.65 | 70.13 | 82.58 | 94.99 | 144.90 | 119.05 | 147.20 | 173.79 | 190.53 | 284.01 | 154.53 | 200.48 | 233.89 | 267.30 | 352.92 |
| 59 | 62.46 | 76.73 | 88.96 | 99.73 | 156.54 | 126.43 | 159.39 | 182.63 | 197.52 | 304.89 | 164.97 | 213.01 | 250.59 | 280.77 | 373.80 |
| 60 | 64.80 | 83.40 | 95.40 | 106.24 | 168.24 | 131.14 | 165.35 | 191.57 | 208.73 | 325.77 | 173.33 | 225.54 | 265.21 | 285.91 | 396.78 |
| 61 | 71.42 | 89.82 | 104.79 | 115.38 | 180.31 | 140.41 | 177.50 | 203.38 | 220.11 | 338.28 | 180.28 | 234.97 | 275.48 | 298.88 | 409.17 |
| 62 | 76.67 | 97.78 | 108.26 | 123.22 | 197.38 | 150.46 | 187.89 | 216.66 | 233.07 | 351.37 | 186.48 | 241.44 | 280.70 | 315.40 | 423.99 |
| 63 | 86.55 | 104.35 | 119.16 | 132.53 | 206.94 | 161.52 | 199.76 | 230.41 | 249.56 | 364.85 | 191.93 | 250.83 | 290.74 | 327.59 | 437.06 |
| 64 | 91.51 | 112.16 | 129.68 | 141.66 | 224.76 | 167.28 | 211.70 | 246.15 | 263.49 | 378.68 | 198.53 | 257.35 | 301.47 | 341.91 | 452.21 |
| 65 | 101.26 | 119.80 | 138.56 | 154.93 | 238.48 | 172.89 | 224.58 | 260.11 | 284.11 | 395.68 | 204.97 | 265.57 | 313.70 | 356.47 | 468.76 |
| 66 | 108.54 | 131.21 | 152.61 | 168.74 | 258.84 | 179.55 | 234.80 | 276.24 | 301.41 | 412.63 | 210.63 | 276.24 | 324.58 | 367.74 | 486.87 |
| 67 | 120.53 | 145.58 | 166.65 | 183.75 | 280.76 | 187.11 | 242.24 | 284.00 | 321.96 | 426.00 | 217.18 | 284.00 | 332.45 | 377.55 | 499.51 |
| 68 | 130.50 | 162.58 | 183.06 | 201.34 | 300.34 | 192.15 | 251.89 | 295.49 | 337.47 | 444.05 | 224.44 | 293.88 | 343.93 | 390.76 | 515.09 |
| 69 | 141.59 | 175.95 | 200.65 | 221.31 | 319.56 | 202.65 | 263.44 | 310.21 | 353.85 | 467.65 | 232.27 | 303.97 | 356.97 | 408.41 | 537.80 |
| 70 | 151.80 | 196.89 | 221.82 | 246.51 | 344.17 | 213.42 | 281.05 | 330.65 | 377.24 | 497.47 | 244.98 | 321.63 | 377.24 | 431.34 | 568.11 |
| 71 | 165.30 | 214.60 | 249.40 | 276.71 | 374.10 | 230.55 | 304.50 | 356.70 | 406.00 | 536.50 | 261.00 | 343.65 | 404.55 | 459.65 | 606.10 |
| 72 | 180.60 | 232.40 | 270.20 | 303.80 | 406.00 | 250.60 | 327.60 | 385.00 | 438.20 | 578.20 | 280.00 | 368.20 | 432.60 | 491.40 | 649.60 |
| 73 | 195.75 | 253.80 | 294.30 | 330.75 | 441.45 | 268.65 | 355.05 | 415.80 | 473.85 | 625.05 | 299.70 | 395.55 | 464.40 | 527.85 | 696.60 |
| 74 | 213.20 | 275.60 | 321.10 | 360.10 | 481.00 | 289.90 | 382.20 | 449.80 | 510.90 | 674.70 | 321.10 | 422.50 | 497.90 | 565.50 | 746.20 |
| 75 | 232.50 | 301.25 | 350.00 | 393.75 | 525.00 | 312.50 | 411.25 | 483.75 | 551.25 | 726.25 | 342.50 | 451.25 | 531.25 | 605.00 | 796.25 |
| 76 | 253.20 | 328.80 | 382.80 | 432.00 | 574.80 | 334.80 | 442.80 | 522.00 | 596.40 | 783.60 | 363.60 | 481.20 | 567.60 | 648.00 | 850.80 |
| 77 | 282.02 | 366.98 | 429.52 | 484.98 | 645.46 | 368.16 | 486.16 | 577.02 | 659.62 | 866.12 | 396.48 | 525.10 | 620.68 | 710.36 | 933.38 |
| 78 | 317.42 | 414.18 | 487.34 | 549.88 | 730.42 | 408.28 | 541.62 | 644.28 | 736.32 | 966.42 | 436.60 | 579.38 | 689.12 | 787.06 | 1032.50 |
| 79 | 352.82 | 462.56 | 545.16 | 615.96 | 817.74 | 448.40 | 597.08 | 711.54 | 814.20 | 1067.90 | 475.54 | 633.66 | 755.20 | 864.94 | 1133.98 |
| 80 | 388.22 | 509.76 | 600.62 | 679.68 | 901.52 | 487.34 | 650.18 | 775.26 | 887.36 | 1162.30 | 514.48 | 686.76 | 818.92 | 938.10 | 1228.38 |
| 81 | 421.26 | 554.60 | 652.54 | 738.68 | 979.40 | 523.92 | 699.74 | 831.90 | 953.44 | 1248.44 | 551.06 | 737.50 | 876.74 | 1005.36 | 1315.70 |
| 82 | 454.30 | 597.08 | 703.28 | 795.32 | 1054.92 | 559.32 | 744.58 | 887.36 | 1015.98 | 1331.04 | 587.64 | 783.52 | 933.38 | 1067.90 | 1399.48 |
| 83 | 487.34 | 639.56 | 754.02 | 853.14 | 1131.62 | 593.54 | 790.60 | 941.64 | 1077.34 | 1412.46 | 623.04 | 829.54 | 987.66 | 1130.44 | 1483.26 |
| 84 | 522.74 | 686.76 | 809.48 | 915.68 | 1214.22 | 630.12 | 838.98 | 999.46 | 1142.24 | 1498.60 | 660.80 | 880.28 | 1046.66 | 1196.52 | 1570.58 |
| 85 | 562.86 | 739.86 | 870.84 | 985.30 | 1306.26 | 671.42 | 894.44 | 1062.00 | 1214.22 | 1593.00 | 702.10 | 934.56 | 1110.38 | 1269.68 | 1666.16 |
| 86 | 606.52 | 796.50 | 939.28 | 1062.00 | 1408.92 | 715.08 | 951.08 | 1130.44 | 1290.92 | 1695.66 | 745.76 | 991.20 | 1178.82 | 1346.38 | 1768.82 |
| 87 | 652.54 | 857.86 | 1011.26 | 1143.42 | 1516.30 | 761.10 | 1012.44 | 1202.42 | 1372.34 | 1803.04 | 791.78 | 1052.56 | 1250.80 | 1427.80 | 1876.20 |
| 88 | 703.28 | 923.94 | 1087.96 | 1230.74 | 1631.94 | 811.84 | 1078.52 | 1279.12 | 1459.66 | 1918.68 | 842.52 | 1118.64 | 1327.50 | 1515.12 | 1991.84 |
| 89 | 756.38 | 994.74 | 1171.74 | 1325.14 | 1757.02 | 864.94 | 1149.32 | 1362.90 | 1554.06 | 2043.76 | 895.62 | 1189.44 | 1411.28 | 1609.52 | 2116.92 |
| 90 | 816.56 | 1072.62 | 1263.78 | 1428.98 | 1895.08 | 925.12 | 1227.20 | 1454.94 | 1657.90 | 2181.82 | 955.80 | 1267.32 | 1503.32 | 1713.36 | 2254.98 |
| 91 | 879.10 | 1155.22 | 1361.72 | 1541.08 | 2042.58 | 987.66 | 1309.80 | 1552.88 | 1770.00 | 2329.32 | 1018.34 | 1349.92 | 1601.26 | 1825.46 | 2402.48 |
| 92 | 946.36 | 1243.72 | 1465.56 | 1657.90 | 2198.34 | 1054.92 | 1398.30 | 1656.72 | 1886.82 | 2485.08 | 1085.60 | 1438.42 | 1705.10 | 1942.28 | 2558.24 |
| 93 | 1019.52 | 1339.30 | 1577.66 | 1785.34 | 2365.90 | 1128.08 | 1493.88 | 1768.82 | 2014.26 | 2652.64 | 1158.76 | 1534.00 | 1817.20 | 2069.72 | 2725.80 |
| 94 | 1097.40 | 1441.96 | 1699.20 | 1922.22 | 2547.62 | 1205.96 | 1596.54 | 1890.36 | 2151.14 | 2834.36 | 1236.64 | 1636.66 | 1938.74 | 2206.60 | 2907.52 |
| 95 | 1183.54 | 1555.24 | 1831.36 | 2072.08 | 2747.04 | 1292.10 | 1709.82 | 2022.52 | 2301.00 | 3033.78 | 1322.78 | 1749.94 | 2070.90 | 2356.46 | 3106.94 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Home and Community Care at 100%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 30 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 31 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 47.20 | 59.00 | 68.44 | 77.88 | 107.10 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 32 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 47.20 | 59.00 | 68.44 | 77.88 | 110.25 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 33 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 48.98 | 59.00 | 68.44 | 77.88 | 116.55 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 34 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 48.98 | 59.00 | 69.80 | 77.88 | 122.85 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 35 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 52.05 | 60.67 | 69.80 | 77.88 | 126.00 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 36 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 55.11 | 63.70 | 72.84 | 80.64 | 132.77 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 37 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 58.17 | 66.74 | 78.90 | 83.75 | 139.81 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 38 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 58.17 | 69.77 | 81.94 | 86.85 | 146.85 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 39 | 30.68 | 37.76 | 43.66 | 49.56 | 66.08 | 61.49 | 72.80 | 84.97 | 93.05 | 157.41 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 40 | 31.86 | 41.30 | 47.20 | 51.92 | 70.80 | 61.93 | 77.81 | 88.07 | 96.10 | 164.83 | 116.94 | 150.36 | 173.33 | 194.21 | 261.04 |
| 41 | 31.86 | 41.30 | 47.20 | 51.92 | 70.80 | 65.54 | 81.43 | 91.49 | 99.60 | 172.48 | 116.94 | 150.36 | 173.33 | 194.21 | 261.04 |
| 42 | 34.57 | 42.02 | 47.24 | 51.92 | 70.80 | 65.86 | 85.30 | 95.32 | 106.61 | 180.97 | 116.94 | 150.36 | 173.33 | 194.21 | 261.04 |
| 43 | 34.82 | 42.30 | 50.53 | 53.32 | 73.71 | 69.51 | 89.21 | 102.63 | 110.59 | 189.51 | 116.94 | 150.36 | 173.33 | 194.21 | 261.04 |
| 44 | 35.07 | 45.62 | 50.86 | 53.67 | 77.12 | 73.19 | 93.14 | 106.54 | 114.61 | 194.21 | 116.94 | 150.36 | 173.33 | 194.21 | 261.04 |
| 45 | 36.13 | 44.95 | 54.52 | 58.55 | 79.06 | 79.80 | 94.65 | 111.53 | 120.64 | 203.81 | 125.30 | 158.71 | 185.86 | 210.92 | 277.74 |
| 46 | 39.43 | 48.26 | 54.89 | 62.03 | 82.43 | 80.18 | 102.07 | 119.10 | 124.72 | 204.65 | 125.30 | 158.71 | 185.86 | 210.92 | 277.74 |
| 47 | 39.71 | 48.58 | 58.32 | 65.56 | 85.83 | 84.46 | 106.15 | 123.17 | 132.37 | 204.65 | 125.30 | 158.71 | 185.86 | 210.92 | 277.74 |
| 48 | 39.99 | 51.96 | 61.80 | 65.99 | 89.24 | 88.88 | 110.62 | 131.74 | 140.30 | 204.65 | 125.30 | 158.71 | 185.86 | 210.92 | 277.74 |
| 49 | 43.45 | 52.31 | 62.21 | 69.59 | 96.21 | 91.88 | 119.03 | 136.40 | 145.00 | 204.65 | 125.30 | 158.71 | 185.86 | 210.92 | 277.74 |
| 50 | 44.02 | 55.60 | 65.53 | 72.34 | 100.96 | 94.96 | 119.70 | 140.96 | 150.63 | 229.71 | 137.83 | 177.50 | 206.74 | 233.89 | 309.07 |
| 51 | 46.90 | 58.54 | 68.55 | 75.42 | 106.59 | 100.23 | 122.02 | 147.33 | 156.85 | 238.07 | 142.00 | 179.59 | 208.83 | 238.07 | 315.33 |
| 52 | 48.04 | 58.42 | 67.98 | 77.99 | 113.89 | 106.38 | 131.37 | 148.63 | 160.41 | 246.42 | 146.18 | 183.77 | 215.09 | 242.24 | 323.69 |
| 53 | 50.99 | 62.80 | 72.42 | 79.35 | 119.83 | 111.78 | 137.70 | 160.16 | 170.71 | 252.68 | 150.36 | 190.03 | 221.36 | 248.51 | 329.95 |
| 54 | 50.78 | 64.05 | 73.75 | 82.01 | 127.33 | 113.97 | 142.09 | 168.70 | 176.23 | 261.04 | 152.45 | 194.21 | 225.54 | 254.77 | 340.39 |
| 55 | 53.76 | 67.14 | 76.91 | 86.60 | 133.28 | 121.12 | 151.74 | 175.31 | 184.83 | 269.39 | 156.62 | 198.39 | 229.71 | 258.95 | 344.57 |
| 56 | 59.59 | 71.04 | 83.55 | 93.29 | 145.27 | 127.39 | 158.98 | 179.47 | 197.06 | 284.01 | 162.89 | 206.74 | 240.15 | 273.57 | 361.27 |
| 57 | 62.02 | 76.27 | 87.03 | 99.52 | 154.01 | 132.88 | 163.10 | 190.61 | 203.32 | 300.71 | 169.15 | 215.09 | 254.77 | 286.10 | 380.07 |
| 58 | 65.38 | 81.14 | 95.18 | 109.16 | 166.07 | 138.89 | 170.14 | 200.82 | 218.28 | 325.77 | 181.68 | 229.71 | 267.30 | 304.89 | 403.04 |
| 59 | 72.62 | 87.89 | 101.47 | 113.59 | 179.37 | 148.16 | 180.51 | 207.11 | 224.45 | 348.74 | 192.12 | 244.33 | 284.01 | 320.28 | 426.01 |
| 60 | 74.66 | 94.70 | 107.84 | 121.41 | 192.74 | 152.36 | 187.65 | 217.36 | 237.03 | 371.72 | 200.48 | 256.86 | 300.71 | 327.90 | 453.16 |
| 61 | 81.42 | 101.05 | 118.95 | 130.68 | 206.54 | 161.28 | 201.54 | 230.62 | 249.58 | 386.89 | 206.61 | 267.38 | 311.94 | 339.90 | 467.92 |
| 62 | 88.24 | 110.73 | 123.53 | 140.02 | 224.14 | 173.31 | 213.68 | 247.61 | 265.88 | 400.44 | 213.96 | 274.81 | 319.96 | 357.97 | 480.92 |
| 63 | 98.70 | 117.21 | 134.77 | 150.86 | 234.86 | 184.32 | 225.19 | 261.02 | 283.99 | 416.16 | 220.43 | 281.24 | 330.64 | 370.90 | 495.97 |
| 64 | 106.51 | 126.54 | 148.41 | 161.30 | 256.39 | 193.02 | 238.61 | 282.09 | 298.96 | 431.99 | 229.78 | 292.28 | 341.91 | 387.87 | 514.71 |
| 65 | 116.61 | 136.91 | 156.94 | 174.65 | 272.79 | 199.62 | 256.66 | 295.27 | 319.42 | 450.94 | 237.05 | 303.00 | 354.69 | 401.03 | 534.71 |
| 66 | 125.35 | 149.95 | 174.21 | 191.43 | 293.02 | 207.18 | 267.60 | 314.22 | 343.04 | 467.88 | 245.16 | 314.22 | 369.47 | 416.08 | 550.75 |
| 67 | 137.75 | 164.89 | 190.04 | 209.59 | 320.17 | 213.84 | 273.98 | 324.10 | 367.00 | 486.14 | 250.59 | 320.75 | 379.22 | 429.34 | 568.00 |
| 68 | 150.93 | 185.37 | 208.16 | 228.67 | 342.32 | 224.44 | 287.42 | 335.86 | 382.69 | 505.40 | 258.35 | 332.63 | 390.76 | 444.05 | 586.14 |
| 69 | 163.37 | 200.01 | 230.16 | 250.05 | 363.21 | 232.27 | 300.85 | 353.85 | 400.62 | 530.00 | 268.12 | 344.50 | 408.41 | 461.41 | 611.06 |
| 70 | 175.84 | 223.94 | 252.47 | 279.47 | 390.76 | 247.99 | 320.13 | 375.74 | 428.34 | 565.11 | 282.55 | 365.21 | 428.34 | 488.46 | 643.26 |
| 71 | 191.40 | 242.15 | 282.75 | 313.98 | 423.40 | 266.80 | 343.65 | 404.55 | 461.10 | 607.55 | 303.05 | 388.60 | 458.20 | 520.55 | 687.30 |
| 72 | 208.60 | 263.20 | 306.60 | 345.80 | 460.60 | 288.40 | 371.00 | 436.80 | 498.40 | 655.20 | 323.40 | 417.20 | 490.00 | 558.60 | 736.40 |
| 73 | 225.45 | 287.55 | 333.45 | 375.30 | 500.85 | 310.50 | 400.95 | 471.15 | 537.30 | 708.75 | 345.60 | 446.85 | 525.15 | 598.05 | 788.40 |
| 74 | 247.00 | 312.00 | 364.00 | 408.20 | 544.70 | 335.40 | 431.60 | 509.60 | 578.50 | 763.10 | 370.50 | 478.40 | 562.90 | 639.60 | 843.70 |
| 75 | 266.25 | 338.75 | 396.25 | 445.00 | 595.00 | 357.50 | 462.50 | 548.75 | 623.75 | 822.50 | 392.50 | 507.50 | 601.25 | 682.50 | 902.50 |
| 76 | 290.40 | 370.80 | 433.20 | 488.40 | 650.40 | 384.00 | 498.00 | 590.40 | 673.20 | 885.60 | 417.60 | 542.40 | 640.80 | 730.80 | 962.40 |
| 77 | 324.50 | 414.18 | 486.16 | 548.70 | 730.42 | 422.44 | 548.70 | 651.36 | 745.76 | 979.40 | 455.48 | 591.18 | 702.10 | 802.40 | 1054.92 |
| 78 | 364.62 | 467.28 | 552.24 | 623.04 | 827.18 | 468.46 | 610.06 | 729.24 | 834.26 | 1092.68 | 501.50 | 652.54 | 779.98 | 890.90 | 1168.20 |
| 79 | 405.92 | 521.56 | 617.14 | 698.56 | 926.30 | 515.66 | 672.60 | 804.76 | 922.76 | 1208.32 | 546.34 | 713.90 | 854.32 | 979.40 | 1282.66 |
| 80 | 446.04 | 574.66 | 680.86 | 770.54 | 1020.70 | 559.32 | 731.60 | 877.92 | 1005.36 | 1315.70 | 591.18 | 772.90 | 926.30 | 1062.00 | 1390.04 |
| 81 | 484.98 | 625.40 | 738.68 | 836.62 | 1109.20 | 601.80 | 788.24 | 941.64 | 1079.70 | 1413.64 | 633.66 | 829.54 | 991.20 | 1136.34 | 1487.98 |
| 82 | 522.74 | 672.60 | 796.50 | 901.52 | 1194.16 | 641.92 | 837.80 | 1004.18 | 1149.32 | 1505.68 | 674.96 | 882.64 | 1054.92 | 1208.32 | 1582.38 |
| 83 | 560.50 | 722.16 | 854.32 | 966.42 | 1281.48 | 683.22 | 890.90 | 1065.54 | 1218.94 | 1598.90 | 716.26 | 934.56 | 1118.64 | 1279.12 | 1677.96 |
| 84 | 601.80 | 774.08 | 916.86 | 1037.22 | 1374.70 | 725.70 | 945.18 | 1130.44 | 1293.28 | 1695.66 | 758.74 | 991.20 | 1184.72 | 1354.64 | 1775.90 |
| 85 | 647.82 | 833.08 | 986.48 | 1116.28 | 1480.90 | 771.72 | 1005.36 | 1202.42 | 1373.52 | 1805.40 | 807.12 | 1051.38 | 1257.88 | 1437.24 | 1886.82 |
| 86 | 698.56 | 899.16 | 1063.18 | 1203.60 | 1595.36 | 822.46 | 1071.44 | 1279.12 | 1460.84 | 1919.86 | 857.86 | 1117.46 | 1334.58 | 1524.56 | 2001.28 |
| 87 | 751.66 | 966.42 | 1145.78 | 1294.46 | 1716.90 | 875.56 | 1138.70 | 1361.72 | 1551.70 | 2041.40 | 910.96 | 1184.72 | 1417.18 | 1615.42 | 2122.82 |
| 88 | 808.30 | 1040.76 | 1233.10 | 1394.76 | 1849.06 | 932.20 | 1213.04 | 1449.04 | 1652.00 | 2173.56 | 967.60 | 1259.06 | 1504.50 | 1715.72 | 2254.98 |
| 89 | 870.84 | 1121.00 | 1327.50 | 1500.96 | 1990.66 | 994.74 | 1293.28 | 1543.44 | 1758.20 | 2315.16 | 1030.14 | 1339.30 | 1598.90 | 1821.92 | 2396.58 |
| 90 | 939.28 | 1208.32 | 1431.34 | 1618.96 | 2146.42 | 1063.18 | 1380.60 | 1647.28 | 1876.20 | 2470.92 | 1098.58 | 1426.62 | 1702.74 | 1939.92 | 2552.34 |
| 91 | 1012.44 | 1302.72 | 1542.26 | 1745.22 | 2312.80 | 1136.34 | 1475.00 | 1758.20 | 2002.46 | 2637.30 | 1171.74 | 1521.02 | 1813.66 | 2066.18 | 2718.72 |
| 92 | 1089.14 | 1401.84 | 1660.26 | 1877.38 | 2490.98 | 1213.04 | 1574.12 | 1876.20 | 2134.62 | 2815.48 | 1248.44 | 1620.14 | 1931.66 | 2198.34 | 2896.90 |
| 93 | 1172.92 | 1509.22 | 1786.52 | 2021.34 | 2679.78 | 1296.82 | 1681.50 | 2002.46 | 2278.58 | 3004.28 | 1332.22 | 1727.52 | 2057.92 | 2342.30 | 3085.70 |
| 94 | 1262.60 | 1626.04 | 1924.58 | 2177.10 | 2886.28 | 1386.50 | 1798.32 | 2140.52 | 2434.34 | 3210.78 | 1421.90 | 1844.34 | 2195.98 | 2498.06 | 3292.20 |
| 95 | 1360.54 | 1753.48 | 2075.62 | 2347.02 | 3112.84 | 1484.44 | 1925.76 | 2291.56 | 2604.26 | 3437.34 | 1519.84 | 1971.78 | 2347.02 | 2667.98 | 3518.76 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
## Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 30 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 31 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 41.30 | 53.10 | 61.36 | 68.44 | 96.02 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 32 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 41.30 | 53.10 | 61.36 | 68.44 | 98.85 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 33 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 42.86 | 53.10 | 61.36 | 68.44 | 104.49 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 34 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 42.86 | 53.10 | 62.58 | 68.44 | 110.14 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 35 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 45.54 | 54.60 | 62.58 | 68.44 | 112.97 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 36 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 48.22 | 57.33 | 65.30 | 70.87 | 119.03 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 37 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 50.90 | 60.06 | 70.74 | 73.59 | 125.35 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 38 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 50.90 | 62.79 | 73.46 | 76.32 | 131.66 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 39 | 27.14 | 34.22 | 38.94 | 43.66 | 59.00 | 53.81 | 65.52 | 76.18 | 81.77 | 141.13 | 100.24 | 125.30 | 146.18 | 164.97 | 219.27 |
| 40 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 57.40 | 69.16 | 79.55 | 86.49 | 148.88 | 106.50 | 133.65 | 156.62 | 175.42 | 235.98 |
| 41 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 60.74 | 72.38 | 82.63 | 89.64 | 155.79 | 106.50 | 133.65 | 156.62 | 175.42 | 235.98 |
| 42 | 32.01 | 37.22 | 42.52 | 47.20 | 63.72 | 61.04 | 75.83 | 86.10 | 95.95 | 163.46 | 106.50 | 133.65 | 156.62 | 175.42 | 235.98 |
| 43 | 32.24 | 37.46 | 45.47 | 48.47 | 66.34 | 64.42 | 79.29 | 92.70 | 99.53 | 171.17 | 106.50 | 133.65 | 156.62 | 175.42 | 235.98 |
| 44 | 32.47 | 40.41 | 45.78 | 48.79 | 69.41 | 67.83 | 82.79 | 96.23 | 103.15 | 175.42 | 106.50 | 133.65 | 156.62 | 175.42 | 235.98 |
| 45 | 32.40 | 38.88 | 46.91 | 51.23 | 70.27 | 72.54 | 83.03 | 96.55 | 106.17 | 180.94 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 46 | 35.35 | 41.74 | 47.23 | 54.28 | 73.27 | 72.89 | 89.53 | 103.10 | 109.75 | 181.68 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 47 | 35.60 | 42.02 | 50.18 | 57.37 | 76.29 | 76.78 | 93.11 | 106.63 | 116.48 | 181.68 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 48 | 35.86 | 44.94 | 53.18 | 57.74 | 79.32 | 80.80 | 97.04 | 114.04 | 123.46 | 181.68 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 49 | 38.96 | 45.24 | 53.53 | 60.89 | 85.52 | 83.53 | 104.41 | 118.08 | 127.60 | 181.68 | 110.68 | 139.92 | 162.89 | 185.86 | 246.42 |
| 50 | 39.89 | 48.82 | 58.56 | 64.15 | 89.58 | 85.27 | 106.40 | 125.52 | 132.48 | 204.65 | 125.30 | 156.62 | 183.77 | 206.74 | 275.65 |
| 51 | 42.63 | 51.57 | 61.41 | 67.04 | 94.91 | 90.40 | 107.00 | 131.61 | 138.40 | 210.92 | 127.39 | 160.80 | 187.95 | 210.92 | 281.92 |
| 52 | 42.55 | 52.99 | 61.18 | 69.63 | 100.40 | 94.34 | 117.65 | 133.39 | 143.81 | 217.18 | 129.47 | 164.97 | 192.12 | 217.18 | 288.18 |
| 53 | 43.91 | 55.82 | 64.07 | 71.14 | 107.54 | 97.56 | 121.74 | 142.36 | 151.95 | 225.54 | 129.47 | 169.15 | 196.30 | 221.36 | 294.45 |
| 54 | 45.29 | 57.24 | 65.55 | 73.81 | 111.61 | 99.97 | 126.30 | 148.62 | 157.48 | 229.71 | 133.65 | 173.33 | 200.48 | 227.62 | 298.63 |
| 55 | 48.10 | 60.15 | 68.52 | 76.82 | 118.83 | 108.59 | 135.33 | 154.92 | 163.87 | 240.15 | 137.83 | 177.50 | 202.56 | 229.71 | 306.98 |
| 56 | 52.32 | 62.68 | 75.05 | 83.39 | 128.77 | 114.86 | 140.64 | 161.52 | 174.10 | 252.68 | 144.09 | 183.77 | 215.09 | 242.24 | 321.60 |
| 57 | 54.81 | 67.79 | 77.36 | 88.30 | 137.62 | 118.57 | 147.19 | 168.99 | 180.93 | 269.39 | 150.36 | 192.12 | 225.54 | 256.86 | 338.30 |
| 58 | 58.43 | 71.51 | 83.98 | 96.40 | 148.16 | 123.02 | 149.11 | 175.72 | 194.23 | 290.27 | 160.80 | 204.65 | 238.07 | 269.39 | 359.19 |
| 59 | 63.91 | 78.12 | 90.35 | 101.12 | 159.80 | 130.38 | 161.31 | 186.39 | 201.11 | 309.07 | 169.15 | 217.18 | 252.68 | 284.93 | 380.07 |
| 60 | 66.21 | 84.81 | 96.78 | 107.62 | 171.51 | 135.00 | 167.21 | 195.25 | 210.50 | 332.04 | 177.50 | 229.71 | 269.39 | 289.91 | 403.04 |
| 61 | 72.85 | 91.23 | 106.20 | 116.77 | 183.59 | 144.21 | 179.35 | 205.19 | 221.85 | 344.35 | 186.36 | 239.02 | 277.51 | 302.78 | 417.28 |
| 62 | 78.11 | 99.22 | 111.04 | 124.62 | 199.05 | 152.36 | 191.57 | 222.12 | 236.53 | 355.29 | 190.40 | 245.37 | 286.59 | 319.27 | 427.92 |
| 63 | 88.07 | 104.35 | 120.58 | 133.94 | 210.22 | 163.42 | 199.76 | 234.01 | 253.01 | 370.55 | 195.73 | 252.73 | 296.44 | 331.36 | 442.76 |
| 64 | 94.51 | 113.60 | 131.12 | 143.06 | 228.09 | 172.80 | 213.49 | 249.74 | 265.18 | 384.19 | 204.05 | 261.03 | 305.15 | 343.75 | 455.89 |
| 65 | 104.33 | 121.22 | 139.98 | 156.34 | 241.75 | 178.24 | 226.36 | 263.63 | 285.79 | 401.03 | 210.32 | 269.14 | 315.48 | 356.47 | 472.33 |
| 66 | 111.59 | 134.09 | 154.05 | 170.16 | 262.09 | 184.73 | 238.25 | 277.96 | 304.74 | 419.53 | 217.54 | 281.42 | 326.30 | 369.47 | 492.05 |
| 67 | 123.66 | 147.06 | 169.58 | 186.62 | 284.05 | 192.12 | 245.58 | 289.01 | 326.96 | 431.01 | 223.86 | 285.67 | 337.46 | 382.57 | 504.52 |
| 68 | 133.64 | 164.10 | 186.01 | 202.78 | 305.18 | 196.99 | 253.51 | 300.34 | 340.70 | 450.50 | 229.29 | 295.49 | 348.78 | 393.99 | 521.55 |
| 69 | 146.25 | 177.45 | 205.08 | 224.18 | 322.68 | 208.88 | 266.56 | 316.44 | 358.53 | 470.77 | 240.06 | 307.09 | 363.21 | 413.09 | 542.47 |
| 70 | 157.81 | 198.39 | 226.20 | 247.94 | 347.18 | 222.44 | 284.06 | 336.66 | 380.24 | 501.98 | 252.49 | 323.13 | 383.25 | 434.35 | 572.62 |
| 71 | 169.65 | 216.05 | 250.85 | 281.01 | 377.00 | 236.35 | 305.95 | 359.60 | 411.80 | 539.40 | 268.25 | 346.55 | 407.45 | 464.00 | 611.90 |
| 72 | 184.80 | 233.80 | 274.40 | 306.60 | 410.20 | 256.20 | 329.00 | 389.20 | 442.40 | 583.80 | 287.00 | 369.60 | 436.80 | 495.60 | 655.20 |
| 73 | 201.15 | 255.15 | 297.00 | 333.45 | 445.50 | 276.75 | 356.40 | 419.85 | 476.55 | 630.45 | 307.80 | 396.90 | 468.45 | 531.90 | 702.00 |
| 74 | 218.40 | 276.90 | 323.70 | 364.00 | 484.90 | 297.70 | 383.50 | 452.40 | 514.80 | 679.90 | 328.90 | 423.80 | 501.80 | 569.40 | 751.40 |
| 75 | 237.50 | 301.25 | 352.50 | 396.25 | 528.75 | 318.75 | 411.25 | 487.50 | 555.00 | 731.25 | 350.00 | 452.50 | 533.75 | 607.50 | 801.25 |
| 76 | 259.20 | 330.00 | 386.40 | 434.40 | 579.60 | 343.20 | 442.80 | 525.60 | 598.80 | 788.40 | 372.00 | 483.60 | 572.40 | 650.40 | 856.80 |
| 77 | 287.92 | 368.16 | 433.06 | 488.52 | 650.18 | 375.24 | 487.34 | 580.56 | 663.16 | 872.02 | 404.74 | 525.10 | 625.40 | 713.90 | 939.28 |
| 78 | 324.50 | 416.54 | 490.88 | 554.60 | 736.32 | 416.54 | 543.98 | 647.82 | 742.22 | 973.50 | 446.04 | 580.56 | 693.84 | 791.78 | 1039.58 |
| 79 | 361.08 | 464.92 | 549.88 | 620.68 | 823.64 | 457.84 | 599.44 | 717.44 | 820.10 | 1074.98 | 486.16 | 636.02 | 761.10 | 870.84 | 1141.06 |
| 80 | 397.66 | 512.12 | 605.34 | 685.58 | 908.60 | 499.14 | 651.36 | 779.98 | 894.44 | 1170.56 | 527.46 | 689.12 | 823.64 | 945.18 | 1236.64 |
| 81 | 431.88 | 555.78 | 658.44 | 745.76 | 986.48 | 535.72 | 699.74 | 838.98 | 961.70 | 1257.88 | 564.04 | 737.50 | 883.82 | 1012.44 | 1323.96 |
| 82 | 464.92 | 598.26 | 709.18 | 802.40 | 1063.18 | 571.12 | 745.76 | 893.26 | 1023.06 | 1340.48 | 600.62 | 784.70 | 940.46 | 1076.16 | 1408.92 |
| 83 | 497.96 | 641.92 | 759.92 | 860.22 | 1139.88 | 606.52 | 792.96 | 947.54 | 1084.42 | 1421.90 | 636.02 | 831.90 | 994.74 | 1137.52 | 1491.52 |
| 84 | 535.72 | 689.12 | 815.38 | 922.76 | 1223.66 | 646.64 | 841.34 | 1006.54 | 1150.50 | 1509.22 | 676.14 | 881.46 | 1052.56 | 1204.78 | 1581.20 |
| 85 | 577.02 | 742.22 | 879.10 | 993.56 | 1316.88 | 687.94 | 895.62 | 1071.44 | 1223.66 | 1604.80 | 718.62 | 936.92 | 1119.82 | 1277.94 | 1677.96 |
| 86 | 620.68 | 798.86 | 946.36 | 1071.44 | 1420.72 | 731.60 | 952.26 | 1138.70 | 1301.54 | 1708.64 | 762.28 | 993.56 | 1187.08 | 1355.82 | 1781.80 |
| 87 | 669.06 | 860.22 | 1019.52 | 1152.86 | 1528.10 | 779.98 | 1013.62 | 1211.86 | 1382.96 | 1816.02 | 810.66 | 1054.92 | 1260.24 | 1437.24 | 1889.18 |
| 88 | 718.62 | 926.30 | 1096.22 | 1240.18 | 1644.92 | 829.54 | 1079.70 | 1288.56 | 1470.28 | 1932.84 | 860.22 | 1121.00 | 1336.94 | 1524.56 | 2006.00 |
| 89 | 775.26 | 998.28 | 1181.18 | 1335.76 | 1771.18 | 886.18 | 1151.68 | 1373.52 | 1565.86 | 2059.10 | 916.86 | 1192.98 | 1421.90 | 1620.14 | 2132.26 |
| 90 | 835.44 | 1076.16 | 1274.40 | 1440.78 | 1910.42 | 946.36 | 1229.56 | 1466.74 | 1670.88 | 2198.34 | 977.04 | 1270.86 | 1515.12 | 1725.16 | 2271.50 |
| 91 | 900.34 | 1159.94 | 1373.52 | 1552.88 | 2059.10 | 1011.26 | 1313.34 | 1565.86 | 1782.98 | 2347.02 | 1041.94 | 1354.64 | 1614.24 | 1837.26 | 2420.18 |
| 92 | 969.96 | 1248.44 | 1477.36 | 1672.06 | 2217.22 | 1080.88 | 1401.84 | 1669.70 | 1902.16 | 2505.14 | 1111.56 | 1443.14 | 1718.08 | 1956.44 | 2578.30 |
| 93 | 1043.12 | 1344.02 | 1589.46 | 1799.50 | 2384.78 | 1154.04 | 1497.42 | 1781.80 | 2029.60 | 2672.70 | 1184.72 | 1538.72 | 1830.18 | 2083.88 | 2745.86 |
| 94 | 1123.36 | 1447.86 | 1713.36 | 1937.56 | 2568.86 | 1234.28 | 1601.26 | 1905.70 | 2167.66 | 2856.78 | 1264.96 | 1642.56 | 1954.08 | 2221.94 | 2929.94 |
| 95 | 1211.86 | 1559.96 | 1846.70 | 2089.78 | 2770.64 | 1322.78 | 1713.36 | 2039.04 | 2319.88 | 3058.56 | 1353.46 | 1754.66 | 2087.42 | 2374.16 | 3131.72 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
## Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 30 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 31 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 37.76 | 47.20 | 56.64 | 63.72 | 88.64 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 32 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 37.76 | 47.20 | 56.64 | 63.72 | 91.24 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 33 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 39.19 | 47.20 | 56.64 | 63.72 | 96.46 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 34 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 39.19 | 47.20 | 57.77 | 63.72 | 101.67 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 35 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 41.64 | 48.53 | 57.77 | 63.72 | 104.28 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 36 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 44.09 | 50.96 | 60.28 | 65.98 | 109.88 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 37 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 46.53 | 53.39 | 65.30 | 68.52 | 115.71 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 38 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 46.53 | 55.81 | 67.81 | 71.06 | 121.53 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 39 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 49.19 | 58.24 | 70.32 | 76.13 | 130.27 | 89.80 | 112.77 | 133.65 | 150.36 | 200.48 |
| 40 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 51.36 | 61.96 | 71.03 | 76.88 | 132.93 | 96.06 | 123.21 | 142.00 | 158.71 | 210.92 |
| 41 | 25.96 | 33.04 | 37.76 | 42.48 | 56.64 | 54.35 | 64.84 | 73.78 | 79.68 | 139.10 | 96.06 | 123.21 | 142.00 | 158.71 | 210.92 |
| 42 | 28.17 | 33.62 | 37.79 | 42.48 | 56.64 | 54.61 | 67.93 | 76.87 | 85.28 | 145.95 | 96.06 | 123.21 | 142.00 | 158.71 | 210.92 |
| 43 | 28.37 | 33.84 | 40.42 | 43.63 | 58.97 | 57.64 | 71.03 | 82.76 | 88.48 | 152.83 | 96.06 | 123.21 | 142.00 | 158.71 | 210.92 |
| 44 | 28.58 | 36.50 | 40.69 | 43.91 | 61.70 | 60.69 | 74.16 | 85.92 | 91.69 | 156.62 | 96.06 | 123.21 | 142.00 | 158.71 | 210.92 |
| 45 | 29.90 | 36.45 | 43.11 | 46.35 | 64.00 | 67.10 | 76.38 | 88.22 | 96.52 | 166.38 | 102.33 | 129.47 | 148.27 | 169.15 | 223.45 |
| 46 | 32.63 | 39.13 | 43.40 | 49.11 | 66.73 | 67.42 | 82.37 | 94.21 | 99.77 | 167.06 | 102.33 | 129.47 | 148.27 | 169.15 | 223.45 |
| 47 | 32.86 | 39.39 | 46.11 | 51.90 | 69.48 | 71.02 | 85.66 | 97.44 | 105.89 | 167.06 | 102.33 | 129.47 | 148.27 | 169.15 | 223.45 |
| 48 | 33.10 | 42.13 | 48.86 | 52.24 | 72.24 | 74.74 | 89.28 | 104.21 | 112.24 | 167.06 | 102.33 | 129.47 | 148.27 | 169.15 | 223.45 |
| 49 | 35.96 | 42.41 | 49.19 | 55.09 | 77.88 | 77.27 | 96.06 | 107.90 | 116.00 | 167.06 | 102.33 | 129.47 | 148.27 | 169.15 | 223.45 |
| 50 | 35.77 | 44.75 | 52.98 | 58.69 | 81.05 | 77.52 | 96.90 | 113.93 | 121.59 | 183.77 | 112.77 | 144.09 | 167.06 | 190.03 | 250.59 |
| 51 | 38.37 | 47.39 | 55.69 | 61.45 | 86.15 | 80.57 | 99.49 | 119.83 | 127.32 | 190.03 | 114.86 | 146.18 | 171.24 | 192.12 | 256.86 |
| 52 | 38.43 | 47.55 | 55.74 | 64.06 | 91.41 | 84.30 | 105.88 | 120.05 | 132.75 | 198.39 | 116.94 | 150.36 | 175.42 | 196.30 | 263.12 |
| 53 | 41.08 | 51.63 | 58.50 | 64.30 | 96.79 | 89.43 | 113.75 | 128.52 | 136.94 | 204.65 | 121.12 | 154.53 | 177.50 | 200.48 | 267.30 |
| 54 | 41.17 | 50.43 | 58.73 | 65.61 | 102.18 | 89.98 | 112.49 | 134.56 | 140.61 | 210.92 | 123.21 | 154.53 | 181.68 | 204.65 | 271.48 |
| 55 | 43.85 | 54.55 | 62.93 | 69.84 | 107.59 | 98.15 | 120.98 | 142.69 | 148.62 | 217.18 | 125.30 | 158.71 | 185.86 | 210.92 | 277.74 |
| 56 | 47.96 | 57.11 | 67.97 | 76.33 | 117.21 | 104.41 | 128.41 | 147.56 | 160.71 | 229.71 | 131.56 | 167.06 | 196.30 | 221.36 | 292.36 |
| 57 | 50.48 | 62.14 | 70.45 | 79.89 | 126.15 | 108.35 | 133.27 | 153.27 | 164.15 | 246.42 | 137.83 | 175.42 | 206.74 | 231.80 | 309.07 |
| 58 | 51.47 | 66.01 | 76.98 | 87.90 | 133.50 | 111.12 | 139.55 | 162.20 | 175.73 | 261.04 | 144.09 | 187.95 | 217.18 | 246.42 | 323.69 |
| 59 | 59.55 | 71.15 | 83.40 | 91.42 | 143.50 | 120.50 | 147.87 | 171.33 | 183.15 | 279.83 | 154.53 | 196.30 | 231.80 | 259.97 | 344.57 |
| 60 | 60.57 | 77.74 | 88.49 | 97.96 | 155.17 | 123.43 | 152.35 | 176.83 | 191.04 | 300.71 | 162.89 | 208.83 | 246.42 | 263.92 | 367.54 |
| 61 | 67.14 | 82.81 | 96.29 | 107.04 | 167.20 | 132.82 | 164.56 | 187.03 | 204.51 | 313.97 | 170.15 | 216.74 | 253.20 | 277.39 | 378.79 |
| 62 | 70.88 | 90.59 | 99.93 | 114.82 | 182.32 | 139.03 | 173.15 | 198.45 | 215.81 | 325.85 | 172.74 | 223.77 | 259.11 | 292.18 | 390.62 |
| 63 | 80.48 | 95.77 | 109.23 | 122.66 | 190.52 | 150.12 | 183.42 | 212.41 | 230.63 | 336.35 | 180.52 | 229.93 | 267.94 | 301.24 | 402.85 |
| 64 | 85.51 | 102.09 | 119.59 | 130.44 | 206.44 | 156.25 | 193.76 | 226.39 | 241.54 | 347.43 | 183.82 | 235.30 | 277.58 | 312.50 | 415.44 |
| 65 | 93.59 | 109.82 | 127.25 | 142.25 | 220.52 | 160.41 | 206.75 | 239.02 | 258.90 | 363.60 | 188.93 | 244.18 | 286.96 | 324.39 | 431.33 |
| 66 | 100.89 | 121.11 | 141.10 | 154.56 | 237.67 | 167.47 | 215.81 | 253.79 | 276.43 | 379.83 | 196.82 | 253.79 | 298.68 | 336.66 | 447.16 |
| 67 | 111.14 | 133.69 | 153.50 | 169.39 | 259.42 | 172.07 | 222.19 | 262.28 | 296.94 | 392.59 | 202.14 | 258.94 | 305.72 | 347.48 | 459.41 |
| 68 | 121.06 | 148.90 | 168.30 | 184.08 | 277.73 | 179.23 | 230.90 | 271.27 | 310.02 | 410.14 | 208.30 | 268.04 | 316.48 | 358.47 | 474.72 |
| 69 | 132.25 | 162.42 | 185.90 | 202.62 | 294.62 | 188.62 | 243.18 | 286.82 | 324.24 | 430.24 | 216.68 | 279.03 | 330.47 | 374.12 | 494.15 |
| 70 | 142.78 | 181.86 | 204.31 | 226.44 | 317.12 | 201.39 | 260.01 | 303.59 | 347.18 | 458.40 | 229.95 | 296.08 | 347.18 | 395.27 | 523.02 |
| 71 | 155.15 | 195.75 | 229.10 | 255.20 | 343.65 | 217.50 | 276.95 | 327.70 | 374.10 | 491.55 | 245.05 | 314.65 | 371.20 | 421.95 | 556.80 |
| 72 | 168.00 | 212.80 | 249.20 | 280.00 | 373.80 | 232.40 | 299.60 | 355.60 | 403.20 | 532.00 | 261.80 | 336.00 | 397.60 | 452.20 | 597.80 |
| 73 | 183.60 | 232.20 | 271.35 | 303.75 | 405.00 | 252.45 | 324.00 | 383.40 | 434.70 | 572.40 | 280.80 | 361.80 | 427.95 | 483.30 | 638.55 |
| 74 | 198.90 | 252.20 | 293.80 | 330.20 | 442.00 | 270.40 | 349.70 | 412.10 | 468.00 | 618.80 | 299.00 | 386.10 | 455.00 | 518.70 | 683.80 |
| 75 | 216.25 | 275.00 | 321.25 | 361.25 | 481.25 | 291.25 | 376.25 | 445.00 | 506.25 | 665.00 | 318.75 | 412.50 | 487.50 | 553.75 | 730.00 |
| 76 | 235.20 | 300.00 | 351.60 | 396.00 | 526.80 | 312.00 | 403.20 | 478.80 | 546.00 | 717.60 | 338.40 | 439.20 | 519.60 | 592.80 | 780.00 |
| 77 | 261.96 | 335.12 | 394.12 | 444.86 | 592.36 | 341.02 | 443.68 | 528.64 | 604.16 | 794.14 | 368.16 | 479.08 | 569.94 | 650.18 | 855.50 |
| 78 | 295.00 | 378.78 | 446.04 | 505.04 | 670.24 | 378.78 | 494.42 | 590.00 | 676.14 | 886.18 | 405.92 | 528.64 | 630.12 | 722.16 | 946.36 |
| 79 | 329.22 | 423.62 | 499.14 | 565.22 | 749.30 | 417.72 | 546.34 | 651.36 | 746.94 | 977.04 | 443.68 | 579.38 | 691.48 | 791.78 | 1037.22 |
| 80 | 362.26 | 464.92 | 552.24 | 624.22 | 826.00 | 454.30 | 592.36 | 710.36 | 814.20 | 1064.36 | 479.08 | 626.58 | 751.66 | 860.22 | 1124.54 |
| 81 | 392.94 | 505.04 | 598.26 | 678.50 | 899.16 | 487.34 | 636.02 | 762.28 | 875.56 | 1144.60 | 513.30 | 670.24 | 802.40 | 921.58 | 1207.14 |
| 82 | 423.62 | 545.16 | 645.46 | 730.42 | 967.60 | 520.38 | 679.68 | 814.20 | 931.02 | 1218.94 | 547.52 | 715.08 | 855.50 | 979.40 | 1282.66 |
| 83 | 453.12 | 585.28 | 692.66 | 783.52 | 1038.40 | 551.06 | 722.16 | 863.76 | 987.66 | 1295.64 | 578.20 | 757.56 | 906.24 | 1037.22 | 1359.36 |
| 84 | 487.34 | 626.58 | 742.22 | 838.98 | 1113.92 | 587.64 | 764.64 | 915.68 | 1045.48 | 1373.52 | 614.78 | 802.40 | 959.34 | 1096.22 | 1438.42 |
| 85 | 525.10 | 674.96 | 798.86 | 903.88 | 1198.88 | 626.58 | 815.38 | 973.50 | 1112.74 | 1462.02 | 654.90 | 851.96 | 1017.16 | 1163.48 | 1528.10 |
| 86 | 565.22 | 728.06 | 861.40 | 974.68 | 1292.10 | 666.70 | 868.48 | 1036.04 | 1183.54 | 1555.24 | 695.02 | 905.06 | 1079.70 | 1234.28 | 1621.32 |
| 87 | 608.88 | 783.52 | 927.48 | 1049.02 | 1391.22 | 710.36 | 923.94 | 1102.12 | 1257.88 | 1654.36 | 738.68 | 960.52 | 1145.78 | 1308.62 | 1720.44 |
| 88 | 654.90 | 843.70 | 998.28 | 1129.26 | 1497.42 | 756.38 | 984.12 | 1172.92 | 1338.12 | 1760.56 | 784.70 | 1020.70 | 1216.58 | 1388.86 | 1826.64 |
| 89 | 705.64 | 907.42 | 1074.98 | 1215.40 | 1611.88 | 807.12 | 1047.84 | 1249.62 | 1424.26 | 1875.02 | 835.44 | 1084.42 | 1293.28 | 1475.00 | 1941.10 |
| 90 | 759.92 | 979.40 | 1158.76 | 1310.98 | 1738.14 | 861.40 | 1119.82 | 1333.40 | 1519.84 | 2001.28 | 889.72 | 1156.40 | 1377.06 | 1570.58 | 2067.36 |
| 91 | 818.92 | 1054.92 | 1248.44 | 1413.64 | 1873.84 | 920.40 | 1195.34 | 1423.08 | 1622.50 | 2136.98 | 948.72 | 1231.92 | 1466.74 | 1673.24 | 2203.06 |
| 92 | 882.64 | 1136.34 | 1345.20 | 1521.02 | 2016.62 | 984.12 | 1276.76 | 1519.84 | 1729.88 | 2279.76 | 1012.44 | 1313.34 | 1563.50 | 1780.62 | 2345.84 |
| 93 | 949.90 | 1222.48 | 1447.86 | 1636.66 | 2170.02 | 1051.38 | 1362.90 | 1622.50 | 1845.52 | 2433.16 | 1079.70 | 1399.48 | 1666.16 | 1896.26 | 2499.24 |
| 94 | 1023.06 | 1316.88 | 1558.78 | 1762.92 | 2337.58 | 1124.54 | 1457.30 | 1733.42 | 1971.78 | 2600.72 | 1152.86 | 1493.88 | 1777.08 | 2022.52 | 2666.80 |
| 95 | 1102.12 | 1420.72 | 1680.32 | 1900.98 | 2520.48 | 1203.60 | 1561.14 | 1854.96 | 2109.84 | 2783.62 | 1231.92 | 1597.72 | 1898.62 | 2160.58 | 2849.70 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
## Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 30 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 31 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 34.22 | 44.84 | 50.74 | 57.82 | 80.02 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 32 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 34.22 | 44.84 | 50.74 | 57.82 | 82.37 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 33 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 35.51 | 44.84 | 50.74 | 57.82 | 87.08 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 34 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 35.51 | 44.84 | 51.75 | 57.82 | 91.79 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 35 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 37.73 | 46.11 | 51.75 | 57.82 | 94.14 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 36 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 39.95 | 48.41 | 54.00 | 59.87 | 99.20 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 37 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 42.17 | 50.72 | 58.50 | 62.17 | 104.46 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 38 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 42.17 | 53.02 | 60.75 | 64.48 | 109.72 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 39 | 22.42 | 28.32 | 33.04 | 36.58 | 49.56 | 44.58 | 55.33 | 63.00 | 69.08 | 117.61 | 81.44 | 104.41 | 123.21 | 137.83 | 183.77 |
| 40 | 23.60 | 30.68 | 35.40 | 38.94 | 51.92 | 46.83 | 57.63 | 65.35 | 71.39 | 122.29 | 85.62 | 112.77 | 129.47 | 146.18 | 194.21 |
| 41 | 23.60 | 30.68 | 35.40 | 38.94 | 51.92 | 49.55 | 60.32 | 67.88 | 73.99 | 127.97 | 85.62 | 112.77 | 129.47 | 146.18 | 194.21 |
| 42 | 25.61 | 31.22 | 35.43 | 38.94 | 51.92 | 49.79 | 63.19 | 70.72 | 79.19 | 134.27 | 85.62 | 112.77 | 129.47 | 146.18 | 194.21 |
| 43 | 25.79 | 31.42 | 37.90 | 39.99 | 54.06 | 52.56 | 66.08 | 76.14 | 82.16 | 140.60 | 85.62 | 112.77 | 129.47 | 146.18 | 194.21 |
| 44 | 25.98 | 33.89 | 38.15 | 40.25 | 56.55 | 55.34 | 68.99 | 79.04 | 85.14 | 144.09 | 85.62 | 112.77 | 129.47 | 146.18 | 194.21 |
| 45 | 26.17 | 32.80 | 39.31 | 42.69 | 58.98 | 58.03 | 68.08 | 81.57 | 88.47 | 151.82 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 46 | 28.55 | 35.22 | 39.57 | 45.23 | 61.50 | 58.31 | 73.42 | 87.10 | 91.46 | 152.45 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 47 | 28.76 | 35.45 | 42.05 | 47.81 | 64.03 | 61.42 | 76.35 | 90.08 | 97.07 | 152.45 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 48 | 28.96 | 37.92 | 44.55 | 48.12 | 66.58 | 64.64 | 79.57 | 96.34 | 102.88 | 152.45 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 49 | 31.46 | 38.17 | 44.85 | 50.74 | 71.78 | 66.83 | 85.62 | 99.75 | 106.33 | 152.45 | 91.88 | 119.03 | 137.83 | 154.53 | 206.74 |
| 50 | 33.01 | 42.04 | 48.80 | 53.23 | 75.36 | 71.71 | 89.30 | 106.21 | 110.70 | 171.24 | 104.41 | 133.65 | 152.45 | 171.24 | 231.80 |
| 51 | 35.53 | 43.21 | 52.84 | 57.26 | 78.85 | 74.68 | 90.11 | 111.97 | 118.10 | 175.42 | 106.50 | 133.65 | 158.71 | 177.50 | 235.98 |
| 52 | 35.69 | 43.48 | 50.30 | 58.49 | 83.92 | 80.29 | 98.04 | 108.62 | 121.69 | 181.68 | 108.59 | 137.83 | 158.71 | 181.68 | 242.24 |
| 53 | 36.83 | 46.05 | 52.92 | 58.83 | 89.11 | 81.30 | 101.78 | 116.66 | 127.56 | 187.95 | 108.59 | 139.92 | 162.89 | 185.86 | 246.42 |
| 54 | 37.05 | 47.70 | 54.63 | 61.51 | 94.32 | 81.98 | 106.57 | 124.52 | 133.11 | 194.21 | 110.68 | 146.18 | 169.15 | 190.03 | 250.59 |
| 55 | 39.61 | 50.36 | 57.33 | 64.25 | 99.56 | 87.71 | 112.78 | 130.46 | 137.19 | 200.48 | 112.77 | 148.27 | 171.24 | 194.21 | 256.86 |
| 56 | 43.60 | 52.93 | 62.31 | 69.26 | 107.31 | 93.97 | 118.22 | 135.60 | 145.40 | 210.92 | 119.03 | 154.53 | 181.68 | 202.56 | 269.39 |
| 57 | 44.71 | 57.91 | 64.92 | 74.29 | 116.32 | 96.08 | 123.32 | 141.48 | 152.95 | 225.54 | 123.21 | 162.89 | 187.95 | 215.09 | 284.01 |
| 58 | 47.30 | 59.13 | 69.98 | 80.81 | 123.74 | 101.19 | 124.26 | 146.76 | 162.78 | 242.24 | 131.56 | 169.15 | 198.39 | 227.62 | 300.71 |
| 59 | 53.74 | 65.57 | 75.06 | 84.50 | 133.71 | 108.65 | 136.35 | 154.39 | 166.99 | 261.04 | 142.00 | 181.68 | 213.01 | 239.17 | 319.51 |
| 60 | 54.94 | 70.67 | 80.19 | 89.68 | 143.74 | 111.86 | 139.34 | 162.10 | 175.12 | 277.74 | 146.18 | 192.12 | 223.45 | 243.93 | 338.30 |
| 61 | 61.42 | 75.79 | 89.21 | 98.70 | 154.08 | 119.54 | 149.77 | 172.51 | 187.18 | 287.64 | 153.95 | 198.51 | 234.97 | 255.90 | 348.41 |
| 62 | 65.10 | 83.40 | 91.61 | 105.02 | 167.27 | 127.60 | 160.26 | 183.89 | 198.55 | 298.37 | 159.00 | 206.11 | 237.52 | 268.96 | 359.22 |
| 63 | 72.89 | 88.62 | 100.72 | 112.79 | 175.73 | 136.82 | 168.89 | 194.41 | 211.70 | 309.74 | 161.52 | 212.83 | 247.03 | 278.64 | 370.55 |
| 64 | 78.01 | 94.90 | 110.94 | 120.62 | 191.46 | 143.38 | 179.40 | 210.22 | 224.65 | 321.69 | 169.12 | 218.75 | 257.35 | 290.44 | 384.19 |
| 65 | 85.92 | 101.26 | 117.35 | 132.39 | 202.55 | 146.15 | 190.71 | 221.45 | 242.08 | 335.08 | 172.89 | 226.36 | 265.57 | 303.00 | 397.47 |
| 66 | 91.72 | 111.02 | 129.58 | 143.22 | 219.77 | 151.93 | 198.55 | 234.80 | 256.45 | 350.48 | 177.83 | 234.80 | 276.24 | 312.49 | 414.35 |
| 67 | 101.75 | 123.30 | 141.80 | 156.47 | 238.08 | 158.71 | 205.48 | 242.24 | 273.58 | 360.85 | 183.77 | 240.57 | 282.33 | 320.75 | 424.33 |
| 68 | 111.63 | 138.27 | 155.01 | 171.14 | 255.12 | 164.70 | 214.76 | 250.28 | 287.42 | 377.84 | 192.15 | 250.28 | 292.26 | 332.63 | 437.59 |
| 69 | 119.80 | 148.88 | 171.15 | 188.25 | 271.24 | 171.47 | 222.91 | 265.00 | 300.85 | 397.50 | 196.41 | 257.21 | 303.97 | 347.62 | 456.74 |
| 70 | 129.25 | 166.83 | 188.25 | 209.25 | 293.07 | 181.86 | 238.97 | 281.05 | 320.13 | 423.83 | 207.41 | 272.03 | 320.13 | 366.72 | 483.95 |
| 71 | 140.65 | 182.70 | 211.70 | 235.13 | 317.55 | 195.75 | 259.55 | 303.05 | 345.10 | 455.30 | 221.85 | 292.90 | 343.65 | 390.05 | 514.75 |
| 72 | 154.00 | 197.40 | 229.60 | 257.60 | 345.80 | 214.20 | 278.60 | 327.60 | 372.40 | 492.80 | 238.00 | 312.20 | 368.20 | 417.20 | 553.00 |
| 73 | 166.05 | 216.00 | 249.75 | 280.80 | 375.30 | 228.15 | 302.40 | 353.70 | 402.30 | 531.90 | 253.80 | 336.15 | 394.20 | 448.20 | 592.65 |
| 74 | 180.70 | 234.00 | 273.00 | 305.50 | 409.50 | 245.70 | 325.00 | 382.20 | 434.20 | 574.60 | 273.00 | 358.80 | 423.80 | 479.70 | 634.40 |
| 75 | 197.50 | 256.25 | 297.50 | 335.00 | 446.25 | 265.00 | 350.00 | 411.25 | 468.75 | 617.50 | 291.25 | 383.75 | 451.25 | 515.00 | 676.25 |
| 76 | 214.80 | 279.60 | 325.20 | 367.20 | 488.40 | 284.40 | 376.80 | 444.00 | 506.40 | 666.00 | 308.40 | 409.20 | 482.40 | 550.80 | 723.60 |
| 77 | 239.54 | 311.52 | 364.62 | 411.82 | 548.70 | 312.70 | 413.00 | 489.70 | 560.50 | 736.32 | 336.30 | 446.04 | 527.46 | 602.98 | 792.96 |
| 78 | 270.22 | 351.64 | 414.18 | 467.28 | 620.68 | 346.92 | 460.20 | 547.52 | 625.40 | 821.28 | 371.70 | 492.06 | 585.28 | 669.06 | 877.92 |
| 79 | 299.72 | 392.94 | 463.74 | 523.92 | 695.02 | 381.14 | 507.40 | 605.34 | 692.66 | 907.42 | 403.56 | 538.08 | 641.92 | 735.14 | 964.06 |
| 80 | 330.40 | 433.06 | 510.94 | 578.20 | 765.82 | 414.18 | 552.24 | 659.62 | 755.20 | 987.66 | 437.78 | 584.10 | 696.20 | 797.68 | 1043.12 |
| 81 | 357.54 | 472.00 | 554.60 | 627.76 | 833.08 | 444.86 | 595.90 | 706.82 | 810.66 | 1062.00 | 468.46 | 627.76 | 745.76 | 854.32 | 1118.64 |
| 82 | 385.86 | 507.40 | 598.26 | 676.14 | 896.80 | 475.54 | 632.48 | 755.20 | 863.76 | 1131.62 | 499.14 | 665.52 | 794.14 | 907.42 | 1189.44 |
| 83 | 414.18 | 543.98 | 640.74 | 725.70 | 961.70 | 505.04 | 672.60 | 800.04 | 916.86 | 1200.06 | 529.82 | 705.64 | 838.98 | 961.70 | 1260.24 |
| 84 | 444.86 | 584.10 | 687.94 | 778.80 | 1032.50 | 535.72 | 713.90 | 849.60 | 971.14 | 1274.40 | 561.68 | 748.12 | 889.72 | 1017.16 | 1335.76 |
| 85 | 477.90 | 628.94 | 739.86 | 837.80 | 1110.38 | 569.94 | 759.92 | 902.70 | 1032.50 | 1354.64 | 595.90 | 794.14 | 944.00 | 1079.70 | 1416.00 |
| 86 | 515.66 | 677.32 | 798.86 | 902.70 | 1197.70 | 607.70 | 808.30 | 961.70 | 1097.40 | 1441.96 | 633.66 | 842.52 | 1003.00 | 1144.60 | 1503.32 |
| 87 | 554.60 | 729.24 | 859.04 | 972.32 | 1288.56 | 646.64 | 860.22 | 1021.88 | 1167.02 | 1532.82 | 672.60 | 894.44 | 1063.18 | 1214.22 | 1594.18 |
| 88 | 598.26 | 785.88 | 925.12 | 1046.66 | 1387.68 | 690.30 | 916.86 | 1087.96 | 1241.36 | 1631.94 | 716.26 | 951.08 | 1129.26 | 1288.56 | 1693.30 |
| 89 | 643.10 | 846.06 | 995.92 | 1126.90 | 1493.88 | 735.14 | 977.04 | 1158.76 | 1321.60 | 1738.14 | 761.10 | 1011.26 | 1200.06 | 1368.80 | 1799.50 |
| 90 | 693.84 | 912.14 | 1073.80 | 1214.22 | 1610.70 | 785.88 | 1043.12 | 1236.64 | 1408.92 | 1854.96 | 811.84 | 1077.34 | 1277.94 | 1456.12 | 1916.32 |
| 91 | 746.94 | 981.76 | 1157.58 | 1309.80 | 1735.78 | 838.98 | 1112.74 | 1320.42 | 1504.50 | 1980.04 | 864.94 | 1146.96 | 1361.72 | 1551.70 | 2041.40 |
| 92 | 804.76 | 1057.28 | 1246.08 | 1408.92 | 1869.12 | 896.80 | 1188.26 | 1408.92 | 1603.62 | 2113.38 | 922.76 | 1222.48 | 1450.22 | 1650.82 | 2174.74 |
| 93 | 866.12 | 1138.70 | 1340.48 | 1517.48 | 2010.72 | 958.16 | 1269.68 | 1503.32 | 1712.18 | 2254.98 | 984.12 | 1303.90 | 1544.62 | 1759.38 | 2316.34 |
| 94 | 933.38 | 1226.02 | 1444.32 | 1634.30 | 2165.30 | 1025.42 | 1357.00 | 1607.16 | 1829.00 | 2409.56 | 1051.38 | 1391.22 | 1648.46 | 1876.20 | 2470.92 |
| 95 | 1006.54 | 1321.60 | 1556.42 | 1761.74 | 2335.22 | 1098.58 | 1452.58 | 1719.26 | 1956.44 | 2579.48 | 1124.54 | 1486.80 | 1760.56 | 2003.64 | 2640.84 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 30 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 31 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 50.74 | 63.72 | 73.16 | 81.42 | 114.49 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 32 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 50.74 | 63.72 | 73.16 | 81.42 | 117.85 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 33 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 52.66 | 63.72 | 73.16 | 81.42 | 124.59 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 34 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 52.66 | 63.72 | 74.61 | 81.42 | 131.32 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 35 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 55.95 | 65.52 | 74.61 | 81.42 | 134.69 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 36 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 59.24 | 68.80 | 77.86 | 84.31 | 141.93 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 37 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 62.53 | 72.07 | 84.35 | 87.55 | 149.45 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 38 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 62.53 | 75.35 | 87.59 | 90.80 | 156.98 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 39 | 33.04 | 41.30 | 47.20 | 51.92 | 70.80 | 66.10 | 78.63 | 90.83 | 97.28 | 168.27 | 121.12 | 152.45 | 175.42 | 194.21 | 263.12 |
| 40 | 35.40 | 43.66 | 50.74 | 55.46 | 75.52 | 69.49 | 82.13 | 95.18 | 101.59 | 177.24 | 129.47 | 160.80 | 185.86 | 206.74 | 279.83 |
| 41 | 35.40 | 43.66 | 50.74 | 55.46 | 75.52 | 73.53 | 85.96 | 98.86 | 105.29 | 185.46 | 129.47 | 160.80 | 185.86 | 206.74 | 279.83 |
| 42 | 38.42 | 44.42 | 50.78 | 55.46 | 75.52 | 73.89 | 90.04 | 103.01 | 112.70 | 194.60 | 129.47 | 160.80 | 185.86 | 206.74 | 279.83 |
| 43 | 38.69 | 44.72 | 54.32 | 56.96 | 78.63 | 77.98 | 94.16 | 110.90 | 116.91 | 203.77 | 129.47 | 160.80 | 185.86 | 206.74 | 279.83 |
| 44 | 38.97 | 48.23 | 54.68 | 57.33 | 82.26 | 82.12 | 98.31 | 115.13 | 121.16 | 208.83 | 129.47 | 160.80 | 185.86 | 206.74 | 279.83 |
| 45 | 39.87 | 47.38 | 57.06 | 60.99 | 85.33 | 88.87 | 99.63 | 116.52 | 125.47 | 220.45 | 135.74 | 169.15 | 196.30 | 219.27 | 296.54 |
| 46 | 43.51 | 50.87 | 57.44 | 64.62 | 88.98 | 89.29 | 107.44 | 124.43 | 129.71 | 221.36 | 135.74 | 169.15 | 196.30 | 219.27 | 296.54 |
| 47 | 43.82 | 51.21 | 61.03 | 68.29 | 92.64 | 94.05 | 111.73 | 128.69 | 137.66 | 221.36 | 135.74 | 169.15 | 196.30 | 219.27 | 296.54 |
| 48 | 44.13 | 54.77 | 64.67 | 68.74 | 96.32 | 98.98 | 116.45 | 137.63 | 145.91 | 221.36 | 135.74 | 169.15 | 196.30 | 219.27 | 296.54 |
| 49 | 47.95 | 55.13 | 65.11 | 72.49 | 103.85 | 102.33 | 125.30 | 142.50 | 150.80 | 221.36 | 135.74 | 169.15 | 196.30 | 219.27 | 296.54 |
| 50 | 48.15 | 59.67 | 69.72 | 76.44 | 106.65 | 104.65 | 129.20 | 150.62 | 159.70 | 244.33 | 150.36 | 190.03 | 219.27 | 246.42 | 327.86 |
| 51 | 52.58 | 62.72 | 74.26 | 81.00 | 113.89 | 110.05 | 131.40 | 159.11 | 167.92 | 252.68 | 156.62 | 194.21 | 223.45 | 250.59 | 336.21 |
| 52 | 52.16 | 63.86 | 73.41 | 83.56 | 119.89 | 116.42 | 141.17 | 160.07 | 173.31 | 261.04 | 158.71 | 198.39 | 229.71 | 256.86 | 342.48 |
| 53 | 55.24 | 66.98 | 76.60 | 84.83 | 127.52 | 119.91 | 147.68 | 170.04 | 181.97 | 269.39 | 162.89 | 202.56 | 233.89 | 263.12 | 352.92 |
| 54 | 54.89 | 68.14 | 77.85 | 87.48 | 135.19 | 121.97 | 151.96 | 178.75 | 187.48 | 277.74 | 164.97 | 208.83 | 240.15 | 269.39 | 361.27 |
| 55 | 59.41 | 72.74 | 82.50 | 92.18 | 142.91 | 133.65 | 164.04 | 185.50 | 196.26 | 288.18 | 171.24 | 215.09 | 246.42 | 275.65 | 369.63 |
| 56 | 63.95 | 76.61 | 89.21 | 98.94 | 155.18 | 139.92 | 171.21 | 193.43 | 208.53 | 302.80 | 177.50 | 223.45 | 258.95 | 288.18 | 386.33 |
| 57 | 67.79 | 83.33 | 92.55 | 105.12 | 165.48 | 145.14 | 179.01 | 202.40 | 216.37 | 323.69 | 185.86 | 235.98 | 271.48 | 304.89 | 407.22 |
| 58 | 70.95 | 86.64 | 102.18 | 114.84 | 177.46 | 150.80 | 181.61 | 214.34 | 229.38 | 346.66 | 196.30 | 248.51 | 288.18 | 321.60 | 430.19 |
| 59 | 79.88 | 94.86 | 108.42 | 120.51 | 190.78 | 161.99 | 195.88 | 224.05 | 238.82 | 371.72 | 208.83 | 263.12 | 304.89 | 341.08 | 457.34 |
| 60 | 83.11 | 103.18 | 116.14 | 128.31 | 204.18 | 167.79 | 202.51 | 233.93 | 251.18 | 396.78 | 221.36 | 279.83 | 323.69 | 347.89 | 484.48 |
| 61 | 89.99 | 109.47 | 127.44 | 139.02 | 219.65 | 176.46 | 216.33 | 246.96 | 265.18 | 413.23 | 228.89 | 287.64 | 334.23 | 361.39 | 500.33 |
| 62 | 96.92 | 119.35 | 131.86 | 148.42 | 239.19 | 190.45 | 230.26 | 264.00 | 281.42 | 427.92 | 235.55 | 296.40 | 343.51 | 381.19 | 516.25 |
| 63 | 107.81 | 125.79 | 143.28 | 159.32 | 249.64 | 201.43 | 241.53 | 279.02 | 301.20 | 442.76 | 241.33 | 304.04 | 353.45 | 393.49 | 530.17 |
| 64 | 114.01 | 136.60 | 157.05 | 169.71 | 271.37 | 207.72 | 258.34 | 300.05 | 315.86 | 459.56 | 248.16 | 316.18 | 365.81 | 409.93 | 547.80 |
| 65 | 125.81 | 146.90 | 166.84 | 184.51 | 289.12 | 215.67 | 276.27 | 314.60 | 337.91 | 481.24 | 256.66 | 327.95 | 379.64 | 425.98 | 568.57 |
| 66 | 136.05 | 160.04 | 184.29 | 201.36 | 312.56 | 226.17 | 286.60 | 333.21 | 361.36 | 500.68 | 265.88 | 338.39 | 393.64 | 441.98 | 590.46 |
| 67 | 151.84 | 178.26 | 203.20 | 221.07 | 341.52 | 235.55 | 297.37 | 347.48 | 388.69 | 519.55 | 275.65 | 347.48 | 405.95 | 456.07 | 608.10 |
| 68 | 165.08 | 199.05 | 222.92 | 241.61 | 366.54 | 243.82 | 310.02 | 360.08 | 406.91 | 542.54 | 284.19 | 360.08 | 419.82 | 471.50 | 629.74 |
| 69 | 178.93 | 216.55 | 246.39 | 267.29 | 389.71 | 255.65 | 324.24 | 380.35 | 428.68 | 570.53 | 294.62 | 374.12 | 438.03 | 494.15 | 656.27 |
| 70 | 193.88 | 241.97 | 272.90 | 298.10 | 420.82 | 273.54 | 345.68 | 405.79 | 456.89 | 608.69 | 311.11 | 395.27 | 462.91 | 521.52 | 694.36 |
| 71 | 210.25 | 263.90 | 304.50 | 335.49 | 456.75 | 292.90 | 374.10 | 436.45 | 491.55 | 653.95 | 332.05 | 423.40 | 494.45 | 556.80 | 740.95 |
| 72 | 229.60 | 287.00 | 330.40 | 369.60 | 497.00 | 317.80 | 403.20 | 470.40 | 532.00 | 707.00 | 357.00 | 453.60 | 529.20 | 597.80 | 795.20 |
| 73 | 249.75 | 311.85 | 360.45 | 400.95 | 540.00 | 342.90 | 436.05 | 510.30 | 573.75 | 764.10 | 382.05 | 486.00 | 568.35 | 639.90 | 851.85 |
| 74 | 271.70 | 339.30 | 392.60 | 436.80 | 588.90 | 369.20 | 469.30 | 549.90 | 620.10 | 825.50 | 408.20 | 520.00 | 608.40 | 685.10 | 912.60 |
| 75 | 295.00 | 370.00 | 428.75 | 477.50 | 642.50 | 396.25 | 505.00 | 592.50 | 668.75 | 888.75 | 435.00 | 555.00 | 650.00 | 733.75 | 975.00 |
| 76 | 321.60 | 405.60 | 470.40 | 524.40 | 704.40 | 426.00 | 546.00 | 640.80 | 723.60 | 960.00 | 463.20 | 594.00 | 696.00 | 786.00 | 1044.00 |
| 77 | 358.72 | 454.30 | 528.64 | 591.18 | 792.96 | 468.46 | 601.80 | 709.18 | 803.58 | 1064.36 | 503.86 | 649.00 | 764.64 | 864.94 | 1145.78 |
| 78 | 404.74 | 513.30 | 599.44 | 671.42 | 899.16 | 520.38 | 671.42 | 792.96 | 900.34 | 1189.44 | 555.78 | 717.44 | 847.24 | 961.70 | 1272.04 |
| 79 | 451.94 | 574.66 | 671.42 | 752.84 | 1007.72 | 573.48 | 741.04 | 876.74 | 995.92 | 1315.70 | 608.88 | 787.06 | 931.02 | 1057.28 | 1397.12 |
| 80 | 496.78 | 632.48 | 741.04 | 831.90 | 1112.74 | 624.22 | 805.94 | 955.80 | 1086.78 | 1436.06 | 659.62 | 853.14 | 1011.26 | 1149.32 | 1517.48 |
| 81 | 540.44 | 687.94 | 805.94 | 905.06 | 1209.50 | 671.42 | 867.30 | 1027.78 | 1168.20 | 1543.44 | 706.82 | 914.50 | 1083.24 | 1231.92 | 1626.04 |
| 82 | 581.74 | 741.04 | 868.48 | 973.50 | 1301.54 | 716.26 | 925.12 | 1096.22 | 1243.72 | 1642.56 | 752.84 | 972.32 | 1152.86 | 1307.44 | 1727.52 |
| 83 | 624.22 | 794.14 | 931.02 | 1044.30 | 1397.12 | 761.10 | 980.58 | 1162.30 | 1319.24 | 1744.04 | 797.68 | 1030.14 | 1220.12 | 1384.14 | 1831.36 |
| 84 | 670.24 | 853.14 | 999.46 | 1121.00 | 1498.60 | 808.30 | 1043.12 | 1234.28 | 1399.48 | 1850.24 | 847.24 | 1092.68 | 1293.28 | 1465.56 | 1938.74 |
| 85 | 720.98 | 918.04 | 1074.98 | 1205.96 | 1613.06 | 860.22 | 1109.20 | 1312.16 | 1486.80 | 1968.24 | 899.16 | 1159.94 | 1372.34 | 1555.24 | 2057.92 |
| 86 | 777.62 | 988.84 | 1158.76 | 1300.36 | 1738.14 | 916.86 | 1180.00 | 1395.94 | 1581.20 | 2093.32 | 955.80 | 1230.74 | 1456.12 | 1649.64 | 2183.00 |
| 87 | 836.62 | 1064.36 | 1247.26 | 1399.48 | 1871.48 | 975.86 | 1255.52 | 1484.44 | 1680.32 | 2226.66 | 1014.80 | 1306.26 | 1544.62 | 1748.76 | 2316.34 |
| 88 | 900.34 | 1145.78 | 1342.84 | 1506.86 | 2014.26 | 1039.58 | 1336.94 | 1580.02 | 1787.70 | 2369.44 | 1078.52 | 1387.68 | 1640.20 | 1856.14 | 2459.12 |
| 89 | 969.96 | 1234.28 | 1445.50 | 1622.50 | 2168.84 | 1109.20 | 1425.44 | 1682.68 | 1903.34 | 2524.02 | 1148.14 | 1476.18 | 1742.86 | 1971.78 | 2613.70 |
| 90 | 1045.48 | 1331.04 | 1558.78 | 1748.76 | 2338.76 | 1184.72 | 1522.20 | 1795.96 | 2029.60 | 2693.94 | 1223.66 | 1572.94 | 1856.14 | 2098.04 | 2783.62 |
| 91 | 1126.90 | 1434.88 | 1680.32 | 1885.64 | 2520.48 | 1266.14 | 1626.04 | 1917.50 | 2166.48 | 2875.66 | 1305.08 | 1676.78 | 1977.68 | 2234.92 | 2965.34 |
| 92 | 1213.04 | 1544.62 | 1808.94 | 2029.60 | 2712.82 | 1352.28 | 1735.78 | 2046.12 | 2310.44 | 3068.00 | 1391.22 | 1786.52 | 2106.30 | 2378.88 | 3157.68 |
| 93 | 1305.08 | 1661.44 | 1947.00 | 2184.18 | 2920.50 | 1444.32 | 1852.60 | 2184.18 | 2465.02 | 3275.68 | 1483.26 | 1903.34 | 2244.36 | 2533.46 | 3365.36 |
| 94 | 1405.38 | 1790.06 | 2096.86 | 2351.74 | 3144.70 | 1544.62 | 1981.22 | 2334.04 | 2632.58 | 3499.88 | 1583.56 | 2031.96 | 2394.22 | 2701.02 | 3589.56 |
| 95 | 1516.30 | 1929.30 | 2260.88 | 2535.82 | 3391.32 | 1655.54 | 2120.46 | 2498.06 | 2816.66 | 3746.50 | 1694.48 | 2171.20 | 2558.24 | 2885.10 | 3836.18 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 30 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 31 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 44.84 | 56.64 | 66.08 | 74.34 | 102.18 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 32 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 44.84 | 56.64 | 66.08 | 74.34 | 105.18 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 33 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 46.53 | 56.64 | 66.08 | 74.34 | 111.19 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 34 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 46.53 | 56.64 | 67.39 | 74.34 | 117.20 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 35 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 49.44 | 58.24 | 67.39 | 74.34 | 120.21 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 36 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 52.35 | 61.15 | 70.32 | 76.98 | 126.67 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 37 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 55.26 | 64.07 | 76.18 | 79.94 | 133.38 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 38 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 55.26 | 66.98 | 79.11 | 82.90 | 140.10 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 39 | 29.50 | 36.58 | 42.48 | 47.20 | 62.54 | 58.42 | 69.89 | 82.04 | 88.82 | 150.18 | 106.50 | 133.65 | 156.62 | 175.42 | 231.80 |
| 40 | 31.86 | 38.94 | 44.84 | 49.56 | 67.26 | 61.93 | 73.48 | 83.81 | 90.61 | 157.74 | 114.86 | 144.09 | 164.97 | 185.86 | 248.51 |
| 41 | 31.86 | 38.94 | 44.84 | 49.56 | 67.26 | 65.54 | 76.91 | 87.06 | 93.91 | 165.06 | 114.86 | 144.09 | 164.97 | 185.86 | 248.51 |
| 42 | 34.57 | 39.62 | 44.88 | 49.56 | 67.26 | 65.86 | 80.56 | 90.71 | 100.51 | 173.19 | 114.86 | 144.09 | 164.97 | 185.86 | 248.51 |
| 43 | 34.82 | 39.88 | 48.00 | 50.90 | 70.03 | 69.51 | 84.25 | 97.66 | 104.27 | 181.36 | 114.86 | 144.09 | 164.97 | 185.86 | 248.51 |
| 44 | 35.07 | 43.01 | 48.32 | 51.23 | 73.26 | 73.19 | 87.96 | 101.38 | 108.06 | 185.86 | 114.86 | 144.09 | 164.97 | 185.86 | 248.51 |
| 45 | 34.89 | 42.52 | 50.72 | 54.89 | 75.29 | 77.98 | 89.67 | 103.21 | 112.60 | 193.42 | 121.12 | 152.45 | 175.42 | 196.30 | 263.12 |
| 46 | 38.07 | 45.66 | 51.06 | 58.16 | 78.51 | 78.36 | 96.70 | 110.21 | 116.40 | 194.21 | 121.12 | 152.45 | 175.42 | 196.30 | 263.12 |
| 47 | 38.34 | 45.96 | 54.25 | 61.46 | 81.74 | 82.54 | 100.56 | 113.98 | 123.54 | 194.21 | 121.12 | 152.45 | 175.42 | 196.30 | 263.12 |
| 48 | 38.62 | 49.15 | 57.49 | 61.87 | 84.99 | 86.86 | 104.80 | 121.91 | 130.94 | 194.21 | 121.12 | 152.45 | 175.42 | 196.30 | 263.12 |
| 49 | 41.95 | 49.48 | 57.87 | 65.24 | 91.63 | 89.80 | 112.77 | 126.22 | 135.34 | 194.21 | 121.12 | 152.45 | 175.42 | 196.30 | 263.12 |
| 50 | 42.64 | 52.89 | 62.74 | 66.88 | 95.27 | 93.02 | 114.00 | 135.17 | 139.74 | 217.18 | 133.65 | 169.15 | 196.30 | 217.18 | 292.36 |
| 51 | 46.90 | 55.75 | 65.69 | 71.23 | 100.75 | 98.26 | 116.39 | 141.43 | 147.62 | 223.45 | 137.83 | 171.24 | 198.39 | 223.45 | 298.63 |
| 52 | 46.67 | 57.06 | 65.26 | 73.81 | 107.90 | 104.38 | 127.45 | 141.01 | 153.03 | 233.89 | 142.00 | 177.50 | 204.65 | 229.71 | 306.98 |
| 53 | 49.57 | 60.01 | 68.25 | 75.25 | 113.69 | 107.72 | 131.72 | 150.27 | 161.33 | 240.15 | 144.09 | 181.68 | 208.83 | 233.89 | 313.24 |
| 54 | 49.40 | 61.33 | 69.65 | 77.91 | 119.47 | 109.97 | 136.17 | 158.66 | 166.86 | 246.42 | 148.27 | 185.86 | 215.09 | 240.15 | 319.51 |
| 55 | 52.34 | 64.34 | 74.11 | 82.41 | 126.86 | 116.94 | 145.59 | 167.15 | 175.30 | 254.77 | 150.36 | 190.03 | 219.27 | 246.42 | 329.95 |
| 56 | 56.68 | 68.25 | 79.30 | 87.63 | 138.67 | 123.21 | 152.87 | 171.49 | 185.58 | 271.48 | 156.62 | 198.39 | 229.71 | 256.86 | 344.57 |
| 57 | 60.58 | 73.44 | 82.88 | 93.91 | 147.45 | 128.79 | 157.14 | 180.78 | 192.12 | 288.18 | 164.97 | 208.83 | 242.24 | 271.48 | 363.36 |
| 58 | 62.60 | 77.01 | 90.98 | 102.08 | 157.93 | 132.94 | 162.49 | 191.17 | 205.33 | 309.07 | 175.42 | 219.27 | 256.86 | 286.10 | 384.25 |
| 59 | 71.17 | 85.10 | 97.30 | 106.66 | 169.59 | 144.21 | 176.67 | 199.57 | 211.88 | 329.95 | 185.86 | 235.98 | 271.48 | 301.57 | 405.13 |
| 60 | 73.25 | 91.88 | 103.70 | 114.51 | 182.94 | 148.50 | 182.08 | 208.15 | 224.65 | 355.01 | 196.30 | 248.51 | 288.18 | 309.91 | 432.28 |
| 61 | 79.99 | 96.84 | 113.28 | 123.73 | 196.70 | 157.49 | 192.29 | 219.72 | 235.71 | 368.66 | 202.56 | 255.23 | 297.77 | 322.32 | 445.63 |
| 62 | 85.35 | 106.41 | 117.98 | 131.62 | 212.43 | 167.60 | 206.31 | 234.87 | 250.34 | 380.81 | 208.07 | 263.03 | 306.22 | 338.62 | 457.36 |
| 63 | 95.66 | 112.92 | 127.68 | 140.99 | 221.72 | 178.62 | 216.11 | 248.42 | 266.77 | 393.35 | 214.73 | 271.74 | 315.44 | 350.19 | 471.26 |
| 64 | 102.01 | 120.79 | 139.76 | 151.48 | 241.40 | 185.66 | 227.84 | 265.91 | 282.07 | 408.09 | 222.43 | 279.41 | 325.37 | 365.81 | 487.14 |
| 65 | 112.00 | 129.78 | 148.46 | 164.79 | 256.45 | 192.50 | 244.18 | 279.45 | 302.61 | 425.98 | 228.14 | 288.74 | 336.87 | 379.64 | 504.41 |
| 66 | 122.29 | 142.74 | 164.13 | 180.09 | 278.37 | 203.72 | 255.52 | 296.95 | 323.06 | 445.43 | 238.25 | 300.41 | 350.48 | 393.64 | 524.85 |
| 67 | 134.62 | 158.95 | 179.81 | 196.67 | 303.75 | 208.82 | 263.95 | 307.39 | 346.98 | 462.75 | 243.91 | 309.06 | 360.85 | 405.95 | 541.27 |
| 68 | 146.22 | 177.77 | 197.82 | 215.72 | 326.17 | 216.37 | 276.12 | 319.71 | 361.70 | 482.80 | 251.89 | 321.33 | 373.00 | 419.82 | 560.30 |
| 69 | 160.26 | 192.49 | 218.36 | 237.11 | 346.06 | 229.15 | 288.38 | 338.27 | 380.35 | 506.62 | 263.44 | 333.59 | 389.71 | 438.03 | 583.00 |
| 70 | 172.84 | 216.42 | 242.25 | 265.14 | 374.23 | 243.48 | 309.61 | 360.71 | 407.30 | 541.06 | 278.04 | 353.19 | 411.81 | 464.41 | 617.71 |
| 71 | 187.05 | 234.90 | 271.15 | 299.65 | 406.00 | 261.00 | 332.05 | 388.60 | 439.35 | 581.45 | 295.80 | 377.00 | 439.35 | 495.90 | 659.75 |
| 72 | 204.40 | 254.80 | 294.00 | 329.00 | 442.40 | 282.80 | 358.40 | 418.60 | 474.60 | 630.00 | 317.80 | 403.20 | 470.40 | 532.00 | 707.00 |
| 73 | 221.40 | 278.10 | 319.95 | 356.40 | 480.60 | 305.10 | 388.80 | 452.25 | 510.30 | 680.40 | 338.85 | 433.35 | 504.90 | 568.35 | 757.35 |
| 74 | 241.80 | 302.90 | 349.70 | 388.70 | 523.90 | 328.90 | 418.60 | 490.10 | 551.20 | 734.50 | 364.00 | 464.10 | 542.10 | 609.70 | 812.50 |
| 75 | 262.50 | 330.00 | 381.25 | 425.00 | 571.25 | 352.50 | 451.25 | 527.50 | 595.00 | 790.00 | 387.50 | 495.00 | 578.75 | 652.50 | 867.50 |
| 76 | 286.80 | 360.00 | 417.60 | 466.80 | 627.60 | 379.20 | 484.80 | 568.80 | 644.40 | 854.40 | 412.80 | 526.80 | 619.20 | 699.60 | 928.80 |
| 77 | 319.78 | 403.56 | 470.82 | 526.28 | 705.64 | 416.54 | 534.54 | 631.30 | 715.08 | 946.36 | 449.58 | 577.02 | 680.86 | 770.54 | 1019.52 |
| 78 | 359.90 | 456.66 | 533.36 | 597.08 | 800.04 | 462.56 | 597.08 | 705.64 | 800.04 | 1058.46 | 494.42 | 638.38 | 754.02 | 855.50 | 1131.62 |
| 79 | 402.38 | 510.94 | 598.26 | 670.24 | 896.80 | 510.94 | 659.62 | 781.16 | 886.18 | 1171.74 | 542.80 | 699.74 | 829.54 | 941.64 | 1243.72 |
| 80 | 442.50 | 562.86 | 659.62 | 739.86 | 990.02 | 555.78 | 717.44 | 850.78 | 966.42 | 1276.76 | 586.46 | 758.74 | 899.16 | 1021.88 | 1349.92 |
| 81 | 480.26 | 612.42 | 717.44 | 804.76 | 1076.16 | 597.08 | 771.72 | 915.68 | 1039.58 | 1373.52 | 628.94 | 814.20 | 965.24 | 1095.04 | 1446.68 |
| 82 | 518.02 | 659.62 | 772.90 | 867.30 | 1158.76 | 637.20 | 823.64 | 975.86 | 1108.02 | 1463.20 | 670.24 | 866.12 | 1025.42 | 1164.66 | 1538.72 |
| 83 | 555.78 | 706.82 | 828.36 | 929.84 | 1242.54 | 677.32 | 873.20 | 1034.86 | 1174.10 | 1551.70 | 710.36 | 916.86 | 1085.60 | 1233.10 | 1629.58 |
| 84 | 595.90 | 758.74 | 888.54 | 997.10 | 1333.40 | 718.62 | 927.48 | 1097.40 | 1244.90 | 1646.10 | 752.84 | 972.32 | 1149.32 | 1303.90 | 1725.16 |
| 85 | 641.92 | 816.56 | 956.98 | 1073.80 | 1434.88 | 765.82 | 986.48 | 1168.20 | 1323.96 | 1751.12 | 801.22 | 1032.50 | 1221.30 | 1384.14 | 1831.36 |
| 86 | 691.48 | 880.28 | 1031.32 | 1157.58 | 1546.98 | 815.38 | 1050.20 | 1242.54 | 1407.74 | 1863.22 | 850.78 | 1096.22 | 1295.64 | 1467.92 | 1943.46 |
| 87 | 744.58 | 947.54 | 1110.38 | 1246.08 | 1664.98 | 868.48 | 1117.46 | 1321.60 | 1496.24 | 1981.22 | 903.88 | 1163.48 | 1374.70 | 1556.42 | 2061.46 |
| 88 | 801.22 | 1019.52 | 1195.34 | 1340.48 | 1792.42 | 925.12 | 1189.44 | 1406.56 | 1590.64 | 2108.66 | 960.52 | 1235.46 | 1459.66 | 1650.82 | 2188.90 |
| 89 | 862.58 | 1098.58 | 1287.38 | 1444.32 | 1930.48 | 986.48 | 1268.50 | 1498.60 | 1694.48 | 2246.72 | 1021.88 | 1314.52 | 1551.70 | 1754.66 | 2326.96 |
| 90 | 929.84 | 1184.72 | 1387.68 | 1556.42 | 2081.52 | 1053.74 | 1354.64 | 1598.90 | 1806.58 | 2397.76 | 1089.14 | 1400.66 | 1652.00 | 1866.76 | 2478.00 |
| 91 | 1003.00 | 1276.76 | 1495.06 | 1677.96 | 2243.18 | 1126.90 | 1446.68 | 1706.28 | 1928.12 | 2559.42 | 1162.30 | 1492.70 | 1759.38 | 1988.30 | 2639.66 |
| 92 | 1079.70 | 1374.70 | 1609.52 | 1806.58 | 2414.28 | 1203.60 | 1544.62 | 1820.74 | 2056.74 | 2730.52 | 1239.00 | 1590.64 | 1873.84 | 2116.92 | 2810.76 |
| 93 | 1162.30 | 1478.54 | 1732.24 | 1943.46 | 2598.36 | 1286.20 | 1648.46 | 1943.46 | 2193.62 | 2914.60 | 1321.60 | 1694.48 | 1996.56 | 2253.80 | 2994.84 |
| 94 | 1250.80 | 1593.00 | 1865.58 | 2093.32 | 2798.96 | 1374.70 | 1762.92 | 2076.80 | 2343.48 | 3115.20 | 1410.10 | 1808.94 | 2129.90 | 2403.66 | 3195.44 |
| 95 | 1348.74 | 1716.90 | 2011.90 | 2257.34 | 3018.44 | 1472.64 | 1886.82 | 2223.12 | 2507.50 | 3334.68 | 1508.04 | 1932.84 | 2276.22 | 2567.68 | 3414.92 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 30 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 31 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 41.30 | 50.74 | 59.00 | 66.08 | 93.56 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 32 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 41.30 | 50.74 | 59.00 | 66.08 | 96.31 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 33 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 42.86 | 50.74 | 59.00 | 66.08 | 101.82 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 34 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 42.86 | 50.74 | 60.17 | 66.08 | 107.32 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 35 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 45.54 | 52.17 | 60.17 | 66.08 | 110.07 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 36 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 48.22 | 54.78 | 62.79 | 68.43 | 115.98 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 37 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 50.90 | 57.39 | 68.02 | 71.06 | 122.13 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 38 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 50.90 | 60.00 | 70.64 | 73.69 | 128.29 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 39 | 27.14 | 33.04 | 37.76 | 42.48 | 57.82 | 53.81 | 62.61 | 73.25 | 78.95 | 137.51 | 98.15 | 121.12 | 139.92 | 158.71 | 213.01 |
| 40 | 28.32 | 35.40 | 40.12 | 44.84 | 61.36 | 55.89 | 66.28 | 75.29 | 82.37 | 143.56 | 104.41 | 129.47 | 150.36 | 167.06 | 225.54 |
| 41 | 28.32 | 35.40 | 40.12 | 44.84 | 61.36 | 59.14 | 69.37 | 78.21 | 85.37 | 150.22 | 104.41 | 129.47 | 150.36 | 167.06 | 225.54 |
| 42 | 30.73 | 36.02 | 40.15 | 44.84 | 61.36 | 59.43 | 72.67 | 81.49 | 91.38 | 157.62 | 104.41 | 129.47 | 150.36 | 167.06 | 225.54 |
| 43 | 30.95 | 36.26 | 42.95 | 46.05 | 63.89 | 62.73 | 75.99 | 87.73 | 94.79 | 165.06 | 104.41 | 129.47 | 150.36 | 167.06 | 225.54 |
| 44 | 31.18 | 39.10 | 43.23 | 46.35 | 66.84 | 66.05 | 79.34 | 91.07 | 98.24 | 169.15 | 104.41 | 129.47 | 150.36 | 167.06 | 225.54 |
| 45 | 32.40 | 38.88 | 45.65 | 50.01 | 69.02 | 72.54 | 81.37 | 93.22 | 102.95 | 176.78 | 110.68 | 137.83 | 158.71 | 179.59 | 240.15 |
| 46 | 35.35 | 41.74 | 45.95 | 52.99 | 71.97 | 72.89 | 87.74 | 99.54 | 106.43 | 177.50 | 110.68 | 137.83 | 158.71 | 179.59 | 240.15 |
| 47 | 35.60 | 42.02 | 48.83 | 56.00 | 74.93 | 76.78 | 91.25 | 102.95 | 112.95 | 177.50 | 110.68 | 137.83 | 158.71 | 179.59 | 240.15 |
| 48 | 35.86 | 44.94 | 51.74 | 56.37 | 77.91 | 80.80 | 95.10 | 110.11 | 119.72 | 177.50 | 110.68 | 137.83 | 158.71 | 179.59 | 240.15 |
| 49 | 38.96 | 45.24 | 52.08 | 59.44 | 83.99 | 83.53 | 102.33 | 114.00 | 123.74 | 177.50 | 110.68 | 137.83 | 158.71 | 179.59 | 240.15 |
| 50 | 39.89 | 47.46 | 57.17 | 61.42 | 86.74 | 85.27 | 102.60 | 123.58 | 128.85 | 198.39 | 123.21 | 152.45 | 177.50 | 198.39 | 265.21 |
| 51 | 42.63 | 51.57 | 59.98 | 65.64 | 91.99 | 90.40 | 107.00 | 127.68 | 134.71 | 204.65 | 125.30 | 158.71 | 181.68 | 204.65 | 271.48 |
| 52 | 42.55 | 51.63 | 58.46 | 66.85 | 97.41 | 94.34 | 115.68 | 127.67 | 138.28 | 210.92 | 129.47 | 160.80 | 185.86 | 206.74 | 277.74 |
| 53 | 45.33 | 54.42 | 62.67 | 68.41 | 102.94 | 99.59 | 119.74 | 138.41 | 146.32 | 217.18 | 131.56 | 164.97 | 190.03 | 213.01 | 284.01 |
| 54 | 45.29 | 55.88 | 62.82 | 71.08 | 110.04 | 99.97 | 124.33 | 144.60 | 151.86 | 225.54 | 135.74 | 169.15 | 194.21 | 219.27 | 292.36 |
| 55 | 48.10 | 58.75 | 67.12 | 74.03 | 115.62 | 108.59 | 131.23 | 150.85 | 158.15 | 231.80 | 137.83 | 173.33 | 200.48 | 223.45 | 300.71 |
| 56 | 52.32 | 61.29 | 72.22 | 80.57 | 125.46 | 112.77 | 138.60 | 157.54 | 168.36 | 244.33 | 144.09 | 179.59 | 208.83 | 233.89 | 313.24 |
| 57 | 54.81 | 67.79 | 75.98 | 85.50 | 134.35 | 116.52 | 145.20 | 165.06 | 175.34 | 263.12 | 150.36 | 190.03 | 221.36 | 246.42 | 329.95 |
| 58 | 57.04 | 70.13 | 82.58 | 92.15 | 143.27 | 121.04 | 147.20 | 173.79 | 184.98 | 279.83 | 158.71 | 200.48 | 233.89 | 261.04 | 348.74 |
| 59 | 63.91 | 76.73 | 87.57 | 96.96 | 154.91 | 130.38 | 159.39 | 180.75 | 192.13 | 300.71 | 169.15 | 213.01 | 246.42 | 274.53 | 369.63 |
| 60 | 66.21 | 83.40 | 94.02 | 103.48 | 166.61 | 135.00 | 165.35 | 189.73 | 203.42 | 321.60 | 177.50 | 225.54 | 263.12 | 279.91 | 392.60 |
| 61 | 72.85 | 88.42 | 103.37 | 112.60 | 178.67 | 144.21 | 175.65 | 201.56 | 214.91 | 334.23 | 184.33 | 232.95 | 271.43 | 293.01 | 405.12 |
| 62 | 78.11 | 96.35 | 106.87 | 120.42 | 194.03 | 152.36 | 186.05 | 213.02 | 227.90 | 347.44 | 190.40 | 239.48 | 278.74 | 307.66 | 418.11 |
| 63 | 88.07 | 102.92 | 116.33 | 128.30 | 202.01 | 163.42 | 197.95 | 226.81 | 242.68 | 357.25 | 195.73 | 247.03 | 286.94 | 318.18 | 429.46 |
| 64 | 93.01 | 110.72 | 126.79 | 137.45 | 219.76 | 169.12 | 208.11 | 242.56 | 256.74 | 371.33 | 202.21 | 255.52 | 295.96 | 332.72 | 443.02 |
| 65 | 102.80 | 118.37 | 134.32 | 149.30 | 233.58 | 176.45 | 221.01 | 254.84 | 274.03 | 386.77 | 208.54 | 263.79 | 306.57 | 344.00 | 459.85 |
| 66 | 110.07 | 129.77 | 149.73 | 163.07 | 252.32 | 183.01 | 231.35 | 271.06 | 293.08 | 404.00 | 215.81 | 274.51 | 319.40 | 357.38 | 476.51 |
| 67 | 122.10 | 145.58 | 163.73 | 179.44 | 275.84 | 190.45 | 242.24 | 280.66 | 315.29 | 420.99 | 222.19 | 282.33 | 327.44 | 369.20 | 491.15 |
| 68 | 133.64 | 161.06 | 180.11 | 195.59 | 297.11 | 198.61 | 250.28 | 292.26 | 329.40 | 439.20 | 229.29 | 290.65 | 339.09 | 382.69 | 510.25 |
| 69 | 144.70 | 175.95 | 199.18 | 217.00 | 314.88 | 207.32 | 263.44 | 307.09 | 347.62 | 461.41 | 238.50 | 303.97 | 355.41 | 400.62 | 531.56 |
| 70 | 156.31 | 196.89 | 220.36 | 242.21 | 341.17 | 220.93 | 281.05 | 327.64 | 371.23 | 492.96 | 250.99 | 321.63 | 374.23 | 423.83 | 562.10 |
| 71 | 171.10 | 213.15 | 246.50 | 272.41 | 369.75 | 237.80 | 301.60 | 353.80 | 398.75 | 529.25 | 269.70 | 342.20 | 400.20 | 450.95 | 600.30 |
| 72 | 184.80 | 232.40 | 268.80 | 298.20 | 401.80 | 256.20 | 327.60 | 382.20 | 429.80 | 572.60 | 288.40 | 368.20 | 429.80 | 483.00 | 642.60 |
| 73 | 202.50 | 252.45 | 291.60 | 325.35 | 437.40 | 278.10 | 352.35 | 413.10 | 465.75 | 618.30 | 309.15 | 394.20 | 460.35 | 518.40 | 689.85 |
| 74 | 219.70 | 275.60 | 317.20 | 353.60 | 477.10 | 299.00 | 380.90 | 444.60 | 501.80 | 668.20 | 330.20 | 422.50 | 491.40 | 555.10 | 739.70 |
| 75 | 238.75 | 300.00 | 347.50 | 386.25 | 520.00 | 321.25 | 410.00 | 480.00 | 541.25 | 720.00 | 352.50 | 450.00 | 527.50 | 593.75 | 788.75 |
| 76 | 260.40 | 327.60 | 380.40 | 424.80 | 571.20 | 344.40 | 440.40 | 518.40 | 585.60 | 777.60 | 374.40 | 480.00 | 564.00 | 637.20 | 846.00 |
| 77 | 291.46 | 368.16 | 428.34 | 479.08 | 641.92 | 379.96 | 487.34 | 574.66 | 651.36 | 861.40 | 409.46 | 526.28 | 619.50 | 700.92 | 927.48 |
| 78 | 328.04 | 415.36 | 486.16 | 543.98 | 728.06 | 422.44 | 542.80 | 643.10 | 729.24 | 962.88 | 450.76 | 580.56 | 686.76 | 778.80 | 1030.14 |
| 79 | 365.80 | 464.92 | 543.98 | 610.06 | 816.56 | 464.92 | 599.44 | 710.36 | 807.12 | 1066.72 | 493.24 | 637.20 | 754.02 | 856.68 | 1132.80 |
| 80 | 402.38 | 512.12 | 600.62 | 673.78 | 900.34 | 505.04 | 652.54 | 775.26 | 880.28 | 1162.30 | 533.36 | 690.30 | 818.92 | 931.02 | 1228.38 |
| 81 | 437.78 | 556.96 | 652.54 | 732.78 | 979.40 | 543.98 | 702.10 | 833.08 | 946.36 | 1249.62 | 572.30 | 739.86 | 877.92 | 997.10 | 1316.88 |
| 82 | 470.82 | 599.44 | 703.28 | 789.42 | 1054.92 | 579.38 | 748.12 | 887.36 | 1007.72 | 1331.04 | 608.88 | 787.06 | 933.38 | 1059.64 | 1400.66 |
| 83 | 505.04 | 643.10 | 754.02 | 846.06 | 1131.62 | 615.96 | 794.14 | 941.64 | 1067.90 | 1412.46 | 645.46 | 834.26 | 988.84 | 1122.18 | 1483.26 |
| 84 | 542.80 | 690.30 | 809.48 | 907.42 | 1213.04 | 654.90 | 843.70 | 999.46 | 1132.80 | 1497.42 | 685.58 | 883.82 | 1047.84 | 1187.08 | 1569.40 |
| 85 | 584.10 | 743.40 | 870.84 | 977.04 | 1306.26 | 697.38 | 897.98 | 1062.00 | 1204.78 | 1594.18 | 729.24 | 939.28 | 1111.56 | 1259.06 | 1667.34 |
| 86 | 628.94 | 801.22 | 938.10 | 1052.56 | 1407.74 | 742.22 | 955.80 | 1129.26 | 1280.30 | 1695.66 | 774.08 | 997.10 | 1178.82 | 1334.58 | 1768.82 |
| 87 | 677.32 | 862.58 | 1010.08 | 1133.98 | 1515.12 | 790.60 | 1017.16 | 1201.24 | 1361.72 | 1803.04 | 822.46 | 1058.46 | 1250.80 | 1416.00 | 1876.20 |
| 88 | 729.24 | 928.66 | 1087.96 | 1220.12 | 1630.76 | 842.52 | 1083.24 | 1279.12 | 1447.86 | 1918.68 | 874.38 | 1124.54 | 1328.68 | 1502.14 | 1991.84 |
| 89 | 784.70 | 999.46 | 1170.56 | 1313.34 | 1757.02 | 897.98 | 1154.04 | 1361.72 | 1541.08 | 2044.94 | 929.84 | 1195.34 | 1411.28 | 1595.36 | 2118.10 |
| 90 | 847.24 | 1077.34 | 1262.60 | 1416.00 | 1893.90 | 960.52 | 1231.92 | 1453.76 | 1643.74 | 2181.82 | 992.38 | 1273.22 | 1503.32 | 1698.02 | 2254.98 |
| 91 | 912.14 | 1162.30 | 1360.54 | 1526.92 | 2041.40 | 1025.42 | 1316.88 | 1551.70 | 1754.66 | 2329.32 | 1057.28 | 1358.18 | 1601.26 | 1808.94 | 2402.48 |
| 92 | 981.76 | 1250.80 | 1464.38 | 1643.74 | 2197.16 | 1095.04 | 1405.38 | 1655.54 | 1871.48 | 2485.08 | 1126.90 | 1446.68 | 1705.10 | 1925.76 | 2558.24 |
| 93 | 1057.28 | 1346.38 | 1576.48 | 1768.82 | 2364.72 | 1170.56 | 1500.96 | 1767.64 | 1996.56 | 2652.64 | 1202.42 | 1542.26 | 1817.20 | 2050.84 | 2725.80 |
| 94 | 1138.70 | 1449.04 | 1698.02 | 1904.52 | 2546.44 | 1251.98 | 1603.62 | 1889.18 | 2132.26 | 2834.36 | 1283.84 | 1644.92 | 1938.74 | 2186.54 | 2907.52 |
| 95 | 1227.20 | 1562.32 | 1831.36 | 2054.38 | 2745.86 | 1340.48 | 1716.90 | 2022.52 | 2282.12 | 3033.78 | 1372.34 | 1758.20 | 2072.08 | 2336.40 | 3106.94 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 30 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 31 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 37.76 | 47.20 | 55.46 | 61.36 | 86.17 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 32 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 37.76 | 47.20 | 55.46 | 61.36 | 88.71 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 33 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 39.19 | 47.20 | 55.46 | 61.36 | 93.78 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 34 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 39.19 | 47.20 | 56.56 | 61.36 | 98.85 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 35 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 41.64 | 48.53 | 56.56 | 61.36 | 101.38 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 36 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 44.09 | 50.96 | 59.02 | 63.54 | 106.83 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 37 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 46.53 | 53.39 | 63.94 | 65.98 | 112.49 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 38 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 46.53 | 55.81 | 66.40 | 68.43 | 118.16 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 39 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 49.19 | 58.24 | 68.86 | 73.31 | 126.66 | 89.80 | 112.77 | 131.56 | 146.18 | 196.30 |
| 40 | 25.96 | 33.04 | 37.76 | 41.30 | 56.64 | 51.36 | 61.96 | 71.03 | 75.50 | 132.93 | 93.97 | 121.12 | 139.92 | 154.53 | 208.83 |
| 41 | 25.96 | 33.04 | 37.76 | 41.30 | 56.64 | 54.35 | 64.84 | 73.78 | 78.26 | 139.10 | 93.97 | 121.12 | 139.92 | 154.53 | 208.83 |
| 42 | 28.17 | 33.62 | 37.79 | 41.30 | 56.64 | 54.61 | 67.93 | 76.87 | 83.76 | 145.95 | 93.97 | 121.12 | 139.92 | 154.53 | 208.83 |
| 43 | 28.37 | 33.84 | 40.42 | 42.41 | 58.97 | 57.64 | 71.03 | 82.76 | 86.90 | 152.83 | 93.97 | 121.12 | 139.92 | 154.53 | 208.83 |
| 44 | 28.58 | 36.50 | 40.69 | 42.69 | 61.70 | 60.69 | 74.16 | 85.92 | 90.05 | 156.62 | 93.97 | 121.12 | 139.92 | 154.53 | 208.83 |
| 45 | 29.90 | 36.45 | 43.11 | 45.13 | 64.00 | 65.29 | 76.38 | 88.22 | 93.30 | 164.30 | 102.33 | 129.47 | 148.27 | 164.97 | 221.36 |
| 46 | 32.63 | 39.13 | 43.40 | 47.82 | 66.73 | 65.60 | 82.37 | 94.21 | 96.45 | 164.97 | 102.33 | 129.47 | 148.27 | 164.97 | 221.36 |
| 47 | 32.86 | 39.39 | 46.11 | 50.54 | 69.48 | 69.10 | 85.66 | 97.44 | 102.36 | 164.97 | 102.33 | 129.47 | 148.27 | 164.97 | 221.36 |
| 48 | 33.10 | 42.13 | 48.86 | 50.87 | 72.24 | 72.72 | 89.28 | 104.21 | 108.50 | 164.97 | 102.33 | 129.47 | 148.27 | 164.97 | 221.36 |
| 49 | 35.96 | 42.41 | 49.19 | 53.64 | 77.88 | 75.18 | 96.06 | 107.90 | 112.13 | 164.97 | 102.33 | 129.47 | 148.27 | 164.97 | 221.36 |
| 50 | 35.77 | 44.75 | 51.59 | 57.33 | 79.63 | 77.52 | 96.90 | 112.00 | 119.78 | 181.68 | 110.68 | 142.00 | 162.89 | 183.77 | 244.33 |
| 51 | 38.37 | 47.39 | 55.69 | 60.06 | 84.69 | 80.57 | 99.49 | 119.83 | 125.48 | 187.95 | 114.86 | 146.18 | 169.15 | 187.95 | 250.59 |
| 52 | 38.43 | 47.55 | 54.38 | 62.67 | 89.91 | 86.31 | 105.88 | 118.15 | 129.06 | 194.21 | 116.94 | 148.27 | 171.24 | 194.21 | 256.86 |
| 53 | 41.08 | 50.24 | 58.50 | 62.94 | 95.25 | 89.43 | 111.76 | 128.52 | 135.07 | 200.48 | 121.12 | 152.45 | 177.50 | 196.30 | 263.12 |
| 54 | 41.17 | 51.79 | 58.73 | 65.61 | 100.61 | 91.98 | 114.46 | 134.56 | 140.61 | 206.74 | 123.21 | 158.71 | 181.68 | 202.56 | 269.39 |
| 55 | 43.85 | 54.55 | 61.53 | 68.44 | 105.98 | 98.15 | 123.03 | 138.61 | 146.72 | 213.01 | 125.30 | 160.80 | 183.77 | 206.74 | 275.65 |
| 56 | 47.96 | 57.11 | 66.56 | 73.50 | 117.21 | 104.41 | 128.41 | 145.57 | 154.97 | 227.62 | 131.56 | 167.06 | 194.21 | 215.09 | 290.27 |
| 57 | 50.48 | 62.14 | 69.07 | 78.49 | 124.52 | 108.35 | 133.27 | 151.31 | 162.28 | 242.24 | 137.83 | 175.42 | 202.56 | 227.62 | 306.98 |
| 58 | 52.86 | 64.63 | 75.58 | 85.06 | 131.88 | 113.10 | 135.73 | 160.27 | 172.03 | 258.95 | 146.18 | 185.86 | 215.09 | 240.15 | 321.60 |
| 59 | 58.10 | 71.15 | 80.62 | 90.04 | 143.50 | 118.53 | 147.87 | 165.68 | 179.56 | 279.83 | 152.45 | 198.39 | 227.62 | 255.81 | 342.48 |
| 60 | 60.57 | 77.74 | 85.72 | 96.58 | 153.54 | 123.43 | 154.21 | 173.15 | 189.27 | 298.63 | 162.89 | 210.92 | 240.15 | 261.92 | 363.36 |
| 61 | 65.71 | 82.81 | 94.87 | 104.26 | 165.56 | 130.92 | 164.56 | 185.22 | 199.31 | 309.92 | 168.13 | 216.74 | 249.15 | 271.53 | 376.76 |
| 62 | 70.88 | 89.16 | 98.55 | 110.62 | 178.98 | 139.03 | 173.15 | 198.45 | 210.63 | 319.96 | 172.74 | 221.81 | 257.14 | 284.44 | 386.70 |
| 63 | 80.48 | 95.77 | 107.81 | 119.84 | 187.23 | 150.12 | 183.42 | 208.81 | 225.47 | 332.54 | 178.62 | 231.83 | 266.04 | 297.47 | 399.05 |
| 64 | 85.51 | 102.09 | 118.15 | 127.64 | 203.11 | 156.25 | 193.76 | 224.59 | 238.16 | 343.75 | 185.66 | 237.13 | 275.74 | 308.83 | 411.77 |
| 65 | 93.59 | 109.82 | 125.84 | 138.03 | 217.25 | 160.41 | 206.75 | 237.27 | 253.85 | 360.04 | 190.71 | 245.97 | 286.96 | 319.04 | 427.77 |
| 66 | 100.89 | 121.11 | 138.22 | 151.73 | 234.42 | 167.47 | 215.81 | 250.34 | 273.10 | 376.37 | 196.82 | 255.52 | 295.23 | 333.21 | 443.71 |
| 67 | 112.70 | 135.18 | 152.04 | 166.52 | 256.14 | 175.41 | 225.53 | 260.61 | 293.60 | 390.92 | 203.81 | 263.95 | 304.05 | 342.47 | 457.74 |
| 68 | 122.63 | 150.42 | 166.82 | 182.65 | 274.50 | 180.85 | 234.13 | 271.27 | 306.79 | 406.91 | 209.91 | 272.89 | 314.87 | 356.85 | 473.11 |
| 69 | 132.25 | 163.92 | 184.42 | 201.19 | 293.06 | 188.62 | 246.29 | 285.27 | 322.68 | 428.68 | 218.24 | 283.71 | 328.91 | 371.00 | 494.15 |
| 70 | 144.28 | 183.36 | 204.31 | 223.58 | 315.62 | 202.90 | 261.51 | 305.10 | 342.67 | 456.89 | 231.45 | 299.09 | 348.68 | 392.27 | 521.52 |
| 71 | 156.60 | 198.65 | 229.10 | 252.33 | 343.65 | 218.95 | 281.30 | 329.15 | 369.75 | 493.00 | 246.50 | 319.00 | 372.65 | 419.05 | 558.25 |
| 72 | 170.80 | 217.00 | 249.20 | 278.60 | 373.80 | 236.60 | 305.20 | 355.60 | 401.80 | 532.00 | 264.60 | 343.00 | 399.00 | 450.80 | 599.20 |
| 73 | 184.95 | 236.25 | 271.35 | 302.40 | 407.70 | 253.80 | 330.75 | 383.40 | 433.35 | 576.45 | 283.50 | 368.55 | 427.95 | 483.30 | 642.60 |
| 74 | 201.50 | 257.40 | 296.40 | 330.20 | 443.30 | 274.30 | 356.20 | 414.70 | 468.00 | 621.40 | 302.90 | 395.20 | 458.90 | 518.70 | 687.70 |
| 75 | 220.00 | 281.25 | 323.75 | 360.00 | 485.00 | 295.00 | 383.75 | 447.50 | 505.00 | 671.25 | 323.75 | 422.50 | 491.25 | 553.75 | 736.25 |
| 76 | 240.00 | 307.20 | 354.00 | 396.00 | 531.60 | 318.00 | 414.00 | 482.40 | 546.00 | 724.80 | 344.40 | 450.00 | 525.60 | 594.00 | 788.40 |
| 77 | 266.68 | 344.56 | 398.84 | 446.04 | 598.26 | 348.10 | 456.66 | 535.72 | 606.52 | 803.58 | 375.24 | 493.24 | 577.02 | 653.72 | 866.12 |
| 78 | 300.90 | 389.40 | 451.94 | 506.22 | 678.50 | 387.04 | 509.76 | 598.26 | 678.50 | 897.98 | 414.18 | 545.16 | 639.56 | 725.70 | 960.52 |
| 79 | 336.30 | 435.42 | 506.22 | 567.58 | 759.92 | 427.16 | 561.68 | 661.98 | 751.66 | 993.56 | 453.12 | 597.08 | 703.28 | 797.68 | 1054.92 |
| 80 | 369.34 | 480.26 | 559.32 | 626.58 | 838.98 | 463.74 | 612.42 | 722.16 | 818.92 | 1083.24 | 490.88 | 647.82 | 763.46 | 866.12 | 1145.78 |
| 81 | 401.20 | 521.56 | 607.70 | 682.04 | 910.96 | 499.14 | 658.44 | 776.44 | 881.46 | 1163.48 | 525.10 | 693.84 | 817.74 | 928.66 | 1226.02 |
| 82 | 433.06 | 561.68 | 653.72 | 733.96 | 981.76 | 533.36 | 702.10 | 826.00 | 938.10 | 1240.18 | 560.50 | 738.68 | 868.48 | 986.48 | 1305.08 |
| 83 | 463.74 | 602.98 | 702.10 | 787.06 | 1052.56 | 565.22 | 745.76 | 876.74 | 994.74 | 1315.70 | 593.54 | 783.52 | 921.58 | 1044.30 | 1381.78 |
| 84 | 497.96 | 646.64 | 752.84 | 844.88 | 1129.26 | 600.62 | 790.60 | 929.84 | 1054.92 | 1394.76 | 630.12 | 829.54 | 974.68 | 1105.66 | 1463.20 |
| 85 | 535.72 | 696.20 | 810.66 | 908.60 | 1215.40 | 639.56 | 841.34 | 990.02 | 1121.00 | 1484.44 | 669.06 | 881.46 | 1034.86 | 1172.92 | 1552.88 |
| 86 | 578.20 | 750.48 | 873.20 | 979.40 | 1309.80 | 682.04 | 895.62 | 1052.56 | 1191.80 | 1578.84 | 711.54 | 935.74 | 1097.40 | 1243.72 | 1647.28 |
| 87 | 621.86 | 807.12 | 940.46 | 1054.92 | 1410.10 | 725.70 | 952.26 | 1119.82 | 1267.32 | 1679.14 | 755.20 | 992.38 | 1164.66 | 1319.24 | 1747.58 |
| 88 | 669.06 | 868.48 | 1012.44 | 1135.16 | 1517.48 | 772.90 | 1013.62 | 1191.80 | 1347.56 | 1786.52 | 802.40 | 1053.74 | 1236.64 | 1399.48 | 1854.96 |
| 89 | 720.98 | 935.74 | 1090.32 | 1222.48 | 1634.30 | 824.82 | 1080.88 | 1269.68 | 1434.88 | 1903.34 | 854.32 | 1121.00 | 1314.52 | 1486.80 | 1971.78 |
| 90 | 777.62 | 1008.90 | 1175.28 | 1318.06 | 1762.92 | 881.46 | 1154.04 | 1354.64 | 1530.46 | 2031.96 | 910.96 | 1194.16 | 1399.48 | 1582.38 | 2100.40 |
| 91 | 837.80 | 1087.96 | 1266.14 | 1420.72 | 1899.80 | 941.64 | 1233.10 | 1445.50 | 1633.12 | 2168.84 | 971.14 | 1273.22 | 1490.34 | 1685.04 | 2237.28 |
| 92 | 901.52 | 1170.56 | 1362.90 | 1529.28 | 2044.94 | 1005.36 | 1315.70 | 1542.26 | 1741.68 | 2313.98 | 1034.86 | 1355.82 | 1587.10 | 1793.60 | 2382.42 |
| 93 | 971.14 | 1260.24 | 1467.92 | 1646.10 | 2200.70 | 1074.98 | 1405.38 | 1647.28 | 1858.50 | 2469.74 | 1104.48 | 1445.50 | 1692.12 | 1910.42 | 2538.18 |
| 94 | 1045.48 | 1357.00 | 1580.02 | 1772.36 | 2370.62 | 1149.32 | 1502.14 | 1759.38 | 1984.76 | 2639.66 | 1178.82 | 1542.26 | 1804.22 | 2036.68 | 2708.10 |
| 95 | 1126.90 | 1463.20 | 1703.92 | 1911.60 | 2555.88 | 1230.74 | 1608.34 | 1883.28 | 2124.00 | 2824.92 | 1260.24 | 1648.46 | 1928.12 | 2175.92 | 2893.36 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 30 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 31 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 43.66 | 54.28 | 62.54 | 68.44 | 97.25 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 32 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 43.66 | 54.28 | 62.54 | 68.44 | 100.11 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 33 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 45.31 | 54.28 | 62.54 | 68.44 | 105.83 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 34 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 45.31 | 54.28 | 63.78 | 68.44 | 111.55 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 35 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 48.14 | 55.81 | 63.78 | 68.44 | 114.42 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 36 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 50.97 | 58.61 | 66.56 | 70.87 | 120.56 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 37 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 53.81 | 61.40 | 72.10 | 73.59 | 126.95 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 38 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 53.81 | 64.19 | 74.88 | 76.32 | 133.35 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 39 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 56.88 | 66.98 | 77.65 | 81.77 | 142.94 | 104.41 | 129.47 | 148.27 | 164.97 | 223.45 |
| 40 | 30.68 | 36.58 | 43.66 | 47.20 | 63.72 | 60.42 | 69.16 | 80.97 | 86.49 | 150.65 | 110.68 | 135.74 | 158.71 | 175.42 | 238.07 |
| 41 | 30.68 | 36.58 | 43.66 | 47.20 | 63.72 | 63.94 | 72.38 | 84.11 | 89.64 | 157.64 | 110.68 | 135.74 | 158.71 | 175.42 | 238.07 |
| 42 | 33.29 | 37.22 | 43.70 | 47.20 | 63.72 | 64.25 | 75.83 | 87.64 | 95.95 | 165.41 | 110.68 | 135.74 | 158.71 | 175.42 | 238.07 |
| 43 | 33.53 | 37.46 | 46.74 | 48.47 | 66.34 | 67.81 | 79.29 | 94.35 | 99.53 | 173.21 | 110.68 | 135.74 | 158.71 | 175.42 | 238.07 |
| 44 | 33.77 | 40.41 | 47.05 | 48.79 | 69.41 | 71.41 | 82.79 | 97.95 | 103.15 | 177.50 | 110.68 | 135.74 | 158.71 | 175.42 | 238.07 |
| 45 | 33.64 | 40.09 | 48.18 | 52.45 | 72.78 | 74.36 | 84.69 | 98.21 | 107.78 | 187.18 | 114.86 | 144.09 | 167.06 | 187.95 | 252.68 |
| 46 | 36.71 | 43.05 | 48.50 | 55.57 | 75.89 | 74.71 | 91.32 | 104.87 | 111.41 | 187.95 | 114.86 | 144.09 | 167.06 | 187.95 | 252.68 |
| 47 | 36.97 | 43.33 | 51.54 | 58.73 | 79.02 | 78.70 | 94.97 | 108.47 | 118.25 | 187.95 | 114.86 | 144.09 | 167.06 | 187.95 | 252.68 |
| 48 | 37.24 | 46.34 | 54.61 | 59.12 | 82.16 | 82.82 | 98.98 | 116.01 | 125.33 | 187.95 | 114.86 | 144.09 | 167.06 | 187.95 | 252.68 |
| 49 | 40.45 | 46.65 | 54.98 | 62.34 | 88.57 | 85.62 | 106.50 | 120.11 | 129.54 | 187.95 | 114.86 | 144.09 | 167.06 | 187.95 | 252.68 |
| 50 | 41.27 | 50.17 | 59.96 | 65.52 | 91.00 | 89.15 | 108.30 | 129.38 | 136.11 | 208.83 | 127.39 | 160.80 | 187.95 | 210.92 | 279.83 |
| 51 | 44.05 | 52.97 | 62.83 | 68.44 | 96.37 | 92.36 | 110.75 | 135.54 | 142.09 | 215.09 | 131.56 | 164.97 | 190.03 | 213.01 | 286.10 |
| 52 | 43.92 | 54.35 | 62.54 | 71.03 | 101.90 | 98.36 | 119.61 | 137.20 | 147.50 | 221.36 | 133.65 | 169.15 | 196.30 | 219.27 | 290.27 |
| 53 | 46.74 | 57.21 | 65.46 | 72.51 | 109.08 | 101.62 | 125.73 | 144.34 | 155.70 | 229.71 | 137.83 | 173.33 | 198.39 | 223.45 | 300.71 |
| 54 | 46.66 | 58.60 | 65.55 | 73.81 | 114.76 | 103.97 | 130.25 | 150.63 | 159.36 | 235.98 | 139.92 | 179.59 | 202.56 | 227.62 | 306.98 |
| 55 | 50.93 | 61.55 | 69.92 | 78.22 | 122.04 | 114.86 | 139.43 | 156.96 | 165.77 | 246.42 | 146.18 | 181.68 | 208.83 | 233.89 | 315.33 |
| 56 | 53.77 | 65.47 | 76.47 | 84.81 | 132.07 | 119.03 | 146.75 | 165.51 | 177.92 | 256.86 | 150.36 | 190.03 | 221.36 | 246.42 | 327.86 |
| 57 | 57.69 | 70.62 | 78.74 | 89.71 | 140.90 | 122.66 | 151.17 | 172.92 | 184.66 | 275.65 | 158.71 | 200.48 | 231.80 | 258.95 | 346.66 |
| 58 | 59.82 | 74.26 | 86.78 | 97.82 | 151.41 | 126.99 | 154.85 | 181.51 | 196.08 | 294.45 | 167.06 | 213.01 | 244.33 | 273.57 | 365.45 |
| 59 | 68.26 | 80.91 | 91.74 | 102.51 | 161.43 | 138.28 | 167.07 | 190.16 | 202.91 | 315.33 | 177.50 | 223.45 | 258.95 | 289.09 | 388.42 |
| 60 | 70.43 | 87.64 | 98.17 | 109.00 | 173.14 | 142.72 | 172.79 | 198.94 | 214.03 | 336.21 | 187.95 | 235.98 | 273.57 | 293.91 | 411.39 |
| 61 | 77.13 | 92.63 | 109.03 | 118.16 | 186.87 | 151.79 | 183.05 | 210.64 | 225.31 | 352.46 | 196.48 | 243.07 | 285.61 | 306.69 | 425.38 |
| 62 | 82.45 | 102.10 | 112.43 | 126.02 | 204.07 | 161.88 | 197.10 | 225.76 | 238.25 | 365.11 | 200.22 | 253.22 | 292.48 | 323.14 | 439.70 |
| 63 | 91.11 | 107.21 | 122.00 | 135.35 | 211.87 | 171.02 | 205.21 | 237.62 | 256.45 | 376.25 | 205.23 | 258.43 | 300.24 | 335.13 | 450.36 |
| 64 | 97.51 | 116.47 | 134.00 | 144.47 | 231.42 | 176.47 | 220.67 | 255.13 | 268.56 | 391.55 | 211.40 | 268.38 | 312.50 | 349.27 | 466.91 |
| 65 | 107.40 | 125.50 | 141.39 | 156.34 | 245.02 | 183.58 | 235.27 | 267.14 | 287.48 | 406.38 | 217.45 | 279.83 | 322.61 | 361.82 | 483.02 |
| 66 | 116.18 | 135.53 | 156.93 | 171.58 | 265.35 | 193.37 | 243.43 | 283.14 | 308.07 | 424.71 | 226.17 | 286.60 | 334.94 | 376.37 | 502.41 |
| 67 | 128.36 | 151.52 | 172.50 | 188.05 | 290.62 | 198.80 | 252.26 | 295.70 | 330.30 | 442.71 | 233.88 | 295.70 | 344.14 | 387.58 | 517.88 |
| 68 | 139.93 | 168.66 | 188.96 | 205.66 | 311.64 | 206.68 | 263.20 | 305.18 | 345.55 | 461.81 | 240.59 | 305.18 | 356.85 | 400.45 | 536.08 |
| 69 | 152.48 | 183.47 | 209.51 | 227.05 | 332.03 | 218.24 | 274.35 | 322.68 | 364.77 | 486.35 | 250.97 | 318.00 | 372.56 | 419.32 | 558.06 |
| 70 | 165.32 | 205.90 | 232.03 | 253.68 | 357.70 | 232.96 | 294.58 | 345.68 | 389.26 | 517.01 | 264.52 | 336.66 | 393.77 | 443.37 | 590.66 |
| 71 | 178.35 | 224.75 | 259.55 | 285.31 | 388.60 | 247.95 | 319.00 | 371.20 | 417.60 | 556.80 | 281.30 | 361.05 | 420.50 | 474.15 | 630.75 |
| 72 | 194.60 | 243.60 | 281.40 | 313.60 | 422.80 | 270.20 | 343.00 | 400.40 | 452.20 | 602.00 | 302.40 | 385.00 | 450.80 | 508.20 | 676.20 |
| 73 | 211.95 | 264.60 | 306.45 | 340.20 | 459.00 | 291.60 | 369.90 | 433.35 | 487.35 | 649.35 | 324.00 | 413.10 | 483.30 | 542.70 | 723.60 |
| 74 | 231.40 | 288.60 | 334.10 | 371.80 | 500.50 | 314.60 | 399.10 | 468.00 | 527.80 | 702.00 | 347.10 | 442.00 | 517.40 | 582.40 | 776.10 |
| 75 | 251.25 | 315.00 | 365.00 | 406.25 | 546.25 | 337.50 | 430.00 | 503.75 | 568.75 | 755.00 | 370.00 | 472.50 | 552.50 | 623.75 | 828.75 |
| 76 | 273.60 | 344.40 | 399.60 | 445.20 | 598.80 | 362.40 | 463.20 | 544.80 | 614.40 | 816.00 | 393.60 | 504.00 | 591.60 | 667.20 | 888.00 |
| 77 | 304.44 | 385.86 | 449.58 | 502.68 | 673.78 | 397.66 | 510.94 | 602.98 | 683.22 | 905.06 | 428.34 | 551.06 | 650.18 | 735.14 | 973.50 |
| 78 | 344.56 | 436.60 | 509.76 | 571.12 | 764.64 | 442.50 | 571.12 | 673.78 | 765.82 | 1011.26 | 473.18 | 610.06 | 720.98 | 817.74 | 1082.06 |
| 79 | 384.68 | 488.52 | 571.12 | 639.56 | 856.68 | 488.52 | 630.12 | 745.76 | 846.06 | 1118.64 | 518.02 | 669.06 | 791.78 | 897.98 | 1188.26 |
| 80 | 422.44 | 538.08 | 630.12 | 706.82 | 946.36 | 531.00 | 685.58 | 813.02 | 923.94 | 1221.30 | 560.50 | 725.70 | 860.22 | 977.04 | 1290.92 |
| 81 | 459.02 | 585.28 | 685.58 | 769.36 | 1027.78 | 569.94 | 737.50 | 874.38 | 993.56 | 1312.16 | 600.62 | 777.62 | 921.58 | 1046.66 | 1381.78 |
| 82 | 494.42 | 630.12 | 738.68 | 827.18 | 1106.84 | 608.88 | 787.06 | 932.20 | 1057.28 | 1397.12 | 639.56 | 827.18 | 980.58 | 1111.56 | 1469.10 |
| 83 | 531.00 | 674.96 | 791.78 | 887.36 | 1187.08 | 647.82 | 833.08 | 988.84 | 1121.00 | 1482.08 | 678.50 | 875.56 | 1037.22 | 1176.46 | 1556.42 |
| 84 | 569.94 | 725.70 | 849.60 | 953.44 | 1274.40 | 686.76 | 887.36 | 1049.02 | 1190.62 | 1572.94 | 720.98 | 929.84 | 1099.76 | 1246.08 | 1648.46 |
| 85 | 612.42 | 779.98 | 913.32 | 1025.42 | 1371.16 | 730.42 | 942.82 | 1115.10 | 1263.78 | 1673.24 | 763.46 | 985.30 | 1165.84 | 1322.78 | 1748.76 |
| 86 | 660.80 | 840.16 | 985.30 | 1105.66 | 1477.36 | 778.80 | 1003.00 | 1187.08 | 1344.02 | 1779.44 | 811.84 | 1045.48 | 1237.82 | 1403.02 | 1854.96 |
| 87 | 711.54 | 905.06 | 1059.64 | 1189.44 | 1590.64 | 829.54 | 1067.90 | 1261.42 | 1427.80 | 1892.72 | 862.58 | 1110.38 | 1312.16 | 1486.80 | 1968.24 |
| 88 | 765.82 | 973.50 | 1141.06 | 1280.30 | 1712.18 | 883.82 | 1136.34 | 1342.84 | 1518.66 | 2014.26 | 916.86 | 1178.82 | 1393.58 | 1577.66 | 2089.78 |
| 89 | 824.82 | 1049.02 | 1228.38 | 1379.42 | 1843.16 | 942.82 | 1211.86 | 1430.16 | 1617.78 | 2145.24 | 975.86 | 1254.34 | 1480.90 | 1676.78 | 2220.76 |
| 90 | 888.54 | 1131.62 | 1325.14 | 1486.80 | 1988.30 | 1006.54 | 1294.46 | 1526.92 | 1725.16 | 2290.38 | 1039.58 | 1336.94 | 1577.66 | 1784.16 | 2365.90 |
| 91 | 958.16 | 1220.12 | 1427.80 | 1602.44 | 2142.88 | 1076.16 | 1382.96 | 1629.58 | 1840.80 | 2444.96 | 1109.20 | 1425.44 | 1680.32 | 1899.80 | 2520.48 |
| 92 | 1031.32 | 1313.34 | 1537.54 | 1725.16 | 2305.72 | 1149.32 | 1476.18 | 1739.32 | 1963.52 | 2607.80 | 1182.36 | 1518.66 | 1790.06 | 2022.52 | 2683.32 |
| 93 | 1109.20 | 1412.46 | 1655.54 | 1856.14 | 2482.72 | 1227.20 | 1575.30 | 1857.32 | 2094.50 | 2784.80 | 1260.24 | 1617.78 | 1908.06 | 2153.50 | 2860.32 |
| 94 | 1194.16 | 1521.02 | 1781.80 | 1998.92 | 2672.70 | 1312.16 | 1683.86 | 1983.58 | 2237.28 | 2974.78 | 1345.20 | 1726.34 | 2034.32 | 2296.28 | 3050.30 |
| 95 | 1288.56 | 1640.20 | 1922.22 | 2155.86 | 2882.74 | 1406.56 | 1803.04 | 2124.00 | 2394.22 | 3184.82 | 1439.60 | 1845.52 | 2174.74 | 2453.22 | 3260.34 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
## Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 30 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 31 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 37.76 | 47.20 | 56.64 | 63.72 | 87.40 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 32 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 37.76 | 47.20 | 56.64 | 63.72 | 89.98 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 33 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 39.19 | 47.20 | 56.64 | 63.72 | 95.12 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 34 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 39.19 | 47.20 | 57.77 | 63.72 | 100.26 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 35 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 41.64 | 48.53 | 57.77 | 63.72 | 102.83 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 36 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 44.09 | 50.96 | 60.28 | 65.98 | 108.35 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 37 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 46.53 | 53.39 | 65.30 | 68.52 | 114.10 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 38 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 46.53 | 55.81 | 67.81 | 71.06 | 119.85 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 39 | 24.78 | 30.68 | 36.58 | 40.12 | 53.10 | 49.19 | 58.24 | 70.32 | 76.13 | 128.47 | 89.80 | 112.77 | 133.65 | 148.27 | 196.30 |
| 40 | 27.14 | 33.04 | 37.76 | 42.48 | 56.64 | 52.87 | 61.96 | 71.03 | 76.88 | 132.93 | 98.15 | 123.21 | 139.92 | 158.71 | 210.92 |
| 41 | 27.14 | 33.04 | 37.76 | 42.48 | 56.64 | 55.95 | 64.84 | 73.78 | 79.68 | 139.10 | 98.15 | 123.21 | 139.92 | 158.71 | 210.92 |
| 42 | 29.45 | 33.62 | 37.79 | 42.48 | 56.64 | 56.22 | 67.93 | 76.87 | 85.28 | 145.95 | 98.15 | 123.21 | 139.92 | 158.71 | 210.92 |
| 43 | 29.66 | 33.84 | 40.42 | 43.63 | 58.97 | 59.34 | 71.03 | 82.76 | 88.48 | 152.83 | 98.15 | 123.21 | 139.92 | 158.71 | 210.92 |
| 44 | 29.88 | 36.50 | 40.69 | 43.91 | 61.70 | 62.48 | 74.16 | 85.92 | 91.69 | 156.62 | 98.15 | 123.21 | 139.92 | 158.71 | 210.92 |
| 45 | 29.90 | 36.45 | 43.11 | 46.35 | 64.00 | 67.10 | 76.38 | 88.22 | 94.91 | 164.30 | 104.41 | 129.47 | 148.27 | 167.06 | 223.45 |
| 46 | 32.63 | 39.13 | 43.40 | 49.11 | 66.73 | 67.42 | 82.37 | 94.21 | 98.11 | 164.97 | 104.41 | 129.47 | 148.27 | 167.06 | 223.45 |
| 47 | 32.86 | 39.39 | 46.11 | 51.90 | 69.48 | 71.02 | 85.66 | 97.44 | 104.13 | 164.97 | 104.41 | 129.47 | 148.27 | 167.06 | 223.45 |
| 48 | 33.10 | 42.13 | 48.86 | 52.24 | 72.24 | 74.74 | 89.28 | 104.21 | 110.37 | 164.97 | 104.41 | 129.47 | 148.27 | 167.06 | 223.45 |
| 49 | 35.96 | 42.41 | 49.19 | 55.09 | 77.88 | 77.27 | 96.06 | 107.90 | 114.07 | 164.97 | 104.41 | 129.47 | 148.27 | 167.06 | 223.45 |
| 50 | 35.77 | 44.75 | 52.98 | 57.33 | 81.05 | 77.52 | 96.90 | 113.93 | 119.78 | 183.77 | 112.77 | 144.09 | 167.06 | 185.86 | 248.51 |
| 51 | 39.79 | 47.39 | 55.69 | 60.06 | 86.15 | 82.54 | 99.49 | 119.83 | 125.48 | 190.03 | 116.94 | 146.18 | 169.15 | 190.03 | 254.77 |
| 52 | 39.81 | 48.91 | 55.74 | 62.67 | 91.41 | 88.32 | 109.80 | 120.05 | 130.91 | 198.39 | 121.12 | 152.45 | 175.42 | 194.21 | 261.04 |
| 53 | 42.49 | 51.63 | 58.50 | 64.30 | 96.79 | 91.46 | 113.75 | 128.52 | 136.94 | 204.65 | 123.21 | 154.53 | 177.50 | 198.39 | 267.30 |
| 54 | 42.54 | 51.79 | 58.73 | 65.61 | 102.18 | 93.97 | 114.46 | 134.56 | 140.61 | 210.92 | 127.39 | 156.62 | 181.68 | 202.56 | 271.48 |
| 55 | 43.85 | 54.55 | 62.93 | 69.84 | 107.59 | 98.15 | 123.03 | 142.69 | 148.62 | 217.18 | 127.39 | 160.80 | 185.86 | 208.83 | 279.83 |
| 56 | 47.96 | 58.50 | 67.97 | 74.91 | 117.21 | 104.41 | 130.45 | 147.56 | 158.79 | 229.71 | 133.65 | 169.15 | 196.30 | 219.27 | 292.36 |
| 57 | 51.92 | 62.14 | 70.45 | 79.89 | 126.15 | 110.39 | 133.27 | 153.27 | 164.15 | 246.42 | 139.92 | 177.50 | 206.74 | 231.80 | 309.07 |
| 58 | 52.86 | 66.01 | 76.98 | 86.48 | 133.50 | 113.10 | 139.55 | 162.20 | 173.88 | 261.04 | 148.27 | 187.95 | 217.18 | 242.24 | 325.77 |
| 59 | 61.00 | 72.54 | 83.40 | 90.04 | 143.50 | 122.48 | 149.79 | 171.33 | 179.56 | 279.83 | 158.71 | 200.48 | 231.80 | 255.81 | 344.57 |
| 60 | 61.98 | 77.74 | 88.49 | 96.58 | 155.17 | 125.36 | 154.21 | 178.67 | 189.27 | 300.71 | 167.06 | 210.92 | 246.42 | 261.92 | 367.54 |
| 61 | 68.56 | 82.81 | 96.29 | 105.65 | 167.20 | 134.72 | 164.56 | 187.03 | 201.05 | 313.97 | 172.18 | 216.74 | 253.20 | 275.43 | 378.79 |
| 62 | 72.33 | 90.59 | 99.93 | 112.02 | 180.65 | 142.84 | 174.99 | 198.45 | 212.36 | 323.88 | 176.66 | 223.77 | 259.11 | 288.31 | 388.66 |
| 63 | 82.00 | 95.77 | 109.23 | 119.84 | 188.87 | 152.02 | 183.42 | 212.41 | 227.19 | 334.45 | 184.32 | 229.93 | 269.84 | 297.47 | 400.95 |
| 64 | 87.01 | 102.09 | 118.15 | 129.04 | 204.78 | 158.09 | 193.76 | 224.59 | 239.85 | 345.59 | 189.34 | 237.13 | 275.74 | 310.66 | 413.61 |
| 65 | 95.13 | 109.82 | 125.84 | 139.44 | 217.25 | 163.98 | 206.75 | 237.27 | 255.53 | 360.04 | 194.28 | 245.97 | 286.96 | 320.83 | 429.55 |
| 66 | 103.95 | 121.11 | 139.66 | 153.15 | 236.05 | 172.65 | 217.54 | 252.07 | 274.77 | 378.10 | 202.00 | 255.52 | 298.68 | 334.94 | 445.43 |
| 67 | 114.27 | 135.18 | 153.50 | 166.52 | 257.78 | 177.08 | 223.86 | 262.28 | 293.60 | 392.59 | 207.15 | 262.28 | 307.39 | 344.14 | 459.41 |
| 68 | 124.21 | 150.42 | 168.30 | 184.08 | 277.73 | 184.08 | 234.13 | 271.27 | 308.41 | 410.14 | 214.76 | 272.89 | 316.48 | 358.47 | 476.34 |
| 69 | 136.92 | 163.92 | 185.90 | 201.19 | 294.62 | 194.85 | 244.74 | 288.38 | 322.68 | 431.79 | 224.47 | 283.71 | 332.03 | 372.56 | 495.71 |
| 70 | 147.29 | 183.36 | 205.77 | 225.01 | 318.62 | 207.41 | 261.51 | 306.60 | 345.68 | 459.90 | 237.46 | 299.09 | 350.19 | 393.77 | 526.03 |
| 71 | 159.50 | 200.10 | 230.55 | 255.20 | 345.10 | 221.85 | 282.75 | 330.60 | 374.10 | 494.45 | 252.30 | 320.45 | 374.10 | 421.95 | 561.15 |
| 72 | 173.60 | 217.00 | 250.60 | 280.00 | 376.60 | 240.80 | 305.20 | 357.00 | 403.20 | 536.20 | 270.20 | 343.00 | 400.40 | 452.20 | 602.00 |
| 73 | 187.65 | 236.25 | 271.35 | 302.40 | 409.05 | 259.20 | 330.75 | 383.40 | 433.35 | 579.15 | 287.55 | 368.55 | 427.95 | 481.95 | 643.95 |
| 74 | 205.40 | 257.40 | 297.70 | 330.20 | 445.90 | 279.50 | 356.20 | 417.30 | 468.00 | 625.30 | 309.40 | 393.90 | 461.50 | 518.70 | 691.60 |
| 75 | 223.75 | 280.00 | 323.75 | 361.25 | 485.00 | 300.00 | 382.50 | 447.50 | 506.25 | 671.25 | 330.00 | 420.00 | 491.25 | 555.00 | 736.25 |
| 76 | 243.60 | 306.00 | 355.20 | 397.20 | 534.00 | 321.60 | 411.60 | 483.60 | 548.40 | 727.20 | 350.40 | 447.60 | 526.80 | 595.20 | 789.60 |
| 77 | 271.40 | 343.38 | 400.02 | 447.22 | 599.44 | 354.00 | 454.30 | 536.90 | 607.70 | 803.58 | 382.32 | 490.88 | 578.20 | 654.90 | 866.12 |
| 78 | 305.62 | 388.22 | 453.12 | 507.40 | 679.68 | 392.94 | 507.40 | 599.44 | 679.68 | 899.16 | 420.08 | 542.80 | 640.74 | 726.88 | 961.70 |
| 79 | 342.20 | 434.24 | 508.58 | 569.94 | 762.28 | 434.24 | 560.50 | 664.34 | 754.02 | 995.92 | 461.38 | 594.72 | 705.64 | 801.22 | 1057.28 |
| 80 | 376.42 | 477.90 | 560.50 | 628.94 | 841.34 | 473.18 | 608.88 | 723.34 | 821.28 | 1085.60 | 499.14 | 644.28 | 764.64 | 868.48 | 1146.96 |
| 81 | 408.28 | 520.38 | 610.06 | 684.40 | 914.50 | 507.40 | 656.08 | 778.80 | 883.82 | 1167.02 | 534.54 | 691.48 | 821.28 | 931.02 | 1229.56 |
| 82 | 440.14 | 560.50 | 657.26 | 737.50 | 985.30 | 541.62 | 699.74 | 829.54 | 941.64 | 1243.72 | 569.94 | 736.32 | 872.02 | 990.02 | 1308.62 |
| 83 | 472.00 | 600.62 | 704.46 | 790.60 | 1056.10 | 575.84 | 742.22 | 880.28 | 998.28 | 1319.24 | 602.98 | 778.80 | 922.76 | 1047.84 | 1385.32 |
| 84 | 506.22 | 645.46 | 755.20 | 847.24 | 1133.98 | 610.06 | 789.42 | 932.20 | 1058.46 | 1399.48 | 639.56 | 827.18 | 977.04 | 1108.02 | 1466.74 |
| 85 | 545.16 | 693.84 | 813.02 | 913.32 | 1220.12 | 650.18 | 837.80 | 992.38 | 1125.72 | 1489.16 | 680.86 | 877.92 | 1037.22 | 1177.64 | 1557.60 |
| 86 | 587.64 | 748.12 | 876.74 | 984.12 | 1314.52 | 692.66 | 892.08 | 1056.10 | 1196.52 | 1583.56 | 723.34 | 932.20 | 1100.94 | 1248.44 | 1652.00 |
| 87 | 632.48 | 805.94 | 944.00 | 1059.64 | 1414.82 | 737.50 | 949.90 | 1123.36 | 1272.04 | 1683.86 | 768.18 | 990.02 | 1168.20 | 1323.96 | 1752.30 |
| 88 | 680.86 | 866.12 | 1015.98 | 1139.88 | 1523.38 | 785.88 | 1010.08 | 1195.34 | 1352.28 | 1792.42 | 816.56 | 1050.20 | 1240.18 | 1404.20 | 1860.86 |
| 89 | 732.78 | 933.38 | 1093.86 | 1227.20 | 1641.38 | 837.80 | 1077.34 | 1273.22 | 1439.60 | 1910.42 | 868.48 | 1117.46 | 1318.06 | 1491.52 | 1978.86 |
| 90 | 790.60 | 1006.54 | 1180.00 | 1322.78 | 1768.82 | 895.62 | 1150.50 | 1359.36 | 1535.18 | 2037.86 | 926.30 | 1190.62 | 1404.20 | 1587.10 | 2106.30 |
| 91 | 853.14 | 1085.60 | 1270.86 | 1426.62 | 1906.88 | 958.16 | 1229.56 | 1450.22 | 1639.02 | 2175.92 | 988.84 | 1269.68 | 1495.06 | 1690.94 | 2244.36 |
| 92 | 918.04 | 1168.20 | 1367.62 | 1535.18 | 2052.02 | 1023.06 | 1312.16 | 1546.98 | 1747.58 | 2321.06 | 1053.74 | 1352.28 | 1591.82 | 1799.50 | 2389.50 |
| 93 | 987.66 | 1256.70 | 1472.64 | 1652.00 | 2208.96 | 1092.68 | 1400.66 | 1652.00 | 1864.40 | 2478.00 | 1123.36 | 1440.78 | 1696.84 | 1916.32 | 2546.44 |
| 94 | 1063.18 | 1354.64 | 1585.92 | 1779.44 | 2378.88 | 1168.20 | 1498.60 | 1765.28 | 1991.84 | 2647.92 | 1198.88 | 1538.72 | 1810.12 | 2043.76 | 2716.36 |
| 95 | 1146.96 | 1459.66 | 1709.82 | 1918.68 | 2565.32 | 1251.98 | 1603.62 | 1889.18 | 2131.08 | 2834.36 | 1282.66 | 1643.74 | 1934.02 | 2183.00 | 2902.80 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
## Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 30 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 31 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 35.40 | 43.66 | 49.56 | 56.64 | 80.02 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 32 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 35.40 | 43.66 | 49.56 | 56.64 | 82.37 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 33 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 36.74 | 43.66 | 49.56 | 56.64 | 87.08 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 34 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 36.74 | 43.66 | 50.55 | 56.64 | 91.79 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 35 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 39.03 | 44.89 | 50.55 | 56.64 | 94.14 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 36 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 41.33 | 47.14 | 52.74 | 58.65 | 99.20 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 37 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 43.63 | 49.38 | 57.14 | 60.91 | 104.46 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 38 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 43.63 | 51.63 | 59.34 | 63.16 | 109.72 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 39 | 23.60 | 28.32 | 31.86 | 36.58 | 49.56 | 46.12 | 53.87 | 61.53 | 67.67 | 117.61 | 83.53 | 104.41 | 119.03 | 135.74 | 181.68 |
| 40 | 23.60 | 30.68 | 34.22 | 37.76 | 51.92 | 46.83 | 57.63 | 63.92 | 70.01 | 122.29 | 87.71 | 110.68 | 127.39 | 142.00 | 192.12 |
| 41 | 23.60 | 30.68 | 34.22 | 37.76 | 51.92 | 49.55 | 60.32 | 66.40 | 72.56 | 127.97 | 87.71 | 110.68 | 127.39 | 142.00 | 192.12 |
| 42 | 25.61 | 31.22 | 34.25 | 37.76 | 51.92 | 49.79 | 63.19 | 69.19 | 77.67 | 134.27 | 87.71 | 110.68 | 127.39 | 142.00 | 192.12 |
| 43 | 25.79 | 31.42 | 36.63 | 38.78 | 54.06 | 52.56 | 66.08 | 74.49 | 80.58 | 140.60 | 87.71 | 110.68 | 127.39 | 142.00 | 192.12 |
| 44 | 25.98 | 33.89 | 36.88 | 39.03 | 56.55 | 55.34 | 68.99 | 77.33 | 83.50 | 144.09 | 87.71 | 110.68 | 127.39 | 142.00 | 192.12 |
| 45 | 27.41 | 32.80 | 39.31 | 42.69 | 58.98 | 61.66 | 68.08 | 79.90 | 88.47 | 151.82 | 93.97 | 116.94 | 135.74 | 152.45 | 204.65 |
| 46 | 29.91 | 35.22 | 39.57 | 45.23 | 61.50 | 61.96 | 73.42 | 85.32 | 91.46 | 152.45 | 93.97 | 116.94 | 135.74 | 152.45 | 204.65 |
| 47 | 30.12 | 35.45 | 42.05 | 47.81 | 64.03 | 65.26 | 76.35 | 88.24 | 97.07 | 152.45 | 93.97 | 116.94 | 135.74 | 152.45 | 204.65 |
| 48 | 30.34 | 37.92 | 44.55 | 48.12 | 66.58 | 68.68 | 79.57 | 94.38 | 102.88 | 152.45 | 93.97 | 116.94 | 135.74 | 152.45 | 204.65 |
| 49 | 32.96 | 38.17 | 44.85 | 50.74 | 71.78 | 71.00 | 85.62 | 97.72 | 106.33 | 152.45 | 93.97 | 116.94 | 135.74 | 152.45 | 204.65 |
| 50 | 34.39 | 40.68 | 48.80 | 51.87 | 73.94 | 73.64 | 87.40 | 106.21 | 108.89 | 169.15 | 106.50 | 129.47 | 150.36 | 169.15 | 225.54 |
| 51 | 36.95 | 43.21 | 51.41 | 55.87 | 78.85 | 78.61 | 90.11 | 110.00 | 114.41 | 175.42 | 108.59 | 133.65 | 154.53 | 173.33 | 231.80 |
| 52 | 35.69 | 43.48 | 50.30 | 57.10 | 82.42 | 80.29 | 98.04 | 108.62 | 118.00 | 179.59 | 108.59 | 135.74 | 158.71 | 175.42 | 235.98 |
| 53 | 38.24 | 46.05 | 52.92 | 58.83 | 87.57 | 83.33 | 101.78 | 116.66 | 125.69 | 183.77 | 110.68 | 139.92 | 160.80 | 181.68 | 242.24 |
| 54 | 38.42 | 47.70 | 53.26 | 60.14 | 94.32 | 83.98 | 106.57 | 122.51 | 129.36 | 192.12 | 114.86 | 144.09 | 164.97 | 185.86 | 250.59 |
| 55 | 41.02 | 50.36 | 57.33 | 62.85 | 97.95 | 91.88 | 112.78 | 128.42 | 135.29 | 196.30 | 116.94 | 148.27 | 171.24 | 190.03 | 254.77 |
| 56 | 45.05 | 51.54 | 60.89 | 67.84 | 107.31 | 96.06 | 116.18 | 133.61 | 141.57 | 208.83 | 123.21 | 152.45 | 177.50 | 198.39 | 267.30 |
| 57 | 46.15 | 57.91 | 64.92 | 72.89 | 114.69 | 98.13 | 123.32 | 141.48 | 149.22 | 223.45 | 127.39 | 162.89 | 187.95 | 208.83 | 281.92 |
| 58 | 48.69 | 59.13 | 69.98 | 77.97 | 122.11 | 103.18 | 124.26 | 146.76 | 157.23 | 238.07 | 135.74 | 169.15 | 198.39 | 221.36 | 296.54 |
| 59 | 53.74 | 65.57 | 75.06 | 83.11 | 132.08 | 110.62 | 136.35 | 154.39 | 163.40 | 256.86 | 142.00 | 181.68 | 210.92 | 235.01 | 315.33 |
| 60 | 56.35 | 70.67 | 80.19 | 88.30 | 142.11 | 115.72 | 139.34 | 162.10 | 173.35 | 275.65 | 150.36 | 192.12 | 223.45 | 237.93 | 334.13 |
| 61 | 61.42 | 75.79 | 87.79 | 95.92 | 152.44 | 121.44 | 149.77 | 170.69 | 183.72 | 285.61 | 155.97 | 198.51 | 230.92 | 250.04 | 344.35 |
| 62 | 66.54 | 81.97 | 90.22 | 102.22 | 165.60 | 129.51 | 158.42 | 180.25 | 193.37 | 296.40 | 162.92 | 204.15 | 235.55 | 261.22 | 355.29 |
| 63 | 74.40 | 87.19 | 99.30 | 108.56 | 172.45 | 138.72 | 167.08 | 192.61 | 206.54 | 304.04 | 165.32 | 209.03 | 245.13 | 269.23 | 366.75 |
| 64 | 79.51 | 93.47 | 108.06 | 116.42 | 186.46 | 145.22 | 175.82 | 206.62 | 217.89 | 316.18 | 172.80 | 216.91 | 251.84 | 283.09 | 376.84 |
| 65 | 87.45 | 101.26 | 114.53 | 126.76 | 199.28 | 149.72 | 188.93 | 216.18 | 233.68 | 329.74 | 178.24 | 224.58 | 260.22 | 292.31 | 392.12 |
| 66 | 93.25 | 111.02 | 126.70 | 138.97 | 214.88 | 155.38 | 196.82 | 229.62 | 249.79 | 343.57 | 183.01 | 234.80 | 271.06 | 303.86 | 405.72 |
| 67 | 103.31 | 123.30 | 138.88 | 152.16 | 234.79 | 162.05 | 205.48 | 238.90 | 266.91 | 357.51 | 188.78 | 238.90 | 277.32 | 314.07 | 417.65 |
| 68 | 113.20 | 136.75 | 153.53 | 166.83 | 251.89 | 167.93 | 213.14 | 248.67 | 280.96 | 373.00 | 193.77 | 247.05 | 289.03 | 326.17 | 432.74 |
| 69 | 122.92 | 148.88 | 169.67 | 183.94 | 268.12 | 176.15 | 222.91 | 261.88 | 294.62 | 392.82 | 202.65 | 257.21 | 302.41 | 339.82 | 452.06 |
| 70 | 132.26 | 166.83 | 186.80 | 206.38 | 290.07 | 186.36 | 238.97 | 278.04 | 315.62 | 419.32 | 213.42 | 273.54 | 317.12 | 360.71 | 477.94 |
| 71 | 145.00 | 181.25 | 210.25 | 232.26 | 314.65 | 201.55 | 256.65 | 301.60 | 339.30 | 450.95 | 229.10 | 291.45 | 340.75 | 384.25 | 510.40 |
| 72 | 156.80 | 197.40 | 228.20 | 253.40 | 341.60 | 217.00 | 278.60 | 324.80 | 365.40 | 487.20 | 245.00 | 312.20 | 365.40 | 410.20 | 546.00 |
| 73 | 172.80 | 214.65 | 248.40 | 276.75 | 371.25 | 237.60 | 299.70 | 352.35 | 395.55 | 525.15 | 263.25 | 334.80 | 391.50 | 441.45 | 585.90 |
| 74 | 187.20 | 234.00 | 269.10 | 300.30 | 405.60 | 254.80 | 323.70 | 377.00 | 426.40 | 568.10 | 280.80 | 358.80 | 417.30 | 471.90 | 629.20 |
| 75 | 202.50 | 255.00 | 295.00 | 328.75 | 442.50 | 272.50 | 348.75 | 407.50 | 460.00 | 612.50 | 298.75 | 382.50 | 447.50 | 505.00 | 671.25 |
| 76 | 220.80 | 278.40 | 322.80 | 361.20 | 486.00 | 292.80 | 374.40 | 440.40 | 498.00 | 661.20 | 318.00 | 408.00 | 478.80 | 541.20 | 720.00 |
| 77 | 247.80 | 312.70 | 364.62 | 407.10 | 545.16 | 323.32 | 414.18 | 488.52 | 553.42 | 731.60 | 348.10 | 447.22 | 527.46 | 595.90 | 788.24 |
| 78 | 278.48 | 352.82 | 413.00 | 462.56 | 618.32 | 358.72 | 461.38 | 546.34 | 619.50 | 817.74 | 382.32 | 493.24 | 584.10 | 661.98 | 875.56 |
| 79 | 311.52 | 395.30 | 462.56 | 518.02 | 693.84 | 395.30 | 509.76 | 604.16 | 685.58 | 906.24 | 420.08 | 541.62 | 640.74 | 728.06 | 962.88 |
| 80 | 342.20 | 435.42 | 510.94 | 572.30 | 765.82 | 429.52 | 554.60 | 659.62 | 748.12 | 988.84 | 453.12 | 586.46 | 696.20 | 790.60 | 1044.30 |
| 81 | 371.70 | 473.18 | 554.60 | 623.04 | 833.08 | 462.56 | 597.08 | 708.00 | 804.76 | 1063.18 | 486.16 | 628.94 | 745.76 | 847.24 | 1119.82 |
| 82 | 400.02 | 509.76 | 598.26 | 671.42 | 896.80 | 492.06 | 636.02 | 755.20 | 856.68 | 1131.62 | 516.84 | 669.06 | 794.14 | 901.52 | 1190.62 |
| 83 | 429.52 | 546.34 | 640.74 | 718.62 | 961.70 | 523.92 | 674.96 | 800.04 | 907.42 | 1200.06 | 548.70 | 709.18 | 840.16 | 953.44 | 1260.24 |
| 84 | 461.38 | 586.46 | 687.94 | 771.72 | 1031.32 | 556.96 | 717.44 | 849.60 | 962.88 | 1273.22 | 582.92 | 750.48 | 890.90 | 1008.90 | 1334.58 |
| 85 | 496.78 | 632.48 | 739.86 | 830.72 | 1110.38 | 593.54 | 763.46 | 902.70 | 1024.24 | 1354.64 | 620.68 | 798.86 | 944.00 | 1070.26 | 1417.18 |
| 86 | 534.54 | 680.86 | 797.68 | 894.44 | 1196.52 | 631.30 | 811.84 | 960.52 | 1087.96 | 1440.78 | 658.44 | 847.24 | 1001.82 | 1133.98 | 1503.32 |
| 87 | 575.84 | 732.78 | 859.04 | 964.06 | 1287.38 | 672.60 | 863.76 | 1021.88 | 1157.58 | 1531.64 | 699.74 | 899.16 | 1063.18 | 1203.60 | 1594.18 |
| 88 | 619.50 | 789.42 | 925.12 | 1037.22 | 1386.50 | 716.26 | 920.40 | 1087.96 | 1230.74 | 1630.76 | 743.40 | 955.80 | 1129.26 | 1276.76 | 1693.30 |
| 89 | 666.70 | 849.60 | 994.74 | 1116.28 | 1493.88 | 763.46 | 980.58 | 1157.58 | 1309.80 | 1738.14 | 790.60 | 1015.98 | 1198.88 | 1355.82 | 1800.68 |
| 90 | 719.80 | 915.68 | 1073.80 | 1203.60 | 1609.52 | 816.56 | 1046.66 | 1236.64 | 1397.12 | 1853.78 | 843.70 | 1082.06 | 1277.94 | 1443.14 | 1916.32 |
| 91 | 775.26 | 987.66 | 1156.40 | 1298.00 | 1735.78 | 872.02 | 1118.64 | 1319.24 | 1491.52 | 1980.04 | 899.16 | 1154.04 | 1360.54 | 1537.54 | 2042.58 |
| 92 | 834.26 | 1063.18 | 1244.90 | 1397.12 | 1867.94 | 931.02 | 1194.16 | 1407.74 | 1590.64 | 2112.20 | 958.16 | 1229.56 | 1449.04 | 1636.66 | 2174.74 |
| 93 | 899.16 | 1144.60 | 1340.48 | 1503.32 | 2009.54 | 995.92 | 1275.58 | 1503.32 | 1696.84 | 2253.80 | 1023.06 | 1310.98 | 1544.62 | 1742.86 | 2316.34 |
| 94 | 967.60 | 1231.92 | 1443.14 | 1618.96 | 2164.12 | 1064.36 | 1362.90 | 1605.98 | 1812.48 | 2408.38 | 1091.50 | 1398.30 | 1647.28 | 1858.50 | 2470.92 |
| 95 | 1043.12 | 1327.50 | 1556.42 | 1746.40 | 2334.04 | 1139.88 | 1458.48 | 1719.26 | 1939.92 | 2578.30 | 1167.02 | 1493.88 | 1760.56 | 1985.94 | 2640.84 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
## Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 30 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 31 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 31.86 | 40.12 | 47.20 | 51.92 | 72.63 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 32 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 31.86 | 40.12 | 47.20 | 51.92 | 74.77 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 33 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 33.06 | 40.12 | 47.20 | 51.92 | 79.04 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 34 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 33.06 | 40.12 | 48.14 | 51.92 | 83.31 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 35 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 35.13 | 41.25 | 48.14 | 51.92 | 85.45 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 36 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 37.20 | 43.32 | 50.23 | 53.76 | 90.04 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 37 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 39.26 | 45.38 | 54.42 | 55.83 | 94.81 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 38 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 39.26 | 47.44 | 56.51 | 57.90 | 99.59 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 39 | 21.24 | 25.96 | 30.68 | 33.04 | 44.84 | 41.51 | 49.51 | 58.60 | 62.03 | 106.75 | 77.27 | 96.06 | 112.77 | 123.21 | 167.06 |
| 40 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 43.81 | 53.31 | 59.66 | 64.52 | 113.43 | 81.44 | 104.41 | 119.03 | 131.56 | 177.50 |
| 41 | 22.42 | 28.32 | 31.86 | 35.40 | 48.38 | 46.36 | 55.80 | 61.97 | 66.87 | 118.70 | 81.44 | 104.41 | 119.03 | 131.56 | 177.50 |
| 42 | 24.33 | 28.81 | 31.89 | 35.40 | 48.38 | 46.58 | 58.45 | 64.57 | 71.58 | 124.54 | 81.44 | 104.41 | 119.03 | 131.56 | 177.50 |
| 43 | 24.51 | 29.00 | 34.11 | 36.36 | 50.37 | 49.16 | 61.12 | 69.52 | 74.26 | 130.41 | 81.44 | 104.41 | 119.03 | 131.56 | 177.50 |
| 44 | 24.68 | 31.28 | 34.33 | 36.59 | 52.70 | 51.77 | 63.82 | 72.17 | 76.95 | 133.65 | 81.44 | 104.41 | 119.03 | 131.56 | 177.50 |
| 45 | 24.92 | 31.59 | 36.77 | 37.81 | 53.96 | 54.41 | 66.42 | 74.91 | 78.82 | 139.34 | 85.62 | 110.68 | 125.30 | 139.92 | 187.95 |
| 46 | 27.19 | 33.92 | 37.02 | 40.06 | 56.26 | 54.67 | 71.63 | 79.99 | 81.48 | 139.92 | 85.62 | 110.68 | 125.30 | 139.92 | 187.95 |
| 47 | 27.39 | 34.14 | 39.33 | 42.34 | 58.58 | 57.58 | 74.49 | 82.73 | 86.48 | 139.92 | 85.62 | 110.68 | 125.30 | 139.92 | 187.95 |
| 48 | 27.58 | 36.51 | 41.68 | 42.62 | 60.91 | 60.60 | 77.63 | 88.48 | 91.66 | 139.92 | 85.62 | 110.68 | 125.30 | 139.92 | 187.95 |
| 49 | 29.97 | 36.76 | 41.96 | 44.94 | 65.67 | 62.65 | 83.53 | 91.61 | 94.73 | 139.92 | 85.62 | 110.68 | 125.30 | 139.92 | 187.95 |
| 50 | 30.26 | 37.97 | 43.22 | 49.14 | 68.25 | 65.89 | 81.70 | 94.62 | 101.63 | 154.53 | 93.97 | 121.12 | 137.83 | 156.62 | 208.83 |
| 51 | 32.68 | 40.42 | 47.13 | 51.68 | 71.55 | 68.78 | 84.47 | 102.15 | 107.03 | 158.71 | 98.15 | 125.30 | 144.09 | 160.80 | 213.01 |
| 52 | 32.94 | 40.76 | 46.22 | 52.92 | 76.43 | 74.27 | 90.19 | 101.00 | 108.78 | 164.97 | 100.24 | 127.39 | 146.18 | 164.97 | 219.27 |
| 53 | 35.41 | 43.26 | 50.14 | 53.36 | 81.43 | 77.23 | 95.79 | 110.73 | 114.43 | 171.24 | 104.41 | 129.47 | 152.45 | 167.06 | 223.45 |
| 54 | 35.68 | 43.61 | 50.53 | 56.04 | 84.89 | 79.98 | 96.70 | 114.48 | 119.99 | 175.42 | 106.50 | 133.65 | 154.53 | 173.33 | 227.62 |
| 55 | 36.78 | 46.16 | 51.74 | 58.66 | 89.92 | 83.53 | 104.58 | 116.19 | 125.76 | 181.68 | 106.50 | 135.74 | 154.53 | 177.50 | 233.89 |
| 56 | 40.69 | 48.75 | 56.64 | 62.19 | 99.05 | 87.71 | 110.06 | 123.64 | 132.01 | 192.12 | 112.77 | 142.00 | 164.97 | 181.68 | 246.42 |
| 57 | 43.27 | 52.26 | 59.40 | 67.28 | 106.49 | 91.99 | 113.38 | 129.69 | 138.03 | 206.74 | 116.94 | 148.27 | 173.33 | 194.21 | 261.04 |
| 58 | 44.52 | 55.01 | 64.39 | 72.30 | 112.34 | 95.24 | 114.70 | 137.10 | 146.14 | 221.36 | 123.21 | 158.71 | 183.77 | 204.65 | 273.57 |
| 59 | 49.38 | 59.99 | 68.11 | 76.19 | 122.30 | 100.75 | 124.82 | 141.21 | 152.63 | 238.07 | 129.47 | 167.06 | 192.12 | 216.30 | 292.36 |
| 60 | 50.71 | 65.02 | 73.28 | 81.40 | 130.67 | 104.14 | 130.05 | 147.36 | 159.20 | 252.68 | 135.74 | 177.50 | 204.65 | 219.93 | 309.07 |
| 61 | 55.71 | 70.17 | 80.71 | 88.97 | 140.97 | 111.95 | 140.52 | 157.98 | 169.85 | 263.33 | 141.79 | 184.33 | 212.69 | 230.51 | 320.05 |
| 62 | 60.76 | 76.21 | 83.28 | 93.81 | 152.21 | 118.08 | 147.36 | 167.50 | 179.55 | 272.85 | 147.22 | 188.44 | 217.89 | 241.87 | 329.77 |
| 63 | 68.33 | 81.48 | 92.21 | 101.51 | 159.31 | 127.32 | 156.18 | 178.21 | 191.04 | 283.14 | 152.02 | 197.63 | 226.13 | 252.29 | 340.15 |
| 64 | 72.01 | 86.28 | 100.86 | 108.00 | 173.15 | 132.35 | 163.26 | 192.25 | 202.69 | 292.28 | 156.25 | 200.37 | 235.30 | 261.03 | 351.11 |
| 65 | 79.78 | 92.70 | 107.46 | 116.90 | 184.58 | 137.24 | 174.67 | 202.12 | 215.19 | 306.57 | 162.20 | 206.75 | 244.18 | 270.92 | 363.60 |
| 66 | 85.61 | 102.37 | 118.06 | 129.04 | 198.60 | 141.57 | 183.01 | 214.08 | 231.47 | 319.40 | 167.47 | 215.81 | 252.07 | 283.14 | 376.37 |
| 67 | 95.49 | 114.38 | 128.65 | 142.12 | 218.37 | 148.68 | 190.45 | 220.52 | 250.23 | 332.45 | 173.74 | 223.86 | 257.27 | 292.35 | 389.25 |
| 68 | 103.77 | 127.63 | 141.72 | 155.32 | 234.13 | 153.40 | 198.61 | 230.90 | 261.58 | 347.16 | 177.62 | 232.52 | 268.04 | 303.57 | 403.68 |
| 69 | 112.02 | 139.86 | 156.39 | 171.01 | 249.41 | 160.56 | 210.44 | 241.62 | 274.35 | 364.77 | 185.50 | 241.62 | 279.03 | 314.88 | 420.88 |
| 70 | 123.24 | 156.31 | 173.66 | 190.61 | 269.03 | 172.84 | 222.44 | 260.01 | 291.57 | 389.26 | 196.89 | 254.00 | 296.08 | 333.65 | 443.37 |
| 71 | 133.40 | 168.20 | 194.30 | 215.06 | 291.45 | 187.05 | 237.80 | 279.85 | 314.65 | 419.05 | 210.25 | 271.15 | 316.10 | 356.70 | 474.15 |
| 72 | 145.60 | 184.80 | 211.40 | 236.60 | 317.80 | 201.60 | 260.40 | 302.40 | 341.60 | 452.20 | 225.40 | 292.60 | 338.80 | 383.60 | 509.60 |
| 73 | 156.60 | 201.15 | 230.85 | 256.50 | 346.95 | 214.65 | 282.15 | 326.70 | 367.20 | 490.05 | 240.30 | 313.20 | 364.50 | 410.40 | 546.75 |
| 74 | 171.60 | 218.40 | 252.20 | 280.80 | 377.00 | 234.00 | 302.90 | 352.30 | 397.80 | 527.80 | 257.40 | 335.40 | 390.00 | 440.70 | 585.00 |
| 75 | 187.50 | 238.75 | 275.00 | 306.25 | 412.50 | 251.25 | 326.25 | 380.00 | 430.00 | 571.25 | 276.25 | 358.75 | 417.50 | 471.25 | 626.25 |
| 76 | 204.00 | 261.60 | 301.20 | 337.20 | 452.40 | 270.00 | 352.80 | 410.40 | 464.40 | 616.80 | 292.80 | 382.80 | 447.60 | 505.20 | 670.80 |
| 77 | 226.56 | 292.64 | 338.66 | 378.78 | 508.58 | 296.18 | 388.22 | 455.48 | 515.66 | 683.22 | 318.60 | 418.90 | 489.70 | 555.78 | 736.32 |
| 78 | 256.06 | 331.58 | 384.68 | 430.70 | 577.02 | 329.22 | 434.24 | 508.58 | 577.02 | 763.46 | 352.82 | 463.74 | 543.98 | 617.14 | 816.56 |
| 79 | 285.56 | 370.52 | 430.70 | 482.62 | 645.46 | 362.26 | 477.90 | 562.86 | 639.56 | 843.70 | 384.68 | 507.40 | 598.26 | 678.50 | 896.80 |
| 80 | 313.88 | 408.28 | 475.54 | 532.18 | 712.72 | 394.12 | 520.38 | 613.60 | 696.20 | 920.40 | 417.72 | 551.06 | 649.00 | 736.32 | 973.50 |
| 81 | 341.02 | 443.68 | 516.84 | 579.38 | 774.08 | 424.80 | 560.50 | 660.80 | 749.30 | 988.84 | 446.04 | 590.00 | 695.02 | 789.42 | 1041.94 |
| 82 | 368.16 | 477.90 | 555.78 | 624.22 | 834.26 | 453.12 | 597.08 | 702.10 | 797.68 | 1053.74 | 476.72 | 628.94 | 738.68 | 838.98 | 1109.20 |
| 83 | 394.12 | 512.12 | 597.08 | 669.06 | 894.44 | 480.26 | 633.66 | 745.76 | 846.06 | 1118.64 | 505.04 | 665.52 | 783.52 | 887.36 | 1174.10 |
| 84 | 423.62 | 549.88 | 639.56 | 718.62 | 959.34 | 510.94 | 672.60 | 790.60 | 896.80 | 1184.72 | 535.72 | 705.64 | 828.36 | 940.46 | 1243.72 |
| 85 | 455.48 | 592.36 | 689.12 | 772.90 | 1033.68 | 543.98 | 716.26 | 841.34 | 953.44 | 1262.60 | 568.76 | 749.30 | 880.28 | 997.10 | 1320.42 |
| 86 | 492.06 | 638.38 | 742.22 | 833.08 | 1113.92 | 580.56 | 762.28 | 894.44 | 1013.62 | 1342.84 | 605.34 | 795.32 | 933.38 | 1057.28 | 1400.66 |
| 87 | 528.64 | 685.58 | 798.86 | 896.80 | 1198.88 | 617.14 | 809.48 | 951.08 | 1077.34 | 1427.80 | 641.92 | 842.52 | 990.02 | 1121.00 | 1485.62 |
| 88 | 568.76 | 738.68 | 860.22 | 965.24 | 1289.74 | 657.26 | 862.58 | 1012.44 | 1145.78 | 1518.66 | 682.04 | 895.62 | 1051.38 | 1189.44 | 1576.48 |
| 89 | 612.42 | 795.32 | 926.30 | 1039.58 | 1388.86 | 700.92 | 919.22 | 1078.52 | 1220.12 | 1617.78 | 725.70 | 952.26 | 1117.46 | 1263.78 | 1675.60 |
| 90 | 660.80 | 857.86 | 999.46 | 1119.82 | 1498.60 | 749.30 | 981.76 | 1151.68 | 1300.36 | 1727.52 | 774.08 | 1014.80 | 1190.62 | 1344.02 | 1785.34 |
| 91 | 712.72 | 925.12 | 1076.16 | 1207.14 | 1615.42 | 801.22 | 1049.02 | 1228.38 | 1387.68 | 1844.34 | 826.00 | 1082.06 | 1267.32 | 1431.34 | 1902.16 |
| 92 | 765.82 | 994.74 | 1158.76 | 1300.36 | 1738.14 | 854.32 | 1118.64 | 1310.98 | 1480.90 | 1967.06 | 879.10 | 1151.68 | 1349.92 | 1524.56 | 2024.88 |
| 93 | 826.00 | 1071.44 | 1247.26 | 1399.48 | 1870.30 | 914.50 | 1195.34 | 1399.48 | 1580.02 | 2099.22 | 939.28 | 1228.38 | 1438.42 | 1623.68 | 2157.04 |
| 94 | 888.54 | 1154.04 | 1342.84 | 1506.86 | 2015.44 | 977.04 | 1277.94 | 1495.06 | 1687.40 | 2244.36 | 1001.82 | 1310.98 | 1534.00 | 1731.06 | 2302.18 |
| 95 | 958.16 | 1243.72 | 1447.86 | 1624.86 | 2172.38 | 1046.66 | 1367.62 | 1600.08 | 1805.40 | 2401.30 | 1071.44 | 1400.66 | 1639.02 | 1849.06 | 2459.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 30 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 31 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 50.74 | 63.72 | 75.52 | 86.14 | 115.72 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 32 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 50.74 | 63.72 | 75.52 | 86.14 | 119.12 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 33 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 52.66 | 63.72 | 75.52 | 86.14 | 125.93 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 34 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 52.66 | 63.72 | 77.02 | 86.14 | 132.74 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 35 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 55.95 | 65.52 | 77.02 | 86.14 | 136.14 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 36 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 59.24 | 68.80 | 80.37 | 89.20 | 143.45 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 37 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 62.53 | 72.07 | 87.07 | 92.63 | 151.06 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 38 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 62.53 | 75.35 | 90.42 | 96.06 | 158.67 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 39 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 | 66.10 | 78.63 | 93.77 | 102.92 | 170.08 | 121.12 | 148.27 | 175.42 | 200.48 | 261.04 |
| 40 | 35.40 | 42.48 | 49.56 | 55.46 | 75.52 | 71.00 | 83.57 | 95.18 | 104.33 | 179.01 | 129.47 | 158.71 | 185.86 | 208.83 | 279.83 |
| 41 | 35.40 | 42.48 | 49.56 | 55.46 | 75.52 | 75.13 | 87.46 | 98.86 | 108.14 | 187.32 | 129.47 | 158.71 | 185.86 | 208.83 | 279.83 |
| 42 | 38.42 | 43.22 | 49.60 | 55.46 | 75.52 | 75.49 | 91.62 | 103.01 | 115.74 | 196.54 | 129.47 | 158.71 | 185.86 | 208.83 | 279.83 |
| 43 | 38.69 | 43.51 | 53.05 | 56.96 | 78.63 | 79.68 | 95.81 | 110.90 | 120.07 | 205.81 | 129.47 | 158.71 | 185.86 | 208.83 | 279.83 |
| 44 | 38.97 | 46.92 | 53.41 | 57.33 | 82.26 | 83.90 | 100.04 | 115.13 | 124.44 | 210.92 | 129.47 | 158.71 | 185.86 | 208.83 | 279.83 |
| 45 | 38.63 | 47.38 | 57.06 | 62.21 | 84.08 | 88.87 | 102.95 | 118.19 | 131.90 | 224.61 | 133.65 | 171.24 | 198.39 | 223.45 | 296.54 |
| 46 | 42.15 | 50.87 | 57.44 | 65.91 | 87.67 | 89.29 | 111.02 | 126.21 | 136.36 | 225.54 | 133.65 | 171.24 | 198.39 | 223.45 | 296.54 |
| 47 | 42.45 | 51.21 | 61.03 | 69.66 | 91.28 | 94.05 | 115.46 | 130.53 | 144.72 | 225.54 | 133.65 | 171.24 | 198.39 | 223.45 | 296.54 |
| 48 | 42.75 | 54.77 | 64.67 | 70.12 | 94.91 | 98.98 | 120.33 | 139.60 | 153.39 | 225.54 | 133.65 | 171.24 | 198.39 | 223.45 | 296.54 |
| 49 | 46.45 | 55.13 | 65.11 | 73.94 | 102.32 | 102.33 | 129.47 | 144.54 | 158.54 | 225.54 | 133.65 | 171.24 | 198.39 | 223.45 | 296.54 |
| 50 | 48.15 | 58.31 | 69.72 | 76.44 | 106.65 | 106.59 | 129.20 | 154.48 | 163.33 | 250.59 | 150.36 | 187.95 | 219.27 | 248.51 | 329.95 |
| 51 | 51.16 | 62.72 | 74.26 | 81.00 | 113.89 | 112.02 | 133.28 | 163.04 | 171.61 | 258.95 | 156.62 | 194.21 | 227.62 | 256.86 | 342.48 |
| 52 | 50.79 | 62.50 | 73.41 | 84.95 | 119.89 | 116.42 | 145.10 | 163.88 | 178.85 | 265.21 | 160.80 | 202.56 | 233.89 | 267.30 | 350.83 |
| 53 | 55.24 | 66.98 | 76.60 | 86.19 | 129.05 | 123.98 | 151.67 | 174.00 | 187.59 | 279.83 | 167.06 | 208.83 | 242.24 | 275.65 | 365.45 |
| 54 | 54.89 | 68.14 | 77.85 | 88.85 | 135.19 | 123.97 | 155.90 | 182.76 | 194.98 | 286.10 | 171.24 | 215.09 | 250.59 | 286.10 | 375.89 |
| 55 | 58.00 | 72.74 | 82.50 | 92.18 | 142.91 | 133.65 | 168.14 | 191.61 | 203.88 | 296.54 | 175.42 | 223.45 | 256.86 | 290.27 | 388.42 |
| 56 | 63.95 | 76.61 | 89.21 | 98.94 | 156.83 | 142.00 | 175.29 | 199.41 | 214.27 | 313.24 | 183.77 | 231.80 | 269.39 | 304.89 | 407.22 |
| 57 | 66.35 | 81.92 | 92.55 | 106.52 | 165.48 | 145.14 | 181.00 | 208.30 | 225.70 | 332.04 | 190.03 | 242.24 | 281.92 | 321.60 | 426.01 |
| 58 | 69.56 | 86.64 | 102.18 | 114.84 | 177.46 | 150.80 | 187.35 | 220.13 | 236.78 | 357.10 | 202.56 | 258.95 | 302.80 | 338.30 | 451.07 |
| 59 | 78.43 | 93.47 | 108.42 | 120.51 | 190.78 | 163.96 | 197.80 | 229.70 | 247.80 | 382.16 | 213.01 | 271.48 | 317.42 | 357.72 | 476.13 |
| 60 | 80.29 | 103.18 | 116.14 | 129.69 | 204.18 | 167.79 | 208.09 | 239.46 | 261.79 | 407.22 | 225.54 | 288.18 | 336.21 | 363.89 | 503.28 |
| 61 | 88.56 | 109.47 | 127.44 | 140.41 | 221.29 | 178.36 | 221.88 | 254.22 | 273.84 | 425.38 | 232.95 | 295.74 | 346.38 | 377.01 | 518.56 |
| 62 | 95.47 | 120.79 | 133.24 | 151.22 | 240.87 | 192.36 | 237.62 | 273.10 | 293.50 | 439.70 | 237.52 | 306.22 | 355.29 | 396.67 | 533.92 |
| 63 | 109.33 | 127.22 | 146.12 | 163.55 | 252.93 | 207.13 | 248.80 | 288.02 | 314.97 | 457.96 | 247.03 | 313.54 | 364.85 | 410.43 | 547.27 |
| 64 | 115.51 | 138.04 | 159.93 | 173.92 | 276.37 | 215.07 | 265.52 | 310.83 | 331.06 | 474.27 | 253.68 | 321.69 | 376.84 | 426.47 | 564.34 |
| 65 | 128.88 | 149.75 | 169.67 | 190.14 | 294.02 | 224.58 | 285.18 | 326.90 | 356.40 | 495.50 | 263.79 | 335.08 | 388.56 | 442.03 | 582.83 |
| 66 | 137.58 | 162.93 | 188.61 | 207.03 | 320.70 | 231.35 | 295.23 | 347.02 | 378.01 | 521.40 | 271.06 | 345.30 | 404.00 | 457.52 | 607.72 |
| 67 | 153.40 | 182.71 | 207.59 | 229.68 | 349.72 | 240.57 | 309.06 | 360.85 | 408.71 | 539.60 | 278.99 | 357.51 | 417.65 | 474.45 | 626.47 |
| 68 | 168.23 | 202.08 | 228.82 | 250.24 | 374.61 | 250.28 | 318.10 | 374.61 | 424.67 | 561.92 | 290.65 | 368.15 | 432.74 | 490.87 | 647.50 |
| 69 | 182.04 | 219.56 | 252.29 | 273.04 | 397.50 | 263.44 | 333.59 | 392.82 | 445.82 | 589.24 | 300.85 | 383.47 | 452.06 | 511.29 | 674.97 |
| 70 | 195.38 | 244.98 | 275.81 | 303.84 | 426.84 | 278.04 | 354.69 | 416.31 | 471.92 | 625.22 | 315.62 | 404.29 | 474.93 | 536.55 | 710.89 |
| 71 | 208.80 | 263.90 | 305.95 | 339.79 | 459.65 | 297.25 | 378.45 | 445.15 | 506.05 | 668.45 | 333.50 | 427.75 | 501.70 | 569.85 | 752.55 |
| 72 | 226.80 | 282.80 | 329.00 | 369.60 | 494.20 | 319.20 | 404.60 | 477.40 | 541.80 | 715.40 | 355.60 | 453.60 | 532.00 | 604.80 | 800.80 |
| 73 | 243.00 | 306.45 | 355.05 | 398.25 | 531.90 | 340.20 | 436.05 | 511.65 | 580.50 | 766.80 | 376.65 | 483.30 | 567.00 | 643.95 | 849.15 |
| 74 | 262.60 | 330.20 | 383.50 | 429.00 | 574.60 | 364.00 | 466.70 | 548.60 | 622.70 | 820.30 | 400.40 | 512.20 | 601.90 | 682.50 | 902.20 |
| 75 | 283.75 | 356.25 | 413.75 | 463.75 | 620.00 | 388.75 | 496.25 | 583.75 | 665.00 | 876.25 | 422.50 | 540.00 | 636.25 | 722.50 | 953.75 |
| 76 | 306.00 | 385.20 | 448.80 | 502.80 | 673.20 | 412.80 | 529.20 | 624.00 | 710.40 | 937.20 | 446.40 | 571.20 | 673.20 | 764.40 | 1010.40 |
| 77 | 337.48 | 427.16 | 497.96 | 560.50 | 748.12 | 449.58 | 578.20 | 683.22 | 779.98 | 1025.42 | 480.26 | 618.32 | 730.42 | 831.90 | 1096.22 |
| 78 | 377.60 | 477.90 | 559.32 | 631.30 | 840.16 | 495.60 | 637.20 | 756.38 | 864.94 | 1136.34 | 523.92 | 676.14 | 801.22 | 915.68 | 1203.60 |
| 79 | 417.72 | 531.00 | 623.04 | 702.10 | 934.56 | 541.62 | 699.74 | 831.90 | 949.90 | 1247.26 | 569.94 | 736.32 | 874.38 | 998.28 | 1310.98 |
| 80 | 459.02 | 582.92 | 685.58 | 772.90 | 1026.60 | 587.64 | 758.74 | 903.88 | 1032.50 | 1352.28 | 614.78 | 794.14 | 945.18 | 1079.70 | 1416.00 |
| 81 | 497.96 | 632.48 | 743.40 | 838.98 | 1115.10 | 628.94 | 813.02 | 967.60 | 1106.84 | 1451.40 | 657.26 | 849.60 | 1010.08 | 1154.04 | 1515.12 |
| 82 | 535.72 | 682.04 | 801.22 | 902.70 | 1201.24 | 670.24 | 867.30 | 1031.32 | 1176.46 | 1546.98 | 699.74 | 903.88 | 1073.80 | 1224.84 | 1610.70 |
| 83 | 574.66 | 730.42 | 859.04 | 968.78 | 1288.56 | 712.72 | 919.22 | 1092.68 | 1248.44 | 1639.02 | 741.04 | 955.80 | 1136.34 | 1296.82 | 1705.10 |
| 84 | 618.32 | 785.88 | 922.76 | 1039.58 | 1384.14 | 757.56 | 977.04 | 1158.76 | 1321.60 | 1739.32 | 787.06 | 1015.98 | 1204.78 | 1373.52 | 1807.76 |
| 85 | 665.52 | 844.88 | 993.56 | 1118.64 | 1490.34 | 805.94 | 1038.40 | 1231.92 | 1404.20 | 1850.24 | 836.62 | 1077.34 | 1279.12 | 1456.12 | 1918.68 |
| 86 | 717.44 | 910.96 | 1071.44 | 1207.14 | 1605.98 | 857.86 | 1104.48 | 1309.80 | 1492.70 | 1965.88 | 888.54 | 1143.42 | 1357.00 | 1544.62 | 2034.32 |
| 87 | 772.90 | 981.76 | 1152.86 | 1299.18 | 1727.52 | 913.32 | 1175.28 | 1391.22 | 1584.74 | 2087.42 | 944.00 | 1214.22 | 1438.42 | 1636.66 | 2155.86 |
| 88 | 830.72 | 1054.92 | 1240.18 | 1398.30 | 1859.68 | 971.14 | 1248.44 | 1478.54 | 1683.86 | 2219.58 | 1001.82 | 1287.38 | 1525.74 | 1735.78 | 2288.02 |
| 89 | 895.62 | 1137.52 | 1335.76 | 1505.68 | 2002.46 | 1036.04 | 1331.04 | 1574.12 | 1791.24 | 2362.36 | 1066.72 | 1369.98 | 1621.32 | 1843.16 | 2430.80 |
| 90 | 965.24 | 1227.20 | 1439.60 | 1623.68 | 2159.40 | 1105.66 | 1420.72 | 1677.96 | 1909.24 | 2519.30 | 1136.34 | 1459.66 | 1725.16 | 1961.16 | 2587.74 |
| 91 | 1039.58 | 1321.60 | 1552.88 | 1749.94 | 2326.96 | 1180.00 | 1515.12 | 1791.24 | 2035.50 | 2686.86 | 1210.68 | 1554.06 | 1838.44 | 2087.42 | 2755.30 |
| 92 | 1119.82 | 1423.08 | 1670.88 | 1883.28 | 2506.32 | 1260.24 | 1616.60 | 1909.24 | 2168.84 | 2866.22 | 1290.92 | 1655.54 | 1956.44 | 2220.76 | 2934.66 |
| 93 | 1204.78 | 1531.64 | 1798.32 | 2027.24 | 2697.48 | 1345.20 | 1725.16 | 2036.68 | 2312.80 | 3057.38 | 1375.88 | 1764.10 | 2083.88 | 2364.72 | 3125.82 |
| 94 | 1298.00 | 1648.46 | 1936.38 | 2183.00 | 2905.16 | 1438.42 | 1841.98 | 2174.74 | 2468.56 | 3265.06 | 1469.10 | 1880.92 | 2221.94 | 2520.48 | 3333.50 |
| 95 | 1399.48 | 1778.26 | 2087.42 | 2352.92 | 3131.72 | 1539.90 | 1971.78 | 2325.78 | 2638.48 | 3491.62 | 1570.58 | 2010.72 | 2372.98 | 2690.40 | 3560.06 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 30 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 31 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 44.84 | 57.82 | 66.08 | 75.52 | 104.64 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 32 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 44.84 | 57.82 | 66.08 | 75.52 | 107.72 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 33 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 46.53 | 57.82 | 66.08 | 75.52 | 113.87 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 34 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 46.53 | 57.82 | 67.39 | 75.52 | 120.03 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 35 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 49.44 | 59.45 | 67.39 | 75.52 | 123.11 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 36 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 52.35 | 62.43 | 70.32 | 78.20 | 129.72 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 37 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 55.26 | 65.40 | 76.18 | 81.21 | 136.60 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 38 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 55.26 | 68.37 | 79.11 | 84.22 | 143.48 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 39 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 58.42 | 71.35 | 82.04 | 90.23 | 153.80 | 104.41 | 135.74 | 156.62 | 177.50 | 233.89 |
| 40 | 30.68 | 38.94 | 43.66 | 49.56 | 66.08 | 61.93 | 74.93 | 83.81 | 91.98 | 159.51 | 112.77 | 142.00 | 164.97 | 185.86 | 248.51 |
| 41 | 30.68 | 38.94 | 43.66 | 49.56 | 66.08 | 65.54 | 78.42 | 87.06 | 95.33 | 166.92 | 112.77 | 142.00 | 164.97 | 185.86 | 248.51 |
| 42 | 33.29 | 39.62 | 43.70 | 49.56 | 66.08 | 65.86 | 82.14 | 90.71 | 102.04 | 175.14 | 112.77 | 142.00 | 164.97 | 185.86 | 248.51 |
| 43 | 33.53 | 39.88 | 46.74 | 50.90 | 68.80 | 69.51 | 85.90 | 97.66 | 105.85 | 183.40 | 112.77 | 142.00 | 164.97 | 185.86 | 248.51 |
| 44 | 33.77 | 43.01 | 47.05 | 51.23 | 71.98 | 73.19 | 89.69 | 101.38 | 109.70 | 187.95 | 112.77 | 142.00 | 164.97 | 185.86 | 248.51 |
| 45 | 34.89 | 42.52 | 50.72 | 54.89 | 74.04 | 77.98 | 91.33 | 106.53 | 117.43 | 197.58 | 121.12 | 150.36 | 175.42 | 200.48 | 261.04 |
| 46 | 38.07 | 45.66 | 51.06 | 58.16 | 77.20 | 78.36 | 98.49 | 113.76 | 121.39 | 198.39 | 121.12 | 150.36 | 175.42 | 200.48 | 261.04 |
| 47 | 38.34 | 45.96 | 54.25 | 61.46 | 80.38 | 82.54 | 102.42 | 117.66 | 128.84 | 198.39 | 121.12 | 150.36 | 175.42 | 200.48 | 261.04 |
| 48 | 38.62 | 49.15 | 57.49 | 61.87 | 83.57 | 86.86 | 106.74 | 125.84 | 136.56 | 198.39 | 121.12 | 150.36 | 175.42 | 200.48 | 261.04 |
| 49 | 41.95 | 49.48 | 57.87 | 65.24 | 90.10 | 89.80 | 114.86 | 130.29 | 141.14 | 198.39 | 121.12 | 150.36 | 175.42 | 200.48 | 261.04 |
| 50 | 42.64 | 52.89 | 61.35 | 68.25 | 93.85 | 94.96 | 115.90 | 135.17 | 147.00 | 221.36 | 133.65 | 169.15 | 196.30 | 221.36 | 292.36 |
| 51 | 45.47 | 55.75 | 65.69 | 72.63 | 100.75 | 98.26 | 118.26 | 145.36 | 155.00 | 229.71 | 137.83 | 173.33 | 202.56 | 227.62 | 302.80 |
| 52 | 45.30 | 57.06 | 63.90 | 75.20 | 107.90 | 104.38 | 129.41 | 144.82 | 160.41 | 240.15 | 142.00 | 181.68 | 208.83 | 235.98 | 313.24 |
| 53 | 48.16 | 60.01 | 69.64 | 75.25 | 113.69 | 109.75 | 135.71 | 158.18 | 166.96 | 246.42 | 146.18 | 185.86 | 217.18 | 244.33 | 323.69 |
| 54 | 48.03 | 59.97 | 69.65 | 77.91 | 121.04 | 109.97 | 136.17 | 164.69 | 172.48 | 254.77 | 150.36 | 190.03 | 221.36 | 250.59 | 336.21 |
| 55 | 50.93 | 64.34 | 74.11 | 82.41 | 126.86 | 119.03 | 147.64 | 171.23 | 181.02 | 263.12 | 152.45 | 196.30 | 229.71 | 258.95 | 344.57 |
| 56 | 56.68 | 66.86 | 79.30 | 89.05 | 140.32 | 127.39 | 154.90 | 177.48 | 191.32 | 281.92 | 164.97 | 206.74 | 240.15 | 271.48 | 363.36 |
| 57 | 60.58 | 73.44 | 84.26 | 93.91 | 147.45 | 132.88 | 163.10 | 186.68 | 199.59 | 296.54 | 173.33 | 217.18 | 256.86 | 284.01 | 377.98 |
| 58 | 61.21 | 77.01 | 90.98 | 103.49 | 157.93 | 134.93 | 166.32 | 195.03 | 212.73 | 317.42 | 179.59 | 229.71 | 269.39 | 304.89 | 400.95 |
| 59 | 68.26 | 85.10 | 95.91 | 108.05 | 171.22 | 142.23 | 180.51 | 203.34 | 220.86 | 340.39 | 187.95 | 244.33 | 281.92 | 318.20 | 426.01 |
| 60 | 71.84 | 91.88 | 103.70 | 115.89 | 182.94 | 148.50 | 185.79 | 213.67 | 231.72 | 365.45 | 200.48 | 256.86 | 298.63 | 323.90 | 448.98 |
| 61 | 78.56 | 96.84 | 113.28 | 125.12 | 196.70 | 159.38 | 195.99 | 225.17 | 246.11 | 378.79 | 206.61 | 263.33 | 307.89 | 337.94 | 461.84 |
| 62 | 85.35 | 106.41 | 119.37 | 134.42 | 215.78 | 171.41 | 209.99 | 242.15 | 260.70 | 394.55 | 213.96 | 270.88 | 318.00 | 354.10 | 475.03 |
| 63 | 97.18 | 112.92 | 129.09 | 143.81 | 226.65 | 184.32 | 221.56 | 257.42 | 277.10 | 408.56 | 220.43 | 277.44 | 323.04 | 363.37 | 488.37 |
| 64 | 102.01 | 123.66 | 142.64 | 154.29 | 248.06 | 189.34 | 236.81 | 276.70 | 293.90 | 426.47 | 224.27 | 286.77 | 336.40 | 378.68 | 503.68 |
| 65 | 113.54 | 131.21 | 151.29 | 169.01 | 262.98 | 197.84 | 253.10 | 289.99 | 316.05 | 443.81 | 231.71 | 295.87 | 347.56 | 392.12 | 522.23 |
| 66 | 122.29 | 145.63 | 168.45 | 185.76 | 284.88 | 207.18 | 264.15 | 310.77 | 339.71 | 464.42 | 239.98 | 309.04 | 360.83 | 409.18 | 542.11 |
| 67 | 136.18 | 161.92 | 185.66 | 203.84 | 310.32 | 215.51 | 272.31 | 320.75 | 363.66 | 479.46 | 248.92 | 317.41 | 372.54 | 422.66 | 556.31 |
| 68 | 149.36 | 180.81 | 203.73 | 221.48 | 334.25 | 222.83 | 284.19 | 332.63 | 377.84 | 500.56 | 258.35 | 329.40 | 385.92 | 435.97 | 578.07 |
| 69 | 160.26 | 195.50 | 224.26 | 242.86 | 353.85 | 232.27 | 297.74 | 350.74 | 395.94 | 523.77 | 266.56 | 341.38 | 402.18 | 453.62 | 600.15 |
| 70 | 174.34 | 217.93 | 245.17 | 270.87 | 378.74 | 249.49 | 315.62 | 369.72 | 420.82 | 556.09 | 282.55 | 359.20 | 420.82 | 479.44 | 631.24 |
| 71 | 187.05 | 234.90 | 272.60 | 301.08 | 408.90 | 265.35 | 336.40 | 397.30 | 449.50 | 594.50 | 297.25 | 379.90 | 446.60 | 506.05 | 669.90 |
| 72 | 201.60 | 252.00 | 292.60 | 327.60 | 439.60 | 282.80 | 361.20 | 424.20 | 481.60 | 637.00 | 317.80 | 403.20 | 474.60 | 537.60 | 712.60 |
| 73 | 217.35 | 271.35 | 315.90 | 353.70 | 473.85 | 303.75 | 386.10 | 454.95 | 517.05 | 683.10 | 336.15 | 429.30 | 504.90 | 572.40 | 756.00 |
| 74 | 234.00 | 293.80 | 340.60 | 382.20 | 510.90 | 323.70 | 413.40 | 486.20 | 553.80 | 730.60 | 356.20 | 455.00 | 535.60 | 607.10 | 802.10 |
| 75 | 251.25 | 316.25 | 368.75 | 412.50 | 552.50 | 345.00 | 441.25 | 521.25 | 591.25 | 781.25 | 375.00 | 481.25 | 566.25 | 642.50 | 850.00 |
| 76 | 272.40 | 343.20 | 398.40 | 447.60 | 598.80 | 367.20 | 471.60 | 555.60 | 632.40 | 834.00 | 396.00 | 508.80 | 598.80 | 680.40 | 898.80 |
| 77 | 300.90 | 379.96 | 443.68 | 497.96 | 665.52 | 401.20 | 514.48 | 608.88 | 692.66 | 913.32 | 428.34 | 549.88 | 650.18 | 739.86 | 974.68 |
| 78 | 336.30 | 425.98 | 497.96 | 560.50 | 748.12 | 441.32 | 568.76 | 673.78 | 769.36 | 1011.26 | 467.28 | 602.98 | 713.90 | 814.20 | 1071.44 |
| 79 | 372.88 | 472.00 | 554.60 | 624.22 | 831.90 | 483.80 | 621.86 | 739.86 | 844.88 | 1109.20 | 507.40 | 654.90 | 777.62 | 887.36 | 1167.02 |
| 80 | 409.46 | 519.20 | 610.06 | 686.76 | 913.32 | 523.92 | 674.96 | 803.58 | 918.04 | 1203.60 | 548.70 | 708.00 | 841.34 | 959.34 | 1260.24 |
| 81 | 442.50 | 562.86 | 661.98 | 746.94 | 993.56 | 559.32 | 723.34 | 861.40 | 985.30 | 1293.28 | 584.10 | 756.38 | 899.16 | 1027.78 | 1348.74 |
| 82 | 477.90 | 606.52 | 712.72 | 803.58 | 1067.90 | 597.08 | 771.72 | 918.04 | 1047.84 | 1374.70 | 623.04 | 803.58 | 955.80 | 1090.32 | 1432.52 |
| 83 | 513.30 | 650.18 | 764.64 | 861.40 | 1146.96 | 634.84 | 817.74 | 972.32 | 1109.20 | 1458.48 | 660.80 | 851.96 | 1012.44 | 1154.04 | 1518.66 |
| 84 | 549.88 | 698.56 | 820.10 | 925.12 | 1231.92 | 673.78 | 868.48 | 1030.14 | 1176.46 | 1548.16 | 700.92 | 902.70 | 1071.44 | 1222.48 | 1608.34 |
| 85 | 592.36 | 752.84 | 883.82 | 997.10 | 1325.14 | 717.44 | 923.94 | 1096.22 | 1251.98 | 1644.92 | 744.58 | 959.34 | 1138.70 | 1296.82 | 1706.28 |
| 86 | 638.38 | 811.84 | 952.26 | 1073.80 | 1428.98 | 763.46 | 982.94 | 1164.66 | 1328.68 | 1748.76 | 790.60 | 1018.34 | 1207.14 | 1373.52 | 1810.12 |
| 87 | 686.76 | 873.20 | 1025.42 | 1156.40 | 1538.72 | 811.84 | 1044.30 | 1237.82 | 1411.28 | 1858.50 | 838.98 | 1079.70 | 1280.30 | 1456.12 | 1919.86 |
| 88 | 739.86 | 939.28 | 1103.30 | 1244.90 | 1655.54 | 864.94 | 1110.38 | 1315.70 | 1499.78 | 1975.32 | 892.08 | 1145.78 | 1358.18 | 1544.62 | 2036.68 |
| 89 | 796.50 | 1012.44 | 1189.44 | 1339.30 | 1781.80 | 921.58 | 1183.54 | 1401.84 | 1594.18 | 2101.58 | 948.72 | 1218.94 | 1444.32 | 1639.02 | 2162.94 |
| 90 | 859.04 | 1091.50 | 1281.48 | 1444.32 | 1922.22 | 984.12 | 1262.60 | 1493.88 | 1699.20 | 2242.00 | 1011.26 | 1298.00 | 1536.36 | 1744.04 | 2303.36 |
| 91 | 925.12 | 1176.46 | 1380.60 | 1557.60 | 2072.08 | 1050.20 | 1347.56 | 1593.00 | 1812.48 | 2391.86 | 1077.34 | 1382.96 | 1635.48 | 1857.32 | 2453.22 |
| 92 | 997.10 | 1266.14 | 1486.80 | 1675.60 | 2230.20 | 1122.18 | 1437.24 | 1699.20 | 1930.48 | 2549.98 | 1149.32 | 1472.64 | 1741.68 | 1975.32 | 2611.34 |
| 93 | 1072.62 | 1362.90 | 1600.08 | 1804.22 | 2400.12 | 1197.70 | 1534.00 | 1812.48 | 2059.10 | 2719.90 | 1224.84 | 1569.40 | 1854.96 | 2103.94 | 2781.26 |
| 94 | 1155.22 | 1467.92 | 1723.98 | 1943.46 | 2584.20 | 1280.30 | 1639.02 | 1936.38 | 2198.34 | 2903.98 | 1307.44 | 1674.42 | 1978.86 | 2243.18 | 2965.34 |
| 95 | 1244.90 | 1582.38 | 1858.50 | 2094.50 | 2787.16 | 1369.98 | 1753.48 | 2070.90 | 2349.38 | 3106.94 | 1397.12 | 1788.88 | 2113.38 | 2394.22 | 3168.30 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 30 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 31 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 41.30 | 54.28 | 61.36 | 68.44 | 94.79 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 32 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 41.30 | 54.28 | 61.36 | 68.44 | 97.58 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 33 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 42.86 | 54.28 | 61.36 | 68.44 | 103.15 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 34 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 42.86 | 54.28 | 62.58 | 68.44 | 108.73 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 35 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 45.54 | 55.81 | 62.58 | 68.44 | 111.52 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 36 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 48.22 | 58.61 | 65.30 | 70.87 | 117.51 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 37 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 50.90 | 61.40 | 70.74 | 73.59 | 123.74 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 38 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 50.90 | 64.19 | 73.46 | 76.32 | 129.97 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 39 | 25.96 | 34.22 | 37.76 | 42.48 | 56.64 | 53.81 | 66.98 | 76.18 | 81.77 | 139.32 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 40 | 28.32 | 35.40 | 40.12 | 46.02 | 61.36 | 55.89 | 69.16 | 78.13 | 85.11 | 147.11 | 102.33 | 131.56 | 152.45 | 171.24 | 227.62 |
| 41 | 28.32 | 35.40 | 40.12 | 46.02 | 61.36 | 59.14 | 72.38 | 81.16 | 88.22 | 153.93 | 102.33 | 131.56 | 152.45 | 171.24 | 227.62 |
| 42 | 30.73 | 36.02 | 40.15 | 46.02 | 61.36 | 59.43 | 75.83 | 84.56 | 94.42 | 161.52 | 102.33 | 131.56 | 152.45 | 171.24 | 227.62 |
| 43 | 30.95 | 36.26 | 42.95 | 47.26 | 63.89 | 62.73 | 79.29 | 91.04 | 97.95 | 169.13 | 102.33 | 131.56 | 152.45 | 171.24 | 227.62 |
| 44 | 31.18 | 39.10 | 43.23 | 47.57 | 66.84 | 66.05 | 82.79 | 94.51 | 101.51 | 173.33 | 102.33 | 131.56 | 152.45 | 171.24 | 227.62 |
| 45 | 31.15 | 38.88 | 45.65 | 50.01 | 69.02 | 70.73 | 84.69 | 96.55 | 106.17 | 183.02 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 46 | 33.99 | 41.74 | 45.95 | 52.99 | 71.97 | 71.07 | 91.32 | 103.10 | 109.75 | 183.77 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 47 | 34.23 | 42.02 | 48.83 | 56.00 | 74.93 | 74.86 | 94.97 | 106.63 | 116.48 | 183.77 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 48 | 34.48 | 44.94 | 51.74 | 56.37 | 77.91 | 78.78 | 98.98 | 114.04 | 123.46 | 183.77 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 49 | 37.46 | 45.24 | 52.08 | 59.44 | 83.99 | 81.44 | 106.50 | 118.08 | 127.60 | 183.77 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 50 | 39.89 | 47.46 | 57.17 | 61.42 | 86.74 | 89.15 | 106.40 | 125.52 | 132.48 | 202.56 | 123.21 | 154.53 | 179.59 | 200.48 | 267.30 |
| 51 | 42.63 | 50.18 | 59.98 | 65.64 | 91.99 | 92.36 | 107.00 | 131.61 | 140.24 | 208.83 | 127.39 | 158.71 | 183.77 | 208.83 | 275.65 |
| 52 | 41.18 | 50.27 | 58.46 | 66.85 | 97.41 | 94.34 | 115.68 | 129.58 | 143.81 | 217.18 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 53 | 43.91 | 54.42 | 62.67 | 69.78 | 102.94 | 99.59 | 123.73 | 140.39 | 153.83 | 223.45 | 133.65 | 169.15 | 198.39 | 223.45 | 294.45 |
| 54 | 43.91 | 55.88 | 62.82 | 71.08 | 108.47 | 99.97 | 126.30 | 148.62 | 157.48 | 231.80 | 137.83 | 175.42 | 202.56 | 227.62 | 302.80 |
| 55 | 46.68 | 58.75 | 67.12 | 75.42 | 117.22 | 108.59 | 135.33 | 156.96 | 165.77 | 242.24 | 139.92 | 179.59 | 208.83 | 235.98 | 315.33 |
| 56 | 50.87 | 61.29 | 72.22 | 80.57 | 127.12 | 114.86 | 140.64 | 161.52 | 174.10 | 254.77 | 146.18 | 187.95 | 219.27 | 248.51 | 327.86 |
| 57 | 53.36 | 66.38 | 75.98 | 86.90 | 135.98 | 118.57 | 145.20 | 170.96 | 182.80 | 271.48 | 152.45 | 196.30 | 231.80 | 263.12 | 348.74 |
| 58 | 57.04 | 70.13 | 81.18 | 93.57 | 143.27 | 125.01 | 152.94 | 175.72 | 194.23 | 288.18 | 167.06 | 210.92 | 240.15 | 275.65 | 365.45 |
| 59 | 63.91 | 76.73 | 87.57 | 96.96 | 154.91 | 132.35 | 163.23 | 184.51 | 199.32 | 309.07 | 175.42 | 221.36 | 258.95 | 287.01 | 386.33 |
| 60 | 66.21 | 81.98 | 92.64 | 104.86 | 164.97 | 136.93 | 167.21 | 191.57 | 210.50 | 327.86 | 183.77 | 231.80 | 271.48 | 295.91 | 407.22 |
| 61 | 72.85 | 88.42 | 103.37 | 112.60 | 178.67 | 146.10 | 179.35 | 207.01 | 220.11 | 344.35 | 190.41 | 239.02 | 281.56 | 304.74 | 419.30 |
| 62 | 78.11 | 96.35 | 108.26 | 121.82 | 195.70 | 158.07 | 189.73 | 222.12 | 238.25 | 357.25 | 194.33 | 245.37 | 288.55 | 321.20 | 431.85 |
| 63 | 88.07 | 104.35 | 119.16 | 132.53 | 205.30 | 167.22 | 205.21 | 235.81 | 254.73 | 370.55 | 199.53 | 256.53 | 298.34 | 333.24 | 444.66 |
| 64 | 94.51 | 112.16 | 129.68 | 140.26 | 223.09 | 174.63 | 215.29 | 253.34 | 266.87 | 384.19 | 207.72 | 261.03 | 305.15 | 343.75 | 455.89 |
| 65 | 104.33 | 121.22 | 138.56 | 153.52 | 238.48 | 181.80 | 229.92 | 265.39 | 287.48 | 401.03 | 213.88 | 270.92 | 315.48 | 356.47 | 474.11 |
| 66 | 113.12 | 131.21 | 152.61 | 168.74 | 260.46 | 189.91 | 238.25 | 279.69 | 308.07 | 422.99 | 220.99 | 277.96 | 328.03 | 371.19 | 492.05 |
| 67 | 123.66 | 147.06 | 169.58 | 185.18 | 284.05 | 193.79 | 248.92 | 292.35 | 330.30 | 437.70 | 225.53 | 289.01 | 340.80 | 382.57 | 507.86 |
| 68 | 135.21 | 164.10 | 184.53 | 202.78 | 303.57 | 203.45 | 258.35 | 303.57 | 345.55 | 455.35 | 232.52 | 298.72 | 348.78 | 398.83 | 526.40 |
| 69 | 147.81 | 178.96 | 203.60 | 221.31 | 322.68 | 213.56 | 271.24 | 318.00 | 360.09 | 477.00 | 244.74 | 311.77 | 366.32 | 413.09 | 547.15 |
| 70 | 157.81 | 198.39 | 223.28 | 246.51 | 345.68 | 225.44 | 287.06 | 338.16 | 383.25 | 506.49 | 255.50 | 327.64 | 383.25 | 435.85 | 575.63 |
| 71 | 169.65 | 213.15 | 247.95 | 273.84 | 371.20 | 239.25 | 305.95 | 361.05 | 407.45 | 540.85 | 269.70 | 345.10 | 406.00 | 461.10 | 609.00 |
| 72 | 183.40 | 229.60 | 266.00 | 298.20 | 400.40 | 257.60 | 327.60 | 386.40 | 438.20 | 581.00 | 288.40 | 368.20 | 431.20 | 488.60 | 648.20 |
| 73 | 197.10 | 248.40 | 287.55 | 322.65 | 430.65 | 275.40 | 352.35 | 414.45 | 471.15 | 621.00 | 305.10 | 391.50 | 459.00 | 519.75 | 687.15 |
| 74 | 213.20 | 267.80 | 310.70 | 347.10 | 465.40 | 296.40 | 378.30 | 443.30 | 503.10 | 665.60 | 325.00 | 414.70 | 487.50 | 551.20 | 730.60 |
| 75 | 230.00 | 288.75 | 335.00 | 375.00 | 502.50 | 315.00 | 402.50 | 473.75 | 537.50 | 710.00 | 342.50 | 438.75 | 515.00 | 583.75 | 773.75 |
| 76 | 248.40 | 312.00 | 363.60 | 408.00 | 544.80 | 336.00 | 428.40 | 506.40 | 576.00 | 758.40 | 362.40 | 462.00 | 546.00 | 620.40 | 818.40 |
| 77 | 273.76 | 345.74 | 403.56 | 454.30 | 605.34 | 364.62 | 467.28 | 554.60 | 632.48 | 830.72 | 389.40 | 500.32 | 592.36 | 673.78 | 887.36 |
| 78 | 306.80 | 387.04 | 453.12 | 509.76 | 679.68 | 401.20 | 516.84 | 612.42 | 699.74 | 920.40 | 425.98 | 547.52 | 649.00 | 739.86 | 973.50 |
| 79 | 338.66 | 429.52 | 505.04 | 568.76 | 756.38 | 438.96 | 566.40 | 673.78 | 770.54 | 1010.08 | 460.20 | 595.90 | 709.18 | 809.48 | 1062.00 |
| 80 | 371.70 | 472.00 | 554.60 | 625.40 | 831.90 | 475.54 | 613.60 | 731.60 | 835.44 | 1096.22 | 497.96 | 643.10 | 764.64 | 873.20 | 1146.96 |
| 81 | 403.56 | 513.30 | 601.80 | 678.50 | 903.88 | 509.76 | 659.62 | 783.52 | 895.62 | 1176.46 | 532.18 | 689.12 | 817.74 | 934.56 | 1228.38 |
| 82 | 433.06 | 552.24 | 647.82 | 730.42 | 972.32 | 541.62 | 702.10 | 833.08 | 952.26 | 1251.98 | 565.22 | 731.60 | 868.48 | 991.20 | 1303.90 |
| 83 | 466.10 | 592.36 | 696.20 | 783.52 | 1043.12 | 578.20 | 744.58 | 886.18 | 1008.90 | 1327.50 | 600.62 | 775.26 | 920.40 | 1050.20 | 1380.60 |
| 84 | 501.50 | 636.02 | 746.94 | 842.52 | 1119.82 | 614.78 | 790.60 | 939.28 | 1071.44 | 1407.74 | 638.38 | 821.28 | 975.86 | 1112.74 | 1462.02 |
| 85 | 539.26 | 685.58 | 804.76 | 907.42 | 1205.96 | 653.72 | 841.34 | 998.28 | 1138.70 | 1496.24 | 678.50 | 874.38 | 1036.04 | 1180.00 | 1552.88 |
| 86 | 581.74 | 738.68 | 867.30 | 977.04 | 1300.36 | 696.20 | 894.44 | 1060.82 | 1208.32 | 1590.64 | 720.98 | 927.48 | 1098.58 | 1249.62 | 1647.28 |
| 87 | 625.40 | 794.14 | 933.38 | 1051.38 | 1399.48 | 739.86 | 949.90 | 1126.90 | 1282.66 | 1689.76 | 764.64 | 982.94 | 1164.66 | 1323.96 | 1746.40 |
| 88 | 673.78 | 855.50 | 1004.18 | 1131.62 | 1506.86 | 788.24 | 1011.26 | 1197.70 | 1362.90 | 1797.14 | 813.02 | 1044.30 | 1235.46 | 1404.20 | 1853.78 |
| 89 | 724.52 | 921.58 | 1080.88 | 1218.94 | 1622.50 | 838.98 | 1077.34 | 1274.40 | 1450.22 | 1912.78 | 863.76 | 1110.38 | 1312.16 | 1491.52 | 1969.42 |
| 90 | 781.16 | 993.56 | 1165.84 | 1314.52 | 1749.94 | 895.62 | 1149.32 | 1359.36 | 1545.80 | 2040.22 | 920.40 | 1182.36 | 1397.12 | 1587.10 | 2096.86 |
| 91 | 842.52 | 1071.44 | 1256.70 | 1417.18 | 1884.46 | 956.98 | 1227.20 | 1450.22 | 1648.46 | 2174.74 | 981.76 | 1260.24 | 1487.98 | 1689.76 | 2231.38 |
| 92 | 907.42 | 1152.86 | 1352.28 | 1525.74 | 2029.60 | 1021.88 | 1308.62 | 1545.80 | 1757.02 | 2319.88 | 1046.66 | 1341.66 | 1583.56 | 1798.32 | 2376.52 |
| 93 | 975.86 | 1240.18 | 1456.12 | 1642.56 | 2184.18 | 1090.32 | 1395.94 | 1649.64 | 1873.84 | 2474.46 | 1115.10 | 1428.98 | 1687.40 | 1915.14 | 2531.10 |
| 94 | 1051.38 | 1335.76 | 1568.22 | 1767.64 | 2351.74 | 1165.84 | 1491.52 | 1761.74 | 1998.92 | 2642.02 | 1190.62 | 1524.56 | 1799.50 | 2040.22 | 2698.66 |
| 95 | 1132.80 | 1439.60 | 1690.94 | 1906.88 | 2535.82 | 1247.26 | 1595.36 | 1884.46 | 2138.16 | 2826.10 | 1272.04 | 1628.40 | 1922.22 | 2179.46 | 2882.74 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6072-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 30 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 31 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 38.94 | 48.38 | 57.82 | 63.72 | 89.87 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 32 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 38.94 | 48.38 | 57.82 | 63.72 | 92.51 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 33 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 40.41 | 48.38 | 57.82 | 63.72 | 97.80 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 34 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 40.41 | 48.38 | 58.97 | 63.72 | 103.08 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 35 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 42.94 | 49.75 | 58.97 | 63.72 | 105.73 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 36 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 45.46 | 52.24 | 61.53 | 65.98 | 111.40 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 37 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 47.99 | 54.72 | 66.66 | 68.52 | 117.31 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 38 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 47.99 | 57.21 | 69.22 | 71.06 | 123.22 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 39 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 50.73 | 59.70 | 71.79 | 76.13 | 132.08 | 91.88 | 116.94 | 133.65 | 152.45 | 202.56 |
| 40 | 25.96 | 33.04 | 37.76 | 41.30 | 55.46 | 52.87 | 64.84 | 73.87 | 78.25 | 136.47 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 41 | 25.96 | 33.04 | 37.76 | 41.30 | 55.46 | 55.95 | 67.86 | 76.73 | 81.10 | 142.81 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 42 | 28.17 | 33.62 | 37.79 | 41.30 | 55.46 | 56.22 | 71.09 | 79.95 | 86.81 | 149.84 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 43 | 28.37 | 33.84 | 40.42 | 42.41 | 57.74 | 59.34 | 74.34 | 86.07 | 90.06 | 156.91 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 44 | 28.58 | 36.50 | 40.69 | 42.69 | 60.41 | 62.48 | 77.61 | 89.35 | 93.33 | 160.80 | 96.06 | 125.30 | 142.00 | 160.80 | 213.01 |
| 45 | 28.66 | 36.45 | 43.11 | 45.13 | 64.00 | 65.29 | 79.71 | 91.55 | 98.12 | 170.54 | 100.24 | 131.56 | 152.45 | 169.15 | 227.62 |
| 46 | 31.27 | 39.13 | 43.40 | 47.82 | 66.73 | 65.60 | 85.95 | 97.76 | 101.44 | 171.24 | 100.24 | 131.56 | 152.45 | 169.15 | 227.62 |
| 47 | 31.49 | 39.39 | 46.11 | 50.54 | 69.48 | 69.10 | 89.39 | 101.11 | 107.66 | 171.24 | 100.24 | 131.56 | 152.45 | 169.15 | 227.62 |
| 48 | 31.72 | 42.13 | 48.86 | 50.87 | 72.24 | 72.72 | 93.16 | 108.14 | 114.11 | 171.24 | 100.24 | 131.56 | 152.45 | 169.15 | 227.62 |
| 49 | 34.46 | 42.41 | 49.19 | 53.64 | 77.88 | 75.18 | 100.24 | 111.97 | 117.94 | 171.24 | 100.24 | 131.56 | 152.45 | 169.15 | 227.62 |
| 50 | 34.39 | 44.75 | 51.59 | 57.33 | 79.63 | 77.52 | 100.70 | 115.86 | 123.41 | 190.03 | 112.77 | 146.18 | 167.06 | 192.12 | 252.68 |
| 51 | 36.95 | 47.39 | 55.69 | 60.06 | 84.69 | 80.57 | 103.25 | 123.75 | 131.02 | 196.30 | 116.94 | 152.45 | 175.42 | 196.30 | 261.04 |
| 52 | 38.43 | 47.55 | 55.74 | 62.67 | 91.41 | 90.33 | 109.80 | 125.77 | 136.44 | 204.65 | 121.12 | 156.62 | 181.68 | 202.56 | 271.48 |
| 53 | 41.08 | 50.24 | 58.50 | 62.94 | 96.79 | 93.49 | 115.75 | 132.48 | 142.57 | 213.01 | 125.30 | 160.80 | 185.86 | 208.83 | 281.92 |
| 54 | 41.17 | 50.43 | 58.73 | 65.61 | 102.18 | 95.97 | 118.41 | 138.58 | 148.11 | 219.27 | 129.47 | 164.97 | 190.03 | 215.09 | 290.27 |
| 55 | 43.85 | 54.55 | 61.53 | 69.84 | 107.59 | 102.33 | 127.13 | 146.77 | 156.25 | 225.54 | 133.65 | 171.24 | 198.39 | 223.45 | 296.54 |
| 56 | 46.51 | 57.11 | 66.56 | 74.91 | 115.56 | 106.50 | 132.48 | 151.55 | 164.53 | 235.98 | 137.83 | 177.50 | 206.74 | 233.89 | 309.07 |
| 57 | 49.04 | 62.14 | 70.45 | 79.89 | 124.52 | 110.39 | 137.24 | 161.13 | 171.61 | 252.68 | 144.09 | 187.95 | 219.27 | 248.51 | 325.77 |
| 58 | 51.47 | 64.63 | 75.58 | 86.48 | 131.88 | 115.08 | 143.38 | 166.07 | 181.28 | 269.39 | 152.45 | 196.30 | 229.71 | 261.04 | 344.57 |
| 59 | 58.10 | 71.15 | 80.62 | 91.42 | 143.50 | 122.48 | 153.63 | 173.22 | 190.34 | 292.36 | 160.80 | 210.92 | 242.24 | 274.53 | 365.45 |
| 60 | 60.57 | 76.33 | 87.10 | 96.58 | 155.17 | 127.29 | 157.92 | 182.36 | 198.11 | 313.24 | 171.24 | 221.36 | 258.95 | 277.92 | 386.33 |
| 61 | 65.71 | 81.40 | 94.87 | 105.65 | 165.56 | 134.72 | 168.26 | 194.30 | 209.71 | 322.07 | 176.23 | 226.87 | 265.36 | 291.06 | 397.02 |
| 62 | 72.33 | 90.59 | 101.32 | 113.42 | 180.65 | 144.74 | 180.52 | 209.38 | 222.72 | 335.66 | 182.55 | 233.59 | 272.85 | 303.79 | 408.29 |
| 63 | 80.48 | 95.77 | 109.23 | 122.66 | 192.16 | 155.82 | 192.50 | 219.61 | 239.24 | 351.55 | 186.23 | 239.43 | 279.34 | 314.42 | 421.86 |
| 64 | 85.51 | 104.97 | 121.03 | 131.84 | 208.11 | 161.77 | 204.52 | 237.17 | 253.36 | 363.97 | 191.18 | 250.00 | 290.44 | 329.05 | 431.99 |
| 65 | 95.13 | 112.67 | 128.66 | 142.25 | 222.15 | 167.54 | 217.45 | 251.33 | 268.98 | 381.43 | 199.62 | 256.66 | 299.44 | 338.65 | 449.16 |
| 66 | 102.42 | 124.00 | 142.54 | 155.98 | 242.56 | 174.37 | 227.90 | 265.88 | 289.75 | 400.54 | 205.45 | 265.88 | 310.77 | 352.20 | 467.88 |
| 67 | 114.27 | 136.66 | 156.42 | 172.26 | 264.35 | 182.09 | 233.88 | 273.98 | 311.95 | 412.64 | 212.17 | 273.98 | 320.75 | 364.19 | 482.80 |
| 68 | 124.21 | 153.46 | 172.72 | 188.40 | 282.57 | 187.31 | 245.44 | 287.42 | 324.56 | 429.51 | 217.99 | 284.19 | 332.63 | 376.23 | 497.33 |
| 69 | 135.36 | 166.93 | 188.85 | 206.94 | 300.85 | 197.97 | 257.21 | 299.29 | 341.38 | 452.06 | 226.03 | 296.18 | 346.06 | 392.82 | 520.65 |
| 70 | 145.79 | 184.86 | 207.23 | 229.31 | 320.13 | 210.41 | 270.53 | 317.12 | 360.71 | 474.93 | 238.97 | 311.11 | 362.21 | 411.81 | 544.07 |
| 71 | 156.60 | 200.10 | 232.00 | 255.20 | 346.55 | 223.30 | 291.45 | 342.20 | 385.70 | 510.40 | 252.30 | 329.15 | 387.15 | 436.45 | 578.55 |
| 72 | 168.00 | 215.60 | 249.20 | 278.60 | 372.40 | 239.40 | 312.20 | 366.80 | 414.40 | 546.00 | 268.80 | 351.40 | 408.80 | 463.40 | 613.20 |
| 73 | 182.25 | 233.55 | 268.65 | 301.05 | 402.30 | 257.85 | 336.15 | 391.50 | 445.50 | 588.60 | 286.20 | 372.60 | 434.70 | 494.10 | 652.05 |
| 74 | 196.30 | 252.20 | 289.90 | 325.00 | 434.20 | 275.60 | 360.10 | 419.90 | 477.10 | 629.20 | 301.60 | 396.50 | 461.50 | 523.90 | 691.60 |
| 75 | 211.25 | 271.25 | 313.75 | 352.50 | 470.00 | 292.50 | 382.50 | 448.75 | 511.25 | 672.50 | 320.00 | 418.75 | 490.00 | 556.25 | 732.50 |
| 76 | 228.00 | 294.00 | 340.80 | 381.60 | 511.20 | 310.80 | 409.20 | 480.00 | 544.80 | 720.00 | 336.00 | 441.60 | 517.20 | 588.00 | 777.60 |
| 77 | 253.70 | 325.68 | 377.60 | 425.98 | 567.58 | 341.02 | 446.04 | 523.92 | 598.26 | 787.06 | 364.62 | 477.90 | 560.50 | 640.74 | 842.52 |
| 78 | 283.20 | 364.62 | 425.98 | 479.08 | 637.20 | 375.24 | 492.06 | 581.74 | 664.34 | 872.02 | 397.66 | 522.74 | 617.14 | 703.28 | 923.94 |
| 79 | 313.88 | 405.92 | 474.36 | 533.36 | 710.36 | 409.46 | 539.26 | 639.56 | 729.24 | 958.16 | 431.88 | 569.94 | 672.60 | 768.18 | 1008.90 |
| 80 | 344.56 | 444.86 | 520.38 | 586.46 | 779.98 | 444.86 | 585.28 | 692.66 | 791.78 | 1038.40 | 466.10 | 613.60 | 725.70 | 829.54 | 1089.14 |
| 81 | 372.88 | 483.80 | 565.22 | 636.02 | 847.24 | 475.54 | 627.76 | 743.40 | 847.24 | 1113.92 | 497.96 | 656.08 | 776.44 | 885.00 | 1163.48 |
| 82 | 401.20 | 520.38 | 607.70 | 685.58 | 912.14 | 506.22 | 667.88 | 789.42 | 902.70 | 1184.72 | 528.64 | 697.38 | 824.82 | 941.64 | 1236.64 |
| 83 | 430.70 | 559.32 | 652.54 | 736.32 | 978.22 | 538.08 | 710.36 | 837.80 | 956.98 | 1255.52 | 560.50 | 739.86 | 873.20 | 995.92 | 1309.80 |
| 84 | 463.74 | 599.44 | 700.92 | 789.42 | 1051.38 | 572.30 | 751.66 | 889.72 | 1012.44 | 1333.40 | 595.90 | 782.34 | 923.94 | 1052.56 | 1386.50 |
| 85 | 497.96 | 646.64 | 754.02 | 850.78 | 1131.62 | 608.88 | 800.04 | 944.00 | 1076.16 | 1416.00 | 631.30 | 831.90 | 979.40 | 1118.64 | 1470.28 |
| 86 | 536.90 | 697.38 | 813.02 | 916.86 | 1220.12 | 647.82 | 850.78 | 1003.00 | 1142.24 | 1504.50 | 670.24 | 882.64 | 1038.40 | 1184.72 | 1558.78 |
| 87 | 579.38 | 750.48 | 874.38 | 986.48 | 1312.16 | 690.30 | 903.88 | 1064.36 | 1211.86 | 1596.54 | 712.72 | 935.74 | 1099.76 | 1254.34 | 1650.82 |
| 88 | 623.04 | 807.12 | 942.82 | 1062.00 | 1413.64 | 733.96 | 960.52 | 1132.80 | 1287.38 | 1698.02 | 756.38 | 992.38 | 1168.20 | 1329.86 | 1752.30 |
| 89 | 671.42 | 868.48 | 1014.80 | 1143.42 | 1521.02 | 782.34 | 1021.88 | 1204.78 | 1368.80 | 1805.40 | 804.76 | 1053.74 | 1240.18 | 1411.28 | 1859.68 |
| 90 | 723.34 | 936.92 | 1093.86 | 1233.10 | 1640.20 | 834.26 | 1090.32 | 1283.84 | 1458.48 | 1924.58 | 856.68 | 1122.18 | 1319.24 | 1500.96 | 1978.86 |
| 91 | 778.80 | 1010.08 | 1178.82 | 1328.68 | 1767.64 | 889.72 | 1163.48 | 1368.80 | 1554.06 | 2052.02 | 912.14 | 1195.34 | 1404.20 | 1596.54 | 2106.30 |
| 92 | 838.98 | 1086.78 | 1269.68 | 1430.16 | 1904.52 | 949.90 | 1240.18 | 1459.66 | 1655.54 | 2188.90 | 972.32 | 1272.04 | 1495.06 | 1698.02 | 2243.18 |
| 93 | 903.88 | 1169.38 | 1365.26 | 1539.90 | 2048.48 | 1014.80 | 1322.78 | 1555.24 | 1765.28 | 2332.86 | 1037.22 | 1354.64 | 1590.64 | 1807.76 | 2387.14 |
| 94 | 972.32 | 1260.24 | 1470.28 | 1657.90 | 2206.60 | 1083.24 | 1413.64 | 1660.26 | 1883.28 | 2490.98 | 1105.66 | 1445.50 | 1695.66 | 1925.76 | 2545.26 |
| 95 | 1049.02 | 1359.36 | 1585.92 | 1787.70 | 2378.88 | 1159.94 | 1512.76 | 1775.90 | 2013.08 | 2663.26 | 1182.36 | 1544.62 | 1811.30 | 2055.56 | 2717.54 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 30 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 31 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 42.48 | 54.28 | 64.90 | 73.16 | 99.72 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 32 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 42.48 | 54.28 | 64.90 | 73.16 | 102.65 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 33 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 44.09 | 54.28 | 64.90 | 73.16 | 108.51 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 34 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 44.09 | 54.28 | 66.19 | 73.16 | 114.38 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 35 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 46.84 | 55.81 | 66.19 | 73.16 | 117.31 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 36 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 49.60 | 58.61 | 69.07 | 75.76 | 123.61 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 37 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 52.35 | 61.40 | 74.82 | 78.67 | 130.17 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 38 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 52.35 | 64.19 | 77.70 | 81.58 | 136.72 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 39 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 55.34 | 66.98 | 80.58 | 87.41 | 146.56 | 100.24 | 127.39 | 148.27 | 171.24 | 223.45 |
| 40 | 29.50 | 36.58 | 41.30 | 48.38 | 63.72 | 58.91 | 72.04 | 80.97 | 89.23 | 152.42 | 110.68 | 135.74 | 158.71 | 179.59 | 235.98 |
| 41 | 29.50 | 36.58 | 41.30 | 48.38 | 63.72 | 62.34 | 75.40 | 84.11 | 92.48 | 159.50 | 110.68 | 135.74 | 158.71 | 179.59 | 235.98 |
| 42 | 32.01 | 37.22 | 41.34 | 48.38 | 63.72 | 62.64 | 78.99 | 87.64 | 98.99 | 167.35 | 110.68 | 135.74 | 158.71 | 179.59 | 235.98 |
| 43 | 32.24 | 37.46 | 44.21 | 49.69 | 66.34 | 66.12 | 82.60 | 94.35 | 102.69 | 175.24 | 110.68 | 135.74 | 158.71 | 179.59 | 235.98 |
| 44 | 32.47 | 40.41 | 44.51 | 50.01 | 69.41 | 69.62 | 86.24 | 97.95 | 106.43 | 179.59 | 110.68 | 135.74 | 158.71 | 179.59 | 235.98 |
| 45 | 32.40 | 40.09 | 49.45 | 52.45 | 71.53 | 74.36 | 88.01 | 101.54 | 110.99 | 189.26 | 114.86 | 144.09 | 169.15 | 187.95 | 252.68 |
| 46 | 35.35 | 43.05 | 49.78 | 55.57 | 74.58 | 74.71 | 94.91 | 108.43 | 114.74 | 190.03 | 114.86 | 144.09 | 169.15 | 187.95 | 252.68 |
| 47 | 35.60 | 43.33 | 52.90 | 58.73 | 77.65 | 78.70 | 98.70 | 112.14 | 121.78 | 190.03 | 114.86 | 144.09 | 169.15 | 187.95 | 252.68 |
| 48 | 35.86 | 46.34 | 56.05 | 59.12 | 80.74 | 82.82 | 102.86 | 119.94 | 129.07 | 190.03 | 114.86 | 144.09 | 169.15 | 187.95 | 252.68 |
| 49 | 38.96 | 46.65 | 56.42 | 62.34 | 87.05 | 85.62 | 110.68 | 124.18 | 133.40 | 190.03 | 114.86 | 144.09 | 169.15 | 187.95 | 252.68 |
| 50 | 41.27 | 48.82 | 58.56 | 64.15 | 91.00 | 91.09 | 110.20 | 129.38 | 137.93 | 215.09 | 129.47 | 160.80 | 185.86 | 208.83 | 279.83 |
| 51 | 44.05 | 54.36 | 62.83 | 69.83 | 96.37 | 96.29 | 114.51 | 137.50 | 147.62 | 221.36 | 133.65 | 167.06 | 192.12 | 219.27 | 290.27 |
| 52 | 43.92 | 54.35 | 62.54 | 72.42 | 101.90 | 100.36 | 123.53 | 141.01 | 153.03 | 227.62 | 137.83 | 173.33 | 200.48 | 227.62 | 298.63 |
| 53 | 46.74 | 57.21 | 65.46 | 72.51 | 110.62 | 105.69 | 127.72 | 150.27 | 159.45 | 238.07 | 139.92 | 177.50 | 206.74 | 233.89 | 313.24 |
| 54 | 46.66 | 57.24 | 65.55 | 75.18 | 114.76 | 105.97 | 130.25 | 154.65 | 164.98 | 242.24 | 144.09 | 181.68 | 210.92 | 242.24 | 317.42 |
| 55 | 48.10 | 61.55 | 71.32 | 78.22 | 122.04 | 112.77 | 141.48 | 165.11 | 171.49 | 252.68 | 146.18 | 190.03 | 219.27 | 246.42 | 332.04 |
| 56 | 53.77 | 65.47 | 75.05 | 83.39 | 132.07 | 121.12 | 148.79 | 169.50 | 179.84 | 265.21 | 154.53 | 196.30 | 227.62 | 258.95 | 344.57 |
| 57 | 57.69 | 70.62 | 78.74 | 91.11 | 140.90 | 126.75 | 157.14 | 176.85 | 193.99 | 284.01 | 164.97 | 208.83 | 240.15 | 273.57 | 363.36 |
| 58 | 58.43 | 72.89 | 86.78 | 97.82 | 149.79 | 126.99 | 158.67 | 185.38 | 203.48 | 302.80 | 173.33 | 219.27 | 256.86 | 288.18 | 380.07 |
| 59 | 66.81 | 79.52 | 91.74 | 102.51 | 161.43 | 138.28 | 168.99 | 193.93 | 210.09 | 323.69 | 181.68 | 229.71 | 269.39 | 303.65 | 405.13 |
| 60 | 70.43 | 87.64 | 99.55 | 109.00 | 174.78 | 144.64 | 176.50 | 206.30 | 219.34 | 346.66 | 194.21 | 244.33 | 288.18 | 307.91 | 428.10 |
| 61 | 75.71 | 92.63 | 109.03 | 119.55 | 190.14 | 153.69 | 186.75 | 216.09 | 232.25 | 364.61 | 198.51 | 251.18 | 295.74 | 320.36 | 443.61 |
| 62 | 81.01 | 103.54 | 112.43 | 127.42 | 204.07 | 163.79 | 204.47 | 231.23 | 248.61 | 372.96 | 202.18 | 261.07 | 300.33 | 336.68 | 453.44 |
| 63 | 92.62 | 108.64 | 124.84 | 138.17 | 215.15 | 176.72 | 212.48 | 244.82 | 266.77 | 389.55 | 210.93 | 267.94 | 311.64 | 348.30 | 465.56 |
| 64 | 99.01 | 116.47 | 136.88 | 148.68 | 234.75 | 183.82 | 224.26 | 265.91 | 282.07 | 402.58 | 216.91 | 272.06 | 319.85 | 362.13 | 479.78 |
| 65 | 110.47 | 126.93 | 144.22 | 160.56 | 249.92 | 190.71 | 240.62 | 277.69 | 300.92 | 422.42 | 224.58 | 283.40 | 331.52 | 374.30 | 495.50 |
| 66 | 117.71 | 139.86 | 159.81 | 175.83 | 271.86 | 196.82 | 253.79 | 293.50 | 321.39 | 441.98 | 231.35 | 295.23 | 343.57 | 388.46 | 516.22 |
| 67 | 131.49 | 155.98 | 176.89 | 193.79 | 298.83 | 207.15 | 263.95 | 307.39 | 345.31 | 461.08 | 238.90 | 305.72 | 354.17 | 402.61 | 534.59 |
| 68 | 141.50 | 171.70 | 194.87 | 211.41 | 318.10 | 211.53 | 269.66 | 319.71 | 360.08 | 476.34 | 245.44 | 311.64 | 369.77 | 414.98 | 550.62 |
| 69 | 154.03 | 186.48 | 213.93 | 232.80 | 338.27 | 222.91 | 283.71 | 333.59 | 378.79 | 501.94 | 255.65 | 325.79 | 383.47 | 434.91 | 575.21 |
| 70 | 165.32 | 208.91 | 234.95 | 257.98 | 362.21 | 235.96 | 302.09 | 354.69 | 401.29 | 530.54 | 267.52 | 344.17 | 404.29 | 455.39 | 604.18 |
| 71 | 176.90 | 223.30 | 259.55 | 288.18 | 391.50 | 252.30 | 320.45 | 377.00 | 430.65 | 568.40 | 282.75 | 363.95 | 427.75 | 484.30 | 640.90 |
| 72 | 193.20 | 240.80 | 280.00 | 313.60 | 420.00 | 271.60 | 344.40 | 406.00 | 460.60 | 607.60 | 302.40 | 385.00 | 452.20 | 513.80 | 680.40 |
| 73 | 206.55 | 260.55 | 301.05 | 338.85 | 450.90 | 288.90 | 369.90 | 433.35 | 495.45 | 649.35 | 321.30 | 410.40 | 481.95 | 546.75 | 720.90 |
| 74 | 223.60 | 280.80 | 326.30 | 365.30 | 488.80 | 309.40 | 396.50 | 466.70 | 530.40 | 698.10 | 340.60 | 435.50 | 512.20 | 579.80 | 768.30 |
| 75 | 241.25 | 302.50 | 352.50 | 393.75 | 526.25 | 331.25 | 422.50 | 497.50 | 563.75 | 743.75 | 360.00 | 458.75 | 542.50 | 613.75 | 811.25 |
| 76 | 260.40 | 327.60 | 381.60 | 427.20 | 572.40 | 351.60 | 450.00 | 530.40 | 602.40 | 796.80 | 379.20 | 486.00 | 573.60 | 649.20 | 859.20 |
| 77 | 286.74 | 363.44 | 423.62 | 476.72 | 636.02 | 381.14 | 492.06 | 581.74 | 663.16 | 872.02 | 408.28 | 526.28 | 620.68 | 708.00 | 932.20 |
| 78 | 320.96 | 405.92 | 475.54 | 535.72 | 713.90 | 421.26 | 542.80 | 643.10 | 733.96 | 965.24 | 446.04 | 574.66 | 680.86 | 777.62 | 1023.06 |
| 79 | 355.18 | 451.94 | 529.82 | 597.08 | 794.14 | 460.20 | 595.90 | 708.00 | 807.12 | 1060.82 | 483.80 | 625.40 | 744.58 | 848.42 | 1115.10 |
| 80 | 390.58 | 495.60 | 582.92 | 657.26 | 872.02 | 499.14 | 645.46 | 768.18 | 877.92 | 1148.14 | 522.74 | 676.14 | 803.58 | 918.04 | 1203.60 |
| 81 | 423.62 | 536.90 | 632.48 | 712.72 | 947.54 | 535.72 | 690.30 | 823.64 | 940.46 | 1233.10 | 560.50 | 720.98 | 857.86 | 981.76 | 1287.38 |
| 82 | 455.48 | 579.38 | 679.68 | 767.00 | 1020.70 | 569.94 | 737.50 | 874.38 | 999.46 | 1314.52 | 594.72 | 768.18 | 912.14 | 1040.76 | 1368.80 |
| 83 | 489.70 | 621.86 | 730.42 | 822.46 | 1095.04 | 606.52 | 781.16 | 928.66 | 1059.64 | 1393.58 | 631.30 | 814.20 | 966.42 | 1102.12 | 1449.04 |
| 84 | 526.28 | 666.70 | 783.52 | 883.82 | 1176.46 | 644.28 | 829.54 | 985.30 | 1122.18 | 1478.54 | 670.24 | 861.40 | 1021.88 | 1167.02 | 1536.36 |
| 85 | 566.40 | 717.44 | 843.70 | 951.08 | 1267.32 | 685.58 | 882.64 | 1046.66 | 1194.16 | 1572.94 | 711.54 | 914.50 | 1086.78 | 1237.82 | 1631.94 |
| 86 | 610.06 | 775.26 | 909.78 | 1026.60 | 1364.08 | 729.24 | 940.46 | 1112.74 | 1269.68 | 1669.70 | 755.20 | 972.32 | 1152.86 | 1313.34 | 1728.70 |
| 87 | 657.26 | 834.26 | 980.58 | 1104.48 | 1467.92 | 776.44 | 999.46 | 1183.54 | 1347.56 | 1773.54 | 802.40 | 1031.32 | 1223.66 | 1391.22 | 1832.54 |
| 88 | 705.64 | 896.80 | 1053.74 | 1188.26 | 1581.20 | 824.82 | 1062.00 | 1256.70 | 1431.34 | 1886.82 | 850.78 | 1093.86 | 1296.82 | 1475.00 | 1945.82 |
| 89 | 762.28 | 967.60 | 1136.34 | 1280.30 | 1702.74 | 881.46 | 1132.80 | 1339.30 | 1523.38 | 2008.36 | 907.42 | 1164.66 | 1379.42 | 1567.04 | 2067.36 |
| 90 | 820.10 | 1041.94 | 1223.66 | 1379.42 | 1834.90 | 939.28 | 1207.14 | 1426.62 | 1622.50 | 2140.52 | 965.24 | 1239.00 | 1466.74 | 1666.16 | 2199.52 |
| 91 | 883.82 | 1123.36 | 1320.42 | 1487.98 | 1977.68 | 1003.00 | 1288.56 | 1523.38 | 1731.06 | 2283.30 | 1028.96 | 1320.42 | 1563.50 | 1774.72 | 2342.30 |
| 92 | 952.26 | 1209.50 | 1419.54 | 1600.08 | 2129.90 | 1071.44 | 1374.70 | 1622.50 | 1843.16 | 2435.52 | 1097.40 | 1406.56 | 1662.62 | 1886.82 | 2494.52 |
| 93 | 1024.24 | 1301.54 | 1528.10 | 1723.98 | 2292.74 | 1143.42 | 1466.74 | 1731.06 | 1967.06 | 2598.36 | 1169.38 | 1498.60 | 1771.18 | 2010.72 | 2657.36 |
| 94 | 1103.30 | 1401.84 | 1646.10 | 1856.14 | 2468.56 | 1222.48 | 1567.04 | 1849.06 | 2099.22 | 2774.18 | 1248.44 | 1598.90 | 1889.18 | 2142.88 | 2833.18 |
| 95 | 1189.44 | 1512.76 | 1774.72 | 2000.10 | 2662.08 | 1308.62 | 1677.96 | 1977.68 | 2243.18 | 2967.70 | 1334.58 | 1709.82 | 2017.80 | 2286.84 | 3026.70 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
## Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 30 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 31 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 38.94 | 48.38 | 56.64 | 64.90 | 89.87 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 32 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 38.94 | 48.38 | 56.64 | 64.90 | 92.51 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 33 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 40.41 | 48.38 | 56.64 | 64.90 | 97.80 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 34 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 40.41 | 48.38 | 57.77 | 64.90 | 103.08 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 35 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 42.94 | 49.75 | 57.77 | 64.90 | 105.73 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 36 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 45.46 | 52.24 | 60.28 | 67.20 | 111.40 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 37 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 47.99 | 54.72 | 65.30 | 69.79 | 117.31 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 38 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 47.99 | 57.21 | 67.81 | 72.37 | 123.22 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 39 | 24.78 | 30.68 | 35.40 | 40.12 | 53.10 | 50.73 | 59.70 | 70.32 | 77.54 | 132.08 | 89.80 | 114.86 | 133.65 | 152.45 | 200.48 |
| 40 | 25.96 | 34.22 | 37.76 | 41.30 | 55.46 | 52.87 | 63.40 | 72.45 | 78.25 | 134.70 | 93.97 | 123.21 | 139.92 | 158.71 | 208.83 |
| 41 | 25.96 | 34.22 | 37.76 | 41.30 | 55.46 | 55.95 | 66.35 | 75.25 | 81.10 | 140.95 | 93.97 | 123.21 | 139.92 | 158.71 | 208.83 |
| 42 | 28.17 | 34.82 | 37.79 | 41.30 | 55.46 | 56.22 | 69.51 | 78.41 | 86.81 | 147.89 | 93.97 | 123.21 | 139.92 | 158.71 | 208.83 |
| 43 | 28.37 | 35.05 | 40.42 | 42.41 | 57.74 | 59.34 | 72.69 | 84.42 | 90.06 | 154.87 | 93.97 | 123.21 | 139.92 | 158.71 | 208.83 |
| 44 | 28.58 | 37.80 | 40.69 | 42.69 | 60.41 | 62.48 | 75.89 | 87.64 | 93.33 | 158.71 | 93.97 | 123.21 | 139.92 | 158.71 | 208.83 |
| 45 | 28.66 | 36.45 | 43.11 | 47.57 | 64.00 | 65.29 | 78.05 | 91.55 | 99.73 | 170.54 | 100.24 | 129.47 | 148.27 | 171.24 | 223.45 |
| 46 | 31.27 | 39.13 | 43.40 | 50.40 | 66.73 | 65.60 | 84.16 | 97.76 | 103.10 | 171.24 | 100.24 | 129.47 | 148.27 | 171.24 | 223.45 |
| 47 | 31.49 | 39.39 | 46.11 | 53.27 | 69.48 | 69.10 | 87.52 | 101.11 | 109.42 | 171.24 | 100.24 | 129.47 | 148.27 | 171.24 | 223.45 |
| 48 | 31.72 | 42.13 | 48.86 | 53.62 | 72.24 | 72.72 | 91.22 | 108.14 | 115.98 | 171.24 | 100.24 | 129.47 | 148.27 | 171.24 | 223.45 |
| 49 | 34.46 | 42.41 | 49.19 | 56.54 | 77.88 | 75.18 | 98.15 | 111.97 | 119.87 | 171.24 | 100.24 | 129.47 | 148.27 | 171.24 | 223.45 |
| 50 | 35.77 | 44.75 | 51.59 | 57.33 | 79.63 | 79.46 | 98.80 | 113.93 | 123.41 | 187.95 | 114.86 | 142.00 | 164.97 | 185.86 | 248.51 |
| 51 | 39.79 | 47.39 | 57.12 | 61.45 | 86.15 | 84.50 | 101.37 | 123.75 | 132.86 | 194.21 | 119.03 | 146.18 | 173.33 | 192.12 | 258.95 |
| 52 | 39.81 | 47.55 | 55.74 | 64.06 | 91.41 | 88.32 | 109.80 | 123.86 | 138.28 | 202.56 | 123.21 | 154.53 | 179.59 | 202.56 | 265.21 |
| 53 | 41.08 | 50.24 | 58.50 | 64.30 | 96.79 | 93.49 | 115.75 | 132.48 | 142.57 | 208.83 | 125.30 | 158.71 | 183.77 | 208.83 | 275.65 |
| 54 | 41.17 | 50.43 | 58.73 | 65.61 | 103.75 | 93.97 | 116.43 | 138.58 | 146.23 | 219.27 | 129.47 | 162.89 | 187.95 | 210.92 | 288.18 |
| 55 | 43.85 | 55.95 | 62.93 | 71.23 | 107.59 | 102.33 | 127.13 | 144.73 | 156.25 | 225.54 | 131.56 | 169.15 | 194.21 | 221.36 | 292.36 |
| 56 | 47.96 | 57.11 | 66.56 | 74.91 | 118.86 | 108.59 | 130.45 | 151.55 | 162.62 | 238.07 | 139.92 | 175.42 | 204.65 | 229.71 | 309.07 |
| 57 | 50.48 | 62.14 | 71.83 | 79.89 | 126.15 | 112.44 | 137.24 | 159.17 | 169.74 | 252.68 | 144.09 | 183.77 | 219.27 | 242.24 | 323.69 |
| 58 | 51.47 | 64.63 | 76.98 | 87.90 | 135.13 | 115.08 | 139.55 | 166.07 | 179.43 | 271.48 | 150.36 | 194.21 | 227.62 | 258.95 | 340.39 |
| 59 | 59.55 | 72.54 | 82.01 | 91.42 | 145.13 | 124.45 | 155.55 | 173.22 | 188.54 | 290.27 | 160.80 | 206.74 | 240.15 | 270.37 | 363.36 |
| 60 | 61.98 | 77.74 | 88.49 | 99.34 | 156.81 | 129.22 | 157.92 | 182.36 | 199.88 | 311.16 | 173.33 | 219.27 | 254.77 | 275.92 | 384.25 |
| 61 | 67.14 | 82.81 | 96.29 | 107.04 | 167.20 | 134.72 | 168.26 | 190.67 | 209.71 | 322.07 | 178.25 | 224.84 | 261.30 | 287.15 | 390.94 |
| 62 | 73.77 | 90.59 | 101.32 | 113.42 | 182.32 | 146.65 | 178.68 | 207.56 | 220.99 | 333.70 | 182.55 | 229.66 | 270.88 | 299.92 | 404.36 |
| 63 | 82.00 | 95.77 | 110.65 | 122.66 | 192.16 | 157.72 | 187.05 | 219.61 | 237.52 | 347.75 | 186.23 | 235.63 | 275.54 | 310.65 | 414.26 |
| 64 | 87.01 | 104.97 | 122.47 | 131.84 | 211.44 | 161.77 | 202.73 | 237.17 | 249.98 | 362.13 | 191.18 | 242.65 | 288.60 | 321.69 | 430.15 |
| 65 | 96.66 | 111.24 | 127.25 | 143.66 | 222.15 | 169.32 | 213.88 | 246.05 | 267.30 | 376.08 | 197.84 | 251.31 | 294.09 | 335.08 | 442.03 |
| 66 | 103.95 | 124.00 | 142.54 | 157.40 | 242.56 | 176.10 | 224.44 | 262.42 | 288.09 | 393.64 | 205.45 | 262.42 | 305.59 | 347.02 | 460.97 |
| 67 | 115.83 | 136.66 | 157.88 | 173.70 | 264.35 | 182.09 | 230.54 | 272.31 | 310.28 | 409.30 | 212.17 | 268.97 | 315.74 | 360.85 | 472.78 |
| 68 | 125.78 | 153.46 | 172.72 | 188.40 | 284.19 | 187.31 | 240.59 | 282.57 | 321.33 | 426.28 | 217.99 | 279.34 | 327.79 | 369.77 | 490.87 |
| 69 | 136.92 | 165.42 | 190.33 | 206.94 | 300.85 | 199.53 | 252.53 | 297.74 | 336.71 | 444.27 | 227.59 | 289.94 | 341.38 | 385.03 | 509.74 |
| 70 | 147.29 | 184.86 | 208.69 | 230.74 | 323.13 | 210.41 | 267.52 | 314.11 | 359.20 | 473.43 | 238.97 | 303.59 | 359.20 | 407.30 | 538.05 |
| 71 | 158.05 | 200.10 | 232.00 | 255.20 | 348.00 | 224.75 | 285.65 | 337.85 | 381.35 | 506.05 | 252.30 | 323.35 | 379.90 | 429.20 | 569.85 |
| 72 | 170.80 | 214.20 | 249.20 | 278.60 | 372.40 | 240.80 | 306.60 | 359.80 | 410.20 | 540.40 | 268.80 | 341.60 | 403.20 | 457.80 | 603.40 |
| 73 | 183.60 | 232.20 | 268.65 | 299.70 | 402.30 | 256.50 | 329.40 | 387.45 | 438.75 | 580.50 | 284.85 | 365.85 | 429.30 | 486.00 | 642.60 |
| 74 | 198.90 | 248.30 | 288.60 | 325.00 | 432.90 | 275.60 | 349.70 | 413.40 | 470.60 | 620.10 | 301.60 | 386.10 | 455.00 | 514.80 | 679.90 |
| 75 | 215.00 | 270.00 | 313.75 | 351.25 | 470.00 | 295.00 | 376.25 | 442.50 | 503.75 | 663.75 | 321.25 | 410.00 | 481.25 | 546.25 | 722.50 |
| 76 | 231.60 | 291.60 | 339.60 | 380.40 | 510.00 | 312.00 | 399.60 | 472.80 | 537.60 | 709.20 | 337.20 | 432.00 | 510.00 | 578.40 | 764.40 |
| 77 | 256.06 | 323.32 | 377.60 | 423.62 | 566.40 | 341.02 | 437.78 | 518.02 | 590.00 | 776.44 | 363.44 | 467.28 | 553.42 | 628.94 | 828.36 |
| 78 | 285.56 | 362.26 | 423.62 | 476.72 | 636.02 | 375.24 | 483.80 | 573.48 | 654.90 | 860.22 | 397.66 | 513.30 | 606.52 | 692.66 | 910.96 |
| 79 | 316.24 | 401.20 | 470.82 | 531.00 | 708.00 | 409.46 | 528.64 | 628.94 | 719.80 | 944.00 | 430.70 | 556.96 | 660.80 | 755.20 | 992.38 |
| 80 | 348.10 | 441.32 | 519.20 | 584.10 | 776.44 | 446.04 | 573.48 | 684.40 | 779.98 | 1023.06 | 466.10 | 600.62 | 715.08 | 816.56 | 1071.44 |
| 81 | 376.42 | 479.08 | 562.86 | 634.84 | 843.70 | 476.72 | 615.96 | 732.78 | 837.80 | 1098.58 | 496.78 | 644.28 | 765.82 | 873.20 | 1145.78 |
| 82 | 405.92 | 515.66 | 606.52 | 683.22 | 908.60 | 507.40 | 656.08 | 779.98 | 890.90 | 1169.38 | 529.82 | 683.22 | 813.02 | 927.48 | 1218.94 |
| 83 | 436.60 | 553.42 | 650.18 | 731.60 | 974.68 | 540.44 | 696.20 | 827.18 | 941.64 | 1239.00 | 562.86 | 724.52 | 860.22 | 979.40 | 1289.74 |
| 84 | 467.28 | 593.54 | 697.38 | 787.06 | 1047.84 | 572.30 | 737.50 | 876.74 | 1001.82 | 1316.88 | 595.90 | 765.82 | 912.14 | 1040.76 | 1368.80 |
| 85 | 503.86 | 639.56 | 751.66 | 847.24 | 1126.90 | 610.06 | 784.70 | 932.20 | 1064.36 | 1398.30 | 632.48 | 815.38 | 968.78 | 1102.12 | 1451.40 |
| 86 | 542.80 | 689.12 | 809.48 | 912.14 | 1215.40 | 649.00 | 834.26 | 990.02 | 1129.26 | 1486.80 | 671.42 | 864.94 | 1026.60 | 1167.02 | 1539.90 |
| 87 | 584.10 | 742.22 | 872.02 | 982.94 | 1307.44 | 690.30 | 887.36 | 1052.56 | 1200.06 | 1578.84 | 712.72 | 918.04 | 1089.14 | 1237.82 | 1631.94 |
| 88 | 630.12 | 798.86 | 938.10 | 1058.46 | 1406.56 | 736.32 | 944.00 | 1118.64 | 1275.58 | 1677.96 | 758.74 | 974.68 | 1155.22 | 1313.34 | 1731.06 |
| 89 | 677.32 | 860.22 | 1011.26 | 1138.70 | 1515.12 | 783.52 | 1005.36 | 1191.80 | 1355.82 | 1786.52 | 805.94 | 1036.04 | 1228.38 | 1393.58 | 1839.62 |
| 90 | 730.42 | 928.66 | 1089.14 | 1228.38 | 1634.30 | 836.62 | 1073.80 | 1269.68 | 1445.50 | 1905.70 | 859.04 | 1104.48 | 1306.26 | 1483.26 | 1958.80 |
| 91 | 787.06 | 999.46 | 1172.92 | 1323.96 | 1761.74 | 893.26 | 1144.60 | 1353.46 | 1541.08 | 2033.14 | 915.68 | 1175.28 | 1390.04 | 1578.84 | 2086.24 |
| 92 | 847.24 | 1076.16 | 1262.60 | 1424.26 | 1895.08 | 953.44 | 1221.30 | 1443.14 | 1641.38 | 2166.48 | 975.86 | 1251.98 | 1479.72 | 1679.14 | 2219.58 |
| 93 | 910.96 | 1158.76 | 1360.54 | 1534.00 | 2040.22 | 1017.16 | 1303.90 | 1541.08 | 1751.12 | 2311.62 | 1039.58 | 1334.58 | 1577.66 | 1788.88 | 2364.72 |
| 94 | 982.94 | 1247.26 | 1465.56 | 1650.82 | 2195.98 | 1089.14 | 1392.40 | 1646.10 | 1867.94 | 2467.38 | 1111.56 | 1423.08 | 1682.68 | 1905.70 | 2520.48 |
| 95 | 1058.46 | 1345.20 | 1580.02 | 1780.62 | 2369.44 | 1164.66 | 1490.34 | 1760.56 | 1997.74 | 2640.84 | 1187.08 | 1521.02 | 1797.14 | 2035.50 | 2693.94 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
## Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 30 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 31 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 35.40 | 44.84 | 53.10 | 59.00 | 80.02 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 32 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 35.40 | 44.84 | 53.10 | 59.00 | 82.37 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 33 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 36.74 | 44.84 | 53.10 | 59.00 | 87.08 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 34 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 36.74 | 44.84 | 54.16 | 59.00 | 91.79 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 35 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 39.03 | 46.11 | 54.16 | 59.00 | 94.14 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 36 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 41.33 | 48.41 | 56.51 | 61.09 | 99.20 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 37 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 43.63 | 50.72 | 61.22 | 63.44 | 104.46 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 38 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 43.63 | 53.02 | 63.57 | 65.79 | 109.72 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 39 | 22.42 | 28.32 | 33.04 | 36.58 | 48.38 | 46.12 | 55.33 | 65.93 | 70.49 | 117.61 | 83.53 | 104.41 | 123.21 | 135.74 | 181.68 |
| 40 | 24.78 | 29.50 | 34.22 | 38.94 | 51.92 | 48.34 | 57.63 | 66.77 | 72.76 | 124.07 | 89.80 | 112.77 | 129.47 | 144.09 | 192.12 |
| 41 | 24.78 | 29.50 | 34.22 | 38.94 | 51.92 | 51.15 | 60.32 | 69.35 | 75.41 | 129.82 | 89.80 | 112.77 | 129.47 | 144.09 | 192.12 |
| 42 | 26.89 | 30.01 | 34.25 | 38.94 | 51.92 | 51.40 | 63.19 | 72.26 | 80.72 | 136.22 | 89.80 | 112.77 | 129.47 | 144.09 | 192.12 |
| 43 | 27.08 | 30.21 | 36.63 | 39.99 | 54.06 | 54.25 | 66.08 | 77.80 | 83.74 | 142.64 | 89.80 | 112.77 | 129.47 | 144.09 | 192.12 |
| 44 | 27.28 | 32.59 | 36.88 | 40.25 | 56.55 | 57.12 | 68.99 | 80.76 | 86.78 | 146.18 | 89.80 | 112.77 | 129.47 | 144.09 | 192.12 |
| 45 | 27.41 | 34.02 | 39.31 | 41.47 | 58.98 | 61.66 | 71.40 | 83.23 | 90.08 | 158.06 | 93.97 | 119.03 | 135.74 | 154.53 | 206.74 |
| 46 | 29.91 | 36.52 | 39.57 | 43.94 | 61.50 | 61.96 | 77.00 | 88.88 | 93.12 | 158.71 | 93.97 | 119.03 | 135.74 | 154.53 | 206.74 |
| 47 | 30.12 | 36.77 | 42.05 | 46.44 | 64.03 | 65.26 | 80.08 | 91.92 | 98.83 | 158.71 | 93.97 | 119.03 | 135.74 | 154.53 | 206.74 |
| 48 | 30.34 | 39.32 | 44.55 | 46.74 | 66.58 | 68.68 | 83.45 | 98.31 | 104.75 | 158.71 | 93.97 | 119.03 | 135.74 | 154.53 | 206.74 |
| 49 | 32.96 | 39.58 | 44.85 | 49.29 | 71.78 | 71.00 | 89.80 | 101.79 | 108.27 | 158.71 | 93.97 | 119.03 | 135.74 | 154.53 | 206.74 |
| 50 | 33.01 | 40.68 | 47.41 | 53.23 | 73.94 | 73.64 | 91.20 | 106.21 | 112.52 | 173.33 | 102.33 | 131.56 | 152.45 | 171.24 | 227.62 |
| 51 | 35.53 | 43.21 | 49.98 | 57.26 | 77.39 | 76.64 | 91.98 | 111.97 | 119.94 | 177.50 | 106.50 | 135.74 | 156.62 | 179.59 | 233.89 |
| 52 | 34.31 | 43.48 | 48.94 | 57.10 | 82.42 | 78.28 | 100.00 | 110.52 | 121.69 | 183.77 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 53 | 36.83 | 46.05 | 54.32 | 58.83 | 87.57 | 83.33 | 105.77 | 120.61 | 129.44 | 190.03 | 114.86 | 142.00 | 169.15 | 187.95 | 250.59 |
| 54 | 38.42 | 46.34 | 54.63 | 60.14 | 92.75 | 85.98 | 106.57 | 126.53 | 134.98 | 196.30 | 119.03 | 146.18 | 173.33 | 192.12 | 258.95 |
| 55 | 41.02 | 48.96 | 57.33 | 64.25 | 99.56 | 91.88 | 114.83 | 132.50 | 142.91 | 204.65 | 121.12 | 150.36 | 177.50 | 202.56 | 267.30 |
| 56 | 43.60 | 51.54 | 60.89 | 67.84 | 108.96 | 98.15 | 120.25 | 135.60 | 147.31 | 219.27 | 125.30 | 160.80 | 185.86 | 210.92 | 279.83 |
| 57 | 46.15 | 57.91 | 64.92 | 74.29 | 114.69 | 102.21 | 125.31 | 147.38 | 156.68 | 231.80 | 131.56 | 171.24 | 196.30 | 223.45 | 296.54 |
| 58 | 47.30 | 59.13 | 69.98 | 79.39 | 122.11 | 105.16 | 128.08 | 152.55 | 164.63 | 244.33 | 139.92 | 177.50 | 204.65 | 233.89 | 311.16 |
| 59 | 53.74 | 65.57 | 73.67 | 81.73 | 130.45 | 112.60 | 138.27 | 156.27 | 166.99 | 261.04 | 148.27 | 187.95 | 219.27 | 243.33 | 327.86 |
| 60 | 56.35 | 70.67 | 78.81 | 88.30 | 140.47 | 117.64 | 141.20 | 163.94 | 176.89 | 277.74 | 154.53 | 198.39 | 229.71 | 249.92 | 344.57 |
| 61 | 61.42 | 74.38 | 87.79 | 95.92 | 150.80 | 123.33 | 151.62 | 174.32 | 188.92 | 291.69 | 160.02 | 202.56 | 239.02 | 259.81 | 356.51 |
| 62 | 66.54 | 81.97 | 91.61 | 103.62 | 165.60 | 133.32 | 162.10 | 187.53 | 202.00 | 302.29 | 166.85 | 210.03 | 245.37 | 272.83 | 367.07 |
| 63 | 75.92 | 88.62 | 102.14 | 111.38 | 175.73 | 142.52 | 174.34 | 203.41 | 215.14 | 315.44 | 172.92 | 218.53 | 254.63 | 280.53 | 378.15 |
| 64 | 79.51 | 94.90 | 110.94 | 119.22 | 189.79 | 148.90 | 181.20 | 215.61 | 228.02 | 327.21 | 174.63 | 220.59 | 261.03 | 292.28 | 387.87 |
| 65 | 87.45 | 102.68 | 118.77 | 129.58 | 202.55 | 153.28 | 194.28 | 226.72 | 243.77 | 340.43 | 180.02 | 228.14 | 270.92 | 301.22 | 401.03 |
| 66 | 96.31 | 112.46 | 129.58 | 143.22 | 219.77 | 162.29 | 205.45 | 236.53 | 261.44 | 357.38 | 188.19 | 236.53 | 279.69 | 314.22 | 417.81 |
| 67 | 104.88 | 126.27 | 143.26 | 156.47 | 239.72 | 165.39 | 212.17 | 248.92 | 280.26 | 370.87 | 190.45 | 247.25 | 289.01 | 324.10 | 429.34 |
| 68 | 114.77 | 138.27 | 157.96 | 172.58 | 258.35 | 172.77 | 217.99 | 258.35 | 293.88 | 385.92 | 198.61 | 253.51 | 298.72 | 339.09 | 447.27 |
| 69 | 124.47 | 151.89 | 172.62 | 188.25 | 274.35 | 179.27 | 230.71 | 269.68 | 307.09 | 406.85 | 207.32 | 265.00 | 311.77 | 352.29 | 464.53 |
| 70 | 133.76 | 168.33 | 189.71 | 209.25 | 294.58 | 189.37 | 244.98 | 287.06 | 324.64 | 429.84 | 216.42 | 278.04 | 326.14 | 369.72 | 489.96 |
| 71 | 143.55 | 181.25 | 210.25 | 233.70 | 316.10 | 203.00 | 259.55 | 305.95 | 348.00 | 459.65 | 229.10 | 294.35 | 343.65 | 392.95 | 519.10 |
| 72 | 155.40 | 196.00 | 226.80 | 254.80 | 340.20 | 218.40 | 278.60 | 329.00 | 373.80 | 492.80 | 245.00 | 315.00 | 366.80 | 417.20 | 551.60 |
| 73 | 167.40 | 210.60 | 245.70 | 272.70 | 367.20 | 234.90 | 299.70 | 352.35 | 399.60 | 529.20 | 259.20 | 332.10 | 391.50 | 440.10 | 585.90 |
| 74 | 182.00 | 227.50 | 262.60 | 296.40 | 395.20 | 252.20 | 321.10 | 375.70 | 429.00 | 565.50 | 276.90 | 353.60 | 413.40 | 470.60 | 620.10 |
| 75 | 195.00 | 246.25 | 285.00 | 318.75 | 426.25 | 267.50 | 343.75 | 403.75 | 456.25 | 602.50 | 291.25 | 373.75 | 437.50 | 496.25 | 656.25 |
| 76 | 211.20 | 265.20 | 308.40 | 346.80 | 463.20 | 285.60 | 364.80 | 429.60 | 489.60 | 645.60 | 307.20 | 393.60 | 463.20 | 528.00 | 696.00 |
| 77 | 232.46 | 293.82 | 342.20 | 387.04 | 514.48 | 310.34 | 397.66 | 470.82 | 538.08 | 706.82 | 331.58 | 424.80 | 501.50 | 573.48 | 752.84 |
| 78 | 260.78 | 328.04 | 385.86 | 433.06 | 578.20 | 341.02 | 438.96 | 522.74 | 593.54 | 782.34 | 362.26 | 464.92 | 552.24 | 627.76 | 827.18 |
| 79 | 287.92 | 364.62 | 429.52 | 482.62 | 644.28 | 372.88 | 480.26 | 573.48 | 653.72 | 860.22 | 391.76 | 506.22 | 601.80 | 686.76 | 903.88 |
| 80 | 315.06 | 401.20 | 470.82 | 532.18 | 708.00 | 403.56 | 521.56 | 621.86 | 711.54 | 932.20 | 421.26 | 546.34 | 650.18 | 742.22 | 977.04 |
| 81 | 342.20 | 436.60 | 510.94 | 578.20 | 768.18 | 433.06 | 561.68 | 665.52 | 762.28 | 1000.64 | 450.76 | 586.46 | 693.84 | 795.32 | 1044.30 |
| 82 | 368.16 | 468.46 | 549.88 | 621.86 | 827.18 | 460.20 | 595.90 | 708.00 | 810.66 | 1064.36 | 481.44 | 620.68 | 738.68 | 843.70 | 1109.20 |
| 83 | 396.48 | 503.86 | 592.36 | 665.52 | 886.18 | 490.88 | 632.48 | 752.84 | 857.86 | 1128.08 | 510.94 | 659.62 | 783.52 | 890.90 | 1172.92 |
| 84 | 425.98 | 541.62 | 634.84 | 716.26 | 952.26 | 521.56 | 672.60 | 798.86 | 910.96 | 1197.70 | 541.62 | 699.74 | 829.54 | 946.36 | 1242.54 |
| 85 | 457.84 | 582.92 | 684.40 | 770.54 | 1025.42 | 555.78 | 715.08 | 849.60 | 966.42 | 1272.04 | 575.84 | 742.22 | 880.28 | 1003.00 | 1320.42 |
| 86 | 494.42 | 627.76 | 737.50 | 830.72 | 1105.66 | 592.36 | 759.92 | 902.70 | 1026.60 | 1352.28 | 612.42 | 787.06 | 933.38 | 1063.18 | 1400.66 |
| 87 | 532.18 | 674.96 | 792.96 | 894.44 | 1189.44 | 630.12 | 807.12 | 958.16 | 1090.32 | 1436.06 | 650.18 | 834.26 | 988.84 | 1126.90 | 1484.44 |
| 88 | 572.30 | 726.88 | 854.32 | 961.70 | 1281.48 | 670.24 | 859.04 | 1019.52 | 1157.58 | 1528.10 | 690.30 | 886.18 | 1050.20 | 1194.16 | 1576.48 |
| 89 | 614.78 | 783.52 | 919.22 | 1036.04 | 1379.42 | 712.72 | 915.68 | 1084.42 | 1231.92 | 1626.04 | 732.78 | 942.82 | 1115.10 | 1268.50 | 1674.42 |
| 90 | 664.34 | 843.70 | 990.02 | 1117.46 | 1487.98 | 762.28 | 975.86 | 1155.22 | 1313.34 | 1734.60 | 782.34 | 1003.00 | 1185.90 | 1349.92 | 1782.98 |
| 91 | 716.26 | 909.78 | 1067.90 | 1204.78 | 1601.26 | 814.20 | 1041.94 | 1233.10 | 1400.66 | 1847.88 | 834.26 | 1069.08 | 1263.78 | 1437.24 | 1896.26 |
| 92 | 770.54 | 980.58 | 1150.50 | 1296.82 | 1725.16 | 868.48 | 1112.74 | 1315.70 | 1492.70 | 1971.78 | 888.54 | 1139.88 | 1346.38 | 1529.28 | 2020.16 |
| 93 | 829.54 | 1053.74 | 1237.82 | 1395.94 | 1857.32 | 927.48 | 1185.90 | 1403.02 | 1591.82 | 2103.94 | 947.54 | 1213.04 | 1433.70 | 1628.40 | 2152.32 |
| 94 | 894.44 | 1136.34 | 1333.40 | 1503.32 | 1998.92 | 992.38 | 1268.50 | 1498.60 | 1699.20 | 2245.54 | 1012.44 | 1295.64 | 1529.28 | 1735.78 | 2293.92 |
| 95 | 962.88 | 1223.66 | 1438.42 | 1621.32 | 2155.86 | 1060.82 | 1355.82 | 1603.62 | 1817.20 | 2402.48 | 1080.88 | 1382.96 | 1634.30 | 1853.78 | 2450.86 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 30 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 31 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 33.04 | 41.30 | 47.20 | 55.46 | 76.33 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 32 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 33.04 | 41.30 | 47.20 | 55.46 | 78.57 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 33 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 34.29 | 41.30 | 47.20 | 55.46 | 83.06 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 34 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 34.29 | 41.30 | 48.14 | 55.46 | 87.55 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 35 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 36.43 | 42.47 | 48.14 | 55.46 | 89.79 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 36 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 38.57 | 44.59 | 50.23 | 57.43 | 94.62 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 37 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 40.72 | 46.71 | 54.42 | 59.64 | 99.64 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 38 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 40.72 | 48.84 | 56.51 | 61.85 | 104.65 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 39 | 21.24 | 25.96 | 29.50 | 34.22 | 46.02 | 43.04 | 50.96 | 58.60 | 66.26 | 112.18 | 79.36 | 98.15 | 112.77 | 131.56 | 173.33 |
| 40 | 22.42 | 27.14 | 33.04 | 35.40 | 48.38 | 45.32 | 53.31 | 63.92 | 67.27 | 116.98 | 83.53 | 106.50 | 123.21 | 135.74 | 183.77 |
| 41 | 22.42 | 27.14 | 33.04 | 35.40 | 48.38 | 47.95 | 55.80 | 66.40 | 69.72 | 122.40 | 83.53 | 106.50 | 123.21 | 135.74 | 183.77 |
| 42 | 24.33 | 27.61 | 33.07 | 35.40 | 48.38 | 48.19 | 58.45 | 69.19 | 74.62 | 128.43 | 83.53 | 106.50 | 123.21 | 135.74 | 183.77 |
| 43 | 24.51 | 27.80 | 35.37 | 36.36 | 50.37 | 50.86 | 61.12 | 74.49 | 77.42 | 134.49 | 83.53 | 106.50 | 123.21 | 135.74 | 183.77 |
| 44 | 24.68 | 29.98 | 35.61 | 36.59 | 52.70 | 53.55 | 63.82 | 77.33 | 80.23 | 137.83 | 83.53 | 106.50 | 123.21 | 135.74 | 183.77 |
| 45 | 24.92 | 30.37 | 36.77 | 39.03 | 53.96 | 56.22 | 66.42 | 78.24 | 85.26 | 143.50 | 87.71 | 112.77 | 129.47 | 144.09 | 194.21 |
| 46 | 27.19 | 32.61 | 37.02 | 41.36 | 56.26 | 56.49 | 71.63 | 83.54 | 88.13 | 144.09 | 87.71 | 112.77 | 129.47 | 144.09 | 194.21 |
| 47 | 27.39 | 32.83 | 39.33 | 43.71 | 58.58 | 59.50 | 74.49 | 86.41 | 93.54 | 144.09 | 87.71 | 112.77 | 129.47 | 144.09 | 194.21 |
| 48 | 27.58 | 35.11 | 41.68 | 43.99 | 60.91 | 62.62 | 77.63 | 92.41 | 99.14 | 144.09 | 87.71 | 112.77 | 129.47 | 144.09 | 194.21 |
| 49 | 29.97 | 35.34 | 41.96 | 46.39 | 65.67 | 64.74 | 83.53 | 95.68 | 102.47 | 144.09 | 87.71 | 112.77 | 129.47 | 144.09 | 194.21 |
| 50 | 30.26 | 39.33 | 44.62 | 47.77 | 66.83 | 67.83 | 87.40 | 100.41 | 103.44 | 160.80 | 96.06 | 127.39 | 142.00 | 160.80 | 213.01 |
| 51 | 31.26 | 40.42 | 47.13 | 50.28 | 73.01 | 68.78 | 88.23 | 106.07 | 108.87 | 169.15 | 98.15 | 129.47 | 150.36 | 164.97 | 223.45 |
| 52 | 31.57 | 40.76 | 46.22 | 54.31 | 77.93 | 74.27 | 94.12 | 106.71 | 116.16 | 175.42 | 100.24 | 133.65 | 154.53 | 173.33 | 231.80 |
| 53 | 33.99 | 43.26 | 48.75 | 54.73 | 81.43 | 77.23 | 99.78 | 112.70 | 121.94 | 179.59 | 104.41 | 135.74 | 158.71 | 179.59 | 238.07 |
| 54 | 34.31 | 43.61 | 49.17 | 56.04 | 86.46 | 79.98 | 102.62 | 116.49 | 125.61 | 185.86 | 110.68 | 139.92 | 160.80 | 183.77 | 246.42 |
| 55 | 36.78 | 46.16 | 51.74 | 58.66 | 91.53 | 85.62 | 108.68 | 122.31 | 133.38 | 190.03 | 114.86 | 144.09 | 167.06 | 187.95 | 252.68 |
| 56 | 40.69 | 47.36 | 58.06 | 63.60 | 97.40 | 89.80 | 112.10 | 129.62 | 141.57 | 198.39 | 119.03 | 148.27 | 177.50 | 200.48 | 261.04 |
| 57 | 41.83 | 52.26 | 59.40 | 67.28 | 106.49 | 94.04 | 117.35 | 135.59 | 145.49 | 217.18 | 123.21 | 160.80 | 185.86 | 210.92 | 277.74 |
| 58 | 44.52 | 56.38 | 64.39 | 73.72 | 112.34 | 99.21 | 122.35 | 142.89 | 155.38 | 229.71 | 131.56 | 171.24 | 194.21 | 221.36 | 294.45 |
| 59 | 49.38 | 59.99 | 69.50 | 77.57 | 122.30 | 104.70 | 128.66 | 148.74 | 161.61 | 248.51 | 137.83 | 177.50 | 208.83 | 232.93 | 311.16 |
| 60 | 50.71 | 65.02 | 73.28 | 81.40 | 130.67 | 108.00 | 133.77 | 154.73 | 166.27 | 263.12 | 144.09 | 187.95 | 219.27 | 233.93 | 327.86 |
| 61 | 57.14 | 70.17 | 80.71 | 90.36 | 140.97 | 117.64 | 146.07 | 165.24 | 180.25 | 275.48 | 149.90 | 194.46 | 224.84 | 248.09 | 336.25 |
| 62 | 60.76 | 76.21 | 86.05 | 96.61 | 152.21 | 121.89 | 152.89 | 176.61 | 189.91 | 282.66 | 153.11 | 196.29 | 231.63 | 259.28 | 345.48 |
| 63 | 68.33 | 81.48 | 93.63 | 104.33 | 162.60 | 131.12 | 163.44 | 189.01 | 203.09 | 298.34 | 159.62 | 205.23 | 237.53 | 267.35 | 357.25 |
| 64 | 72.01 | 89.15 | 103.74 | 110.80 | 178.14 | 136.03 | 172.23 | 203.03 | 212.82 | 310.66 | 163.60 | 211.40 | 248.16 | 277.58 | 369.49 |
| 65 | 81.32 | 95.55 | 110.28 | 121.13 | 189.48 | 144.37 | 183.58 | 214.42 | 230.32 | 324.39 | 169.32 | 217.45 | 256.66 | 286.96 | 381.43 |
| 66 | 87.13 | 105.25 | 122.38 | 133.29 | 206.74 | 148.48 | 195.09 | 227.90 | 246.46 | 340.12 | 174.37 | 226.17 | 265.88 | 298.68 | 397.09 |
| 67 | 97.05 | 115.87 | 131.57 | 146.42 | 223.30 | 155.37 | 198.80 | 230.54 | 265.24 | 349.15 | 180.42 | 232.21 | 270.64 | 310.73 | 409.30 |
| 68 | 105.34 | 130.67 | 146.15 | 159.64 | 240.59 | 159.86 | 208.30 | 243.82 | 274.50 | 366.54 | 184.08 | 242.21 | 282.57 | 319.71 | 423.05 |
| 69 | 115.14 | 142.87 | 160.82 | 175.32 | 255.65 | 168.35 | 219.79 | 254.09 | 289.94 | 385.03 | 193.29 | 252.53 | 293.06 | 332.03 | 442.71 |
| 70 | 124.74 | 157.81 | 176.58 | 193.48 | 273.54 | 178.85 | 229.95 | 270.53 | 305.10 | 405.79 | 204.40 | 266.02 | 309.61 | 348.68 | 464.41 |
| 71 | 131.95 | 169.65 | 195.75 | 217.92 | 292.90 | 189.95 | 246.50 | 290.00 | 329.15 | 433.55 | 213.15 | 279.85 | 326.25 | 372.65 | 488.65 |
| 72 | 142.80 | 183.40 | 212.80 | 236.60 | 317.80 | 203.00 | 266.00 | 313.60 | 352.80 | 466.20 | 228.20 | 299.60 | 348.60 | 393.40 | 522.20 |
| 73 | 156.60 | 197.10 | 228.15 | 256.50 | 341.55 | 220.05 | 284.85 | 333.45 | 378.00 | 499.50 | 245.70 | 315.90 | 369.90 | 421.20 | 553.50 |
| 74 | 166.40 | 214.50 | 247.00 | 275.60 | 369.20 | 234.00 | 305.50 | 357.50 | 404.30 | 535.60 | 256.10 | 338.00 | 392.60 | 444.60 | 587.60 |
| 75 | 180.00 | 230.00 | 266.25 | 300.00 | 400.00 | 248.75 | 325.00 | 380.00 | 435.00 | 572.50 | 272.50 | 355.00 | 416.25 | 473.75 | 622.50 |
| 76 | 194.40 | 250.80 | 289.20 | 325.20 | 434.40 | 265.20 | 348.00 | 406.80 | 464.40 | 610.80 | 286.80 | 376.80 | 439.20 | 500.40 | 661.20 |
| 77 | 215.94 | 276.12 | 320.96 | 362.26 | 481.44 | 290.28 | 378.78 | 446.04 | 508.58 | 667.88 | 309.16 | 404.74 | 476.72 | 543.98 | 715.08 |
| 78 | 240.72 | 310.34 | 362.26 | 407.10 | 541.62 | 318.60 | 417.72 | 494.42 | 565.22 | 741.04 | 338.66 | 444.86 | 525.10 | 598.26 | 785.88 |
| 79 | 267.86 | 345.74 | 402.38 | 453.12 | 604.16 | 349.28 | 460.20 | 542.80 | 619.50 | 814.20 | 368.16 | 484.98 | 571.12 | 652.54 | 859.04 |
| 80 | 292.64 | 378.78 | 442.50 | 497.96 | 663.16 | 377.60 | 497.96 | 588.82 | 671.42 | 882.64 | 396.48 | 522.74 | 615.96 | 704.46 | 925.12 |
| 81 | 316.24 | 411.82 | 480.26 | 541.62 | 720.98 | 403.56 | 533.36 | 631.30 | 722.16 | 946.36 | 422.44 | 558.14 | 660.80 | 752.84 | 990.02 |
| 82 | 341.02 | 442.50 | 516.84 | 582.92 | 776.44 | 430.70 | 568.76 | 671.42 | 767.00 | 1008.90 | 448.40 | 593.54 | 700.92 | 800.04 | 1052.56 |
| 83 | 365.80 | 475.54 | 555.78 | 625.40 | 831.90 | 457.84 | 604.16 | 713.90 | 814.20 | 1067.90 | 476.72 | 628.94 | 744.58 | 846.06 | 1113.92 |
| 84 | 392.94 | 509.76 | 595.90 | 671.42 | 894.44 | 484.98 | 638.38 | 755.20 | 861.40 | 1132.80 | 506.22 | 665.52 | 785.88 | 895.62 | 1178.82 |
| 85 | 423.62 | 548.70 | 640.74 | 723.34 | 961.70 | 516.84 | 678.50 | 801.22 | 915.68 | 1203.60 | 538.08 | 706.82 | 833.08 | 951.08 | 1249.62 |
| 86 | 456.66 | 592.36 | 690.30 | 778.80 | 1037.22 | 549.88 | 722.16 | 850.78 | 971.14 | 1279.12 | 571.12 | 750.48 | 882.64 | 1006.54 | 1325.14 |
| 87 | 492.06 | 637.20 | 743.40 | 838.98 | 1115.10 | 585.28 | 767.00 | 903.88 | 1031.32 | 1357.00 | 606.52 | 795.32 | 935.74 | 1066.72 | 1403.02 |
| 88 | 529.82 | 686.76 | 801.22 | 902.70 | 1202.42 | 623.04 | 816.56 | 961.70 | 1095.04 | 1444.32 | 644.28 | 844.88 | 993.56 | 1130.44 | 1490.34 |
| 89 | 569.94 | 738.68 | 863.76 | 972.32 | 1293.28 | 663.16 | 868.48 | 1024.24 | 1164.66 | 1535.18 | 684.40 | 896.80 | 1056.10 | 1200.06 | 1581.20 |
| 90 | 613.60 | 796.50 | 931.02 | 1049.02 | 1393.58 | 706.82 | 926.30 | 1091.50 | 1241.36 | 1635.48 | 728.06 | 954.62 | 1123.36 | 1276.76 | 1681.50 |
| 91 | 661.98 | 857.86 | 1001.82 | 1129.26 | 1503.32 | 755.20 | 987.66 | 1162.30 | 1321.60 | 1745.22 | 776.44 | 1015.98 | 1194.16 | 1357.00 | 1791.24 |
| 92 | 712.72 | 922.76 | 1078.52 | 1216.58 | 1618.96 | 805.94 | 1052.56 | 1239.00 | 1408.92 | 1860.86 | 827.18 | 1080.88 | 1270.86 | 1444.32 | 1906.88 |
| 93 | 768.18 | 994.74 | 1159.94 | 1308.62 | 1740.50 | 861.40 | 1124.54 | 1320.42 | 1500.96 | 1982.40 | 882.64 | 1152.86 | 1352.28 | 1536.36 | 2028.42 |
| 94 | 827.18 | 1071.44 | 1249.62 | 1408.92 | 1876.20 | 920.40 | 1201.24 | 1410.10 | 1601.26 | 2118.10 | 941.64 | 1229.56 | 1441.96 | 1636.66 | 2164.12 |
| 95 | 892.08 | 1155.22 | 1348.74 | 1518.66 | 2022.52 | 985.30 | 1285.02 | 1509.22 | 1711.00 | 2264.42 | 1006.54 | 1313.34 | 1541.08 | 1746.40 | 2310.44 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Home and Community Care at 50%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 30 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 31 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 43.66 | 55.46 | 61.36 | 67.26 | 97.25 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 32 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 43.66 | 55.46 | 61.36 | 67.26 | 100.11 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 33 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 45.31 | 55.46 | 61.36 | 67.26 | 105.83 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 34 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 45.31 | 55.46 | 62.58 | 67.26 | 111.55 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 35 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 48.14 | 57.03 | 62.58 | 67.26 | 114.42 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 36 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 50.97 | 59.88 | 65.30 | 69.65 | 120.56 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 37 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 53.81 | 62.73 | 70.74 | 72.33 | 126.95 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 38 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 53.81 | 65.58 | 73.46 | 75.00 | 133.35 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 39 | 28.32 | 35.40 | 38.94 | 42.48 | 59.00 | 56.88 | 68.43 | 76.18 | 80.36 | 142.94 | 104.41 | 131.56 | 146.18 | 162.89 | 221.36 |
| 40 | 29.50 | 36.58 | 41.30 | 47.20 | 62.54 | 57.40 | 70.60 | 78.13 | 86.49 | 147.11 | 110.68 | 137.83 | 156.62 | 177.50 | 238.07 |
| 41 | 29.50 | 36.58 | 41.30 | 47.20 | 62.54 | 60.74 | 73.89 | 81.16 | 89.64 | 153.93 | 110.68 | 137.83 | 156.62 | 177.50 | 238.07 |
| 42 | 32.01 | 37.22 | 41.34 | 47.20 | 62.54 | 61.04 | 77.41 | 84.56 | 95.95 | 161.52 | 110.68 | 137.83 | 156.62 | 177.50 | 238.07 |
| 43 | 32.24 | 37.46 | 44.21 | 48.47 | 65.11 | 64.42 | 80.95 | 91.04 | 99.53 | 169.13 | 110.68 | 137.83 | 156.62 | 177.50 | 238.07 |
| 44 | 32.47 | 40.41 | 44.51 | 48.79 | 68.12 | 67.83 | 84.51 | 94.51 | 103.15 | 173.33 | 110.68 | 137.83 | 156.62 | 177.50 | 238.07 |
| 45 | 34.89 | 40.09 | 46.91 | 51.23 | 70.27 | 76.17 | 86.35 | 96.55 | 106.17 | 183.02 | 121.12 | 144.09 | 167.06 | 185.86 | 250.59 |
| 46 | 38.07 | 43.05 | 47.23 | 54.28 | 73.27 | 76.54 | 93.12 | 103.10 | 109.75 | 183.77 | 121.12 | 144.09 | 167.06 | 185.86 | 250.59 |
| 47 | 38.34 | 43.33 | 50.18 | 57.37 | 76.29 | 80.62 | 96.83 | 106.63 | 116.48 | 183.77 | 121.12 | 144.09 | 167.06 | 185.86 | 250.59 |
| 48 | 38.62 | 46.34 | 53.18 | 57.74 | 79.32 | 84.84 | 100.92 | 114.04 | 123.46 | 183.77 | 121.12 | 144.09 | 167.06 | 185.86 | 250.59 |
| 49 | 41.95 | 46.65 | 53.53 | 60.89 | 85.52 | 87.71 | 108.59 | 118.08 | 127.60 | 183.77 | 121.12 | 144.09 | 167.06 | 185.86 | 250.59 |
| 50 | 41.27 | 48.82 | 58.56 | 62.79 | 89.58 | 91.09 | 106.40 | 125.52 | 130.67 | 204.65 | 131.56 | 160.80 | 185.86 | 206.74 | 277.74 |
| 51 | 44.05 | 54.36 | 61.41 | 65.64 | 94.91 | 94.33 | 112.63 | 131.61 | 138.40 | 210.92 | 135.74 | 169.15 | 190.03 | 213.01 | 288.18 |
| 52 | 43.92 | 54.35 | 61.18 | 69.63 | 100.40 | 100.36 | 121.57 | 133.39 | 145.66 | 217.18 | 137.83 | 173.33 | 198.39 | 221.36 | 296.54 |
| 53 | 46.74 | 57.21 | 64.07 | 71.14 | 106.01 | 103.65 | 125.73 | 142.36 | 153.83 | 225.54 | 142.00 | 177.50 | 204.65 | 227.62 | 304.89 |
| 54 | 48.03 | 57.24 | 65.55 | 72.44 | 114.76 | 107.97 | 128.27 | 148.62 | 157.48 | 235.98 | 148.27 | 181.68 | 210.92 | 233.89 | 317.42 |
| 55 | 50.93 | 61.55 | 69.92 | 76.82 | 120.43 | 114.86 | 137.38 | 159.00 | 163.87 | 242.24 | 152.45 | 187.95 | 217.18 | 242.24 | 325.77 |
| 56 | 56.68 | 64.07 | 75.05 | 81.98 | 130.42 | 123.21 | 142.68 | 163.52 | 174.10 | 254.77 | 162.89 | 196.30 | 227.62 | 252.68 | 340.39 |
| 57 | 59.13 | 70.62 | 77.36 | 88.30 | 139.26 | 126.75 | 151.17 | 170.96 | 180.93 | 271.48 | 169.15 | 208.83 | 238.07 | 267.30 | 359.19 |
| 58 | 59.82 | 72.89 | 85.38 | 94.99 | 148.16 | 128.97 | 154.85 | 179.58 | 190.53 | 290.27 | 175.42 | 219.27 | 254.77 | 281.92 | 377.98 |
| 59 | 66.81 | 79.52 | 90.35 | 101.12 | 159.80 | 136.30 | 167.07 | 186.39 | 201.11 | 313.24 | 185.86 | 231.80 | 267.30 | 297.41 | 400.95 |
| 60 | 70.43 | 87.64 | 96.78 | 107.62 | 173.14 | 142.72 | 172.79 | 195.25 | 212.26 | 336.21 | 196.30 | 246.42 | 281.92 | 303.91 | 426.01 |
| 61 | 77.13 | 92.63 | 107.62 | 116.77 | 185.23 | 151.79 | 183.05 | 210.64 | 223.58 | 348.41 | 202.56 | 251.18 | 291.69 | 314.50 | 435.51 |
| 62 | 83.90 | 103.54 | 112.43 | 126.02 | 204.07 | 165.69 | 198.94 | 223.94 | 238.25 | 365.11 | 208.07 | 263.03 | 300.33 | 330.88 | 451.47 |
| 63 | 97.18 | 110.07 | 124.84 | 138.17 | 216.79 | 180.52 | 210.66 | 239.42 | 258.17 | 380.05 | 218.53 | 269.84 | 311.64 | 346.42 | 465.56 |
| 64 | 102.01 | 120.79 | 138.32 | 148.68 | 238.07 | 185.66 | 226.05 | 258.73 | 273.63 | 398.90 | 224.27 | 279.41 | 321.69 | 360.30 | 483.46 |
| 65 | 113.54 | 129.78 | 145.63 | 160.56 | 253.18 | 192.50 | 240.62 | 272.42 | 290.84 | 415.29 | 231.71 | 290.53 | 333.30 | 372.51 | 499.06 |
| 66 | 122.29 | 142.74 | 161.25 | 175.83 | 273.49 | 200.27 | 252.07 | 288.32 | 313.07 | 433.35 | 239.98 | 300.41 | 345.30 | 386.73 | 517.94 |
| 67 | 136.18 | 158.95 | 178.35 | 193.79 | 300.47 | 210.49 | 262.28 | 300.71 | 336.97 | 451.06 | 248.92 | 310.73 | 357.51 | 400.94 | 537.93 |
| 68 | 149.36 | 176.25 | 194.87 | 209.97 | 319.71 | 217.99 | 271.27 | 313.25 | 348.78 | 466.65 | 258.35 | 321.33 | 369.77 | 413.37 | 553.85 |
| 69 | 160.26 | 190.99 | 213.93 | 231.37 | 338.27 | 227.59 | 283.71 | 327.35 | 367.88 | 491.03 | 266.56 | 333.59 | 385.03 | 433.35 | 576.77 |
| 70 | 171.34 | 211.91 | 234.95 | 255.11 | 362.21 | 238.97 | 300.59 | 347.18 | 387.76 | 521.52 | 279.55 | 350.19 | 405.79 | 452.39 | 607.19 |
| 71 | 185.60 | 227.65 | 259.55 | 285.31 | 391.50 | 258.10 | 321.90 | 371.20 | 416.15 | 559.70 | 297.25 | 371.20 | 429.20 | 481.40 | 643.80 |
| 72 | 200.20 | 245.00 | 280.00 | 310.80 | 420.00 | 277.20 | 345.80 | 399.00 | 448.00 | 597.80 | 316.40 | 393.40 | 455.00 | 511.00 | 683.20 |
| 73 | 216.00 | 264.60 | 301.05 | 336.15 | 453.60 | 298.35 | 369.90 | 427.95 | 481.95 | 642.60 | 334.80 | 418.50 | 483.30 | 544.05 | 726.30 |
| 74 | 232.70 | 286.00 | 326.30 | 361.40 | 488.80 | 317.20 | 397.80 | 458.90 | 514.80 | 687.70 | 354.90 | 444.60 | 513.50 | 575.90 | 770.90 |
| 75 | 250.00 | 307.50 | 353.75 | 392.50 | 530.00 | 337.50 | 422.50 | 491.25 | 553.75 | 737.50 | 373.75 | 468.75 | 545.00 | 612.50 | 817.50 |
| 76 | 271.20 | 333.60 | 384.00 | 426.00 | 576.00 | 361.20 | 452.40 | 526.80 | 592.80 | 789.60 | 394.80 | 495.60 | 578.40 | 649.20 | 866.40 |
| 77 | 299.72 | 371.70 | 427.16 | 475.54 | 640.74 | 392.94 | 496.78 | 578.20 | 652.54 | 866.12 | 427.16 | 539.26 | 626.58 | 706.82 | 940.46 |
| 78 | 336.30 | 416.54 | 480.26 | 534.54 | 722.16 | 436.60 | 548.70 | 640.74 | 723.34 | 964.06 | 468.46 | 590.00 | 689.12 | 777.62 | 1036.04 |
| 79 | 372.88 | 463.74 | 535.72 | 597.08 | 803.58 | 476.72 | 604.16 | 705.64 | 796.50 | 1059.64 | 509.76 | 644.28 | 754.02 | 850.78 | 1130.44 |
| 80 | 409.46 | 508.58 | 588.82 | 657.26 | 883.82 | 516.84 | 653.72 | 767.00 | 866.12 | 1151.68 | 549.88 | 693.84 | 813.02 | 920.40 | 1221.30 |
| 81 | 443.68 | 553.42 | 639.56 | 713.90 | 959.34 | 555.78 | 704.46 | 822.46 | 931.02 | 1234.28 | 586.46 | 744.58 | 870.84 | 984.12 | 1306.26 |
| 82 | 477.90 | 594.72 | 689.12 | 768.18 | 1033.68 | 592.36 | 748.12 | 877.92 | 990.02 | 1315.70 | 624.22 | 789.42 | 925.12 | 1044.30 | 1388.86 |
| 83 | 513.30 | 638.38 | 738.68 | 824.82 | 1108.02 | 630.12 | 794.14 | 929.84 | 1050.20 | 1394.76 | 663.16 | 836.62 | 980.58 | 1106.84 | 1470.28 |
| 84 | 552.24 | 685.58 | 792.96 | 885.00 | 1190.62 | 670.24 | 843.70 | 986.48 | 1113.92 | 1480.90 | 704.46 | 888.54 | 1038.40 | 1170.56 | 1557.60 |
| 85 | 593.54 | 738.68 | 854.32 | 952.26 | 1281.48 | 712.72 | 897.98 | 1050.20 | 1183.54 | 1575.30 | 746.94 | 944.00 | 1102.12 | 1241.36 | 1653.18 |
| 86 | 639.56 | 795.32 | 920.40 | 1026.60 | 1380.60 | 758.74 | 954.62 | 1116.28 | 1257.88 | 1674.42 | 792.96 | 1000.64 | 1168.20 | 1315.70 | 1752.30 |
| 87 | 689.12 | 856.68 | 991.20 | 1104.48 | 1486.80 | 808.30 | 1015.98 | 1187.08 | 1335.76 | 1780.62 | 842.52 | 1062.00 | 1239.00 | 1393.58 | 1858.50 |
| 88 | 741.04 | 921.58 | 1066.72 | 1189.44 | 1600.08 | 860.22 | 1080.88 | 1262.60 | 1420.72 | 1893.90 | 894.44 | 1126.90 | 1314.52 | 1478.54 | 1971.78 |
| 89 | 798.86 | 993.56 | 1149.32 | 1281.48 | 1723.98 | 918.04 | 1152.86 | 1345.20 | 1512.76 | 2017.80 | 952.26 | 1198.88 | 1397.12 | 1570.58 | 2095.68 |
| 90 | 860.22 | 1071.44 | 1237.82 | 1380.60 | 1857.32 | 979.40 | 1230.74 | 1433.70 | 1611.88 | 2151.14 | 1013.62 | 1276.76 | 1485.62 | 1669.70 | 2229.02 |
| 91 | 928.66 | 1154.04 | 1335.76 | 1489.16 | 2002.46 | 1047.84 | 1313.34 | 1531.64 | 1720.44 | 2296.28 | 1082.06 | 1359.36 | 1583.56 | 1778.26 | 2374.16 |
| 92 | 998.28 | 1242.54 | 1437.24 | 1603.62 | 2155.86 | 1117.46 | 1401.84 | 1633.12 | 1834.90 | 2449.68 | 1151.68 | 1447.86 | 1685.04 | 1892.72 | 2527.56 |
| 93 | 1074.98 | 1336.94 | 1546.98 | 1725.16 | 2321.06 | 1194.16 | 1496.24 | 1742.86 | 1956.44 | 2614.88 | 1228.38 | 1542.26 | 1794.78 | 2014.26 | 2692.76 |
| 94 | 1157.58 | 1439.60 | 1664.98 | 1857.32 | 2499.24 | 1276.76 | 1598.90 | 1860.86 | 2088.60 | 2793.06 | 1310.98 | 1644.92 | 1912.78 | 2146.42 | 2870.94 |
| 95 | 1247.26 | 1552.88 | 1795.96 | 2002.46 | 2695.12 | 1366.44 | 1712.18 | 1991.84 | 2233.74 | 2988.94 | 1400.66 | 1758.20 | 2043.76 | 2291.56 | 3066.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**

**Home and Community Care at 50%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 30 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 31 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 37.76 | 47.20 | 55.46 | 61.36 | 84.94 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 32 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 37.76 | 47.20 | 55.46 | 61.36 | 87.44 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 33 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 39.19 | 47.20 | 55.46 | 61.36 | 92.44 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 34 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 39.19 | 47.20 | 56.56 | 61.36 | 97.43 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 35 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 41.64 | 48.53 | 56.56 | 61.36 | 99.93 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 36 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 44.09 | 50.96 | 59.02 | 63.54 | 105.30 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 37 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 46.53 | 53.39 | 63.94 | 65.98 | 110.88 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 38 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 46.53 | 55.81 | 66.40 | 68.43 | 116.47 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 39 | 24.78 | 30.68 | 35.40 | 38.94 | 51.92 | 49.19 | 58.24 | 68.86 | 73.31 | 124.85 | 91.88 | 114.86 | 133.65 | 146.18 | 198.39 |
| 40 | 27.14 | 33.04 | 36.58 | 41.30 | 55.46 | 52.87 | 61.96 | 69.61 | 75.50 | 129.38 | 100.24 | 123.21 | 137.83 | 156.62 | 210.92 |
| 41 | 27.14 | 33.04 | 36.58 | 41.30 | 55.46 | 55.95 | 64.84 | 72.30 | 78.26 | 135.39 | 100.24 | 123.21 | 137.83 | 156.62 | 210.92 |
| 42 | 29.45 | 33.62 | 36.61 | 41.30 | 55.46 | 56.22 | 67.93 | 75.34 | 83.76 | 142.06 | 100.24 | 123.21 | 137.83 | 156.62 | 210.92 |
| 43 | 29.66 | 33.84 | 39.16 | 42.41 | 57.74 | 59.34 | 71.03 | 81.11 | 86.90 | 148.75 | 100.24 | 123.21 | 137.83 | 156.62 | 210.92 |
| 44 | 29.88 | 36.50 | 39.42 | 42.69 | 60.41 | 62.48 | 74.16 | 84.20 | 90.05 | 152.45 | 100.24 | 123.21 | 137.83 | 156.62 | 210.92 |
| 45 | 29.90 | 36.45 | 41.84 | 43.91 | 62.74 | 67.10 | 78.05 | 86.56 | 91.69 | 164.30 | 104.41 | 131.56 | 146.18 | 164.97 | 221.36 |
| 46 | 32.63 | 39.13 | 42.12 | 46.53 | 65.42 | 67.42 | 84.16 | 92.43 | 94.79 | 164.97 | 104.41 | 131.56 | 146.18 | 164.97 | 221.36 |
| 47 | 32.86 | 39.39 | 44.76 | 49.17 | 68.12 | 71.02 | 87.52 | 95.60 | 100.60 | 164.97 | 104.41 | 131.56 | 146.18 | 164.97 | 221.36 |
| 48 | 33.10 | 42.13 | 47.43 | 49.49 | 70.83 | 74.74 | 91.22 | 102.24 | 106.63 | 164.97 | 104.41 | 131.56 | 146.18 | 164.97 | 221.36 |
| 49 | 35.96 | 42.41 | 47.74 | 52.19 | 76.36 | 77.27 | 98.15 | 105.86 | 110.20 | 164.97 | 104.41 | 131.56 | 146.18 | 164.97 | 221.36 |
| 50 | 35.77 | 44.75 | 51.59 | 55.96 | 78.21 | 77.52 | 96.90 | 112.00 | 117.96 | 181.68 | 114.86 | 144.09 | 164.97 | 183.77 | 246.42 |
| 51 | 39.79 | 47.39 | 55.69 | 60.06 | 83.23 | 82.54 | 99.49 | 119.83 | 123.63 | 187.95 | 121.12 | 148.27 | 171.24 | 190.03 | 254.77 |
| 52 | 39.81 | 47.55 | 54.38 | 61.28 | 88.42 | 88.32 | 107.84 | 118.15 | 127.22 | 192.12 | 125.30 | 154.53 | 175.42 | 196.30 | 263.12 |
| 53 | 42.49 | 50.24 | 58.50 | 62.94 | 95.25 | 91.46 | 111.76 | 128.52 | 135.07 | 200.48 | 129.47 | 158.71 | 183.77 | 204.65 | 271.48 |
| 54 | 42.54 | 50.43 | 58.73 | 64.24 | 100.61 | 95.97 | 114.46 | 134.56 | 140.61 | 206.74 | 131.56 | 162.89 | 187.95 | 208.83 | 279.83 |
| 55 | 45.27 | 54.55 | 61.53 | 69.84 | 105.98 | 102.33 | 123.03 | 138.61 | 148.62 | 213.01 | 135.74 | 169.15 | 192.12 | 217.18 | 290.27 |
| 56 | 49.41 | 58.50 | 66.56 | 73.50 | 115.56 | 108.59 | 130.45 | 143.58 | 156.88 | 227.62 | 142.00 | 177.50 | 202.56 | 225.54 | 302.80 |
| 57 | 51.92 | 62.14 | 70.45 | 78.49 | 122.88 | 112.44 | 133.27 | 155.24 | 162.28 | 242.24 | 148.27 | 183.77 | 215.09 | 238.07 | 317.42 |
| 58 | 54.25 | 64.63 | 75.58 | 83.65 | 130.25 | 117.07 | 135.73 | 160.27 | 170.18 | 256.86 | 156.62 | 194.21 | 225.54 | 250.59 | 334.13 |
| 59 | 61.00 | 71.15 | 80.62 | 90.04 | 141.87 | 124.45 | 147.87 | 167.57 | 179.56 | 277.74 | 164.97 | 206.74 | 238.07 | 266.21 | 357.10 |
| 60 | 63.39 | 77.74 | 87.10 | 95.20 | 153.54 | 129.22 | 154.21 | 176.83 | 187.50 | 296.54 | 177.50 | 219.27 | 252.68 | 269.92 | 377.98 |
| 61 | 68.56 | 82.81 | 94.87 | 104.26 | 165.56 | 134.72 | 164.56 | 185.22 | 199.31 | 311.94 | 182.31 | 226.87 | 259.28 | 281.29 | 388.92 |
| 62 | 75.22 | 92.03 | 101.32 | 112.02 | 182.32 | 146.65 | 176.84 | 200.27 | 212.36 | 323.88 | 186.48 | 233.59 | 268.92 | 296.05 | 402.40 |
| 63 | 85.03 | 98.63 | 110.65 | 122.66 | 193.80 | 159.62 | 187.05 | 214.21 | 228.91 | 340.15 | 191.93 | 239.43 | 275.54 | 306.88 | 416.16 |
| 64 | 91.51 | 107.85 | 122.47 | 131.84 | 211.44 | 165.44 | 200.93 | 229.98 | 243.23 | 352.94 | 198.53 | 250.00 | 284.93 | 319.85 | 430.15 |
| 65 | 101.26 | 115.52 | 130.08 | 143.66 | 227.05 | 172.89 | 215.67 | 242.54 | 260.58 | 370.73 | 206.75 | 258.44 | 295.87 | 333.30 | 447.37 |
| 66 | 110.07 | 126.88 | 143.98 | 157.40 | 244.18 | 181.28 | 224.44 | 258.97 | 278.10 | 386.73 | 215.81 | 267.60 | 307.31 | 345.30 | 462.70 |
| 67 | 120.53 | 141.12 | 157.88 | 172.26 | 267.63 | 185.44 | 232.21 | 267.30 | 298.61 | 400.94 | 220.52 | 275.65 | 319.08 | 357.51 | 477.79 |
| 68 | 132.07 | 156.50 | 174.20 | 188.40 | 284.19 | 192.15 | 240.59 | 277.73 | 313.25 | 414.98 | 227.67 | 285.80 | 329.40 | 369.77 | 494.10 |
| 69 | 141.59 | 168.43 | 190.33 | 205.50 | 302.41 | 199.53 | 249.41 | 291.50 | 327.35 | 438.03 | 236.94 | 294.62 | 342.94 | 383.47 | 514.41 |
| 70 | 151.80 | 187.87 | 208.69 | 229.31 | 323.13 | 213.42 | 267.52 | 309.61 | 348.68 | 464.41 | 247.99 | 312.61 | 360.71 | 405.79 | 541.06 |
| 71 | 163.85 | 203.00 | 232.00 | 253.77 | 348.00 | 227.65 | 285.65 | 330.60 | 371.20 | 495.90 | 262.45 | 330.60 | 381.35 | 427.75 | 572.75 |
| 72 | 177.80 | 218.40 | 249.20 | 277.20 | 373.80 | 245.00 | 306.60 | 354.20 | 399.00 | 532.00 | 280.00 | 351.40 | 404.60 | 456.40 | 607.60 |
| 73 | 191.70 | 234.90 | 268.65 | 298.35 | 403.65 | 264.60 | 328.05 | 380.70 | 427.95 | 571.05 | 297.00 | 371.25 | 430.65 | 484.65 | 646.65 |
| 74 | 208.00 | 254.80 | 289.90 | 322.40 | 436.80 | 283.40 | 353.60 | 408.20 | 460.20 | 613.60 | 317.20 | 396.50 | 457.60 | 513.50 | 687.70 |
| 75 | 222.50 | 275.00 | 315.00 | 347.50 | 471.25 | 301.25 | 378.75 | 437.50 | 490.00 | 655.00 | 332.50 | 420.00 | 485.00 | 542.50 | 727.50 |
| 76 | 241.20 | 297.60 | 342.00 | 379.20 | 512.40 | 321.60 | 403.20 | 469.20 | 526.80 | 702.00 | 351.60 | 442.80 | 514.80 | 578.40 | 771.60 |
| 77 | 267.86 | 331.58 | 379.96 | 423.62 | 569.94 | 352.82 | 442.50 | 513.30 | 580.56 | 771.72 | 381.14 | 481.44 | 558.14 | 630.12 | 837.80 |
| 78 | 298.54 | 371.70 | 428.34 | 476.72 | 640.74 | 387.04 | 489.70 | 571.12 | 644.28 | 856.68 | 415.36 | 526.28 | 614.78 | 693.84 | 920.40 |
| 79 | 332.76 | 413.00 | 476.72 | 531.00 | 715.08 | 425.98 | 538.08 | 628.94 | 709.18 | 942.82 | 453.12 | 573.48 | 670.24 | 756.38 | 1005.36 |
| 80 | 364.62 | 453.12 | 523.92 | 584.10 | 787.06 | 460.20 | 582.92 | 682.04 | 770.54 | 1024.24 | 489.70 | 618.32 | 723.34 | 817.74 | 1087.96 |
| 81 | 396.48 | 492.06 | 569.94 | 634.84 | 854.32 | 496.78 | 625.40 | 733.96 | 827.18 | 1099.76 | 523.92 | 661.98 | 776.44 | 875.56 | 1163.48 |
| 82 | 425.98 | 529.82 | 612.42 | 684.40 | 919.22 | 527.46 | 666.70 | 779.98 | 881.46 | 1169.38 | 556.96 | 703.28 | 822.46 | 931.02 | 1235.46 |
| 83 | 456.66 | 568.76 | 658.44 | 733.96 | 986.48 | 560.50 | 708.00 | 828.36 | 935.74 | 1242.54 | 590.00 | 746.94 | 873.20 | 984.12 | 1308.62 |
| 84 | 490.88 | 610.06 | 705.64 | 788.24 | 1059.64 | 595.90 | 751.66 | 877.92 | 991.20 | 1318.06 | 625.40 | 790.60 | 923.94 | 1043.12 | 1386.50 |
| 85 | 528.64 | 657.26 | 761.10 | 847.24 | 1141.06 | 634.84 | 800.04 | 934.56 | 1052.56 | 1401.84 | 665.52 | 838.98 | 981.76 | 1104.48 | 1472.64 |
| 86 | 569.94 | 709.18 | 818.92 | 913.32 | 1229.56 | 676.14 | 851.96 | 992.38 | 1118.64 | 1490.34 | 706.82 | 890.90 | 1039.58 | 1170.56 | 1561.14 |
| 87 | 612.42 | 762.28 | 882.64 | 984.12 | 1322.78 | 718.62 | 905.06 | 1056.10 | 1189.44 | 1583.56 | 749.30 | 944.00 | 1103.30 | 1241.36 | 1654.36 |
| 88 | 659.62 | 820.10 | 948.72 | 1059.64 | 1424.26 | 765.82 | 962.88 | 1122.18 | 1264.96 | 1685.04 | 796.50 | 1001.82 | 1169.38 | 1316.88 | 1755.84 |
| 89 | 710.36 | 883.82 | 1023.06 | 1139.88 | 1534.00 | 816.56 | 1026.60 | 1196.52 | 1345.20 | 1794.78 | 847.24 | 1065.54 | 1243.72 | 1397.12 | 1865.58 |
| 90 | 765.82 | 952.26 | 1102.12 | 1229.56 | 1653.18 | 872.02 | 1095.04 | 1275.58 | 1434.88 | 1913.96 | 902.70 | 1133.98 | 1322.78 | 1486.80 | 1984.76 |
| 91 | 826.00 | 1026.60 | 1188.26 | 1325.14 | 1781.80 | 932.20 | 1169.38 | 1361.72 | 1530.46 | 2042.58 | 962.88 | 1208.32 | 1408.92 | 1582.38 | 2113.38 |
| 92 | 889.72 | 1105.66 | 1279.12 | 1426.62 | 1918.68 | 995.92 | 1248.44 | 1452.58 | 1631.94 | 2179.46 | 1026.60 | 1287.38 | 1499.78 | 1683.86 | 2250.26 |
| 93 | 956.98 | 1190.62 | 1377.06 | 1535.18 | 2065.00 | 1063.18 | 1333.40 | 1550.52 | 1740.50 | 2325.78 | 1093.86 | 1372.34 | 1597.72 | 1792.42 | 2396.58 |
| 94 | 1030.14 | 1281.48 | 1482.08 | 1653.18 | 2223.12 | 1136.34 | 1424.26 | 1655.54 | 1858.50 | 2483.90 | 1167.02 | 1463.20 | 1702.74 | 1910.42 | 2554.70 |
| 95 | 1111.56 | 1380.60 | 1598.90 | 1781.80 | 2397.76 | 1217.76 | 1523.38 | 1772.36 | 1987.12 | 2658.54 | 1248.44 | 1562.32 | 1819.56 | 2039.04 | 2729.34 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**

**Home and Community Care at 50%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 30 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 31 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 36.58 | 43.66 | 48.38 | 56.64 | 78.79 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 32 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 36.58 | 43.66 | 48.38 | 56.64 | 81.10 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 33 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 37.96 | 43.66 | 48.38 | 56.64 | 85.74 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 34 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 37.96 | 43.66 | 49.34 | 56.64 | 90.37 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 35 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 40.34 | 44.89 | 49.34 | 56.64 | 92.69 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 36 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 42.71 | 47.14 | 51.49 | 58.65 | 97.67 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 37 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 45.08 | 49.38 | 55.78 | 60.91 | 102.85 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 38 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 45.08 | 51.63 | 57.92 | 63.16 | 108.03 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 39 | 23.60 | 28.32 | 30.68 | 35.40 | 48.38 | 47.66 | 53.87 | 60.07 | 67.67 | 115.80 | 85.62 | 104.41 | 119.03 | 133.65 | 181.68 |
| 40 | 24.78 | 29.50 | 34.22 | 37.76 | 50.74 | 48.34 | 56.19 | 65.35 | 70.01 | 118.75 | 89.80 | 112.77 | 129.47 | 142.00 | 190.03 |
| 41 | 24.78 | 29.50 | 34.22 | 37.76 | 50.74 | 51.15 | 58.81 | 67.88 | 72.56 | 124.26 | 89.80 | 112.77 | 129.47 | 142.00 | 190.03 |
| 42 | 26.89 | 30.01 | 34.25 | 37.76 | 50.74 | 51.40 | 61.61 | 70.72 | 77.67 | 130.38 | 89.80 | 112.77 | 129.47 | 142.00 | 190.03 |
| 43 | 27.08 | 30.21 | 36.63 | 38.78 | 52.83 | 54.25 | 64.43 | 76.14 | 80.58 | 136.53 | 89.80 | 112.77 | 129.47 | 142.00 | 190.03 |
| 44 | 27.28 | 32.59 | 36.88 | 39.03 | 55.27 | 57.12 | 67.27 | 79.04 | 83.50 | 139.92 | 89.80 | 112.77 | 129.47 | 142.00 | 190.03 |
| 45 | 27.41 | 31.59 | 38.04 | 40.25 | 56.47 | 61.66 | 66.42 | 79.90 | 85.26 | 145.58 | 96.06 | 116.94 | 133.65 | 150.36 | 202.56 |
| 46 | 29.91 | 33.92 | 38.29 | 42.65 | 58.88 | 61.96 | 71.63 | 85.32 | 88.13 | 146.18 | 96.06 | 116.94 | 133.65 | 150.36 | 202.56 |
| 47 | 30.12 | 34.14 | 40.69 | 45.07 | 61.31 | 65.26 | 74.49 | 88.24 | 93.54 | 146.18 | 96.06 | 116.94 | 133.65 | 150.36 | 202.56 |
| 48 | 30.34 | 36.51 | 43.12 | 45.37 | 63.74 | 68.68 | 77.63 | 94.38 | 99.14 | 146.18 | 96.06 | 116.94 | 133.65 | 150.36 | 202.56 |
| 49 | 32.96 | 36.76 | 43.40 | 47.84 | 68.72 | 71.00 | 83.53 | 97.72 | 102.47 | 146.18 | 96.06 | 116.94 | 133.65 | 150.36 | 202.56 |
| 50 | 33.01 | 40.68 | 47.41 | 50.50 | 72.52 | 71.71 | 89.30 | 102.34 | 107.07 | 167.06 | 104.41 | 131.56 | 152.45 | 167.06 | 225.54 |
| 51 | 35.53 | 43.21 | 49.98 | 54.47 | 77.39 | 74.68 | 90.11 | 108.04 | 112.56 | 173.33 | 110.68 | 135.74 | 156.62 | 173.33 | 233.89 |
| 52 | 35.69 | 43.48 | 48.94 | 57.10 | 80.92 | 80.29 | 98.04 | 106.71 | 118.00 | 177.50 | 112.77 | 139.92 | 160.80 | 179.59 | 240.15 |
| 53 | 39.66 | 46.05 | 51.53 | 57.46 | 86.04 | 85.36 | 101.78 | 114.68 | 123.81 | 183.77 | 119.03 | 144.09 | 164.97 | 185.86 | 248.51 |
| 54 | 39.80 | 46.34 | 53.26 | 58.77 | 91.18 | 85.98 | 104.59 | 122.51 | 125.61 | 187.95 | 123.21 | 148.27 | 171.24 | 190.03 | 254.77 |
| 55 | 41.02 | 48.96 | 57.33 | 62.85 | 97.95 | 91.88 | 110.73 | 128.42 | 133.38 | 196.30 | 123.21 | 150.36 | 177.50 | 198.39 | 265.21 |
| 56 | 45.05 | 51.54 | 60.89 | 66.43 | 105.65 | 96.06 | 116.18 | 131.61 | 139.66 | 206.74 | 129.47 | 160.80 | 183.77 | 204.65 | 275.65 |
| 57 | 47.60 | 57.91 | 63.54 | 71.48 | 111.41 | 102.21 | 123.32 | 137.55 | 147.36 | 219.27 | 135.74 | 171.24 | 194.21 | 217.18 | 288.18 |
| 58 | 48.69 | 59.13 | 69.98 | 76.56 | 120.48 | 105.16 | 124.26 | 146.76 | 155.38 | 238.07 | 142.00 | 177.50 | 204.65 | 227.62 | 306.98 |
| 59 | 53.74 | 64.17 | 73.67 | 80.34 | 128.82 | 110.62 | 134.43 | 152.50 | 161.61 | 252.68 | 148.27 | 187.95 | 217.18 | 239.17 | 323.69 |
| 60 | 57.75 | 70.67 | 78.81 | 86.92 | 140.47 | 117.64 | 139.34 | 160.25 | 171.58 | 271.48 | 158.71 | 198.39 | 229.71 | 243.93 | 344.57 |
| 61 | 62.85 | 75.79 | 87.79 | 94.53 | 150.80 | 123.33 | 151.62 | 170.69 | 180.25 | 281.56 | 164.07 | 204.59 | 237.00 | 255.90 | 356.51 |
| 62 | 67.99 | 83.40 | 91.61 | 103.62 | 165.60 | 133.32 | 162.10 | 182.07 | 196.82 | 296.40 | 170.78 | 212.00 | 243.40 | 270.89 | 365.11 |
| 63 | 78.96 | 90.05 | 102.14 | 111.38 | 175.73 | 144.42 | 170.71 | 194.41 | 208.26 | 307.84 | 178.62 | 220.43 | 254.63 | 278.64 | 378.15 |
| 64 | 82.51 | 97.78 | 110.94 | 120.62 | 193.12 | 148.90 | 182.99 | 210.22 | 221.27 | 321.69 | 180.15 | 226.10 | 261.03 | 294.12 | 391.55 |
| 65 | 90.52 | 105.54 | 118.77 | 129.58 | 204.18 | 155.07 | 194.28 | 221.45 | 235.36 | 335.08 | 185.37 | 233.49 | 270.92 | 301.22 | 402.81 |
| 66 | 99.36 | 115.35 | 131.02 | 143.22 | 221.39 | 164.02 | 202.00 | 234.80 | 254.78 | 350.48 | 193.37 | 243.43 | 281.42 | 314.22 | 419.53 |
| 67 | 109.57 | 129.24 | 144.73 | 156.47 | 241.36 | 168.73 | 212.17 | 243.91 | 271.91 | 362.52 | 200.47 | 252.26 | 290.68 | 324.10 | 432.68 |
| 68 | 119.49 | 142.83 | 157.96 | 171.14 | 259.97 | 176.00 | 219.60 | 253.51 | 284.19 | 381.07 | 206.68 | 259.97 | 298.72 | 335.86 | 450.50 |
| 69 | 130.70 | 153.39 | 174.10 | 186.82 | 274.35 | 183.94 | 227.59 | 266.56 | 297.74 | 397.50 | 216.68 | 268.12 | 313.32 | 350.74 | 467.65 |
| 70 | 138.27 | 169.83 | 189.71 | 207.81 | 293.07 | 193.88 | 240.47 | 281.05 | 315.62 | 420.82 | 225.44 | 282.55 | 327.64 | 368.22 | 491.46 |
| 71 | 149.35 | 184.15 | 210.25 | 232.26 | 316.10 | 208.80 | 259.55 | 300.15 | 339.30 | 452.40 | 239.25 | 300.15 | 348.00 | 391.50 | 520.55 |
| 72 | 162.40 | 198.80 | 226.80 | 252.00 | 340.20 | 224.00 | 278.60 | 322.00 | 362.60 | 483.00 | 254.80 | 319.20 | 368.20 | 414.40 | 553.00 |
| 73 | 174.15 | 213.30 | 245.70 | 271.35 | 367.20 | 238.95 | 299.70 | 348.30 | 388.80 | 519.75 | 271.35 | 337.50 | 392.85 | 440.10 | 588.60 |
| 74 | 188.50 | 231.40 | 265.20 | 293.80 | 396.50 | 257.40 | 321.10 | 373.10 | 418.60 | 557.70 | 287.30 | 360.10 | 417.30 | 468.00 | 625.30 |
| 75 | 203.75 | 250.00 | 286.25 | 317.50 | 428.75 | 275.00 | 343.75 | 397.50 | 446.25 | 596.25 | 303.75 | 381.25 | 441.25 | 496.25 | 661.25 |
| 76 | 219.60 | 271.20 | 310.80 | 344.40 | 465.60 | 292.80 | 367.20 | 427.20 | 478.80 | 638.40 | 320.40 | 403.20 | 468.00 | 525.60 | 700.80 |
| 77 | 243.08 | 300.90 | 345.74 | 384.68 | 519.20 | 319.78 | 402.38 | 467.28 | 527.46 | 702.10 | 345.74 | 435.42 | 508.58 | 571.12 | 762.28 |
| 78 | 272.58 | 337.48 | 389.40 | 433.06 | 584.10 | 352.82 | 444.86 | 519.20 | 586.46 | 779.98 | 378.78 | 479.08 | 559.32 | 630.12 | 838.98 |
| 79 | 302.08 | 375.24 | 433.06 | 482.62 | 650.18 | 387.04 | 488.52 | 571.12 | 645.46 | 856.68 | 413.00 | 521.56 | 610.06 | 687.94 | 914.50 |
| 80 | 331.58 | 413.00 | 477.90 | 532.18 | 715.08 | 420.08 | 531.00 | 621.86 | 702.10 | 931.02 | 444.86 | 564.04 | 659.62 | 744.58 | 988.84 |
| 81 | 359.90 | 448.40 | 518.02 | 578.20 | 777.62 | 450.76 | 569.94 | 667.88 | 754.02 | 1000.64 | 475.54 | 602.98 | 704.46 | 797.68 | 1059.64 |
| 82 | 387.04 | 481.44 | 558.14 | 621.86 | 837.80 | 479.08 | 606.52 | 710.36 | 801.22 | 1066.72 | 505.04 | 639.56 | 750.48 | 846.06 | 1125.72 |
| 83 | 415.36 | 518.02 | 598.26 | 666.70 | 897.98 | 509.76 | 645.46 | 752.84 | 849.60 | 1130.44 | 535.72 | 678.50 | 794.14 | 895.62 | 1191.80 |
| 84 | 446.04 | 555.78 | 643.10 | 716.26 | 964.06 | 541.62 | 684.40 | 800.04 | 900.34 | 1198.88 | 569.94 | 719.80 | 841.34 | 947.54 | 1261.42 |
| 85 | 480.26 | 598.26 | 691.48 | 770.54 | 1038.40 | 575.84 | 728.06 | 849.60 | 956.98 | 1275.58 | 605.34 | 764.64 | 893.26 | 1004.18 | 1339.30 |
| 86 | 518.02 | 645.46 | 746.94 | 831.90 | 1118.64 | 613.60 | 775.26 | 905.06 | 1018.34 | 1355.82 | 643.10 | 811.84 | 948.72 | 1065.54 | 1419.54 |
| 87 | 558.14 | 692.66 | 802.40 | 895.62 | 1204.78 | 653.72 | 822.46 | 960.52 | 1082.06 | 1441.96 | 683.22 | 859.04 | 1004.18 | 1129.26 | 1505.68 |
| 88 | 599.44 | 746.94 | 864.94 | 962.88 | 1295.64 | 695.02 | 876.74 | 1023.06 | 1149.32 | 1532.82 | 724.52 | 913.32 | 1066.72 | 1196.52 | 1596.54 |
| 89 | 646.64 | 804.76 | 931.02 | 1037.22 | 1395.94 | 742.22 | 934.56 | 1089.14 | 1223.66 | 1633.12 | 771.72 | 971.14 | 1132.80 | 1270.86 | 1696.84 |
| 90 | 697.38 | 867.30 | 1003.00 | 1118.64 | 1504.50 | 792.96 | 997.10 | 1161.12 | 1305.08 | 1741.68 | 822.46 | 1033.68 | 1204.78 | 1352.28 | 1805.40 |
| 91 | 751.66 | 934.56 | 1080.88 | 1205.96 | 1622.50 | 847.24 | 1064.36 | 1239.00 | 1392.40 | 1859.68 | 876.74 | 1100.94 | 1282.66 | 1439.60 | 1923.40 |
| 92 | 808.30 | 1006.54 | 1164.66 | 1298.00 | 1746.40 | 903.88 | 1136.34 | 1322.78 | 1484.44 | 1983.58 | 933.38 | 1172.92 | 1366.44 | 1531.64 | 2047.30 |
| 93 | 870.84 | 1082.06 | 1253.16 | 1397.12 | 1879.74 | 966.42 | 1211.86 | 1411.28 | 1583.56 | 2116.92 | 995.92 | 1248.44 | 1454.94 | 1630.76 | 2180.64 |
| 94 | 936.92 | 1165.84 | 1348.74 | 1504.50 | 2023.70 | 1032.50 | 1295.64 | 1506.86 | 1690.94 | 2260.88 | 1062.00 | 1332.22 | 1550.52 | 1738.14 | 2324.60 |
| 95 | 1011.26 | 1257.88 | 1454.94 | 1622.50 | 2181.82 | 1106.84 | 1387.68 | 1613.06 | 1808.94 | 2419.00 | 1136.34 | 1424.26 | 1656.72 | 1856.14 | 2482.72 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 30 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 31 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 33.04 | 41.30 | 46.02 | 53.10 | 72.63 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 32 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 33.04 | 41.30 | 46.02 | 53.10 | 74.77 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 33 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 34.29 | 41.30 | 46.02 | 53.10 | 79.04 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 34 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 34.29 | 41.30 | 46.93 | 53.10 | 83.31 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 35 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 36.43 | 42.47 | 46.93 | 53.10 | 85.45 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 36 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 38.57 | 44.59 | 48.98 | 54.98 | 90.04 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 37 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 40.72 | 46.71 | 53.06 | 57.10 | 94.81 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 38 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 40.72 | 48.84 | 55.10 | 59.21 | 99.59 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 39 | 21.24 | 25.96 | 29.50 | 33.04 | 43.66 | 43.04 | 50.96 | 57.14 | 63.44 | 106.75 | 81.44 | 100.24 | 114.86 | 127.39 | 169.15 |
| 40 | 22.42 | 27.14 | 30.68 | 35.40 | 47.20 | 45.32 | 51.87 | 58.24 | 65.89 | 111.66 | 85.62 | 106.50 | 121.12 | 135.74 | 181.68 |
| 41 | 22.42 | 27.14 | 30.68 | 35.40 | 47.20 | 47.95 | 54.29 | 60.50 | 68.30 | 116.84 | 85.62 | 106.50 | 121.12 | 135.74 | 181.68 |
| 42 | 24.33 | 27.61 | 30.71 | 35.40 | 47.20 | 48.19 | 56.87 | 63.04 | 73.10 | 122.60 | 85.62 | 106.50 | 121.12 | 135.74 | 181.68 |
| 43 | 24.51 | 27.80 | 32.84 | 36.36 | 49.14 | 50.86 | 59.47 | 67.87 | 75.84 | 128.38 | 85.62 | 106.50 | 121.12 | 135.74 | 181.68 |
| 44 | 24.68 | 29.98 | 33.06 | 36.59 | 51.41 | 53.55 | 62.09 | 70.45 | 78.59 | 131.56 | 85.62 | 106.50 | 121.12 | 135.74 | 181.68 |
| 45 | 26.17 | 30.37 | 36.77 | 37.81 | 52.70 | 58.03 | 64.76 | 76.57 | 80.43 | 139.34 | 91.88 | 112.77 | 129.47 | 142.00 | 194.21 |
| 46 | 28.55 | 32.61 | 37.02 | 40.06 | 54.96 | 58.31 | 69.84 | 81.77 | 83.15 | 139.92 | 91.88 | 112.77 | 129.47 | 142.00 | 194.21 |
| 47 | 28.76 | 32.83 | 39.33 | 42.34 | 57.22 | 61.42 | 72.63 | 84.57 | 88.25 | 139.92 | 91.88 | 112.77 | 129.47 | 142.00 | 194.21 |
| 48 | 28.96 | 35.11 | 41.68 | 42.62 | 59.49 | 64.64 | 75.69 | 90.45 | 93.53 | 139.92 | 91.88 | 112.77 | 129.47 | 142.00 | 194.21 |
| 49 | 31.46 | 35.34 | 41.96 | 44.94 | 64.14 | 66.83 | 81.44 | 93.65 | 96.67 | 139.92 | 91.88 | 112.77 | 129.47 | 142.00 | 194.21 |
| 50 | 31.64 | 37.97 | 43.22 | 46.41 | 66.83 | 69.77 | 85.50 | 96.55 | 99.82 | 156.62 | 100.24 | 125.30 | 142.00 | 158.71 | 215.09 |
| 51 | 32.68 | 40.42 | 47.13 | 50.28 | 70.09 | 70.75 | 86.35 | 102.15 | 107.03 | 160.80 | 102.33 | 129.47 | 150.36 | 164.97 | 219.27 |
| 52 | 32.94 | 40.76 | 46.22 | 51.53 | 76.43 | 74.27 | 94.12 | 102.90 | 108.78 | 169.15 | 108.59 | 133.65 | 154.53 | 169.15 | 229.71 |
| 53 | 35.41 | 43.26 | 48.75 | 53.36 | 81.43 | 79.26 | 97.79 | 110.73 | 116.31 | 175.42 | 110.68 | 137.83 | 158.71 | 175.42 | 238.07 |
| 54 | 35.68 | 43.61 | 49.17 | 56.04 | 84.89 | 79.98 | 100.65 | 114.48 | 121.86 | 179.59 | 114.86 | 142.00 | 162.89 | 181.68 | 244.33 |
| 55 | 39.61 | 46.16 | 51.74 | 58.66 | 89.92 | 87.71 | 106.63 | 120.27 | 125.76 | 185.86 | 119.03 | 146.18 | 167.06 | 187.95 | 250.59 |
| 56 | 42.15 | 48.75 | 56.64 | 62.19 | 97.40 | 91.88 | 112.10 | 125.63 | 132.01 | 194.21 | 123.21 | 154.53 | 175.42 | 196.30 | 261.04 |
| 57 | 44.71 | 52.26 | 59.40 | 65.88 | 104.86 | 98.13 | 115.37 | 131.66 | 139.90 | 208.83 | 129.47 | 160.80 | 183.77 | 206.74 | 275.65 |
| 58 | 45.91 | 56.38 | 64.39 | 72.30 | 110.71 | 99.21 | 120.44 | 137.10 | 147.99 | 223.45 | 135.74 | 171.24 | 194.21 | 219.27 | 292.36 |
| 59 | 50.84 | 59.99 | 69.50 | 76.19 | 120.67 | 104.70 | 126.74 | 146.86 | 154.42 | 240.15 | 142.00 | 179.59 | 208.83 | 230.85 | 309.07 |
| 60 | 52.12 | 65.02 | 73.28 | 81.40 | 129.04 | 108.00 | 130.05 | 151.04 | 162.74 | 254.77 | 148.27 | 187.95 | 219.27 | 233.93 | 325.77 |
| 61 | 58.56 | 71.58 | 80.71 | 88.97 | 140.97 | 117.64 | 142.37 | 159.80 | 171.58 | 267.38 | 155.97 | 196.48 | 224.84 | 244.18 | 338.28 |
| 62 | 63.65 | 79.09 | 86.05 | 95.21 | 153.89 | 125.70 | 154.73 | 172.96 | 184.73 | 278.74 | 162.92 | 206.11 | 233.59 | 255.41 | 347.44 |
| 63 | 71.37 | 84.34 | 95.05 | 104.33 | 164.24 | 134.92 | 163.44 | 185.41 | 197.93 | 292.64 | 165.32 | 210.93 | 239.43 | 265.46 | 359.15 |
| 64 | 78.01 | 92.03 | 105.18 | 112.21 | 181.47 | 141.55 | 174.02 | 201.23 | 209.44 | 306.99 | 172.80 | 216.91 | 250.00 | 279.41 | 375.00 |
| 65 | 85.92 | 98.41 | 111.70 | 122.54 | 192.75 | 146.15 | 185.37 | 210.90 | 223.59 | 320.83 | 178.24 | 222.80 | 258.44 | 288.74 | 386.77 |
| 66 | 93.25 | 109.58 | 123.82 | 134.71 | 210.00 | 155.38 | 195.09 | 224.44 | 241.46 | 334.94 | 184.73 | 233.07 | 267.60 | 300.41 | 404.00 |
| 67 | 103.31 | 120.32 | 134.49 | 146.42 | 228.22 | 160.38 | 202.14 | 230.54 | 258.57 | 347.48 | 190.45 | 240.57 | 275.65 | 309.06 | 414.31 |
| 68 | 113.20 | 133.71 | 147.63 | 159.64 | 243.82 | 167.93 | 208.30 | 238.98 | 268.04 | 361.70 | 198.61 | 248.67 | 285.80 | 319.71 | 427.90 |
| 69 | 121.36 | 145.87 | 162.29 | 175.32 | 257.21 | 173.03 | 219.79 | 252.53 | 282.15 | 377.24 | 204.21 | 258.77 | 296.18 | 333.59 | 445.82 |
| 70 | 129.25 | 162.32 | 178.04 | 193.48 | 276.54 | 181.86 | 232.96 | 266.02 | 299.09 | 402.79 | 213.42 | 273.54 | 312.61 | 350.19 | 470.42 |
| 71 | 140.65 | 174.00 | 197.20 | 217.92 | 297.25 | 197.20 | 249.40 | 285.65 | 321.90 | 429.20 | 226.20 | 288.55 | 330.60 | 374.10 | 498.80 |
| 72 | 151.20 | 187.60 | 214.20 | 236.60 | 320.60 | 211.40 | 267.40 | 308.00 | 344.40 | 460.60 | 240.80 | 306.60 | 352.80 | 394.80 | 529.20 |
| 73 | 163.35 | 203.85 | 230.85 | 255.15 | 345.60 | 226.80 | 288.90 | 330.75 | 371.25 | 495.45 | 256.50 | 326.70 | 375.30 | 419.85 | 562.95 |
| 74 | 175.50 | 219.70 | 248.30 | 275.60 | 374.40 | 243.10 | 308.10 | 353.60 | 397.80 | 531.70 | 271.70 | 347.10 | 396.50 | 445.90 | 598.00 |
| 75 | 190.00 | 237.50 | 270.00 | 300.00 | 403.75 | 258.75 | 330.00 | 380.00 | 427.50 | 568.75 | 287.50 | 366.25 | 422.50 | 475.00 | 632.50 |
| 76 | 206.40 | 258.00 | 292.80 | 325.20 | 439.20 | 277.20 | 352.80 | 406.80 | 457.20 | 609.60 | 303.60 | 388.80 | 447.60 | 501.60 | 670.80 |
| 77 | 227.74 | 286.74 | 326.86 | 363.44 | 490.88 | 302.08 | 387.04 | 446.04 | 503.86 | 671.42 | 328.04 | 420.08 | 486.16 | 547.52 | 729.24 |
| 78 | 254.88 | 322.14 | 366.98 | 409.46 | 552.24 | 332.76 | 428.34 | 495.60 | 560.50 | 744.58 | 358.72 | 462.56 | 533.36 | 602.98 | 802.40 |
| 79 | 283.20 | 358.72 | 410.64 | 455.48 | 614.78 | 364.62 | 470.82 | 545.16 | 614.78 | 818.92 | 389.40 | 503.86 | 584.10 | 657.26 | 874.38 |
| 80 | 310.34 | 392.94 | 450.76 | 502.68 | 676.14 | 396.48 | 509.76 | 592.36 | 669.06 | 888.54 | 421.26 | 542.80 | 630.12 | 711.54 | 945.18 |
| 81 | 336.30 | 427.16 | 489.70 | 545.16 | 735.14 | 424.80 | 547.52 | 636.02 | 717.44 | 954.62 | 449.58 | 580.56 | 673.78 | 761.10 | 1011.26 |
| 82 | 362.26 | 459.02 | 527.46 | 586.46 | 790.60 | 451.94 | 582.92 | 677.32 | 763.46 | 1014.80 | 477.90 | 615.96 | 716.26 | 807.12 | 1073.80 |
| 83 | 389.40 | 493.24 | 566.40 | 630.12 | 848.42 | 481.44 | 619.50 | 718.62 | 809.48 | 1077.34 | 507.40 | 652.54 | 758.74 | 854.32 | 1136.34 |
| 84 | 417.72 | 529.82 | 607.70 | 676.14 | 910.96 | 510.94 | 657.26 | 762.28 | 857.86 | 1142.24 | 536.90 | 692.66 | 802.40 | 903.88 | 1204.78 |
| 85 | 449.58 | 569.94 | 653.72 | 728.06 | 981.76 | 542.80 | 698.56 | 809.48 | 910.96 | 1215.40 | 569.94 | 735.14 | 850.78 | 958.16 | 1277.94 |
| 86 | 483.80 | 613.60 | 704.46 | 785.88 | 1056.10 | 577.02 | 742.22 | 860.22 | 968.78 | 1289.74 | 604.16 | 778.80 | 901.52 | 1015.98 | 1352.28 |
| 87 | 521.56 | 661.98 | 757.56 | 844.88 | 1138.70 | 614.78 | 790.60 | 913.32 | 1027.78 | 1372.34 | 641.92 | 827.18 | 954.62 | 1074.98 | 1434.88 |
| 88 | 561.68 | 711.54 | 816.56 | 908.60 | 1223.66 | 654.90 | 840.16 | 972.32 | 1091.50 | 1457.30 | 682.04 | 876.74 | 1013.62 | 1138.70 | 1519.84 |
| 89 | 605.34 | 767.00 | 879.10 | 978.22 | 1319.24 | 698.56 | 895.62 | 1034.86 | 1161.12 | 1552.88 | 725.70 | 932.20 | 1076.16 | 1208.32 | 1615.42 |
| 90 | 651.36 | 827.18 | 947.54 | 1054.92 | 1423.08 | 744.58 | 955.80 | 1103.30 | 1237.82 | 1656.72 | 771.72 | 992.38 | 1144.60 | 1285.02 | 1719.26 |
| 91 | 702.10 | 890.90 | 1021.88 | 1138.70 | 1532.82 | 795.32 | 1019.52 | 1177.64 | 1321.60 | 1766.46 | 822.46 | 1056.10 | 1218.94 | 1368.80 | 1829.00 |
| 92 | 756.38 | 959.34 | 1099.76 | 1224.84 | 1649.64 | 849.60 | 1087.96 | 1255.52 | 1407.74 | 1883.28 | 876.74 | 1124.54 | 1296.82 | 1454.94 | 1945.82 |
| 93 | 814.20 | 1032.50 | 1183.54 | 1319.24 | 1775.90 | 907.42 | 1161.12 | 1339.30 | 1502.14 | 2009.54 | 934.56 | 1197.70 | 1380.60 | 1549.34 | 2072.08 |
| 94 | 877.92 | 1111.56 | 1274.40 | 1419.54 | 1911.60 | 971.14 | 1240.18 | 1430.16 | 1602.44 | 2145.24 | 998.28 | 1276.76 | 1471.46 | 1649.64 | 2207.78 |
| 95 | 945.18 | 1197.70 | 1374.70 | 1530.46 | 2062.64 | 1038.40 | 1326.32 | 1530.46 | 1713.36 | 2296.28 | 1065.54 | 1362.90 | 1571.76 | 1760.56 | 2358.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
## Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 30 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 31 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 37.76 | 46.02 | 51.92 | 57.82 | 81.25 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 32 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 37.76 | 46.02 | 51.92 | 57.82 | 83.64 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 33 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 39.19 | 46.02 | 51.92 | 57.82 | 88.42 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 34 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 39.19 | 46.02 | 52.95 | 57.82 | 93.20 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 35 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 41.64 | 47.32 | 52.95 | 57.82 | 95.59 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 36 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 44.09 | 49.69 | 55.25 | 59.87 | 100.72 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 37 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 46.53 | 52.05 | 59.86 | 62.17 | 106.06 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 38 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 46.53 | 54.42 | 62.16 | 64.48 | 111.41 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 39 | 24.78 | 29.50 | 34.22 | 36.58 | 49.56 | 49.19 | 56.79 | 64.46 | 69.08 | 119.42 | 89.80 | 112.77 | 127.39 | 137.83 | 185.86 |
| 40 | 25.96 | 30.68 | 35.40 | 40.12 | 53.10 | 49.85 | 59.08 | 66.77 | 74.13 | 124.07 | 93.97 | 116.94 | 133.65 | 152.45 | 202.56 |
| 41 | 25.96 | 30.68 | 35.40 | 40.12 | 53.10 | 52.75 | 61.83 | 69.35 | 76.83 | 129.82 | 93.97 | 116.94 | 133.65 | 152.45 | 202.56 |
| 42 | 28.17 | 31.22 | 35.43 | 40.12 | 53.10 | 53.01 | 64.77 | 72.26 | 82.24 | 136.22 | 93.97 | 116.94 | 133.65 | 152.45 | 202.56 |
| 43 | 28.37 | 31.42 | 37.90 | 41.20 | 55.29 | 55.95 | 67.73 | 77.80 | 85.32 | 142.64 | 93.97 | 116.94 | 133.65 | 152.45 | 202.56 |
| 44 | 28.58 | 33.89 | 38.15 | 41.47 | 57.84 | 58.91 | 70.71 | 80.76 | 88.42 | 146.18 | 93.97 | 116.94 | 133.65 | 152.45 | 202.56 |
| 45 | 28.66 | 35.23 | 40.57 | 42.69 | 58.98 | 63.48 | 73.06 | 83.23 | 90.08 | 155.98 | 100.24 | 125.30 | 142.00 | 158.71 | 210.92 |
| 46 | 31.27 | 37.83 | 40.84 | 45.23 | 61.50 | 63.78 | 78.79 | 88.88 | 93.12 | 156.62 | 100.24 | 125.30 | 142.00 | 158.71 | 210.92 |
| 47 | 31.49 | 38.08 | 43.40 | 47.81 | 64.03 | 67.18 | 81.94 | 91.92 | 98.83 | 156.62 | 100.24 | 125.30 | 142.00 | 158.71 | 210.92 |
| 48 | 31.72 | 40.73 | 45.99 | 48.12 | 66.58 | 70.70 | 85.39 | 98.31 | 104.75 | 156.62 | 100.24 | 125.30 | 142.00 | 158.71 | 210.92 |
| 49 | 34.46 | 41.00 | 46.30 | 50.74 | 71.78 | 73.09 | 91.88 | 101.79 | 108.27 | 156.62 | 100.24 | 125.30 | 142.00 | 158.71 | 210.92 |
| 50 | 34.39 | 42.04 | 48.80 | 54.60 | 75.36 | 75.58 | 91.20 | 106.21 | 112.52 | 173.33 | 112.77 | 135.74 | 158.71 | 177.50 | 233.89 |
| 51 | 36.95 | 46.00 | 51.41 | 57.26 | 80.31 | 78.61 | 95.74 | 111.97 | 118.10 | 179.59 | 114.86 | 142.00 | 160.80 | 183.77 | 244.33 |
| 52 | 38.43 | 46.20 | 53.02 | 58.49 | 85.42 | 86.31 | 103.92 | 116.24 | 121.69 | 185.86 | 119.03 | 146.18 | 169.15 | 185.86 | 252.68 |
| 53 | 41.08 | 47.45 | 55.71 | 60.20 | 90.64 | 89.43 | 105.77 | 122.59 | 129.44 | 192.12 | 123.21 | 148.27 | 175.42 | 192.12 | 261.04 |
| 54 | 41.17 | 47.70 | 55.99 | 61.51 | 97.46 | 89.98 | 108.54 | 126.53 | 133.11 | 200.48 | 127.39 | 154.53 | 179.59 | 200.48 | 269.39 |
| 55 | 43.85 | 51.75 | 58.73 | 65.65 | 102.77 | 96.06 | 116.88 | 132.50 | 139.10 | 204.65 | 131.56 | 160.80 | 183.77 | 206.74 | 277.74 |
| 56 | 47.96 | 55.72 | 63.72 | 70.67 | 110.61 | 104.41 | 124.33 | 137.59 | 151.14 | 215.09 | 137.83 | 169.15 | 192.12 | 215.09 | 290.27 |
| 57 | 49.04 | 59.32 | 64.92 | 74.29 | 117.96 | 106.30 | 127.30 | 143.45 | 152.95 | 231.80 | 142.00 | 175.42 | 202.56 | 225.54 | 304.89 |
| 58 | 50.08 | 61.88 | 72.78 | 80.81 | 126.99 | 109.13 | 130.00 | 154.48 | 162.78 | 248.51 | 146.18 | 185.86 | 217.18 | 240.15 | 323.69 |
| 59 | 58.10 | 66.96 | 76.45 | 85.88 | 136.97 | 118.53 | 140.19 | 158.15 | 170.58 | 267.30 | 158.71 | 196.30 | 225.54 | 251.65 | 340.39 |
| 60 | 60.57 | 73.50 | 81.57 | 91.06 | 147.01 | 123.43 | 144.92 | 165.78 | 178.66 | 286.10 | 167.06 | 206.74 | 238.07 | 257.92 | 361.27 |
| 61 | 65.71 | 78.60 | 92.04 | 100.09 | 159.00 | 129.03 | 157.16 | 179.77 | 192.38 | 299.79 | 174.20 | 214.71 | 249.15 | 269.57 | 372.71 |
| 62 | 72.33 | 87.72 | 95.77 | 107.82 | 172.29 | 140.93 | 169.47 | 189.35 | 203.72 | 308.18 | 178.63 | 223.77 | 255.18 | 282.50 | 380.81 |
| 63 | 82.00 | 94.34 | 106.40 | 118.43 | 183.95 | 152.02 | 179.79 | 205.21 | 220.30 | 323.04 | 184.32 | 229.93 | 266.04 | 295.59 | 397.15 |
| 64 | 87.01 | 103.53 | 116.71 | 126.23 | 203.11 | 159.93 | 191.96 | 219.20 | 231.40 | 340.08 | 191.18 | 238.97 | 272.06 | 306.99 | 411.77 |
| 65 | 96.66 | 111.24 | 124.42 | 136.62 | 215.61 | 163.98 | 204.97 | 231.99 | 248.81 | 352.91 | 196.06 | 247.75 | 281.61 | 315.48 | 425.98 |
| 66 | 103.95 | 122.56 | 138.22 | 150.31 | 232.79 | 170.92 | 217.54 | 246.89 | 266.44 | 367.74 | 205.45 | 257.25 | 295.23 | 329.76 | 440.25 |
| 67 | 115.83 | 133.69 | 150.57 | 166.52 | 254.49 | 178.75 | 220.52 | 255.60 | 288.60 | 382.57 | 212.17 | 262.28 | 302.38 | 342.47 | 456.07 |
| 68 | 125.78 | 148.90 | 165.34 | 178.33 | 271.27 | 184.08 | 229.29 | 266.43 | 295.49 | 397.22 | 217.99 | 271.27 | 314.87 | 352.01 | 469.88 |
| 69 | 136.92 | 162.42 | 181.47 | 195.44 | 286.82 | 193.29 | 241.62 | 277.47 | 311.77 | 417.77 | 227.59 | 283.71 | 327.35 | 366.32 | 489.47 |
| 70 | 145.79 | 180.35 | 198.47 | 217.85 | 308.10 | 204.40 | 257.00 | 293.07 | 330.65 | 443.37 | 237.46 | 297.58 | 342.67 | 386.26 | 517.01 |
| 71 | 158.05 | 194.30 | 221.85 | 242.30 | 332.05 | 218.95 | 274.05 | 317.55 | 353.80 | 474.15 | 253.75 | 317.55 | 365.40 | 408.90 | 545.20 |
| 72 | 170.80 | 208.60 | 239.40 | 264.60 | 357.00 | 236.60 | 294.00 | 340.20 | 382.20 | 508.20 | 268.80 | 334.60 | 389.20 | 435.40 | 581.00 |
| 73 | 182.25 | 224.10 | 256.50 | 284.85 | 384.75 | 252.45 | 313.20 | 363.15 | 407.70 | 545.40 | 283.50 | 355.05 | 413.10 | 461.70 | 616.95 |
| 74 | 198.90 | 243.10 | 276.90 | 308.10 | 416.00 | 270.40 | 338.00 | 390.00 | 438.10 | 585.00 | 301.60 | 377.00 | 435.50 | 491.40 | 655.20 |
| 75 | 213.75 | 261.25 | 300.00 | 332.50 | 450.00 | 287.50 | 358.75 | 417.50 | 468.75 | 626.25 | 320.00 | 397.50 | 462.50 | 520.00 | 695.00 |
| 76 | 229.20 | 284.40 | 326.40 | 363.60 | 489.60 | 306.00 | 386.40 | 447.60 | 505.20 | 672.00 | 334.80 | 423.60 | 492.00 | 553.20 | 736.80 |
| 77 | 254.88 | 315.06 | 363.44 | 403.56 | 545.16 | 333.94 | 421.26 | 492.06 | 554.60 | 737.50 | 362.26 | 457.84 | 533.36 | 599.44 | 800.04 |
| 78 | 285.56 | 354.00 | 409.46 | 454.30 | 613.60 | 370.52 | 467.28 | 546.34 | 613.60 | 818.92 | 398.84 | 501.50 | 587.64 | 660.80 | 881.46 |
| 79 | 316.24 | 392.94 | 455.48 | 507.40 | 683.22 | 404.74 | 512.12 | 599.44 | 677.32 | 900.34 | 431.88 | 546.34 | 640.74 | 723.34 | 960.52 |
| 80 | 348.10 | 431.88 | 501.50 | 558.14 | 751.66 | 440.14 | 555.78 | 652.54 | 736.32 | 979.40 | 467.28 | 590.00 | 692.66 | 782.34 | 1038.40 |
| 81 | 377.60 | 469.64 | 543.98 | 607.70 | 815.38 | 472.00 | 598.26 | 699.74 | 791.78 | 1049.02 | 499.14 | 632.48 | 739.86 | 837.80 | 1110.38 |
| 82 | 405.92 | 505.04 | 585.28 | 652.54 | 879.10 | 503.86 | 634.84 | 744.58 | 841.34 | 1117.46 | 531.00 | 671.42 | 787.06 | 887.36 | 1181.18 |
| 83 | 436.60 | 542.80 | 627.76 | 700.92 | 942.82 | 536.90 | 674.96 | 790.60 | 893.26 | 1187.08 | 564.04 | 711.54 | 833.08 | 939.28 | 1250.80 |
| 84 | 468.46 | 582.92 | 673.78 | 752.84 | 1011.26 | 568.76 | 717.44 | 838.98 | 947.54 | 1257.88 | 597.08 | 755.20 | 882.64 | 995.92 | 1323.96 |
| 85 | 503.86 | 627.76 | 725.70 | 809.48 | 1089.14 | 605.34 | 764.64 | 892.08 | 1005.36 | 1338.12 | 633.66 | 801.22 | 935.74 | 1056.10 | 1404.20 |
| 86 | 543.98 | 676.14 | 782.34 | 872.02 | 1172.92 | 645.46 | 813.02 | 948.72 | 1067.90 | 1421.90 | 673.78 | 849.60 | 992.38 | 1118.64 | 1487.98 |
| 87 | 585.28 | 728.06 | 842.52 | 938.10 | 1262.60 | 686.76 | 864.94 | 1008.90 | 1133.98 | 1511.58 | 715.08 | 901.52 | 1052.56 | 1184.72 | 1577.66 |
| 88 | 630.12 | 783.52 | 907.42 | 1011.26 | 1360.54 | 731.60 | 920.40 | 1073.80 | 1207.14 | 1609.52 | 759.92 | 956.98 | 1117.46 | 1257.88 | 1675.60 |
| 89 | 678.50 | 843.70 | 975.86 | 1089.14 | 1465.56 | 779.98 | 980.58 | 1142.24 | 1285.02 | 1714.54 | 808.30 | 1017.16 | 1185.90 | 1335.76 | 1780.62 |
| 90 | 731.60 | 909.78 | 1052.56 | 1172.92 | 1578.84 | 833.08 | 1046.66 | 1218.94 | 1368.80 | 1827.82 | 861.40 | 1083.24 | 1262.60 | 1419.54 | 1893.90 |
| 91 | 789.42 | 981.76 | 1136.34 | 1266.14 | 1702.74 | 890.90 | 1118.64 | 1302.72 | 1462.02 | 1951.72 | 919.22 | 1155.22 | 1346.38 | 1512.76 | 2017.80 |
| 92 | 848.42 | 1054.92 | 1221.30 | 1362.90 | 1832.54 | 949.90 | 1191.80 | 1387.68 | 1558.78 | 2081.52 | 978.22 | 1228.38 | 1431.34 | 1609.52 | 2147.60 |
| 93 | 913.32 | 1137.52 | 1314.52 | 1466.74 | 1972.96 | 1014.80 | 1274.40 | 1480.90 | 1662.62 | 2221.94 | 1043.12 | 1310.98 | 1524.56 | 1713.36 | 2288.02 |
| 94 | 984.12 | 1223.66 | 1416.00 | 1578.84 | 2124.00 | 1085.60 | 1360.54 | 1582.38 | 1774.72 | 2372.98 | 1113.92 | 1397.12 | 1626.04 | 1825.46 | 2439.06 |
| 95 | 1060.82 | 1320.42 | 1526.92 | 1702.74 | 2291.56 | 1162.30 | 1457.30 | 1693.30 | 1898.62 | 2540.54 | 1190.62 | 1493.88 | 1736.96 | 1949.36 | 2606.62 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
## Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 30 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 31 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 33.04 | 40.12 | 46.02 | 51.92 | 72.63 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 32 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 33.04 | 40.12 | 46.02 | 51.92 | 74.77 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 33 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 34.29 | 40.12 | 46.02 | 51.92 | 79.04 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 34 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 34.29 | 40.12 | 46.93 | 51.92 | 83.31 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 35 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 36.43 | 41.25 | 46.93 | 51.92 | 85.45 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 36 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 38.57 | 43.32 | 48.98 | 53.76 | 90.04 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 37 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 40.72 | 45.38 | 53.06 | 55.83 | 94.81 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 38 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 40.72 | 47.44 | 55.10 | 57.90 | 99.59 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 39 | 21.24 | 25.96 | 29.50 | 34.22 | 43.66 | 43.04 | 49.51 | 57.14 | 62.03 | 106.75 | 79.36 | 96.06 | 112.77 | 127.39 | 167.06 |
| 40 | 23.60 | 27.14 | 30.68 | 35.40 | 48.38 | 45.32 | 51.87 | 58.24 | 64.52 | 111.66 | 87.71 | 102.33 | 116.94 | 133.65 | 181.68 |
| 41 | 23.60 | 27.14 | 30.68 | 35.40 | 48.38 | 47.95 | 54.29 | 60.50 | 66.87 | 116.84 | 87.71 | 102.33 | 116.94 | 133.65 | 181.68 |
| 42 | 25.61 | 27.61 | 30.71 | 35.40 | 48.38 | 48.19 | 56.87 | 63.04 | 71.58 | 122.60 | 87.71 | 102.33 | 116.94 | 133.65 | 181.68 |
| 43 | 25.79 | 27.80 | 32.84 | 36.36 | 50.37 | 50.86 | 59.47 | 67.87 | 74.26 | 128.38 | 87.71 | 102.33 | 116.94 | 133.65 | 181.68 |
| 44 | 25.98 | 29.98 | 33.06 | 36.59 | 52.70 | 53.55 | 62.09 | 70.45 | 76.95 | 131.56 | 87.71 | 102.33 | 116.94 | 133.65 | 181.68 |
| 45 | 26.17 | 30.37 | 36.77 | 37.81 | 52.70 | 58.03 | 64.76 | 73.24 | 78.82 | 137.26 | 89.80 | 112.77 | 127.39 | 139.92 | 185.86 |
| 46 | 28.55 | 32.61 | 37.02 | 40.06 | 54.96 | 58.31 | 69.84 | 78.21 | 81.48 | 137.83 | 89.80 | 112.77 | 127.39 | 139.92 | 185.86 |
| 47 | 28.76 | 32.83 | 39.33 | 42.34 | 57.22 | 61.42 | 72.63 | 80.89 | 86.48 | 137.83 | 89.80 | 112.77 | 127.39 | 139.92 | 185.86 |
| 48 | 28.96 | 35.11 | 41.68 | 42.62 | 59.49 | 64.64 | 75.69 | 86.51 | 91.66 | 137.83 | 89.80 | 112.77 | 127.39 | 139.92 | 185.86 |
| 49 | 31.46 | 35.34 | 41.96 | 44.94 | 64.14 | 66.83 | 81.44 | 89.57 | 94.73 | 137.83 | 89.80 | 112.77 | 127.39 | 139.92 | 185.86 |
| 50 | 30.26 | 39.33 | 44.62 | 46.41 | 66.83 | 65.89 | 83.60 | 96.55 | 99.82 | 156.62 | 96.06 | 125.30 | 139.92 | 156.62 | 208.83 |
| 51 | 32.68 | 40.42 | 47.13 | 50.28 | 70.09 | 68.78 | 82.60 | 102.15 | 105.18 | 160.80 | 100.24 | 127.39 | 144.09 | 160.80 | 215.09 |
| 52 | 32.94 | 40.76 | 46.22 | 51.53 | 76.43 | 74.27 | 92.16 | 101.00 | 108.78 | 167.06 | 104.41 | 131.56 | 148.27 | 164.97 | 225.54 |
| 53 | 35.41 | 43.26 | 48.75 | 54.73 | 81.43 | 77.23 | 95.79 | 108.75 | 116.31 | 171.24 | 110.68 | 135.74 | 156.62 | 175.42 | 231.80 |
| 54 | 35.68 | 43.61 | 49.17 | 56.04 | 84.89 | 79.98 | 98.67 | 114.48 | 119.99 | 175.42 | 112.77 | 137.83 | 160.80 | 179.59 | 235.98 |
| 55 | 39.61 | 46.16 | 51.74 | 58.66 | 89.92 | 87.71 | 104.58 | 118.23 | 123.85 | 181.68 | 119.03 | 142.00 | 162.89 | 183.77 | 246.42 |
| 56 | 42.15 | 48.75 | 58.06 | 62.19 | 97.40 | 91.88 | 110.06 | 125.63 | 132.01 | 192.12 | 121.12 | 148.27 | 173.33 | 190.03 | 256.86 |
| 57 | 44.71 | 52.26 | 59.40 | 65.88 | 104.86 | 94.04 | 113.38 | 129.69 | 136.17 | 204.65 | 127.39 | 154.53 | 181.68 | 202.56 | 271.48 |
| 58 | 45.91 | 56.38 | 64.39 | 72.30 | 110.71 | 99.21 | 118.53 | 135.17 | 147.99 | 217.18 | 133.65 | 169.15 | 192.12 | 215.09 | 284.01 |
| 59 | 50.84 | 59.99 | 69.50 | 76.19 | 120.67 | 104.70 | 124.82 | 143.09 | 152.63 | 238.07 | 139.92 | 175.42 | 202.56 | 224.61 | 304.89 |
| 60 | 52.12 | 65.02 | 73.28 | 81.40 | 129.04 | 108.00 | 128.20 | 149.20 | 160.97 | 250.59 | 146.18 | 183.77 | 215.09 | 229.93 | 319.51 |
| 61 | 58.56 | 71.58 | 80.71 | 88.97 | 140.97 | 115.74 | 140.52 | 157.98 | 169.85 | 265.36 | 153.95 | 194.46 | 220.79 | 240.27 | 332.20 |
| 62 | 63.65 | 77.65 | 86.05 | 95.21 | 153.89 | 125.70 | 151.05 | 171.14 | 179.55 | 272.85 | 157.03 | 198.26 | 227.70 | 251.54 | 339.59 |
| 63 | 71.37 | 84.34 | 93.63 | 104.33 | 164.24 | 133.02 | 159.81 | 180.01 | 196.21 | 288.84 | 163.42 | 203.33 | 233.73 | 261.70 | 353.45 |
| 64 | 78.01 | 92.03 | 103.74 | 110.80 | 179.80 | 139.71 | 172.23 | 194.05 | 204.38 | 299.63 | 170.96 | 213.24 | 240.81 | 270.22 | 363.97 |
| 65 | 85.92 | 98.41 | 110.28 | 122.54 | 192.75 | 146.15 | 181.80 | 205.63 | 220.23 | 313.70 | 176.45 | 219.23 | 251.31 | 283.40 | 379.64 |
| 66 | 93.25 | 108.14 | 122.38 | 134.71 | 208.37 | 155.38 | 189.91 | 219.26 | 236.47 | 329.76 | 183.01 | 227.90 | 260.70 | 295.23 | 393.64 |
| 67 | 103.31 | 118.84 | 133.03 | 146.42 | 228.22 | 158.71 | 195.46 | 225.53 | 255.23 | 342.47 | 188.78 | 232.21 | 268.97 | 302.38 | 407.63 |
| 68 | 113.20 | 133.71 | 147.63 | 159.64 | 242.21 | 164.70 | 206.68 | 235.75 | 264.81 | 353.62 | 193.77 | 243.82 | 279.34 | 314.87 | 419.82 |
| 69 | 121.36 | 144.37 | 160.82 | 175.32 | 257.21 | 171.47 | 213.56 | 247.85 | 279.03 | 372.56 | 202.65 | 252.53 | 291.50 | 327.35 | 438.03 |
| 70 | 129.25 | 160.81 | 178.04 | 193.48 | 275.04 | 180.35 | 226.94 | 263.01 | 294.58 | 393.77 | 210.41 | 266.02 | 308.10 | 344.17 | 459.90 |
| 71 | 140.65 | 172.55 | 195.75 | 216.49 | 295.80 | 194.30 | 242.15 | 279.85 | 316.10 | 421.95 | 224.75 | 281.30 | 323.35 | 363.95 | 487.20 |
| 72 | 151.20 | 186.20 | 212.80 | 235.20 | 319.20 | 208.60 | 260.40 | 302.40 | 338.80 | 455.00 | 238.00 | 298.20 | 345.80 | 387.80 | 518.00 |
| 73 | 163.35 | 198.45 | 228.15 | 253.80 | 342.90 | 225.45 | 278.10 | 322.65 | 363.15 | 486.00 | 252.45 | 314.55 | 365.85 | 411.75 | 549.45 |
| 74 | 175.50 | 215.80 | 247.00 | 273.00 | 370.50 | 240.50 | 300.30 | 348.40 | 390.00 | 521.30 | 269.10 | 335.40 | 388.70 | 435.50 | 583.70 |
| 75 | 190.00 | 233.75 | 268.75 | 296.25 | 401.25 | 256.25 | 321.25 | 373.75 | 417.50 | 557.50 | 283.75 | 356.25 | 413.75 | 462.50 | 618.75 |
| 76 | 206.40 | 252.00 | 290.40 | 321.60 | 435.60 | 274.80 | 342.00 | 398.40 | 447.60 | 596.40 | 300.00 | 375.60 | 436.80 | 490.80 | 656.40 |
| 77 | 227.74 | 282.02 | 323.32 | 359.90 | 483.80 | 299.72 | 375.24 | 437.78 | 493.24 | 654.90 | 323.32 | 409.46 | 474.36 | 535.72 | 711.54 |
| 78 | 254.88 | 315.06 | 364.62 | 404.74 | 545.16 | 330.40 | 415.36 | 486.16 | 547.52 | 728.06 | 355.18 | 446.04 | 522.74 | 588.82 | 782.34 |
| 79 | 283.20 | 350.46 | 404.74 | 451.94 | 607.70 | 362.26 | 456.66 | 533.36 | 602.98 | 801.22 | 385.86 | 487.34 | 569.94 | 644.28 | 854.32 |
| 80 | 310.34 | 385.86 | 444.86 | 496.78 | 669.06 | 391.76 | 496.78 | 579.38 | 654.90 | 872.02 | 416.54 | 526.28 | 614.78 | 695.02 | 925.12 |
| 81 | 336.30 | 417.72 | 483.80 | 540.44 | 725.70 | 421.26 | 532.18 | 623.04 | 704.46 | 934.56 | 443.68 | 561.68 | 659.62 | 744.58 | 987.66 |
| 82 | 362.26 | 450.76 | 520.38 | 581.74 | 781.16 | 448.40 | 566.40 | 663.16 | 749.30 | 993.56 | 474.36 | 598.26 | 699.74 | 791.78 | 1050.20 |
| 83 | 388.22 | 482.62 | 559.32 | 623.04 | 838.98 | 476.72 | 600.62 | 703.28 | 794.14 | 1056.10 | 502.68 | 633.66 | 741.04 | 835.44 | 1112.74 |
| 84 | 416.54 | 519.20 | 599.44 | 670.24 | 900.34 | 506.22 | 639.56 | 745.76 | 842.52 | 1119.82 | 531.00 | 672.60 | 784.70 | 887.36 | 1177.64 |
| 85 | 449.58 | 558.14 | 646.64 | 720.98 | 969.96 | 540.44 | 679.68 | 794.14 | 894.44 | 1191.80 | 565.22 | 712.72 | 835.44 | 939.28 | 1251.98 |
| 86 | 483.80 | 601.80 | 696.20 | 776.44 | 1045.48 | 574.66 | 723.34 | 843.70 | 949.90 | 1267.32 | 599.44 | 756.38 | 885.00 | 994.74 | 1327.50 |
| 87 | 520.38 | 647.82 | 750.48 | 835.44 | 1124.54 | 611.24 | 769.36 | 897.98 | 1008.90 | 1346.38 | 636.02 | 802.40 | 939.28 | 1053.74 | 1406.56 |
| 88 | 560.50 | 697.38 | 805.94 | 900.34 | 1209.50 | 651.36 | 818.92 | 953.44 | 1073.80 | 1431.34 | 676.14 | 851.96 | 994.74 | 1118.64 | 1491.52 |
| 89 | 604.16 | 751.66 | 869.66 | 968.78 | 1305.08 | 695.02 | 873.20 | 1017.16 | 1142.24 | 1526.92 | 719.80 | 906.24 | 1058.46 | 1187.08 | 1587.10 |
| 90 | 651.36 | 809.48 | 936.92 | 1045.48 | 1405.38 | 742.22 | 931.02 | 1084.42 | 1218.94 | 1627.22 | 767.00 | 964.06 | 1125.72 | 1263.78 | 1687.40 |
| 91 | 702.10 | 872.02 | 1010.08 | 1126.90 | 1515.12 | 792.96 | 993.56 | 1157.58 | 1300.36 | 1736.96 | 817.74 | 1026.60 | 1198.88 | 1345.20 | 1797.14 |
| 92 | 755.20 | 939.28 | 1086.78 | 1211.86 | 1630.76 | 846.06 | 1060.82 | 1234.28 | 1385.32 | 1852.60 | 870.84 | 1093.86 | 1275.58 | 1430.16 | 1912.78 |
| 93 | 813.02 | 1011.26 | 1170.56 | 1306.26 | 1754.66 | 903.88 | 1132.80 | 1318.06 | 1479.72 | 1976.50 | 928.66 | 1165.84 | 1359.36 | 1524.56 | 2036.68 |
| 94 | 876.74 | 1089.14 | 1260.24 | 1405.38 | 1890.36 | 967.60 | 1210.68 | 1407.74 | 1578.84 | 2112.20 | 992.38 | 1243.72 | 1449.04 | 1623.68 | 2172.38 |
| 95 | 945.18 | 1172.92 | 1359.36 | 1515.12 | 2037.86 | 1036.04 | 1294.46 | 1506.86 | 1688.58 | 2259.70 | 1060.82 | 1327.50 | 1548.16 | 1733.42 | 2319.88 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 30 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 31 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 31.86 | 37.76 | 41.30 | 47.20 | 66.48 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 32 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 31.86 | 37.76 | 41.30 | 47.20 | 68.43 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 33 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 33.06 | 37.76 | 41.30 | 47.20 | 72.34 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 34 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 33.06 | 37.76 | 42.12 | 47.20 | 76.25 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 35 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 35.13 | 38.83 | 42.12 | 47.20 | 78.21 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 36 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 37.20 | 40.77 | 43.95 | 48.88 | 82.41 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 37 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 39.26 | 42.71 | 47.62 | 50.76 | 86.78 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 38 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 39.26 | 44.65 | 49.45 | 52.63 | 91.15 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 39 | 20.06 | 24.78 | 25.96 | 29.50 | 40.12 | 41.51 | 46.59 | 51.28 | 56.39 | 97.71 | 73.09 | 89.80 | 100.24 | 112.77 | 154.53 |
| 40 | 21.24 | 25.96 | 28.32 | 33.04 | 42.48 | 42.30 | 48.99 | 53.98 | 59.03 | 101.02 | 77.27 | 96.06 | 110.68 | 123.21 | 160.80 |
| 41 | 21.24 | 25.96 | 28.32 | 33.04 | 42.48 | 44.76 | 51.27 | 56.07 | 61.18 | 105.71 | 77.27 | 96.06 | 110.68 | 123.21 | 160.80 |
| 42 | 23.05 | 26.41 | 28.34 | 33.04 | 42.48 | 44.98 | 53.71 | 58.42 | 65.49 | 110.92 | 77.27 | 96.06 | 110.68 | 123.21 | 160.80 |
| 43 | 23.22 | 26.59 | 30.32 | 33.93 | 44.23 | 47.47 | 56.17 | 62.90 | 67.94 | 116.15 | 77.27 | 96.06 | 110.68 | 123.21 | 160.80 |
| 44 | 23.38 | 28.68 | 30.52 | 34.15 | 46.27 | 49.98 | 58.64 | 65.30 | 70.41 | 119.03 | 77.27 | 96.06 | 110.68 | 123.21 | 160.80 |
| 45 | 23.67 | 26.73 | 31.70 | 35.37 | 48.94 | 52.59 | 56.46 | 66.58 | 74.00 | 126.86 | 83.53 | 98.15 | 112.77 | 129.47 | 173.33 |
| 46 | 25.83 | 28.70 | 31.91 | 37.48 | 51.03 | 52.85 | 60.88 | 71.10 | 76.49 | 127.39 | 83.53 | 98.15 | 112.77 | 129.47 | 173.33 |
| 47 | 26.02 | 28.89 | 33.91 | 39.61 | 53.13 | 55.66 | 63.32 | 73.54 | 81.19 | 127.39 | 83.53 | 98.15 | 112.77 | 129.47 | 173.33 |
| 48 | 26.20 | 30.90 | 35.93 | 39.87 | 55.24 | 58.58 | 65.99 | 78.65 | 86.05 | 127.39 | 83.53 | 98.15 | 112.77 | 129.47 | 173.33 |
| 49 | 28.47 | 31.10 | 36.17 | 42.04 | 59.56 | 60.56 | 71.00 | 81.43 | 88.93 | 127.39 | 83.53 | 98.15 | 112.77 | 129.47 | 173.33 |
| 50 | 28.89 | 33.90 | 40.44 | 43.68 | 61.14 | 62.02 | 74.10 | 84.96 | 92.56 | 139.92 | 89.80 | 112.77 | 129.47 | 142.00 | 190.03 |
| 51 | 31.26 | 36.24 | 42.84 | 46.09 | 65.71 | 64.85 | 75.09 | 92.32 | 95.96 | 146.18 | 93.97 | 114.86 | 133.65 | 146.18 | 200.48 |
| 52 | 30.20 | 38.04 | 42.14 | 47.35 | 68.93 | 68.25 | 84.31 | 91.47 | 99.56 | 150.36 | 93.97 | 121.12 | 135.74 | 152.45 | 204.65 |
| 53 | 32.58 | 40.47 | 44.57 | 47.89 | 72.21 | 71.13 | 87.81 | 98.86 | 105.05 | 156.62 | 98.15 | 125.30 | 139.92 | 158.71 | 208.83 |
| 54 | 32.94 | 39.52 | 45.07 | 49.21 | 78.60 | 71.98 | 86.83 | 104.44 | 106.86 | 162.89 | 102.33 | 127.39 | 144.09 | 160.80 | 217.18 |
| 55 | 33.95 | 41.96 | 47.54 | 54.47 | 83.50 | 77.27 | 92.27 | 108.04 | 116.23 | 169.15 | 102.33 | 129.47 | 148.27 | 169.15 | 225.54 |
| 56 | 37.79 | 44.57 | 50.98 | 57.95 | 89.15 | 81.44 | 99.87 | 111.67 | 120.53 | 175.42 | 108.59 | 137.83 | 156.62 | 175.42 | 233.89 |
| 57 | 41.83 | 48.02 | 55.26 | 60.27 | 95.03 | 87.90 | 103.43 | 119.87 | 123.11 | 187.95 | 119.03 | 142.00 | 169.15 | 183.77 | 244.33 |
| 58 | 41.73 | 49.51 | 58.79 | 65.21 | 102.57 | 89.29 | 105.14 | 123.58 | 131.34 | 202.56 | 123.21 | 148.27 | 173.33 | 194.21 | 261.04 |
| 59 | 46.48 | 55.80 | 62.55 | 69.26 | 109.25 | 92.85 | 117.14 | 128.03 | 140.06 | 213.01 | 127.39 | 160.80 | 183.77 | 203.82 | 275.65 |
| 60 | 47.89 | 59.37 | 66.37 | 73.12 | 119.24 | 98.36 | 118.91 | 134.47 | 145.05 | 229.71 | 133.65 | 169.15 | 194.21 | 207.94 | 292.36 |
| 61 | 52.85 | 64.56 | 75.05 | 80.63 | 127.86 | 104.36 | 127.58 | 147.09 | 154.25 | 241.05 | 139.77 | 176.23 | 202.56 | 216.83 | 303.84 |
| 62 | 59.31 | 71.90 | 77.73 | 88.21 | 142.18 | 116.18 | 138.15 | 154.76 | 167.47 | 253.22 | 147.22 | 180.59 | 208.07 | 230.26 | 312.11 |
| 63 | 66.81 | 75.76 | 86.54 | 94.46 | 147.81 | 123.52 | 143.47 | 165.61 | 175.55 | 260.34 | 150.12 | 186.23 | 216.63 | 237.22 | 319.24 |
| 64 | 70.51 | 83.40 | 95.10 | 102.39 | 163.16 | 126.84 | 156.08 | 179.67 | 189.18 | 273.90 | 152.57 | 193.02 | 222.43 | 250.00 | 332.72 |
| 65 | 78.25 | 89.85 | 101.80 | 109.86 | 174.78 | 131.89 | 165.76 | 188.06 | 200.06 | 286.96 | 160.41 | 201.41 | 229.92 | 256.66 | 344.00 |
| 66 | 84.08 | 98.05 | 112.30 | 121.95 | 188.84 | 138.12 | 172.65 | 202.00 | 216.48 | 298.68 | 165.74 | 207.18 | 239.98 | 267.60 | 355.65 |
| 67 | 92.35 | 109.93 | 124.26 | 132.07 | 205.24 | 142.00 | 180.42 | 210.49 | 230.21 | 307.39 | 168.73 | 213.84 | 248.92 | 273.98 | 369.20 |
| 68 | 102.20 | 120.03 | 132.86 | 145.25 | 219.60 | 151.78 | 184.08 | 213.14 | 240.59 | 322.94 | 176.00 | 219.60 | 251.89 | 285.80 | 381.07 |
| 69 | 112.02 | 130.83 | 147.54 | 158.08 | 233.82 | 157.44 | 193.29 | 226.03 | 252.53 | 338.27 | 185.50 | 227.59 | 265.00 | 296.18 | 399.06 |
| 70 | 117.23 | 145.79 | 160.53 | 176.28 | 247.99 | 163.82 | 207.41 | 237.46 | 267.52 | 356.20 | 192.38 | 241.97 | 278.04 | 312.61 | 416.31 |
| 71 | 127.60 | 156.60 | 178.35 | 197.85 | 268.25 | 176.90 | 220.40 | 255.20 | 288.55 | 382.80 | 204.45 | 255.20 | 294.35 | 332.05 | 442.25 |
| 72 | 137.20 | 169.40 | 193.20 | 214.20 | 289.80 | 189.00 | 236.60 | 274.40 | 308.00 | 411.60 | 215.60 | 271.60 | 313.60 | 351.40 | 470.40 |
| 73 | 147.15 | 180.90 | 207.90 | 232.20 | 311.85 | 202.50 | 253.80 | 295.65 | 332.10 | 442.80 | 229.50 | 286.20 | 332.10 | 376.65 | 500.85 |
| 74 | 159.90 | 197.60 | 224.90 | 248.30 | 336.70 | 218.40 | 274.30 | 315.90 | 353.60 | 474.50 | 244.40 | 308.10 | 353.60 | 396.50 | 531.70 |
| 75 | 173.75 | 213.75 | 243.75 | 270.00 | 365.00 | 233.75 | 293.75 | 338.75 | 380.00 | 507.50 | 258.75 | 325.00 | 376.25 | 422.50 | 562.50 |
| 76 | 186.00 | 229.20 | 264.00 | 292.80 | 396.00 | 248.40 | 310.80 | 363.60 | 408.00 | 542.40 | 272.40 | 342.00 | 397.20 | 446.40 | 595.20 |
| 77 | 206.50 | 256.06 | 293.82 | 326.86 | 441.32 | 271.40 | 342.20 | 397.66 | 448.40 | 597.08 | 293.82 | 370.52 | 431.88 | 484.98 | 647.82 |
| 78 | 232.46 | 286.74 | 331.58 | 368.16 | 496.78 | 300.90 | 378.78 | 442.50 | 497.96 | 663.16 | 323.32 | 407.10 | 475.54 | 535.72 | 713.90 |
| 79 | 257.24 | 319.78 | 368.16 | 410.64 | 553.42 | 329.22 | 415.36 | 484.98 | 548.70 | 729.24 | 350.46 | 444.86 | 519.20 | 584.10 | 777.62 |
| 80 | 282.02 | 350.46 | 405.92 | 453.12 | 607.70 | 357.54 | 450.76 | 527.46 | 597.08 | 790.60 | 377.60 | 479.08 | 560.50 | 633.66 | 840.16 |
| 81 | 305.62 | 379.96 | 440.14 | 490.88 | 660.80 | 383.50 | 483.80 | 567.58 | 640.74 | 850.78 | 404.74 | 510.94 | 598.26 | 677.32 | 899.16 |
| 82 | 328.04 | 409.46 | 475.54 | 528.64 | 711.54 | 405.92 | 515.66 | 604.16 | 680.86 | 906.24 | 428.34 | 543.98 | 639.56 | 719.80 | 956.98 |
| 83 | 352.82 | 440.14 | 508.58 | 567.58 | 763.46 | 433.06 | 547.52 | 639.56 | 723.34 | 960.52 | 455.48 | 577.02 | 674.96 | 762.28 | 1012.44 |
| 84 | 378.78 | 472.00 | 546.34 | 608.88 | 820.10 | 460.20 | 580.56 | 679.68 | 765.82 | 1019.52 | 483.80 | 611.24 | 715.08 | 804.76 | 1073.80 |
| 85 | 409.46 | 508.58 | 587.64 | 656.08 | 882.64 | 490.88 | 619.50 | 722.16 | 814.20 | 1085.60 | 515.66 | 650.18 | 758.74 | 854.32 | 1138.70 |
| 86 | 440.14 | 547.52 | 634.84 | 708.00 | 951.08 | 521.56 | 658.44 | 769.36 | 866.12 | 1154.04 | 546.34 | 689.12 | 805.94 | 906.24 | 1207.14 |
| 87 | 475.54 | 588.82 | 682.04 | 762.28 | 1024.24 | 556.96 | 699.74 | 816.56 | 920.40 | 1227.20 | 581.74 | 730.42 | 853.14 | 960.52 | 1280.30 |
| 88 | 509.76 | 634.84 | 735.14 | 818.92 | 1100.94 | 591.18 | 745.76 | 869.66 | 977.04 | 1303.90 | 615.96 | 776.44 | 906.24 | 1017.16 | 1357.00 |
| 89 | 548.70 | 684.40 | 790.60 | 881.46 | 1185.90 | 630.12 | 795.32 | 925.12 | 1039.58 | 1388.86 | 654.90 | 826.00 | 961.70 | 1079.70 | 1441.96 |
| 90 | 592.36 | 737.50 | 853.14 | 951.08 | 1279.12 | 673.78 | 848.42 | 987.66 | 1109.20 | 1482.08 | 698.56 | 879.10 | 1024.24 | 1149.32 | 1535.18 |
| 91 | 638.38 | 794.14 | 919.22 | 1025.42 | 1379.42 | 719.80 | 905.06 | 1053.74 | 1183.54 | 1582.38 | 744.58 | 935.74 | 1090.32 | 1223.66 | 1635.48 |
| 92 | 687.94 | 855.50 | 988.84 | 1103.30 | 1483.26 | 769.36 | 966.42 | 1123.36 | 1261.42 | 1686.22 | 794.14 | 997.10 | 1159.94 | 1301.54 | 1739.32 |
| 93 | 739.86 | 920.40 | 1064.36 | 1188.26 | 1597.72 | 821.28 | 1031.32 | 1198.88 | 1346.38 | 1800.68 | 846.06 | 1062.00 | 1235.46 | 1386.50 | 1853.78 |
| 94 | 796.50 | 990.02 | 1145.78 | 1279.12 | 1720.44 | 877.92 | 1100.94 | 1280.30 | 1437.24 | 1923.40 | 902.70 | 1131.62 | 1316.88 | 1477.36 | 1976.50 |
| 95 | 859.04 | 1069.08 | 1236.64 | 1379.42 | 1854.96 | 940.46 | 1180.00 | 1371.16 | 1537.54 | 2057.92 | 965.24 | 1210.68 | 1407.74 | 1577.66 | 2111.02 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
## Home and Community Care at 50%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 30 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 31 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 28.32 | 35.40 | 40.12 | 43.66 | 62.78 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 32 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 28.32 | 35.40 | 40.12 | 43.66 | 64.63 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 33 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 29.39 | 35.40 | 40.12 | 43.66 | 68.32 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 34 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 29.39 | 35.40 | 40.92 | 43.66 | 72.02 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 35 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 31.23 | 36.40 | 40.92 | 43.66 | 73.86 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 36 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 33.06 | 38.22 | 42.70 | 45.21 | 77.83 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 37 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 34.90 | 40.04 | 46.25 | 46.95 | 81.96 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 38 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 34.90 | 41.86 | 48.03 | 48.69 | 86.09 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 39 | 17.70 | 22.42 | 25.96 | 27.14 | 37.76 | 36.90 | 43.68 | 49.81 | 52.16 | 92.28 | 68.91 | 85.62 | 98.15 | 108.59 | 144.09 |
| 40 | 17.70 | 23.60 | 25.96 | 29.50 | 40.12 | 37.76 | 44.67 | 49.72 | 54.91 | 95.71 | 71.00 | 89.80 | 104.41 | 114.86 | 156.62 |
| 41 | 17.70 | 23.60 | 25.96 | 29.50 | 40.12 | 39.96 | 46.75 | 51.64 | 56.91 | 100.15 | 71.00 | 89.80 | 104.41 | 114.86 | 156.62 |
| 42 | 19.21 | 24.01 | 25.98 | 29.50 | 40.12 | 40.16 | 48.97 | 53.81 | 60.92 | 105.08 | 71.00 | 89.80 | 104.41 | 114.86 | 156.62 |
| 43 | 19.35 | 24.17 | 27.79 | 30.30 | 41.77 | 42.38 | 51.21 | 57.93 | 63.20 | 110.04 | 71.00 | 89.80 | 104.41 | 114.86 | 156.62 |
| 44 | 19.48 | 26.07 | 27.98 | 30.49 | 43.70 | 44.63 | 53.47 | 60.14 | 65.49 | 112.77 | 71.00 | 89.80 | 104.41 | 114.86 | 156.62 |
| 45 | 22.43 | 26.73 | 30.43 | 31.71 | 43.92 | 50.78 | 56.46 | 63.25 | 65.95 | 118.55 | 79.36 | 96.06 | 110.68 | 121.12 | 162.89 |
| 46 | 24.47 | 28.70 | 30.63 | 33.60 | 45.80 | 51.02 | 60.88 | 67.55 | 68.18 | 119.03 | 79.36 | 96.06 | 110.68 | 121.12 | 162.89 |
| 47 | 24.65 | 28.89 | 32.55 | 35.51 | 47.68 | 53.74 | 63.32 | 69.86 | 72.36 | 119.03 | 79.36 | 96.06 | 110.68 | 121.12 | 162.89 |
| 48 | 24.82 | 30.90 | 34.49 | 35.75 | 49.58 | 56.56 | 65.99 | 74.72 | 76.70 | 119.03 | 79.36 | 96.06 | 110.68 | 121.12 | 162.89 |
| 49 | 26.97 | 31.10 | 34.72 | 37.69 | 53.45 | 58.47 | 71.00 | 77.36 | 79.27 | 119.03 | 79.36 | 96.06 | 110.68 | 121.12 | 162.89 |
| 50 | 27.51 | 31.19 | 36.25 | 39.58 | 58.30 | 60.08 | 70.30 | 79.17 | 85.30 | 133.65 | 87.71 | 106.50 | 121.12 | 133.65 | 183.77 |
| 51 | 28.42 | 33.45 | 41.41 | 43.30 | 59.87 | 60.92 | 71.33 | 86.43 | 92.26 | 135.74 | 87.71 | 110.68 | 129.47 | 139.92 | 185.86 |
| 52 | 28.82 | 33.97 | 39.43 | 44.57 | 64.44 | 64.23 | 78.43 | 87.66 | 94.03 | 142.00 | 91.88 | 112.77 | 131.56 | 144.09 | 196.30 |
| 53 | 31.16 | 36.28 | 41.78 | 45.15 | 69.14 | 69.10 | 81.82 | 94.91 | 99.42 | 148.27 | 93.97 | 116.94 | 133.65 | 150.36 | 202.56 |
| 54 | 30.19 | 38.16 | 42.34 | 46.47 | 72.31 | 67.98 | 84.86 | 98.41 | 103.11 | 154.53 | 96.06 | 123.21 | 137.83 | 154.53 | 206.74 |
| 55 | 32.54 | 40.56 | 44.75 | 48.89 | 75.47 | 73.09 | 90.22 | 103.96 | 106.70 | 158.71 | 98.15 | 127.39 | 142.00 | 158.71 | 210.92 |
| 56 | 34.88 | 41.79 | 48.15 | 52.30 | 84.19 | 77.27 | 95.80 | 107.68 | 112.88 | 167.06 | 102.33 | 131.56 | 148.27 | 164.97 | 223.45 |
| 57 | 37.50 | 45.20 | 49.73 | 57.47 | 88.47 | 81.77 | 99.45 | 112.01 | 119.38 | 177.50 | 108.59 | 137.83 | 156.62 | 177.50 | 233.89 |
| 58 | 40.34 | 46.76 | 55.99 | 60.96 | 94.43 | 85.32 | 101.32 | 119.72 | 123.94 | 190.03 | 119.03 | 142.00 | 169.15 | 185.86 | 248.51 |
| 59 | 43.57 | 50.22 | 58.38 | 65.10 | 102.73 | 88.89 | 107.54 | 122.38 | 131.08 | 202.56 | 123.21 | 150.36 | 175.42 | 195.50 | 263.12 |
| 60 | 45.08 | 56.54 | 62.22 | 70.36 | 109.44 | 94.50 | 113.33 | 127.10 | 139.74 | 215.09 | 129.47 | 160.80 | 185.86 | 201.94 | 277.74 |
| 61 | 48.57 | 60.35 | 67.97 | 75.07 | 119.66 | 98.67 | 120.18 | 134.37 | 145.59 | 228.89 | 131.66 | 168.13 | 190.41 | 207.06 | 287.64 |
| 62 | 53.52 | 67.59 | 73.56 | 81.21 | 130.47 | 106.65 | 130.78 | 149.30 | 157.11 | 235.55 | 137.41 | 174.70 | 198.26 | 216.72 | 294.44 |
| 63 | 62.26 | 72.90 | 80.86 | 88.82 | 139.60 | 117.82 | 139.84 | 158.41 | 166.95 | 248.93 | 142.52 | 180.52 | 205.23 | 225.93 | 305.94 |
| 64 | 66.01 | 77.65 | 89.33 | 95.38 | 153.17 | 121.32 | 148.91 | 170.69 | 177.35 | 261.03 | 145.22 | 183.82 | 211.40 | 237.13 | 316.18 |
| 65 | 72.11 | 84.14 | 94.73 | 104.23 | 163.34 | 124.77 | 158.63 | 177.51 | 191.65 | 270.92 | 149.72 | 190.71 | 219.23 | 245.97 | 329.74 |
| 66 | 79.49 | 93.72 | 105.10 | 113.44 | 177.44 | 131.21 | 167.47 | 189.91 | 203.16 | 283.14 | 158.84 | 200.27 | 227.90 | 253.79 | 341.84 |
| 67 | 87.66 | 102.50 | 114.03 | 124.89 | 193.74 | 135.32 | 172.07 | 197.13 | 220.20 | 295.70 | 162.05 | 203.81 | 233.88 | 262.28 | 350.82 |
| 68 | 95.91 | 113.96 | 125.48 | 136.62 | 206.68 | 143.71 | 176.00 | 203.45 | 229.29 | 306.79 | 167.93 | 211.53 | 243.82 | 272.89 | 363.31 |
| 69 | 102.69 | 124.82 | 138.69 | 148.02 | 219.79 | 148.09 | 187.06 | 215.12 | 240.06 | 322.68 | 173.03 | 221.35 | 252.53 | 282.15 | 380.35 |
| 70 | 109.71 | 136.77 | 150.31 | 166.25 | 234.46 | 154.80 | 198.39 | 225.44 | 255.50 | 342.67 | 180.35 | 231.45 | 264.52 | 300.59 | 398.28 |
| 71 | 120.35 | 147.90 | 168.20 | 184.95 | 252.30 | 168.20 | 211.70 | 243.60 | 272.60 | 365.40 | 194.30 | 245.05 | 281.30 | 317.55 | 423.40 |
| 72 | 127.40 | 159.60 | 182.00 | 201.60 | 273.00 | 177.80 | 226.80 | 261.80 | 294.00 | 392.00 | 203.00 | 260.40 | 301.00 | 337.40 | 450.80 |
| 73 | 139.05 | 172.80 | 195.75 | 217.35 | 294.30 | 194.40 | 244.35 | 280.80 | 315.90 | 422.55 | 218.70 | 278.10 | 317.25 | 356.40 | 477.90 |
| 74 | 150.80 | 187.20 | 211.90 | 234.00 | 318.50 | 208.00 | 262.60 | 301.60 | 336.70 | 452.40 | 232.70 | 296.40 | 338.00 | 378.30 | 508.30 |
| 75 | 161.25 | 202.50 | 230.00 | 255.00 | 343.75 | 220.00 | 281.25 | 323.75 | 363.75 | 483.75 | 243.75 | 312.50 | 358.75 | 403.75 | 537.50 |
| 76 | 175.20 | 219.60 | 249.60 | 276.00 | 373.20 | 236.40 | 300.00 | 345.60 | 388.80 | 518.40 | 258.00 | 330.00 | 380.40 | 426.00 | 570.00 |
| 77 | 193.52 | 244.26 | 277.30 | 309.16 | 416.54 | 256.06 | 329.22 | 378.78 | 428.34 | 569.94 | 278.48 | 358.72 | 414.18 | 466.10 | 619.50 |
| 78 | 217.12 | 273.76 | 312.70 | 348.10 | 468.46 | 283.20 | 364.62 | 421.26 | 476.72 | 632.48 | 305.62 | 392.94 | 454.30 | 513.30 | 680.86 |
| 79 | 240.72 | 305.62 | 349.28 | 387.04 | 522.74 | 310.34 | 400.02 | 463.74 | 523.92 | 695.02 | 331.58 | 429.52 | 496.78 | 558.14 | 743.40 |
| 80 | 263.14 | 335.12 | 383.50 | 427.16 | 574.66 | 336.30 | 435.42 | 503.86 | 568.76 | 755.20 | 356.36 | 462.56 | 535.72 | 605.34 | 803.58 |
| 81 | 285.56 | 363.44 | 415.36 | 463.74 | 624.22 | 361.08 | 466.10 | 540.44 | 610.06 | 810.66 | 381.14 | 493.24 | 572.30 | 646.64 | 859.04 |
| 82 | 307.98 | 390.58 | 448.40 | 497.96 | 672.60 | 384.68 | 495.60 | 575.84 | 649.00 | 863.76 | 407.10 | 523.92 | 607.70 | 686.76 | 913.32 |
| 83 | 331.58 | 418.90 | 481.44 | 534.54 | 722.16 | 409.46 | 525.10 | 610.06 | 686.76 | 916.86 | 431.88 | 555.78 | 645.46 | 725.70 | 967.60 |
| 84 | 355.18 | 450.76 | 516.84 | 574.66 | 775.26 | 434.24 | 558.14 | 647.82 | 729.24 | 971.14 | 456.66 | 588.82 | 683.22 | 768.18 | 1024.24 |
| 85 | 381.14 | 483.80 | 555.78 | 619.50 | 834.26 | 460.20 | 592.36 | 687.94 | 775.26 | 1032.50 | 483.80 | 624.22 | 723.34 | 814.20 | 1085.60 |
| 86 | 411.82 | 521.56 | 599.44 | 666.70 | 897.98 | 490.88 | 630.12 | 731.60 | 822.46 | 1096.22 | 514.48 | 661.98 | 767.00 | 861.40 | 1149.32 |
| 87 | 443.68 | 562.86 | 644.28 | 717.44 | 967.60 | 522.74 | 671.42 | 776.44 | 873.20 | 1165.84 | 546.34 | 703.28 | 811.84 | 912.14 | 1218.94 |
| 88 | 477.90 | 605.34 | 695.02 | 772.90 | 1040.76 | 556.96 | 713.90 | 827.18 | 928.66 | 1239.00 | 580.56 | 745.76 | 862.58 | 967.60 | 1292.10 |
| 89 | 514.48 | 651.36 | 746.94 | 831.90 | 1121.00 | 593.54 | 759.92 | 879.10 | 987.66 | 1319.24 | 617.14 | 791.78 | 914.50 | 1026.60 | 1372.34 |
| 90 | 554.60 | 702.10 | 805.94 | 896.80 | 1209.50 | 633.66 | 810.66 | 938.10 | 1052.56 | 1407.74 | 657.26 | 842.52 | 973.50 | 1091.50 | 1460.84 |
| 91 | 597.08 | 756.38 | 868.48 | 967.60 | 1302.72 | 676.14 | 864.94 | 1000.64 | 1123.36 | 1500.96 | 699.74 | 896.80 | 1036.04 | 1162.30 | 1554.06 |
| 92 | 644.28 | 815.38 | 934.56 | 1040.76 | 1401.84 | 723.34 | 923.94 | 1066.72 | 1196.52 | 1600.08 | 746.94 | 955.80 | 1102.12 | 1235.46 | 1653.18 |
| 93 | 691.48 | 877.92 | 1006.54 | 1121.00 | 1509.22 | 770.54 | 986.48 | 1138.70 | 1276.76 | 1707.46 | 794.14 | 1018.34 | 1174.10 | 1315.70 | 1760.56 |
| 94 | 746.94 | 945.18 | 1084.42 | 1207.14 | 1624.86 | 826.00 | 1053.74 | 1216.58 | 1362.90 | 1823.10 | 849.60 | 1085.60 | 1251.98 | 1401.84 | 1876.20 |
| 95 | 803.58 | 1019.52 | 1168.20 | 1300.36 | 1753.48 | 882.64 | 1128.08 | 1300.36 | 1456.12 | 1951.72 | 906.24 | 1159.94 | 1335.76 | 1495.06 | 2004.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 30 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 31 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 61.36 | 76.70 | 89.68 | 100.30 | 140.34 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 32 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 61.36 | 76.70 | 89.68 | 100.30 | 144.47 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 33 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 63.68 | 76.70 | 89.68 | 100.30 | 152.72 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 34 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 63.68 | 76.70 | 91.46 | 100.30 | 160.98 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 35 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 67.66 | 78.87 | 91.46 | 100.30 | 165.11 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 36 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 71.64 | 82.81 | 95.44 | 103.86 | 173.97 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 37 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 75.62 | 86.76 | 103.39 | 107.85 | 183.20 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 38 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 75.62 | 90.70 | 107.37 | 111.85 | 192.43 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 39 | 40.12 | 49.56 | 56.64 | 63.72 | 86.14 | 79.94 | 94.64 | 111.35 | 119.84 | 206.27 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 40 | 41.30 | 53.10 | 61.36 | 67.26 | 90.86 | 81.57 | 99.42 | 115.06 | 123.55 | 212.68 | 150.36 | 194.21 | 225.54 | 252.68 | 338.30 |
| 41 | 41.30 | 53.10 | 61.36 | 67.26 | 90.86 | 86.32 | 104.05 | 119.52 | 128.06 | 222.55 | 150.36 | 194.21 | 225.54 | 252.68 | 338.30 |
| 42 | 44.82 | 54.03 | 61.41 | 67.26 | 90.86 | 86.74 | 109.00 | 124.54 | 137.06 | 233.52 | 150.36 | 194.21 | 225.54 | 252.68 | 338.30 |
| 43 | 45.14 | 54.38 | 65.69 | 69.08 | 94.60 | 91.55 | 113.98 | 134.08 | 142.19 | 244.53 | 150.36 | 194.21 | 225.54 | 252.68 | 338.30 |
| 44 | 45.46 | 58.65 | 66.12 | 69.53 | 98.97 | 96.40 | 119.01 | 139.19 | 147.36 | 250.59 | 150.36 | 194.21 | 225.54 | 252.68 | 338.30 |
| 45 | 46.10 | 57.10 | 69.74 | 75.63 | 101.64 | 103.37 | 119.56 | 143.16 | 156.03 | 262.05 | 160.80 | 204.65 | 238.07 | 271.48 | 357.10 |
| 46 | 50.30 | 61.31 | 70.20 | 80.13 | 105.99 | 103.87 | 128.93 | 152.87 | 161.30 | 263.12 | 160.80 | 204.65 | 238.07 | 271.48 | 357.10 |
| 47 | 50.66 | 61.71 | 74.60 | 84.68 | 110.35 | 109.41 | 134.08 | 158.10 | 171.20 | 263.12 | 160.80 | 204.65 | 238.07 | 271.48 | 357.10 |
| 48 | 51.03 | 66.01 | 79.05 | 85.24 | 114.74 | 115.14 | 139.74 | 169.09 | 181.45 | 263.12 | 160.80 | 204.65 | 238.07 | 271.48 | 357.10 |
| 49 | 55.44 | 66.44 | 79.57 | 89.88 | 123.70 | 119.03 | 150.36 | 175.08 | 187.54 | 263.12 | 160.80 | 204.65 | 238.07 | 271.48 | 357.10 |
| 50 | 57.77 | 71.87 | 85.05 | 92.82 | 129.40 | 124.03 | 155.80 | 183.45 | 194.19 | 296.54 | 179.59 | 229.71 | 267.30 | 300.71 | 398.86 |
| 51 | 61.11 | 75.27 | 89.97 | 97.76 | 138.72 | 129.70 | 157.68 | 192.51 | 202.98 | 309.07 | 183.77 | 231.80 | 271.48 | 306.98 | 409.31 |
| 52 | 61.77 | 76.09 | 88.37 | 101.66 | 146.86 | 136.49 | 170.59 | 192.46 | 210.19 | 317.42 | 187.95 | 238.07 | 277.74 | 315.33 | 417.66 |
| 53 | 65.15 | 80.94 | 93.31 | 102.61 | 155.17 | 142.27 | 177.62 | 205.63 | 221.36 | 327.86 | 192.12 | 244.33 | 284.01 | 321.60 | 426.01 |
| 54 | 64.50 | 83.13 | 94.24 | 106.62 | 165.06 | 143.96 | 183.53 | 216.90 | 228.72 | 338.30 | 194.21 | 250.59 | 290.27 | 329.95 | 440.63 |
| 55 | 70.73 | 86.72 | 100.68 | 111.74 | 173.42 | 156.62 | 194.80 | 228.31 | 238.18 | 348.74 | 202.56 | 256.86 | 300.71 | 334.13 | 448.98 |
| 56 | 77.03 | 91.93 | 107.62 | 121.56 | 188.20 | 164.97 | 205.86 | 233.31 | 254.45 | 367.54 | 210.92 | 267.30 | 311.16 | 355.01 | 467.78 |
| 57 | 80.77 | 98.86 | 111.89 | 127.55 | 199.88 | 173.76 | 210.84 | 245.63 | 263.01 | 390.51 | 221.36 | 279.83 | 327.86 | 369.63 | 490.75 |
| 58 | 84.86 | 104.51 | 123.17 | 140.35 | 214.91 | 180.56 | 219.84 | 258.75 | 281.17 | 419.75 | 235.98 | 296.54 | 346.66 | 392.60 | 522.07 |
| 59 | 94.41 | 113.00 | 132.05 | 146.83 | 231.55 | 191.62 | 234.28 | 269.24 | 290.89 | 451.07 | 248.51 | 313.24 | 367.54 | 415.95 | 551.31 |
| 60 | 97.20 | 122.97 | 139.64 | 155.90 | 248.28 | 198.64 | 243.39 | 281.83 | 307.78 | 480.31 | 261.04 | 334.13 | 390.51 | 421.87 | 586.81 |
| 61 | 105.70 | 131.93 | 154.35 | 169.60 | 267.19 | 208.72 | 260.70 | 299.62 | 324.10 | 500.33 | 267.38 | 346.38 | 403.10 | 439.52 | 603.63 |
| 62 | 114.28 | 143.80 | 161.00 | 182.03 | 291.05 | 224.73 | 278.15 | 322.26 | 343.57 | 518.21 | 278.74 | 355.29 | 416.14 | 464.39 | 624.21 |
| 63 | 129.07 | 152.95 | 174.49 | 195.98 | 303.84 | 241.33 | 292.38 | 338.42 | 368.32 | 537.77 | 286.94 | 366.75 | 427.56 | 481.98 | 642.29 |
| 64 | 136.52 | 163.93 | 191.63 | 208.99 | 331.31 | 248.16 | 308.58 | 362.94 | 386.80 | 558.83 | 294.12 | 376.84 | 443.02 | 501.84 | 665.45 |
| 65 | 150.36 | 176.85 | 203.60 | 226.76 | 352.82 | 256.66 | 331.52 | 383.14 | 415.24 | 582.83 | 304.78 | 392.12 | 458.07 | 520.45 | 691.56 |
| 66 | 163.57 | 193.21 | 224.60 | 248.15 | 379.30 | 271.06 | 345.30 | 405.72 | 442.96 | 605.99 | 317.67 | 405.72 | 476.51 | 540.39 | 713.04 |
| 67 | 178.45 | 213.91 | 245.60 | 271.31 | 413.76 | 277.32 | 354.17 | 419.32 | 475.43 | 628.14 | 324.10 | 415.98 | 489.48 | 556.31 | 735.06 |
| 68 | 194.96 | 238.55 | 270.16 | 296.26 | 442.43 | 289.03 | 371.38 | 435.97 | 495.72 | 653.96 | 334.25 | 429.51 | 507.02 | 574.84 | 758.91 |
| 69 | 211.60 | 260.16 | 296.55 | 324.77 | 469.21 | 300.85 | 389.71 | 456.74 | 520.65 | 685.88 | 347.62 | 447.38 | 528.44 | 598.59 | 790.32 |
| 70 | 228.45 | 290.07 | 326.89 | 361.17 | 506.49 | 321.63 | 414.81 | 486.95 | 554.59 | 731.93 | 366.72 | 471.92 | 554.59 | 631.24 | 834.13 |
| 71 | 247.95 | 314.65 | 365.40 | 407.18 | 548.10 | 345.10 | 445.15 | 523.45 | 597.40 | 785.90 | 391.50 | 504.60 | 591.60 | 675.70 | 888.85 |
| 72 | 270.20 | 340.20 | 397.60 | 446.60 | 596.40 | 373.80 | 478.80 | 565.60 | 644.00 | 848.40 | 420.00 | 539.00 | 634.20 | 722.40 | 953.40 |
| 73 | 292.95 | 371.25 | 432.00 | 486.00 | 648.00 | 402.30 | 518.40 | 610.20 | 695.25 | 916.65 | 449.55 | 577.80 | 680.40 | 773.55 | 1020.60 |
| 74 | 318.50 | 403.00 | 470.60 | 527.80 | 704.60 | 432.90 | 557.70 | 659.10 | 747.50 | 988.00 | 478.40 | 617.50 | 728.00 | 826.80 | 1092.00 |
| 75 | 345.00 | 438.75 | 512.50 | 576.25 | 770.00 | 463.75 | 600.00 | 708.75 | 807.50 | 1063.75 | 508.75 | 657.50 | 777.50 | 883.75 | 1167.50 |
| 76 | 376.80 | 478.80 | 561.60 | 632.40 | 842.40 | 498.00 | 644.40 | 764.40 | 871.20 | 1147.20 | 542.40 | 700.80 | 830.40 | 946.80 | 1246.80 |
| 77 | 418.90 | 535.72 | 630.12 | 710.36 | 945.18 | 546.34 | 709.18 | 844.88 | 965.24 | 1267.32 | 588.82 | 765.82 | 909.78 | 1038.40 | 1364.08 |
| 78 | 470.82 | 605.34 | 713.90 | 805.94 | 1071.44 | 605.34 | 789.42 | 944.00 | 1078.52 | 1416.00 | 647.82 | 846.06 | 1008.90 | 1152.86 | 1512.76 |
| 79 | 526.28 | 674.96 | 798.86 | 903.88 | 1197.70 | 667.88 | 869.66 | 1041.94 | 1192.98 | 1562.32 | 708.00 | 923.94 | 1106.84 | 1267.32 | 1659.08 |
| 80 | 578.20 | 743.40 | 881.46 | 997.10 | 1321.60 | 724.52 | 947.54 | 1136.34 | 1300.36 | 1702.74 | 767.00 | 1000.64 | 1200.06 | 1373.52 | 1799.50 |
| 81 | 626.58 | 808.30 | 956.98 | 1082.06 | 1436.06 | 778.80 | 1018.34 | 1218.94 | 1395.94 | 1829.00 | 818.92 | 1072.62 | 1283.84 | 1470.28 | 1926.94 |
| 82 | 676.14 | 870.84 | 1030.14 | 1167.02 | 1545.80 | 830.72 | 1085.60 | 1299.18 | 1487.98 | 1948.18 | 873.20 | 1142.24 | 1365.26 | 1564.68 | 2048.48 |
| 83 | 725.70 | 934.56 | 1105.66 | 1250.80 | 1659.08 | 883.82 | 1152.86 | 1378.24 | 1577.66 | 2069.72 | 927.48 | 1209.50 | 1446.68 | 1655.54 | 2172.38 |
| 84 | 778.80 | 1001.82 | 1185.90 | 1341.66 | 1779.44 | 938.10 | 1223.66 | 1462.02 | 1673.24 | 2194.80 | 982.94 | 1282.66 | 1532.82 | 1752.30 | 2298.64 |
| 85 | 838.98 | 1078.52 | 1276.76 | 1444.32 | 1916.32 | 999.46 | 1301.54 | 1556.42 | 1778.26 | 2335.22 | 1045.48 | 1361.72 | 1627.22 | 1859.68 | 2442.60 |
| 86 | 903.88 | 1163.48 | 1375.88 | 1557.60 | 2065.00 | 1064.36 | 1386.50 | 1655.54 | 1891.54 | 2483.90 | 1110.38 | 1446.68 | 1726.34 | 1972.96 | 2591.28 |
| 87 | 972.32 | 1250.80 | 1482.08 | 1675.60 | 2221.94 | 1132.80 | 1473.82 | 1761.74 | 2009.54 | 2640.84 | 1178.82 | 1534.00 | 1832.54 | 2090.96 | 2748.22 |
| 88 | 1046.66 | 1347.56 | 1595.36 | 1804.22 | 2391.86 | 1207.14 | 1570.58 | 1875.02 | 2138.16 | 2810.76 | 1253.16 | 1630.76 | 1945.82 | 2219.58 | 2918.14 |
| 89 | 1126.90 | 1451.40 | 1716.90 | 1943.46 | 2577.12 | 1287.38 | 1674.42 | 1996.56 | 2277.40 | 2996.02 | 1333.40 | 1734.60 | 2067.36 | 2358.82 | 3103.40 |
| 90 | 1215.40 | 1564.68 | 1852.60 | 2094.50 | 2777.72 | 1375.88 | 1787.70 | 2132.26 | 2428.44 | 3196.62 | 1421.90 | 1847.88 | 2203.06 | 2509.86 | 3304.00 |
| 91 | 1309.80 | 1686.22 | 1996.56 | 2258.52 | 2993.66 | 1470.28 | 1909.24 | 2276.22 | 2592.46 | 3412.56 | 1516.30 | 1969.42 | 2347.02 | 2673.88 | 3519.94 |
| 92 | 1410.10 | 1814.84 | 2148.78 | 2429.62 | 3222.58 | 1570.58 | 2037.86 | 2428.44 | 2763.56 | 3641.48 | 1616.60 | 2098.04 | 2499.24 | 2844.98 | 3748.86 |
| 93 | 1517.48 | 1954.08 | 2311.62 | 2616.06 | 3468.02 | 1677.96 | 2177.10 | 2591.28 | 2950.00 | 3886.92 | 1723.98 | 2237.28 | 2662.08 | 3031.42 | 3994.30 |
| 94 | 1634.30 | 2103.94 | 2490.98 | 2816.66 | 3735.88 | 1794.78 | 2326.96 | 2770.64 | 3150.60 | 4154.78 | 1840.80 | 2387.14 | 2841.44 | 3232.02 | 4262.16 |
| 95 | 1761.74 | 2269.14 | 2685.68 | 3037.32 | 4027.34 | 1922.22 | 2492.16 | 2965.34 | 3371.26 | 4446.24 | 1968.24 | 2552.34 | 3036.14 | 3452.68 | 4553.62 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**

**Home and Community Care at 100%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 30 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 31 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 53.10 | 68.44 | 79.06 | 89.68 | 124.34 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 32 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 53.10 | 68.44 | 79.06 | 89.68 | 127.99 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 33 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 55.11 | 68.44 | 79.06 | 89.68 | 135.31 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 34 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 55.11 | 68.44 | 80.63 | 89.68 | 142.62 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 35 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 58.55 | 70.38 | 80.63 | 89.68 | 146.28 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 36 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 62.00 | 73.89 | 84.14 | 92.86 | 154.13 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 37 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 65.44 | 77.41 | 91.15 | 96.43 | 162.31 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 38 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 65.44 | 80.93 | 94.65 | 100.01 | 170.48 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 39 | 35.40 | 43.66 | 50.74 | 56.64 | 76.70 | 69.18 | 84.45 | 98.16 | 107.15 | 182.75 | 129.47 | 162.89 | 187.95 | 213.01 | 286.10 |
| 40 | 37.76 | 47.20 | 54.28 | 61.36 | 81.42 | 74.02 | 89.33 | 100.86 | 112.57 | 191.42 | 135.74 | 173.33 | 202.56 | 227.62 | 302.80 |
| 41 | 37.76 | 47.20 | 54.28 | 61.36 | 81.42 | 78.33 | 93.50 | 104.77 | 116.67 | 200.30 | 135.74 | 173.33 | 202.56 | 227.62 | 302.80 |
| 42 | 40.98 | 48.02 | 54.33 | 61.36 | 81.42 | 78.71 | 97.94 | 109.16 | 124.88 | 210.16 | 135.74 | 173.33 | 202.56 | 227.62 | 302.80 |
| 43 | 41.27 | 48.34 | 58.11 | 63.02 | 84.77 | 83.07 | 102.42 | 117.52 | 129.55 | 220.07 | 135.74 | 173.33 | 202.56 | 227.62 | 302.80 |
| 44 | 41.57 | 52.14 | 58.49 | 63.43 | 88.69 | 87.47 | 106.93 | 122.00 | 134.26 | 225.54 | 135.74 | 173.33 | 202.56 | 227.62 | 302.80 |
| 45 | 42.36 | 51.02 | 60.86 | 65.87 | 91.60 | 94.31 | 107.94 | 126.51 | 136.73 | 237.09 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 46 | 46.22 | 54.79 | 61.27 | 69.79 | 95.52 | 94.76 | 116.39 | 135.09 | 141.35 | 238.07 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 47 | 46.56 | 55.15 | 65.10 | 73.76 | 99.45 | 99.81 | 121.04 | 139.72 | 150.02 | 238.07 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 48 | 46.89 | 58.98 | 68.99 | 74.24 | 103.41 | 105.04 | 126.15 | 149.43 | 159.00 | 238.07 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 49 | 50.94 | 59.37 | 69.45 | 78.29 | 111.48 | 108.59 | 135.74 | 154.72 | 164.34 | 238.07 | 144.09 | 181.68 | 210.92 | 240.15 | 319.51 |
| 50 | 50.90 | 62.38 | 75.29 | 83.26 | 115.18 | 110.47 | 134.90 | 162.20 | 172.41 | 263.12 | 160.80 | 202.56 | 235.98 | 267.30 | 355.01 |
| 51 | 55.42 | 66.90 | 79.97 | 87.99 | 122.66 | 117.91 | 138.91 | 170.90 | 180.84 | 271.48 | 164.97 | 208.83 | 244.33 | 273.57 | 363.36 |
| 52 | 54.90 | 69.29 | 78.85 | 90.52 | 130.38 | 122.44 | 154.90 | 171.50 | 186.22 | 281.92 | 169.15 | 215.09 | 248.51 | 279.83 | 371.72 |
| 53 | 58.07 | 72.56 | 82.17 | 91.67 | 138.27 | 128.04 | 159.66 | 181.91 | 195.10 | 292.36 | 171.24 | 219.27 | 252.68 | 286.10 | 380.07 |
| 54 | 59.01 | 73.59 | 84.68 | 94.31 | 144.63 | 129.97 | 163.80 | 192.80 | 202.48 | 298.63 | 175.42 | 223.45 | 261.04 | 294.45 | 388.42 |
| 55 | 62.24 | 76.93 | 89.50 | 100.56 | 154.16 | 139.92 | 174.29 | 201.81 | 213.41 | 311.16 | 179.59 | 227.62 | 265.21 | 300.71 | 398.86 |
| 56 | 66.86 | 80.79 | 96.29 | 107.42 | 166.74 | 146.18 | 181.40 | 207.39 | 225.75 | 325.77 | 185.86 | 235.98 | 277.74 | 313.24 | 415.57 |
| 57 | 72.11 | 88.98 | 100.84 | 113.53 | 178.58 | 153.32 | 190.95 | 220.09 | 233.16 | 348.74 | 196.30 | 250.59 | 292.36 | 329.95 | 438.54 |
| 58 | 75.12 | 92.14 | 109.17 | 124.76 | 192.12 | 158.74 | 193.08 | 229.79 | 249.73 | 375.89 | 206.74 | 263.12 | 306.98 | 348.74 | 465.69 |
| 59 | 82.79 | 101.84 | 116.76 | 131.59 | 207.09 | 169.89 | 209.32 | 240.99 | 262.16 | 400.95 | 217.18 | 281.92 | 327.86 | 370.20 | 492.84 |
| 60 | 87.34 | 110.25 | 124.44 | 139.35 | 220.51 | 177.43 | 217.38 | 250.51 | 274.18 | 426.01 | 233.89 | 298.63 | 346.66 | 375.89 | 519.98 |
| 61 | 94.27 | 117.89 | 137.36 | 151.53 | 237.68 | 185.95 | 232.97 | 266.93 | 287.71 | 445.63 | 241.05 | 307.89 | 358.53 | 392.64 | 538.81 |
| 62 | 101.26 | 127.98 | 142.96 | 162.42 | 257.59 | 198.07 | 246.83 | 285.85 | 307.31 | 459.33 | 245.37 | 318.00 | 370.99 | 414.08 | 555.51 |
| 63 | 113.88 | 135.80 | 156.05 | 173.42 | 270.99 | 210.93 | 259.69 | 302.42 | 327.01 | 478.86 | 252.73 | 326.84 | 381.95 | 429.26 | 571.98 |
| 64 | 121.52 | 146.67 | 170.02 | 185.14 | 294.68 | 222.43 | 276.28 | 323.41 | 344.57 | 498.16 | 262.87 | 336.40 | 395.22 | 444.86 | 590.08 |
| 65 | 135.02 | 156.88 | 180.98 | 201.41 | 311.99 | 231.71 | 294.09 | 340.96 | 368.17 | 516.89 | 272.70 | 349.34 | 409.94 | 461.63 | 611.35 |
| 66 | 145.22 | 173.02 | 200.13 | 219.79 | 338.60 | 239.98 | 307.31 | 360.83 | 393.00 | 542.11 | 281.42 | 362.56 | 424.71 | 478.23 | 637.07 |
| 67 | 159.66 | 191.63 | 219.28 | 241.17 | 367.79 | 247.25 | 319.08 | 374.21 | 423.72 | 557.98 | 290.68 | 372.54 | 436.03 | 494.50 | 653.20 |
| 68 | 172.95 | 212.72 | 240.63 | 263.18 | 393.99 | 255.12 | 329.40 | 387.53 | 440.82 | 582.91 | 297.11 | 382.69 | 452.12 | 510.25 | 674.95 |
| 69 | 188.26 | 230.09 | 264.09 | 288.85 | 417.77 | 269.68 | 344.50 | 408.41 | 462.97 | 609.50 | 308.65 | 397.50 | 469.21 | 533.12 | 703.03 |
| 70 | 202.90 | 257.00 | 291.87 | 321.04 | 449.38 | 285.56 | 368.22 | 434.35 | 491.46 | 649.27 | 324.64 | 419.32 | 495.97 | 562.10 | 742.45 |
| 71 | 220.40 | 279.85 | 324.80 | 362.73 | 488.65 | 305.95 | 395.85 | 465.45 | 530.70 | 698.90 | 348.00 | 449.50 | 527.80 | 600.30 | 791.70 |
| 72 | 239.40 | 303.80 | 354.20 | 397.60 | 532.00 | 331.80 | 427.00 | 504.00 | 572.60 | 757.40 | 372.40 | 478.80 | 565.60 | 642.60 | 849.80 |
| 73 | 260.55 | 329.40 | 384.75 | 432.00 | 576.45 | 359.10 | 460.35 | 544.05 | 618.30 | 815.40 | 398.25 | 513.00 | 606.15 | 688.50 | 908.55 |
| 74 | 283.40 | 358.80 | 418.60 | 470.60 | 627.90 | 386.10 | 496.60 | 586.30 | 666.90 | 880.10 | 426.40 | 548.60 | 648.70 | 737.10 | 972.40 |
| 75 | 307.50 | 390.00 | 456.25 | 512.50 | 685.00 | 413.75 | 532.50 | 631.25 | 717.50 | 947.50 | 453.75 | 585.00 | 691.25 | 786.25 | 1038.75 |
| 76 | 334.80 | 426.00 | 500.40 | 562.80 | 750.00 | 442.80 | 572.40 | 681.60 | 775.20 | 1021.20 | 481.20 | 624.00 | 740.40 | 842.40 | 1108.80 |
| 77 | 372.88 | 476.72 | 560.50 | 632.48 | 841.34 | 486.16 | 631.30 | 751.66 | 857.86 | 1128.08 | 523.92 | 680.86 | 809.48 | 925.12 | 1215.40 |
| 78 | 418.90 | 539.26 | 634.84 | 717.44 | 952.26 | 538.08 | 704.46 | 838.98 | 960.52 | 1259.06 | 575.84 | 751.66 | 896.80 | 1025.42 | 1344.02 |
| 79 | 467.28 | 600.62 | 711.54 | 803.58 | 1065.54 | 593.54 | 774.08 | 928.66 | 1062.00 | 1390.04 | 630.12 | 822.46 | 985.30 | 1126.90 | 1476.18 |
| 80 | 514.48 | 661.98 | 783.52 | 886.18 | 1176.46 | 645.46 | 842.52 | 1008.90 | 1156.40 | 1515.12 | 682.04 | 890.90 | 1066.72 | 1222.48 | 1601.26 |
| 81 | 558.14 | 718.62 | 851.96 | 964.06 | 1276.76 | 692.66 | 905.06 | 1085.60 | 1243.72 | 1627.22 | 729.24 | 953.44 | 1144.60 | 1309.80 | 1714.54 |
| 82 | 600.62 | 775.26 | 918.04 | 1038.40 | 1375.88 | 738.68 | 966.42 | 1156.40 | 1323.96 | 1734.60 | 776.44 | 1017.16 | 1216.58 | 1392.40 | 1824.28 |
| 83 | 645.46 | 830.72 | 984.12 | 1113.92 | 1476.18 | 785.88 | 1025.42 | 1227.20 | 1404.20 | 1840.80 | 824.82 | 1076.16 | 1287.38 | 1473.82 | 1931.66 |
| 84 | 692.66 | 892.08 | 1054.92 | 1194.16 | 1583.56 | 835.44 | 1089.14 | 1301.54 | 1489.16 | 1954.08 | 874.38 | 1141.06 | 1362.90 | 1558.78 | 2046.12 |
| 85 | 746.94 | 960.52 | 1137.52 | 1286.20 | 1703.92 | 890.90 | 1158.76 | 1386.50 | 1583.56 | 2076.80 | 929.84 | 1211.86 | 1449.04 | 1654.36 | 2171.20 |
| 86 | 803.58 | 1034.86 | 1224.84 | 1386.50 | 1838.44 | 947.54 | 1233.10 | 1473.82 | 1683.86 | 2211.32 | 986.48 | 1286.20 | 1536.36 | 1754.66 | 2305.72 |
| 87 | 866.12 | 1113.92 | 1319.24 | 1491.52 | 1977.68 | 1010.08 | 1312.16 | 1568.22 | 1788.88 | 2350.56 | 1049.02 | 1365.26 | 1630.76 | 1859.68 | 2444.96 |
| 88 | 931.02 | 1198.88 | 1418.36 | 1605.98 | 2128.72 | 1074.98 | 1397.12 | 1667.34 | 1903.34 | 2501.60 | 1113.92 | 1450.22 | 1729.88 | 1974.14 | 2596.00 |
| 89 | 1003.00 | 1292.10 | 1529.28 | 1728.70 | 2292.74 | 1146.96 | 1490.34 | 1778.26 | 2026.06 | 2665.62 | 1185.90 | 1543.44 | 1840.80 | 2096.86 | 2760.02 |
| 90 | 1080.88 | 1392.40 | 1648.46 | 1864.40 | 2473.28 | 1224.84 | 1590.64 | 1897.44 | 2161.76 | 2846.16 | 1263.78 | 1643.74 | 1959.98 | 2232.56 | 2940.56 |
| 91 | 1165.84 | 1500.96 | 1777.08 | 2009.54 | 2664.44 | 1309.80 | 1699.20 | 2026.06 | 2306.90 | 3037.32 | 1348.74 | 1752.30 | 2088.60 | 2377.70 | 3131.72 |
| 92 | 1255.52 | 1616.60 | 1911.60 | 2164.12 | 2868.58 | 1399.48 | 1814.84 | 2160.58 | 2461.48 | 3241.46 | 1438.42 | 1867.94 | 2223.12 | 2532.28 | 3335.86 |
| 93 | 1349.92 | 1739.32 | 2057.92 | 2328.14 | 3086.88 | 1493.88 | 1937.56 | 2306.90 | 2625.50 | 3459.76 | 1532.82 | 1990.66 | 2369.44 | 2696.30 | 3554.16 |
| 94 | 1453.76 | 1872.66 | 2217.22 | 2507.50 | 3324.06 | 1597.72 | 2070.90 | 2466.20 | 2804.86 | 3696.94 | 1636.66 | 2124.00 | 2528.74 | 2875.66 | 3791.34 |
| 95 | 1568.22 | 2018.98 | 2389.50 | 2703.38 | 3584.84 | 1712.18 | 2217.22 | 2638.48 | 3000.74 | 3957.72 | 1751.12 | 2270.32 | 2701.02 | 3071.54 | 4052.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
## Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 30 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 31 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 49.56 | 62.54 | 73.16 | 81.42 | 113.26 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 32 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 49.56 | 62.54 | 73.16 | 81.42 | 116.59 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 33 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 51.43 | 62.54 | 73.16 | 81.42 | 123.25 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 34 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 51.43 | 62.54 | 74.61 | 81.42 | 129.91 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 35 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 54.65 | 64.31 | 74.61 | 81.42 | 133.24 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 36 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 57.86 | 67.52 | 77.86 | 84.31 | 140.40 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 37 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 61.08 | 70.74 | 84.35 | 87.55 | 147.85 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 38 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 61.08 | 73.95 | 87.59 | 90.80 | 155.29 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 39 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 64.57 | 77.17 | 90.83 | 97.28 | 166.46 | 119.03 | 146.18 | 173.33 | 196.30 | 258.95 |
| 40 | 34.22 | 42.48 | 49.56 | 54.28 | 74.34 | 66.47 | 80.69 | 92.34 | 98.84 | 173.69 | 125.30 | 158.71 | 183.77 | 204.65 | 273.57 |
| 41 | 34.22 | 42.48 | 49.56 | 54.28 | 74.34 | 70.33 | 84.45 | 95.91 | 102.44 | 181.75 | 125.30 | 158.71 | 183.77 | 204.65 | 273.57 |
| 42 | 37.14 | 43.22 | 49.60 | 54.28 | 74.34 | 70.68 | 88.46 | 99.94 | 109.65 | 190.70 | 125.30 | 158.71 | 183.77 | 204.65 | 273.57 |
| 43 | 37.40 | 43.51 | 53.05 | 55.75 | 77.40 | 74.59 | 92.51 | 107.59 | 113.75 | 199.70 | 125.30 | 158.71 | 183.77 | 204.65 | 273.57 |
| 44 | 37.67 | 46.92 | 53.41 | 56.11 | 80.98 | 78.55 | 96.59 | 111.69 | 117.89 | 204.65 | 125.30 | 158.71 | 183.77 | 204.65 | 273.57 |
| 45 | 38.63 | 47.38 | 55.79 | 60.99 | 82.82 | 87.05 | 99.63 | 113.19 | 127.08 | 214.21 | 131.56 | 169.15 | 192.12 | 219.27 | 290.27 |
| 46 | 42.15 | 50.87 | 56.16 | 64.62 | 86.36 | 87.47 | 107.44 | 120.87 | 131.37 | 215.09 | 131.56 | 169.15 | 192.12 | 219.27 | 290.27 |
| 47 | 42.45 | 51.21 | 59.68 | 68.29 | 89.92 | 92.13 | 111.73 | 125.01 | 139.43 | 215.09 | 131.56 | 169.15 | 192.12 | 219.27 | 290.27 |
| 48 | 42.75 | 54.77 | 63.24 | 68.74 | 93.49 | 96.96 | 116.45 | 133.70 | 147.78 | 215.09 | 131.56 | 169.15 | 192.12 | 219.27 | 290.27 |
| 49 | 46.45 | 55.13 | 63.66 | 72.49 | 100.79 | 100.24 | 125.30 | 138.43 | 152.74 | 215.09 | 131.56 | 169.15 | 192.12 | 219.27 | 290.27 |
| 50 | 46.77 | 58.31 | 69.72 | 75.07 | 105.22 | 100.78 | 125.40 | 150.62 | 156.07 | 240.15 | 146.18 | 185.86 | 217.18 | 244.33 | 323.69 |
| 51 | 49.74 | 61.33 | 72.83 | 79.61 | 110.97 | 106.12 | 127.65 | 157.15 | 164.23 | 246.42 | 148.27 | 187.95 | 221.36 | 248.51 | 332.04 |
| 52 | 49.41 | 61.14 | 72.05 | 82.17 | 118.39 | 110.40 | 135.29 | 156.26 | 169.63 | 256.86 | 150.36 | 192.12 | 225.54 | 254.77 | 340.39 |
| 53 | 52.41 | 65.59 | 75.21 | 83.46 | 124.44 | 115.85 | 143.69 | 166.09 | 178.21 | 263.12 | 154.53 | 196.30 | 229.71 | 261.04 | 344.57 |
| 54 | 53.52 | 65.42 | 76.48 | 86.11 | 133.62 | 117.97 | 146.04 | 174.73 | 183.73 | 273.57 | 158.71 | 200.48 | 235.98 | 267.30 | 355.01 |
| 55 | 56.58 | 71.34 | 81.11 | 90.79 | 139.70 | 127.39 | 157.89 | 183.46 | 192.45 | 279.83 | 160.80 | 206.74 | 240.15 | 273.57 | 361.27 |
| 56 | 62.50 | 73.82 | 87.80 | 97.53 | 151.88 | 135.74 | 167.13 | 189.44 | 206.62 | 298.63 | 171.24 | 217.18 | 252.68 | 284.01 | 377.98 |
| 57 | 64.90 | 80.50 | 91.17 | 103.72 | 162.20 | 139.01 | 173.05 | 198.47 | 214.51 | 317.42 | 177.50 | 227.62 | 267.30 | 298.63 | 396.78 |
| 58 | 66.77 | 85.26 | 100.78 | 113.42 | 174.21 | 142.86 | 179.70 | 210.48 | 227.53 | 340.39 | 187.95 | 242.24 | 284.01 | 319.51 | 421.83 |
| 59 | 76.98 | 92.07 | 107.03 | 119.13 | 185.89 | 154.08 | 190.12 | 220.28 | 237.02 | 361.27 | 200.48 | 254.77 | 298.63 | 336.92 | 444.81 |
| 60 | 78.88 | 98.94 | 114.76 | 126.93 | 200.91 | 162.00 | 195.08 | 230.25 | 247.64 | 390.51 | 210.92 | 267.30 | 317.42 | 341.90 | 476.13 |
| 61 | 87.13 | 106.67 | 124.61 | 137.63 | 216.37 | 172.67 | 212.63 | 241.51 | 263.44 | 405.12 | 218.77 | 279.53 | 328.15 | 357.48 | 490.20 |
| 62 | 92.58 | 116.48 | 130.47 | 148.42 | 235.85 | 180.93 | 224.73 | 258.54 | 279.69 | 422.03 | 225.74 | 288.55 | 337.62 | 377.32 | 506.44 |
| 63 | 103.25 | 124.36 | 141.86 | 157.91 | 246.36 | 191.93 | 237.90 | 275.42 | 297.75 | 435.16 | 231.83 | 296.44 | 347.75 | 389.72 | 520.67 |
| 64 | 111.01 | 132.29 | 155.61 | 168.31 | 268.04 | 202.21 | 249.37 | 294.66 | 312.48 | 452.21 | 238.97 | 305.15 | 360.30 | 404.41 | 538.61 |
| 65 | 121.21 | 142.62 | 165.43 | 183.10 | 285.85 | 210.32 | 267.35 | 309.33 | 334.55 | 472.33 | 245.97 | 317.26 | 372.51 | 420.64 | 559.66 |
| 66 | 131.47 | 157.16 | 182.85 | 199.94 | 307.67 | 219.26 | 279.69 | 329.76 | 358.03 | 492.05 | 257.25 | 328.03 | 386.73 | 435.07 | 578.37 |
| 67 | 144.01 | 173.80 | 198.82 | 219.63 | 336.59 | 223.86 | 289.01 | 339.13 | 385.35 | 509.53 | 262.28 | 337.46 | 395.93 | 451.06 | 596.40 |
| 68 | 157.22 | 192.97 | 217.01 | 238.73 | 358.47 | 232.52 | 298.72 | 350.39 | 402.06 | 529.62 | 269.66 | 347.16 | 408.52 | 465.04 | 613.59 |
| 69 | 171.15 | 210.54 | 240.49 | 262.98 | 380.35 | 243.18 | 314.88 | 371.00 | 420.88 | 554.94 | 280.59 | 361.65 | 427.12 | 484.79 | 639.12 |
| 70 | 184.86 | 234.46 | 265.60 | 293.80 | 410.30 | 261.51 | 335.16 | 393.77 | 450.88 | 592.16 | 297.58 | 381.75 | 450.88 | 512.50 | 676.32 |
| 71 | 201.55 | 253.75 | 297.25 | 329.75 | 445.15 | 281.30 | 359.60 | 424.85 | 482.85 | 636.55 | 317.55 | 407.45 | 481.40 | 545.20 | 720.65 |
| 72 | 217.00 | 275.80 | 322.00 | 362.60 | 483.00 | 299.60 | 387.80 | 459.20 | 520.80 | 687.40 | 338.80 | 435.40 | 515.20 | 586.60 | 772.80 |
| 73 | 237.60 | 299.70 | 351.00 | 394.20 | 523.80 | 326.70 | 418.50 | 496.80 | 562.95 | 741.15 | 364.50 | 467.10 | 553.50 | 627.75 | 824.85 |
| 74 | 257.40 | 326.30 | 380.90 | 427.70 | 572.00 | 351.00 | 452.40 | 534.30 | 607.10 | 800.80 | 387.40 | 499.20 | 590.20 | 670.80 | 885.30 |
| 75 | 280.00 | 356.25 | 415.00 | 467.50 | 622.50 | 376.25 | 487.50 | 575.00 | 655.00 | 860.00 | 412.50 | 533.75 | 630.00 | 716.25 | 943.75 |
| 76 | 304.80 | 387.60 | 456.00 | 512.40 | 682.80 | 404.40 | 520.80 | 621.60 | 706.80 | 930.00 | 438.00 | 567.60 | 674.40 | 766.80 | 1010.40 |
| 77 | 338.66 | 433.06 | 509.76 | 574.66 | 765.82 | 441.32 | 573.48 | 683.22 | 781.16 | 1026.60 | 476.72 | 618.32 | 737.50 | 841.34 | 1105.66 |
| 78 | 381.14 | 490.88 | 578.20 | 652.54 | 867.30 | 489.70 | 640.74 | 763.46 | 873.20 | 1146.96 | 523.92 | 684.40 | 815.38 | 933.38 | 1224.84 |
| 79 | 425.98 | 547.52 | 646.64 | 730.42 | 969.96 | 540.44 | 705.64 | 843.70 | 965.24 | 1264.96 | 573.48 | 749.30 | 895.62 | 1024.24 | 1342.84 |
| 80 | 468.46 | 601.80 | 713.90 | 807.12 | 1069.08 | 587.64 | 767.00 | 919.22 | 1052.56 | 1378.24 | 620.68 | 810.66 | 972.32 | 1112.74 | 1456.12 |
| 81 | 508.58 | 653.72 | 775.26 | 877.92 | 1163.48 | 630.12 | 823.64 | 987.66 | 1132.80 | 1482.08 | 664.34 | 868.48 | 1039.58 | 1191.80 | 1562.32 |
| 82 | 547.52 | 704.46 | 834.26 | 945.18 | 1253.16 | 673.78 | 877.92 | 1052.56 | 1204.78 | 1578.84 | 706.82 | 923.94 | 1105.66 | 1267.32 | 1660.26 |
| 83 | 586.46 | 756.38 | 895.62 | 1013.62 | 1344.02 | 713.90 | 933.38 | 1116.28 | 1277.94 | 1676.78 | 749.30 | 979.40 | 1171.74 | 1341.66 | 1759.38 |
| 84 | 631.30 | 811.84 | 960.52 | 1086.78 | 1440.78 | 761.10 | 991.20 | 1184.72 | 1354.64 | 1777.08 | 796.50 | 1039.58 | 1241.36 | 1419.54 | 1860.86 |
| 85 | 678.50 | 873.20 | 1034.86 | 1169.38 | 1551.70 | 809.48 | 1054.92 | 1260.24 | 1439.60 | 1891.54 | 846.06 | 1103.30 | 1318.06 | 1505.68 | 1977.68 |
| 86 | 731.60 | 942.82 | 1115.10 | 1261.42 | 1672.06 | 862.58 | 1124.54 | 1340.48 | 1531.64 | 2011.90 | 899.16 | 1172.92 | 1398.30 | 1597.72 | 2098.04 |
| 87 | 788.24 | 1013.62 | 1201.24 | 1358.18 | 1800.68 | 919.22 | 1195.34 | 1426.62 | 1628.40 | 2140.52 | 955.80 | 1243.72 | 1484.44 | 1694.48 | 2226.66 |
| 88 | 847.24 | 1091.50 | 1292.10 | 1462.02 | 1937.56 | 978.22 | 1273.22 | 1517.48 | 1732.24 | 2277.40 | 1014.80 | 1321.60 | 1575.30 | 1798.32 | 2363.54 |
| 89 | 912.14 | 1175.28 | 1391.22 | 1572.94 | 2086.24 | 1043.12 | 1357.00 | 1616.60 | 1843.16 | 2426.08 | 1079.70 | 1405.38 | 1674.42 | 1909.24 | 2512.22 |
| 90 | 984.12 | 1267.32 | 1499.78 | 1696.84 | 2249.08 | 1115.10 | 1449.04 | 1725.16 | 1967.06 | 2588.92 | 1151.68 | 1497.42 | 1782.98 | 2033.14 | 2675.06 |
| 91 | 1060.82 | 1365.26 | 1616.60 | 1829.00 | 2424.90 | 1191.80 | 1546.98 | 1841.98 | 2099.22 | 2764.74 | 1228.38 | 1595.36 | 1899.80 | 2165.30 | 2850.88 |
| 92 | 1142.24 | 1470.28 | 1740.50 | 1969.42 | 2610.16 | 1273.22 | 1652.00 | 1965.88 | 2239.64 | 2950.00 | 1309.80 | 1700.38 | 2023.70 | 2305.72 | 3036.14 |
| 93 | 1229.56 | 1582.38 | 1872.66 | 2118.10 | 2808.40 | 1360.54 | 1764.10 | 2098.04 | 2388.32 | 3148.24 | 1397.12 | 1812.48 | 2155.86 | 2454.40 | 3234.38 |
| 94 | 1323.96 | 1703.92 | 2016.62 | 2282.12 | 3025.52 | 1454.94 | 1885.64 | 2242.00 | 2552.34 | 3365.36 | 1491.52 | 1934.02 | 2299.82 | 2618.42 | 3451.50 |
| 95 | 1426.62 | 1838.44 | 2174.74 | 2460.30 | 3261.52 | 1557.60 | 2020.16 | 2400.12 | 2730.52 | 3601.36 | 1594.18 | 2068.54 | 2457.94 | 2796.60 | 3687.50 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**

**Home and Community Care at 100%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 30 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 31 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 43.66 | 57.82 | 66.08 | 75.52 | 103.41 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 32 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 43.66 | 57.82 | 66.08 | 75.52 | 106.45 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 33 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 45.31 | 57.82 | 66.08 | 75.52 | 112.53 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 34 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 45.31 | 57.82 | 67.39 | 75.52 | 118.62 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 35 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 48.14 | 59.45 | 67.39 | 75.52 | 121.66 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 36 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 50.97 | 62.43 | 70.32 | 78.20 | 128.19 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 37 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 53.81 | 65.40 | 76.18 | 81.21 | 134.99 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 38 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 53.81 | 68.37 | 79.11 | 84.22 | 141.79 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 39 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 56.88 | 71.35 | 82.04 | 90.23 | 151.99 | 104.41 | 135.74 | 158.71 | 179.59 | 235.98 |
| 40 | 30.68 | 38.94 | 46.02 | 50.74 | 67.26 | 60.42 | 74.93 | 85.23 | 91.98 | 157.74 | 112.77 | 144.09 | 169.15 | 190.03 | 252.68 |
| 41 | 30.68 | 38.94 | 46.02 | 50.74 | 67.26 | 63.94 | 78.42 | 88.53 | 95.33 | 165.06 | 112.77 | 144.09 | 169.15 | 190.03 | 252.68 |
| 42 | 33.29 | 39.62 | 46.06 | 50.74 | 67.26 | 64.25 | 82.14 | 92.25 | 102.04 | 173.19 | 112.77 | 144.09 | 169.15 | 190.03 | 252.68 |
| 43 | 33.53 | 39.88 | 49.26 | 52.11 | 70.03 | 67.81 | 85.90 | 99.32 | 105.85 | 181.36 | 112.77 | 144.09 | 169.15 | 190.03 | 252.68 |
| 44 | 33.77 | 43.01 | 49.59 | 52.45 | 73.26 | 71.41 | 89.69 | 103.10 | 109.70 | 185.86 | 112.77 | 144.09 | 169.15 | 190.03 | 252.68 |
| 45 | 34.89 | 42.52 | 51.99 | 54.89 | 76.55 | 76.17 | 89.67 | 106.53 | 114.21 | 197.58 | 121.12 | 154.53 | 179.59 | 200.48 | 267.30 |
| 46 | 38.07 | 45.66 | 52.33 | 58.16 | 79.82 | 76.54 | 96.70 | 113.76 | 118.07 | 198.39 | 121.12 | 154.53 | 179.59 | 200.48 | 267.30 |
| 47 | 38.34 | 45.96 | 55.61 | 61.46 | 83.10 | 80.62 | 100.56 | 117.66 | 125.31 | 198.39 | 121.12 | 154.53 | 179.59 | 200.48 | 267.30 |
| 48 | 38.62 | 49.15 | 58.93 | 61.87 | 86.41 | 84.84 | 104.80 | 125.84 | 132.81 | 198.39 | 121.12 | 154.53 | 179.59 | 200.48 | 267.30 |
| 49 | 41.95 | 49.48 | 59.32 | 65.24 | 93.16 | 87.71 | 112.77 | 130.29 | 137.27 | 198.39 | 121.12 | 154.53 | 179.59 | 200.48 | 267.30 |
| 50 | 42.64 | 54.24 | 62.74 | 69.61 | 96.69 | 93.02 | 115.90 | 135.17 | 145.19 | 219.27 | 133.65 | 173.33 | 198.39 | 223.45 | 298.63 |
| 51 | 45.47 | 57.15 | 67.12 | 74.02 | 102.21 | 96.29 | 118.26 | 143.40 | 153.16 | 227.62 | 135.74 | 175.42 | 204.65 | 229.71 | 304.89 |
| 52 | 45.30 | 57.06 | 65.26 | 75.20 | 109.40 | 102.37 | 127.45 | 141.01 | 156.72 | 238.07 | 137.83 | 179.59 | 206.74 | 233.89 | 313.24 |
| 53 | 48.16 | 60.01 | 69.64 | 76.62 | 115.23 | 105.69 | 131.72 | 154.23 | 165.08 | 244.33 | 142.00 | 181.68 | 213.01 | 240.15 | 319.51 |
| 54 | 48.03 | 61.33 | 71.02 | 79.28 | 121.04 | 107.97 | 136.17 | 162.68 | 170.60 | 250.59 | 144.09 | 187.95 | 219.27 | 244.33 | 323.69 |
| 55 | 50.93 | 64.34 | 74.11 | 82.41 | 128.46 | 114.86 | 143.53 | 169.19 | 177.21 | 258.95 | 146.18 | 190.03 | 221.36 | 250.59 | 332.04 |
| 56 | 56.68 | 69.64 | 80.72 | 90.46 | 140.32 | 123.21 | 154.90 | 175.48 | 189.40 | 273.57 | 154.53 | 200.48 | 233.89 | 265.21 | 350.83 |
| 57 | 59.13 | 74.85 | 84.26 | 95.31 | 149.09 | 126.75 | 161.11 | 182.75 | 195.86 | 290.27 | 160.80 | 210.92 | 244.33 | 277.74 | 367.54 |
| 58 | 61.21 | 77.01 | 90.98 | 104.91 | 159.55 | 130.96 | 162.49 | 191.17 | 210.88 | 313.24 | 169.15 | 221.36 | 256.86 | 294.45 | 388.42 |
| 59 | 68.26 | 85.10 | 97.30 | 109.43 | 172.85 | 138.28 | 176.67 | 199.57 | 217.27 | 336.21 | 181.68 | 235.98 | 275.65 | 307.81 | 411.39 |
| 60 | 71.84 | 91.88 | 105.08 | 117.27 | 184.58 | 144.64 | 182.08 | 211.83 | 229.95 | 357.10 | 192.12 | 248.51 | 292.36 | 315.90 | 436.45 |
| 61 | 78.56 | 98.24 | 114.70 | 126.51 | 198.34 | 153.69 | 194.14 | 223.35 | 240.91 | 372.71 | 198.51 | 257.25 | 301.82 | 328.18 | 449.69 |
| 62 | 83.90 | 107.85 | 119.37 | 135.82 | 217.45 | 165.69 | 206.31 | 238.51 | 257.25 | 386.70 | 204.15 | 266.96 | 310.14 | 348.29 | 467.18 |
| 63 | 95.66 | 114.35 | 130.51 | 145.22 | 228.29 | 178.62 | 219.74 | 252.02 | 273.66 | 402.85 | 210.93 | 275.54 | 319.24 | 359.60 | 480.76 |
| 64 | 100.51 | 123.66 | 142.64 | 155.69 | 248.06 | 183.82 | 233.23 | 271.30 | 290.52 | 417.28 | 218.75 | 283.09 | 330.88 | 376.84 | 498.16 |
| 65 | 112.00 | 131.21 | 152.70 | 170.42 | 262.98 | 190.71 | 245.97 | 286.48 | 312.69 | 436.68 | 226.36 | 292.31 | 345.78 | 392.12 | 516.89 |
| 66 | 119.24 | 144.18 | 168.45 | 185.76 | 284.88 | 196.82 | 258.97 | 303.86 | 331.38 | 454.06 | 231.35 | 303.86 | 357.38 | 404.00 | 535.21 |
| 67 | 133.05 | 160.43 | 182.73 | 202.41 | 308.68 | 207.15 | 267.30 | 312.40 | 355.32 | 467.77 | 238.90 | 312.40 | 365.86 | 415.98 | 549.63 |
| 68 | 143.07 | 179.29 | 200.77 | 221.48 | 331.02 | 211.53 | 277.73 | 324.56 | 371.38 | 489.26 | 247.05 | 324.56 | 377.84 | 429.51 | 566.76 |
| 69 | 155.59 | 194.00 | 221.31 | 242.86 | 352.29 | 222.91 | 289.94 | 341.38 | 388.15 | 515.97 | 255.65 | 335.15 | 392.82 | 448.94 | 592.35 |
| 70 | 166.83 | 216.42 | 243.71 | 270.87 | 378.74 | 234.46 | 309.61 | 363.71 | 414.81 | 547.07 | 269.03 | 353.19 | 414.81 | 474.93 | 625.22 |
| 71 | 181.25 | 236.35 | 274.05 | 303.95 | 411.80 | 253.75 | 334.95 | 391.50 | 446.60 | 590.15 | 287.10 | 378.45 | 445.15 | 504.60 | 667.00 |
| 72 | 198.80 | 256.20 | 296.80 | 334.60 | 446.60 | 275.80 | 361.20 | 422.80 | 483.00 | 635.60 | 308.00 | 406.00 | 476.00 | 540.40 | 714.00 |
| 73 | 216.00 | 279.45 | 324.00 | 364.50 | 486.00 | 295.65 | 391.50 | 457.65 | 522.45 | 688.50 | 330.75 | 436.05 | 511.65 | 581.85 | 766.80 |
| 74 | 234.00 | 302.90 | 353.60 | 396.50 | 529.10 | 318.50 | 419.90 | 495.30 | 562.90 | 742.30 | 352.30 | 464.10 | 548.60 | 622.70 | 820.30 |
| 75 | 256.25 | 331.25 | 385.00 | 433.75 | 577.50 | 343.75 | 452.50 | 532.50 | 607.50 | 798.75 | 377.50 | 496.25 | 585.00 | 666.25 | 876.25 |
| 76 | 278.40 | 361.20 | 421.20 | 475.20 | 632.40 | 368.40 | 487.20 | 574.80 | 656.40 | 861.60 | 399.60 | 529.20 | 624.00 | 712.80 | 936.00 |
| 77 | 310.34 | 403.56 | 472.00 | 533.36 | 710.36 | 404.74 | 534.54 | 634.84 | 725.70 | 953.44 | 436.60 | 577.02 | 682.04 | 781.16 | 1026.60 |
| 78 | 349.28 | 455.48 | 535.72 | 605.34 | 803.58 | 449.58 | 595.90 | 708.00 | 810.66 | 1063.18 | 480.26 | 637.20 | 757.56 | 866.12 | 1136.34 |
| 79 | 388.22 | 508.58 | 599.44 | 677.32 | 899.16 | 493.24 | 656.08 | 782.34 | 895.62 | 1174.10 | 522.74 | 697.38 | 830.72 | 951.08 | 1247.26 |
| 80 | 427.16 | 560.50 | 660.80 | 748.12 | 991.20 | 535.72 | 715.08 | 853.14 | 977.04 | 1277.94 | 566.40 | 755.20 | 901.52 | 1032.50 | 1351.10 |
| 81 | 463.74 | 610.06 | 717.44 | 813.02 | 1077.34 | 577.02 | 769.36 | 914.50 | 1049.02 | 1373.52 | 606.52 | 811.84 | 964.06 | 1106.84 | 1447.86 |
| 82 | 500.32 | 657.26 | 774.08 | 874.38 | 1159.94 | 615.96 | 820.10 | 977.04 | 1117.46 | 1463.20 | 646.64 | 862.58 | 1027.78 | 1174.10 | 1538.72 |
| 83 | 535.72 | 703.28 | 829.54 | 938.10 | 1244.90 | 652.54 | 869.66 | 1036.04 | 1184.72 | 1554.06 | 685.58 | 912.14 | 1086.78 | 1243.72 | 1631.94 |
| 84 | 574.66 | 755.20 | 890.90 | 1007.72 | 1335.76 | 692.66 | 922.76 | 1099.76 | 1256.70 | 1648.46 | 726.88 | 967.60 | 1151.68 | 1316.88 | 1727.52 |
| 85 | 619.50 | 814.20 | 958.16 | 1084.42 | 1437.24 | 738.68 | 984.12 | 1168.20 | 1335.76 | 1752.30 | 772.90 | 1028.96 | 1221.30 | 1397.12 | 1833.72 |
| 86 | 666.70 | 876.74 | 1033.68 | 1168.20 | 1549.34 | 785.88 | 1046.66 | 1243.72 | 1419.54 | 1864.40 | 820.10 | 1091.50 | 1296.82 | 1480.90 | 1945.82 |
| 87 | 717.44 | 944.00 | 1112.74 | 1257.88 | 1668.52 | 836.62 | 1113.92 | 1322.78 | 1509.22 | 1983.58 | 870.84 | 1158.76 | 1375.88 | 1570.58 | 2065.00 |
| 88 | 774.08 | 1015.98 | 1196.52 | 1353.46 | 1794.78 | 893.26 | 1185.90 | 1406.56 | 1604.80 | 2109.84 | 927.48 | 1230.74 | 1459.66 | 1666.16 | 2191.26 |
| 89 | 831.90 | 1093.86 | 1288.56 | 1457.30 | 1932.84 | 951.08 | 1263.78 | 1498.60 | 1708.64 | 2247.90 | 985.30 | 1308.62 | 1551.70 | 1770.00 | 2329.32 |
| 90 | 897.98 | 1180.00 | 1390.04 | 1571.76 | 2085.06 | 1017.16 | 1349.92 | 1600.08 | 1823.10 | 2400.12 | 1051.38 | 1394.76 | 1653.18 | 1884.46 | 2481.54 |
| 91 | 967.60 | 1270.86 | 1497.42 | 1695.66 | 2246.72 | 1086.78 | 1440.78 | 1707.46 | 1947.00 | 2561.78 | 1121.00 | 1485.62 | 1760.56 | 2008.36 | 2643.20 |
| 92 | 1040.76 | 1367.62 | 1611.88 | 1824.28 | 2417.82 | 1159.94 | 1537.54 | 1821.92 | 2075.62 | 2732.88 | 1194.16 | 1582.38 | 1875.02 | 2136.98 | 2814.30 |
| 93 | 1121.00 | 1473.82 | 1735.78 | 1963.52 | 2603.08 | 1240.18 | 1643.74 | 1945.82 | 2214.86 | 2918.14 | 1274.40 | 1688.58 | 1998.92 | 2276.22 | 2999.56 |
| 94 | 1207.14 | 1585.92 | 1869.12 | 2114.56 | 2802.50 | 1326.32 | 1755.84 | 2079.16 | 2365.90 | 3117.56 | 1360.54 | 1800.68 | 2132.26 | 2427.26 | 3198.98 |
| 95 | 1301.54 | 1711.00 | 2014.26 | 2279.76 | 3021.98 | 1420.72 | 1880.92 | 2224.30 | 2531.10 | 3337.04 | 1454.94 | 1925.76 | 2277.40 | 2592.46 | 3418.46 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
## Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 30 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 31 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 51.92 | 64.90 | 75.52 | 84.96 | 118.18 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 32 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 51.92 | 64.90 | 75.52 | 84.96 | 121.66 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 33 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 53.88 | 64.90 | 75.52 | 84.96 | 128.61 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 34 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 53.88 | 64.90 | 77.02 | 84.96 | 135.56 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 35 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 57.25 | 66.74 | 77.02 | 84.96 | 139.04 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 36 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 60.62 | 70.07 | 80.37 | 87.98 | 146.50 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 37 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 63.98 | 73.41 | 87.07 | 91.36 | 154.27 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 38 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 63.98 | 76.75 | 90.42 | 94.74 | 162.04 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 39 | 34.22 | 41.30 | 48.38 | 54.28 | 73.16 | 67.64 | 80.08 | 93.77 | 101.51 | 173.70 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 40 | 35.40 | 46.02 | 51.92 | 56.64 | 77.88 | 67.98 | 86.45 | 96.60 | 105.71 | 180.78 | 129.47 | 167.06 | 190.03 | 213.01 | 288.18 |
| 41 | 35.40 | 46.02 | 51.92 | 56.64 | 77.88 | 71.93 | 90.48 | 100.34 | 109.56 | 189.17 | 129.47 | 167.06 | 190.03 | 213.01 | 288.18 |
| 42 | 38.42 | 46.82 | 51.96 | 56.64 | 77.88 | 72.28 | 94.78 | 104.55 | 117.27 | 198.49 | 129.47 | 167.06 | 190.03 | 213.01 | 288.18 |
| 43 | 38.69 | 47.13 | 55.58 | 58.17 | 81.09 | 76.29 | 99.12 | 112.56 | 121.65 | 207.85 | 129.47 | 167.06 | 190.03 | 213.01 | 288.18 |
| 44 | 38.97 | 50.83 | 55.95 | 58.55 | 84.83 | 80.33 | 103.48 | 116.85 | 126.07 | 213.01 | 129.47 | 167.06 | 190.03 | 213.01 | 288.18 |
| 45 | 39.87 | 49.81 | 59.59 | 64.65 | 86.58 | 88.87 | 104.61 | 121.52 | 133.51 | 224.61 | 137.83 | 175.42 | 204.65 | 231.80 | 304.89 |
| 46 | 43.51 | 53.48 | 59.99 | 68.50 | 90.28 | 89.29 | 112.81 | 129.76 | 138.02 | 225.54 | 137.83 | 175.42 | 204.65 | 231.80 | 304.89 |
| 47 | 43.82 | 53.84 | 63.75 | 72.39 | 94.00 | 94.05 | 117.32 | 134.21 | 146.49 | 225.54 | 137.83 | 175.42 | 204.65 | 231.80 | 304.89 |
| 48 | 44.13 | 57.58 | 67.55 | 72.87 | 97.74 | 98.98 | 122.27 | 143.53 | 155.26 | 225.54 | 137.83 | 175.42 | 204.65 | 231.80 | 304.89 |
| 49 | 47.95 | 57.96 | 68.00 | 76.84 | 105.37 | 102.33 | 131.56 | 148.61 | 160.47 | 225.54 | 137.83 | 175.42 | 204.65 | 231.80 | 304.89 |
| 50 | 48.15 | 61.02 | 72.50 | 79.17 | 110.91 | 104.65 | 131.10 | 156.41 | 165.15 | 252.68 | 150.36 | 194.21 | 227.62 | 256.86 | 340.39 |
| 51 | 51.16 | 64.12 | 75.69 | 82.40 | 116.82 | 110.05 | 133.28 | 163.04 | 171.61 | 261.04 | 156.62 | 196.30 | 229.71 | 261.04 | 346.66 |
| 52 | 53.53 | 63.86 | 74.77 | 86.35 | 125.88 | 118.43 | 143.13 | 163.88 | 177.00 | 271.48 | 162.89 | 202.56 | 235.98 | 267.30 | 357.10 |
| 53 | 56.66 | 69.77 | 79.39 | 87.56 | 132.13 | 123.98 | 151.67 | 175.98 | 187.59 | 277.74 | 167.06 | 210.92 | 242.24 | 273.57 | 363.36 |
| 54 | 56.26 | 70.87 | 80.58 | 90.21 | 139.91 | 125.97 | 157.88 | 184.77 | 193.10 | 286.10 | 169.15 | 215.09 | 246.42 | 279.83 | 373.80 |
| 55 | 59.41 | 74.13 | 85.30 | 94.98 | 146.13 | 133.65 | 168.14 | 193.65 | 203.88 | 296.54 | 173.33 | 219.27 | 254.77 | 284.01 | 377.98 |
| 56 | 65.40 | 78.00 | 92.05 | 103.18 | 160.13 | 139.92 | 175.29 | 197.42 | 218.10 | 313.24 | 179.59 | 227.62 | 265.21 | 302.80 | 398.86 |
| 57 | 67.79 | 83.33 | 95.32 | 109.33 | 168.75 | 145.14 | 179.01 | 208.30 | 223.83 | 329.95 | 185.86 | 235.98 | 279.83 | 315.33 | 417.66 |
| 58 | 72.34 | 89.39 | 104.98 | 120.51 | 182.35 | 152.78 | 187.35 | 222.07 | 240.48 | 357.10 | 200.48 | 252.68 | 294.45 | 336.21 | 442.72 |
| 59 | 79.88 | 96.26 | 111.20 | 124.67 | 197.31 | 163.96 | 197.80 | 227.82 | 246.00 | 384.25 | 210.92 | 267.30 | 311.16 | 351.48 | 467.78 |
| 60 | 81.70 | 104.60 | 118.91 | 133.83 | 212.34 | 167.79 | 206.23 | 239.46 | 261.79 | 409.31 | 219.27 | 284.01 | 332.04 | 361.89 | 499.10 |
| 61 | 89.99 | 110.88 | 130.28 | 143.19 | 227.85 | 178.36 | 221.88 | 252.41 | 273.84 | 427.40 | 228.89 | 293.71 | 342.33 | 373.11 | 516.53 |
| 62 | 96.92 | 122.23 | 136.02 | 154.02 | 245.88 | 190.45 | 235.78 | 273.10 | 291.78 | 439.70 | 235.55 | 302.29 | 351.37 | 394.73 | 528.03 |
| 63 | 109.33 | 128.65 | 148.95 | 166.37 | 257.85 | 203.33 | 246.98 | 288.02 | 313.24 | 457.96 | 243.23 | 309.74 | 364.85 | 408.55 | 545.37 |
| 64 | 117.01 | 139.48 | 162.81 | 178.13 | 281.36 | 211.40 | 263.72 | 309.04 | 329.37 | 474.27 | 251.84 | 321.69 | 375.00 | 428.31 | 566.18 |
| 65 | 128.88 | 151.17 | 172.50 | 191.55 | 300.55 | 221.01 | 283.40 | 325.14 | 351.36 | 497.28 | 262.01 | 333.30 | 390.34 | 440.24 | 588.18 |
| 66 | 137.58 | 164.37 | 191.49 | 211.28 | 322.32 | 227.90 | 293.50 | 345.30 | 378.01 | 514.49 | 269.33 | 345.30 | 405.72 | 459.24 | 605.99 |
| 67 | 151.84 | 181.23 | 209.05 | 231.12 | 353.01 | 235.55 | 300.71 | 355.84 | 403.70 | 536.26 | 275.65 | 352.50 | 417.65 | 472.78 | 626.47 |
| 68 | 166.66 | 203.60 | 228.82 | 251.68 | 376.23 | 247.05 | 316.48 | 369.77 | 421.44 | 555.46 | 284.19 | 364.92 | 429.51 | 489.26 | 644.27 |
| 69 | 180.48 | 219.56 | 253.77 | 274.48 | 399.06 | 255.65 | 330.47 | 389.71 | 439.59 | 583.00 | 296.18 | 378.79 | 450.50 | 506.62 | 671.85 |
| 70 | 193.88 | 246.48 | 277.27 | 308.14 | 429.84 | 273.54 | 351.69 | 413.31 | 471.92 | 622.22 | 311.11 | 401.29 | 470.42 | 538.05 | 707.89 |
| 71 | 210.25 | 266.80 | 311.75 | 345.53 | 465.45 | 292.90 | 378.45 | 445.15 | 507.50 | 668.45 | 333.50 | 427.75 | 504.60 | 572.75 | 755.45 |
| 72 | 229.60 | 289.80 | 337.40 | 380.80 | 506.80 | 317.80 | 408.80 | 480.20 | 548.80 | 721.00 | 355.60 | 459.20 | 539.00 | 614.60 | 810.60 |
| 73 | 248.40 | 315.90 | 367.20 | 413.10 | 550.80 | 341.55 | 440.10 | 518.40 | 591.30 | 778.95 | 380.70 | 491.40 | 577.80 | 658.80 | 866.70 |
| 74 | 271.70 | 343.20 | 400.40 | 448.50 | 599.30 | 369.20 | 474.50 | 560.30 | 635.70 | 839.80 | 408.20 | 526.50 | 618.80 | 703.30 | 928.20 |
| 75 | 292.50 | 372.50 | 436.25 | 490.00 | 655.00 | 392.50 | 508.75 | 603.75 | 686.25 | 905.00 | 431.25 | 558.75 | 661.25 | 751.25 | 993.75 |
| 76 | 319.20 | 408.00 | 476.40 | 537.60 | 715.20 | 422.40 | 548.40 | 649.20 | 740.40 | 974.40 | 459.60 | 596.40 | 704.40 | 804.00 | 1058.40 |
| 77 | 357.54 | 455.48 | 534.54 | 604.16 | 803.58 | 464.92 | 602.98 | 716.26 | 821.28 | 1077.34 | 501.50 | 650.18 | 771.72 | 883.82 | 1161.12 |
| 78 | 401.20 | 514.48 | 607.70 | 685.58 | 909.78 | 515.66 | 671.42 | 802.40 | 918.04 | 1202.42 | 552.24 | 718.62 | 857.86 | 980.58 | 1285.02 |
| 79 | 446.04 | 573.48 | 678.50 | 768.18 | 1019.52 | 566.40 | 739.86 | 885.00 | 1014.80 | 1329.86 | 600.62 | 784.70 | 939.28 | 1077.34 | 1411.28 |
| 80 | 490.88 | 632.48 | 749.30 | 847.24 | 1123.36 | 615.96 | 804.76 | 966.42 | 1105.66 | 1447.86 | 650.18 | 850.78 | 1019.52 | 1168.20 | 1529.28 |
| 81 | 533.36 | 687.94 | 813.02 | 920.40 | 1220.12 | 661.98 | 867.30 | 1036.04 | 1188.26 | 1555.24 | 697.38 | 912.14 | 1090.32 | 1249.62 | 1636.66 |
| 82 | 574.66 | 739.86 | 876.74 | 991.20 | 1313.34 | 705.64 | 921.58 | 1105.66 | 1263.78 | 1655.54 | 742.22 | 971.14 | 1161.12 | 1328.68 | 1740.50 |
| 83 | 617.14 | 794.14 | 939.28 | 1063.18 | 1410.10 | 751.66 | 979.40 | 1171.74 | 1340.48 | 1759.38 | 788.24 | 1027.78 | 1229.56 | 1407.74 | 1846.70 |
| 84 | 661.98 | 851.96 | 1008.90 | 1141.06 | 1512.76 | 798.86 | 1040.76 | 1243.72 | 1423.08 | 1865.58 | 834.26 | 1090.32 | 1303.90 | 1490.34 | 1954.08 |
| 85 | 712.72 | 916.86 | 1085.60 | 1228.38 | 1629.58 | 849.60 | 1106.84 | 1322.78 | 1511.58 | 1987.12 | 888.54 | 1157.58 | 1384.14 | 1581.20 | 2075.62 |
| 86 | 768.18 | 988.84 | 1169.38 | 1323.96 | 1754.66 | 905.06 | 1178.82 | 1406.56 | 1607.16 | 2112.20 | 944.00 | 1229.56 | 1467.92 | 1676.78 | 2200.70 |
| 87 | 827.18 | 1063.18 | 1260.24 | 1424.26 | 1889.18 | 964.06 | 1253.16 | 1497.42 | 1707.46 | 2246.72 | 1003.00 | 1303.90 | 1558.78 | 1777.08 | 2335.22 |
| 88 | 889.72 | 1144.60 | 1357.00 | 1534.00 | 2034.32 | 1026.60 | 1334.58 | 1594.18 | 1817.20 | 2391.86 | 1065.54 | 1385.32 | 1655.54 | 1886.82 | 2480.36 |
| 89 | 958.16 | 1233.10 | 1460.84 | 1650.82 | 2190.08 | 1095.04 | 1423.08 | 1698.02 | 1934.02 | 2547.62 | 1133.98 | 1473.82 | 1759.38 | 2003.64 | 2636.12 |
| 90 | 1033.68 | 1328.68 | 1574.12 | 1780.62 | 2361.18 | 1170.56 | 1518.66 | 1811.30 | 2063.82 | 2718.72 | 1209.50 | 1569.40 | 1872.66 | 2133.44 | 2807.22 |
| 91 | 1113.92 | 1432.52 | 1696.84 | 1919.86 | 2544.08 | 1250.80 | 1622.50 | 1934.02 | 2203.06 | 2901.62 | 1289.74 | 1673.24 | 1995.38 | 2272.68 | 2990.12 |
| 92 | 1197.70 | 1542.26 | 1826.64 | 2065.00 | 2739.96 | 1334.58 | 1732.24 | 2063.82 | 2348.20 | 3097.50 | 1373.52 | 1782.98 | 2125.18 | 2417.82 | 3186.00 |
| 93 | 1289.74 | 1660.26 | 1964.70 | 2223.12 | 2947.64 | 1426.62 | 1850.24 | 2201.88 | 2506.32 | 3305.18 | 1465.56 | 1900.98 | 2263.24 | 2575.94 | 3393.68 |
| 94 | 1388.86 | 1788.88 | 2116.92 | 2395.40 | 3175.38 | 1525.74 | 1978.86 | 2354.10 | 2678.60 | 3532.92 | 1564.68 | 2029.60 | 2415.46 | 2748.22 | 3621.42 |
| 95 | 1496.24 | 1929.30 | 2283.30 | 2581.84 | 3424.36 | 1633.12 | 2119.28 | 2520.48 | 2865.04 | 3781.90 | 1672.06 | 2170.02 | 2581.84 | 2934.66 | 3870.40 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
## Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 30 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 31 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 44.84 | 59.00 | 67.26 | 75.52 | 105.87 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 32 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 44.84 | 59.00 | 67.26 | 75.52 | 108.98 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 33 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 46.53 | 59.00 | 67.26 | 75.52 | 115.21 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 34 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 46.53 | 59.00 | 68.60 | 75.52 | 121.44 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 35 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 49.44 | 60.67 | 68.60 | 75.52 | 124.55 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 36 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 52.35 | 63.70 | 71.58 | 78.20 | 131.24 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 37 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 55.26 | 66.74 | 77.54 | 81.21 | 138.20 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 38 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 55.26 | 69.77 | 80.53 | 84.22 | 145.16 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 39 | 29.50 | 37.76 | 42.48 | 48.38 | 64.90 | 58.42 | 72.80 | 83.51 | 90.23 | 155.61 | 110.68 | 137.83 | 160.80 | 181.68 | 242.24 |
| 40 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 63.44 | 76.37 | 88.07 | 94.72 | 163.06 | 119.03 | 146.18 | 173.33 | 192.12 | 258.95 |
| 41 | 33.04 | 40.12 | 47.20 | 51.92 | 69.62 | 67.14 | 79.92 | 91.49 | 98.18 | 170.63 | 119.03 | 146.18 | 173.33 | 192.12 | 258.95 |
| 42 | 35.86 | 40.82 | 47.24 | 51.92 | 69.62 | 67.46 | 83.72 | 95.32 | 105.08 | 179.03 | 119.03 | 146.18 | 173.33 | 192.12 | 258.95 |
| 43 | 36.11 | 41.09 | 50.53 | 53.32 | 72.49 | 71.20 | 87.55 | 102.63 | 109.01 | 187.47 | 119.03 | 146.18 | 173.33 | 192.12 | 258.95 |
| 44 | 36.37 | 44.32 | 50.86 | 53.67 | 75.83 | 74.98 | 91.41 | 106.54 | 112.98 | 192.12 | 119.03 | 146.18 | 173.33 | 192.12 | 258.95 |
| 45 | 36.13 | 42.52 | 51.99 | 56.11 | 77.80 | 79.80 | 91.33 | 106.53 | 115.82 | 199.66 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 46 | 39.43 | 45.66 | 52.33 | 59.45 | 81.12 | 80.18 | 98.49 | 113.76 | 119.73 | 200.48 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 47 | 39.71 | 45.96 | 55.61 | 62.83 | 84.47 | 84.46 | 102.42 | 117.66 | 127.07 | 200.48 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 48 | 39.99 | 49.15 | 58.93 | 63.24 | 87.82 | 88.88 | 106.74 | 125.84 | 134.68 | 200.48 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 49 | 43.45 | 49.48 | 59.32 | 66.69 | 94.68 | 91.88 | 114.86 | 130.29 | 139.20 | 200.48 | 123.21 | 154.53 | 179.59 | 204.65 | 271.48 |
| 50 | 44.02 | 54.24 | 64.14 | 70.98 | 98.11 | 94.96 | 117.80 | 137.10 | 147.00 | 225.54 | 137.83 | 173.33 | 202.56 | 227.62 | 302.80 |
| 51 | 46.90 | 57.15 | 67.12 | 74.02 | 105.13 | 100.23 | 118.26 | 143.40 | 153.16 | 233.89 | 139.92 | 177.50 | 206.74 | 231.80 | 311.16 |
| 52 | 46.67 | 58.42 | 67.98 | 76.60 | 110.89 | 104.38 | 129.41 | 148.63 | 158.56 | 240.15 | 142.00 | 181.68 | 213.01 | 238.07 | 317.42 |
| 53 | 48.16 | 61.40 | 71.03 | 77.99 | 118.30 | 107.72 | 133.71 | 158.18 | 166.96 | 248.51 | 142.00 | 185.86 | 217.18 | 242.24 | 323.69 |
| 54 | 49.40 | 62.69 | 72.38 | 80.64 | 122.62 | 109.97 | 138.14 | 164.69 | 172.48 | 252.68 | 146.18 | 190.03 | 221.36 | 250.59 | 327.86 |
| 55 | 52.34 | 65.74 | 75.51 | 85.20 | 130.07 | 119.03 | 147.64 | 171.23 | 181.02 | 263.12 | 150.36 | 194.21 | 223.45 | 254.77 | 336.21 |
| 56 | 58.14 | 69.64 | 82.13 | 91.87 | 141.97 | 127.39 | 154.90 | 177.48 | 191.32 | 277.74 | 158.71 | 202.56 | 235.98 | 267.30 | 355.01 |
| 57 | 60.58 | 74.85 | 85.65 | 96.71 | 150.73 | 130.83 | 163.10 | 186.68 | 197.72 | 296.54 | 164.97 | 210.92 | 248.51 | 281.92 | 371.72 |
| 58 | 63.99 | 78.39 | 92.38 | 106.33 | 162.81 | 134.93 | 164.41 | 193.10 | 214.58 | 319.51 | 177.50 | 225.54 | 261.04 | 296.54 | 394.69 |
| 59 | 69.72 | 86.49 | 100.08 | 110.82 | 176.11 | 142.23 | 178.59 | 205.22 | 220.86 | 340.39 | 185.86 | 240.15 | 279.83 | 311.96 | 417.66 |
| 60 | 73.25 | 93.29 | 106.46 | 118.65 | 189.48 | 148.50 | 183.93 | 215.51 | 231.72 | 365.45 | 196.30 | 252.68 | 296.54 | 319.90 | 444.81 |
| 61 | 79.99 | 101.05 | 117.53 | 127.90 | 201.62 | 159.38 | 197.84 | 226.98 | 242.64 | 378.79 | 204.59 | 263.33 | 305.87 | 332.08 | 457.79 |
| 62 | 85.35 | 109.29 | 122.14 | 137.22 | 219.12 | 167.60 | 211.83 | 243.97 | 260.70 | 390.62 | 208.07 | 270.88 | 316.03 | 352.16 | 471.10 |
| 63 | 97.18 | 114.35 | 133.35 | 148.04 | 231.58 | 180.52 | 219.74 | 259.22 | 278.82 | 408.56 | 216.63 | 277.44 | 326.84 | 365.25 | 488.37 |
| 64 | 103.51 | 125.10 | 144.08 | 157.09 | 251.39 | 189.34 | 235.02 | 274.90 | 292.21 | 422.80 | 224.27 | 286.77 | 336.40 | 378.68 | 501.84 |
| 65 | 115.07 | 134.06 | 154.11 | 171.83 | 266.25 | 196.06 | 249.53 | 289.99 | 314.37 | 442.03 | 231.71 | 297.65 | 347.56 | 392.12 | 520.45 |
| 66 | 122.29 | 147.07 | 169.89 | 187.18 | 288.14 | 202.00 | 262.42 | 305.59 | 334.71 | 460.97 | 238.25 | 309.04 | 359.11 | 405.72 | 540.39 |
| 67 | 136.18 | 161.92 | 187.12 | 205.28 | 311.96 | 212.17 | 270.64 | 319.08 | 360.33 | 474.45 | 247.25 | 314.07 | 372.54 | 420.99 | 554.64 |
| 68 | 147.79 | 180.81 | 205.20 | 222.91 | 335.86 | 217.99 | 279.34 | 331.02 | 374.61 | 495.72 | 253.51 | 326.17 | 384.30 | 432.74 | 573.22 |
| 69 | 160.26 | 195.50 | 225.73 | 247.17 | 355.41 | 229.15 | 293.06 | 347.62 | 394.38 | 519.09 | 263.44 | 338.27 | 399.06 | 455.18 | 597.03 |
| 70 | 174.34 | 217.93 | 249.55 | 272.31 | 381.75 | 244.98 | 312.61 | 371.23 | 417.82 | 551.58 | 278.04 | 354.69 | 422.33 | 477.94 | 629.73 |
| 71 | 187.05 | 237.80 | 275.50 | 309.68 | 414.70 | 261.00 | 336.40 | 395.85 | 453.85 | 593.05 | 295.80 | 381.35 | 448.05 | 510.40 | 672.80 |
| 72 | 203.00 | 257.60 | 302.40 | 337.40 | 450.80 | 281.40 | 362.60 | 428.40 | 487.20 | 641.20 | 315.00 | 407.40 | 481.60 | 546.00 | 721.00 |
| 73 | 221.40 | 280.80 | 326.70 | 367.20 | 490.05 | 305.10 | 392.85 | 461.70 | 525.15 | 693.90 | 338.85 | 437.40 | 515.70 | 585.90 | 772.20 |
| 74 | 240.50 | 304.20 | 356.20 | 400.40 | 533.00 | 327.60 | 421.20 | 497.90 | 566.80 | 747.50 | 362.70 | 465.40 | 552.50 | 626.60 | 826.80 |
| 75 | 261.25 | 331.25 | 387.50 | 436.25 | 581.25 | 351.25 | 452.50 | 536.25 | 611.25 | 803.75 | 385.00 | 497.50 | 587.50 | 668.75 | 881.25 |
| 76 | 285.60 | 363.60 | 424.80 | 477.60 | 637.20 | 378.00 | 487.20 | 578.40 | 658.80 | 866.40 | 409.20 | 532.80 | 630.00 | 715.20 | 942.00 |
| 77 | 316.24 | 404.74 | 476.72 | 536.90 | 715.08 | 411.82 | 535.72 | 639.56 | 729.24 | 959.34 | 444.86 | 577.02 | 687.94 | 784.70 | 1033.68 |
| 78 | 357.54 | 457.84 | 540.44 | 610.06 | 809.48 | 459.02 | 598.26 | 712.72 | 816.56 | 1070.26 | 490.88 | 638.38 | 763.46 | 870.84 | 1143.42 |
| 79 | 397.66 | 510.94 | 605.34 | 683.22 | 906.24 | 503.86 | 658.44 | 789.42 | 902.70 | 1182.36 | 535.72 | 699.74 | 837.80 | 958.16 | 1255.52 |
| 80 | 437.78 | 562.86 | 665.52 | 754.02 | 999.46 | 549.88 | 716.26 | 857.86 | 984.12 | 1287.38 | 580.56 | 757.56 | 906.24 | 1039.58 | 1360.54 |
| 81 | 475.54 | 611.24 | 724.52 | 820.10 | 1085.60 | 590.00 | 769.36 | 922.76 | 1057.28 | 1384.14 | 620.68 | 810.66 | 972.32 | 1113.92 | 1457.30 |
| 82 | 510.94 | 658.44 | 779.98 | 882.64 | 1169.38 | 627.76 | 821.28 | 982.94 | 1125.72 | 1475.00 | 660.80 | 863.76 | 1034.86 | 1183.54 | 1549.34 |
| 83 | 547.52 | 705.64 | 835.44 | 946.36 | 1254.34 | 666.70 | 872.02 | 1041.94 | 1192.98 | 1564.68 | 699.74 | 914.50 | 1093.86 | 1251.98 | 1641.38 |
| 84 | 588.82 | 757.56 | 896.80 | 1014.80 | 1346.38 | 710.36 | 925.12 | 1106.84 | 1264.96 | 1660.26 | 743.40 | 968.78 | 1157.58 | 1325.14 | 1739.32 |
| 85 | 634.84 | 816.56 | 967.60 | 1092.68 | 1449.04 | 756.38 | 985.30 | 1178.82 | 1346.38 | 1765.28 | 790.60 | 1031.32 | 1231.92 | 1405.38 | 1846.70 |
| 86 | 683.22 | 879.10 | 1040.76 | 1178.82 | 1562.32 | 804.76 | 1047.84 | 1251.98 | 1432.52 | 1878.56 | 838.98 | 1093.86 | 1305.08 | 1491.52 | 1959.98 |
| 87 | 736.32 | 946.36 | 1121.00 | 1268.50 | 1681.50 | 857.86 | 1115.10 | 1332.22 | 1522.20 | 1997.74 | 892.08 | 1161.12 | 1385.32 | 1581.20 | 2079.16 |
| 88 | 790.60 | 1019.52 | 1205.96 | 1364.08 | 1808.94 | 912.14 | 1188.26 | 1417.18 | 1617.78 | 2125.18 | 946.36 | 1234.28 | 1470.28 | 1676.78 | 2206.60 |
| 89 | 853.14 | 1098.58 | 1299.18 | 1469.10 | 1948.18 | 974.68 | 1267.32 | 1510.40 | 1722.80 | 2264.42 | 1008.90 | 1313.34 | 1563.50 | 1781.80 | 2345.84 |
| 90 | 919.22 | 1183.54 | 1401.84 | 1584.74 | 2101.58 | 1040.76 | 1352.28 | 1613.06 | 1838.44 | 2417.82 | 1074.98 | 1398.30 | 1666.16 | 1897.44 | 2499.24 |
| 91 | 990.02 | 1275.58 | 1510.40 | 1708.64 | 2265.60 | 1111.56 | 1444.32 | 1721.62 | 1962.34 | 2581.84 | 1145.78 | 1490.34 | 1774.72 | 2021.34 | 2663.26 |
| 92 | 1066.72 | 1373.52 | 1624.86 | 1839.62 | 2439.06 | 1188.26 | 1542.26 | 1836.08 | 2093.32 | 2755.30 | 1222.48 | 1588.28 | 1889.18 | 2152.32 | 2836.72 |
| 93 | 1146.96 | 1478.54 | 1748.76 | 1980.04 | 2623.14 | 1268.50 | 1647.28 | 1959.98 | 2233.74 | 2939.38 | 1302.72 | 1693.30 | 2013.08 | 2292.74 | 3020.80 |
| 94 | 1235.46 | 1593.00 | 1884.46 | 2131.08 | 2826.10 | 1357.00 | 1761.74 | 2095.68 | 2384.78 | 3142.34 | 1391.22 | 1807.76 | 2148.78 | 2443.78 | 3223.76 |
| 95 | 1333.40 | 1715.72 | 2031.96 | 2298.64 | 3047.94 | 1454.94 | 1884.46 | 2243.18 | 2552.34 | 3364.18 | 1489.16 | 1930.48 | 2296.28 | 2611.34 | 3445.60 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
## Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 30 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 31 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 41.30 | 51.92 | 62.54 | 69.62 | 98.48 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 32 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 41.30 | 51.92 | 62.54 | 69.62 | 101.38 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 33 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 42.86 | 51.92 | 62.54 | 69.62 | 107.17 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 34 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 42.86 | 51.92 | 63.78 | 69.62 | 112.97 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 35 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 45.54 | 53.39 | 63.78 | 69.62 | 115.86 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 36 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 48.22 | 56.06 | 66.56 | 72.09 | 122.09 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 37 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 50.90 | 58.73 | 72.10 | 74.86 | 128.56 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 38 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 50.90 | 61.40 | 74.88 | 77.64 | 135.04 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 39 | 27.14 | 34.22 | 40.12 | 43.66 | 60.18 | 53.81 | 64.07 | 77.65 | 83.18 | 144.75 | 98.15 | 125.30 | 146.18 | 164.97 | 221.36 |
| 40 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 55.89 | 69.16 | 78.13 | 85.11 | 147.11 | 104.41 | 135.74 | 156.62 | 175.42 | 231.80 |
| 41 | 28.32 | 36.58 | 41.30 | 47.20 | 62.54 | 59.14 | 72.38 | 81.16 | 88.22 | 153.93 | 104.41 | 135.74 | 156.62 | 175.42 | 231.80 |
| 42 | 30.73 | 37.22 | 41.34 | 47.20 | 62.54 | 59.43 | 75.83 | 84.56 | 94.42 | 161.52 | 104.41 | 135.74 | 156.62 | 175.42 | 231.80 |
| 43 | 30.95 | 37.46 | 44.21 | 48.47 | 65.11 | 62.73 | 79.29 | 91.04 | 97.95 | 169.13 | 104.41 | 135.74 | 156.62 | 175.42 | 231.80 |
| 44 | 31.18 | 40.41 | 44.51 | 48.79 | 68.12 | 66.05 | 82.79 | 94.51 | 101.51 | 173.33 | 104.41 | 135.74 | 156.62 | 175.42 | 231.80 |
| 45 | 32.40 | 40.09 | 46.91 | 51.23 | 70.27 | 72.54 | 84.69 | 96.55 | 106.17 | 183.02 | 112.77 | 142.00 | 162.89 | 185.86 | 246.42 |
| 46 | 35.35 | 43.05 | 47.23 | 54.28 | 73.27 | 72.89 | 91.32 | 103.10 | 109.75 | 183.77 | 112.77 | 142.00 | 162.89 | 185.86 | 246.42 |
| 47 | 35.60 | 43.33 | 50.18 | 57.37 | 76.29 | 76.78 | 94.97 | 106.63 | 116.48 | 183.77 | 112.77 | 142.00 | 162.89 | 185.86 | 246.42 |
| 48 | 35.86 | 46.34 | 53.18 | 57.74 | 79.32 | 80.80 | 98.98 | 114.04 | 123.46 | 183.77 | 112.77 | 142.00 | 162.89 | 185.86 | 246.42 |
| 49 | 38.96 | 46.65 | 53.53 | 60.89 | 85.52 | 83.53 | 106.50 | 118.08 | 127.60 | 183.77 | 112.77 | 142.00 | 162.89 | 185.86 | 246.42 |
| 50 | 39.89 | 48.82 | 58.56 | 64.15 | 89.58 | 85.27 | 106.40 | 125.52 | 132.48 | 202.56 | 125.30 | 158.71 | 183.77 | 208.83 | 275.65 |
| 51 | 42.63 | 51.57 | 61.41 | 67.04 | 94.91 | 88.43 | 108.88 | 131.61 | 140.24 | 208.83 | 127.39 | 160.80 | 187.95 | 210.92 | 281.92 |
| 52 | 42.55 | 52.99 | 61.18 | 71.03 | 100.40 | 92.33 | 117.65 | 131.48 | 147.50 | 217.18 | 129.47 | 167.06 | 192.12 | 217.18 | 290.27 |
| 53 | 45.33 | 57.21 | 64.07 | 71.14 | 106.01 | 99.59 | 125.73 | 140.39 | 151.95 | 225.54 | 133.65 | 171.24 | 194.21 | 221.36 | 294.45 |
| 54 | 45.29 | 55.88 | 64.19 | 72.44 | 113.18 | 99.97 | 124.33 | 146.61 | 155.61 | 233.89 | 135.74 | 171.24 | 198.39 | 225.54 | 300.71 |
| 55 | 48.10 | 60.15 | 69.92 | 76.82 | 118.83 | 108.59 | 133.28 | 159.00 | 163.87 | 240.15 | 137.83 | 175.42 | 204.65 | 231.80 | 306.98 |
| 56 | 52.32 | 62.68 | 75.05 | 83.39 | 128.77 | 114.86 | 140.64 | 163.52 | 176.01 | 252.68 | 144.09 | 183.77 | 217.18 | 242.24 | 321.60 |
| 57 | 56.25 | 67.79 | 77.36 | 88.30 | 139.26 | 120.61 | 145.20 | 168.99 | 180.93 | 271.48 | 152.45 | 192.12 | 227.62 | 254.77 | 340.39 |
| 58 | 57.04 | 72.89 | 85.38 | 96.40 | 146.53 | 123.02 | 154.85 | 179.58 | 192.38 | 286.10 | 158.71 | 206.74 | 240.15 | 271.48 | 355.01 |
| 59 | 65.36 | 78.12 | 91.74 | 101.12 | 158.17 | 132.35 | 163.23 | 188.28 | 202.91 | 309.07 | 169.15 | 215.09 | 254.77 | 287.01 | 380.07 |
| 60 | 66.21 | 86.22 | 96.78 | 107.62 | 171.51 | 135.00 | 169.07 | 193.41 | 210.50 | 332.04 | 179.59 | 231.80 | 269.39 | 289.91 | 405.13 |
| 61 | 74.28 | 91.23 | 106.20 | 118.16 | 183.59 | 146.10 | 181.20 | 207.01 | 225.31 | 344.35 | 188.38 | 239.02 | 279.53 | 306.69 | 417.28 |
| 62 | 78.11 | 99.22 | 109.65 | 126.02 | 200.72 | 152.36 | 189.73 | 218.48 | 236.53 | 359.22 | 190.40 | 245.37 | 284.63 | 321.20 | 429.88 |
| 63 | 88.07 | 105.78 | 120.58 | 135.35 | 210.22 | 165.32 | 201.58 | 234.01 | 254.73 | 370.55 | 197.63 | 252.73 | 294.54 | 331.36 | 444.66 |
| 64 | 94.51 | 112.16 | 131.12 | 143.06 | 226.42 | 172.80 | 213.49 | 247.95 | 265.18 | 382.36 | 202.21 | 259.19 | 305.15 | 343.75 | 455.89 |
| 65 | 102.80 | 121.22 | 139.98 | 156.34 | 243.38 | 176.45 | 228.14 | 263.63 | 284.11 | 401.03 | 208.54 | 269.14 | 315.48 | 356.47 | 475.89 |
| 66 | 111.59 | 132.65 | 155.49 | 170.16 | 262.09 | 184.73 | 236.53 | 279.69 | 304.74 | 417.81 | 217.54 | 277.96 | 329.76 | 371.19 | 492.05 |
| 67 | 122.10 | 147.06 | 169.58 | 186.62 | 285.69 | 188.78 | 243.91 | 289.01 | 326.96 | 432.68 | 222.19 | 285.67 | 337.46 | 382.57 | 506.19 |
| 68 | 133.64 | 164.10 | 184.53 | 202.78 | 305.18 | 196.99 | 255.12 | 297.11 | 340.70 | 450.50 | 229.29 | 295.49 | 347.16 | 393.99 | 521.55 |
| 69 | 146.25 | 178.96 | 205.08 | 222.74 | 324.24 | 208.88 | 268.12 | 316.44 | 356.97 | 473.88 | 238.50 | 307.09 | 364.77 | 411.53 | 544.03 |
| 70 | 157.81 | 199.89 | 224.74 | 249.38 | 348.68 | 222.44 | 285.56 | 333.65 | 381.75 | 503.49 | 254.00 | 326.14 | 381.75 | 435.85 | 575.63 |
| 71 | 171.10 | 216.05 | 252.30 | 281.01 | 378.45 | 239.25 | 305.95 | 361.05 | 411.80 | 540.85 | 269.70 | 346.55 | 408.90 | 464.00 | 613.35 |
| 72 | 184.80 | 233.80 | 274.40 | 308.00 | 411.60 | 256.20 | 329.00 | 392.00 | 443.80 | 585.20 | 288.40 | 369.60 | 438.20 | 497.00 | 658.00 |
| 73 | 202.50 | 255.15 | 298.35 | 334.80 | 445.50 | 278.10 | 356.40 | 421.20 | 479.25 | 629.10 | 309.15 | 398.25 | 471.15 | 531.90 | 702.00 |
| 74 | 218.40 | 276.90 | 323.70 | 362.70 | 486.20 | 297.70 | 384.80 | 453.70 | 514.80 | 681.20 | 328.90 | 423.80 | 500.50 | 570.70 | 752.70 |
| 75 | 237.50 | 302.50 | 353.75 | 397.50 | 530.00 | 320.00 | 413.75 | 490.00 | 557.50 | 732.50 | 350.00 | 453.75 | 536.25 | 608.75 | 803.75 |
| 76 | 259.20 | 330.00 | 386.40 | 435.60 | 579.60 | 343.20 | 444.00 | 526.80 | 601.20 | 789.60 | 373.20 | 483.60 | 571.20 | 651.60 | 858.00 |
| 77 | 287.92 | 368.16 | 433.06 | 489.70 | 651.36 | 375.24 | 487.34 | 580.56 | 665.52 | 873.20 | 404.74 | 526.28 | 626.58 | 715.08 | 940.46 |
| 78 | 324.50 | 416.54 | 490.88 | 555.78 | 737.50 | 416.54 | 543.98 | 649.00 | 744.58 | 974.68 | 446.04 | 581.74 | 693.84 | 794.14 | 1040.76 |
| 79 | 362.26 | 466.10 | 548.70 | 621.86 | 824.82 | 460.20 | 600.62 | 716.26 | 821.28 | 1074.98 | 488.52 | 637.20 | 759.92 | 870.84 | 1141.06 |
| 80 | 398.84 | 510.94 | 607.70 | 686.76 | 908.60 | 500.32 | 651.36 | 781.16 | 895.62 | 1170.56 | 527.46 | 689.12 | 827.18 | 946.36 | 1236.64 |
| 81 | 431.88 | 555.78 | 658.44 | 746.94 | 988.84 | 535.72 | 699.74 | 838.98 | 964.06 | 1259.06 | 564.04 | 737.50 | 882.64 | 1014.80 | 1327.50 |
| 82 | 466.10 | 599.44 | 710.36 | 803.58 | 1064.36 | 572.30 | 746.94 | 895.62 | 1024.24 | 1340.48 | 602.98 | 785.88 | 941.64 | 1077.34 | 1411.28 |
| 83 | 497.96 | 644.28 | 762.28 | 861.40 | 1142.24 | 605.34 | 795.32 | 951.08 | 1085.60 | 1425.44 | 636.02 | 834.26 | 997.10 | 1141.06 | 1495.06 |
| 84 | 535.72 | 689.12 | 816.56 | 922.76 | 1224.84 | 646.64 | 841.34 | 1007.72 | 1150.50 | 1510.40 | 676.14 | 882.64 | 1054.92 | 1205.96 | 1582.38 |
| 85 | 578.20 | 742.22 | 879.10 | 994.74 | 1319.24 | 690.30 | 896.80 | 1071.44 | 1224.84 | 1608.34 | 720.98 | 936.92 | 1119.82 | 1280.30 | 1681.50 |
| 86 | 621.86 | 801.22 | 947.54 | 1072.62 | 1421.90 | 733.96 | 955.80 | 1139.88 | 1302.72 | 1711.00 | 764.64 | 995.92 | 1188.26 | 1358.18 | 1784.16 |
| 87 | 670.24 | 861.40 | 1020.70 | 1154.04 | 1530.46 | 782.34 | 1015.98 | 1213.04 | 1384.14 | 1819.56 | 813.02 | 1056.10 | 1261.42 | 1439.60 | 1892.72 |
| 88 | 720.98 | 928.66 | 1098.58 | 1242.54 | 1647.28 | 833.08 | 1083.24 | 1290.92 | 1472.64 | 1936.38 | 863.76 | 1123.36 | 1339.30 | 1528.10 | 2009.54 |
| 89 | 776.44 | 998.28 | 1182.36 | 1336.94 | 1773.54 | 888.54 | 1152.86 | 1374.70 | 1567.04 | 2062.64 | 919.22 | 1192.98 | 1423.08 | 1622.50 | 2135.80 |
| 90 | 835.44 | 1077.34 | 1274.40 | 1441.96 | 1911.60 | 947.54 | 1231.92 | 1466.74 | 1672.06 | 2200.70 | 978.22 | 1272.04 | 1515.12 | 1727.52 | 2273.86 |
| 91 | 900.34 | 1159.94 | 1373.52 | 1555.24 | 2061.46 | 1012.44 | 1314.52 | 1565.86 | 1785.34 | 2350.56 | 1043.12 | 1354.64 | 1614.24 | 1840.80 | 2423.72 |
| 92 | 971.14 | 1249.62 | 1479.72 | 1673.24 | 2218.40 | 1083.24 | 1404.20 | 1672.06 | 1903.34 | 2507.50 | 1113.92 | 1444.32 | 1720.44 | 1958.80 | 2580.66 |
| 93 | 1045.48 | 1345.20 | 1593.00 | 1800.68 | 2387.14 | 1157.58 | 1499.78 | 1785.34 | 2030.78 | 2676.24 | 1188.26 | 1539.90 | 1833.72 | 2086.24 | 2749.40 |
| 94 | 1125.72 | 1449.04 | 1714.54 | 1938.74 | 2571.22 | 1237.82 | 1603.62 | 1906.88 | 2168.84 | 2860.32 | 1268.50 | 1643.74 | 1955.26 | 2224.30 | 2933.48 |
| 95 | 1211.86 | 1562.32 | 1847.88 | 2090.96 | 2773.00 | 1323.96 | 1716.90 | 2040.22 | 2321.06 | 3062.10 | 1354.64 | 1757.02 | 2088.60 | 2376.52 | 3135.26 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
## Home and Community Care at 100%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 30 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 31 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 37.76 | 48.38 | 56.64 | 63.72 | 87.40 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 32 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 37.76 | 48.38 | 56.64 | 63.72 | 89.98 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 33 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 39.19 | 48.38 | 56.64 | 63.72 | 95.12 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 34 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 39.19 | 48.38 | 57.77 | 63.72 | 100.26 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 35 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 41.64 | 49.75 | 57.77 | 63.72 | 102.83 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 36 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 44.09 | 52.24 | 60.28 | 65.98 | 108.35 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 37 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 46.53 | 54.72 | 65.30 | 68.52 | 114.10 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 38 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 46.53 | 57.21 | 67.81 | 71.06 | 119.85 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 39 | 24.78 | 30.68 | 36.58 | 40.12 | 54.28 | 49.19 | 59.70 | 70.32 | 76.13 | 128.47 | 89.80 | 114.86 | 135.74 | 152.45 | 202.56 |
| 40 | 25.96 | 34.22 | 38.94 | 42.48 | 56.64 | 51.36 | 63.40 | 72.45 | 78.25 | 134.70 | 93.97 | 125.30 | 142.00 | 160.80 | 213.01 |
| 41 | 25.96 | 34.22 | 38.94 | 42.48 | 56.64 | 54.35 | 66.35 | 75.25 | 81.10 | 140.95 | 93.97 | 125.30 | 142.00 | 160.80 | 213.01 |
| 42 | 28.17 | 34.82 | 38.97 | 42.48 | 56.64 | 54.61 | 69.51 | 78.41 | 86.81 | 147.89 | 93.97 | 125.30 | 142.00 | 160.80 | 213.01 |
| 43 | 28.37 | 35.05 | 41.69 | 43.63 | 58.97 | 57.64 | 72.69 | 84.42 | 90.06 | 154.87 | 93.97 | 125.30 | 142.00 | 160.80 | 213.01 |
| 44 | 28.58 | 37.80 | 41.96 | 43.91 | 61.70 | 60.69 | 75.89 | 87.64 | 93.33 | 158.71 | 93.97 | 125.30 | 142.00 | 160.80 | 213.01 |
| 45 | 28.66 | 36.45 | 43.11 | 47.57 | 65.25 | 63.48 | 74.72 | 89.89 | 98.12 | 168.46 | 100.24 | 131.56 | 152.45 | 171.24 | 227.62 |
| 46 | 31.27 | 39.13 | 43.40 | 50.40 | 68.04 | 63.78 | 80.58 | 95.99 | 101.44 | 169.15 | 100.24 | 131.56 | 152.45 | 171.24 | 227.62 |
| 47 | 31.49 | 39.39 | 46.11 | 53.27 | 70.84 | 67.18 | 83.80 | 99.28 | 107.66 | 169.15 | 100.24 | 131.56 | 152.45 | 171.24 | 227.62 |
| 48 | 31.72 | 42.13 | 48.86 | 53.62 | 73.66 | 70.70 | 87.34 | 106.18 | 114.11 | 169.15 | 100.24 | 131.56 | 152.45 | 171.24 | 227.62 |
| 49 | 34.46 | 42.41 | 49.19 | 56.54 | 79.41 | 73.09 | 93.97 | 109.93 | 117.94 | 169.15 | 100.24 | 131.56 | 152.45 | 171.24 | 227.62 |
| 50 | 35.77 | 46.11 | 54.38 | 58.69 | 82.47 | 77.52 | 98.80 | 117.79 | 121.59 | 187.95 | 114.86 | 146.18 | 169.15 | 187.95 | 254.77 |
| 51 | 39.79 | 47.39 | 58.55 | 62.85 | 86.15 | 82.54 | 99.49 | 123.75 | 129.17 | 192.12 | 119.03 | 146.18 | 175.42 | 194.21 | 258.95 |
| 52 | 39.81 | 47.55 | 55.74 | 64.06 | 92.91 | 88.32 | 107.84 | 120.05 | 132.75 | 200.48 | 121.12 | 150.36 | 175.42 | 200.48 | 267.30 |
| 53 | 41.08 | 50.24 | 58.50 | 64.30 | 98.33 | 89.43 | 111.76 | 128.52 | 140.70 | 206.74 | 121.12 | 152.45 | 179.59 | 204.65 | 271.48 |
| 54 | 41.17 | 53.15 | 60.09 | 68.34 | 103.75 | 89.98 | 118.41 | 136.57 | 148.11 | 213.01 | 123.21 | 162.89 | 185.86 | 210.92 | 275.65 |
| 55 | 43.85 | 55.95 | 62.93 | 71.23 | 109.19 | 96.06 | 125.08 | 142.69 | 152.44 | 219.27 | 125.30 | 164.97 | 187.95 | 215.09 | 281.92 |
| 56 | 47.96 | 58.50 | 67.97 | 76.33 | 118.86 | 104.41 | 130.45 | 147.56 | 160.71 | 233.89 | 131.56 | 171.24 | 198.39 | 223.45 | 296.54 |
| 57 | 49.04 | 63.56 | 71.83 | 81.30 | 127.79 | 106.30 | 135.26 | 157.20 | 167.88 | 248.51 | 135.74 | 179.59 | 206.74 | 235.98 | 313.24 |
| 58 | 51.47 | 64.63 | 76.98 | 89.32 | 136.76 | 111.12 | 135.73 | 162.20 | 179.43 | 267.30 | 144.09 | 185.86 | 219.27 | 250.59 | 332.04 |
| 59 | 59.55 | 72.54 | 82.01 | 92.81 | 146.76 | 120.50 | 149.79 | 169.45 | 183.15 | 286.10 | 156.62 | 200.48 | 233.89 | 262.05 | 350.83 |
| 60 | 60.57 | 77.74 | 88.49 | 99.34 | 158.44 | 123.43 | 154.21 | 178.67 | 192.81 | 306.98 | 160.80 | 210.92 | 246.42 | 269.92 | 371.72 |
| 61 | 67.14 | 82.81 | 97.71 | 108.43 | 168.84 | 130.92 | 164.56 | 188.85 | 206.25 | 316.00 | 168.13 | 216.74 | 257.25 | 281.29 | 382.84 |
| 62 | 72.33 | 92.03 | 101.32 | 116.22 | 184.00 | 140.93 | 176.84 | 203.92 | 219.26 | 327.81 | 176.66 | 227.70 | 263.03 | 296.05 | 394.55 |
| 63 | 80.48 | 97.20 | 110.65 | 124.07 | 193.80 | 150.12 | 185.24 | 214.21 | 232.35 | 342.05 | 178.62 | 233.73 | 271.74 | 306.88 | 408.56 |
| 64 | 85.51 | 104.97 | 122.47 | 133.25 | 211.44 | 158.09 | 197.34 | 231.78 | 248.29 | 354.78 | 185.66 | 240.81 | 283.09 | 319.85 | 422.80 |
| 65 | 95.13 | 111.24 | 128.66 | 145.07 | 222.15 | 162.20 | 210.32 | 242.54 | 265.62 | 367.17 | 190.71 | 249.53 | 292.31 | 333.30 | 436.68 |
| 66 | 100.89 | 122.56 | 142.54 | 157.40 | 242.56 | 167.47 | 219.26 | 258.97 | 281.43 | 386.73 | 195.09 | 258.97 | 303.86 | 343.57 | 457.52 |
| 67 | 112.70 | 135.18 | 156.42 | 172.26 | 262.70 | 175.41 | 225.53 | 267.30 | 301.94 | 397.60 | 203.81 | 263.95 | 310.73 | 352.50 | 467.77 |
| 68 | 122.63 | 151.94 | 171.25 | 188.40 | 280.96 | 180.85 | 235.75 | 276.12 | 316.48 | 416.60 | 211.53 | 274.50 | 322.94 | 366.54 | 481.18 |
| 69 | 132.25 | 163.92 | 188.85 | 206.94 | 297.74 | 188.62 | 244.74 | 291.50 | 330.47 | 436.47 | 216.68 | 283.71 | 335.15 | 381.91 | 501.94 |
| 70 | 142.78 | 183.36 | 207.23 | 230.74 | 323.13 | 201.39 | 263.01 | 309.61 | 353.19 | 467.41 | 228.45 | 299.09 | 351.69 | 404.29 | 533.54 |
| 71 | 155.15 | 201.55 | 233.45 | 258.07 | 349.45 | 216.05 | 285.65 | 333.50 | 378.45 | 501.70 | 245.05 | 323.35 | 378.45 | 429.20 | 566.95 |
| 72 | 169.40 | 217.00 | 252.00 | 282.80 | 380.80 | 235.20 | 306.60 | 359.80 | 408.80 | 543.20 | 261.80 | 343.00 | 404.60 | 457.80 | 609.00 |
| 73 | 182.25 | 237.60 | 275.40 | 309.15 | 413.10 | 251.10 | 332.10 | 390.15 | 442.80 | 585.90 | 279.45 | 369.90 | 434.70 | 492.75 | 652.05 |
| 74 | 198.90 | 257.40 | 300.30 | 336.70 | 451.10 | 270.40 | 357.50 | 419.90 | 478.40 | 633.10 | 300.30 | 395.20 | 466.70 | 527.80 | 698.10 |
| 75 | 217.50 | 282.50 | 327.50 | 368.75 | 491.25 | 291.25 | 386.25 | 452.50 | 516.25 | 680.00 | 321.25 | 422.50 | 496.25 | 566.25 | 743.75 |
| 76 | 236.40 | 307.20 | 357.60 | 404.40 | 537.60 | 313.20 | 414.00 | 488.40 | 558.00 | 733.20 | 339.60 | 450.00 | 530.40 | 606.00 | 796.80 |
| 77 | 263.14 | 342.20 | 401.20 | 453.12 | 604.16 | 343.38 | 454.30 | 539.26 | 617.14 | 810.66 | 369.34 | 489.70 | 580.56 | 663.16 | 873.20 |
| 78 | 297.36 | 387.04 | 455.48 | 514.48 | 683.22 | 382.32 | 506.22 | 601.80 | 687.94 | 903.88 | 409.46 | 541.62 | 644.28 | 736.32 | 966.42 |
| 79 | 329.22 | 431.88 | 509.76 | 575.84 | 764.64 | 418.90 | 558.14 | 665.52 | 761.10 | 998.28 | 443.68 | 591.18 | 705.64 | 808.30 | 1060.82 |
| 80 | 363.44 | 476.72 | 561.68 | 636.02 | 842.52 | 455.48 | 607.70 | 725.70 | 830.72 | 1086.78 | 481.44 | 643.10 | 765.82 | 877.92 | 1148.14 |
| 81 | 392.94 | 519.20 | 610.06 | 690.30 | 916.86 | 488.52 | 656.08 | 777.62 | 892.08 | 1168.20 | 514.48 | 690.30 | 820.10 | 939.28 | 1230.74 |
| 82 | 424.80 | 558.14 | 658.44 | 743.40 | 986.48 | 523.92 | 696.20 | 830.72 | 949.90 | 1244.90 | 549.88 | 731.60 | 874.38 | 998.28 | 1308.62 |
| 83 | 455.48 | 598.26 | 704.46 | 798.86 | 1058.46 | 555.78 | 739.86 | 880.28 | 1008.90 | 1320.42 | 582.92 | 776.44 | 922.76 | 1058.46 | 1386.50 |
| 84 | 489.70 | 643.10 | 756.38 | 856.68 | 1136.34 | 590.00 | 785.88 | 934.56 | 1067.90 | 1403.02 | 618.32 | 823.64 | 978.22 | 1118.64 | 1470.28 |
| 85 | 526.28 | 691.48 | 814.20 | 921.58 | 1221.30 | 627.76 | 835.44 | 993.56 | 1136.34 | 1490.34 | 656.08 | 873.20 | 1038.40 | 1188.26 | 1557.60 |
| 86 | 567.58 | 744.58 | 879.10 | 993.56 | 1318.06 | 669.06 | 888.54 | 1058.46 | 1208.32 | 1587.10 | 697.38 | 926.30 | 1103.30 | 1260.24 | 1654.36 |
| 87 | 610.06 | 802.40 | 945.18 | 1069.08 | 1417.18 | 711.54 | 946.36 | 1124.54 | 1283.84 | 1686.22 | 739.86 | 984.12 | 1169.38 | 1335.76 | 1753.48 |
| 88 | 658.44 | 864.94 | 1017.16 | 1151.68 | 1526.92 | 759.92 | 1008.90 | 1196.52 | 1366.44 | 1795.96 | 788.24 | 1046.66 | 1241.36 | 1418.36 | 1863.22 |
| 89 | 708.00 | 931.02 | 1095.04 | 1240.18 | 1643.74 | 809.48 | 1074.98 | 1274.40 | 1454.94 | 1912.78 | 837.80 | 1112.74 | 1319.24 | 1506.86 | 1980.04 |
| 90 | 763.46 | 1003.00 | 1181.18 | 1335.76 | 1772.36 | 864.94 | 1146.96 | 1360.54 | 1550.52 | 2041.40 | 893.26 | 1184.72 | 1405.38 | 1602.44 | 2108.66 |
| 91 | 821.28 | 1079.70 | 1273.22 | 1440.78 | 1909.24 | 922.76 | 1223.66 | 1452.58 | 1655.54 | 2178.28 | 951.08 | 1261.42 | 1497.42 | 1707.46 | 2245.54 |
| 92 | 885.00 | 1163.48 | 1371.16 | 1549.34 | 2055.56 | 986.48 | 1307.44 | 1550.52 | 1764.10 | 2324.60 | 1014.80 | 1345.20 | 1595.36 | 1816.02 | 2391.86 |
| 93 | 952.26 | 1253.16 | 1475.00 | 1669.70 | 2211.32 | 1053.74 | 1397.12 | 1654.36 | 1884.46 | 2480.36 | 1082.06 | 1434.88 | 1699.20 | 1936.38 | 2547.62 |
| 94 | 1026.60 | 1348.74 | 1588.28 | 1798.32 | 2382.42 | 1128.08 | 1492.70 | 1767.64 | 2013.08 | 2651.46 | 1156.40 | 1530.46 | 1812.48 | 2065.00 | 2718.72 |
| 95 | 1106.84 | 1453.76 | 1712.18 | 1937.56 | 2568.86 | 1208.32 | 1597.72 | 1891.54 | 2152.32 | 2837.90 | 1236.64 | 1635.48 | 1936.38 | 2204.24 | 2905.16 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 30 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 31 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 56.64 | 70.80 | 80.24 | 89.68 | 125.57 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 32 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 56.64 | 70.80 | 80.24 | 89.68 | 129.26 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 33 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 58.78 | 70.80 | 80.24 | 89.68 | 136.65 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 34 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 58.78 | 70.80 | 81.84 | 89.68 | 144.03 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 35 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 62.45 | 72.80 | 81.84 | 89.68 | 147.73 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 36 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 66.13 | 76.44 | 85.39 | 92.86 | 155.66 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 37 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 69.80 | 80.08 | 92.51 | 96.43 | 163.92 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 38 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 69.80 | 83.72 | 96.07 | 100.01 | 172.17 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 39 | 36.58 | 46.02 | 51.92 | 56.64 | 77.88 | 73.79 | 87.36 | 99.63 | 107.15 | 184.56 | 133.65 | 169.15 | 192.12 | 213.01 | 290.27 |
| 40 | 38.94 | 48.38 | 55.46 | 61.36 | 82.60 | 77.04 | 90.77 | 103.70 | 112.57 | 194.96 | 142.00 | 177.50 | 204.65 | 227.62 | 306.98 |
| 41 | 38.94 | 48.38 | 55.46 | 61.36 | 82.60 | 81.52 | 95.00 | 107.72 | 116.67 | 204.01 | 142.00 | 177.50 | 204.65 | 227.62 | 306.98 |
| 42 | 42.26 | 49.22 | 55.51 | 61.36 | 82.60 | 81.92 | 99.52 | 112.24 | 124.88 | 214.06 | 142.00 | 177.50 | 204.65 | 227.62 | 306.98 |
| 43 | 42.56 | 49.55 | 59.37 | 63.02 | 86.00 | 86.46 | 104.07 | 120.84 | 129.55 | 224.15 | 142.00 | 177.50 | 204.65 | 227.62 | 306.98 |
| 44 | 42.87 | 53.44 | 59.77 | 63.43 | 89.97 | 91.04 | 108.66 | 125.44 | 134.26 | 229.71 | 142.00 | 177.50 | 204.65 | 227.62 | 306.98 |
| 45 | 43.61 | 52.24 | 63.40 | 67.09 | 94.11 | 97.93 | 109.60 | 129.84 | 138.34 | 243.33 | 148.27 | 185.86 | 217.18 | 242.24 | 325.77 |
| 46 | 47.58 | 56.09 | 63.82 | 71.08 | 98.13 | 98.40 | 118.19 | 138.65 | 143.01 | 244.33 | 148.27 | 185.86 | 217.18 | 242.24 | 325.77 |
| 47 | 47.93 | 56.46 | 67.81 | 75.12 | 102.18 | 103.65 | 122.91 | 143.40 | 151.78 | 244.33 | 148.27 | 185.86 | 217.18 | 242.24 | 325.77 |
| 48 | 48.27 | 60.39 | 71.86 | 75.62 | 106.24 | 109.08 | 128.09 | 153.36 | 160.87 | 244.33 | 148.27 | 185.86 | 217.18 | 242.24 | 325.77 |
| 49 | 52.44 | 60.79 | 72.34 | 79.74 | 114.54 | 112.77 | 137.83 | 158.79 | 166.27 | 244.33 | 148.27 | 185.86 | 217.18 | 242.24 | 325.77 |
| 50 | 53.65 | 65.09 | 76.69 | 84.63 | 118.02 | 116.28 | 140.60 | 166.07 | 176.04 | 269.39 | 167.06 | 208.83 | 242.24 | 271.48 | 361.27 |
| 51 | 58.26 | 69.69 | 81.40 | 89.38 | 125.58 | 121.84 | 146.42 | 174.83 | 184.53 | 277.74 | 173.33 | 215.09 | 246.42 | 275.65 | 369.63 |
| 52 | 57.65 | 70.65 | 80.21 | 91.92 | 131.87 | 128.46 | 156.86 | 175.31 | 189.91 | 288.18 | 175.42 | 219.27 | 252.68 | 281.92 | 375.89 |
| 53 | 60.91 | 73.96 | 84.96 | 93.04 | 139.81 | 132.11 | 163.65 | 187.84 | 200.73 | 296.54 | 179.59 | 223.45 | 258.95 | 288.18 | 388.42 |
| 54 | 60.38 | 74.96 | 86.04 | 95.68 | 149.34 | 133.96 | 167.74 | 196.82 | 206.23 | 306.98 | 181.68 | 229.71 | 265.21 | 296.54 | 398.86 |
| 55 | 65.07 | 79.73 | 90.89 | 101.96 | 157.37 | 146.18 | 180.44 | 203.84 | 217.22 | 317.42 | 187.95 | 235.98 | 271.48 | 304.89 | 407.22 |
| 56 | 69.76 | 84.97 | 97.71 | 108.83 | 170.04 | 152.45 | 189.55 | 211.38 | 229.58 | 332.04 | 194.21 | 246.42 | 284.01 | 317.42 | 423.92 |
| 57 | 75.00 | 91.80 | 102.22 | 116.34 | 181.86 | 159.45 | 196.92 | 224.02 | 238.76 | 355.01 | 204.65 | 258.95 | 298.63 | 336.21 | 446.89 |
| 58 | 77.90 | 94.89 | 111.97 | 126.18 | 195.37 | 166.67 | 198.82 | 235.58 | 251.58 | 382.16 | 215.09 | 273.57 | 317.42 | 352.92 | 474.04 |
| 59 | 88.60 | 104.63 | 119.54 | 132.98 | 210.35 | 179.76 | 215.08 | 246.64 | 263.96 | 409.31 | 231.80 | 290.27 | 336.21 | 376.44 | 503.28 |
| 60 | 91.56 | 113.08 | 127.20 | 140.73 | 225.41 | 185.14 | 222.95 | 256.04 | 275.94 | 438.54 | 244.33 | 306.98 | 355.01 | 381.88 | 534.60 |
| 61 | 98.56 | 120.70 | 140.19 | 152.92 | 240.96 | 193.54 | 238.52 | 272.38 | 291.17 | 453.74 | 251.18 | 316.00 | 368.66 | 398.50 | 548.94 |
| 62 | 107.05 | 130.86 | 145.74 | 163.82 | 262.61 | 209.50 | 252.36 | 291.31 | 310.77 | 471.10 | 259.11 | 325.85 | 378.85 | 419.89 | 567.29 |
| 63 | 118.44 | 138.65 | 157.47 | 174.83 | 274.28 | 222.33 | 266.96 | 306.02 | 330.46 | 486.47 | 266.04 | 334.45 | 389.55 | 433.03 | 583.38 |
| 64 | 126.02 | 150.98 | 172.90 | 186.55 | 298.01 | 229.78 | 285.25 | 330.60 | 347.95 | 505.52 | 273.90 | 349.27 | 402.58 | 450.37 | 602.94 |
| 65 | 138.09 | 161.16 | 183.81 | 202.82 | 318.52 | 237.05 | 303.00 | 346.23 | 371.53 | 529.36 | 281.61 | 360.04 | 418.86 | 468.76 | 625.61 |
| 66 | 149.81 | 175.90 | 203.01 | 221.21 | 343.49 | 248.61 | 315.95 | 367.74 | 397.99 | 550.75 | 293.50 | 372.92 | 433.35 | 485.14 | 649.16 |
| 67 | 167.49 | 196.08 | 223.67 | 242.60 | 375.99 | 258.94 | 327.44 | 382.57 | 427.06 | 571.34 | 304.05 | 382.57 | 446.05 | 501.18 | 669.91 |
| 68 | 182.38 | 218.80 | 245.06 | 266.06 | 403.68 | 269.66 | 340.70 | 395.60 | 447.27 | 597.44 | 313.25 | 395.60 | 461.81 | 518.32 | 692.71 |
| 69 | 197.60 | 237.61 | 271.47 | 294.60 | 428.68 | 282.15 | 355.41 | 419.32 | 472.32 | 628.21 | 324.24 | 411.53 | 481.68 | 544.03 | 721.74 |
| 70 | 213.42 | 266.02 | 300.62 | 328.20 | 462.91 | 300.59 | 380.24 | 446.37 | 503.49 | 670.31 | 342.67 | 434.35 | 509.50 | 574.12 | 763.49 |
| 71 | 232.00 | 290.00 | 334.95 | 368.46 | 503.15 | 323.35 | 411.80 | 479.95 | 540.85 | 720.65 | 365.40 | 465.45 | 543.75 | 611.90 | 816.35 |
| 72 | 252.00 | 316.40 | 364.00 | 406.00 | 547.40 | 348.60 | 443.80 | 518.00 | 585.20 | 778.40 | 392.00 | 499.80 | 582.40 | 656.60 | 875.00 |
| 73 | 275.40 | 342.90 | 396.90 | 441.45 | 594.00 | 378.00 | 479.25 | 561.60 | 631.80 | 841.05 | 421.20 | 534.60 | 625.05 | 704.70 | 936.90 |
| 74 | 299.00 | 373.10 | 431.60 | 481.00 | 647.40 | 406.90 | 516.10 | 604.50 | 682.50 | 907.40 | 449.80 | 572.00 | 669.50 | 754.00 | 1003.60 |
| 75 | 325.00 | 407.50 | 471.25 | 525.00 | 706.25 | 436.25 | 556.25 | 651.25 | 735.00 | 977.50 | 478.75 | 611.25 | 715.00 | 807.50 | 1072.50 |
| 76 | 354.00 | 446.40 | 517.20 | 577.20 | 775.20 | 469.20 | 601.20 | 704.40 | 796.80 | 1056.00 | 510.00 | 654.00 | 765.60 | 865.20 | 1148.40 |
| 77 | 394.12 | 500.32 | 581.74 | 650.18 | 872.02 | 514.48 | 663.16 | 779.98 | 883.82 | 1170.56 | 553.42 | 715.08 | 841.34 | 951.08 | 1260.24 |
| 78 | 444.86 | 565.22 | 659.62 | 738.68 | 988.84 | 572.30 | 738.68 | 872.02 | 990.02 | 1308.62 | 611.24 | 789.42 | 932.20 | 1058.46 | 1399.48 |
| 79 | 496.78 | 632.48 | 738.68 | 828.36 | 1108.02 | 630.12 | 815.38 | 964.06 | 1096.22 | 1446.68 | 669.06 | 866.12 | 1024.24 | 1163.48 | 1536.36 |
| 80 | 546.34 | 696.20 | 815.38 | 915.68 | 1223.66 | 686.76 | 887.36 | 1051.38 | 1196.52 | 1578.84 | 725.70 | 939.28 | 1112.74 | 1264.96 | 1668.52 |
| 81 | 594.72 | 756.38 | 886.18 | 995.92 | 1331.04 | 738.68 | 953.44 | 1130.44 | 1285.02 | 1698.02 | 777.62 | 1005.36 | 1191.80 | 1355.82 | 1788.88 |
| 82 | 639.56 | 815.38 | 955.80 | 1071.44 | 1431.34 | 787.06 | 1018.34 | 1205.96 | 1368.80 | 1806.58 | 828.36 | 1070.26 | 1268.50 | 1438.42 | 1899.80 |
| 83 | 686.76 | 873.20 | 1024.24 | 1149.32 | 1536.36 | 837.80 | 1078.52 | 1279.12 | 1451.40 | 1917.50 | 877.92 | 1132.80 | 1342.84 | 1523.38 | 2014.26 |
| 84 | 737.50 | 938.10 | 1099.76 | 1233.10 | 1648.46 | 889.72 | 1146.96 | 1358.18 | 1539.90 | 2035.50 | 932.20 | 1201.24 | 1423.08 | 1611.88 | 2132.26 |
| 85 | 792.96 | 1010.08 | 1182.36 | 1326.32 | 1774.72 | 946.36 | 1220.12 | 1443.14 | 1635.48 | 2165.30 | 988.84 | 1276.76 | 1509.22 | 1711.00 | 2264.42 |
| 86 | 855.50 | 1087.96 | 1274.40 | 1430.16 | 1911.60 | 1008.90 | 1298.00 | 1535.18 | 1739.32 | 2302.18 | 1051.38 | 1354.64 | 1601.26 | 1814.84 | 2401.30 |
| 87 | 920.40 | 1170.56 | 1372.34 | 1539.90 | 2059.10 | 1073.80 | 1380.60 | 1633.12 | 1849.06 | 2449.68 | 1116.28 | 1437.24 | 1699.20 | 1924.58 | 2548.80 |
| 88 | 990.02 | 1260.24 | 1477.36 | 1657.90 | 2216.04 | 1143.42 | 1470.28 | 1738.14 | 1967.06 | 2606.62 | 1185.90 | 1526.92 | 1804.22 | 2042.58 | 2705.74 |
| 89 | 1066.72 | 1358.18 | 1590.64 | 1785.34 | 2385.96 | 1220.12 | 1568.22 | 1851.42 | 2094.50 | 2776.54 | 1262.60 | 1624.86 | 1917.50 | 2170.02 | 2875.66 |
| 90 | 1150.50 | 1464.38 | 1714.54 | 1923.40 | 2572.40 | 1303.90 | 1674.42 | 1975.32 | 2232.56 | 2962.98 | 1346.38 | 1731.06 | 2041.40 | 2308.08 | 3062.10 |
| 91 | 1240.18 | 1578.84 | 1847.88 | 2074.44 | 2773.00 | 1393.58 | 1788.88 | 2108.66 | 2383.60 | 3163.58 | 1436.06 | 1845.52 | 2174.74 | 2459.12 | 3262.70 |
| 92 | 1334.58 | 1699.20 | 1989.48 | 2232.56 | 2984.22 | 1487.98 | 1909.24 | 2250.26 | 2541.72 | 3374.80 | 1530.46 | 1965.88 | 2316.34 | 2617.24 | 3473.92 |
| 93 | 1436.06 | 1827.82 | 2141.70 | 2402.48 | 3213.14 | 1589.46 | 2037.86 | 2402.48 | 2711.64 | 3603.72 | 1631.94 | 2094.50 | 2468.56 | 2787.16 | 3702.84 |
| 94 | 1545.80 | 1969.42 | 2306.90 | 2586.56 | 3459.76 | 1699.20 | 2179.46 | 2567.68 | 2895.72 | 3850.34 | 1741.68 | 2236.10 | 2633.76 | 2971.24 | 3949.46 |
| 95 | 1668.52 | 2122.82 | 2487.44 | 2789.52 | 3729.98 | 1821.92 | 2332.86 | 2748.22 | 3098.68 | 4120.56 | 1864.40 | 2389.50 | 2814.30 | 3174.20 | 4219.68 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 30 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 31 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 49.56 | 62.54 | 73.16 | 81.42 | 112.03 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 32 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 49.56 | 62.54 | 73.16 | 81.42 | 115.32 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 33 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 51.43 | 62.54 | 73.16 | 81.42 | 121.91 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 34 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 51.43 | 62.54 | 74.61 | 81.42 | 128.50 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 35 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 54.65 | 64.31 | 74.61 | 81.42 | 131.79 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 36 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 57.86 | 67.52 | 77.86 | 84.31 | 138.87 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 37 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 61.08 | 70.74 | 84.35 | 87.55 | 146.24 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 38 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 61.08 | 73.95 | 87.59 | 90.80 | 153.60 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 39 | 33.04 | 40.12 | 47.20 | 51.92 | 68.44 | 64.57 | 77.17 | 90.83 | 97.28 | 164.65 | 119.03 | 146.18 | 173.33 | 192.12 | 254.77 |
| 40 | 35.40 | 42.48 | 49.56 | 54.28 | 74.34 | 67.98 | 80.69 | 92.34 | 98.84 | 173.69 | 127.39 | 158.71 | 181.68 | 204.65 | 273.57 |
| 41 | 35.40 | 42.48 | 49.56 | 54.28 | 74.34 | 71.93 | 84.45 | 95.91 | 102.44 | 181.75 | 127.39 | 158.71 | 181.68 | 204.65 | 273.57 |
| 42 | 38.42 | 43.22 | 49.60 | 54.28 | 74.34 | 72.28 | 88.46 | 99.94 | 109.65 | 190.70 | 127.39 | 158.71 | 181.68 | 204.65 | 273.57 |
| 43 | 38.69 | 43.51 | 53.05 | 55.75 | 77.40 | 76.29 | 92.51 | 107.59 | 113.75 | 199.70 | 127.39 | 158.71 | 181.68 | 204.65 | 273.57 |
| 44 | 38.97 | 46.92 | 53.41 | 56.11 | 80.98 | 80.33 | 96.59 | 111.69 | 117.89 | 204.65 | 127.39 | 158.71 | 181.68 | 204.65 | 273.57 |
| 45 | 38.63 | 47.38 | 55.79 | 60.99 | 82.82 | 87.05 | 99.63 | 113.19 | 125.47 | 212.13 | 133.65 | 169.15 | 192.12 | 217.18 | 290.27 |
| 46 | 42.15 | 50.87 | 56.16 | 64.62 | 86.36 | 87.47 | 107.44 | 120.87 | 129.71 | 213.01 | 133.65 | 169.15 | 192.12 | 217.18 | 290.27 |
| 47 | 42.45 | 51.21 | 59.68 | 68.29 | 89.92 | 92.13 | 111.73 | 125.01 | 137.66 | 213.01 | 133.65 | 169.15 | 192.12 | 217.18 | 290.27 |
| 48 | 42.75 | 54.77 | 63.24 | 68.74 | 93.49 | 96.96 | 116.45 | 133.70 | 145.91 | 213.01 | 133.65 | 169.15 | 192.12 | 217.18 | 290.27 |
| 49 | 46.45 | 55.13 | 63.66 | 72.49 | 100.79 | 100.24 | 125.30 | 138.43 | 150.80 | 213.01 | 133.65 | 169.15 | 192.12 | 217.18 | 290.27 |
| 50 | 46.77 | 58.31 | 69.72 | 73.71 | 105.22 | 102.71 | 125.40 | 150.62 | 154.26 | 240.15 | 146.18 | 185.86 | 217.18 | 240.15 | 321.60 |
| 51 | 51.16 | 61.33 | 72.83 | 78.21 | 110.97 | 108.09 | 127.65 | 157.15 | 162.39 | 246.42 | 150.36 | 187.95 | 219.27 | 246.42 | 327.86 |
| 52 | 50.79 | 62.50 | 72.05 | 80.77 | 118.39 | 114.41 | 139.21 | 156.26 | 167.78 | 256.86 | 154.53 | 194.21 | 225.54 | 252.68 | 338.30 |
| 53 | 55.24 | 65.59 | 75.21 | 83.46 | 124.44 | 119.91 | 143.69 | 166.09 | 178.21 | 263.12 | 158.71 | 198.39 | 229.71 | 258.95 | 344.57 |
| 54 | 54.89 | 68.14 | 76.48 | 86.11 | 132.05 | 121.97 | 149.98 | 174.73 | 183.73 | 271.48 | 164.97 | 204.65 | 235.98 | 265.21 | 352.92 |
| 55 | 58.00 | 71.34 | 81.11 | 90.79 | 139.70 | 129.47 | 161.99 | 183.46 | 192.45 | 279.83 | 167.06 | 210.92 | 240.15 | 271.48 | 363.36 |
| 56 | 62.50 | 75.22 | 87.80 | 96.11 | 151.88 | 135.74 | 169.17 | 189.44 | 204.71 | 298.63 | 173.33 | 219.27 | 252.68 | 281.92 | 377.98 |
| 57 | 66.35 | 80.50 | 91.17 | 103.72 | 162.20 | 141.06 | 173.05 | 198.47 | 212.64 | 317.42 | 181.68 | 229.71 | 267.30 | 298.63 | 398.86 |
| 58 | 69.56 | 85.26 | 100.78 | 112.00 | 174.21 | 146.83 | 179.70 | 210.48 | 225.68 | 340.39 | 194.21 | 242.24 | 284.01 | 315.33 | 423.92 |
| 59 | 78.43 | 93.47 | 107.03 | 117.74 | 185.89 | 158.03 | 193.96 | 220.28 | 233.43 | 361.27 | 204.65 | 258.95 | 298.63 | 332.76 | 444.81 |
| 60 | 80.29 | 101.77 | 114.76 | 125.55 | 200.91 | 163.93 | 200.66 | 230.25 | 245.87 | 390.51 | 215.09 | 273.57 | 317.42 | 339.90 | 476.13 |
| 61 | 88.56 | 106.67 | 124.61 | 136.24 | 216.37 | 174.56 | 212.63 | 241.51 | 259.98 | 405.12 | 222.82 | 281.56 | 328.15 | 355.52 | 490.20 |
| 62 | 94.03 | 116.48 | 130.47 | 144.22 | 234.18 | 184.74 | 226.57 | 258.54 | 274.51 | 420.07 | 229.66 | 288.55 | 337.62 | 371.51 | 504.47 |
| 63 | 104.77 | 124.36 | 140.44 | 155.09 | 244.72 | 195.73 | 237.90 | 273.62 | 294.31 | 433.26 | 235.63 | 298.34 | 347.75 | 385.96 | 518.77 |
| 64 | 112.51 | 132.29 | 154.17 | 166.91 | 266.38 | 204.05 | 249.37 | 292.87 | 310.79 | 450.37 | 244.49 | 306.99 | 358.46 | 402.58 | 536.77 |
| 65 | 122.74 | 142.62 | 164.01 | 181.69 | 282.59 | 212.10 | 269.14 | 307.57 | 332.87 | 468.76 | 251.31 | 317.26 | 370.73 | 418.86 | 556.10 |
| 66 | 134.52 | 157.16 | 179.97 | 198.52 | 306.04 | 224.44 | 281.42 | 326.30 | 356.36 | 490.32 | 262.42 | 331.48 | 385.00 | 433.35 | 576.64 |
| 67 | 148.71 | 175.29 | 197.35 | 216.76 | 334.95 | 230.54 | 290.68 | 337.46 | 382.01 | 509.53 | 268.97 | 340.80 | 395.93 | 447.72 | 596.40 |
| 68 | 160.37 | 196.01 | 217.01 | 237.30 | 358.47 | 237.36 | 303.57 | 350.39 | 397.22 | 531.24 | 276.12 | 353.62 | 410.14 | 461.81 | 616.82 |
| 69 | 175.82 | 212.04 | 240.49 | 261.54 | 380.35 | 250.97 | 318.00 | 372.56 | 419.32 | 556.50 | 289.94 | 367.88 | 428.68 | 483.24 | 640.68 |
| 70 | 190.87 | 237.46 | 267.06 | 292.37 | 411.81 | 269.03 | 339.66 | 396.78 | 449.38 | 595.17 | 306.60 | 387.76 | 453.89 | 511.00 | 679.33 |
| 71 | 205.90 | 258.10 | 298.70 | 329.75 | 446.60 | 287.10 | 365.40 | 427.75 | 482.85 | 639.45 | 326.25 | 414.70 | 484.30 | 545.20 | 726.45 |
| 72 | 225.40 | 280.00 | 323.40 | 362.60 | 487.20 | 312.20 | 393.40 | 460.60 | 522.20 | 693.00 | 350.00 | 443.80 | 518.00 | 586.60 | 778.40 |
| 73 | 243.00 | 306.45 | 352.35 | 391.50 | 529.20 | 334.80 | 427.95 | 498.15 | 560.25 | 749.25 | 372.60 | 477.90 | 556.20 | 625.05 | 834.30 |
| 74 | 266.50 | 332.80 | 384.80 | 427.70 | 575.90 | 362.70 | 460.20 | 539.50 | 607.10 | 807.30 | 400.40 | 509.60 | 596.70 | 670.80 | 893.10 |
| 75 | 288.75 | 362.50 | 420.00 | 467.50 | 628.75 | 387.50 | 496.25 | 581.25 | 655.00 | 870.00 | 426.25 | 543.75 | 637.50 | 717.50 | 955.00 |
| 76 | 315.60 | 396.00 | 459.60 | 513.60 | 690.00 | 417.60 | 532.80 | 626.40 | 709.20 | 939.60 | 454.80 | 579.60 | 681.60 | 769.20 | 1021.20 |
| 77 | 351.64 | 443.68 | 518.02 | 579.38 | 776.44 | 457.84 | 587.64 | 695.02 | 787.06 | 1040.76 | 494.42 | 634.84 | 749.30 | 848.42 | 1122.18 |
| 78 | 396.48 | 502.68 | 586.46 | 657.26 | 880.28 | 509.76 | 657.26 | 776.44 | 880.28 | 1164.66 | 543.98 | 702.10 | 829.54 | 941.64 | 1244.90 |
| 79 | 442.50 | 561.68 | 658.44 | 737.50 | 986.48 | 561.68 | 725.70 | 860.22 | 974.68 | 1288.56 | 597.08 | 769.36 | 913.32 | 1036.04 | 1367.62 |
| 80 | 487.34 | 619.50 | 725.70 | 814.20 | 1089.14 | 612.42 | 789.42 | 935.74 | 1063.18 | 1404.20 | 645.46 | 835.44 | 988.84 | 1124.54 | 1485.62 |
| 81 | 528.64 | 673.78 | 789.42 | 885.00 | 1183.54 | 657.26 | 849.60 | 1007.72 | 1143.42 | 1510.40 | 692.66 | 895.62 | 1062.00 | 1204.78 | 1590.64 |
| 82 | 569.94 | 725.70 | 850.78 | 954.62 | 1274.40 | 700.92 | 906.24 | 1073.80 | 1218.94 | 1609.52 | 737.50 | 953.44 | 1128.08 | 1281.48 | 1692.12 |
| 83 | 611.24 | 777.62 | 910.96 | 1023.06 | 1366.44 | 744.58 | 960.52 | 1138.70 | 1292.10 | 1706.28 | 781.16 | 1008.90 | 1194.16 | 1357.00 | 1792.42 |
| 84 | 656.08 | 834.26 | 977.04 | 1097.40 | 1466.74 | 790.60 | 1019.52 | 1207.14 | 1369.98 | 1811.30 | 828.36 | 1069.08 | 1263.78 | 1434.88 | 1897.44 |
| 85 | 705.64 | 897.98 | 1052.56 | 1181.18 | 1578.84 | 842.52 | 1084.42 | 1285.02 | 1456.12 | 1926.94 | 881.46 | 1135.16 | 1342.84 | 1522.20 | 2015.44 |
| 86 | 761.10 | 968.78 | 1133.98 | 1273.22 | 1701.56 | 897.98 | 1155.22 | 1366.44 | 1548.16 | 2049.66 | 936.92 | 1205.96 | 1424.26 | 1614.24 | 2138.16 |
| 87 | 818.92 | 1041.94 | 1221.30 | 1371.16 | 1831.36 | 955.80 | 1228.38 | 1453.76 | 1646.10 | 2179.46 | 994.74 | 1279.12 | 1511.58 | 1712.18 | 2267.96 |
| 88 | 881.46 | 1121.00 | 1314.52 | 1475.00 | 1971.78 | 1018.34 | 1307.44 | 1546.98 | 1749.94 | 2319.88 | 1057.28 | 1358.18 | 1604.80 | 1816.02 | 2408.38 |
| 89 | 948.72 | 1208.32 | 1416.00 | 1588.28 | 2124.00 | 1085.60 | 1394.76 | 1648.46 | 1863.22 | 2472.10 | 1124.54 | 1445.50 | 1706.28 | 1929.30 | 2560.60 |
| 90 | 1023.06 | 1302.72 | 1526.92 | 1712.18 | 2289.20 | 1159.94 | 1489.16 | 1759.38 | 1987.12 | 2637.30 | 1198.88 | 1539.90 | 1817.20 | 2053.20 | 2725.80 |
| 91 | 1103.30 | 1404.20 | 1644.92 | 1845.52 | 2467.38 | 1240.18 | 1590.64 | 1877.38 | 2120.46 | 2815.48 | 1279.12 | 1641.38 | 1935.20 | 2186.54 | 2903.98 |
| 92 | 1188.26 | 1512.76 | 1770.00 | 1987.12 | 2656.18 | 1325.14 | 1699.20 | 2002.46 | 2262.06 | 3004.28 | 1364.08 | 1749.94 | 2060.28 | 2328.14 | 3092.78 |
| 93 | 1279.12 | 1626.04 | 1905.70 | 2138.16 | 2857.96 | 1416.00 | 1812.48 | 2138.16 | 2413.10 | 3206.06 | 1454.94 | 1863.22 | 2195.98 | 2479.18 | 3294.56 |
| 94 | 1375.88 | 1752.30 | 2052.02 | 2302.18 | 3078.62 | 1512.76 | 1938.74 | 2284.48 | 2577.12 | 3426.72 | 1551.70 | 1989.48 | 2342.30 | 2643.20 | 3515.22 |
| 95 | 1483.26 | 1889.18 | 2213.68 | 2482.72 | 3320.52 | 1620.14 | 2075.62 | 2446.14 | 2757.66 | 3668.62 | 1659.08 | 2126.36 | 2503.96 | 2823.74 | 3757.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 30 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 31 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 44.84 | 56.64 | 64.90 | 73.16 | 103.41 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 32 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 44.84 | 56.64 | 64.90 | 73.16 | 106.45 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 33 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 46.53 | 56.64 | 64.90 | 73.16 | 112.53 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 34 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 46.53 | 56.64 | 66.19 | 73.16 | 118.62 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 35 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 49.44 | 58.24 | 66.19 | 73.16 | 121.66 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 36 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 52.35 | 61.15 | 69.07 | 75.76 | 128.19 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 37 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 55.26 | 64.07 | 74.82 | 78.67 | 134.99 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 38 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 55.26 | 66.98 | 77.70 | 81.58 | 141.79 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 39 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 58.42 | 69.89 | 80.58 | 87.41 | 151.99 | 106.50 | 133.65 | 154.53 | 175.42 | 233.89 |
| 40 | 30.68 | 38.94 | 43.66 | 49.56 | 67.26 | 60.42 | 73.48 | 82.39 | 90.61 | 157.74 | 114.86 | 142.00 | 164.97 | 183.77 | 248.51 |
| 41 | 30.68 | 38.94 | 43.66 | 49.56 | 67.26 | 63.94 | 76.91 | 85.58 | 93.91 | 165.06 | 114.86 | 142.00 | 164.97 | 183.77 | 248.51 |
| 42 | 33.29 | 39.62 | 43.70 | 49.56 | 67.26 | 64.25 | 80.56 | 89.17 | 100.51 | 173.19 | 114.86 | 142.00 | 164.97 | 183.77 | 248.51 |
| 43 | 33.53 | 39.88 | 46.74 | 50.90 | 70.03 | 67.81 | 84.25 | 96.01 | 104.27 | 181.36 | 114.86 | 142.00 | 164.97 | 183.77 | 248.51 |
| 44 | 33.77 | 43.01 | 47.05 | 51.23 | 73.26 | 71.41 | 87.96 | 99.66 | 108.06 | 185.86 | 114.86 | 142.00 | 164.97 | 183.77 | 248.51 |
| 45 | 36.13 | 42.52 | 50.72 | 54.89 | 76.55 | 79.80 | 89.67 | 103.21 | 112.60 | 195.50 | 123.21 | 150.36 | 175.42 | 198.39 | 265.21 |
| 46 | 39.43 | 45.66 | 51.06 | 58.16 | 79.82 | 80.18 | 96.70 | 110.21 | 116.40 | 196.30 | 123.21 | 150.36 | 175.42 | 198.39 | 265.21 |
| 47 | 39.71 | 45.96 | 54.25 | 61.46 | 83.10 | 84.46 | 100.56 | 113.98 | 123.54 | 196.30 | 123.21 | 150.36 | 175.42 | 198.39 | 265.21 |
| 48 | 39.99 | 49.15 | 57.49 | 61.87 | 86.41 | 88.88 | 104.80 | 121.91 | 130.94 | 196.30 | 123.21 | 150.36 | 175.42 | 198.39 | 265.21 |
| 49 | 43.45 | 49.48 | 57.87 | 65.24 | 93.16 | 91.88 | 112.77 | 126.22 | 135.34 | 196.30 | 123.21 | 150.36 | 175.42 | 198.39 | 265.21 |
| 50 | 44.02 | 52.89 | 62.74 | 68.25 | 95.27 | 94.96 | 114.00 | 135.17 | 143.37 | 217.18 | 135.74 | 169.15 | 194.21 | 219.27 | 292.36 |
| 51 | 46.90 | 57.15 | 65.69 | 72.63 | 100.75 | 100.23 | 118.26 | 139.47 | 149.47 | 225.54 | 137.83 | 175.42 | 200.48 | 225.54 | 298.63 |
| 52 | 46.67 | 57.06 | 63.90 | 73.81 | 107.90 | 104.38 | 127.45 | 139.11 | 153.03 | 233.89 | 142.00 | 177.50 | 204.65 | 227.62 | 306.98 |
| 53 | 49.57 | 60.01 | 69.64 | 75.25 | 113.69 | 109.75 | 131.72 | 154.23 | 161.33 | 240.15 | 144.09 | 181.68 | 210.92 | 233.89 | 313.24 |
| 54 | 49.40 | 61.33 | 69.65 | 77.91 | 121.04 | 109.97 | 136.17 | 160.67 | 166.86 | 248.51 | 148.27 | 185.86 | 215.09 | 240.15 | 321.60 |
| 55 | 52.34 | 64.34 | 74.11 | 81.01 | 126.86 | 119.03 | 143.53 | 167.15 | 173.40 | 254.77 | 150.36 | 190.03 | 221.36 | 244.33 | 329.95 |
| 56 | 58.14 | 66.86 | 79.30 | 89.05 | 138.67 | 125.30 | 150.83 | 173.49 | 185.58 | 269.39 | 158.71 | 196.30 | 229.71 | 258.95 | 344.57 |
| 57 | 60.58 | 74.85 | 84.26 | 93.91 | 147.45 | 128.79 | 161.11 | 182.75 | 192.12 | 288.18 | 164.97 | 208.83 | 244.33 | 271.48 | 363.36 |
| 58 | 62.60 | 77.01 | 90.98 | 102.08 | 157.93 | 132.94 | 162.49 | 191.17 | 205.33 | 309.07 | 175.42 | 221.36 | 256.86 | 288.18 | 384.25 |
| 59 | 69.72 | 85.10 | 95.91 | 106.66 | 171.22 | 142.23 | 176.67 | 197.69 | 211.88 | 332.04 | 185.86 | 235.98 | 271.48 | 301.57 | 407.22 |
| 60 | 73.25 | 91.88 | 103.70 | 114.51 | 182.94 | 148.50 | 182.08 | 209.99 | 224.65 | 352.92 | 196.30 | 248.51 | 290.27 | 309.91 | 432.28 |
| 61 | 79.99 | 96.84 | 113.28 | 123.73 | 196.70 | 159.38 | 192.29 | 221.54 | 235.71 | 368.66 | 202.56 | 255.23 | 297.77 | 322.32 | 445.63 |
| 62 | 85.35 | 106.41 | 117.98 | 133.02 | 214.10 | 167.60 | 204.47 | 234.87 | 252.07 | 382.77 | 208.07 | 265.00 | 308.18 | 338.62 | 461.29 |
| 63 | 97.18 | 112.92 | 127.68 | 140.99 | 221.72 | 180.52 | 217.92 | 248.42 | 266.77 | 393.35 | 216.63 | 271.74 | 315.44 | 350.19 | 471.26 |
| 64 | 102.01 | 122.23 | 139.76 | 151.48 | 241.40 | 185.66 | 229.64 | 267.71 | 282.07 | 408.09 | 222.43 | 281.25 | 325.37 | 365.81 | 487.14 |
| 65 | 113.54 | 129.78 | 148.46 | 164.79 | 256.45 | 194.28 | 242.40 | 281.21 | 302.61 | 424.20 | 229.92 | 290.53 | 338.65 | 379.64 | 506.19 |
| 66 | 120.77 | 142.74 | 164.13 | 180.09 | 278.37 | 200.27 | 253.79 | 296.95 | 323.06 | 445.43 | 236.53 | 302.13 | 350.48 | 393.64 | 524.85 |
| 67 | 134.62 | 160.43 | 179.81 | 198.10 | 303.75 | 210.49 | 267.30 | 309.06 | 346.98 | 462.75 | 245.58 | 310.73 | 359.18 | 407.63 | 541.27 |
| 68 | 147.79 | 177.77 | 197.82 | 215.72 | 326.17 | 219.60 | 276.12 | 321.33 | 363.31 | 482.80 | 253.51 | 319.71 | 373.00 | 421.44 | 560.30 |
| 69 | 158.70 | 194.00 | 219.83 | 238.55 | 346.06 | 227.59 | 289.94 | 338.27 | 381.91 | 506.62 | 261.88 | 335.15 | 391.27 | 441.15 | 584.56 |
| 70 | 171.34 | 216.42 | 242.25 | 266.57 | 375.74 | 241.97 | 309.61 | 360.71 | 408.80 | 542.56 | 275.04 | 353.19 | 411.81 | 465.91 | 619.21 |
| 71 | 188.50 | 234.90 | 271.15 | 299.65 | 407.45 | 262.45 | 332.05 | 388.60 | 439.35 | 582.90 | 297.25 | 377.00 | 440.80 | 495.90 | 661.20 |
| 72 | 203.00 | 256.20 | 295.40 | 327.60 | 442.40 | 281.40 | 361.20 | 420.00 | 471.80 | 630.00 | 316.40 | 406.00 | 473.20 | 530.60 | 707.00 |
| 73 | 222.75 | 278.10 | 321.30 | 357.75 | 480.60 | 306.45 | 387.45 | 454.95 | 511.65 | 679.05 | 340.20 | 434.70 | 507.60 | 569.70 | 758.70 |
| 74 | 241.80 | 302.90 | 348.40 | 388.70 | 525.20 | 328.90 | 418.60 | 488.80 | 551.20 | 735.80 | 364.00 | 464.10 | 539.50 | 611.00 | 813.80 |
| 75 | 262.50 | 330.00 | 382.50 | 425.00 | 572.50 | 353.75 | 451.25 | 528.75 | 595.00 | 792.50 | 387.50 | 495.00 | 580.00 | 653.75 | 868.75 |
| 76 | 286.80 | 360.00 | 418.80 | 466.80 | 628.80 | 379.20 | 483.60 | 571.20 | 643.20 | 855.60 | 412.80 | 528.00 | 620.40 | 700.80 | 931.20 |
| 77 | 320.96 | 404.74 | 470.82 | 527.46 | 705.64 | 418.90 | 535.72 | 631.30 | 717.44 | 947.54 | 450.76 | 578.20 | 680.86 | 771.72 | 1019.52 |
| 78 | 361.08 | 456.66 | 534.54 | 598.26 | 801.22 | 464.92 | 597.08 | 706.82 | 802.40 | 1059.64 | 495.60 | 638.38 | 755.20 | 856.68 | 1133.98 |
| 79 | 402.38 | 510.94 | 598.26 | 671.42 | 897.98 | 510.94 | 658.44 | 781.16 | 888.54 | 1172.92 | 542.80 | 700.92 | 829.54 | 942.82 | 1246.08 |
| 80 | 442.50 | 562.86 | 660.80 | 741.04 | 990.02 | 555.78 | 717.44 | 853.14 | 968.78 | 1277.94 | 586.46 | 758.74 | 901.52 | 1024.24 | 1351.10 |
| 81 | 481.44 | 612.42 | 717.44 | 805.94 | 1077.34 | 598.26 | 771.72 | 915.68 | 1040.76 | 1374.70 | 628.94 | 814.20 | 965.24 | 1096.22 | 1449.04 |
| 82 | 518.02 | 659.62 | 774.08 | 868.48 | 1159.94 | 637.20 | 823.64 | 977.04 | 1109.20 | 1463.20 | 670.24 | 866.12 | 1027.78 | 1165.84 | 1539.90 |
| 83 | 555.78 | 708.00 | 829.54 | 931.02 | 1244.90 | 677.32 | 874.38 | 1036.04 | 1175.28 | 1554.06 | 710.36 | 918.04 | 1087.96 | 1234.28 | 1631.94 |
| 84 | 597.08 | 759.92 | 890.90 | 998.28 | 1334.58 | 720.98 | 928.66 | 1099.76 | 1246.08 | 1647.28 | 754.02 | 972.32 | 1152.86 | 1306.26 | 1726.34 |
| 85 | 643.10 | 817.74 | 958.16 | 1074.98 | 1437.24 | 768.18 | 987.66 | 1168.20 | 1325.14 | 1753.48 | 802.40 | 1033.68 | 1222.48 | 1385.32 | 1834.90 |
| 86 | 691.48 | 881.46 | 1032.50 | 1157.58 | 1548.16 | 816.56 | 1051.38 | 1242.54 | 1407.74 | 1864.40 | 850.78 | 1097.40 | 1296.82 | 1467.92 | 1945.82 |
| 87 | 744.58 | 948.72 | 1111.56 | 1247.26 | 1666.16 | 869.66 | 1118.64 | 1321.60 | 1497.42 | 1982.40 | 903.88 | 1164.66 | 1375.88 | 1557.60 | 2063.82 |
| 88 | 802.40 | 1021.88 | 1196.52 | 1341.66 | 1793.60 | 927.48 | 1191.80 | 1406.56 | 1591.82 | 2109.84 | 961.70 | 1237.82 | 1460.84 | 1652.00 | 2191.26 |
| 89 | 863.76 | 1099.76 | 1287.38 | 1444.32 | 1932.84 | 988.84 | 1269.68 | 1497.42 | 1694.48 | 2249.08 | 1023.06 | 1315.70 | 1551.70 | 1754.66 | 2330.50 |
| 90 | 932.20 | 1184.72 | 1388.86 | 1557.60 | 2083.88 | 1057.28 | 1354.64 | 1598.90 | 1807.76 | 2400.12 | 1091.50 | 1400.66 | 1653.18 | 1867.94 | 2481.54 |
| 91 | 1003.00 | 1279.12 | 1496.24 | 1679.14 | 2245.54 | 1128.08 | 1449.04 | 1706.28 | 1929.30 | 2561.78 | 1162.30 | 1495.06 | 1760.56 | 1989.48 | 2643.20 |
| 92 | 1079.70 | 1375.88 | 1610.70 | 1807.76 | 2416.64 | 1204.78 | 1545.80 | 1820.74 | 2057.92 | 2732.88 | 1239.00 | 1591.82 | 1875.02 | 2118.10 | 2814.30 |
| 93 | 1163.48 | 1480.90 | 1734.60 | 1945.82 | 2600.72 | 1288.56 | 1650.82 | 1944.64 | 2195.98 | 2916.96 | 1322.78 | 1696.84 | 1998.92 | 2256.16 | 2998.38 |
| 94 | 1253.16 | 1594.18 | 1867.94 | 2094.50 | 2801.32 | 1378.24 | 1764.10 | 2077.98 | 2344.66 | 3117.56 | 1412.46 | 1810.12 | 2132.26 | 2404.84 | 3198.98 |
| 95 | 1349.92 | 1718.08 | 2014.26 | 2259.70 | 3020.80 | 1475.00 | 1888.00 | 2224.30 | 2509.86 | 3337.04 | 1509.22 | 1934.02 | 2278.58 | 2570.04 | 3418.46 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

## Union Security Insurance Company

## 6073-VA

***Premiums to be used only with those that have not previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 30 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 31 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 41.30 | 51.92 | 61.36 | 67.26 | 96.02 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 32 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 41.30 | 51.92 | 61.36 | 67.26 | 98.85 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 33 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 42.86 | 51.92 | 61.36 | 67.26 | 104.49 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 34 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 42.86 | 51.92 | 62.58 | 67.26 | 110.14 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 35 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 45.54 | 53.39 | 62.58 | 67.26 | 112.97 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 36 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 48.22 | 56.06 | 65.30 | 69.65 | 119.03 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 37 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 50.90 | 58.73 | 70.74 | 72.33 | 125.35 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 38 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 50.90 | 61.40 | 73.46 | 75.00 | 131.66 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 39 | 27.14 | 34.22 | 38.94 | 42.48 | 59.00 | 53.81 | 64.07 | 76.18 | 80.36 | 141.13 | 98.15 | 125.30 | 144.09 | 160.80 | 217.18 |
| 40 | 28.32 | 36.58 | 41.30 | 46.02 | 62.54 | 55.89 | 69.16 | 78.13 | 83.74 | 147.11 | 102.33 | 133.65 | 154.53 | 171.24 | 229.71 |
| 41 | 28.32 | 36.58 | 41.30 | 46.02 | 62.54 | 59.14 | 72.38 | 81.16 | 86.79 | 153.93 | 102.33 | 133.65 | 154.53 | 171.24 | 229.71 |
| 42 | 30.73 | 37.22 | 41.34 | 46.02 | 62.54 | 59.43 | 75.83 | 84.56 | 92.90 | 161.52 | 102.33 | 133.65 | 154.53 | 171.24 | 229.71 |
| 43 | 30.95 | 37.46 | 44.21 | 47.26 | 65.11 | 62.73 | 79.29 | 91.04 | 96.37 | 169.13 | 102.33 | 133.65 | 154.53 | 171.24 | 229.71 |
| 44 | 31.18 | 40.41 | 44.51 | 47.57 | 68.12 | 66.05 | 82.79 | 94.51 | 99.88 | 173.33 | 102.33 | 133.65 | 154.53 | 171.24 | 229.71 |
| 45 | 32.40 | 40.09 | 46.91 | 50.01 | 70.27 | 70.73 | 84.69 | 96.55 | 102.95 | 180.94 | 112.77 | 142.00 | 162.89 | 181.68 | 244.33 |
| 46 | 35.35 | 43.05 | 47.23 | 52.99 | 73.27 | 71.07 | 91.32 | 103.10 | 106.43 | 181.68 | 112.77 | 142.00 | 162.89 | 181.68 | 244.33 |
| 47 | 35.60 | 43.33 | 50.18 | 56.00 | 76.29 | 74.86 | 94.97 | 106.63 | 112.95 | 181.68 | 112.77 | 142.00 | 162.89 | 181.68 | 244.33 |
| 48 | 35.86 | 46.34 | 53.18 | 56.37 | 79.32 | 78.78 | 98.98 | 114.04 | 119.72 | 181.68 | 112.77 | 142.00 | 162.89 | 181.68 | 244.33 |
| 49 | 38.96 | 46.65 | 53.53 | 59.44 | 85.52 | 81.44 | 106.50 | 118.08 | 123.74 | 181.68 | 112.77 | 142.00 | 162.89 | 181.68 | 244.33 |
| 50 | 39.89 | 48.82 | 57.17 | 62.79 | 88.16 | 85.27 | 106.40 | 123.58 | 130.67 | 200.48 | 123.21 | 156.62 | 179.59 | 202.56 | 269.39 |
| 51 | 42.63 | 51.57 | 61.41 | 65.64 | 93.45 | 88.43 | 108.88 | 131.61 | 138.40 | 206.74 | 127.39 | 160.80 | 185.86 | 206.74 | 275.65 |
| 52 | 42.55 | 52.99 | 59.82 | 69.63 | 98.91 | 96.35 | 117.65 | 129.58 | 143.81 | 213.01 | 129.47 | 164.97 | 187.95 | 215.09 | 281.92 |
| 53 | 45.33 | 55.82 | 64.07 | 69.78 | 104.47 | 99.59 | 123.73 | 140.39 | 150.08 | 219.27 | 133.65 | 169.15 | 194.21 | 217.18 | 288.18 |
| 54 | 45.29 | 57.24 | 64.19 | 72.44 | 110.04 | 101.97 | 126.30 | 146.61 | 155.61 | 227.62 | 135.74 | 175.42 | 198.39 | 223.45 | 296.54 |
| 55 | 48.10 | 60.15 | 67.12 | 75.42 | 117.22 | 108.59 | 135.33 | 150.85 | 161.96 | 235.98 | 137.83 | 177.50 | 200.48 | 227.62 | 304.89 |
| 56 | 52.32 | 62.68 | 73.64 | 80.57 | 128.77 | 114.86 | 140.64 | 161.52 | 170.27 | 250.59 | 144.09 | 183.77 | 215.09 | 235.98 | 319.51 |
| 57 | 56.25 | 67.79 | 75.98 | 86.90 | 137.62 | 120.61 | 145.20 | 167.03 | 179.07 | 267.30 | 152.45 | 192.12 | 223.45 | 250.59 | 338.30 |
| 58 | 58.43 | 71.51 | 82.58 | 93.57 | 144.90 | 125.01 | 149.11 | 175.72 | 188.68 | 284.01 | 160.80 | 204.65 | 235.98 | 265.21 | 352.92 |
| 59 | 63.91 | 78.12 | 88.96 | 99.73 | 158.17 | 130.38 | 163.23 | 182.63 | 199.32 | 309.07 | 167.06 | 217.18 | 250.59 | 282.85 | 377.98 |
| 60 | 66.21 | 86.22 | 94.02 | 106.24 | 168.24 | 135.00 | 170.93 | 189.73 | 208.73 | 327.86 | 179.59 | 233.89 | 263.12 | 287.91 | 398.86 |
| 61 | 72.85 | 91.23 | 104.79 | 115.38 | 181.95 | 144.21 | 181.20 | 205.19 | 220.11 | 340.30 | 186.36 | 239.02 | 275.48 | 298.88 | 415.25 |
| 62 | 78.11 | 97.78 | 108.26 | 121.82 | 197.38 | 152.36 | 189.73 | 218.48 | 231.35 | 353.33 | 190.40 | 243.40 | 282.66 | 313.46 | 425.96 |
| 63 | 88.07 | 105.78 | 119.16 | 132.53 | 205.30 | 165.32 | 201.58 | 230.41 | 249.56 | 364.85 | 195.73 | 256.53 | 292.64 | 327.59 | 438.96 |
| 64 | 94.51 | 112.16 | 129.68 | 140.26 | 223.09 | 172.80 | 213.49 | 246.15 | 261.81 | 378.68 | 204.05 | 261.03 | 303.31 | 340.08 | 452.21 |
| 65 | 102.80 | 121.22 | 138.56 | 152.11 | 238.48 | 176.45 | 228.14 | 261.87 | 279.07 | 395.68 | 210.32 | 270.92 | 315.48 | 351.13 | 470.54 |
| 66 | 111.59 | 132.65 | 152.61 | 167.33 | 257.21 | 184.73 | 236.53 | 276.24 | 301.41 | 412.63 | 217.54 | 279.69 | 326.30 | 367.74 | 486.87 |
| 67 | 123.66 | 148.55 | 166.65 | 183.75 | 282.41 | 192.12 | 247.25 | 285.67 | 323.63 | 431.01 | 223.86 | 290.68 | 334.12 | 377.55 | 504.52 |
| 68 | 135.21 | 165.62 | 183.06 | 201.34 | 301.95 | 198.61 | 258.35 | 298.72 | 337.47 | 447.27 | 230.90 | 300.34 | 345.55 | 392.37 | 519.94 |
| 69 | 146.25 | 180.46 | 203.60 | 221.31 | 322.68 | 208.88 | 271.24 | 314.88 | 355.41 | 472.32 | 241.62 | 311.77 | 363.21 | 408.41 | 544.03 |
| 70 | 159.31 | 201.39 | 224.74 | 246.51 | 347.18 | 223.94 | 287.06 | 335.16 | 377.24 | 501.98 | 255.50 | 329.14 | 383.25 | 432.85 | 574.12 |
| 71 | 172.55 | 218.95 | 252.30 | 278.14 | 378.45 | 240.70 | 310.30 | 362.50 | 407.45 | 542.30 | 271.15 | 350.90 | 410.35 | 461.10 | 614.80 |
| 72 | 187.60 | 239.40 | 274.40 | 306.60 | 411.60 | 260.40 | 336.00 | 392.00 | 442.40 | 585.20 | 291.20 | 378.00 | 439.60 | 495.60 | 659.40 |
| 73 | 203.85 | 260.55 | 298.35 | 332.10 | 448.20 | 279.45 | 364.50 | 421.20 | 476.55 | 634.50 | 311.85 | 406.35 | 471.15 | 530.55 | 706.05 |
| 74 | 222.30 | 283.40 | 326.30 | 362.70 | 487.50 | 302.90 | 392.60 | 456.30 | 514.80 | 683.80 | 334.10 | 435.50 | 505.70 | 570.70 | 756.60 |
| 75 | 242.50 | 310.00 | 356.25 | 396.25 | 533.75 | 325.00 | 422.50 | 492.50 | 556.25 | 738.75 | 356.25 | 465.00 | 540.00 | 610.00 | 810.00 |
| 76 | 264.00 | 338.40 | 390.00 | 435.60 | 584.40 | 350.40 | 456.00 | 531.60 | 601.20 | 796.80 | 379.20 | 495.60 | 578.40 | 654.00 | 866.40 |
| 77 | 293.82 | 378.78 | 438.96 | 490.88 | 658.44 | 383.50 | 502.68 | 590.00 | 667.88 | 883.82 | 413.00 | 542.80 | 634.84 | 719.80 | 953.44 |
| 78 | 331.58 | 428.34 | 496.78 | 556.96 | 746.94 | 425.98 | 560.50 | 657.26 | 746.94 | 988.84 | 456.66 | 599.44 | 703.28 | 798.86 | 1057.28 |
| 79 | 370.52 | 479.08 | 556.96 | 624.22 | 835.44 | 470.82 | 618.32 | 728.06 | 827.18 | 1092.68 | 499.14 | 657.26 | 774.08 | 877.92 | 1159.94 |
| 80 | 405.92 | 528.64 | 614.78 | 689.12 | 922.76 | 509.76 | 673.78 | 794.14 | 900.34 | 1191.80 | 539.26 | 712.72 | 838.98 | 952.26 | 1260.24 |
| 81 | 441.32 | 573.48 | 669.06 | 750.48 | 1001.82 | 548.70 | 724.52 | 854.32 | 969.96 | 1279.12 | 578.20 | 763.46 | 900.34 | 1021.88 | 1348.74 |
| 82 | 476.72 | 618.32 | 718.62 | 807.12 | 1079.70 | 587.64 | 772.90 | 908.60 | 1031.32 | 1364.08 | 617.14 | 813.02 | 954.62 | 1084.42 | 1434.88 |
| 83 | 509.76 | 663.16 | 772.90 | 866.12 | 1157.58 | 621.86 | 820.10 | 965.24 | 1095.04 | 1446.68 | 652.54 | 861.40 | 1014.80 | 1149.32 | 1519.84 |
| 84 | 547.52 | 711.54 | 828.36 | 929.84 | 1242.54 | 660.80 | 869.66 | 1023.06 | 1161.12 | 1535.18 | 692.66 | 913.32 | 1072.62 | 1216.58 | 1609.52 |
| 85 | 588.82 | 765.82 | 892.08 | 999.46 | 1336.94 | 703.28 | 925.12 | 1089.14 | 1233.10 | 1633.12 | 735.14 | 969.96 | 1138.70 | 1289.74 | 1708.64 |
| 86 | 636.02 | 826.00 | 960.52 | 1077.34 | 1440.78 | 750.48 | 985.30 | 1157.58 | 1310.98 | 1736.96 | 782.34 | 1030.14 | 1207.14 | 1367.62 | 1812.48 |
| 87 | 684.40 | 887.36 | 1034.86 | 1159.94 | 1551.70 | 798.86 | 1046.66 | 1231.92 | 1393.58 | 1847.88 | 830.72 | 1091.50 | 1281.48 | 1450.22 | 1923.40 |
| 88 | 736.32 | 955.80 | 1113.92 | 1248.44 | 1669.70 | 850.78 | 1115.10 | 1310.98 | 1482.08 | 1965.88 | 882.64 | 1159.94 | 1360.54 | 1538.72 | 2041.40 |
| 89 | 792.96 | 1028.96 | 1198.88 | 1345.20 | 1798.32 | 907.42 | 1188.26 | 1395.94 | 1578.84 | 2094.50 | 939.28 | 1233.10 | 1445.50 | 1635.48 | 2170.02 |
| 90 | 855.50 | 1110.38 | 1293.28 | 1450.22 | 1938.74 | 969.96 | 1269.68 | 1490.34 | 1683.86 | 2234.92 | 1001.82 | 1314.52 | 1539.90 | 1740.50 | 2310.44 |
| 91 | 921.58 | 1196.52 | 1392.40 | 1562.32 | 2089.78 | 1036.04 | 1355.82 | 1589.46 | 1795.96 | 2385.96 | 1067.90 | 1400.66 | 1639.02 | 1852.60 | 2461.48 |
| 92 | 991.20 | 1287.38 | 1499.78 | 1682.68 | 2249.08 | 1105.66 | 1446.68 | 1696.84 | 1916.32 | 2545.26 | 1137.52 | 1491.52 | 1746.40 | 1972.96 | 2620.78 |
| 93 | 1067.90 | 1386.50 | 1614.24 | 1811.30 | 2421.36 | 1182.36 | 1545.80 | 1811.30 | 2044.94 | 2717.54 | 1214.22 | 1590.64 | 1860.86 | 2101.58 | 2793.06 |
| 94 | 1150.50 | 1492.70 | 1738.14 | 1949.36 | 2607.80 | 1264.96 | 1652.00 | 1935.20 | 2183.00 | 2903.98 | 1296.82 | 1696.84 | 1984.76 | 2239.64 | 2979.50 |
| 95 | 1240.18 | 1609.52 | 1873.84 | 2102.76 | 2811.94 | 1354.64 | 1768.82 | 2070.90 | 2336.40 | 3108.12 | 1386.50 | 1813.66 | 2120.46 | 2393.04 | 3183.64 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**

**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 30 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 31 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 47.20 | 60.18 | 68.44 | 75.52 | 107.10 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 32 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 47.20 | 60.18 | 68.44 | 75.52 | 110.25 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 33 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 48.98 | 60.18 | 68.44 | 75.52 | 116.55 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 34 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 48.98 | 60.18 | 69.80 | 75.52 | 122.85 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 35 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 52.05 | 61.88 | 69.80 | 75.52 | 126.00 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 36 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 55.11 | 64.98 | 72.84 | 78.20 | 132.77 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 37 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 58.17 | 68.07 | 78.90 | 81.21 | 139.81 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 38 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 58.17 | 71.16 | 81.94 | 84.22 | 146.85 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 39 | 30.68 | 38.94 | 43.66 | 48.38 | 66.08 | 61.49 | 74.26 | 84.97 | 90.23 | 157.41 | 114.86 | 142.00 | 162.89 | 181.68 | 246.42 |
| 40 | 34.22 | 40.12 | 48.38 | 51.92 | 69.62 | 66.47 | 76.37 | 89.49 | 94.72 | 164.83 | 123.21 | 148.27 | 175.42 | 192.12 | 261.04 |
| 41 | 34.22 | 40.12 | 48.38 | 51.92 | 69.62 | 70.33 | 79.92 | 92.96 | 98.18 | 172.48 | 123.21 | 148.27 | 175.42 | 192.12 | 261.04 |
| 42 | 37.14 | 40.82 | 48.42 | 51.92 | 69.62 | 70.68 | 83.72 | 96.86 | 105.08 | 180.97 | 123.21 | 148.27 | 175.42 | 192.12 | 261.04 |
| 43 | 37.40 | 41.09 | 51.79 | 53.32 | 72.49 | 74.59 | 87.55 | 104.28 | 109.01 | 189.51 | 123.21 | 148.27 | 175.42 | 192.12 | 261.04 |
| 44 | 37.67 | 44.32 | 52.14 | 53.67 | 75.83 | 78.55 | 91.41 | 108.26 | 112.98 | 194.21 | 123.21 | 148.27 | 175.42 | 192.12 | 261.04 |
| 45 | 37.38 | 43.74 | 53.25 | 57.33 | 80.31 | 81.61 | 92.99 | 108.20 | 117.43 | 205.89 | 127.39 | 158.71 | 183.77 | 206.74 | 277.74 |
| 46 | 40.79 | 46.96 | 53.61 | 60.74 | 83.74 | 82.00 | 100.28 | 115.54 | 121.39 | 206.74 | 127.39 | 158.71 | 183.77 | 206.74 | 277.74 |
| 47 | 41.08 | 47.27 | 56.96 | 64.20 | 87.19 | 86.37 | 104.28 | 119.50 | 128.84 | 206.74 | 127.39 | 158.71 | 183.77 | 206.74 | 277.74 |
| 48 | 41.37 | 50.56 | 60.36 | 64.62 | 90.66 | 90.90 | 108.68 | 127.80 | 136.56 | 206.74 | 127.39 | 158.71 | 183.77 | 206.74 | 277.74 |
| 49 | 44.95 | 50.89 | 60.77 | 68.14 | 97.74 | 93.97 | 116.94 | 132.33 | 141.14 | 206.74 | 127.39 | 158.71 | 183.77 | 206.74 | 277.74 |
| 50 | 45.39 | 55.60 | 65.53 | 72.34 | 99.54 | 98.84 | 119.70 | 140.96 | 150.63 | 229.71 | 139.92 | 177.50 | 206.74 | 231.80 | 306.98 |
| 51 | 48.32 | 58.54 | 68.55 | 75.42 | 106.59 | 102.19 | 122.02 | 149.29 | 156.85 | 238.07 | 144.09 | 181.68 | 208.83 | 233.89 | 315.33 |
| 52 | 48.04 | 59.78 | 69.34 | 77.99 | 112.39 | 108.39 | 131.37 | 152.45 | 162.25 | 244.33 | 146.18 | 185.86 | 217.18 | 240.15 | 319.51 |
| 53 | 50.99 | 62.80 | 72.42 | 79.35 | 119.83 | 111.78 | 137.70 | 160.16 | 170.71 | 252.68 | 150.36 | 190.03 | 219.27 | 244.33 | 329.95 |
| 54 | 50.78 | 64.05 | 72.38 | 80.64 | 125.76 | 113.97 | 142.09 | 166.70 | 174.35 | 258.95 | 152.45 | 196.30 | 223.45 | 250.59 | 336.21 |
| 55 | 56.58 | 67.14 | 76.91 | 86.60 | 134.89 | 127.39 | 151.74 | 173.27 | 182.92 | 271.48 | 160.80 | 198.39 | 229.71 | 258.95 | 348.74 |
| 56 | 59.59 | 72.43 | 83.55 | 93.29 | 145.27 | 131.56 | 163.06 | 181.46 | 195.14 | 281.92 | 167.06 | 208.83 | 242.24 | 271.48 | 361.27 |
| 57 | 63.46 | 77.68 | 87.03 | 98.11 | 155.65 | 134.92 | 167.08 | 190.61 | 203.32 | 304.89 | 175.42 | 221.36 | 254.77 | 284.01 | 382.16 |
| 58 | 65.38 | 81.14 | 95.18 | 107.75 | 166.07 | 138.89 | 170.14 | 198.89 | 216.43 | 323.69 | 183.77 | 233.89 | 269.39 | 300.71 | 400.95 |
| 59 | 75.53 | 89.28 | 101.47 | 112.20 | 177.74 | 152.11 | 184.36 | 210.87 | 222.66 | 346.66 | 196.30 | 246.42 | 286.10 | 318.20 | 428.10 |
| 60 | 77.48 | 96.12 | 107.84 | 120.03 | 191.11 | 156.22 | 189.51 | 219.20 | 235.26 | 371.72 | 206.74 | 258.95 | 300.71 | 323.90 | 453.16 |
| 61 | 84.28 | 102.45 | 120.36 | 130.68 | 204.90 | 166.97 | 201.54 | 232.43 | 249.58 | 386.89 | 214.71 | 267.38 | 313.97 | 337.94 | 467.92 |
| 62 | 91.13 | 112.16 | 123.53 | 138.62 | 224.14 | 179.02 | 217.36 | 247.61 | 262.43 | 400.44 | 221.81 | 278.74 | 321.92 | 356.03 | 482.88 |
| 63 | 100.22 | 118.64 | 134.77 | 149.45 | 233.22 | 188.13 | 227.01 | 262.82 | 282.26 | 414.26 | 226.13 | 285.04 | 330.64 | 369.01 | 495.97 |
| 64 | 108.01 | 127.98 | 146.97 | 158.49 | 254.72 | 194.85 | 242.20 | 280.29 | 295.59 | 430.15 | 233.46 | 295.96 | 343.75 | 384.19 | 514.71 |
| 65 | 118.14 | 138.34 | 155.53 | 171.83 | 269.52 | 201.41 | 258.44 | 293.51 | 316.05 | 447.37 | 238.84 | 308.35 | 354.69 | 397.47 | 531.14 |
| 66 | 128.41 | 148.51 | 172.77 | 188.60 | 291.39 | 214.08 | 267.60 | 312.49 | 338.05 | 466.15 | 250.34 | 314.22 | 369.47 | 414.35 | 552.47 |
| 67 | 140.88 | 166.37 | 190.04 | 206.71 | 320.17 | 218.85 | 277.32 | 325.77 | 363.66 | 487.81 | 257.27 | 325.77 | 379.22 | 426.00 | 569.67 |
| 68 | 154.08 | 185.37 | 208.16 | 225.79 | 342.32 | 227.67 | 289.03 | 335.86 | 379.46 | 507.02 | 264.81 | 335.86 | 392.37 | 440.82 | 589.37 |
| 69 | 168.04 | 201.52 | 230.16 | 250.05 | 364.77 | 240.06 | 300.85 | 355.41 | 402.18 | 534.68 | 275.91 | 349.18 | 409.97 | 461.41 | 614.18 |
| 70 | 181.86 | 226.94 | 255.38 | 279.47 | 393.77 | 257.00 | 324.64 | 380.24 | 428.34 | 569.62 | 291.57 | 371.23 | 432.85 | 488.46 | 650.77 |
| 71 | 195.75 | 247.95 | 285.65 | 313.98 | 427.75 | 272.60 | 352.35 | 408.90 | 459.65 | 613.35 | 308.85 | 397.30 | 462.55 | 522.00 | 694.55 |
| 72 | 214.20 | 267.40 | 309.40 | 344.40 | 464.80 | 296.80 | 376.60 | 441.00 | 497.00 | 662.20 | 333.20 | 422.80 | 495.60 | 558.60 | 743.40 |
| 73 | 233.55 | 291.60 | 337.50 | 373.95 | 504.90 | 321.30 | 407.70 | 476.55 | 535.95 | 714.15 | 356.40 | 454.95 | 531.90 | 596.70 | 796.50 |
| 74 | 254.80 | 317.20 | 367.90 | 409.50 | 551.20 | 345.80 | 439.40 | 514.80 | 581.10 | 773.50 | 382.20 | 486.20 | 569.40 | 640.90 | 854.10 |
| 75 | 276.25 | 346.25 | 401.25 | 447.50 | 601.25 | 371.25 | 472.50 | 553.75 | 626.25 | 831.25 | 407.50 | 520.00 | 607.50 | 686.25 | 912.50 |
| 76 | 301.20 | 379.20 | 439.20 | 489.60 | 658.80 | 398.40 | 510.00 | 598.80 | 675.60 | 897.60 | 433.20 | 554.40 | 650.40 | 734.40 | 976.80 |
| 77 | 335.12 | 424.80 | 494.42 | 553.42 | 741.04 | 437.78 | 562.86 | 663.16 | 751.66 | 995.92 | 472.00 | 606.52 | 715.08 | 809.48 | 1070.26 |
| 78 | 378.78 | 480.26 | 560.50 | 627.76 | 841.34 | 486.16 | 627.76 | 741.04 | 842.52 | 1112.74 | 520.38 | 671.42 | 792.96 | 899.16 | 1190.62 |
| 79 | 423.62 | 536.90 | 627.76 | 703.28 | 942.82 | 538.08 | 692.66 | 820.10 | 931.02 | 1230.74 | 569.94 | 735.14 | 870.84 | 987.66 | 1307.44 |
| 80 | 464.92 | 592.36 | 692.66 | 777.62 | 1040.76 | 584.10 | 755.20 | 894.44 | 1015.98 | 1342.84 | 617.14 | 798.86 | 946.36 | 1074.98 | 1419.54 |
| 81 | 505.04 | 644.28 | 754.02 | 846.06 | 1130.44 | 626.58 | 811.84 | 961.70 | 1092.68 | 1443.14 | 660.80 | 855.50 | 1013.62 | 1151.68 | 1519.84 |
| 82 | 543.98 | 692.66 | 813.02 | 909.78 | 1217.76 | 670.24 | 864.94 | 1025.42 | 1163.48 | 1537.54 | 703.28 | 909.78 | 1079.70 | 1222.48 | 1616.60 |
| 83 | 584.10 | 742.22 | 870.84 | 975.86 | 1306.26 | 712.72 | 915.68 | 1087.96 | 1233.10 | 1630.76 | 746.94 | 962.88 | 1141.06 | 1294.46 | 1712.18 |
| 84 | 626.58 | 798.86 | 934.56 | 1049.02 | 1401.84 | 755.20 | 977.04 | 1154.04 | 1309.80 | 1729.88 | 792.96 | 1023.06 | 1209.50 | 1371.16 | 1813.66 |
| 85 | 673.78 | 857.86 | 1004.18 | 1128.08 | 1508.04 | 803.58 | 1037.22 | 1226.02 | 1390.04 | 1840.80 | 840.16 | 1083.24 | 1281.48 | 1454.94 | 1923.40 |
| 86 | 726.88 | 923.94 | 1084.42 | 1216.58 | 1624.86 | 856.68 | 1103.30 | 1306.26 | 1478.54 | 1957.62 | 893.26 | 1149.32 | 1361.72 | 1543.44 | 2040.22 |
| 87 | 782.34 | 995.92 | 1165.84 | 1308.62 | 1749.94 | 912.14 | 1175.28 | 1387.68 | 1570.58 | 2082.70 | 948.72 | 1221.30 | 1443.14 | 1635.48 | 2165.30 |
| 88 | 842.52 | 1071.44 | 1255.52 | 1408.92 | 1883.28 | 972.32 | 1250.80 | 1477.36 | 1670.88 | 2216.04 | 1008.90 | 1296.82 | 1532.82 | 1735.78 | 2298.64 |
| 89 | 907.42 | 1154.04 | 1351.10 | 1517.48 | 2027.24 | 1037.22 | 1333.40 | 1572.94 | 1779.44 | 2360.00 | 1073.80 | 1379.42 | 1628.40 | 1844.34 | 2442.60 |
| 90 | 977.04 | 1244.90 | 1457.30 | 1635.48 | 2187.72 | 1106.84 | 1424.26 | 1679.14 | 1897.44 | 2520.48 | 1143.42 | 1470.28 | 1734.60 | 1962.34 | 2603.08 |
| 91 | 1053.74 | 1341.66 | 1570.58 | 1762.92 | 2357.64 | 1183.54 | 1521.02 | 1792.42 | 2024.88 | 2690.40 | 1220.12 | 1567.04 | 1847.88 | 2089.78 | 2773.00 |
| 92 | 1133.98 | 1444.32 | 1690.94 | 1897.44 | 2535.82 | 1263.78 | 1623.68 | 1912.78 | 2159.40 | 2868.58 | 1300.36 | 1669.70 | 1968.24 | 2224.30 | 2951.18 |
| 93 | 1220.12 | 1554.06 | 1820.74 | 2041.40 | 2730.52 | 1349.92 | 1733.42 | 2042.58 | 2303.36 | 3063.28 | 1386.50 | 1779.44 | 2098.04 | 2368.26 | 3145.88 |
| 94 | 1313.34 | 1673.24 | 1959.98 | 2198.34 | 2940.56 | 1443.14 | 1852.60 | 2181.82 | 2460.30 | 3273.32 | 1479.72 | 1898.62 | 2237.28 | 2525.20 | 3355.92 |
| 95 | 1417.18 | 1804.22 | 2114.56 | 2371.80 | 3170.66 | 1546.98 | 1983.58 | 2336.40 | 2633.76 | 3503.42 | 1583.56 | 2029.60 | 2391.86 | 2698.66 | 3586.02 |

15% discount available on policies covering two insured

An additional 5% discount is available to Association business (funded by reduced commissions)

See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
## Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 30 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 31 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 41.30 | 51.92 | 62.54 | 69.62 | 97.25 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 32 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 41.30 | 51.92 | 62.54 | 69.62 | 100.11 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 33 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 42.86 | 51.92 | 62.54 | 69.62 | 105.83 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 34 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 42.86 | 51.92 | 63.78 | 69.62 | 111.55 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 35 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 45.54 | 53.39 | 63.78 | 69.62 | 114.42 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 36 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 48.22 | 56.06 | 66.56 | 72.09 | 120.56 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 37 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 50.90 | 58.73 | 72.10 | 74.86 | 126.95 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 38 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 50.90 | 61.40 | 74.88 | 77.64 | 133.35 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 39 | 27.14 | 34.22 | 40.12 | 43.66 | 59.00 | 53.81 | 64.07 | 77.65 | 83.18 | 142.94 | 98.15 | 125.30 | 146.18 | 162.89 | 217.18 |
| 40 | 29.50 | 36.58 | 41.30 | 47.20 | 62.54 | 57.40 | 69.16 | 78.13 | 85.11 | 147.11 | 106.50 | 135.74 | 154.53 | 175.42 | 231.80 |
| 41 | 29.50 | 36.58 | 41.30 | 47.20 | 62.54 | 60.74 | 72.38 | 81.16 | 88.22 | 153.93 | 106.50 | 135.74 | 154.53 | 175.42 | 231.80 |
| 42 | 32.01 | 37.22 | 41.34 | 47.20 | 62.54 | 61.04 | 75.83 | 84.56 | 94.42 | 161.52 | 106.50 | 135.74 | 154.53 | 175.42 | 231.80 |
| 43 | 32.24 | 37.46 | 44.21 | 48.47 | 65.11 | 64.42 | 79.29 | 91.04 | 97.95 | 169.13 | 106.50 | 135.74 | 154.53 | 175.42 | 231.80 |
| 44 | 32.47 | 40.41 | 44.51 | 48.79 | 68.12 | 67.83 | 82.79 | 94.51 | 101.51 | 173.33 | 106.50 | 135.74 | 154.53 | 175.42 | 231.80 |
| 45 | 32.40 | 40.09 | 46.91 | 51.23 | 70.27 | 72.54 | 84.69 | 96.55 | 104.56 | 180.94 | 114.86 | 142.00 | 162.89 | 183.77 | 246.42 |
| 46 | 35.35 | 43.05 | 47.23 | 54.28 | 73.27 | 72.89 | 91.32 | 103.10 | 108.09 | 181.68 | 114.86 | 142.00 | 162.89 | 183.77 | 246.42 |
| 47 | 35.60 | 43.33 | 50.18 | 57.37 | 76.29 | 76.78 | 94.97 | 106.63 | 114.72 | 181.68 | 114.86 | 142.00 | 162.89 | 183.77 | 246.42 |
| 48 | 35.86 | 46.34 | 53.18 | 57.74 | 79.32 | 80.80 | 98.98 | 114.04 | 121.59 | 181.68 | 114.86 | 142.00 | 162.89 | 183.77 | 246.42 |
| 49 | 38.96 | 46.65 | 53.53 | 60.89 | 85.52 | 83.53 | 106.50 | 118.08 | 125.67 | 181.68 | 114.86 | 142.00 | 162.89 | 183.77 | 246.42 |
| 50 | 39.89 | 48.82 | 58.56 | 62.79 | 89.58 | 85.27 | 106.40 | 125.52 | 130.67 | 202.56 | 125.30 | 158.71 | 183.77 | 204.65 | 273.57 |
| 51 | 44.05 | 51.57 | 61.41 | 65.64 | 94.91 | 90.40 | 108.88 | 131.61 | 138.40 | 208.83 | 129.47 | 160.80 | 185.86 | 208.83 | 279.83 |
| 52 | 43.92 | 54.35 | 61.18 | 69.63 | 100.40 | 98.36 | 121.57 | 131.48 | 145.66 | 217.18 | 133.65 | 169.15 | 192.12 | 215.09 | 286.10 |
| 53 | 46.74 | 57.21 | 64.07 | 71.14 | 106.01 | 101.62 | 125.73 | 140.39 | 151.95 | 225.54 | 135.74 | 171.24 | 194.21 | 219.27 | 294.45 |
| 54 | 46.66 | 57.24 | 64.19 | 72.44 | 113.18 | 103.97 | 126.30 | 146.61 | 155.61 | 233.89 | 139.92 | 173.33 | 198.39 | 223.45 | 300.71 |
| 55 | 48.10 | 60.15 | 69.92 | 76.82 | 118.83 | 108.59 | 135.33 | 159.00 | 163.87 | 240.15 | 139.92 | 177.50 | 204.65 | 229.71 | 309.07 |
| 56 | 52.32 | 64.07 | 75.05 | 81.98 | 128.77 | 114.86 | 142.68 | 163.52 | 174.10 | 252.68 | 146.18 | 185.86 | 217.18 | 240.15 | 321.60 |
| 57 | 57.69 | 67.79 | 77.36 | 88.30 | 139.26 | 122.66 | 145.20 | 168.99 | 180.93 | 271.48 | 154.53 | 194.21 | 227.62 | 254.77 | 340.39 |
| 58 | 58.43 | 72.89 | 85.38 | 94.99 | 146.53 | 125.01 | 154.85 | 179.58 | 190.53 | 286.10 | 162.89 | 206.74 | 240.15 | 267.30 | 357.10 |
| 59 | 66.81 | 79.52 | 91.74 | 99.73 | 158.17 | 134.33 | 165.15 | 188.28 | 199.32 | 309.07 | 173.33 | 219.27 | 254.77 | 282.85 | 380.07 |
| 60 | 67.61 | 86.22 | 96.78 | 106.24 | 171.51 | 136.93 | 170.93 | 195.25 | 208.73 | 332.04 | 183.77 | 233.89 | 269.39 | 287.91 | 405.13 |
| 61 | 75.71 | 91.23 | 106.20 | 116.77 | 183.59 | 148.00 | 181.20 | 207.01 | 221.85 | 344.35 | 190.41 | 239.02 | 279.53 | 304.74 | 417.28 |
| 62 | 79.56 | 99.22 | 109.65 | 123.22 | 199.05 | 158.07 | 191.57 | 218.48 | 233.07 | 357.25 | 194.33 | 245.37 | 284.63 | 317.33 | 427.92 |
| 63 | 89.59 | 105.78 | 120.58 | 132.53 | 208.58 | 167.22 | 201.58 | 234.01 | 251.28 | 368.65 | 201.43 | 252.73 | 298.34 | 327.59 | 442.76 |
| 64 | 96.01 | 112.16 | 129.68 | 141.66 | 224.76 | 174.63 | 213.49 | 246.15 | 263.49 | 380.52 | 209.56 | 261.03 | 303.31 | 341.91 | 454.05 |
| 65 | 104.33 | 121.22 | 138.56 | 153.52 | 238.48 | 180.02 | 228.14 | 261.87 | 280.75 | 395.68 | 213.88 | 270.92 | 315.48 | 352.91 | 472.33 |
| 66 | 114.65 | 132.65 | 154.05 | 168.74 | 260.46 | 189.91 | 238.25 | 277.96 | 303.07 | 416.08 | 222.72 | 279.69 | 329.76 | 369.47 | 490.32 |
| 67 | 125.23 | 148.55 | 169.58 | 183.75 | 284.05 | 193.79 | 245.58 | 289.01 | 323.63 | 432.68 | 227.20 | 289.01 | 339.13 | 379.22 | 506.19 |
| 68 | 136.78 | 165.62 | 184.53 | 202.78 | 305.18 | 203.45 | 258.35 | 297.11 | 339.09 | 450.50 | 235.75 | 300.34 | 347.16 | 393.99 | 523.17 |
| 69 | 150.92 | 180.46 | 205.08 | 221.31 | 324.24 | 215.12 | 269.68 | 318.00 | 355.41 | 475.44 | 247.85 | 311.77 | 366.32 | 409.97 | 545.59 |
| 70 | 162.32 | 201.39 | 226.20 | 247.94 | 350.19 | 228.45 | 287.06 | 336.66 | 380.24 | 504.99 | 261.51 | 329.14 | 384.75 | 434.35 | 578.63 |
| 71 | 175.45 | 220.40 | 253.75 | 281.01 | 379.90 | 243.60 | 311.75 | 363.95 | 411.80 | 543.75 | 276.95 | 352.35 | 411.80 | 464.00 | 617.70 |
| 72 | 190.40 | 239.40 | 275.80 | 308.00 | 414.40 | 264.60 | 336.00 | 393.40 | 443.80 | 589.40 | 296.80 | 378.00 | 441.00 | 497.00 | 662.20 |
| 73 | 206.55 | 260.55 | 298.35 | 332.10 | 449.55 | 284.85 | 364.50 | 421.20 | 476.55 | 637.20 | 315.90 | 406.35 | 471.15 | 529.20 | 707.40 |
| 74 | 226.20 | 283.40 | 327.60 | 362.70 | 490.10 | 308.10 | 392.60 | 458.90 | 514.80 | 687.70 | 340.60 | 434.20 | 508.30 | 570.70 | 760.50 |
| 75 | 246.25 | 307.50 | 356.25 | 397.50 | 533.75 | 330.00 | 420.00 | 492.50 | 557.50 | 738.75 | 363.75 | 461.25 | 540.00 | 611.25 | 810.00 |
| 76 | 267.60 | 337.20 | 391.20 | 436.80 | 588.00 | 354.00 | 453.60 | 532.80 | 603.60 | 800.40 | 385.20 | 493.20 | 579.60 | 655.20 | 868.80 |
| 77 | 298.54 | 377.60 | 440.14 | 492.06 | 659.62 | 389.40 | 499.14 | 591.18 | 669.06 | 883.82 | 420.08 | 540.44 | 636.02 | 720.98 | 953.44 |
| 78 | 336.30 | 427.16 | 497.96 | 558.14 | 748.12 | 431.88 | 558.14 | 658.44 | 748.12 | 990.02 | 462.56 | 597.08 | 704.46 | 800.04 | 1058.46 |
| 79 | 376.42 | 477.90 | 559.32 | 626.58 | 838.98 | 477.90 | 617.14 | 730.42 | 829.54 | 1096.22 | 507.40 | 654.90 | 776.44 | 881.46 | 1163.48 |
| 80 | 414.18 | 526.28 | 617.14 | 691.48 | 925.12 | 520.38 | 670.24 | 796.50 | 902.70 | 1194.16 | 548.70 | 709.18 | 841.34 | 954.62 | 1261.42 |
| 81 | 449.58 | 572.30 | 671.42 | 752.84 | 1006.54 | 558.14 | 722.16 | 856.68 | 972.32 | 1283.84 | 588.82 | 761.10 | 903.88 | 1024.24 | 1353.46 |
| 82 | 483.80 | 617.14 | 723.34 | 811.84 | 1084.42 | 595.90 | 770.54 | 913.32 | 1036.04 | 1368.80 | 626.58 | 810.66 | 959.34 | 1089.14 | 1439.60 |
| 83 | 519.20 | 660.80 | 775.26 | 869.66 | 1162.30 | 633.66 | 816.56 | 968.78 | 1098.58 | 1451.40 | 663.16 | 856.68 | 1015.98 | 1152.86 | 1524.56 |
| 84 | 556.96 | 710.36 | 830.72 | 932.20 | 1247.26 | 671.42 | 868.48 | 1025.42 | 1164.66 | 1539.90 | 703.28 | 909.78 | 1074.98 | 1218.94 | 1613.06 |
| 85 | 599.44 | 763.46 | 894.44 | 1004.18 | 1341.66 | 715.08 | 921.58 | 1091.50 | 1237.82 | 1637.84 | 749.30 | 966.42 | 1141.06 | 1294.46 | 1713.36 |
| 86 | 646.64 | 822.46 | 964.06 | 1082.06 | 1445.50 | 762.28 | 980.58 | 1161.12 | 1315.70 | 1741.68 | 796.50 | 1025.42 | 1210.68 | 1372.34 | 1817.20 |
| 87 | 696.20 | 886.18 | 1038.40 | 1165.84 | 1556.42 | 811.84 | 1044.30 | 1235.46 | 1399.48 | 1852.60 | 846.06 | 1089.14 | 1285.02 | 1456.12 | 1928.12 |
| 88 | 749.30 | 952.26 | 1117.46 | 1254.34 | 1675.60 | 864.94 | 1110.38 | 1314.52 | 1487.98 | 1971.78 | 899.16 | 1155.22 | 1364.08 | 1544.62 | 2047.30 |
| 89 | 805.94 | 1026.60 | 1203.60 | 1349.92 | 1805.40 | 921.58 | 1184.72 | 1400.66 | 1583.56 | 2101.58 | 955.80 | 1229.56 | 1450.22 | 1640.20 | 2177.10 |
| 90 | 869.66 | 1106.84 | 1298.00 | 1454.94 | 1945.82 | 985.30 | 1264.96 | 1495.06 | 1688.58 | 2242.00 | 1019.52 | 1309.80 | 1544.62 | 1745.22 | 2317.52 |
| 91 | 938.10 | 1194.16 | 1398.30 | 1569.40 | 2098.04 | 1053.74 | 1352.28 | 1595.36 | 1803.04 | 2394.22 | 1087.96 | 1397.12 | 1644.92 | 1859.68 | 2469.74 |
| 92 | 1010.08 | 1285.02 | 1504.50 | 1688.58 | 2257.34 | 1125.72 | 1443.14 | 1701.56 | 1922.22 | 2553.52 | 1159.94 | 1487.98 | 1751.12 | 1978.86 | 2629.04 |
| 93 | 1086.78 | 1382.96 | 1620.14 | 1817.20 | 2429.62 | 1202.42 | 1541.08 | 1817.20 | 2050.84 | 2725.80 | 1236.64 | 1585.92 | 1866.76 | 2107.48 | 2801.32 |
| 94 | 1169.38 | 1490.34 | 1744.04 | 1957.62 | 2617.24 | 1285.02 | 1648.46 | 1941.10 | 2191.26 | 2913.42 | 1319.24 | 1693.30 | 1990.66 | 2247.90 | 2988.94 |
| 95 | 1261.42 | 1605.98 | 1880.92 | 2111.02 | 2821.38 | 1377.06 | 1764.10 | 2077.98 | 2344.66 | 3117.56 | 1411.28 | 1808.94 | 2127.54 | 2401.30 | 3193.08 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 30 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 31 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 38.94 | 47.20 | 55.46 | 62.54 | 87.40 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 32 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 38.94 | 47.20 | 55.46 | 62.54 | 89.98 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 33 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 40.41 | 47.20 | 55.46 | 62.54 | 95.12 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 34 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 40.41 | 47.20 | 56.56 | 62.54 | 100.26 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 35 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 42.94 | 48.53 | 56.56 | 62.54 | 102.83 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 36 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 45.46 | 50.96 | 59.02 | 64.76 | 108.35 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 37 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 47.99 | 53.39 | 63.94 | 67.25 | 114.10 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 38 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 47.99 | 55.81 | 66.40 | 69.74 | 119.85 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 39 | 25.96 | 30.68 | 35.40 | 40.12 | 54.28 | 50.73 | 58.24 | 68.86 | 74.72 | 128.47 | 91.88 | 114.86 | 131.56 | 148.27 | 200.48 |
| 40 | 25.96 | 34.22 | 37.76 | 41.30 | 56.64 | 51.36 | 63.40 | 71.03 | 76.88 | 134.70 | 96.06 | 123.21 | 139.92 | 156.62 | 210.92 |
| 41 | 25.96 | 34.22 | 37.76 | 41.30 | 56.64 | 54.35 | 66.35 | 73.78 | 79.68 | 140.95 | 96.06 | 123.21 | 139.92 | 156.62 | 210.92 |
| 42 | 28.17 | 34.82 | 37.79 | 41.30 | 56.64 | 54.61 | 69.51 | 76.87 | 85.28 | 147.89 | 96.06 | 123.21 | 139.92 | 156.62 | 210.92 |
| 43 | 28.37 | 35.05 | 40.42 | 42.41 | 58.97 | 57.64 | 72.69 | 82.76 | 88.48 | 154.87 | 96.06 | 123.21 | 139.92 | 156.62 | 210.92 |
| 44 | 28.58 | 37.80 | 40.69 | 42.69 | 61.70 | 60.69 | 75.89 | 85.92 | 91.69 | 158.71 | 96.06 | 123.21 | 139.92 | 156.62 | 210.92 |
| 45 | 29.90 | 36.45 | 43.11 | 47.57 | 65.25 | 67.10 | 74.72 | 88.22 | 98.12 | 168.46 | 102.33 | 129.47 | 148.27 | 169.15 | 225.54 |
| 46 | 32.63 | 39.13 | 43.40 | 50.40 | 68.04 | 67.42 | 80.58 | 94.21 | 101.44 | 169.15 | 102.33 | 129.47 | 148.27 | 169.15 | 225.54 |
| 47 | 32.86 | 39.39 | 46.11 | 53.27 | 70.84 | 71.02 | 83.80 | 97.44 | 107.66 | 169.15 | 102.33 | 129.47 | 148.27 | 169.15 | 225.54 |
| 48 | 33.10 | 42.13 | 48.86 | 53.62 | 73.66 | 74.74 | 87.34 | 104.21 | 114.11 | 169.15 | 102.33 | 129.47 | 148.27 | 169.15 | 225.54 |
| 49 | 35.96 | 42.41 | 49.19 | 56.54 | 79.41 | 77.27 | 93.97 | 107.90 | 117.94 | 169.15 | 102.33 | 129.47 | 148.27 | 169.15 | 225.54 |
| 50 | 38.52 | 44.75 | 54.38 | 57.33 | 81.05 | 81.40 | 96.90 | 117.79 | 119.78 | 185.86 | 119.03 | 142.00 | 167.06 | 185.86 | 248.51 |
| 51 | 41.21 | 47.39 | 57.12 | 61.45 | 86.15 | 86.47 | 99.49 | 121.79 | 125.48 | 192.12 | 121.12 | 146.18 | 171.24 | 190.03 | 254.77 |
| 52 | 39.81 | 47.55 | 55.74 | 62.67 | 91.41 | 88.32 | 107.84 | 120.05 | 129.06 | 198.39 | 121.12 | 148.27 | 175.42 | 192.12 | 261.04 |
| 53 | 42.49 | 50.24 | 58.50 | 64.30 | 96.79 | 91.46 | 111.76 | 128.52 | 136.94 | 202.56 | 123.21 | 152.45 | 177.50 | 198.39 | 267.30 |
| 54 | 42.54 | 53.15 | 58.73 | 65.61 | 103.75 | 91.98 | 118.41 | 134.56 | 142.48 | 210.92 | 127.39 | 158.71 | 181.68 | 204.65 | 275.65 |
| 55 | 45.27 | 55.95 | 62.93 | 69.84 | 107.59 | 102.33 | 125.08 | 140.65 | 150.53 | 215.09 | 129.47 | 164.97 | 187.95 | 210.92 | 279.83 |
| 56 | 49.41 | 57.11 | 66.56 | 74.91 | 118.86 | 106.50 | 128.41 | 145.57 | 156.88 | 231.80 | 135.74 | 169.15 | 194.21 | 219.27 | 294.45 |
| 57 | 50.48 | 63.56 | 71.83 | 79.89 | 126.15 | 108.35 | 135.26 | 157.20 | 164.15 | 246.42 | 139.92 | 179.59 | 206.74 | 229.71 | 311.16 |
| 58 | 54.25 | 64.63 | 76.98 | 86.48 | 135.13 | 115.08 | 135.73 | 162.20 | 173.88 | 263.12 | 150.36 | 185.86 | 219.27 | 244.33 | 327.86 |
| 59 | 59.55 | 72.54 | 82.01 | 91.42 | 145.13 | 122.48 | 149.79 | 169.45 | 179.56 | 281.92 | 156.62 | 200.48 | 231.80 | 257.89 | 346.66 |
| 60 | 61.98 | 77.74 | 88.49 | 96.58 | 156.81 | 127.29 | 154.21 | 178.67 | 189.27 | 304.89 | 164.97 | 210.92 | 246.42 | 261.92 | 367.54 |
| 61 | 67.14 | 82.81 | 96.29 | 105.65 | 167.20 | 132.82 | 164.56 | 187.03 | 202.78 | 313.97 | 170.15 | 216.74 | 253.20 | 275.43 | 378.79 |
| 62 | 73.77 | 90.59 | 99.93 | 112.02 | 182.32 | 142.84 | 174.99 | 198.45 | 212.36 | 325.85 | 180.59 | 225.74 | 261.07 | 286.37 | 390.62 |
| 63 | 82.00 | 95.77 | 109.23 | 119.84 | 190.52 | 152.02 | 183.42 | 212.41 | 227.19 | 336.35 | 182.42 | 229.93 | 269.84 | 297.47 | 404.75 |
| 64 | 87.01 | 103.53 | 119.59 | 127.64 | 204.78 | 159.93 | 193.76 | 228.18 | 239.85 | 347.43 | 189.34 | 238.97 | 277.58 | 310.66 | 413.61 |
| 65 | 96.66 | 111.24 | 125.84 | 139.44 | 218.88 | 165.76 | 208.54 | 237.27 | 257.21 | 361.82 | 196.06 | 247.75 | 286.96 | 320.83 | 431.33 |
| 66 | 102.42 | 122.56 | 139.66 | 153.15 | 236.05 | 170.92 | 217.54 | 253.79 | 274.77 | 378.10 | 202.00 | 258.97 | 298.68 | 334.94 | 445.43 |
| 67 | 114.27 | 135.18 | 153.50 | 167.96 | 257.78 | 178.75 | 225.53 | 263.95 | 293.60 | 392.59 | 208.82 | 262.28 | 305.72 | 345.81 | 459.41 |
| 68 | 124.21 | 150.42 | 168.30 | 184.08 | 277.73 | 184.08 | 234.13 | 272.89 | 310.02 | 411.75 | 213.14 | 271.27 | 318.10 | 360.08 | 476.34 |
| 69 | 135.36 | 163.92 | 187.37 | 202.62 | 294.62 | 193.29 | 244.74 | 288.38 | 324.24 | 431.79 | 222.91 | 283.71 | 333.59 | 374.12 | 497.27 |
| 70 | 145.79 | 183.36 | 205.77 | 226.44 | 318.62 | 205.90 | 263.01 | 306.60 | 347.18 | 461.40 | 234.46 | 300.59 | 348.68 | 396.78 | 526.03 |
| 71 | 159.50 | 200.10 | 232.00 | 255.20 | 346.55 | 221.85 | 282.75 | 332.05 | 372.65 | 495.90 | 252.30 | 321.90 | 375.55 | 421.95 | 562.60 |
| 72 | 172.20 | 217.00 | 250.60 | 278.60 | 375.20 | 238.00 | 306.60 | 357.00 | 401.80 | 534.80 | 268.80 | 343.00 | 401.80 | 450.80 | 600.60 |
| 73 | 190.35 | 236.25 | 272.70 | 305.10 | 409.05 | 261.90 | 329.40 | 387.45 | 436.05 | 577.80 | 290.25 | 368.55 | 430.65 | 486.00 | 645.30 |
| 74 | 205.40 | 257.40 | 296.40 | 330.20 | 445.90 | 279.50 | 356.20 | 414.70 | 469.30 | 625.30 | 308.10 | 395.20 | 458.90 | 518.70 | 691.60 |
| 75 | 222.50 | 280.00 | 325.00 | 361.25 | 486.25 | 300.00 | 383.75 | 448.75 | 506.25 | 673.75 | 328.75 | 420.00 | 492.50 | 555.00 | 737.50 |
| 76 | 242.40 | 306.00 | 355.20 | 397.20 | 535.20 | 321.60 | 411.60 | 484.80 | 547.20 | 728.40 | 349.20 | 448.80 | 526.80 | 595.20 | 793.20 |
| 77 | 272.58 | 344.56 | 401.20 | 448.40 | 599.44 | 355.18 | 456.66 | 538.08 | 608.88 | 804.76 | 383.50 | 492.06 | 580.56 | 656.08 | 867.30 |
| 78 | 306.80 | 388.22 | 454.30 | 508.58 | 679.68 | 395.30 | 507.40 | 600.62 | 680.86 | 899.16 | 421.26 | 542.80 | 643.10 | 728.06 | 962.88 |
| 79 | 342.20 | 435.42 | 508.58 | 569.94 | 763.46 | 434.24 | 561.68 | 664.34 | 754.02 | 997.10 | 461.38 | 595.90 | 704.46 | 801.22 | 1059.64 |
| 80 | 376.42 | 479.08 | 561.68 | 630.12 | 842.52 | 472.00 | 610.06 | 725.70 | 823.64 | 1087.96 | 497.96 | 645.46 | 765.82 | 870.84 | 1149.32 |
| 81 | 409.46 | 520.38 | 610.06 | 685.58 | 916.86 | 509.76 | 657.26 | 778.80 | 885.00 | 1170.56 | 535.72 | 691.48 | 820.10 | 932.20 | 1231.92 |
| 82 | 440.14 | 560.50 | 658.44 | 738.68 | 986.48 | 541.62 | 699.74 | 830.72 | 942.82 | 1244.90 | 568.76 | 736.32 | 874.38 | 992.38 | 1309.80 |
| 83 | 472.00 | 600.62 | 704.46 | 790.60 | 1058.46 | 575.84 | 742.22 | 880.28 | 998.28 | 1320.42 | 602.98 | 779.98 | 923.94 | 1049.02 | 1386.50 |
| 84 | 507.40 | 645.46 | 756.38 | 848.42 | 1133.98 | 612.42 | 789.42 | 934.56 | 1058.46 | 1400.66 | 640.74 | 826.00 | 979.40 | 1109.20 | 1467.92 |
| 85 | 546.34 | 696.20 | 814.20 | 913.32 | 1221.30 | 652.54 | 840.16 | 993.56 | 1125.72 | 1490.34 | 683.22 | 879.10 | 1038.40 | 1176.46 | 1558.78 |
| 86 | 587.64 | 749.30 | 877.92 | 984.12 | 1315.70 | 693.84 | 893.26 | 1057.28 | 1196.52 | 1584.74 | 724.52 | 932.20 | 1102.12 | 1247.26 | 1653.18 |
| 87 | 633.66 | 805.94 | 945.18 | 1060.82 | 1416.00 | 739.86 | 949.90 | 1124.54 | 1273.22 | 1685.04 | 770.54 | 988.84 | 1169.38 | 1323.96 | 1753.48 |
| 88 | 682.04 | 868.48 | 1017.16 | 1141.06 | 1525.74 | 788.24 | 1012.44 | 1196.52 | 1353.46 | 1794.78 | 818.92 | 1051.38 | 1241.36 | 1404.20 | 1863.22 |
| 89 | 733.96 | 934.56 | 1093.86 | 1228.38 | 1643.74 | 840.16 | 1078.52 | 1273.22 | 1440.78 | 1912.78 | 870.84 | 1117.46 | 1318.06 | 1491.52 | 1981.22 |
| 90 | 791.78 | 1007.72 | 1181.18 | 1323.96 | 1770.00 | 897.98 | 1151.68 | 1360.54 | 1536.36 | 2039.04 | 928.66 | 1190.62 | 1405.38 | 1587.10 | 2107.48 |
| 91 | 853.14 | 1086.78 | 1272.04 | 1427.80 | 1909.24 | 959.34 | 1230.74 | 1451.40 | 1640.20 | 2178.28 | 990.02 | 1269.68 | 1496.24 | 1690.94 | 2246.72 |
| 92 | 918.04 | 1169.38 | 1369.98 | 1536.36 | 2054.38 | 1024.24 | 1313.34 | 1549.34 | 1748.76 | 2323.42 | 1054.92 | 1352.28 | 1594.18 | 1799.50 | 2391.86 |
| 93 | 988.84 | 1259.06 | 1475.00 | 1653.18 | 2210.14 | 1095.04 | 1403.02 | 1654.36 | 1865.58 | 2479.18 | 1125.72 | 1441.96 | 1699.20 | 1916.32 | 2547.62 |
| 94 | 1064.36 | 1354.64 | 1587.10 | 1780.62 | 2380.06 | 1170.56 | 1498.60 | 1766.46 | 1993.02 | 2649.10 | 1201.24 | 1537.54 | 1811.30 | 2043.76 | 2717.54 |
| 95 | 1146.96 | 1460.84 | 1712.18 | 1921.04 | 2567.68 | 1253.16 | 1604.80 | 1891.54 | 2133.44 | 2836.72 | 1283.84 | 1643.74 | 1936.38 | 2184.18 | 2905.16 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C1

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have not previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
## Home and Community Care at 80%

| Age | Base with Shared Cost | | | | | 5.0% Simple Inflation with Shared Cost | | | | | 5.0% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 30 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 31 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 35.40 | 43.66 | 51.92 | 57.82 | 80.02 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 32 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 35.40 | 43.66 | 51.92 | 57.82 | 82.37 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 33 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 36.74 | 43.66 | 51.92 | 57.82 | 87.08 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 34 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 36.74 | 43.66 | 52.95 | 57.82 | 91.79 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 35 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 39.03 | 44.89 | 52.95 | 57.82 | 94.14 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 36 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 41.33 | 47.14 | 55.25 | 59.87 | 99.20 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 37 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 43.63 | 49.38 | 59.86 | 62.17 | 104.46 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 38 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 43.63 | 51.63 | 62.16 | 64.48 | 109.72 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 39 | 23.60 | 28.32 | 34.22 | 36.58 | 49.56 | 46.12 | 53.87 | 64.46 | 69.08 | 117.61 | 85.62 | 104.41 | 125.30 | 135.74 | 183.77 |
| 40 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 48.34 | 57.63 | 66.77 | 71.39 | 124.07 | 89.80 | 114.86 | 131.56 | 144.09 | 194.21 |
| 41 | 24.78 | 30.68 | 35.40 | 38.94 | 53.10 | 51.15 | 60.32 | 69.35 | 73.99 | 129.82 | 89.80 | 114.86 | 131.56 | 144.09 | 194.21 |
| 42 | 26.89 | 31.22 | 35.43 | 38.94 | 53.10 | 51.40 | 63.19 | 72.26 | 79.19 | 136.22 | 89.80 | 114.86 | 131.56 | 144.09 | 194.21 |
| 43 | 27.08 | 31.42 | 37.90 | 39.99 | 55.29 | 54.25 | 66.08 | 77.80 | 82.16 | 142.64 | 89.80 | 114.86 | 131.56 | 144.09 | 194.21 |
| 44 | 27.28 | 33.89 | 38.15 | 40.25 | 57.84 | 57.12 | 68.99 | 80.76 | 85.14 | 146.18 | 89.80 | 114.86 | 131.56 | 144.09 | 194.21 |
| 45 | 27.41 | 35.23 | 40.57 | 41.47 | 58.98 | 59.85 | 73.06 | 83.23 | 86.86 | 151.82 | 93.97 | 123.21 | 137.83 | 154.53 | 206.74 |
| 46 | 29.91 | 37.83 | 40.84 | 43.94 | 61.50 | 60.14 | 78.79 | 88.88 | 89.80 | 152.45 | 93.97 | 123.21 | 137.83 | 154.53 | 206.74 |
| 47 | 30.12 | 38.08 | 43.40 | 46.44 | 64.03 | 63.34 | 81.94 | 91.92 | 95.31 | 152.45 | 93.97 | 123.21 | 137.83 | 154.53 | 206.74 |
| 48 | 30.34 | 40.73 | 45.99 | 46.74 | 66.58 | 66.66 | 85.39 | 98.31 | 101.01 | 152.45 | 93.97 | 123.21 | 137.83 | 154.53 | 206.74 |
| 49 | 32.96 | 41.00 | 46.30 | 49.29 | 71.78 | 68.91 | 91.88 | 101.79 | 104.40 | 152.45 | 93.97 | 123.21 | 137.83 | 154.53 | 206.74 |
| 50 | 33.01 | 42.04 | 47.41 | 54.60 | 75.36 | 71.71 | 91.20 | 104.27 | 112.52 | 171.24 | 102.33 | 133.65 | 152.45 | 173.33 | 229.71 |
| 51 | 35.53 | 44.60 | 51.41 | 57.26 | 78.85 | 74.68 | 93.86 | 111.97 | 118.10 | 175.42 | 106.50 | 137.83 | 158.71 | 177.50 | 233.89 |
| 52 | 35.69 | 44.84 | 50.30 | 58.49 | 83.92 | 80.29 | 100.00 | 110.52 | 119.84 | 181.68 | 108.59 | 139.92 | 160.80 | 181.68 | 240.15 |
| 53 | 39.66 | 47.45 | 55.71 | 58.83 | 89.11 | 85.36 | 105.77 | 122.59 | 125.69 | 187.95 | 116.94 | 142.00 | 169.15 | 183.77 | 244.33 |
| 54 | 39.80 | 47.70 | 55.99 | 61.51 | 92.75 | 87.98 | 106.57 | 126.53 | 131.23 | 192.12 | 119.03 | 146.18 | 171.24 | 190.03 | 250.59 |
| 55 | 41.02 | 50.36 | 57.33 | 64.25 | 99.56 | 91.88 | 114.83 | 128.42 | 137.19 | 200.48 | 119.03 | 148.27 | 171.24 | 194.21 | 258.95 |
| 56 | 45.05 | 54.32 | 62.31 | 67.84 | 108.96 | 96.06 | 122.29 | 135.60 | 145.40 | 210.92 | 125.30 | 156.62 | 181.68 | 198.39 | 271.48 |
| 57 | 47.60 | 57.91 | 64.92 | 74.29 | 117.96 | 102.21 | 125.31 | 141.48 | 152.95 | 227.62 | 129.47 | 162.89 | 190.03 | 215.09 | 288.18 |
| 58 | 48.69 | 60.51 | 71.38 | 79.39 | 123.74 | 105.16 | 126.17 | 152.55 | 160.93 | 244.33 | 135.74 | 175.42 | 202.56 | 225.54 | 300.71 |
| 59 | 53.74 | 65.57 | 75.06 | 84.50 | 135.34 | 110.62 | 136.35 | 156.27 | 168.79 | 263.12 | 142.00 | 183.77 | 210.92 | 239.17 | 323.69 |
| 60 | 56.35 | 72.09 | 80.19 | 89.68 | 143.74 | 115.72 | 143.06 | 162.10 | 175.12 | 277.74 | 150.36 | 196.30 | 225.54 | 241.93 | 340.39 |
| 61 | 61.42 | 77.19 | 89.21 | 97.31 | 155.72 | 123.33 | 155.31 | 174.32 | 185.45 | 289.66 | 155.97 | 202.56 | 234.97 | 251.99 | 352.46 |
| 62 | 66.54 | 83.40 | 91.61 | 103.62 | 167.27 | 129.51 | 162.10 | 183.89 | 198.55 | 300.33 | 160.96 | 206.11 | 239.48 | 267.02 | 363.14 |
| 63 | 75.92 | 90.05 | 102.14 | 111.38 | 175.73 | 140.62 | 172.52 | 196.21 | 209.98 | 311.64 | 169.12 | 218.53 | 248.93 | 276.76 | 374.35 |
| 64 | 79.51 | 94.90 | 110.94 | 119.22 | 189.79 | 145.22 | 179.40 | 212.01 | 222.96 | 321.69 | 172.80 | 220.59 | 259.19 | 288.60 | 386.03 |
| 65 | 87.45 | 102.68 | 118.77 | 128.17 | 202.55 | 151.50 | 192.50 | 223.21 | 237.04 | 336.87 | 178.24 | 228.14 | 269.14 | 297.65 | 399.25 |
| 66 | 94.78 | 112.46 | 129.58 | 141.80 | 218.14 | 157.11 | 202.00 | 234.80 | 254.78 | 350.48 | 184.73 | 236.53 | 276.24 | 310.77 | 414.35 |
| 67 | 104.88 | 126.27 | 141.80 | 156.47 | 239.72 | 163.72 | 210.49 | 242.24 | 275.25 | 365.86 | 190.45 | 247.25 | 284.00 | 322.42 | 427.67 |
| 68 | 114.77 | 139.79 | 156.49 | 171.14 | 258.35 | 169.54 | 217.99 | 255.12 | 287.42 | 382.69 | 195.38 | 255.12 | 295.49 | 334.25 | 445.66 |
| 69 | 122.92 | 153.39 | 172.62 | 188.25 | 274.35 | 176.15 | 230.71 | 266.56 | 302.41 | 400.62 | 204.21 | 265.00 | 307.09 | 346.06 | 462.97 |
| 70 | 135.26 | 171.34 | 191.17 | 209.25 | 296.08 | 189.37 | 243.48 | 285.56 | 320.13 | 428.34 | 216.42 | 279.55 | 326.14 | 366.72 | 488.46 |
| 71 | 146.45 | 185.60 | 213.15 | 236.56 | 320.45 | 205.90 | 262.45 | 307.40 | 346.55 | 461.10 | 230.55 | 298.70 | 346.55 | 392.95 | 522.00 |
| 72 | 159.60 | 203.00 | 232.40 | 260.40 | 350.00 | 221.20 | 285.60 | 333.20 | 376.60 | 498.40 | 247.80 | 322.00 | 372.40 | 422.80 | 561.40 |
| 73 | 172.80 | 221.40 | 253.80 | 282.15 | 382.05 | 236.25 | 310.50 | 359.10 | 403.65 | 540.00 | 264.60 | 344.25 | 400.95 | 450.90 | 602.10 |
| 74 | 188.50 | 240.50 | 276.90 | 309.40 | 414.70 | 257.40 | 334.10 | 387.40 | 438.10 | 581.10 | 283.40 | 369.20 | 429.00 | 484.90 | 643.50 |
| 75 | 206.25 | 262.50 | 302.50 | 337.50 | 453.75 | 276.25 | 358.75 | 417.50 | 473.75 | 628.75 | 303.75 | 395.00 | 458.75 | 518.75 | 688.75 |
| 76 | 224.40 | 288.00 | 331.20 | 370.80 | 498.00 | 297.60 | 388.80 | 451.20 | 511.20 | 679.20 | 321.60 | 421.20 | 492.00 | 555.60 | 738.00 |
| 77 | 248.98 | 322.14 | 372.88 | 416.54 | 559.32 | 325.68 | 427.16 | 501.50 | 567.58 | 751.66 | 350.46 | 461.38 | 539.26 | 611.24 | 809.48 |
| 78 | 282.02 | 364.62 | 423.62 | 474.36 | 634.84 | 362.26 | 477.90 | 560.50 | 634.84 | 840.16 | 388.22 | 509.76 | 599.44 | 679.68 | 897.98 |
| 79 | 313.88 | 407.10 | 474.36 | 531.00 | 710.36 | 398.84 | 525.10 | 619.50 | 703.28 | 928.66 | 422.44 | 558.14 | 658.44 | 746.94 | 986.48 |
| 80 | 345.74 | 449.58 | 522.74 | 585.28 | 783.52 | 434.24 | 573.48 | 674.96 | 765.82 | 1012.44 | 460.20 | 606.52 | 713.90 | 809.48 | 1070.26 |
| 81 | 375.24 | 488.52 | 568.76 | 637.20 | 851.96 | 467.28 | 617.14 | 726.88 | 823.64 | 1087.96 | 490.88 | 649.00 | 764.64 | 868.48 | 1146.96 |
| 82 | 404.74 | 526.28 | 611.24 | 686.76 | 918.04 | 497.96 | 657.26 | 771.72 | 877.92 | 1159.94 | 523.92 | 692.66 | 813.02 | 922.76 | 1220.12 |
| 83 | 433.06 | 562.86 | 657.26 | 736.32 | 984.12 | 527.46 | 696.20 | 821.28 | 931.02 | 1230.74 | 554.60 | 731.60 | 862.58 | 977.04 | 1292.10 |
| 84 | 466.10 | 605.34 | 703.28 | 790.60 | 1054.92 | 561.68 | 739.86 | 869.66 | 986.48 | 1302.72 | 590.00 | 776.44 | 910.96 | 1034.86 | 1367.62 |
| 85 | 501.50 | 651.36 | 757.56 | 850.78 | 1137.52 | 599.44 | 788.24 | 925.12 | 1049.02 | 1388.86 | 626.58 | 823.64 | 967.60 | 1097.40 | 1452.58 |
| 86 | 541.62 | 702.10 | 816.56 | 916.86 | 1224.84 | 639.56 | 838.98 | 984.12 | 1115.10 | 1476.18 | 666.70 | 874.38 | 1026.60 | 1163.48 | 1539.90 |
| 87 | 581.74 | 754.02 | 879.10 | 986.48 | 1319.24 | 679.68 | 890.90 | 1046.66 | 1184.72 | 1570.58 | 706.82 | 926.30 | 1089.14 | 1233.10 | 1634.30 |
| 88 | 625.40 | 813.02 | 946.36 | 1062.00 | 1418.36 | 723.34 | 949.90 | 1113.92 | 1260.24 | 1669.70 | 750.48 | 985.30 | 1156.40 | 1308.62 | 1733.42 |
| 89 | 673.78 | 874.38 | 1019.52 | 1143.42 | 1528.10 | 771.72 | 1011.26 | 1187.08 | 1341.66 | 1779.44 | 798.86 | 1046.66 | 1229.56 | 1390.04 | 1843.16 |
| 90 | 726.88 | 944.00 | 1099.76 | 1231.92 | 1648.46 | 824.82 | 1080.88 | 1267.32 | 1430.16 | 1899.80 | 851.96 | 1116.28 | 1309.80 | 1478.54 | 1963.52 |
| 91 | 783.52 | 1017.16 | 1183.54 | 1327.50 | 1777.08 | 881.46 | 1154.04 | 1351.10 | 1525.74 | 2028.42 | 908.60 | 1189.44 | 1393.58 | 1574.12 | 2092.14 |
| 92 | 842.52 | 1093.86 | 1274.40 | 1430.16 | 1911.60 | 940.46 | 1230.74 | 1441.96 | 1628.40 | 2162.94 | 967.60 | 1266.14 | 1484.44 | 1676.78 | 2226.66 |
| 93 | 908.60 | 1178.82 | 1372.34 | 1539.90 | 2057.92 | 1006.54 | 1315.70 | 1539.90 | 1738.14 | 2309.26 | 1033.68 | 1351.10 | 1582.38 | 1786.52 | 2372.98 |
| 94 | 977.04 | 1269.68 | 1477.36 | 1657.90 | 2217.22 | 1074.98 | 1406.56 | 1644.92 | 1856.14 | 2468.56 | 1102.12 | 1441.96 | 1687.40 | 1904.52 | 2532.28 |
| 95 | 1053.74 | 1367.62 | 1593.00 | 1787.70 | 2389.50 | 1151.68 | 1504.50 | 1760.56 | 1985.94 | 2640.84 | 1178.82 | 1539.90 | 1803.04 | 2034.32 | 2704.56 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 30 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 31 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 32 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 33 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 34 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 35 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 36 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 37 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 38 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 39 | 36.58 | 44.84 | 51.92 | 60.18 | 77.88 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 40 | 37.76 | 48.38 | 55.46 | 62.54 | 83.78 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 |
| 41 | 37.76 | 48.38 | 55.46 | 62.54 | 83.78 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 |
| 42 | 37.76 | 48.38 | 55.46 | 62.54 | 83.78 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 |
| 43 | 37.76 | 48.38 | 55.46 | 62.54 | 83.78 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 |
| 44 | 37.76 | 48.38 | 55.46 | 62.54 | 83.78 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 |
| 45 | 41.30 | 49.56 | 59.00 | 67.26 | 87.32 | 54.28 | 64.90 | 75.52 | 86.14 | 113.28 |
| 46 | 41.30 | 49.56 | 59.00 | 67.26 | 87.32 | 54.28 | 64.90 | 75.52 | 86.14 | 113.28 |
| 47 | 41.30 | 49.56 | 59.00 | 67.26 | 87.32 | 54.28 | 64.90 | 75.52 | 86.14 | 113.28 |
| 48 | 41.30 | 49.56 | 59.00 | 67.26 | 87.32 | 54.28 | 64.90 | 75.52 | 86.14 | 113.28 |
| 49 | 41.30 | 49.56 | 59.00 | 67.26 | 87.32 | 54.28 | 64.90 | 75.52 | 86.14 | 113.28 |
| 50 | 46.02 | 55.46 | 66.08 | 74.34 | 99.12 | 59.00 | 71.98 | 84.96 | 95.58 | 127.44 |
| 51 | 47.20 | 59.00 | 69.62 | 79.06 | 103.84 | 61.36 | 75.52 | 88.50 | 101.48 | 133.34 |
| 52 | 50.74 | 61.36 | 73.16 | 83.78 | 109.74 | 64.90 | 79.06 | 93.22 | 105.02 | 139.24 |
| 53 | 53.10 | 64.90 | 76.70 | 87.32 | 115.64 | 67.26 | 82.60 | 96.76 | 109.74 | 145.14 |
| 54 | 56.64 | 68.44 | 80.24 | 92.04 | 120.36 | 70.80 | 86.14 | 100.30 | 115.64 | 151.04 |
| 55 | 59.00 | 71.98 | 83.78 | 96.76 | 126.26 | 73.16 | 89.68 | 105.02 | 119.18 | 156.94 |
| 56 | 61.36 | 75.52 | 89.68 | 102.66 | 134.52 | 76.70 | 93.22 | 109.74 | 126.26 | 166.38 |
| 57 | 66.08 | 80.24 | 95.58 | 108.56 | 141.60 | 81.42 | 99.12 | 116.82 | 133.34 | 174.64 |
| 58 | 70.80 | 86.14 | 101.48 | 114.46 | 151.04 | 86.14 | 105.02 | 123.90 | 140.42 | 184.08 |
| 59 | 74.34 | 92.04 | 107.38 | 122.72 | 161.66 | 92.04 | 112.10 | 130.98 | 148.68 | 197.06 |
| 60 | 79.06 | 96.76 | 114.46 | 130.98 | 172.28 | 96.76 | 118.00 | 139.24 | 159.30 | 208.86 |
| 61 | 84.96 | 103.84 | 122.72 | 140.42 | 184.08 | 103.84 | 126.26 | 149.86 | 169.92 | 224.20 |
| 62 | 90.86 | 112.10 | 130.98 | 149.86 | 197.06 | 110.92 | 135.70 | 159.30 | 181.72 | 238.36 |
| 63 | 97.94 | 119.18 | 140.42 | 160.48 | 210.04 | 119.18 | 145.14 | 171.10 | 194.70 | 256.06 |
| 64 | 105.02 | 128.62 | 152.22 | 172.28 | 227.74 | 128.62 | 156.94 | 184.08 | 208.86 | 276.12 |
| 65 | 113.28 | 139.24 | 164.02 | 186.44 | 246.62 | 138.06 | 168.74 | 198.24 | 225.38 | 298.54 |
| 66 | 125.08 | 152.22 | 179.36 | 205.32 | 270.22 | 151.04 | 184.08 | 215.94 | 245.44 | 324.50 |
| 67 | 136.88 | 167.56 | 198.24 | 225.38 | 296.18 | 164.02 | 200.60 | 236.00 | 267.86 | 354.00 |
| 68 | 149.86 | 184.08 | 217.12 | 246.62 | 324.50 | 178.18 | 218.30 | 257.24 | 291.46 | 384.68 |
| 69 | 164.02 | 200.60 | 238.36 | 270.22 | 356.36 | 193.52 | 237.18 | 279.66 | 317.42 | 418.90 |
| 70 | 180.54 | 220.66 | 260.78 | 296.18 | 390.58 | 210.04 | 257.24 | 304.44 | 345.74 | 455.48 |
| 71 | 198.24 | 241.90 | 285.56 | 324.50 | 427.16 | 228.92 | 279.66 | 330.40 | 375.24 | 494.42 |
| 72 | 214.76 | 263.14 | 310.34 | 352.82 | 466.10 | 247.80 | 303.26 | 356.36 | 404.74 | 535.72 |
| 73 | 234.82 | 287.92 | 338.66 | 383.50 | 507.40 | 267.86 | 328.04 | 384.68 | 436.60 | 578.20 |
| 74 | 258.42 | 315.06 | 370.52 | 420.08 | 555.78 | 292.64 | 356.36 | 418.90 | 473.18 | 627.76 |
| 75 | 285.56 | 348.10 | 409.46 | 463.74 | 613.60 | 319.78 | 389.40 | 459.02 | 518.02 | 686.76 |
| 76 | 317.42 | 387.04 | 456.66 | 516.84 | 685.58 | 351.64 | 429.52 | 506.22 | 573.48 | 759.92 |
| 77 | 354.00 | 433.06 | 510.94 | 579.38 | 767.00 | 389.40 | 476.72 | 561.68 | 637.20 | 843.70 |
| 78 | 394.12 | 482.62 | 571.12 | 646.64 | 855.50 | 429.52 | 526.28 | 623.04 | 705.64 | 933.38 |
| 79 | 433.06 | 531.00 | 628.94 | 713.90 | 944.00 | 468.46 | 575.84 | 682.04 | 774.08 | 1023.06 |
| 80 | 470.82 | 577.02 | 684.40 | 776.44 | 1026.60 | 507.40 | 621.86 | 737.50 | 836.62 | 1106.84 |
| 81 | 502.68 | 617.14 | 730.42 | 829.54 | 1096.22 | 539.26 | 661.98 | 783.52 | 889.72 | 1176.46 |
| 82 | 534.54 | 654.90 | 776.44 | 880.28 | 1163.48 | 571.12 | 699.74 | 829.54 | 940.46 | 1243.72 |
| 83 | 567.58 | 695.02 | 822.46 | 931.02 | 1233.10 | 604.16 | 739.86 | 875.56 | 991.20 | 1313.34 |
| 84 | 601.80 | 737.50 | 872.02 | 987.66 | 1307.44 | 638.38 | 782.34 | 925.12 | 1047.84 | 1387.68 |
| 85 | 641.92 | 784.70 | 927.48 | 1050.20 | 1391.22 | 678.50 | 829.54 | 980.58 | 1110.38 | 1471.46 |
| 86 | 684.40 | 836.62 | 988.84 | 1118.64 | 1483.26 | 720.98 | 881.46 | 1041.94 | 1178.82 | 1563.50 |
| 87 | 731.60 | 893.26 | 1054.92 | 1194.16 | 1583.56 | 768.18 | 938.10 | 1108.02 | 1254.34 | 1663.80 |
| 88 | 781.16 | 953.44 | 1125.72 | 1273.22 | 1688.58 | 817.74 | 998.28 | 1178.82 | 1333.40 | 1768.82 |
| 89 | 834.26 | 1017.16 | 1201.24 | 1357.00 | 1800.68 | 870.84 | 1062.00 | 1254.34 | 1417.18 | 1880.92 |
| 90 | 889.72 | 1084.42 | 1279.12 | 1445.50 | 1919.86 | 926.30 | 1129.26 | 1332.22 | 1505.68 | 2000.10 |
| 91 | 946.36 | 1154.04 | 1360.54 | 1537.54 | 2041.40 | 982.94 | 1198.88 | 1413.64 | 1597.72 | 2121.64 |
| 92 | 1005.36 | 1226.02 | 1445.50 | 1631.94 | 2167.66 | 1041.94 | 1270.86 | 1498.60 | 1692.12 | 2247.90 |
| 93 | 1067.90 | 1301.54 | 1534.00 | 1731.06 | 2301.00 | 1104.48 | 1346.38 | 1587.10 | 1791.24 | 2381.24 |
| 94 | 1135.16 | 1382.96 | 1629.58 | 1838.44 | 2444.96 | 1171.74 | 1427.80 | 1682.68 | 1898.62 | 2525.20 |
| 95 | 1208.32 | 1471.46 | 1733.42 | 1955.26 | 2600.72 | 1244.90 | 1516.30 | 1786.52 | 2015.44 | 2680.96 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 30 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 31 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 32 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 33 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 34 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 35 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 36 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 37 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 38 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 39 | 31.86 | 40.12 | 47.20 | 53.10 | 69.62 | 42.48 | 51.92 | 60.18 | 68.44 | 90.86 |
| 40 | 34.22 | 42.48 | 49.56 | 56.64 | 75.52 | 44.84 | 54.28 | 64.90 | 73.16 | 96.76 |
| 41 | 34.22 | 42.48 | 49.56 | 56.64 | 75.52 | 44.84 | 54.28 | 64.90 | 73.16 | 96.76 |
| 42 | 34.22 | 42.48 | 49.56 | 56.64 | 75.52 | 44.84 | 54.28 | 64.90 | 73.16 | 96.76 |
| 43 | 34.22 | 42.48 | 49.56 | 56.64 | 75.52 | 44.84 | 54.28 | 64.90 | 73.16 | 96.76 |
| 44 | 34.22 | 42.48 | 49.56 | 56.64 | 75.52 | 44.84 | 54.28 | 64.90 | 73.16 | 96.76 |
| 45 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 | 47.20 | 57.82 | 67.26 | 77.88 | 102.66 |
| 46 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 | 47.20 | 57.82 | 67.26 | 77.88 | 102.66 |
| 47 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 | 47.20 | 57.82 | 67.26 | 77.88 | 102.66 |
| 48 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 | 47.20 | 57.82 | 67.26 | 77.88 | 102.66 |
| 49 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 | 47.20 | 57.82 | 67.26 | 77.88 | 102.66 |
| 50 | 41.30 | 49.56 | 57.82 | 66.08 | 87.32 | 53.10 | 64.90 | 75.52 | 86.14 | 113.28 |
| 51 | 43.66 | 51.92 | 61.36 | 70.80 | 93.22 | 55.46 | 67.26 | 79.06 | 89.68 | 119.18 |
| 52 | 44.84 | 55.46 | 64.90 | 74.34 | 97.94 | 57.82 | 70.80 | 82.60 | 93.22 | 123.90 |
| 53 | 47.20 | 59.00 | 68.44 | 79.06 | 103.84 | 60.18 | 74.34 | 86.14 | 99.12 | 129.80 |
| 54 | 50.74 | 61.36 | 71.98 | 82.60 | 107.38 | 63.72 | 76.70 | 90.86 | 102.66 | 134.52 |
| 55 | 51.92 | 63.72 | 74.34 | 86.14 | 113.28 | 64.90 | 80.24 | 93.22 | 107.38 | 140.42 |
| 56 | 55.46 | 67.26 | 79.06 | 90.86 | 119.18 | 68.44 | 83.78 | 97.94 | 112.10 | 147.50 |
| 57 | 59.00 | 71.98 | 83.78 | 96.76 | 126.26 | 71.98 | 88.50 | 103.84 | 119.18 | 155.76 |
| 58 | 61.36 | 76.70 | 89.68 | 102.66 | 135.70 | 75.52 | 93.22 | 109.74 | 125.08 | 165.20 |
| 59 | 66.08 | 81.42 | 95.58 | 109.74 | 143.96 | 81.42 | 99.12 | 116.82 | 133.34 | 174.64 |
| 60 | 70.80 | 86.14 | 102.66 | 116.82 | 153.40 | 86.14 | 105.02 | 125.08 | 141.60 | 186.44 |
| 61 | 76.70 | 93.22 | 109.74 | 125.08 | 164.02 | 92.04 | 113.28 | 133.34 | 151.04 | 199.42 |
| 62 | 81.42 | 99.12 | 118.00 | 133.34 | 175.82 | 99.12 | 120.36 | 142.78 | 161.66 | 213.58 |
| 63 | 87.32 | 106.20 | 126.26 | 142.78 | 187.62 | 106.20 | 129.80 | 152.22 | 173.46 | 227.74 |
| 64 | 94.40 | 115.64 | 135.70 | 153.40 | 202.96 | 114.46 | 140.42 | 164.02 | 185.26 | 245.44 |
| 65 | 102.66 | 123.90 | 147.50 | 167.56 | 220.66 | 123.90 | 151.04 | 178.18 | 200.60 | 265.50 |
| 66 | 110.92 | 135.70 | 160.48 | 182.90 | 240.72 | 133.34 | 164.02 | 193.52 | 218.30 | 289.10 |
| 67 | 122.72 | 149.86 | 175.82 | 199.42 | 264.32 | 146.32 | 178.18 | 210.04 | 238.36 | 315.06 |
| 68 | 133.34 | 164.02 | 192.34 | 219.48 | 290.28 | 158.12 | 194.70 | 227.74 | 259.60 | 343.38 |
| 69 | 146.32 | 179.36 | 211.22 | 241.90 | 317.42 | 172.28 | 211.22 | 248.98 | 283.20 | 372.88 |
| 70 | 160.48 | 197.06 | 232.46 | 264.32 | 349.28 | 187.62 | 230.10 | 271.40 | 307.98 | 407.10 |
| 71 | 175.82 | 215.94 | 253.70 | 289.10 | 381.14 | 204.14 | 248.98 | 293.82 | 333.94 | 440.14 |
| 72 | 192.34 | 234.82 | 276.12 | 312.70 | 414.18 | 220.66 | 269.04 | 316.24 | 358.72 | 475.54 |
| 73 | 210.04 | 256.06 | 300.90 | 341.02 | 451.94 | 239.54 | 291.46 | 342.20 | 388.22 | 514.48 |
| 74 | 231.28 | 280.84 | 330.40 | 372.88 | 495.60 | 260.78 | 317.42 | 372.88 | 420.08 | 559.32 |
| 75 | 253.70 | 310.34 | 363.44 | 411.82 | 546.34 | 284.38 | 346.92 | 407.10 | 460.20 | 611.24 |
| 76 | 282.02 | 344.56 | 404.74 | 459.02 | 608.88 | 312.70 | 382.32 | 449.58 | 508.58 | 674.96 |
| 77 | 315.06 | 384.68 | 454.30 | 514.48 | 680.86 | 346.92 | 423.62 | 499.14 | 565.22 | 748.12 |
| 78 | 349.28 | 427.16 | 506.22 | 573.48 | 758.74 | 381.14 | 466.10 | 551.06 | 625.40 | 828.36 |
| 79 | 384.68 | 470.82 | 556.96 | 632.48 | 835.44 | 416.54 | 509.76 | 604.16 | 685.58 | 906.24 |
| 80 | 417.72 | 512.12 | 606.52 | 686.76 | 907.42 | 449.58 | 551.06 | 653.72 | 739.86 | 978.22 |
| 81 | 446.04 | 547.52 | 647.82 | 733.96 | 969.96 | 477.90 | 586.46 | 695.02 | 787.06 | 1040.76 |
| 82 | 474.36 | 581.74 | 687.94 | 778.80 | 1030.14 | 506.22 | 620.68 | 735.14 | 831.90 | 1100.94 |
| 83 | 503.86 | 615.96 | 728.06 | 823.64 | 1091.50 | 535.72 | 654.90 | 775.26 | 876.74 | 1162.30 |
| 84 | 534.54 | 653.72 | 771.72 | 873.20 | 1157.58 | 566.40 | 692.66 | 818.92 | 926.30 | 1228.38 |
| 85 | 569.94 | 696.20 | 821.28 | 928.66 | 1230.74 | 601.80 | 735.14 | 868.48 | 981.76 | 1301.54 |
| 86 | 607.70 | 743.40 | 876.74 | 990.02 | 1313.34 | 639.56 | 782.34 | 923.94 | 1043.12 | 1384.14 |
| 87 | 649.00 | 792.96 | 934.56 | 1056.10 | 1401.84 | 680.86 | 831.90 | 981.76 | 1109.20 | 1472.64 |
| 88 | 693.84 | 846.06 | 998.28 | 1126.90 | 1495.06 | 725.70 | 885.00 | 1045.48 | 1180.00 | 1565.86 |
| 89 | 739.86 | 902.70 | 1064.36 | 1201.24 | 1595.36 | 771.72 | 941.64 | 1111.56 | 1254.34 | 1666.16 |
| 90 | 789.42 | 962.88 | 1133.98 | 1279.12 | 1699.20 | 821.28 | 1001.82 | 1181.18 | 1332.22 | 1770.00 |
| 91 | 840.16 | 1024.24 | 1205.96 | 1360.54 | 1807.76 | 872.02 | 1063.18 | 1253.16 | 1413.64 | 1878.56 |
| 92 | 893.26 | 1087.96 | 1280.30 | 1444.32 | 1919.86 | 925.12 | 1126.90 | 1327.50 | 1497.42 | 1990.66 |
| 93 | 948.72 | 1155.22 | 1359.36 | 1532.82 | 2037.86 | 980.58 | 1194.16 | 1406.56 | 1585.92 | 2108.66 |
| 94 | 1007.72 | 1227.20 | 1444.32 | 1627.22 | 2165.30 | 1039.58 | 1266.14 | 1491.52 | 1680.32 | 2236.10 |
| 95 | 1072.62 | 1306.26 | 1536.36 | 1731.06 | 2303.36 | 1104.48 | 1345.20 | 1583.56 | 1784.16 | 2374.16 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 30 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 31 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 32 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 33 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 34 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 35 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 36 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 37 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 38 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 39 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 54.28 | 62.54 | 81.42 |
| 40 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 64.90 | 87.32 |
| 41 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 64.90 | 87.32 |
| 42 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 64.90 | 87.32 |
| 43 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 64.90 | 87.32 |
| 44 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 64.90 | 87.32 |
| 45 | 31.86 | 40.12 | 48.38 | 54.28 | 70.80 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 46 | 31.86 | 40.12 | 48.38 | 54.28 | 70.80 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 47 | 31.86 | 40.12 | 48.38 | 54.28 | 70.80 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 48 | 31.86 | 40.12 | 48.38 | 54.28 | 70.80 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 49 | 31.86 | 40.12 | 48.38 | 54.28 | 70.80 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 50 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 | 47.20 | 57.82 | 67.26 | 76.70 | 101.48 |
| 51 | 38.94 | 47.20 | 55.46 | 63.72 | 82.60 | 49.56 | 61.36 | 70.80 | 81.42 | 106.20 |
| 52 | 41.30 | 49.56 | 59.00 | 67.26 | 88.50 | 51.92 | 62.54 | 74.34 | 84.96 | 112.10 |
| 53 | 42.48 | 53.10 | 61.36 | 70.80 | 92.04 | 54.28 | 66.08 | 76.70 | 88.50 | 115.64 |
| 54 | 44.84 | 55.46 | 64.90 | 73.16 | 97.94 | 56.64 | 68.44 | 81.42 | 90.86 | 121.54 |
| 55 | 47.20 | 56.64 | 67.26 | 76.70 | 101.48 | 57.82 | 70.80 | 83.78 | 95.58 | 125.08 |
| 56 | 49.56 | 60.18 | 71.98 | 81.42 | 107.38 | 61.36 | 74.34 | 88.50 | 100.30 | 132.16 |
| 57 | 53.10 | 64.90 | 76.70 | 86.14 | 113.28 | 64.90 | 79.06 | 93.22 | 105.02 | 139.24 |
| 58 | 55.46 | 68.44 | 80.24 | 92.04 | 121.54 | 68.44 | 83.78 | 97.94 | 112.10 | 147.50 |
| 59 | 59.00 | 71.98 | 84.96 | 97.94 | 128.62 | 71.98 | 88.50 | 103.84 | 119.18 | 156.94 |
| 60 | 62.54 | 76.70 | 92.04 | 105.02 | 136.88 | 75.52 | 94.40 | 110.92 | 127.44 | 166.38 |
| 61 | 67.26 | 83.78 | 99.12 | 112.10 | 147.50 | 81.42 | 101.48 | 119.18 | 135.70 | 178.18 |
| 62 | 73.16 | 89.68 | 105.02 | 120.36 | 158.12 | 88.50 | 108.56 | 127.44 | 145.14 | 191.16 |
| 63 | 77.88 | 95.58 | 113.28 | 128.62 | 168.74 | 94.40 | 115.64 | 136.88 | 154.58 | 204.14 |
| 64 | 83.78 | 102.66 | 120.36 | 138.06 | 181.72 | 101.48 | 125.08 | 146.32 | 166.38 | 220.66 |
| 65 | 92.04 | 110.92 | 132.16 | 149.86 | 197.06 | 110.92 | 134.52 | 159.30 | 180.54 | 238.36 |
| 66 | 100.30 | 121.54 | 143.96 | 164.02 | 215.94 | 120.36 | 146.32 | 172.28 | 195.88 | 258.42 |
| 67 | 108.56 | 133.34 | 158.12 | 179.36 | 236.00 | 129.80 | 159.30 | 187.62 | 212.40 | 280.84 |
| 68 | 119.18 | 146.32 | 172.28 | 197.06 | 259.60 | 141.60 | 173.46 | 204.14 | 232.46 | 306.80 |
| 69 | 130.98 | 160.48 | 189.98 | 215.94 | 284.38 | 153.40 | 188.80 | 223.02 | 253.70 | 333.94 |
| 70 | 142.78 | 175.82 | 207.68 | 236.00 | 311.52 | 166.38 | 205.32 | 241.90 | 274.94 | 362.26 |
| 71 | 156.94 | 192.34 | 227.74 | 257.24 | 339.84 | 181.72 | 223.02 | 261.96 | 297.36 | 392.94 |
| 72 | 171.10 | 210.04 | 246.62 | 279.66 | 370.52 | 195.88 | 240.72 | 283.20 | 320.96 | 424.80 |
| 73 | 186.44 | 228.92 | 270.22 | 304.44 | 403.56 | 212.40 | 260.78 | 306.80 | 346.92 | 459.02 |
| 74 | 206.50 | 251.34 | 295.00 | 333.94 | 441.32 | 232.46 | 283.20 | 332.76 | 376.42 | 497.96 |
| 75 | 226.56 | 276.12 | 324.50 | 366.98 | 487.34 | 252.52 | 309.16 | 363.44 | 410.64 | 545.16 |
| 76 | 252.52 | 307.98 | 361.08 | 409.46 | 542.80 | 278.48 | 341.02 | 401.20 | 453.12 | 600.62 |
| 77 | 279.66 | 343.38 | 404.74 | 459.02 | 606.52 | 307.98 | 377.60 | 444.86 | 503.86 | 666.70 |
| 78 | 311.52 | 381.14 | 449.58 | 510.94 | 674.96 | 339.84 | 415.36 | 490.88 | 556.96 | 736.32 |
| 79 | 341.02 | 418.90 | 495.60 | 562.86 | 744.58 | 369.34 | 454.30 | 536.90 | 610.06 | 805.94 |
| 80 | 370.52 | 455.48 | 538.08 | 610.06 | 808.30 | 398.84 | 489.70 | 580.56 | 658.44 | 870.84 |
| 81 | 396.48 | 487.34 | 574.66 | 651.36 | 863.76 | 424.80 | 521.56 | 617.14 | 699.74 | 926.30 |
| 82 | 421.26 | 518.02 | 611.24 | 691.48 | 916.86 | 449.58 | 552.24 | 653.72 | 739.86 | 979.40 |
| 83 | 447.22 | 548.70 | 646.64 | 732.78 | 971.14 | 475.54 | 582.92 | 689.12 | 781.16 | 1033.68 |
| 84 | 475.54 | 581.74 | 686.76 | 776.44 | 1030.14 | 503.86 | 615.96 | 729.24 | 824.82 | 1092.68 |
| 85 | 506.22 | 619.50 | 730.42 | 826.00 | 1096.22 | 534.54 | 653.72 | 772.90 | 874.38 | 1158.76 |
| 86 | 540.44 | 660.80 | 778.80 | 880.28 | 1169.38 | 568.76 | 695.02 | 821.28 | 928.66 | 1231.92 |
| 87 | 577.02 | 705.64 | 830.72 | 939.28 | 1247.26 | 605.34 | 739.86 | 873.20 | 987.66 | 1309.80 |
| 88 | 617.14 | 754.02 | 887.36 | 1001.82 | 1331.04 | 645.46 | 788.24 | 929.84 | 1050.20 | 1393.58 |
| 89 | 658.44 | 803.58 | 946.36 | 1067.90 | 1419.54 | 686.76 | 837.80 | 988.84 | 1116.28 | 1482.08 |
| 90 | 702.10 | 856.68 | 1007.72 | 1137.52 | 1512.76 | 730.42 | 890.90 | 1050.20 | 1185.90 | 1575.30 |
| 91 | 746.94 | 912.14 | 1072.62 | 1209.50 | 1609.52 | 775.26 | 946.36 | 1115.10 | 1257.88 | 1672.06 |
| 92 | 794.14 | 968.78 | 1138.70 | 1283.84 | 1708.64 | 822.46 | 1003.00 | 1181.18 | 1332.22 | 1771.18 |
| 93 | 843.70 | 1027.78 | 1209.50 | 1362.90 | 1814.84 | 872.02 | 1062.00 | 1251.98 | 1411.28 | 1877.38 |
| 94 | 896.80 | 1092.68 | 1285.02 | 1447.86 | 1926.94 | 925.12 | 1126.90 | 1327.50 | 1496.24 | 1989.48 |
| 95 | 954.62 | 1162.30 | 1366.44 | 1539.90 | 2050.84 | 982.94 | 1196.52 | 1408.92 | 1588.28 | 2113.38 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 30 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 31 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 32 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 33 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 34 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 35 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 36 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 37 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 38 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 39 | 28.32 | 33.04 | 38.94 | 44.84 | 59.00 | 35.40 | 42.48 | 49.56 | 56.64 | 75.52 |
| 40 | 28.32 | 35.40 | 42.48 | 48.38 | 63.72 | 36.58 | 46.02 | 54.28 | 61.36 | 81.42 |
| 41 | 28.32 | 35.40 | 42.48 | 48.38 | 63.72 | 36.58 | 46.02 | 54.28 | 61.36 | 81.42 |
| 42 | 28.32 | 35.40 | 42.48 | 48.38 | 63.72 | 36.58 | 46.02 | 54.28 | 61.36 | 81.42 |
| 43 | 28.32 | 35.40 | 42.48 | 48.38 | 63.72 | 36.58 | 46.02 | 54.28 | 61.36 | 81.42 |
| 44 | 28.32 | 35.40 | 42.48 | 48.38 | 63.72 | 36.58 | 46.02 | 54.28 | 61.36 | 81.42 |
| 45 | 30.68 | 37.76 | 43.66 | 50.74 | 66.08 | 38.94 | 48.38 | 56.64 | 64.90 | 84.96 |
| 46 | 30.68 | 37.76 | 43.66 | 50.74 | 66.08 | 38.94 | 48.38 | 56.64 | 64.90 | 84.96 |
| 47 | 30.68 | 37.76 | 43.66 | 50.74 | 66.08 | 38.94 | 48.38 | 56.64 | 64.90 | 84.96 |
| 48 | 30.68 | 37.76 | 43.66 | 50.74 | 66.08 | 38.94 | 48.38 | 56.64 | 64.90 | 84.96 |
| 49 | 30.68 | 37.76 | 43.66 | 50.74 | 66.08 | 38.94 | 48.38 | 56.64 | 64.90 | 84.96 |
| 50 | 34.22 | 41.30 | 48.38 | 56.64 | 73.16 | 43.66 | 54.28 | 62.54 | 71.98 | 94.40 |
| 51 | 35.40 | 43.66 | 51.92 | 60.18 | 76.70 | 46.02 | 55.46 | 66.08 | 75.52 | 97.94 |
| 52 | 37.76 | 46.02 | 54.28 | 62.54 | 82.60 | 47.20 | 57.82 | 68.44 | 77.88 | 103.84 |
| 53 | 38.94 | 49.56 | 57.82 | 66.08 | 86.14 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 |
| 54 | 41.30 | 50.74 | 59.00 | 68.44 | 89.68 | 51.92 | 63.72 | 74.34 | 84.96 | 112.10 |
| 55 | 42.48 | 53.10 | 62.54 | 70.80 | 93.22 | 53.10 | 66.08 | 77.88 | 88.50 | 115.64 |
| 56 | 46.02 | 56.64 | 66.08 | 75.52 | 100.30 | 56.64 | 69.62 | 81.42 | 93.22 | 122.72 |
| 57 | 48.38 | 59.00 | 70.80 | 80.24 | 106.20 | 60.18 | 73.16 | 86.14 | 97.94 | 129.80 |
| 58 | 51.92 | 63.72 | 75.52 | 84.96 | 112.10 | 63.72 | 77.88 | 90.86 | 102.66 | 135.70 |
| 59 | 55.46 | 68.44 | 79.06 | 90.86 | 119.18 | 67.26 | 82.60 | 96.76 | 109.74 | 145.14 |
| 60 | 59.00 | 71.98 | 84.96 | 96.76 | 127.44 | 70.80 | 87.32 | 102.66 | 116.82 | 154.58 |
| 61 | 63.72 | 76.70 | 92.04 | 103.84 | 136.88 | 76.70 | 93.22 | 110.92 | 125.08 | 165.20 |
| 62 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 | 81.42 | 100.30 | 118.00 | 133.34 | 177.00 |
| 63 | 73.16 | 88.50 | 103.84 | 119.18 | 155.76 | 87.32 | 107.38 | 125.08 | 143.96 | 188.80 |
| 64 | 77.88 | 95.58 | 112.10 | 128.62 | 168.74 | 94.40 | 115.64 | 135.70 | 154.58 | 204.14 |
| 65 | 84.96 | 103.84 | 121.54 | 139.24 | 182.90 | 101.48 | 125.08 | 146.32 | 166.38 | 219.48 |
| 66 | 93.22 | 113.28 | 133.34 | 151.04 | 199.42 | 110.92 | 135.70 | 159.30 | 180.54 | 238.36 |
| 67 | 101.48 | 123.90 | 146.32 | 166.38 | 219.48 | 120.36 | 147.50 | 173.46 | 197.06 | 260.78 |
| 68 | 110.92 | 135.70 | 159.30 | 182.90 | 239.54 | 130.98 | 160.48 | 188.80 | 214.76 | 283.20 |
| 69 | 120.36 | 147.50 | 175.82 | 199.42 | 263.14 | 141.60 | 173.46 | 205.32 | 233.64 | 307.98 |
| 70 | 132.16 | 161.66 | 192.34 | 218.30 | 287.92 | 153.40 | 188.80 | 223.02 | 253.70 | 335.12 |
| 71 | 145.14 | 177.00 | 210.04 | 238.36 | 313.88 | 167.56 | 205.32 | 241.90 | 274.94 | 362.26 |
| 72 | 158.12 | 193.52 | 227.74 | 259.60 | 342.20 | 180.54 | 221.84 | 260.78 | 296.18 | 391.76 |
| 73 | 173.46 | 212.40 | 248.98 | 282.02 | 372.88 | 197.06 | 240.72 | 283.20 | 320.96 | 423.62 |
| 74 | 189.98 | 231.28 | 272.58 | 307.98 | 408.28 | 213.58 | 260.78 | 306.80 | 346.92 | 460.20 |
| 75 | 210.04 | 254.88 | 299.72 | 338.66 | 449.58 | 234.82 | 285.56 | 335.12 | 378.78 | 502.68 |
| 76 | 232.46 | 283.20 | 333.94 | 377.60 | 501.50 | 257.24 | 313.88 | 369.34 | 417.72 | 555.78 |
| 77 | 259.60 | 317.42 | 374.06 | 422.44 | 559.32 | 284.38 | 348.10 | 410.64 | 463.74 | 613.60 |
| 78 | 286.74 | 351.64 | 415.36 | 469.64 | 621.86 | 312.70 | 383.50 | 453.12 | 512.12 | 678.50 |
| 79 | 315.06 | 385.86 | 456.66 | 518.02 | 684.40 | 339.84 | 417.72 | 494.42 | 560.50 | 741.04 |
| 80 | 342.20 | 418.90 | 495.60 | 561.68 | 743.40 | 368.16 | 451.94 | 534.54 | 605.34 | 801.22 |
| 81 | 365.80 | 448.40 | 528.64 | 599.44 | 794.14 | 391.76 | 481.44 | 567.58 | 643.10 | 851.96 |
| 82 | 388.22 | 475.54 | 561.68 | 637.20 | 843.70 | 414.18 | 508.58 | 600.62 | 680.86 | 901.52 |
| 83 | 411.82 | 505.04 | 595.90 | 673.78 | 894.44 | 437.78 | 538.08 | 634.84 | 717.44 | 952.26 |
| 84 | 437.78 | 535.72 | 631.30 | 715.08 | 947.54 | 463.74 | 568.76 | 670.24 | 758.74 | 1005.36 |
| 85 | 466.10 | 569.94 | 672.60 | 759.92 | 1008.90 | 492.06 | 602.98 | 711.54 | 803.58 | 1066.72 |
| 86 | 497.96 | 608.88 | 717.44 | 810.66 | 1076.16 | 523.92 | 641.92 | 756.38 | 854.32 | 1133.98 |
| 87 | 532.18 | 650.18 | 765.82 | 864.94 | 1148.14 | 558.14 | 683.22 | 804.76 | 908.60 | 1205.96 |
| 88 | 568.76 | 693.84 | 816.56 | 922.76 | 1226.02 | 594.72 | 726.88 | 855.50 | 966.42 | 1283.84 |
| 89 | 606.52 | 739.86 | 870.84 | 982.94 | 1307.44 | 632.48 | 772.90 | 909.78 | 1026.60 | 1365.26 |
| 90 | 646.64 | 789.42 | 928.66 | 1047.84 | 1393.58 | 672.60 | 822.46 | 967.60 | 1091.50 | 1451.40 |
| 91 | 689.12 | 840.16 | 987.66 | 1113.92 | 1482.08 | 715.08 | 873.20 | 1026.60 | 1157.58 | 1539.90 |
| 92 | 731.60 | 892.08 | 1049.02 | 1182.36 | 1574.12 | 757.56 | 925.12 | 1087.96 | 1226.02 | 1631.94 |
| 93 | 777.62 | 947.54 | 1113.92 | 1255.52 | 1670.88 | 803.58 | 980.58 | 1152.86 | 1299.18 | 1728.70 |
| 94 | 827.18 | 1006.54 | 1183.54 | 1333.40 | 1774.72 | 853.14 | 1039.58 | 1222.48 | 1377.06 | 1832.54 |
| 95 | 880.28 | 1071.44 | 1259.06 | 1417.18 | 1888.00 | 906.24 | 1104.48 | 1298.00 | 1460.84 | 1945.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 30 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 31 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 32 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 33 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 34 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 35 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 36 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 37 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 38 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 39 | 30.68 | 38.94 | 43.66 | 50.74 | 66.08 | 40.12 | 49.56 | 57.82 | 66.08 | 86.14 |
| 40 | 31.86 | 41.30 | 47.20 | 53.10 | 71.98 | 42.48 | 51.92 | 61.36 | 68.44 | 92.04 |
| 41 | 31.86 | 41.30 | 47.20 | 53.10 | 71.98 | 42.48 | 51.92 | 61.36 | 68.44 | 92.04 |
| 42 | 31.86 | 41.30 | 47.20 | 53.10 | 71.98 | 42.48 | 51.92 | 61.36 | 68.44 | 92.04 |
| 43 | 31.86 | 41.30 | 47.20 | 53.10 | 71.98 | 42.48 | 51.92 | 61.36 | 68.44 | 92.04 |
| 44 | 31.86 | 41.30 | 47.20 | 53.10 | 71.98 | 42.48 | 51.92 | 61.36 | 68.44 | 92.04 |
| 45 | 35.40 | 42.48 | 50.74 | 57.82 | 74.34 | 46.02 | 55.46 | 64.90 | 73.16 | 95.58 |
| 46 | 35.40 | 42.48 | 50.74 | 57.82 | 74.34 | 46.02 | 55.46 | 64.90 | 73.16 | 95.58 |
| 47 | 35.40 | 42.48 | 50.74 | 57.82 | 74.34 | 46.02 | 55.46 | 64.90 | 73.16 | 95.58 |
| 48 | 35.40 | 42.48 | 50.74 | 57.82 | 74.34 | 46.02 | 55.46 | 64.90 | 73.16 | 95.58 |
| 49 | 35.40 | 42.48 | 50.74 | 57.82 | 74.34 | 46.02 | 55.46 | 64.90 | 73.16 | 95.58 |
| 50 | 38.94 | 47.20 | 56.64 | 62.54 | 83.78 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 |
| 51 | 40.12 | 49.56 | 60.18 | 67.26 | 88.50 | 51.92 | 63.72 | 75.52 | 86.14 | 113.28 |
| 52 | 43.66 | 51.92 | 61.36 | 71.98 | 93.22 | 55.46 | 67.26 | 79.06 | 89.68 | 118.00 |
| 53 | 44.84 | 55.46 | 64.90 | 74.34 | 97.94 | 57.82 | 70.80 | 82.60 | 93.22 | 123.90 |
| 54 | 48.38 | 59.00 | 68.44 | 79.06 | 102.66 | 61.36 | 73.16 | 86.14 | 99.12 | 128.62 |
| 55 | 49.56 | 61.36 | 70.80 | 82.60 | 107.38 | 61.36 | 75.52 | 88.50 | 101.48 | 133.34 |
| 56 | 51.92 | 63.72 | 76.70 | 87.32 | 114.46 | 64.90 | 79.06 | 93.22 | 107.38 | 141.60 |
| 57 | 56.64 | 68.44 | 81.42 | 92.04 | 120.36 | 69.62 | 84.96 | 99.12 | 113.28 | 148.68 |
| 58 | 60.18 | 73.16 | 86.14 | 97.94 | 128.62 | 73.16 | 89.68 | 106.20 | 119.18 | 156.94 |
| 59 | 63.72 | 77.88 | 90.86 | 103.84 | 138.06 | 79.06 | 94.40 | 110.92 | 126.26 | 167.56 |
| 60 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 | 81.42 | 100.30 | 119.18 | 134.52 | 178.18 |
| 61 | 71.98 | 88.50 | 105.02 | 119.18 | 156.94 | 88.50 | 107.38 | 127.44 | 143.96 | 191.16 |
| 62 | 76.70 | 95.58 | 110.92 | 127.44 | 167.56 | 94.40 | 115.64 | 135.70 | 154.58 | 202.96 |
| 63 | 83.78 | 101.48 | 119.18 | 136.88 | 179.36 | 101.48 | 122.72 | 145.14 | 165.20 | 218.30 |
| 64 | 89.68 | 108.56 | 129.80 | 146.32 | 193.52 | 109.74 | 133.34 | 156.94 | 177.00 | 234.82 |
| 65 | 96.76 | 116.82 | 140.42 | 158.12 | 210.04 | 116.82 | 142.78 | 168.74 | 191.16 | 253.70 |
| 66 | 106.20 | 128.62 | 152.22 | 174.64 | 230.10 | 127.44 | 155.76 | 182.90 | 208.86 | 276.12 |
| 67 | 115.64 | 142.78 | 168.74 | 191.16 | 251.34 | 139.24 | 171.10 | 201.78 | 227.74 | 300.90 |
| 68 | 127.44 | 155.76 | 185.26 | 208.86 | 276.12 | 151.04 | 185.26 | 219.48 | 247.80 | 326.86 |
| 69 | 139.24 | 171.10 | 202.96 | 228.92 | 303.26 | 165.20 | 201.78 | 238.36 | 269.04 | 356.36 |
| 70 | 153.40 | 187.62 | 221.84 | 252.52 | 331.58 | 179.36 | 219.48 | 259.60 | 293.82 | 388.22 |
| 71 | 168.74 | 206.50 | 243.08 | 276.12 | 363.44 | 194.70 | 238.36 | 280.84 | 318.60 | 421.26 |
| 72 | 182.90 | 223.02 | 264.32 | 299.72 | 396.48 | 211.22 | 257.24 | 303.26 | 343.38 | 455.48 |
| 73 | 199.42 | 245.44 | 287.92 | 325.68 | 431.88 | 227.74 | 278.48 | 326.86 | 371.70 | 492.06 |
| 74 | 219.48 | 267.86 | 315.06 | 356.36 | 472.00 | 248.98 | 303.26 | 356.36 | 402.38 | 533.36 |
| 75 | 243.08 | 295.00 | 348.10 | 395.30 | 521.56 | 272.58 | 330.40 | 390.58 | 441.32 | 584.10 |
| 76 | 269.04 | 329.22 | 388.22 | 440.14 | 582.92 | 298.54 | 364.62 | 430.70 | 487.34 | 645.46 |
| 77 | 300.90 | 368.16 | 434.24 | 492.06 | 651.36 | 330.40 | 404.74 | 477.90 | 541.62 | 716.26 |
| 78 | 335.12 | 409.46 | 484.98 | 549.88 | 728.06 | 365.80 | 447.22 | 528.64 | 600.62 | 794.14 |
| 79 | 368.16 | 451.94 | 534.54 | 606.52 | 802.40 | 397.66 | 489.70 | 580.56 | 658.44 | 869.66 |
| 80 | 400.02 | 490.88 | 581.74 | 659.62 | 873.20 | 431.88 | 528.64 | 626.58 | 711.54 | 940.46 |
| 81 | 427.16 | 523.92 | 620.68 | 704.46 | 932.20 | 459.02 | 561.68 | 665.52 | 756.38 | 999.46 |
| 82 | 454.30 | 556.96 | 660.80 | 748.12 | 990.02 | 486.16 | 594.72 | 705.64 | 800.04 | 1057.28 |
| 83 | 481.44 | 591.18 | 699.74 | 790.60 | 1049.02 | 513.30 | 628.94 | 744.58 | 842.52 | 1116.28 |
| 84 | 510.94 | 626.58 | 741.04 | 838.98 | 1111.56 | 542.80 | 664.34 | 785.88 | 890.90 | 1178.82 |
| 85 | 545.16 | 666.70 | 788.24 | 892.08 | 1183.54 | 577.02 | 704.46 | 833.08 | 944.00 | 1250.80 |
| 86 | 581.74 | 711.54 | 841.34 | 949.90 | 1261.42 | 613.60 | 749.30 | 886.18 | 1001.82 | 1328.68 |
| 87 | 621.86 | 758.74 | 896.80 | 1014.80 | 1346.38 | 653.72 | 796.50 | 941.64 | 1066.72 | 1413.64 |
| 88 | 663.16 | 810.66 | 956.98 | 1082.06 | 1436.06 | 695.02 | 848.42 | 1001.82 | 1133.98 | 1503.32 |
| 89 | 709.18 | 864.94 | 1021.88 | 1152.86 | 1531.64 | 741.04 | 902.70 | 1066.72 | 1204.78 | 1598.90 |
| 90 | 755.20 | 921.58 | 1087.96 | 1228.38 | 1631.94 | 787.06 | 959.34 | 1132.80 | 1280.30 | 1699.20 |
| 91 | 803.58 | 980.58 | 1156.40 | 1306.26 | 1735.78 | 835.44 | 1018.34 | 1201.24 | 1358.18 | 1803.04 |
| 92 | 854.32 | 1041.94 | 1229.56 | 1386.50 | 1843.16 | 886.18 | 1079.70 | 1274.40 | 1438.42 | 1910.42 |
| 93 | 907.42 | 1105.66 | 1303.90 | 1471.46 | 1956.44 | 939.28 | 1143.42 | 1348.74 | 1523.38 | 2023.70 |
| 94 | 964.06 | 1175.28 | 1385.32 | 1562.32 | 2079.16 | 995.92 | 1213.04 | 1430.16 | 1614.24 | 2146.42 |
| 95 | 1026.60 | 1250.80 | 1473.82 | 1661.44 | 2211.32 | 1058.46 | 1288.56 | 1518.66 | 1713.36 | 2278.58 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 30 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 31 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 32 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 33 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 34 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 35 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 36 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 37 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 38 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 39 | 27.14 | 34.22 | 40.12 | 44.84 | 60.18 | 35.40 | 44.84 | 50.74 | 57.82 | 77.88 |
| 40 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 55.46 | 62.54 | 82.60 |
| 41 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 55.46 | 62.54 | 82.60 |
| 42 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 55.46 | 62.54 | 82.60 |
| 43 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 55.46 | 62.54 | 82.60 |
| 44 | 28.32 | 36.58 | 42.48 | 48.38 | 63.72 | 37.76 | 46.02 | 55.46 | 62.54 | 82.60 |
| 45 | 30.68 | 38.94 | 43.66 | 50.74 | 67.26 | 40.12 | 49.56 | 57.82 | 66.08 | 87.32 |
| 46 | 30.68 | 38.94 | 43.66 | 50.74 | 67.26 | 40.12 | 49.56 | 57.82 | 66.08 | 87.32 |
| 47 | 30.68 | 38.94 | 43.66 | 50.74 | 67.26 | 40.12 | 49.56 | 57.82 | 66.08 | 87.32 |
| 48 | 30.68 | 38.94 | 43.66 | 50.74 | 67.26 | 40.12 | 49.56 | 57.82 | 66.08 | 87.32 |
| 49 | 30.68 | 38.94 | 43.66 | 50.74 | 67.26 | 40.12 | 49.56 | 57.82 | 66.08 | 87.32 |
| 50 | 35.40 | 42.48 | 49.56 | 56.64 | 74.34 | 46.02 | 55.46 | 64.90 | 73.16 | 95.58 |
| 51 | 37.76 | 43.66 | 51.92 | 60.18 | 79.06 | 47.20 | 57.82 | 67.26 | 76.70 | 101.48 |
| 52 | 37.76 | 47.20 | 55.46 | 62.54 | 82.60 | 48.38 | 60.18 | 70.80 | 79.06 | 105.02 |
| 53 | 40.12 | 49.56 | 59.00 | 67.26 | 88.50 | 50.74 | 62.54 | 73.16 | 84.96 | 110.92 |
| 54 | 43.66 | 51.92 | 61.36 | 70.80 | 92.04 | 54.28 | 64.90 | 76.70 | 87.32 | 114.46 |
| 55 | 44.84 | 54.28 | 62.54 | 73.16 | 95.58 | 55.46 | 68.44 | 79.06 | 90.86 | 119.18 |
| 56 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 | 59.00 | 71.98 | 83.78 | 95.58 | 126.26 |
| 57 | 49.56 | 61.36 | 70.80 | 82.60 | 107.38 | 61.36 | 75.52 | 88.50 | 101.48 | 132.16 |
| 58 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 64.90 | 79.06 | 93.22 | 107.38 | 140.42 |
| 59 | 55.46 | 68.44 | 81.42 | 93.22 | 122.72 | 68.44 | 83.78 | 99.12 | 113.28 | 148.68 |
| 60 | 60.18 | 73.16 | 86.14 | 97.94 | 129.80 | 73.16 | 89.68 | 105.02 | 119.18 | 158.12 |
| 61 | 66.08 | 79.06 | 93.22 | 106.20 | 139.24 | 79.06 | 95.58 | 113.28 | 128.62 | 168.74 |
| 62 | 69.62 | 84.96 | 100.30 | 113.28 | 148.68 | 83.78 | 102.66 | 121.54 | 136.88 | 180.54 |
| 63 | 74.34 | 89.68 | 107.38 | 121.54 | 160.48 | 90.86 | 109.74 | 129.80 | 147.50 | 194.70 |
| 64 | 80.24 | 97.94 | 115.64 | 130.98 | 172.28 | 96.76 | 119.18 | 139.24 | 158.12 | 207.68 |
| 65 | 86.14 | 106.20 | 125.08 | 141.60 | 187.62 | 105.02 | 128.62 | 151.04 | 169.92 | 225.38 |
| 66 | 94.40 | 115.64 | 136.88 | 155.76 | 204.14 | 114.46 | 140.42 | 165.20 | 185.26 | 245.44 |
| 67 | 105.02 | 127.44 | 148.68 | 169.92 | 224.20 | 125.08 | 151.04 | 178.18 | 202.96 | 267.86 |
| 68 | 113.28 | 139.24 | 164.02 | 186.44 | 247.80 | 133.34 | 165.20 | 193.52 | 220.66 | 292.64 |
| 69 | 123.90 | 153.40 | 179.36 | 206.50 | 270.22 | 146.32 | 180.54 | 211.22 | 240.72 | 317.42 |
| 70 | 136.88 | 167.56 | 197.06 | 224.20 | 297.36 | 159.30 | 195.88 | 230.10 | 260.78 | 345.74 |
| 71 | 148.68 | 184.08 | 215.94 | 245.44 | 324.50 | 173.46 | 211.22 | 250.16 | 284.38 | 374.06 |
| 72 | 164.02 | 199.42 | 234.82 | 266.68 | 351.64 | 187.62 | 228.92 | 269.04 | 305.62 | 403.56 |
| 73 | 179.36 | 218.30 | 256.06 | 290.28 | 383.50 | 204.14 | 247.80 | 291.46 | 330.40 | 436.60 |
| 74 | 195.88 | 238.36 | 280.84 | 316.24 | 421.26 | 220.66 | 270.22 | 317.42 | 356.36 | 475.54 |
| 75 | 215.94 | 264.32 | 309.16 | 349.28 | 463.74 | 241.90 | 295.00 | 345.74 | 390.58 | 519.20 |
| 76 | 239.54 | 292.64 | 344.56 | 390.58 | 518.02 | 266.68 | 324.50 | 382.32 | 431.88 | 574.66 |
| 77 | 267.86 | 326.86 | 385.86 | 437.78 | 579.38 | 295.00 | 361.08 | 423.62 | 480.26 | 636.02 |
| 78 | 297.36 | 363.44 | 430.70 | 487.34 | 645.46 | 324.50 | 396.48 | 468.46 | 532.18 | 704.46 |
| 79 | 326.86 | 400.02 | 473.18 | 538.08 | 710.36 | 354.00 | 433.06 | 513.30 | 582.92 | 770.54 |
| 80 | 355.18 | 435.42 | 515.66 | 584.10 | 771.72 | 382.32 | 468.46 | 555.78 | 628.94 | 831.90 |
| 81 | 379.96 | 466.10 | 551.06 | 624.22 | 824.82 | 407.10 | 499.14 | 591.18 | 669.06 | 885.00 |
| 82 | 403.56 | 494.42 | 585.28 | 661.98 | 875.56 | 430.70 | 527.46 | 625.40 | 706.82 | 935.74 |
| 83 | 428.34 | 523.92 | 619.50 | 699.74 | 927.48 | 455.48 | 556.96 | 659.62 | 744.58 | 987.66 |
| 84 | 454.30 | 555.78 | 656.08 | 742.22 | 984.12 | 481.44 | 588.82 | 696.20 | 787.06 | 1044.30 |
| 85 | 484.98 | 592.36 | 698.56 | 789.42 | 1046.66 | 512.12 | 625.40 | 738.68 | 834.26 | 1106.84 |
| 86 | 516.84 | 632.48 | 745.76 | 841.34 | 1116.28 | 543.98 | 665.52 | 785.88 | 886.18 | 1176.46 |
| 87 | 552.24 | 673.78 | 794.14 | 897.98 | 1191.80 | 579.38 | 706.82 | 834.26 | 942.82 | 1251.98 |
| 88 | 590.00 | 719.80 | 848.42 | 958.16 | 1270.86 | 617.14 | 752.84 | 888.54 | 1003.00 | 1331.04 |
| 89 | 628.94 | 767.00 | 905.06 | 1020.70 | 1355.82 | 656.08 | 800.04 | 945.18 | 1065.54 | 1416.00 |
| 90 | 671.42 | 818.92 | 964.06 | 1086.78 | 1444.32 | 698.56 | 851.96 | 1004.18 | 1131.62 | 1504.50 |
| 91 | 713.90 | 870.84 | 1025.42 | 1156.40 | 1536.36 | 741.04 | 903.88 | 1065.54 | 1201.24 | 1596.54 |
| 92 | 759.92 | 925.12 | 1087.96 | 1227.20 | 1631.94 | 787.06 | 958.16 | 1128.08 | 1272.04 | 1692.12 |
| 93 | 807.12 | 981.76 | 1155.22 | 1302.72 | 1732.24 | 834.26 | 1014.80 | 1195.34 | 1347.56 | 1792.42 |
| 94 | 856.68 | 1043.12 | 1228.38 | 1382.96 | 1840.80 | 883.82 | 1076.16 | 1268.50 | 1427.80 | 1900.98 |
| 95 | 912.14 | 1110.38 | 1306.26 | 1471.46 | 1957.62 | 939.28 | 1143.42 | 1346.38 | 1516.30 | 2017.80 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
## Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 30 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 31 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 32 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 33 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 34 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 35 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 36 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 37 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 38 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 39 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 38.94 | 46.02 | 53.10 | 69.62 |
| 40 | 27.14 | 31.86 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 55.46 | 74.34 |
| 41 | 27.14 | 31.86 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 55.46 | 74.34 |
| 42 | 27.14 | 31.86 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 55.46 | 74.34 |
| 43 | 27.14 | 31.86 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 55.46 | 74.34 |
| 44 | 27.14 | 31.86 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 55.46 | 74.34 |
| 45 | 27.14 | 34.22 | 41.30 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 46 | 27.14 | 34.22 | 41.30 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 47 | 27.14 | 34.22 | 41.30 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 48 | 27.14 | 34.22 | 41.30 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 49 | 27.14 | 34.22 | 41.30 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 50 | 30.68 | 38.94 | 43.66 | 50.74 | 67.26 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 51 | 33.04 | 40.12 | 47.20 | 54.28 | 70.80 | 42.48 | 51.92 | 60.18 | 69.62 | 90.86 |
| 52 | 35.40 | 42.48 | 49.56 | 57.82 | 75.52 | 44.84 | 53.10 | 62.54 | 71.98 | 95.58 |
| 53 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 | 47.20 | 56.64 | 64.90 | 74.34 | 99.12 |
| 54 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 55 | 40.12 | 48.38 | 57.82 | 64.90 | 86.14 | 48.38 | 61.36 | 71.98 | 81.42 | 106.20 |
| 56 | 42.48 | 50.74 | 61.36 | 69.62 | 90.86 | 51.92 | 62.54 | 74.34 | 86.14 | 112.10 |
| 57 | 46.02 | 55.46 | 64.90 | 73.16 | 96.76 | 55.46 | 67.26 | 79.06 | 89.68 | 118.00 |
| 58 | 47.20 | 57.82 | 67.26 | 79.06 | 102.66 | 57.82 | 70.80 | 82.60 | 95.58 | 125.08 |
| 59 | 49.56 | 61.36 | 71.98 | 83.78 | 108.56 | 61.36 | 75.52 | 88.50 | 101.48 | 133.34 |
| 60 | 53.10 | 66.08 | 77.88 | 88.50 | 116.82 | 64.90 | 80.24 | 94.40 | 107.38 | 141.60 |
| 61 | 56.64 | 70.80 | 84.96 | 95.58 | 126.26 | 68.44 | 86.14 | 101.48 | 115.64 | 152.22 |
| 62 | 62.54 | 76.70 | 88.50 | 102.66 | 134.52 | 75.52 | 93.22 | 108.56 | 122.72 | 162.84 |
| 63 | 66.08 | 81.42 | 96.76 | 109.74 | 143.96 | 80.24 | 97.94 | 116.82 | 132.16 | 173.46 |
| 64 | 70.80 | 87.32 | 102.66 | 118.00 | 154.58 | 86.14 | 106.20 | 123.90 | 141.60 | 187.62 |
| 65 | 77.88 | 95.58 | 112.10 | 127.44 | 168.74 | 93.22 | 114.46 | 134.52 | 153.40 | 202.96 |
| 66 | 84.96 | 103.84 | 122.72 | 140.42 | 184.08 | 101.48 | 125.08 | 146.32 | 167.56 | 219.48 |
| 67 | 93.22 | 113.28 | 134.52 | 152.22 | 200.60 | 110.92 | 135.70 | 159.30 | 180.54 | 238.36 |
| 68 | 101.48 | 125.08 | 146.32 | 167.56 | 220.66 | 120.36 | 147.50 | 173.46 | 198.24 | 260.78 |
| 69 | 112.10 | 135.70 | 161.66 | 184.08 | 241.90 | 130.98 | 160.48 | 189.98 | 215.94 | 284.38 |
| 70 | 120.36 | 149.86 | 177.00 | 200.60 | 264.32 | 140.42 | 174.64 | 205.32 | 233.64 | 307.98 |
| 71 | 133.34 | 164.02 | 193.52 | 219.48 | 289.10 | 154.58 | 189.98 | 223.02 | 253.70 | 333.94 |
| 72 | 145.14 | 178.18 | 210.04 | 237.18 | 315.06 | 166.38 | 204.14 | 240.72 | 272.58 | 361.08 |
| 73 | 159.30 | 194.70 | 230.10 | 258.42 | 343.38 | 180.54 | 221.84 | 260.78 | 295.00 | 390.58 |
| 74 | 175.82 | 213.58 | 251.34 | 284.38 | 375.24 | 198.24 | 240.72 | 283.20 | 319.78 | 423.62 |
| 75 | 192.34 | 234.82 | 276.12 | 311.52 | 414.18 | 214.76 | 263.14 | 309.16 | 349.28 | 463.74 |
| 76 | 214.76 | 261.96 | 306.80 | 348.10 | 461.38 | 237.18 | 290.28 | 341.02 | 385.86 | 510.94 |
| 77 | 237.18 | 292.64 | 344.56 | 389.40 | 515.66 | 260.78 | 320.96 | 377.60 | 428.34 | 567.58 |
| 78 | 265.50 | 323.32 | 382.32 | 434.24 | 573.48 | 289.10 | 352.82 | 417.72 | 474.36 | 625.40 |
| 79 | 289.10 | 356.36 | 421.26 | 479.08 | 632.48 | 313.88 | 385.86 | 456.66 | 519.20 | 684.40 |
| 80 | 315.06 | 387.04 | 457.84 | 518.02 | 687.94 | 338.66 | 416.54 | 493.24 | 559.32 | 741.04 |
| 81 | 337.48 | 414.18 | 488.52 | 553.42 | 735.14 | 361.08 | 443.68 | 523.92 | 594.72 | 788.24 |
| 82 | 357.54 | 440.14 | 520.38 | 587.64 | 779.98 | 381.14 | 469.64 | 555.78 | 628.94 | 833.08 |
| 83 | 379.96 | 466.10 | 549.88 | 623.04 | 826.00 | 403.56 | 495.60 | 585.28 | 664.34 | 879.10 |
| 84 | 404.74 | 494.42 | 584.10 | 659.62 | 876.74 | 428.34 | 523.92 | 619.50 | 700.92 | 929.84 |
| 85 | 430.70 | 526.28 | 620.68 | 702.10 | 932.20 | 454.30 | 555.78 | 656.08 | 743.40 | 985.30 |
| 86 | 459.02 | 561.68 | 661.98 | 748.12 | 994.74 | 482.62 | 591.18 | 697.38 | 789.42 | 1047.84 |
| 87 | 490.88 | 599.44 | 706.82 | 797.68 | 1060.82 | 514.48 | 628.94 | 742.22 | 838.98 | 1113.92 |
| 88 | 525.10 | 640.74 | 754.02 | 850.78 | 1131.62 | 548.70 | 670.24 | 789.42 | 892.08 | 1184.72 |
| 89 | 559.32 | 683.22 | 804.76 | 907.42 | 1207.14 | 582.92 | 712.72 | 840.16 | 948.72 | 1260.24 |
| 90 | 597.08 | 728.06 | 856.68 | 966.42 | 1286.20 | 620.68 | 757.56 | 892.08 | 1007.72 | 1339.30 |
| 91 | 634.84 | 775.26 | 912.14 | 1027.78 | 1368.80 | 658.44 | 804.76 | 947.54 | 1069.08 | 1421.90 |
| 92 | 674.96 | 823.64 | 968.78 | 1091.50 | 1452.58 | 698.56 | 853.14 | 1004.18 | 1132.80 | 1505.68 |
| 93 | 717.44 | 873.20 | 1028.96 | 1158.76 | 1543.44 | 741.04 | 902.70 | 1064.36 | 1200.06 | 1596.54 |
| 94 | 762.28 | 928.66 | 1092.68 | 1230.74 | 1639.02 | 785.88 | 958.16 | 1128.08 | 1272.04 | 1692.12 |
| 95 | 811.84 | 987.66 | 1162.30 | 1308.62 | 1744.04 | 835.44 | 1017.16 | 1197.70 | 1349.92 | 1797.14 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
### Assisted Living Facilities at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 30 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 31 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 32 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 33 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 34 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 35 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 36 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 37 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 38 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 39 | 24.78 | 27.14 | 33.04 | 38.94 | 49.56 | 30.68 | 35.40 | 42.48 | 48.38 | 63.72 |
| 40 | 24.78 | 29.50 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 69.62 |
| 41 | 24.78 | 29.50 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 69.62 |
| 42 | 24.78 | 29.50 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 69.62 |
| 43 | 24.78 | 29.50 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 69.62 |
| 44 | 24.78 | 29.50 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 69.62 |
| 45 | 27.14 | 31.86 | 37.76 | 42.48 | 56.64 | 33.04 | 41.30 | 48.38 | 55.46 | 71.98 |
| 46 | 27.14 | 31.86 | 37.76 | 42.48 | 56.64 | 33.04 | 41.30 | 48.38 | 55.46 | 71.98 |
| 47 | 27.14 | 31.86 | 37.76 | 42.48 | 56.64 | 33.04 | 41.30 | 48.38 | 55.46 | 71.98 |
| 48 | 27.14 | 31.86 | 37.76 | 42.48 | 56.64 | 33.04 | 41.30 | 48.38 | 55.46 | 71.98 |
| 49 | 27.14 | 31.86 | 37.76 | 42.48 | 56.64 | 33.04 | 41.30 | 48.38 | 55.46 | 71.98 |
| 50 | 28.32 | 35.40 | 41.30 | 48.38 | 61.36 | 36.58 | 46.02 | 53.10 | 61.36 | 80.24 |
| 51 | 29.50 | 37.76 | 43.66 | 50.74 | 64.90 | 38.94 | 47.20 | 56.64 | 63.72 | 83.78 |
| 52 | 31.86 | 38.94 | 46.02 | 53.10 | 70.80 | 40.12 | 48.38 | 59.00 | 66.08 | 88.50 |
| 53 | 33.04 | 42.48 | 49.56 | 56.64 | 73.16 | 42.48 | 51.92 | 61.36 | 69.62 | 90.86 |
| 54 | 35.40 | 43.66 | 49.56 | 59.00 | 76.70 | 44.84 | 54.28 | 62.54 | 73.16 | 95.58 |
| 55 | 36.58 | 44.84 | 53.10 | 60.18 | 80.24 | 46.02 | 56.64 | 66.08 | 74.34 | 99.12 |
| 56 | 38.94 | 48.38 | 56.64 | 63.72 | 84.96 | 48.38 | 60.18 | 69.62 | 79.06 | 103.84 |
| 57 | 41.30 | 49.56 | 60.18 | 68.44 | 89.68 | 50.74 | 62.54 | 73.16 | 83.78 | 109.74 |
| 58 | 44.84 | 54.28 | 64.90 | 71.98 | 95.58 | 54.28 | 66.08 | 77.88 | 87.32 | 115.64 |
| 59 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 | 56.64 | 69.62 | 81.42 | 94.40 | 122.72 |
| 60 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 | 60.18 | 74.34 | 87.32 | 99.12 | 130.98 |
| 61 | 54.28 | 66.08 | 77.88 | 87.32 | 116.82 | 66.08 | 80.24 | 94.40 | 106.20 | 140.42 |
| 62 | 56.64 | 69.62 | 83.78 | 94.40 | 125.08 | 68.44 | 84.96 | 100.30 | 113.28 | 151.04 |
| 63 | 62.54 | 75.52 | 87.32 | 101.48 | 132.16 | 74.34 | 92.04 | 106.20 | 121.54 | 160.48 |
| 64 | 66.08 | 81.42 | 95.58 | 109.74 | 143.96 | 80.24 | 97.94 | 115.64 | 132.16 | 173.46 |
| 65 | 71.98 | 87.32 | 102.66 | 118.00 | 155.76 | 86.14 | 105.02 | 123.90 | 141.60 | 186.44 |
| 66 | 79.06 | 95.58 | 113.28 | 128.62 | 168.74 | 94.40 | 114.46 | 135.70 | 154.58 | 201.78 |
| 67 | 86.14 | 106.20 | 125.08 | 141.60 | 187.62 | 101.48 | 126.26 | 147.50 | 167.56 | 221.84 |
| 68 | 94.40 | 114.46 | 135.70 | 155.76 | 204.14 | 110.92 | 135.70 | 161.66 | 182.90 | 240.72 |
| 69 | 102.66 | 125.08 | 149.86 | 169.92 | 224.20 | 121.54 | 147.50 | 174.64 | 198.24 | 261.96 |
| 70 | 112.10 | 136.88 | 162.84 | 185.26 | 245.44 | 129.80 | 160.48 | 188.80 | 214.76 | 284.38 |
| 71 | 123.90 | 149.86 | 179.36 | 201.78 | 266.68 | 142.78 | 174.64 | 206.50 | 233.64 | 307.98 |
| 72 | 134.52 | 165.20 | 193.52 | 220.66 | 291.46 | 153.40 | 188.80 | 221.84 | 251.34 | 333.94 |
| 73 | 147.50 | 180.54 | 212.40 | 239.54 | 316.24 | 167.56 | 205.32 | 241.90 | 272.58 | 359.90 |
| 74 | 161.66 | 197.06 | 231.28 | 261.96 | 346.92 | 181.72 | 221.84 | 260.78 | 295.00 | 391.76 |
| 75 | 178.18 | 217.12 | 254.88 | 287.92 | 382.32 | 199.42 | 243.08 | 284.38 | 322.14 | 427.16 |
| 76 | 197.06 | 240.72 | 283.20 | 320.96 | 425.98 | 218.30 | 266.68 | 313.88 | 355.18 | 472.00 |
| 77 | 220.66 | 270.22 | 317.42 | 359.90 | 475.54 | 241.90 | 296.18 | 349.28 | 394.12 | 521.56 |
| 78 | 243.08 | 298.54 | 352.82 | 400.02 | 528.64 | 265.50 | 325.68 | 384.68 | 435.42 | 577.02 |
| 79 | 267.86 | 328.04 | 388.22 | 440.14 | 581.74 | 289.10 | 355.18 | 420.08 | 476.72 | 630.12 |
| 80 | 291.46 | 355.18 | 421.26 | 477.90 | 631.30 | 312.70 | 383.50 | 454.30 | 514.48 | 680.86 |
| 81 | 311.52 | 381.14 | 449.58 | 509.76 | 674.96 | 332.76 | 409.46 | 482.62 | 546.34 | 724.52 |
| 82 | 330.40 | 403.56 | 477.90 | 541.62 | 716.26 | 351.64 | 431.88 | 510.94 | 578.20 | 765.82 |
| 83 | 350.46 | 428.34 | 506.22 | 573.48 | 759.92 | 371.70 | 456.66 | 539.26 | 610.06 | 809.48 |
| 84 | 372.88 | 455.48 | 536.90 | 608.88 | 804.76 | 394.12 | 483.80 | 569.94 | 645.46 | 854.32 |
| 85 | 396.48 | 483.80 | 572.30 | 646.64 | 856.68 | 417.72 | 512.12 | 605.34 | 683.22 | 906.24 |
| 86 | 423.62 | 516.84 | 610.06 | 689.12 | 914.50 | 444.86 | 545.16 | 643.10 | 725.70 | 964.06 |
| 87 | 453.12 | 552.24 | 651.36 | 736.32 | 975.86 | 474.36 | 580.56 | 684.40 | 772.90 | 1025.42 |
| 88 | 483.80 | 588.82 | 693.84 | 784.70 | 1041.94 | 505.04 | 617.14 | 726.88 | 821.28 | 1091.50 |
| 89 | 515.66 | 628.94 | 739.86 | 836.62 | 1110.38 | 536.90 | 657.26 | 772.90 | 873.20 | 1159.94 |
| 90 | 549.88 | 670.24 | 789.42 | 890.90 | 1184.72 | 571.12 | 698.56 | 822.46 | 927.48 | 1234.28 |
| 91 | 586.46 | 713.90 | 840.16 | 947.54 | 1259.06 | 607.70 | 742.22 | 873.20 | 984.12 | 1308.62 |
| 92 | 621.86 | 757.56 | 892.08 | 1005.36 | 1338.12 | 643.10 | 785.88 | 925.12 | 1041.94 | 1387.68 |
| 93 | 660.80 | 804.76 | 946.36 | 1067.90 | 1419.54 | 682.04 | 833.08 | 979.40 | 1104.48 | 1469.10 |
| 94 | 703.28 | 855.50 | 1006.54 | 1133.98 | 1508.04 | 724.52 | 883.82 | 1039.58 | 1170.56 | 1557.60 |
| 95 | 748.12 | 909.78 | 1070.26 | 1204.78 | 1604.80 | 769.36 | 938.10 | 1103.30 | 1241.36 | 1654.36 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 30 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 31 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 32 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 33 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 34 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 35 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 36 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 37 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 38 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 39 | 33.04 | 40.12 | 47.20 | 54.28 | 71.98 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 |
| 40 | 35.40 | 42.48 | 50.74 | 56.64 | 75.52 | 46.02 | 55.46 | 64.90 | 73.16 | 97.94 |
| 41 | 35.40 | 42.48 | 50.74 | 56.64 | 75.52 | 46.02 | 55.46 | 64.90 | 73.16 | 97.94 |
| 42 | 35.40 | 42.48 | 50.74 | 56.64 | 75.52 | 46.02 | 55.46 | 64.90 | 73.16 | 97.94 |
| 43 | 35.40 | 42.48 | 50.74 | 56.64 | 75.52 | 46.02 | 55.46 | 64.90 | 73.16 | 97.94 |
| 44 | 35.40 | 42.48 | 50.74 | 56.64 | 75.52 | 46.02 | 55.46 | 64.90 | 73.16 | 97.94 |
| 45 | 37.76 | 46.02 | 54.28 | 60.18 | 80.24 | 48.38 | 59.00 | 69.62 | 77.88 | 103.84 |
| 46 | 37.76 | 46.02 | 54.28 | 60.18 | 80.24 | 48.38 | 59.00 | 69.62 | 77.88 | 103.84 |
| 47 | 37.76 | 46.02 | 54.28 | 60.18 | 80.24 | 48.38 | 59.00 | 69.62 | 77.88 | 103.84 |
| 48 | 37.76 | 46.02 | 54.28 | 60.18 | 80.24 | 48.38 | 59.00 | 69.62 | 77.88 | 103.84 |
| 49 | 37.76 | 46.02 | 54.28 | 60.18 | 80.24 | 48.38 | 59.00 | 69.62 | 77.88 | 103.84 |
| 50 | 41.30 | 50.74 | 60.18 | 68.44 | 89.68 | 54.28 | 64.90 | 77.88 | 87.32 | 115.64 |
| 51 | 43.66 | 53.10 | 62.54 | 71.98 | 94.40 | 56.64 | 68.44 | 80.24 | 92.04 | 121.54 |
| 52 | 46.02 | 55.46 | 66.08 | 75.52 | 100.30 | 59.00 | 70.80 | 83.78 | 95.58 | 127.44 |
| 53 | 48.38 | 59.00 | 69.62 | 79.06 | 103.84 | 61.36 | 74.34 | 87.32 | 100.30 | 130.98 |
| 54 | 50.74 | 62.54 | 73.16 | 83.78 | 109.74 | 63.72 | 79.06 | 92.04 | 103.84 | 136.88 |
| 55 | 53.10 | 64.90 | 76.70 | 87.32 | 114.46 | 66.08 | 81.42 | 95.58 | 108.56 | 142.78 |
| 56 | 55.46 | 69.62 | 81.42 | 93.22 | 121.54 | 69.62 | 86.14 | 100.30 | 114.46 | 149.86 |
| 57 | 60.18 | 71.98 | 86.14 | 97.94 | 128.62 | 74.34 | 89.68 | 106.20 | 120.36 | 158.12 |
| 58 | 63.72 | 77.88 | 92.04 | 105.02 | 138.06 | 77.88 | 95.58 | 112.10 | 128.62 | 168.74 |
| 59 | 68.44 | 82.60 | 97.94 | 110.92 | 146.32 | 82.60 | 101.48 | 119.18 | 135.70 | 179.36 |
| 60 | 73.16 | 88.50 | 105.02 | 118.00 | 156.94 | 88.50 | 107.38 | 127.44 | 143.96 | 191.16 |
| 61 | 77.88 | 95.58 | 112.10 | 127.44 | 167.56 | 94.40 | 115.64 | 135.70 | 154.58 | 204.14 |
| 62 | 82.60 | 101.48 | 119.18 | 135.70 | 178.18 | 100.30 | 122.72 | 145.14 | 164.02 | 217.12 |
| 63 | 89.68 | 108.56 | 127.44 | 145.14 | 192.34 | 108.56 | 132.16 | 155.76 | 177.00 | 233.64 |
| 64 | 96.76 | 116.82 | 138.06 | 156.94 | 206.50 | 116.82 | 141.60 | 166.38 | 189.98 | 251.34 |
| 65 | 103.84 | 126.26 | 149.86 | 169.92 | 224.20 | 125.08 | 153.40 | 180.54 | 205.32 | 271.40 |
| 66 | 113.28 | 138.06 | 162.84 | 186.44 | 245.44 | 136.88 | 166.38 | 195.88 | 224.20 | 295.00 |
| 67 | 125.08 | 152.22 | 179.36 | 204.14 | 269.04 | 148.68 | 181.72 | 214.76 | 243.08 | 322.14 |
| 68 | 135.70 | 166.38 | 195.88 | 224.20 | 296.18 | 161.66 | 197.06 | 232.46 | 265.50 | 350.46 |
| 69 | 149.86 | 182.90 | 217.12 | 245.44 | 324.50 | 177.00 | 215.94 | 254.88 | 289.10 | 381.14 |
| 70 | 162.84 | 200.60 | 238.36 | 270.22 | 356.36 | 191.16 | 234.82 | 277.30 | 315.06 | 415.36 |
| 71 | 179.36 | 219.48 | 259.60 | 295.00 | 389.40 | 207.68 | 254.88 | 299.72 | 341.02 | 450.76 |
| 72 | 195.88 | 239.54 | 283.20 | 319.78 | 423.62 | 225.38 | 276.12 | 324.50 | 366.98 | 486.16 |
| 73 | 213.58 | 261.96 | 307.98 | 348.10 | 461.38 | 244.26 | 298.54 | 350.46 | 396.48 | 526.28 |
| 74 | 234.82 | 286.74 | 336.30 | 381.14 | 506.22 | 265.50 | 324.50 | 379.96 | 430.70 | 571.12 |
| 75 | 259.60 | 316.24 | 372.88 | 421.26 | 556.96 | 290.28 | 354.00 | 416.54 | 470.82 | 624.22 |
| 76 | 289.10 | 352.82 | 415.36 | 469.64 | 621.86 | 319.78 | 391.76 | 460.20 | 520.38 | 690.30 |
| 77 | 322.14 | 394.12 | 464.92 | 527.46 | 697.38 | 354.00 | 434.24 | 510.94 | 579.38 | 767.00 |
| 78 | 357.54 | 438.96 | 518.02 | 587.64 | 776.44 | 390.58 | 479.08 | 565.22 | 641.92 | 848.42 |
| 79 | 394.12 | 482.62 | 571.12 | 649.00 | 857.86 | 427.16 | 523.92 | 619.50 | 704.46 | 929.84 |
| 80 | 428.34 | 525.10 | 621.86 | 705.64 | 932.20 | 461.38 | 566.40 | 670.24 | 761.10 | 1005.36 |
| 81 | 457.84 | 560.50 | 664.34 | 754.02 | 995.92 | 490.88 | 601.80 | 712.72 | 809.48 | 1069.08 |
| 82 | 486.16 | 595.90 | 705.64 | 800.04 | 1057.28 | 519.20 | 637.20 | 754.02 | 855.50 | 1130.44 |
| 83 | 515.66 | 631.30 | 746.94 | 847.24 | 1121.00 | 548.70 | 672.60 | 795.32 | 902.70 | 1194.16 |
| 84 | 547.52 | 670.24 | 792.96 | 897.98 | 1188.26 | 580.56 | 711.54 | 841.34 | 953.44 | 1261.42 |
| 85 | 582.92 | 712.72 | 842.52 | 954.62 | 1263.78 | 615.96 | 754.02 | 890.90 | 1010.08 | 1336.94 |
| 86 | 623.04 | 761.10 | 899.16 | 1017.16 | 1348.74 | 656.08 | 802.40 | 947.54 | 1072.62 | 1421.90 |
| 87 | 665.52 | 811.84 | 959.34 | 1085.60 | 1438.42 | 698.56 | 853.14 | 1007.72 | 1141.06 | 1511.58 |
| 88 | 710.36 | 867.30 | 1024.24 | 1157.58 | 1535.18 | 743.40 | 908.60 | 1072.62 | 1213.04 | 1608.34 |
| 89 | 757.56 | 925.12 | 1091.50 | 1234.28 | 1636.66 | 790.60 | 966.42 | 1139.88 | 1289.74 | 1709.82 |
| 90 | 808.30 | 986.48 | 1163.48 | 1314.52 | 1744.04 | 841.34 | 1027.78 | 1211.86 | 1369.98 | 1817.20 |
| 91 | 860.22 | 1049.02 | 1237.82 | 1397.12 | 1854.96 | 893.26 | 1090.32 | 1286.20 | 1452.58 | 1928.12 |
| 92 | 914.50 | 1115.10 | 1314.52 | 1483.26 | 1970.60 | 947.54 | 1156.40 | 1362.90 | 1538.72 | 2043.76 |
| 93 | 971.14 | 1183.54 | 1394.76 | 1574.12 | 2092.14 | 1004.18 | 1224.84 | 1443.14 | 1629.58 | 2165.30 |
| 94 | 1032.50 | 1257.88 | 1482.08 | 1672.06 | 2221.94 | 1065.54 | 1299.18 | 1530.46 | 1727.52 | 2295.10 |
| 95 | 1098.58 | 1338.12 | 1576.48 | 1778.26 | 2363.54 | 1131.62 | 1379.42 | 1624.86 | 1833.72 | 2436.70 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Assisted Living Facilities at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 30 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 31 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 32 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 33 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 34 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 35 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 36 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 37 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 38 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 39 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 40 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 66.08 | 87.32 |
| 41 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 66.08 | 87.32 |
| 42 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 66.08 | 87.32 |
| 43 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 66.08 | 87.32 |
| 44 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 41.30 | 49.56 | 57.82 | 66.08 | 87.32 |
| 45 | 34.22 | 40.12 | 48.38 | 54.28 | 71.98 | 43.66 | 51.92 | 62.54 | 70.80 | 93.22 |
| 46 | 34.22 | 40.12 | 48.38 | 54.28 | 71.98 | 43.66 | 51.92 | 62.54 | 70.80 | 93.22 |
| 47 | 34.22 | 40.12 | 48.38 | 54.28 | 71.98 | 43.66 | 51.92 | 62.54 | 70.80 | 93.22 |
| 48 | 34.22 | 40.12 | 48.38 | 54.28 | 71.98 | 43.66 | 51.92 | 62.54 | 70.80 | 93.22 |
| 49 | 34.22 | 40.12 | 48.38 | 54.28 | 71.98 | 43.66 | 51.92 | 62.54 | 70.80 | 93.22 |
| 50 | 37.76 | 46.02 | 54.28 | 60.18 | 79.06 | 48.38 | 59.00 | 69.62 | 77.88 | 102.66 |
| 51 | 38.94 | 48.38 | 56.64 | 63.72 | 84.96 | 50.74 | 61.36 | 71.98 | 81.42 | 108.56 |
| 52 | 41.30 | 49.56 | 59.00 | 67.26 | 88.50 | 53.10 | 63.72 | 75.52 | 86.14 | 112.10 |
| 53 | 43.66 | 53.10 | 61.36 | 71.98 | 94.40 | 54.28 | 67.26 | 77.88 | 89.68 | 118.00 |
| 54 | 44.84 | 55.46 | 64.90 | 75.52 | 97.94 | 56.64 | 69.62 | 81.42 | 93.22 | 122.72 |
| 55 | 47.20 | 59.00 | 68.44 | 79.06 | 102.66 | 59.00 | 73.16 | 84.96 | 96.76 | 127.44 |
| 56 | 50.74 | 61.36 | 71.98 | 83.78 | 109.74 | 62.54 | 76.70 | 89.68 | 102.66 | 134.52 |
| 57 | 53.10 | 64.90 | 76.70 | 88.50 | 115.64 | 66.08 | 80.24 | 94.40 | 107.38 | 141.60 |
| 58 | 56.64 | 69.62 | 82.60 | 94.40 | 122.72 | 69.62 | 84.96 | 100.30 | 114.46 | 149.86 |
| 59 | 60.18 | 74.34 | 87.32 | 100.30 | 130.98 | 74.34 | 89.68 | 106.20 | 121.54 | 159.30 |
| 60 | 63.72 | 79.06 | 92.04 | 107.38 | 139.24 | 77.88 | 95.58 | 112.10 | 129.80 | 168.74 |
| 61 | 69.62 | 83.78 | 99.12 | 114.46 | 149.86 | 83.78 | 102.66 | 120.36 | 138.06 | 181.72 |
| 62 | 74.34 | 89.68 | 107.38 | 121.54 | 159.30 | 90.86 | 109.74 | 129.80 | 146.32 | 193.52 |
| 63 | 79.06 | 97.94 | 113.28 | 129.80 | 171.10 | 95.58 | 118.00 | 138.06 | 156.94 | 207.68 |
| 64 | 86.14 | 105.02 | 122.72 | 140.42 | 184.08 | 103.84 | 127.44 | 148.68 | 169.92 | 224.20 |
| 65 | 92.04 | 113.28 | 133.34 | 152.22 | 200.60 | 112.10 | 136.88 | 160.48 | 184.08 | 241.90 |
| 66 | 102.66 | 123.90 | 146.32 | 166.38 | 219.48 | 122.72 | 148.68 | 175.82 | 199.42 | 263.14 |
| 67 | 110.92 | 135.70 | 160.48 | 181.72 | 240.72 | 132.16 | 161.66 | 191.16 | 215.94 | 286.74 |
| 68 | 121.54 | 148.68 | 175.82 | 199.42 | 263.14 | 143.96 | 175.82 | 207.68 | 236.00 | 311.52 |
| 69 | 132.16 | 164.02 | 192.34 | 218.30 | 289.10 | 155.76 | 192.34 | 225.38 | 257.24 | 339.84 |
| 70 | 145.14 | 179.36 | 211.22 | 239.54 | 317.42 | 169.92 | 208.86 | 246.62 | 279.66 | 370.52 |
| 71 | 160.48 | 195.88 | 231.28 | 263.14 | 345.74 | 185.26 | 226.56 | 267.86 | 303.26 | 400.02 |
| 72 | 174.64 | 212.40 | 252.52 | 285.56 | 377.60 | 200.60 | 244.26 | 289.10 | 326.86 | 433.06 |
| 73 | 191.16 | 232.46 | 273.76 | 310.34 | 410.64 | 217.12 | 265.50 | 311.52 | 352.82 | 467.28 |
| 74 | 210.04 | 254.88 | 299.72 | 339.84 | 449.58 | 237.18 | 289.10 | 338.66 | 382.32 | 507.40 |
| 75 | 231.28 | 282.02 | 331.58 | 374.06 | 496.78 | 258.42 | 315.06 | 370.52 | 418.90 | 555.78 |
| 76 | 257.24 | 312.70 | 368.16 | 417.72 | 553.42 | 284.38 | 346.92 | 408.28 | 462.56 | 613.60 |
| 77 | 286.74 | 350.46 | 411.82 | 467.28 | 619.50 | 315.06 | 385.86 | 453.12 | 513.30 | 680.86 |
| 78 | 318.60 | 389.40 | 459.02 | 520.38 | 690.30 | 346.92 | 424.80 | 501.50 | 567.58 | 752.84 |
| 79 | 349.28 | 428.34 | 507.40 | 574.66 | 759.92 | 378.78 | 464.92 | 549.88 | 621.86 | 823.64 |
| 80 | 379.96 | 466.10 | 551.06 | 624.22 | 826.00 | 408.28 | 501.50 | 593.54 | 673.78 | 889.72 |
| 81 | 405.92 | 497.96 | 588.82 | 666.70 | 882.64 | 434.24 | 533.36 | 631.30 | 716.26 | 946.36 |
| 82 | 431.88 | 528.64 | 624.22 | 706.82 | 936.92 | 460.20 | 564.04 | 666.70 | 756.38 | 1000.64 |
| 83 | 457.84 | 560.50 | 661.98 | 749.30 | 992.38 | 486.16 | 595.90 | 704.46 | 798.86 | 1056.10 |
| 84 | 486.16 | 594.72 | 702.10 | 792.96 | 1052.56 | 514.48 | 630.12 | 744.58 | 842.52 | 1116.28 |
| 85 | 518.02 | 632.48 | 746.94 | 843.70 | 1119.82 | 546.34 | 667.88 | 789.42 | 893.26 | 1183.54 |
| 86 | 553.42 | 674.96 | 796.50 | 899.16 | 1194.16 | 581.74 | 710.36 | 838.98 | 948.72 | 1257.88 |
| 87 | 591.18 | 720.98 | 849.60 | 959.34 | 1274.40 | 619.50 | 756.38 | 892.08 | 1008.90 | 1338.12 |
| 88 | 631.30 | 769.36 | 906.24 | 1023.06 | 1360.54 | 659.62 | 804.76 | 948.72 | 1072.62 | 1424.26 |
| 89 | 673.78 | 821.28 | 967.60 | 1091.50 | 1450.22 | 702.10 | 856.68 | 1010.08 | 1141.06 | 1513.94 |
| 90 | 717.44 | 875.56 | 1030.14 | 1162.30 | 1545.80 | 745.76 | 910.96 | 1072.62 | 1211.86 | 1609.52 |
| 91 | 764.64 | 931.02 | 1096.22 | 1236.64 | 1643.74 | 792.96 | 966.42 | 1138.70 | 1286.20 | 1707.46 |
| 92 | 811.84 | 988.84 | 1163.48 | 1312.16 | 1746.40 | 840.16 | 1024.24 | 1205.96 | 1361.72 | 1810.12 |
| 93 | 862.58 | 1050.20 | 1235.46 | 1392.40 | 1853.78 | 890.90 | 1085.60 | 1277.94 | 1441.96 | 1917.50 |
| 94 | 916.86 | 1116.28 | 1312.16 | 1478.54 | 1969.42 | 945.18 | 1151.68 | 1354.64 | 1528.10 | 2033.14 |
| 95 | 975.86 | 1187.08 | 1395.94 | 1572.94 | 2094.50 | 1004.18 | 1222.48 | 1438.42 | 1622.50 | 2158.22 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Assisted Living Facilities at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 30 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 31 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 32 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 33 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 34 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 35 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 36 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 37 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 38 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 39 | 25.96 | 33.04 | 38.94 | 44.84 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 40 | 28.32 | 34.22 | 40.12 | 46.02 | 61.36 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 |
| 41 | 28.32 | 34.22 | 40.12 | 46.02 | 61.36 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 |
| 42 | 28.32 | 34.22 | 40.12 | 46.02 | 61.36 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 |
| 43 | 28.32 | 34.22 | 40.12 | 46.02 | 61.36 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 |
| 44 | 28.32 | 34.22 | 40.12 | 46.02 | 61.36 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 |
| 45 | 30.68 | 36.58 | 42.48 | 48.38 | 64.90 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 |
| 46 | 30.68 | 36.58 | 42.48 | 48.38 | 64.90 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 |
| 47 | 30.68 | 36.58 | 42.48 | 48.38 | 64.90 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 |
| 48 | 30.68 | 36.58 | 42.48 | 48.38 | 64.90 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 |
| 49 | 30.68 | 36.58 | 42.48 | 48.38 | 64.90 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 |
| 50 | 34.22 | 40.12 | 48.38 | 54.28 | 71.98 | 43.66 | 51.92 | 61.36 | 69.62 | 92.04 |
| 51 | 35.40 | 43.66 | 50.74 | 57.82 | 75.52 | 44.84 | 55.46 | 63.72 | 73.16 | 96.76 |
| 52 | 37.76 | 46.02 | 53.10 | 61.36 | 80.24 | 47.20 | 57.82 | 67.26 | 77.88 | 101.48 |
| 53 | 38.94 | 47.20 | 55.46 | 63.72 | 83.78 | 49.56 | 60.18 | 69.62 | 80.24 | 106.20 |
| 54 | 41.30 | 49.56 | 59.00 | 67.26 | 88.50 | 50.74 | 62.54 | 73.16 | 83.78 | 109.74 |
| 55 | 42.48 | 53.10 | 61.36 | 70.80 | 92.04 | 53.10 | 64.90 | 75.52 | 87.32 | 114.46 |
| 56 | 44.84 | 54.28 | 66.08 | 74.34 | 97.94 | 55.46 | 67.26 | 80.24 | 90.86 | 120.36 |
| 57 | 47.20 | 59.00 | 68.44 | 79.06 | 103.84 | 59.00 | 71.98 | 84.96 | 95.58 | 127.44 |
| 58 | 50.74 | 62.54 | 73.16 | 83.78 | 109.74 | 61.36 | 75.52 | 89.68 | 101.48 | 134.52 |
| 59 | 53.10 | 66.08 | 77.88 | 89.68 | 118.00 | 64.90 | 81.42 | 94.40 | 108.56 | 142.78 |
| 60 | 56.64 | 69.62 | 82.60 | 94.40 | 125.08 | 69.62 | 84.96 | 100.30 | 114.46 | 151.04 |
| 61 | 61.36 | 75.52 | 89.68 | 101.48 | 133.34 | 75.52 | 90.86 | 108.56 | 122.72 | 161.66 |
| 62 | 66.08 | 81.42 | 95.58 | 109.74 | 142.78 | 80.24 | 97.94 | 115.64 | 132.16 | 173.46 |
| 63 | 70.80 | 86.14 | 101.48 | 115.64 | 153.40 | 86.14 | 105.02 | 123.90 | 140.42 | 185.26 |
| 64 | 76.70 | 93.22 | 109.74 | 125.08 | 165.20 | 92.04 | 113.28 | 132.16 | 151.04 | 200.60 |
| 65 | 82.60 | 101.48 | 119.18 | 135.70 | 179.36 | 100.30 | 122.72 | 143.96 | 164.02 | 215.94 |
| 66 | 90.86 | 110.92 | 130.98 | 149.86 | 197.06 | 109.74 | 133.34 | 156.94 | 178.18 | 234.82 |
| 67 | 99.12 | 121.54 | 142.78 | 162.84 | 214.76 | 118.00 | 145.14 | 169.92 | 193.52 | 256.06 |
| 68 | 107.38 | 133.34 | 156.94 | 179.36 | 236.00 | 127.44 | 158.12 | 185.26 | 211.22 | 278.48 |
| 69 | 118.00 | 146.32 | 172.28 | 197.06 | 258.42 | 139.24 | 171.10 | 201.78 | 230.10 | 303.26 |
| 70 | 129.80 | 159.30 | 188.80 | 214.76 | 283.20 | 152.22 | 186.44 | 219.48 | 250.16 | 330.40 |
| 71 | 141.60 | 174.64 | 206.50 | 234.82 | 309.16 | 164.02 | 201.78 | 238.36 | 271.40 | 357.54 |
| 72 | 155.76 | 191.16 | 224.20 | 254.88 | 337.48 | 179.36 | 218.30 | 257.24 | 291.46 | 387.04 |
| 73 | 169.92 | 207.68 | 245.44 | 277.30 | 366.98 | 193.52 | 236.00 | 278.48 | 315.06 | 416.54 |
| 74 | 187.62 | 228.92 | 267.86 | 303.26 | 402.38 | 211.22 | 258.42 | 302.08 | 342.20 | 453.12 |
| 75 | 206.50 | 252.52 | 295.00 | 333.94 | 443.68 | 230.10 | 282.02 | 330.40 | 374.06 | 495.60 |
| 76 | 228.92 | 279.66 | 329.22 | 371.70 | 493.24 | 253.70 | 309.16 | 364.62 | 411.82 | 546.34 |
| 77 | 254.88 | 311.52 | 368.16 | 416.54 | 552.24 | 280.84 | 342.20 | 403.56 | 457.84 | 606.52 |
| 78 | 283.20 | 346.92 | 409.46 | 463.74 | 613.60 | 307.98 | 377.60 | 446.04 | 506.22 | 669.06 |
| 79 | 310.34 | 381.14 | 450.76 | 510.94 | 676.14 | 336.30 | 413.00 | 488.52 | 553.42 | 732.78 |
| 80 | 337.48 | 414.18 | 489.70 | 554.60 | 735.14 | 362.26 | 446.04 | 527.46 | 598.26 | 791.78 |
| 81 | 361.08 | 442.50 | 523.92 | 592.36 | 784.70 | 385.86 | 474.36 | 561.68 | 636.02 | 841.34 |
| 82 | 383.50 | 470.82 | 555.78 | 628.94 | 833.08 | 408.28 | 502.68 | 593.54 | 672.60 | 889.72 |
| 83 | 407.10 | 499.14 | 588.82 | 665.52 | 882.64 | 431.88 | 531.00 | 626.58 | 709.18 | 939.28 |
| 84 | 431.88 | 528.64 | 624.22 | 705.64 | 935.74 | 456.66 | 560.50 | 661.98 | 749.30 | 992.38 |
| 85 | 460.20 | 562.86 | 664.34 | 750.48 | 995.92 | 484.98 | 594.72 | 702.10 | 794.14 | 1052.56 |
| 86 | 492.06 | 600.62 | 709.18 | 800.04 | 1063.18 | 516.84 | 632.48 | 746.94 | 843.70 | 1119.82 |
| 87 | 525.10 | 641.92 | 756.38 | 854.32 | 1133.98 | 549.88 | 673.78 | 794.14 | 897.98 | 1190.62 |
| 88 | 560.50 | 685.58 | 807.12 | 910.96 | 1210.68 | 585.28 | 717.44 | 844.88 | 954.62 | 1267.32 |
| 89 | 598.26 | 730.42 | 861.40 | 971.14 | 1290.92 | 623.04 | 762.28 | 899.16 | 1014.80 | 1347.56 |
| 90 | 638.38 | 778.80 | 916.86 | 1034.86 | 1375.88 | 663.16 | 810.66 | 954.62 | 1078.52 | 1432.52 |
| 91 | 679.68 | 829.54 | 975.86 | 1099.76 | 1463.20 | 704.46 | 861.40 | 1013.62 | 1143.42 | 1519.84 |
| 92 | 722.16 | 880.28 | 1036.04 | 1168.20 | 1554.06 | 746.94 | 912.14 | 1073.80 | 1211.86 | 1610.70 |
| 93 | 767.00 | 934.56 | 1099.76 | 1239.00 | 1649.64 | 791.78 | 966.42 | 1137.52 | 1282.66 | 1706.28 |
| 94 | 815.38 | 993.56 | 1168.20 | 1315.70 | 1752.30 | 840.16 | 1025.42 | 1205.96 | 1359.36 | 1808.94 |
| 95 | 868.48 | 1057.28 | 1243.72 | 1400.66 | 1864.40 | 893.26 | 1089.14 | 1281.48 | 1444.32 | 1921.04 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Assisted Living Facilities at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 30 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 31 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 32 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 33 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 34 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 35 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 36 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 37 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 38 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 39 | 24.78 | 30.68 | 36.58 | 41.30 | 54.28 | 31.86 | 38.94 | 46.02 | 51.92 | 68.44 |
| 40 | 25.96 | 31.86 | 37.76 | 42.48 | 57.82 | 34.22 | 41.30 | 49.56 | 55.46 | 73.16 |
| 41 | 25.96 | 31.86 | 37.76 | 42.48 | 57.82 | 34.22 | 41.30 | 49.56 | 55.46 | 73.16 |
| 42 | 25.96 | 31.86 | 37.76 | 42.48 | 57.82 | 34.22 | 41.30 | 49.56 | 55.46 | 73.16 |
| 43 | 25.96 | 31.86 | 37.76 | 42.48 | 57.82 | 34.22 | 41.30 | 49.56 | 55.46 | 73.16 |
| 44 | 25.96 | 31.86 | 37.76 | 42.48 | 57.82 | 34.22 | 41.30 | 49.56 | 55.46 | 73.16 |
| 45 | 28.32 | 34.22 | 40.12 | 46.02 | 60.18 | 36.58 | 43.66 | 51.92 | 59.00 | 76.70 |
| 46 | 28.32 | 34.22 | 40.12 | 46.02 | 60.18 | 36.58 | 43.66 | 51.92 | 59.00 | 76.70 |
| 47 | 28.32 | 34.22 | 40.12 | 46.02 | 60.18 | 36.58 | 43.66 | 51.92 | 59.00 | 76.70 |
| 48 | 28.32 | 34.22 | 40.12 | 46.02 | 60.18 | 36.58 | 43.66 | 51.92 | 59.00 | 76.70 |
| 49 | 28.32 | 34.22 | 40.12 | 46.02 | 60.18 | 36.58 | 43.66 | 51.92 | 59.00 | 76.70 |
| 50 | 30.68 | 37.76 | 44.84 | 50.74 | 67.26 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 |
| 51 | 31.86 | 40.12 | 47.20 | 54.28 | 70.80 | 41.30 | 50.74 | 60.18 | 68.44 | 89.68 |
| 52 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 | 43.66 | 53.10 | 62.54 | 70.80 | 94.40 |
| 53 | 35.40 | 43.66 | 51.92 | 60.18 | 77.88 | 44.84 | 55.46 | 64.90 | 74.34 | 97.94 |
| 54 | 37.76 | 46.02 | 55.46 | 62.54 | 82.60 | 47.20 | 57.82 | 68.44 | 77.88 | 101.48 |
| 55 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 48.38 | 60.18 | 70.80 | 80.24 | 106.20 |
| 56 | 42.48 | 50.74 | 60.18 | 68.44 | 90.86 | 51.92 | 62.54 | 74.34 | 83.78 | 110.92 |
| 57 | 43.66 | 54.28 | 64.90 | 73.16 | 96.76 | 54.28 | 66.08 | 79.06 | 88.50 | 118.00 |
| 58 | 47.20 | 57.82 | 67.26 | 77.88 | 102.66 | 56.64 | 70.80 | 82.60 | 94.40 | 123.90 |
| 59 | 49.56 | 61.36 | 71.98 | 82.60 | 108.56 | 60.18 | 74.34 | 87.32 | 99.12 | 132.16 |
| 60 | 53.10 | 64.90 | 76.70 | 87.32 | 115.64 | 64.90 | 79.06 | 93.22 | 106.20 | 139.24 |
| 61 | 56.64 | 69.62 | 82.60 | 94.40 | 123.90 | 68.44 | 84.96 | 100.30 | 113.28 | 149.86 |
| 62 | 61.36 | 75.52 | 88.50 | 100.30 | 132.16 | 74.34 | 90.86 | 107.38 | 121.54 | 159.30 |
| 63 | 66.08 | 80.24 | 94.40 | 108.56 | 141.60 | 79.06 | 97.94 | 114.46 | 129.80 | 171.10 |
| 64 | 70.80 | 86.14 | 101.48 | 115.64 | 153.40 | 86.14 | 105.02 | 122.72 | 139.24 | 184.08 |
| 65 | 76.70 | 94.40 | 109.74 | 126.26 | 166.38 | 93.22 | 114.46 | 132.16 | 151.04 | 199.42 |
| 66 | 83.78 | 102.66 | 120.36 | 138.06 | 181.72 | 100.30 | 123.90 | 143.96 | 165.20 | 217.12 |
| 67 | 92.04 | 113.28 | 132.16 | 151.04 | 198.24 | 109.74 | 134.52 | 156.94 | 179.36 | 236.00 |
| 68 | 100.30 | 122.72 | 145.14 | 165.20 | 218.30 | 119.18 | 145.14 | 171.10 | 194.70 | 257.24 |
| 69 | 109.74 | 135.70 | 159.30 | 180.54 | 238.36 | 128.62 | 158.12 | 186.44 | 211.22 | 279.66 |
| 70 | 120.36 | 147.50 | 174.64 | 198.24 | 260.78 | 139.24 | 171.10 | 202.96 | 230.10 | 304.44 |
| 71 | 132.16 | 161.66 | 191.16 | 217.12 | 286.74 | 152.22 | 187.62 | 220.66 | 250.16 | 330.40 |
| 72 | 143.96 | 177.00 | 207.68 | 234.82 | 311.52 | 165.20 | 202.96 | 237.18 | 269.04 | 356.36 |
| 73 | 156.94 | 192.34 | 226.56 | 256.06 | 339.84 | 178.18 | 218.30 | 257.24 | 290.28 | 385.86 |
| 74 | 172.28 | 211.22 | 247.80 | 279.66 | 371.70 | 194.70 | 237.18 | 278.48 | 315.06 | 418.90 |
| 75 | 189.98 | 232.46 | 272.58 | 307.98 | 409.46 | 212.40 | 259.60 | 304.44 | 344.56 | 456.66 |
| 76 | 211.22 | 258.42 | 304.44 | 342.20 | 455.48 | 233.64 | 285.56 | 336.30 | 379.96 | 505.04 |
| 77 | 234.82 | 287.92 | 339.84 | 383.50 | 508.58 | 258.42 | 316.24 | 372.88 | 421.26 | 559.32 |
| 78 | 260.78 | 319.78 | 377.60 | 427.16 | 565.22 | 283.20 | 349.28 | 410.64 | 466.10 | 615.96 |
| 79 | 286.74 | 351.64 | 415.36 | 470.82 | 623.04 | 309.16 | 381.14 | 449.58 | 509.76 | 673.78 |
| 80 | 310.34 | 381.14 | 451.94 | 510.94 | 676.14 | 333.94 | 410.64 | 486.16 | 549.88 | 728.06 |
| 81 | 332.76 | 408.28 | 482.62 | 546.34 | 722.16 | 356.36 | 437.78 | 516.84 | 585.28 | 774.08 |
| 82 | 352.82 | 433.06 | 512.12 | 579.38 | 767.00 | 376.42 | 462.56 | 546.34 | 618.32 | 818.92 |
| 83 | 375.24 | 459.02 | 542.80 | 613.60 | 813.02 | 398.84 | 488.52 | 577.02 | 652.54 | 864.94 |
| 84 | 397.66 | 487.34 | 575.84 | 650.18 | 861.40 | 421.26 | 516.84 | 610.06 | 689.12 | 913.32 |
| 85 | 423.62 | 519.20 | 612.42 | 691.48 | 916.86 | 447.22 | 548.70 | 646.64 | 730.42 | 968.78 |
| 86 | 453.12 | 553.42 | 652.54 | 737.50 | 978.22 | 476.72 | 582.92 | 686.76 | 776.44 | 1030.14 |
| 87 | 483.80 | 591.18 | 697.38 | 785.88 | 1044.30 | 507.40 | 620.68 | 731.60 | 824.82 | 1096.22 |
| 88 | 516.84 | 631.30 | 743.40 | 838.98 | 1113.92 | 540.44 | 660.80 | 777.62 | 877.92 | 1165.84 |
| 89 | 551.06 | 673.78 | 792.96 | 894.44 | 1188.26 | 574.66 | 703.28 | 827.18 | 933.38 | 1240.18 |
| 90 | 588.82 | 717.44 | 844.88 | 952.26 | 1266.14 | 612.42 | 746.94 | 879.10 | 991.20 | 1318.06 |
| 91 | 626.58 | 763.46 | 899.16 | 1012.44 | 1347.56 | 650.18 | 792.96 | 933.38 | 1051.38 | 1399.48 |
| 92 | 665.52 | 811.84 | 954.62 | 1074.98 | 1430.16 | 689.12 | 841.34 | 988.84 | 1113.92 | 1482.08 |
| 93 | 706.82 | 861.40 | 1013.62 | 1141.06 | 1518.66 | 730.42 | 890.90 | 1047.84 | 1180.00 | 1570.58 |
| 94 | 751.66 | 915.68 | 1076.16 | 1211.86 | 1613.06 | 775.26 | 945.18 | 1110.38 | 1250.80 | 1664.98 |
| 95 | 800.04 | 974.68 | 1145.78 | 1289.74 | 1716.90 | 823.64 | 1004.18 | 1180.00 | 1328.68 | 1768.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 30 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 31 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 32 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 33 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 34 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 35 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 36 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 37 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 38 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 39 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 35.40 | 44.84 | 51.92 | 59.00 | 77.88 |
| 40 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 41 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 42 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 43 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 44 | 29.50 | 36.58 | 42.48 | 48.38 | 63.72 | 38.94 | 47.20 | 55.46 | 62.54 | 82.60 |
| 45 | 31.86 | 38.94 | 46.02 | 50.74 | 68.44 | 41.30 | 49.56 | 59.00 | 66.08 | 88.50 |
| 46 | 31.86 | 38.94 | 46.02 | 50.74 | 68.44 | 41.30 | 49.56 | 59.00 | 66.08 | 88.50 |
| 47 | 31.86 | 38.94 | 46.02 | 50.74 | 68.44 | 41.30 | 49.56 | 59.00 | 66.08 | 88.50 |
| 48 | 31.86 | 38.94 | 46.02 | 50.74 | 68.44 | 41.30 | 49.56 | 59.00 | 66.08 | 88.50 |
| 49 | 31.86 | 38.94 | 46.02 | 50.74 | 68.44 | 41.30 | 49.56 | 59.00 | 66.08 | 88.50 |
| 50 | 35.40 | 42.48 | 50.74 | 59.00 | 76.70 | 46.02 | 55.46 | 66.08 | 74.34 | 97.94 |
| 51 | 37.76 | 44.84 | 53.10 | 60.18 | 80.24 | 48.38 | 59.00 | 68.44 | 77.88 | 103.84 |
| 52 | 38.94 | 47.20 | 56.64 | 63.72 | 84.96 | 49.56 | 60.18 | 70.80 | 81.42 | 108.56 |
| 53 | 41.30 | 49.56 | 60.18 | 67.26 | 88.50 | 51.92 | 62.54 | 74.34 | 84.96 | 110.92 |
| 54 | 43.66 | 53.10 | 61.36 | 71.98 | 93.22 | 54.28 | 67.26 | 77.88 | 88.50 | 115.64 |
| 55 | 44.84 | 55.46 | 64.90 | 74.34 | 96.76 | 56.64 | 69.62 | 81.42 | 92.04 | 121.54 |
| 56 | 47.20 | 59.00 | 69.62 | 80.24 | 102.66 | 60.18 | 73.16 | 86.14 | 97.94 | 127.44 |
| 57 | 50.74 | 61.36 | 73.16 | 82.60 | 109.74 | 63.72 | 75.52 | 89.68 | 102.66 | 134.52 |
| 58 | 54.28 | 67.26 | 79.06 | 88.50 | 118.00 | 66.08 | 81.42 | 95.58 | 108.56 | 143.96 |
| 59 | 57.82 | 69.62 | 83.78 | 94.40 | 125.08 | 69.62 | 86.14 | 101.48 | 115.64 | 152.22 |
| 60 | 61.36 | 75.52 | 88.50 | 101.48 | 133.34 | 74.34 | 92.04 | 107.38 | 122.72 | 162.84 |
| 61 | 66.08 | 81.42 | 95.58 | 108.56 | 142.78 | 80.24 | 97.94 | 115.64 | 132.16 | 173.46 |
| 62 | 69.62 | 87.32 | 101.48 | 115.64 | 151.04 | 84.96 | 105.02 | 122.72 | 139.24 | 184.08 |
| 63 | 76.70 | 92.04 | 108.56 | 122.72 | 162.84 | 93.22 | 112.10 | 133.34 | 149.86 | 198.24 |
| 64 | 82.60 | 99.12 | 118.00 | 133.34 | 175.82 | 99.12 | 120.36 | 141.60 | 161.66 | 213.58 |
| 65 | 87.32 | 105.02 | 127.44 | 143.96 | 191.16 | 106.20 | 128.62 | 152.22 | 174.64 | 230.10 |
| 66 | 95.58 | 116.82 | 139.24 | 159.30 | 208.86 | 115.64 | 140.42 | 167.56 | 191.16 | 251.34 |
| 67 | 106.20 | 128.62 | 152.22 | 173.46 | 228.92 | 126.26 | 154.58 | 182.90 | 206.50 | 274.94 |
| 68 | 114.46 | 141.60 | 167.56 | 189.98 | 251.34 | 136.88 | 167.56 | 198.24 | 225.38 | 297.36 |
| 69 | 127.44 | 155.76 | 185.26 | 208.86 | 274.94 | 151.04 | 182.90 | 217.12 | 245.44 | 323.32 |
| 70 | 139.24 | 169.92 | 201.78 | 230.10 | 302.08 | 161.66 | 198.24 | 234.82 | 266.68 | 352.82 |
| 71 | 152.22 | 186.44 | 220.66 | 251.34 | 331.58 | 177.00 | 217.12 | 254.88 | 290.28 | 383.50 |
| 72 | 166.38 | 204.14 | 240.72 | 271.40 | 361.08 | 191.16 | 234.82 | 276.12 | 311.52 | 414.18 |
| 73 | 181.72 | 221.84 | 260.78 | 296.18 | 392.94 | 207.68 | 253.70 | 297.36 | 337.48 | 448.40 |
| 74 | 199.42 | 244.26 | 285.56 | 324.50 | 430.70 | 225.38 | 276.12 | 322.14 | 366.98 | 484.98 |
| 75 | 220.66 | 267.86 | 317.42 | 357.54 | 473.18 | 246.62 | 300.90 | 355.18 | 400.02 | 529.82 |
| 76 | 245.44 | 299.72 | 352.82 | 398.84 | 528.64 | 271.40 | 332.76 | 391.76 | 442.50 | 586.46 |
| 77 | 273.76 | 335.12 | 394.12 | 448.40 | 592.36 | 300.90 | 369.34 | 434.24 | 492.06 | 651.36 |
| 78 | 303.26 | 372.88 | 440.14 | 499.14 | 659.62 | 331.58 | 407.10 | 480.26 | 545.16 | 720.98 |
| 79 | 335.12 | 410.64 | 484.98 | 551.06 | 729.24 | 363.44 | 446.04 | 526.28 | 598.26 | 790.60 |
| 80 | 364.62 | 447.22 | 528.64 | 599.44 | 791.78 | 391.76 | 481.44 | 569.94 | 646.64 | 854.32 |
| 81 | 389.40 | 476.72 | 564.04 | 640.74 | 846.06 | 416.54 | 510.94 | 605.34 | 687.94 | 908.60 |
| 82 | 414.18 | 507.40 | 599.44 | 679.68 | 899.16 | 441.32 | 541.62 | 640.74 | 726.88 | 961.70 |
| 83 | 438.96 | 536.90 | 634.84 | 719.80 | 952.26 | 466.10 | 571.12 | 676.14 | 767.00 | 1014.80 |
| 84 | 466.10 | 569.94 | 673.78 | 763.46 | 1010.08 | 493.24 | 604.16 | 715.08 | 810.66 | 1072.62 |
| 85 | 495.60 | 606.52 | 716.26 | 810.66 | 1073.80 | 522.74 | 640.74 | 757.56 | 857.86 | 1136.34 |
| 86 | 529.82 | 647.82 | 763.46 | 863.76 | 1145.78 | 556.96 | 682.04 | 804.76 | 910.96 | 1208.32 |
| 87 | 566.40 | 690.30 | 815.38 | 922.76 | 1222.48 | 593.54 | 724.52 | 856.68 | 969.96 | 1285.02 |
| 88 | 604.16 | 737.50 | 869.66 | 984.12 | 1305.08 | 631.30 | 771.72 | 910.96 | 1031.32 | 1367.62 |
| 89 | 644.28 | 787.06 | 927.48 | 1049.02 | 1391.22 | 671.42 | 821.28 | 968.78 | 1096.22 | 1453.76 |
| 90 | 687.94 | 838.98 | 988.84 | 1117.46 | 1482.08 | 715.08 | 873.20 | 1030.14 | 1164.66 | 1544.62 |
| 91 | 731.60 | 892.08 | 1051.38 | 1187.08 | 1576.48 | 758.74 | 926.30 | 1092.68 | 1234.28 | 1639.02 |
| 92 | 777.62 | 948.72 | 1117.46 | 1260.24 | 1674.42 | 804.76 | 982.94 | 1158.76 | 1307.44 | 1736.96 |
| 93 | 826.00 | 1006.54 | 1184.72 | 1338.12 | 1778.26 | 853.14 | 1040.76 | 1226.02 | 1385.32 | 1840.80 |
| 94 | 877.92 | 1070.26 | 1259.06 | 1420.72 | 1888.00 | 905.06 | 1104.48 | 1300.36 | 1467.92 | 1950.54 |
| 95 | 934.56 | 1137.52 | 1339.30 | 1511.58 | 2008.36 | 961.70 | 1171.74 | 1380.60 | 1558.78 | 2070.90 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
## Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 30 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 31 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 32 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 33 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 34 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 35 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 36 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 37 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 38 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 39 | 25.96 | 30.68 | 36.58 | 41.30 | 54.28 | 33.04 | 40.12 | 47.20 | 53.10 | 69.62 |
| 40 | 27.14 | 33.04 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 41 | 27.14 | 33.04 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 42 | 27.14 | 33.04 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 43 | 27.14 | 33.04 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 44 | 27.14 | 33.04 | 38.94 | 42.48 | 57.82 | 34.22 | 42.48 | 49.56 | 56.64 | 74.34 |
| 45 | 28.32 | 34.22 | 41.30 | 46.02 | 60.18 | 36.58 | 44.84 | 53.10 | 60.18 | 79.06 |
| 46 | 28.32 | 34.22 | 41.30 | 46.02 | 60.18 | 36.58 | 44.84 | 53.10 | 60.18 | 79.06 |
| 47 | 28.32 | 34.22 | 41.30 | 46.02 | 60.18 | 36.58 | 44.84 | 53.10 | 60.18 | 79.06 |
| 48 | 28.32 | 34.22 | 41.30 | 46.02 | 60.18 | 36.58 | 44.84 | 53.10 | 60.18 | 79.06 |
| 49 | 28.32 | 34.22 | 41.30 | 46.02 | 60.18 | 36.58 | 44.84 | 53.10 | 60.18 | 79.06 |
| 50 | 31.86 | 38.94 | 46.02 | 50.74 | 67.26 | 41.30 | 49.56 | 59.00 | 66.08 | 87.32 |
| 51 | 33.04 | 41.30 | 48.38 | 54.28 | 71.98 | 43.66 | 51.92 | 61.36 | 69.62 | 92.04 |
| 52 | 35.40 | 42.48 | 49.56 | 57.82 | 75.52 | 46.02 | 54.28 | 63.72 | 73.16 | 95.58 |
| 53 | 37.76 | 44.84 | 51.92 | 60.18 | 80.24 | 47.20 | 57.82 | 66.08 | 75.52 | 100.30 |
| 54 | 37.76 | 47.20 | 55.46 | 63.72 | 82.60 | 47.20 | 60.18 | 69.62 | 79.06 | 103.84 |
| 55 | 40.12 | 49.56 | 59.00 | 67.26 | 87.32 | 49.56 | 61.36 | 73.16 | 82.60 | 108.56 |
| 56 | 43.66 | 51.92 | 61.36 | 70.80 | 93.22 | 53.10 | 64.90 | 75.52 | 87.32 | 114.46 |
| 57 | 46.02 | 55.46 | 64.90 | 75.52 | 99.12 | 56.64 | 68.44 | 80.24 | 90.86 | 120.36 |
| 58 | 47.20 | 59.00 | 69.62 | 80.24 | 103.84 | 59.00 | 71.98 | 84.96 | 96.76 | 127.44 |
| 59 | 50.74 | 63.72 | 74.34 | 86.14 | 110.92 | 63.72 | 76.70 | 90.86 | 103.84 | 135.70 |
| 60 | 54.28 | 66.08 | 79.06 | 90.86 | 119.18 | 67.26 | 80.24 | 95.58 | 109.74 | 143.96 |
| 61 | 59.00 | 70.80 | 84.96 | 97.94 | 127.44 | 70.80 | 87.32 | 102.66 | 118.00 | 154.58 |
| 62 | 63.72 | 76.70 | 90.86 | 102.66 | 135.70 | 77.88 | 94.40 | 109.74 | 123.90 | 165.20 |
| 63 | 67.26 | 83.78 | 96.76 | 110.92 | 145.14 | 80.24 | 100.30 | 118.00 | 134.52 | 177.00 |
| 64 | 73.16 | 88.50 | 103.84 | 120.36 | 156.94 | 88.50 | 108.56 | 126.26 | 145.14 | 191.16 |
| 65 | 77.88 | 96.76 | 113.28 | 129.80 | 171.10 | 94.40 | 116.82 | 135.70 | 156.94 | 205.32 |
| 66 | 87.32 | 106.20 | 125.08 | 141.60 | 186.44 | 103.84 | 126.26 | 149.86 | 168.74 | 224.20 |
| 67 | 94.40 | 115.64 | 136.88 | 154.58 | 205.32 | 113.28 | 138.06 | 162.84 | 184.08 | 244.26 |
| 68 | 103.84 | 126.26 | 149.86 | 168.74 | 224.20 | 122.72 | 148.68 | 175.82 | 200.60 | 265.50 |
| 69 | 112.10 | 139.24 | 164.02 | 186.44 | 245.44 | 132.16 | 164.02 | 192.34 | 219.48 | 287.92 |
| 70 | 123.90 | 151.04 | 179.36 | 202.96 | 269.04 | 143.96 | 175.82 | 210.04 | 236.00 | 312.70 |
| 71 | 136.88 | 166.38 | 197.06 | 223.02 | 293.82 | 158.12 | 192.34 | 227.74 | 257.24 | 339.84 |
| 72 | 148.68 | 180.54 | 214.76 | 243.08 | 320.96 | 169.92 | 207.68 | 246.62 | 278.48 | 368.16 |
| 73 | 161.66 | 198.24 | 232.46 | 263.14 | 349.28 | 184.08 | 225.38 | 264.32 | 299.72 | 397.66 |
| 74 | 178.18 | 215.94 | 254.88 | 287.92 | 382.32 | 201.78 | 245.44 | 287.92 | 324.50 | 430.70 |
| 75 | 197.06 | 240.72 | 282.02 | 318.60 | 422.44 | 219.48 | 267.86 | 315.06 | 356.36 | 472.00 |
| 76 | 218.30 | 265.50 | 312.70 | 355.18 | 470.82 | 241.90 | 295.00 | 346.92 | 392.94 | 521.56 |
| 77 | 244.26 | 298.54 | 349.28 | 397.66 | 526.28 | 267.86 | 328.04 | 384.68 | 436.60 | 578.20 |
| 78 | 270.22 | 331.58 | 390.58 | 442.50 | 587.64 | 295.00 | 361.08 | 425.98 | 482.62 | 640.74 |
| 79 | 297.36 | 363.44 | 431.88 | 488.52 | 646.64 | 322.14 | 395.30 | 467.28 | 528.64 | 700.92 |
| 80 | 323.32 | 396.48 | 468.46 | 531.00 | 702.10 | 346.92 | 427.16 | 505.04 | 572.30 | 756.38 |
| 81 | 345.74 | 423.62 | 500.32 | 567.58 | 750.48 | 369.34 | 454.30 | 536.90 | 608.88 | 804.76 |
| 82 | 366.98 | 449.58 | 529.82 | 600.62 | 796.50 | 390.58 | 480.26 | 566.40 | 641.92 | 850.78 |
| 83 | 389.40 | 476.72 | 562.86 | 637.20 | 843.70 | 413.00 | 507.40 | 599.44 | 678.50 | 897.98 |
| 84 | 414.18 | 505.04 | 595.90 | 673.78 | 894.44 | 437.78 | 535.72 | 632.48 | 715.08 | 948.72 |
| 85 | 440.14 | 538.08 | 634.84 | 717.44 | 952.26 | 463.74 | 568.76 | 671.42 | 758.74 | 1006.54 |
| 86 | 470.82 | 573.48 | 676.14 | 764.64 | 1014.80 | 494.42 | 604.16 | 712.72 | 805.94 | 1069.08 |
| 87 | 502.68 | 612.42 | 722.16 | 815.38 | 1083.24 | 526.28 | 643.10 | 758.74 | 856.68 | 1137.52 |
| 88 | 536.90 | 653.72 | 770.54 | 869.66 | 1156.40 | 560.50 | 684.40 | 807.12 | 910.96 | 1210.68 |
| 89 | 573.48 | 698.56 | 822.46 | 928.66 | 1233.10 | 597.08 | 729.24 | 859.04 | 969.96 | 1287.38 |
| 90 | 610.06 | 744.58 | 875.56 | 988.84 | 1314.52 | 633.66 | 775.26 | 912.14 | 1030.14 | 1368.80 |
| 91 | 650.18 | 791.78 | 931.02 | 1051.38 | 1397.12 | 673.78 | 822.46 | 967.60 | 1092.68 | 1451.40 |
| 92 | 690.30 | 840.16 | 988.84 | 1115.10 | 1484.44 | 713.90 | 870.84 | 1025.42 | 1156.40 | 1538.72 |
| 93 | 733.96 | 893.26 | 1050.20 | 1183.54 | 1575.30 | 757.56 | 923.94 | 1086.78 | 1224.84 | 1629.58 |
| 94 | 779.98 | 948.72 | 1115.10 | 1256.70 | 1674.42 | 803.58 | 979.40 | 1151.68 | 1298.00 | 1728.70 |
| 95 | 829.54 | 1008.90 | 1185.90 | 1336.94 | 1780.62 | 853.14 | 1039.58 | 1222.48 | 1378.24 | 1834.90 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6060-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
### Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 30 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 31 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 32 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 33 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 34 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 35 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 36 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 37 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 38 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 39 | 22.42 | 27.14 | 33.04 | 38.94 | 49.56 | 29.50 | 35.40 | 42.48 | 48.38 | 63.72 |
| 40 | 24.78 | 28.32 | 34.22 | 38.94 | 51.92 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 |
| 41 | 24.78 | 28.32 | 34.22 | 38.94 | 51.92 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 |
| 42 | 24.78 | 28.32 | 34.22 | 38.94 | 51.92 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 |
| 43 | 24.78 | 28.32 | 34.22 | 38.94 | 51.92 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 |
| 44 | 24.78 | 28.32 | 34.22 | 38.94 | 51.92 | 31.86 | 37.76 | 44.84 | 50.74 | 67.26 |
| 45 | 27.14 | 30.68 | 36.58 | 41.30 | 55.46 | 33.04 | 40.12 | 47.20 | 53.10 | 70.80 |
| 46 | 27.14 | 30.68 | 36.58 | 41.30 | 55.46 | 33.04 | 40.12 | 47.20 | 53.10 | 70.80 |
| 47 | 27.14 | 30.68 | 36.58 | 41.30 | 55.46 | 33.04 | 40.12 | 47.20 | 53.10 | 70.80 |
| 48 | 27.14 | 30.68 | 36.58 | 41.30 | 55.46 | 33.04 | 40.12 | 47.20 | 53.10 | 70.80 |
| 49 | 27.14 | 30.68 | 36.58 | 41.30 | 55.46 | 33.04 | 40.12 | 47.20 | 53.10 | 70.80 |
| 50 | 28.32 | 34.22 | 41.30 | 46.02 | 60.18 | 36.58 | 44.84 | 51.92 | 59.00 | 77.88 |
| 51 | 29.50 | 37.76 | 42.48 | 49.56 | 63.72 | 37.76 | 47.20 | 54.28 | 62.54 | 82.60 |
| 52 | 31.86 | 38.94 | 44.84 | 51.92 | 68.44 | 40.12 | 48.38 | 57.82 | 66.08 | 86.14 |
| 53 | 33.04 | 40.12 | 47.20 | 54.28 | 70.80 | 42.48 | 50.74 | 60.18 | 68.44 | 89.68 |
| 54 | 35.40 | 42.48 | 49.56 | 57.82 | 75.52 | 43.66 | 53.10 | 61.36 | 71.98 | 93.22 |
| 55 | 36.58 | 44.84 | 51.92 | 60.18 | 79.06 | 46.02 | 55.46 | 63.72 | 73.16 | 97.94 |
| 56 | 37.76 | 46.02 | 56.64 | 62.54 | 82.60 | 47.20 | 57.82 | 68.44 | 76.70 | 102.66 |
| 57 | 40.12 | 49.56 | 57.82 | 67.26 | 88.50 | 49.56 | 61.36 | 71.98 | 81.42 | 108.56 |
| 58 | 43.66 | 53.10 | 62.54 | 70.80 | 93.22 | 51.92 | 64.90 | 76.70 | 86.14 | 114.46 |
| 59 | 46.02 | 55.46 | 67.26 | 76.70 | 100.30 | 55.46 | 68.44 | 80.24 | 93.22 | 121.54 |
| 60 | 47.20 | 59.00 | 69.62 | 81.42 | 106.20 | 59.00 | 71.98 | 84.96 | 97.94 | 128.62 |
| 61 | 51.92 | 64.90 | 76.70 | 87.32 | 113.28 | 64.90 | 77.88 | 93.22 | 105.02 | 138.06 |
| 62 | 55.46 | 68.44 | 81.42 | 93.22 | 121.54 | 67.26 | 82.60 | 97.94 | 112.10 | 147.50 |
| 63 | 60.18 | 73.16 | 87.32 | 99.12 | 129.80 | 73.16 | 89.68 | 106.20 | 120.36 | 156.94 |
| 64 | 66.08 | 79.06 | 93.22 | 106.20 | 140.42 | 79.06 | 95.58 | 112.10 | 128.62 | 169.92 |
| 65 | 70.80 | 86.14 | 101.48 | 115.64 | 152.22 | 84.96 | 103.84 | 121.54 | 139.24 | 181.72 |
| 66 | 76.70 | 94.40 | 110.92 | 127.44 | 167.56 | 93.22 | 113.28 | 133.34 | 152.22 | 200.60 |
| 67 | 83.78 | 103.84 | 121.54 | 139.24 | 182.90 | 100.30 | 123.90 | 143.96 | 165.20 | 217.12 |
| 68 | 92.04 | 113.28 | 133.34 | 152.22 | 200.60 | 108.56 | 134.52 | 158.12 | 179.36 | 237.18 |
| 69 | 100.30 | 123.90 | 146.32 | 167.56 | 219.48 | 119.18 | 145.14 | 171.10 | 194.70 | 258.42 |
| 70 | 109.74 | 135.70 | 160.48 | 182.90 | 240.72 | 127.44 | 156.94 | 186.44 | 212.40 | 280.84 |
| 71 | 120.36 | 148.68 | 175.82 | 200.60 | 263.14 | 139.24 | 172.28 | 202.96 | 231.28 | 304.44 |
| 72 | 132.16 | 162.84 | 189.98 | 217.12 | 286.74 | 152.22 | 185.26 | 218.30 | 247.80 | 329.22 |
| 73 | 143.96 | 177.00 | 208.86 | 236.00 | 311.52 | 164.02 | 200.60 | 237.18 | 267.86 | 354.00 |
| 74 | 159.30 | 194.70 | 227.74 | 258.42 | 342.20 | 179.36 | 219.48 | 257.24 | 291.46 | 384.68 |
| 75 | 174.64 | 214.76 | 251.34 | 283.20 | 377.60 | 194.70 | 239.54 | 280.84 | 317.42 | 421.26 |
| 76 | 194.70 | 237.18 | 279.66 | 316.24 | 418.90 | 215.94 | 261.96 | 310.34 | 349.28 | 463.74 |
| 77 | 217.12 | 265.50 | 313.88 | 354.00 | 469.64 | 239.54 | 291.46 | 343.38 | 388.22 | 515.66 |
| 78 | 240.72 | 295.00 | 348.10 | 394.12 | 521.56 | 261.96 | 320.96 | 378.78 | 430.70 | 568.76 |
| 79 | 264.32 | 324.50 | 382.32 | 434.24 | 574.66 | 286.74 | 351.64 | 415.36 | 470.82 | 623.04 |
| 80 | 286.74 | 351.64 | 416.54 | 472.00 | 625.40 | 307.98 | 378.78 | 448.40 | 508.58 | 672.60 |
| 81 | 306.80 | 375.24 | 444.86 | 503.86 | 667.88 | 328.04 | 402.38 | 476.72 | 540.44 | 715.08 |
| 82 | 326.86 | 400.02 | 472.00 | 534.54 | 709.18 | 348.10 | 427.16 | 503.86 | 571.12 | 756.38 |
| 83 | 346.92 | 423.62 | 500.32 | 566.40 | 750.48 | 368.16 | 450.76 | 532.18 | 602.98 | 797.68 |
| 84 | 366.98 | 448.40 | 531.00 | 600.62 | 796.50 | 388.22 | 475.54 | 562.86 | 637.20 | 843.70 |
| 85 | 391.76 | 477.90 | 565.22 | 638.38 | 847.24 | 413.00 | 505.04 | 597.08 | 674.96 | 894.44 |
| 86 | 418.90 | 509.76 | 602.98 | 680.86 | 903.88 | 440.14 | 536.90 | 634.84 | 717.44 | 951.08 |
| 87 | 447.22 | 545.16 | 643.10 | 726.88 | 964.06 | 468.46 | 572.30 | 674.96 | 763.46 | 1011.26 |
| 88 | 476.72 | 582.92 | 685.58 | 775.26 | 1030.14 | 497.96 | 610.06 | 717.44 | 811.84 | 1077.34 |
| 89 | 508.58 | 620.68 | 732.78 | 826.00 | 1097.40 | 529.82 | 647.82 | 764.64 | 862.58 | 1144.60 |
| 90 | 542.80 | 661.98 | 779.98 | 880.28 | 1170.56 | 564.04 | 689.12 | 811.84 | 916.86 | 1217.76 |
| 91 | 578.20 | 704.46 | 829.54 | 935.74 | 1244.90 | 599.44 | 731.60 | 861.40 | 972.32 | 1292.10 |
| 92 | 613.60 | 748.12 | 880.28 | 993.56 | 1321.60 | 634.84 | 775.26 | 912.14 | 1030.14 | 1368.80 |
| 93 | 652.54 | 794.14 | 934.56 | 1053.74 | 1403.02 | 673.78 | 821.28 | 966.42 | 1090.32 | 1450.22 |
| 94 | 693.84 | 843.70 | 993.56 | 1118.64 | 1490.34 | 715.08 | 870.84 | 1025.42 | 1155.22 | 1537.54 |
| 95 | 738.68 | 897.98 | 1057.28 | 1190.62 | 1585.92 | 759.92 | 925.12 | 1089.14 | 1227.20 | 1633.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6060-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
## Assisted Living Facilities at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 30 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 31 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 32 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 33 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 34 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 35 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 36 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 37 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 38 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 39 | 21.24 | 27.14 | 30.68 | 35.40 | 46.02 | 27.14 | 33.04 | 38.94 | 44.84 | 59.00 |
| 40 | 22.42 | 27.14 | 31.86 | 36.58 | 49.56 | 29.50 | 34.22 | 42.48 | 47.20 | 62.54 |
| 41 | 22.42 | 27.14 | 31.86 | 36.58 | 49.56 | 29.50 | 34.22 | 42.48 | 47.20 | 62.54 |
| 42 | 22.42 | 27.14 | 31.86 | 36.58 | 49.56 | 29.50 | 34.22 | 42.48 | 47.20 | 62.54 |
| 43 | 22.42 | 27.14 | 31.86 | 36.58 | 49.56 | 29.50 | 34.22 | 42.48 | 47.20 | 62.54 |
| 44 | 22.42 | 27.14 | 31.86 | 36.58 | 49.56 | 29.50 | 34.22 | 42.48 | 47.20 | 62.54 |
| 45 | 24.78 | 28.32 | 34.22 | 38.94 | 50.74 | 31.86 | 36.58 | 44.84 | 49.56 | 64.90 |
| 46 | 24.78 | 28.32 | 34.22 | 38.94 | 50.74 | 31.86 | 36.58 | 44.84 | 49.56 | 64.90 |
| 47 | 24.78 | 28.32 | 34.22 | 38.94 | 50.74 | 31.86 | 36.58 | 44.84 | 49.56 | 64.90 |
| 48 | 24.78 | 28.32 | 34.22 | 38.94 | 50.74 | 31.86 | 36.58 | 44.84 | 49.56 | 64.90 |
| 49 | 24.78 | 28.32 | 34.22 | 38.94 | 50.74 | 31.86 | 36.58 | 44.84 | 49.56 | 64.90 |
| 50 | 27.14 | 31.86 | 38.94 | 42.48 | 57.82 | 33.04 | 41.30 | 48.38 | 55.46 | 73.16 |
| 51 | 27.14 | 34.22 | 40.12 | 46.02 | 60.18 | 34.22 | 43.66 | 50.74 | 59.00 | 75.52 |
| 52 | 28.32 | 36.58 | 42.48 | 48.38 | 62.54 | 36.58 | 46.02 | 53.10 | 60.18 | 80.24 |
| 53 | 29.50 | 37.76 | 43.66 | 50.74 | 66.08 | 37.76 | 47.20 | 55.46 | 62.54 | 83.78 |
| 54 | 31.86 | 38.94 | 47.20 | 53.10 | 70.80 | 40.12 | 48.38 | 59.00 | 66.08 | 87.32 |
| 55 | 33.04 | 41.30 | 48.38 | 55.46 | 73.16 | 41.30 | 50.74 | 61.36 | 68.44 | 89.68 |
| 56 | 36.58 | 43.66 | 50.74 | 59.00 | 77.88 | 44.84 | 53.10 | 62.54 | 71.98 | 94.40 |
| 57 | 36.58 | 46.02 | 55.46 | 62.54 | 82.60 | 46.02 | 56.64 | 67.26 | 75.52 | 100.30 |
| 58 | 40.12 | 48.38 | 56.64 | 66.08 | 87.32 | 48.38 | 60.18 | 69.62 | 80.24 | 106.20 |
| 59 | 42.48 | 51.92 | 61.36 | 69.62 | 92.04 | 51.92 | 63.72 | 74.34 | 83.78 | 112.10 |
| 60 | 44.84 | 55.46 | 64.90 | 74.34 | 99.12 | 54.28 | 67.26 | 79.06 | 88.50 | 119.18 |
| 61 | 48.38 | 59.00 | 69.62 | 80.24 | 106.20 | 57.82 | 71.98 | 84.96 | 95.58 | 127.44 |
| 62 | 51.92 | 64.90 | 75.52 | 86.14 | 112.10 | 63.72 | 77.88 | 92.04 | 103.84 | 135.70 |
| 63 | 55.46 | 68.44 | 80.24 | 92.04 | 120.36 | 67.26 | 82.60 | 96.76 | 109.74 | 145.14 |
| 64 | 60.18 | 73.16 | 87.32 | 99.12 | 129.80 | 73.16 | 89.68 | 105.02 | 119.18 | 155.76 |
| 65 | 64.90 | 80.24 | 94.40 | 107.38 | 141.60 | 77.88 | 96.76 | 112.10 | 128.62 | 168.74 |
| 66 | 71.98 | 87.32 | 102.66 | 118.00 | 154.58 | 84.96 | 105.02 | 122.72 | 140.42 | 185.26 |
| 67 | 77.88 | 95.58 | 112.10 | 127.44 | 167.56 | 93.22 | 114.46 | 133.34 | 152.22 | 200.60 |
| 68 | 84.96 | 105.02 | 123.90 | 140.42 | 186.44 | 101.48 | 123.90 | 146.32 | 165.20 | 219.48 |
| 69 | 93.22 | 114.46 | 134.52 | 153.40 | 202.96 | 108.56 | 134.52 | 158.12 | 179.36 | 238.36 |
| 70 | 101.48 | 125.08 | 148.68 | 168.74 | 221.84 | 118.00 | 145.14 | 172.28 | 195.88 | 257.24 |
| 71 | 112.10 | 138.06 | 162.84 | 184.08 | 244.26 | 129.80 | 160.48 | 187.62 | 212.40 | 280.84 |
| 72 | 122.72 | 149.86 | 177.00 | 199.42 | 264.32 | 140.42 | 172.28 | 201.78 | 228.92 | 302.08 |
| 73 | 133.34 | 162.84 | 193.52 | 217.12 | 287.92 | 151.04 | 185.26 | 219.48 | 246.62 | 328.04 |
| 74 | 146.32 | 180.54 | 210.04 | 238.36 | 316.24 | 165.20 | 201.78 | 236.00 | 267.86 | 356.36 |
| 75 | 161.66 | 197.06 | 232.46 | 261.96 | 348.10 | 180.54 | 220.66 | 259.60 | 293.82 | 388.22 |
| 76 | 179.36 | 219.48 | 258.42 | 291.46 | 387.04 | 198.24 | 241.90 | 285.56 | 323.32 | 429.52 |
| 77 | 199.42 | 244.26 | 289.10 | 325.68 | 431.88 | 219.48 | 269.04 | 316.24 | 357.54 | 475.54 |
| 78 | 221.84 | 271.40 | 320.96 | 363.44 | 481.44 | 240.72 | 296.18 | 349.28 | 396.48 | 523.92 |
| 79 | 244.26 | 299.72 | 352.82 | 400.02 | 529.82 | 263.14 | 324.50 | 382.32 | 433.06 | 572.30 |
| 80 | 264.32 | 323.32 | 384.68 | 434.24 | 574.66 | 284.38 | 349.28 | 414.18 | 467.28 | 619.50 |
| 81 | 283.20 | 346.92 | 410.64 | 464.92 | 613.60 | 303.26 | 372.88 | 440.14 | 497.96 | 658.44 |
| 82 | 300.90 | 368.16 | 435.42 | 492.06 | 651.36 | 320.96 | 394.12 | 464.92 | 525.10 | 696.20 |
| 83 | 319.78 | 389.40 | 461.38 | 521.56 | 691.48 | 339.84 | 415.36 | 490.88 | 554.60 | 736.32 |
| 84 | 338.66 | 414.18 | 489.70 | 552.24 | 731.60 | 358.72 | 440.14 | 519.20 | 585.28 | 776.44 |
| 85 | 361.08 | 441.32 | 520.38 | 587.64 | 778.80 | 381.14 | 467.28 | 549.88 | 620.68 | 823.64 |
| 86 | 385.86 | 469.64 | 554.60 | 626.58 | 831.90 | 405.92 | 495.60 | 584.10 | 659.62 | 876.74 |
| 87 | 411.82 | 502.68 | 592.36 | 667.88 | 887.36 | 431.88 | 528.64 | 621.86 | 700.92 | 932.20 |
| 88 | 440.14 | 536.90 | 632.48 | 712.72 | 946.36 | 460.20 | 562.86 | 661.98 | 745.76 | 991.20 |
| 89 | 468.46 | 572.30 | 673.78 | 759.92 | 1010.08 | 488.52 | 598.26 | 703.28 | 792.96 | 1054.92 |
| 90 | 501.50 | 610.06 | 718.62 | 809.48 | 1076.16 | 521.56 | 636.02 | 748.12 | 842.52 | 1121.00 |
| 91 | 533.36 | 649.00 | 764.64 | 860.22 | 1145.78 | 553.42 | 674.96 | 794.14 | 893.26 | 1190.62 |
| 92 | 566.40 | 690.30 | 811.84 | 913.32 | 1215.40 | 586.46 | 716.26 | 841.34 | 946.36 | 1260.24 |
| 93 | 601.80 | 731.60 | 861.40 | 969.96 | 1290.92 | 621.86 | 757.56 | 890.90 | 1003.00 | 1335.76 |
| 94 | 639.56 | 777.62 | 914.50 | 1030.14 | 1371.16 | 659.62 | 803.58 | 944.00 | 1063.18 | 1416.00 |
| 95 | 680.86 | 828.36 | 973.50 | 1096.22 | 1459.66 | 700.92 | 854.32 | 1003.00 | 1129.26 | 1504.50 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 30 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 31 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 32 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 33 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 34 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 35 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 36 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 37 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 38 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 39 | 46.02 | 57.82 | 68.44 | 77.88 | 101.48 | 61.36 | 76.70 | 89.68 | 102.66 | 134.52 |
| 40 | 49.56 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 81.42 | 95.58 | 107.38 | 143.96 |
| 41 | 49.56 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 81.42 | 95.58 | 107.38 | 143.96 |
| 42 | 49.56 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 81.42 | 95.58 | 107.38 | 143.96 |
| 43 | 49.56 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 81.42 | 95.58 | 107.38 | 143.96 |
| 44 | 49.56 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 81.42 | 95.58 | 107.38 | 143.96 |
| 45 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 |
| 46 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 |
| 47 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 |
| 48 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 |
| 49 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 |
| 50 | 59.00 | 73.16 | 84.96 | 96.76 | 128.62 | 77.88 | 96.76 | 112.10 | 127.44 | 168.74 |
| 51 | 61.36 | 76.70 | 88.50 | 100.30 | 133.34 | 80.24 | 100.30 | 116.82 | 132.16 | 175.82 |
| 52 | 62.54 | 79.06 | 92.04 | 103.84 | 136.88 | 82.60 | 103.84 | 120.36 | 136.88 | 180.54 |
| 53 | 64.90 | 81.42 | 94.40 | 107.38 | 142.78 | 84.96 | 107.38 | 123.90 | 141.60 | 187.62 |
| 54 | 66.08 | 83.78 | 97.94 | 110.92 | 146.32 | 87.32 | 109.74 | 128.62 | 146.32 | 192.34 |
| 55 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 | 89.68 | 114.46 | 132.16 | 148.68 | 199.42 |
| 56 | 73.16 | 92.04 | 107.38 | 120.36 | 160.48 | 94.40 | 119.18 | 138.06 | 156.94 | 208.86 |
| 57 | 76.70 | 97.94 | 113.28 | 129.80 | 171.10 | 97.94 | 125.08 | 145.14 | 165.20 | 219.48 |
| 58 | 81.42 | 105.02 | 121.54 | 138.06 | 182.90 | 103.84 | 132.16 | 154.58 | 174.64 | 231.28 |
| 59 | 88.50 | 110.92 | 130.98 | 147.50 | 195.88 | 109.74 | 139.24 | 162.84 | 184.08 | 244.26 |
| 60 | 93.22 | 119.18 | 139.24 | 158.12 | 210.04 | 115.64 | 147.50 | 172.28 | 194.70 | 258.42 |
| 61 | 100.30 | 128.62 | 149.86 | 169.92 | 225.38 | 122.72 | 156.94 | 184.08 | 207.68 | 274.94 |
| 62 | 108.56 | 138.06 | 160.48 | 181.72 | 240.72 | 129.80 | 166.38 | 193.52 | 219.48 | 291.46 |
| 63 | 116.82 | 147.50 | 172.28 | 195.88 | 258.42 | 139.24 | 177.00 | 206.50 | 233.64 | 309.16 |
| 64 | 125.08 | 158.12 | 185.26 | 210.04 | 277.30 | 147.50 | 187.62 | 219.48 | 248.98 | 329.22 |
| 65 | 134.52 | 171.10 | 199.42 | 227.74 | 298.54 | 158.12 | 200.60 | 233.64 | 266.68 | 351.64 |
| 66 | 143.96 | 184.08 | 215.94 | 244.26 | 323.32 | 168.74 | 214.76 | 251.34 | 284.38 | 377.60 |
| 67 | 154.58 | 198.24 | 231.28 | 261.96 | 346.92 | 179.36 | 230.10 | 267.86 | 304.44 | 402.38 |
| 68 | 166.38 | 211.22 | 248.98 | 282.02 | 372.88 | 192.34 | 244.26 | 287.92 | 325.68 | 430.70 |
| 69 | 180.54 | 230.10 | 270.22 | 306.80 | 405.92 | 206.50 | 264.32 | 310.34 | 351.64 | 464.92 |
| 70 | 198.24 | 252.52 | 297.36 | 337.48 | 446.04 | 225.38 | 287.92 | 338.66 | 383.50 | 507.40 |
| 71 | 219.48 | 279.66 | 329.22 | 374.06 | 494.42 | 246.62 | 316.24 | 371.70 | 421.26 | 556.96 |
| 72 | 244.26 | 310.34 | 365.80 | 415.36 | 548.70 | 272.58 | 348.10 | 408.28 | 463.74 | 613.60 |
| 73 | 270.22 | 345.74 | 405.92 | 461.38 | 608.88 | 299.72 | 383.50 | 450.76 | 510.94 | 674.96 |
| 74 | 300.90 | 384.68 | 451.94 | 513.30 | 677.32 | 330.40 | 422.44 | 496.78 | 562.86 | 744.58 |
| 75 | 332.76 | 425.98 | 501.50 | 569.94 | 751.66 | 362.26 | 463.74 | 546.34 | 619.50 | 818.92 |
| 76 | 369.34 | 473.18 | 558.14 | 634.84 | 837.80 | 398.84 | 510.94 | 601.80 | 683.22 | 902.70 |
| 77 | 408.28 | 525.10 | 621.86 | 709.18 | 932.20 | 436.60 | 561.68 | 664.34 | 756.38 | 995.92 |
| 78 | 450.76 | 579.38 | 687.94 | 785.88 | 1032.50 | 476.72 | 614.78 | 728.06 | 831.90 | 1093.86 |
| 79 | 492.06 | 636.02 | 756.38 | 863.76 | 1133.98 | 518.02 | 669.06 | 795.32 | 907.42 | 1191.80 |
| 80 | 534.54 | 689.12 | 821.28 | 938.10 | 1229.56 | 559.32 | 722.16 | 859.04 | 980.58 | 1287.38 |
| 81 | 572.30 | 738.68 | 880.28 | 1005.36 | 1319.24 | 598.26 | 771.72 | 918.04 | 1049.02 | 1377.06 |
| 82 | 610.06 | 788.24 | 936.92 | 1069.08 | 1405.38 | 636.02 | 821.28 | 975.86 | 1112.74 | 1463.20 |
| 83 | 647.82 | 835.44 | 993.56 | 1133.98 | 1490.34 | 673.78 | 869.66 | 1033.68 | 1178.82 | 1550.52 |
| 84 | 687.94 | 887.36 | 1053.74 | 1201.24 | 1581.20 | 715.08 | 922.76 | 1095.04 | 1248.44 | 1642.56 |
| 85 | 732.78 | 944.00 | 1119.82 | 1276.76 | 1681.50 | 761.10 | 979.40 | 1162.30 | 1323.96 | 1744.04 |
| 86 | 779.98 | 1004.18 | 1190.62 | 1357.00 | 1786.52 | 808.30 | 1039.58 | 1233.10 | 1404.20 | 1849.06 |
| 87 | 829.54 | 1067.90 | 1264.96 | 1440.78 | 1897.44 | 857.86 | 1103.30 | 1307.44 | 1487.98 | 1959.98 |
| 88 | 882.64 | 1135.16 | 1344.02 | 1530.46 | 2017.80 | 910.96 | 1170.56 | 1386.50 | 1577.66 | 2080.34 |
| 89 | 941.64 | 1209.50 | 1431.34 | 1628.40 | 2147.60 | 969.96 | 1244.90 | 1473.82 | 1675.60 | 2210.14 |
| 90 | 1005.36 | 1290.92 | 1525.74 | 1735.78 | 2290.38 | 1033.68 | 1326.32 | 1568.22 | 1782.98 | 2352.92 |
| 91 | 1072.62 | 1377.06 | 1628.40 | 1850.24 | 2442.60 | 1100.94 | 1412.46 | 1670.88 | 1897.44 | 2505.14 |
| 92 | 1145.78 | 1469.10 | 1735.78 | 1971.78 | 2605.44 | 1174.10 | 1504.50 | 1778.26 | 2018.98 | 2667.98 |
| 93 | 1222.48 | 1568.22 | 1851.42 | 2102.76 | 2778.90 | 1250.80 | 1603.62 | 1893.90 | 2149.96 | 2841.44 |
| 94 | 1307.44 | 1674.42 | 1977.68 | 2244.36 | 2967.70 | 1335.76 | 1709.82 | 2020.16 | 2291.56 | 3030.24 |
| 95 | 1399.48 | 1792.42 | 2114.56 | 2398.94 | 3174.20 | 1427.80 | 1827.82 | 2157.04 | 2446.14 | 3236.74 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 30 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 31 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 32 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 33 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 34 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 35 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 36 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 37 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 38 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 39 | 41.30 | 51.92 | 60.18 | 68.44 | 90.86 | 54.28 | 69.62 | 80.24 | 90.86 | 120.36 |
| 40 | 44.84 | 55.46 | 63.72 | 71.98 | 96.76 | 57.82 | 73.16 | 84.96 | 95.58 | 127.44 |
| 41 | 44.84 | 55.46 | 63.72 | 71.98 | 96.76 | 57.82 | 73.16 | 84.96 | 95.58 | 127.44 |
| 42 | 44.84 | 55.46 | 63.72 | 71.98 | 96.76 | 57.82 | 73.16 | 84.96 | 95.58 | 127.44 |
| 43 | 44.84 | 55.46 | 63.72 | 71.98 | 96.76 | 57.82 | 73.16 | 84.96 | 95.58 | 127.44 |
| 44 | 44.84 | 55.46 | 63.72 | 71.98 | 96.76 | 57.82 | 73.16 | 84.96 | 95.58 | 127.44 |
| 45 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 | 61.36 | 77.88 | 89.68 | 102.66 | 134.52 |
| 46 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 | 61.36 | 77.88 | 89.68 | 102.66 | 134.52 |
| 47 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 | 61.36 | 77.88 | 89.68 | 102.66 | 134.52 |
| 48 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 | 61.36 | 77.88 | 89.68 | 102.66 | 134.52 |
| 49 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 | 61.36 | 77.88 | 89.68 | 102.66 | 134.52 |
| 50 | 51.92 | 64.90 | 75.52 | 86.14 | 113.28 | 68.44 | 86.14 | 100.30 | 113.28 | 149.86 |
| 51 | 53.10 | 67.26 | 79.06 | 89.68 | 118.00 | 70.80 | 88.50 | 103.84 | 116.82 | 155.76 |
| 52 | 55.46 | 70.80 | 81.42 | 93.22 | 122.72 | 73.16 | 93.22 | 107.38 | 121.54 | 160.48 |
| 53 | 57.82 | 73.16 | 84.96 | 95.58 | 126.26 | 75.52 | 95.58 | 110.92 | 125.08 | 166.38 |
| 54 | 59.00 | 74.34 | 87.32 | 99.12 | 130.98 | 77.88 | 97.94 | 113.28 | 128.62 | 172.28 |
| 55 | 61.36 | 77.88 | 89.68 | 102.66 | 135.70 | 79.06 | 101.48 | 118.00 | 133.34 | 177.00 |
| 56 | 64.90 | 81.42 | 95.58 | 107.38 | 143.96 | 83.78 | 106.20 | 123.90 | 139.24 | 186.44 |
| 57 | 69.62 | 87.32 | 101.48 | 114.46 | 152.22 | 88.50 | 110.92 | 130.98 | 146.32 | 194.70 |
| 58 | 73.16 | 93.22 | 108.56 | 122.72 | 162.84 | 92.04 | 118.00 | 138.06 | 155.76 | 205.32 |
| 59 | 77.88 | 100.30 | 115.64 | 132.16 | 174.64 | 96.76 | 125.08 | 145.14 | 164.02 | 218.30 |
| 60 | 82.60 | 107.38 | 123.90 | 140.42 | 187.62 | 102.66 | 132.16 | 153.40 | 173.46 | 231.28 |
| 61 | 89.68 | 114.46 | 133.34 | 152.22 | 200.60 | 109.74 | 139.24 | 162.84 | 185.26 | 244.26 |
| 62 | 96.76 | 121.54 | 142.78 | 161.66 | 214.76 | 116.82 | 147.50 | 173.46 | 195.88 | 259.60 |
| 63 | 103.84 | 130.98 | 153.40 | 173.46 | 230.10 | 123.90 | 156.94 | 182.90 | 207.68 | 274.94 |
| 64 | 110.92 | 141.60 | 165.20 | 186.44 | 247.80 | 130.98 | 167.56 | 195.88 | 220.66 | 293.82 |
| 65 | 119.18 | 152.22 | 177.00 | 201.78 | 266.68 | 139.24 | 178.18 | 208.86 | 236.00 | 313.88 |
| 66 | 128.62 | 164.02 | 192.34 | 218.30 | 287.92 | 149.86 | 192.34 | 224.20 | 253.70 | 336.30 |
| 67 | 138.06 | 174.64 | 205.32 | 233.64 | 307.98 | 159.30 | 204.14 | 238.36 | 271.40 | 357.54 |
| 68 | 147.50 | 188.80 | 220.66 | 251.34 | 332.76 | 171.10 | 218.30 | 256.06 | 289.10 | 383.50 |
| 69 | 160.48 | 204.14 | 240.72 | 272.58 | 359.90 | 184.08 | 234.82 | 276.12 | 312.70 | 413.00 |
| 70 | 177.00 | 225.38 | 264.32 | 300.90 | 396.48 | 200.60 | 256.06 | 300.90 | 342.20 | 450.76 |
| 71 | 195.88 | 248.98 | 293.82 | 332.76 | 438.96 | 219.48 | 280.84 | 330.40 | 374.06 | 495.60 |
| 72 | 217.12 | 277.30 | 324.50 | 369.34 | 487.34 | 243.08 | 309.16 | 363.44 | 411.82 | 545.16 |
| 73 | 240.72 | 306.80 | 362.26 | 410.64 | 542.80 | 266.68 | 341.02 | 401.20 | 454.30 | 600.62 |
| 74 | 267.86 | 341.02 | 401.20 | 456.66 | 602.98 | 293.82 | 375.24 | 441.32 | 500.32 | 661.98 |
| 75 | 296.18 | 378.78 | 447.22 | 507.40 | 670.24 | 322.14 | 413.00 | 486.16 | 551.06 | 729.24 |
| 76 | 328.04 | 421.26 | 496.78 | 565.22 | 745.76 | 354.00 | 454.30 | 535.72 | 607.70 | 803.58 |
| 77 | 364.62 | 468.46 | 553.42 | 630.12 | 830.72 | 389.40 | 500.32 | 591.18 | 672.60 | 886.18 |
| 78 | 401.20 | 516.84 | 612.42 | 699.74 | 919.22 | 424.80 | 547.52 | 649.00 | 739.86 | 973.50 |
| 79 | 438.96 | 565.22 | 672.60 | 768.18 | 1008.90 | 461.38 | 595.90 | 706.82 | 807.12 | 1060.82 |
| 80 | 475.54 | 613.60 | 730.42 | 834.26 | 1095.04 | 497.96 | 643.10 | 764.64 | 872.02 | 1145.78 |
| 81 | 508.58 | 658.44 | 783.52 | 895.62 | 1175.28 | 531.00 | 687.94 | 817.74 | 933.38 | 1226.02 |
| 82 | 542.80 | 700.92 | 834.26 | 952.26 | 1249.62 | 566.40 | 730.42 | 868.48 | 991.20 | 1302.72 |
| 83 | 577.02 | 743.40 | 883.82 | 1008.90 | 1326.32 | 600.62 | 774.08 | 920.40 | 1049.02 | 1380.60 |
| 84 | 612.42 | 789.42 | 936.92 | 1070.26 | 1407.74 | 637.20 | 820.10 | 974.68 | 1111.56 | 1462.02 |
| 85 | 651.36 | 840.16 | 997.10 | 1137.52 | 1495.06 | 676.14 | 872.02 | 1034.86 | 1178.82 | 1551.70 |
| 86 | 693.84 | 893.26 | 1059.64 | 1207.14 | 1589.46 | 718.62 | 925.12 | 1097.40 | 1248.44 | 1646.10 |
| 87 | 737.50 | 949.90 | 1125.72 | 1282.66 | 1688.58 | 762.28 | 981.76 | 1163.48 | 1323.96 | 1745.22 |
| 88 | 785.88 | 1010.08 | 1196.52 | 1362.90 | 1794.78 | 810.66 | 1041.94 | 1234.28 | 1404.20 | 1851.42 |
| 89 | 837.80 | 1076.16 | 1274.40 | 1449.04 | 1910.42 | 862.58 | 1108.02 | 1312.16 | 1490.34 | 1967.06 |
| 90 | 894.44 | 1148.14 | 1358.18 | 1544.62 | 2037.86 | 919.22 | 1180.00 | 1395.94 | 1585.92 | 2094.50 |
| 91 | 954.62 | 1224.84 | 1449.04 | 1647.28 | 2173.56 | 979.40 | 1256.70 | 1486.80 | 1688.58 | 2230.20 |
| 92 | 1019.52 | 1306.26 | 1544.62 | 1754.66 | 2317.52 | 1044.30 | 1338.12 | 1582.38 | 1795.96 | 2374.16 |
| 93 | 1087.96 | 1394.76 | 1648.46 | 1871.48 | 2472.10 | 1112.74 | 1426.62 | 1686.22 | 1912.78 | 2528.74 |
| 94 | 1163.48 | 1490.34 | 1760.56 | 1997.74 | 2639.66 | 1188.26 | 1522.20 | 1798.32 | 2039.04 | 2696.30 |
| 95 | 1244.90 | 1594.18 | 1883.28 | 2135.80 | 2823.74 | 1269.68 | 1626.04 | 1921.04 | 2177.10 | 2880.38 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 30 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 31 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 32 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 33 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 34 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 35 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 36 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 37 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 38 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 39 | 37.76 | 48.38 | 55.46 | 62.54 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 40 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 53.10 | 67.26 | 77.88 | 87.32 | 116.82 |
| 41 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 53.10 | 67.26 | 77.88 | 87.32 | 116.82 |
| 42 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 53.10 | 67.26 | 77.88 | 87.32 | 116.82 |
| 43 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 53.10 | 67.26 | 77.88 | 87.32 | 116.82 |
| 44 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 53.10 | 67.26 | 77.88 | 87.32 | 116.82 |
| 45 | 42.48 | 54.28 | 62.54 | 70.80 | 94.40 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 46 | 42.48 | 54.28 | 62.54 | 70.80 | 94.40 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 47 | 42.48 | 54.28 | 62.54 | 70.80 | 94.40 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 48 | 42.48 | 54.28 | 62.54 | 70.80 | 94.40 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 49 | 42.48 | 54.28 | 62.54 | 70.80 | 94.40 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 50 | 48.38 | 60.18 | 69.62 | 77.88 | 103.84 | 62.54 | 79.06 | 92.04 | 102.66 | 136.88 |
| 51 | 49.56 | 61.36 | 71.98 | 81.42 | 107.38 | 64.90 | 81.42 | 94.40 | 107.38 | 141.60 |
| 52 | 49.56 | 63.72 | 73.16 | 83.78 | 110.92 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 53 | 51.92 | 66.08 | 76.70 | 87.32 | 114.46 | 68.44 | 86.14 | 101.48 | 114.46 | 151.04 |
| 54 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 70.80 | 89.68 | 103.84 | 116.82 | 155.76 |
| 55 | 55.46 | 70.80 | 82.60 | 93.22 | 123.90 | 71.98 | 92.04 | 107.38 | 121.54 | 161.66 |
| 56 | 59.00 | 74.34 | 86.14 | 97.94 | 130.98 | 75.52 | 96.76 | 112.10 | 127.44 | 168.74 |
| 57 | 62.54 | 79.06 | 93.22 | 105.02 | 139.24 | 79.06 | 101.48 | 119.18 | 134.52 | 178.18 |
| 58 | 67.26 | 84.96 | 97.94 | 112.10 | 147.50 | 84.96 | 107.38 | 123.90 | 141.60 | 187.62 |
| 59 | 71.98 | 90.86 | 105.02 | 119.18 | 158.12 | 89.68 | 113.28 | 132.16 | 148.68 | 198.24 |
| 60 | 76.70 | 96.76 | 112.10 | 127.44 | 168.74 | 94.40 | 119.18 | 139.24 | 158.12 | 208.86 |
| 61 | 82.60 | 103.84 | 121.54 | 136.88 | 181.72 | 100.30 | 126.26 | 148.68 | 167.56 | 221.84 |
| 62 | 88.50 | 110.92 | 130.98 | 147.50 | 194.70 | 106.20 | 134.52 | 158.12 | 178.18 | 236.00 |
| 63 | 94.40 | 120.36 | 140.42 | 158.12 | 210.04 | 113.28 | 143.96 | 167.56 | 188.80 | 251.34 |
| 64 | 101.48 | 128.62 | 151.04 | 169.92 | 224.20 | 120.36 | 152.22 | 178.18 | 200.60 | 266.68 |
| 65 | 109.74 | 138.06 | 161.66 | 182.90 | 241.90 | 128.62 | 162.84 | 189.98 | 214.76 | 285.56 |
| 66 | 118.00 | 148.68 | 173.46 | 198.24 | 261.96 | 136.88 | 173.46 | 202.96 | 230.10 | 305.62 |
| 67 | 125.08 | 159.30 | 187.62 | 212.40 | 280.84 | 145.14 | 185.26 | 218.30 | 245.44 | 325.68 |
| 68 | 134.52 | 171.10 | 201.78 | 228.92 | 302.08 | 154.58 | 198.24 | 232.46 | 264.32 | 349.28 |
| 69 | 146.32 | 186.44 | 218.30 | 247.80 | 328.04 | 167.56 | 214.76 | 251.34 | 284.38 | 376.42 |
| 70 | 160.48 | 205.32 | 240.72 | 272.58 | 361.08 | 181.72 | 233.64 | 273.76 | 310.34 | 410.64 |
| 71 | 177.00 | 226.56 | 266.68 | 302.08 | 400.02 | 199.42 | 256.06 | 299.72 | 341.02 | 450.76 |
| 72 | 197.06 | 251.34 | 296.18 | 336.30 | 444.86 | 220.66 | 282.02 | 330.40 | 375.24 | 496.78 |
| 73 | 219.48 | 279.66 | 329.22 | 374.06 | 493.24 | 243.08 | 310.34 | 364.62 | 413.00 | 546.34 |
| 74 | 244.26 | 311.52 | 365.80 | 415.36 | 548.70 | 267.86 | 342.20 | 402.38 | 455.48 | 601.80 |
| 75 | 270.22 | 345.74 | 407.10 | 461.38 | 608.88 | 293.82 | 376.42 | 442.50 | 501.50 | 663.16 |
| 76 | 299.72 | 382.32 | 451.94 | 514.48 | 678.50 | 323.32 | 413.00 | 487.34 | 554.60 | 731.60 |
| 77 | 331.58 | 424.80 | 503.86 | 574.66 | 755.20 | 354.00 | 454.30 | 538.08 | 612.42 | 805.94 |
| 78 | 364.62 | 469.64 | 556.96 | 636.02 | 836.62 | 387.04 | 497.96 | 590.00 | 672.60 | 885.00 |
| 79 | 398.84 | 514.48 | 612.42 | 699.74 | 918.04 | 418.90 | 541.62 | 644.28 | 735.14 | 965.24 |
| 80 | 431.88 | 558.14 | 664.34 | 759.92 | 997.10 | 451.94 | 585.28 | 695.02 | 794.14 | 1043.12 |
| 81 | 463.74 | 599.44 | 712.72 | 814.20 | 1069.08 | 483.80 | 625.40 | 743.40 | 849.60 | 1116.28 |
| 82 | 493.24 | 637.20 | 757.56 | 866.12 | 1137.52 | 514.48 | 664.34 | 789.42 | 901.52 | 1184.72 |
| 83 | 525.10 | 676.14 | 804.76 | 918.04 | 1207.14 | 546.34 | 704.46 | 836.62 | 954.62 | 1255.52 |
| 84 | 558.14 | 718.62 | 853.14 | 973.50 | 1280.30 | 579.38 | 746.94 | 886.18 | 1011.26 | 1329.86 |
| 85 | 593.54 | 764.64 | 907.42 | 1034.86 | 1360.54 | 615.96 | 794.14 | 941.64 | 1072.62 | 1411.28 |
| 86 | 632.48 | 813.02 | 964.06 | 1098.58 | 1446.68 | 654.90 | 842.52 | 998.28 | 1136.34 | 1497.42 |
| 87 | 672.60 | 863.76 | 1024.24 | 1165.84 | 1536.36 | 695.02 | 893.26 | 1058.46 | 1203.60 | 1587.10 |
| 88 | 716.26 | 919.22 | 1089.14 | 1239.00 | 1634.30 | 738.68 | 948.72 | 1123.36 | 1276.76 | 1685.04 |
| 89 | 762.28 | 979.40 | 1158.76 | 1318.06 | 1739.32 | 784.70 | 1008.90 | 1192.98 | 1355.82 | 1790.06 |
| 90 | 814.20 | 1044.30 | 1235.46 | 1405.38 | 1854.96 | 836.62 | 1073.80 | 1269.68 | 1443.14 | 1905.70 |
| 91 | 869.66 | 1115.10 | 1318.06 | 1498.60 | 1977.68 | 892.08 | 1144.60 | 1352.28 | 1536.36 | 2028.42 |
| 92 | 928.66 | 1189.44 | 1405.38 | 1596.54 | 2109.84 | 951.08 | 1218.94 | 1439.60 | 1634.30 | 2160.58 |
| 93 | 991.20 | 1268.50 | 1499.78 | 1702.74 | 2250.26 | 1013.62 | 1298.00 | 1534.00 | 1740.50 | 2301.00 |
| 94 | 1059.64 | 1355.82 | 1601.26 | 1817.20 | 2402.48 | 1082.06 | 1385.32 | 1635.48 | 1854.96 | 2453.22 |
| 95 | 1133.98 | 1450.22 | 1713.36 | 1943.46 | 2570.04 | 1156.40 | 1479.72 | 1747.58 | 1981.22 | 2620.78 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 30 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 31 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 32 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 33 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 34 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 35 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 36 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 37 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 38 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 39 | 35.40 | 44.84 | 51.92 | 57.82 | 77.88 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 |
| 40 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 41 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 42 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 43 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 44 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 49.56 | 63.72 | 73.16 | 82.60 | 109.74 |
| 45 | 38.94 | 50.74 | 59.00 | 66.08 | 87.32 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 46 | 38.94 | 50.74 | 59.00 | 66.08 | 87.32 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 47 | 38.94 | 50.74 | 59.00 | 66.08 | 87.32 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 48 | 38.94 | 50.74 | 59.00 | 66.08 | 87.32 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 49 | 38.94 | 50.74 | 59.00 | 66.08 | 87.32 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 50 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 57.82 | 75.52 | 86.14 | 97.94 | 129.80 |
| 51 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 60.18 | 77.88 | 89.68 | 100.30 | 134.52 |
| 52 | 47.20 | 60.18 | 70.80 | 79.06 | 105.02 | 61.36 | 80.24 | 93.22 | 103.84 | 139.24 |
| 53 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 63.72 | 82.60 | 95.58 | 107.38 | 143.96 |
| 54 | 50.74 | 64.90 | 74.34 | 84.96 | 112.10 | 66.08 | 84.96 | 97.94 | 110.92 | 148.68 |
| 55 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 |
| 56 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 | 70.80 | 90.86 | 106.20 | 120.36 | 159.30 |
| 57 | 57.82 | 74.34 | 87.32 | 99.12 | 129.80 | 74.34 | 96.76 | 112.10 | 127.44 | 167.56 |
| 58 | 62.54 | 80.24 | 92.04 | 105.02 | 139.24 | 79.06 | 101.48 | 118.00 | 133.34 | 177.00 |
| 59 | 66.08 | 84.96 | 99.12 | 113.28 | 149.86 | 82.60 | 107.38 | 125.08 | 141.60 | 187.62 |
| 60 | 70.80 | 90.86 | 106.20 | 120.36 | 160.48 | 87.32 | 113.28 | 132.16 | 149.86 | 198.24 |
| 61 | 76.70 | 97.94 | 114.46 | 129.80 | 171.10 | 93.22 | 120.36 | 140.42 | 159.30 | 210.04 |
| 62 | 81.42 | 105.02 | 122.72 | 139.24 | 182.90 | 99.12 | 127.44 | 148.68 | 168.74 | 223.02 |
| 63 | 87.32 | 113.28 | 130.98 | 148.68 | 198.24 | 105.02 | 135.70 | 158.12 | 179.36 | 237.18 |
| 64 | 94.40 | 121.54 | 141.60 | 160.48 | 212.40 | 112.10 | 145.14 | 168.74 | 191.16 | 252.52 |
| 65 | 100.30 | 130.98 | 153.40 | 172.28 | 230.10 | 119.18 | 154.58 | 180.54 | 204.14 | 270.22 |
| 66 | 108.56 | 141.60 | 165.20 | 186.44 | 247.80 | 127.44 | 165.20 | 193.52 | 218.30 | 290.28 |
| 67 | 116.82 | 151.04 | 175.82 | 200.60 | 264.32 | 135.70 | 175.82 | 205.32 | 233.64 | 309.16 |
| 68 | 125.08 | 162.84 | 189.98 | 215.94 | 285.56 | 145.14 | 188.80 | 220.66 | 250.16 | 330.40 |
| 69 | 135.70 | 177.00 | 205.32 | 234.82 | 310.34 | 155.76 | 204.14 | 237.18 | 270.22 | 357.54 |
| 70 | 149.86 | 193.52 | 226.56 | 257.24 | 339.84 | 169.92 | 221.84 | 258.42 | 293.82 | 388.22 |
| 71 | 165.20 | 214.76 | 252.52 | 285.56 | 377.60 | 186.44 | 243.08 | 285.56 | 323.32 | 427.16 |
| 72 | 182.90 | 239.54 | 280.84 | 317.42 | 418.90 | 205.32 | 269.04 | 313.88 | 355.18 | 469.64 |
| 73 | 205.32 | 266.68 | 311.52 | 354.00 | 467.28 | 227.74 | 296.18 | 345.74 | 392.94 | 518.02 |
| 74 | 226.56 | 296.18 | 346.92 | 392.94 | 519.20 | 248.98 | 326.86 | 381.14 | 431.88 | 571.12 |
| 75 | 251.34 | 328.04 | 384.68 | 437.78 | 577.02 | 274.94 | 358.72 | 420.08 | 476.72 | 628.94 |
| 76 | 278.48 | 365.80 | 428.34 | 487.34 | 643.10 | 300.90 | 395.30 | 462.56 | 525.10 | 695.02 |
| 77 | 309.16 | 405.92 | 476.72 | 543.98 | 715.08 | 330.40 | 434.24 | 509.76 | 581.74 | 765.82 |
| 78 | 341.02 | 447.22 | 528.64 | 604.16 | 792.96 | 361.08 | 475.54 | 560.50 | 639.56 | 840.16 |
| 79 | 372.88 | 490.88 | 580.56 | 663.16 | 870.84 | 392.94 | 518.02 | 611.24 | 698.56 | 916.86 |
| 80 | 403.56 | 532.18 | 630.12 | 719.80 | 944.00 | 423.62 | 558.14 | 659.62 | 754.02 | 990.02 |
| 81 | 431.88 | 571.12 | 674.96 | 770.54 | 1012.44 | 451.94 | 597.08 | 705.64 | 804.76 | 1058.46 |
| 82 | 460.20 | 607.70 | 717.44 | 820.10 | 1077.34 | 480.26 | 633.66 | 749.30 | 855.50 | 1124.54 |
| 83 | 489.70 | 645.46 | 762.28 | 869.66 | 1142.24 | 509.76 | 672.60 | 794.14 | 905.06 | 1190.62 |
| 84 | 520.38 | 683.22 | 808.30 | 920.40 | 1211.86 | 541.62 | 711.54 | 840.16 | 956.98 | 1260.24 |
| 85 | 553.42 | 726.88 | 857.86 | 978.22 | 1287.38 | 574.66 | 756.38 | 890.90 | 1015.98 | 1336.94 |
| 86 | 588.82 | 772.90 | 910.96 | 1038.40 | 1367.62 | 610.06 | 802.40 | 944.00 | 1076.16 | 1417.18 |
| 87 | 626.58 | 821.28 | 967.60 | 1102.12 | 1451.40 | 647.82 | 850.78 | 1000.64 | 1139.88 | 1500.96 |
| 88 | 666.70 | 873.20 | 1028.96 | 1170.56 | 1543.44 | 687.94 | 902.70 | 1062.00 | 1208.32 | 1593.00 |
| 89 | 710.36 | 928.66 | 1095.04 | 1244.90 | 1641.38 | 731.60 | 958.16 | 1128.08 | 1282.66 | 1690.94 |
| 90 | 757.56 | 991.20 | 1167.02 | 1326.32 | 1749.94 | 778.80 | 1020.70 | 1200.06 | 1364.08 | 1799.50 |
| 91 | 808.30 | 1057.28 | 1243.72 | 1413.64 | 1865.58 | 829.54 | 1086.78 | 1276.76 | 1451.40 | 1915.14 |
| 92 | 862.58 | 1126.90 | 1326.32 | 1505.68 | 1989.48 | 883.82 | 1156.40 | 1359.36 | 1543.44 | 2039.04 |
| 93 | 921.58 | 1202.42 | 1413.64 | 1604.80 | 2120.46 | 942.82 | 1231.92 | 1446.68 | 1642.56 | 2170.02 |
| 94 | 984.12 | 1285.02 | 1509.22 | 1712.18 | 2264.42 | 1005.36 | 1314.52 | 1542.26 | 1749.94 | 2313.98 |
| 95 | 1053.74 | 1374.70 | 1614.24 | 1830.18 | 2421.36 | 1074.98 | 1404.20 | 1647.28 | 1867.94 | 2470.92 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 30 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 31 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 32 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 33 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 34 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 35 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 36 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 37 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 38 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 39 | 38.94 | 48.38 | 59.00 | 66.08 | 86.14 | 51.92 | 64.90 | 76.70 | 87.32 | 114.46 |
| 40 | 42.48 | 53.10 | 61.36 | 69.62 | 92.04 | 56.64 | 69.62 | 81.42 | 92.04 | 121.54 |
| 41 | 42.48 | 53.10 | 61.36 | 69.62 | 92.04 | 56.64 | 69.62 | 81.42 | 92.04 | 121.54 |
| 42 | 42.48 | 53.10 | 61.36 | 69.62 | 92.04 | 56.64 | 69.62 | 81.42 | 92.04 | 121.54 |
| 43 | 42.48 | 53.10 | 61.36 | 69.62 | 92.04 | 56.64 | 69.62 | 81.42 | 92.04 | 121.54 |
| 44 | 42.48 | 53.10 | 61.36 | 69.62 | 92.04 | 56.64 | 69.62 | 81.42 | 92.04 | 121.54 |
| 45 | 44.84 | 56.64 | 64.90 | 74.34 | 97.94 | 59.00 | 74.34 | 86.14 | 96.76 | 129.80 |
| 46 | 44.84 | 56.64 | 64.90 | 74.34 | 97.94 | 59.00 | 74.34 | 86.14 | 96.76 | 129.80 |
| 47 | 44.84 | 56.64 | 64.90 | 74.34 | 97.94 | 59.00 | 74.34 | 86.14 | 96.76 | 129.80 |
| 48 | 44.84 | 56.64 | 64.90 | 74.34 | 97.94 | 59.00 | 74.34 | 86.14 | 96.76 | 129.80 |
| 49 | 44.84 | 56.64 | 64.90 | 74.34 | 97.94 | 59.00 | 74.34 | 86.14 | 96.76 | 129.80 |
| 50 | 49.56 | 62.54 | 71.98 | 81.42 | 109.74 | 66.08 | 82.60 | 95.58 | 107.38 | 143.96 |
| 51 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 68.44 | 84.96 | 99.12 | 112.10 | 148.68 |
| 52 | 53.10 | 67.26 | 79.06 | 88.50 | 116.82 | 70.80 | 88.50 | 102.66 | 116.82 | 153.40 |
| 53 | 55.46 | 68.44 | 81.42 | 90.86 | 121.54 | 71.98 | 90.86 | 106.20 | 120.36 | 160.48 |
| 54 | 56.64 | 70.80 | 82.60 | 94.40 | 123.90 | 74.34 | 93.22 | 108.56 | 123.90 | 162.84 |
| 55 | 57.82 | 74.34 | 86.14 | 96.76 | 129.80 | 75.52 | 97.94 | 112.10 | 126.26 | 169.92 |
| 56 | 62.54 | 79.06 | 90.86 | 101.48 | 136.88 | 80.24 | 101.48 | 116.82 | 133.34 | 177.00 |
| 57 | 66.08 | 83.78 | 96.76 | 110.92 | 145.14 | 83.78 | 106.20 | 123.90 | 140.42 | 186.44 |
| 58 | 68.44 | 88.50 | 102.66 | 118.00 | 155.76 | 88.50 | 112.10 | 130.98 | 148.68 | 195.88 |
| 59 | 75.52 | 94.40 | 110.92 | 125.08 | 166.38 | 93.22 | 118.00 | 138.06 | 155.76 | 207.68 |
| 60 | 80.24 | 101.48 | 119.18 | 133.34 | 178.18 | 99.12 | 125.08 | 147.50 | 165.20 | 219.48 |
| 61 | 86.14 | 108.56 | 127.44 | 143.96 | 192.34 | 105.02 | 133.34 | 156.94 | 175.82 | 234.82 |
| 62 | 92.04 | 118.00 | 136.88 | 154.58 | 204.14 | 110.92 | 141.60 | 164.02 | 186.44 | 247.80 |
| 63 | 99.12 | 125.08 | 146.32 | 166.38 | 219.48 | 118.00 | 151.04 | 175.82 | 198.24 | 263.14 |
| 64 | 107.38 | 134.52 | 158.12 | 178.18 | 234.82 | 126.26 | 159.30 | 186.44 | 211.22 | 279.66 |
| 65 | 114.46 | 145.14 | 169.92 | 192.34 | 253.70 | 134.52 | 171.10 | 199.42 | 225.38 | 298.54 |
| 66 | 122.72 | 156.94 | 182.90 | 207.68 | 274.94 | 143.96 | 182.90 | 213.58 | 241.90 | 320.96 |
| 67 | 132.16 | 168.74 | 197.06 | 221.84 | 295.00 | 153.40 | 195.88 | 227.74 | 258.42 | 342.20 |
| 68 | 140.42 | 179.36 | 212.40 | 239.54 | 316.24 | 162.84 | 207.68 | 245.44 | 276.12 | 365.80 |
| 69 | 153.40 | 195.88 | 230.10 | 260.78 | 344.56 | 175.82 | 224.20 | 264.32 | 298.54 | 395.30 |
| 70 | 168.74 | 214.76 | 252.52 | 286.74 | 378.78 | 191.16 | 245.44 | 287.92 | 325.68 | 430.70 |
| 71 | 186.44 | 237.18 | 279.66 | 318.60 | 420.08 | 208.86 | 269.04 | 316.24 | 358.72 | 473.18 |
| 72 | 207.68 | 263.14 | 311.52 | 352.82 | 466.10 | 231.28 | 295.00 | 346.92 | 394.12 | 521.56 |
| 73 | 228.92 | 293.82 | 344.56 | 392.94 | 516.84 | 254.88 | 325.68 | 383.50 | 434.24 | 573.48 |
| 74 | 254.88 | 326.86 | 384.68 | 436.60 | 575.84 | 280.84 | 358.72 | 422.44 | 477.90 | 633.66 |
| 75 | 283.20 | 362.26 | 425.98 | 483.80 | 638.38 | 307.98 | 394.12 | 464.92 | 526.28 | 696.20 |
| 76 | 313.88 | 402.38 | 474.36 | 539.26 | 712.72 | 338.66 | 434.24 | 512.12 | 580.56 | 768.18 |
| 77 | 346.92 | 447.22 | 528.64 | 602.98 | 792.96 | 371.70 | 477.90 | 564.04 | 643.10 | 847.24 |
| 78 | 382.32 | 493.24 | 584.10 | 667.88 | 877.92 | 404.74 | 522.74 | 618.32 | 706.82 | 929.84 |
| 79 | 418.90 | 541.62 | 643.10 | 733.96 | 964.06 | 440.14 | 568.76 | 676.14 | 771.72 | 1013.62 |
| 80 | 454.30 | 586.46 | 698.56 | 797.68 | 1044.30 | 475.54 | 614.78 | 730.42 | 834.26 | 1093.86 |
| 81 | 486.16 | 627.76 | 748.12 | 854.32 | 1121.00 | 508.58 | 656.08 | 779.98 | 892.08 | 1170.56 |
| 82 | 518.02 | 670.24 | 795.32 | 908.60 | 1194.16 | 540.44 | 697.38 | 829.54 | 946.36 | 1243.72 |
| 83 | 551.06 | 710.36 | 844.88 | 964.06 | 1267.32 | 573.48 | 739.86 | 879.10 | 1001.82 | 1318.06 |
| 84 | 585.28 | 754.02 | 895.62 | 1020.70 | 1344.02 | 608.88 | 783.52 | 929.84 | 1060.82 | 1395.94 |
| 85 | 623.04 | 802.40 | 951.08 | 1085.60 | 1428.98 | 646.64 | 831.90 | 987.66 | 1125.72 | 1483.26 |
| 86 | 663.16 | 854.32 | 1011.26 | 1154.04 | 1517.48 | 686.76 | 883.82 | 1047.84 | 1194.16 | 1571.76 |
| 87 | 705.64 | 908.60 | 1074.98 | 1224.84 | 1611.88 | 729.24 | 938.10 | 1111.56 | 1264.96 | 1666.16 |
| 88 | 750.48 | 965.24 | 1142.24 | 1300.36 | 1714.54 | 774.08 | 994.74 | 1178.82 | 1340.48 | 1768.82 |
| 89 | 801.22 | 1028.96 | 1216.58 | 1384.14 | 1825.46 | 824.82 | 1058.46 | 1253.16 | 1424.26 | 1879.74 |
| 90 | 854.32 | 1097.40 | 1296.82 | 1475.00 | 1945.82 | 877.92 | 1126.90 | 1333.40 | 1515.12 | 2000.10 |
| 91 | 912.14 | 1170.56 | 1384.14 | 1572.94 | 2075.62 | 935.74 | 1200.06 | 1420.72 | 1613.06 | 2129.90 |
| 92 | 974.68 | 1249.62 | 1475.00 | 1675.60 | 2213.68 | 998.28 | 1279.12 | 1511.58 | 1715.72 | 2267.96 |
| 93 | 1039.58 | 1333.40 | 1572.94 | 1787.70 | 2361.18 | 1063.18 | 1362.90 | 1609.52 | 1827.82 | 2415.46 |
| 94 | 1111.56 | 1424.26 | 1680.32 | 1908.06 | 2521.66 | 1135.16 | 1453.76 | 1716.90 | 1948.18 | 2575.94 |
| 95 | 1189.44 | 1524.56 | 1797.14 | 2039.04 | 2697.48 | 1213.04 | 1554.06 | 1833.72 | 2079.16 | 2751.76 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 30 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 31 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 32 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 33 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 34 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 35 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 36 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 37 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 38 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 39 | 35.40 | 44.84 | 50.74 | 59.00 | 77.88 | 46.02 | 59.00 | 68.44 | 77.88 | 102.66 |
| 40 | 37.76 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 |
| 41 | 37.76 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 |
| 42 | 37.76 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 |
| 43 | 37.76 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 |
| 44 | 37.76 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 |
| 45 | 38.94 | 49.56 | 59.00 | 66.08 | 87.32 | 51.92 | 66.08 | 76.70 | 87.32 | 114.46 |
| 46 | 38.94 | 49.56 | 59.00 | 66.08 | 87.32 | 51.92 | 66.08 | 76.70 | 87.32 | 114.46 |
| 47 | 38.94 | 49.56 | 59.00 | 66.08 | 87.32 | 51.92 | 66.08 | 76.70 | 87.32 | 114.46 |
| 48 | 38.94 | 49.56 | 59.00 | 66.08 | 87.32 | 51.92 | 66.08 | 76.70 | 87.32 | 114.46 |
| 49 | 38.94 | 49.56 | 59.00 | 66.08 | 87.32 | 51.92 | 66.08 | 76.70 | 87.32 | 114.46 |
| 50 | 44.84 | 55.46 | 63.72 | 73.16 | 96.76 | 59.00 | 73.16 | 84.96 | 95.58 | 127.44 |
| 51 | 46.02 | 57.82 | 67.26 | 76.70 | 100.30 | 60.18 | 75.52 | 88.50 | 99.12 | 133.34 |
| 52 | 47.20 | 60.18 | 69.62 | 80.24 | 103.84 | 62.54 | 79.06 | 92.04 | 103.84 | 135.70 |
| 53 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 | 63.72 | 81.42 | 94.40 | 107.38 | 141.60 |
| 54 | 49.56 | 63.72 | 74.34 | 83.78 | 112.10 | 66.08 | 83.78 | 96.76 | 108.56 | 147.50 |
| 55 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 67.26 | 86.14 | 100.30 | 113.28 | 149.86 |
| 56 | 55.46 | 68.44 | 81.42 | 90.86 | 121.54 | 71.98 | 89.68 | 105.02 | 118.00 | 158.12 |
| 57 | 59.00 | 74.34 | 86.14 | 97.94 | 129.80 | 74.34 | 94.40 | 112.10 | 125.08 | 166.38 |
| 58 | 62.54 | 79.06 | 92.04 | 103.84 | 139.24 | 77.88 | 100.30 | 116.82 | 132.16 | 174.64 |
| 59 | 67.26 | 86.14 | 99.12 | 112.10 | 148.68 | 82.60 | 106.20 | 123.90 | 139.24 | 186.44 |
| 60 | 71.98 | 90.86 | 106.20 | 120.36 | 159.30 | 88.50 | 112.10 | 130.98 | 147.50 | 197.06 |
| 61 | 76.70 | 97.94 | 113.28 | 129.80 | 171.10 | 94.40 | 119.18 | 138.06 | 158.12 | 207.68 |
| 62 | 82.60 | 103.84 | 121.54 | 138.06 | 181.72 | 99.12 | 125.08 | 147.50 | 166.38 | 220.66 |
| 63 | 88.50 | 110.92 | 130.98 | 147.50 | 195.88 | 105.02 | 133.34 | 155.76 | 177.00 | 233.64 |
| 64 | 94.40 | 120.36 | 141.60 | 158.12 | 211.22 | 112.10 | 141.60 | 167.56 | 187.62 | 250.16 |
| 65 | 101.48 | 128.62 | 149.86 | 171.10 | 226.56 | 119.18 | 151.04 | 177.00 | 201.78 | 266.68 |
| 66 | 109.74 | 139.24 | 162.84 | 185.26 | 244.26 | 127.44 | 162.84 | 189.98 | 215.94 | 285.56 |
| 67 | 116.82 | 148.68 | 174.64 | 199.42 | 261.96 | 135.70 | 173.46 | 202.96 | 231.28 | 303.26 |
| 68 | 125.08 | 160.48 | 187.62 | 213.58 | 283.20 | 145.14 | 185.26 | 217.12 | 245.44 | 325.68 |
| 69 | 136.88 | 173.46 | 204.14 | 231.28 | 305.62 | 156.94 | 199.42 | 234.82 | 265.50 | 350.46 |
| 70 | 149.86 | 191.16 | 224.20 | 256.06 | 337.48 | 169.92 | 217.12 | 256.06 | 290.28 | 383.50 |
| 71 | 166.38 | 211.22 | 248.98 | 282.02 | 374.06 | 186.44 | 238.36 | 280.84 | 317.42 | 421.26 |
| 72 | 184.08 | 234.82 | 276.12 | 313.88 | 414.18 | 206.50 | 261.96 | 309.16 | 350.46 | 462.56 |
| 73 | 204.14 | 260.78 | 307.98 | 349.28 | 461.38 | 226.56 | 290.28 | 341.02 | 385.86 | 510.94 |
| 74 | 227.74 | 289.10 | 341.02 | 388.22 | 512.12 | 248.98 | 318.60 | 375.24 | 424.80 | 561.68 |
| 75 | 252.52 | 322.14 | 379.96 | 431.88 | 569.94 | 274.94 | 351.64 | 413.00 | 468.46 | 620.68 |
| 76 | 278.48 | 357.54 | 422.44 | 480.26 | 633.66 | 300.90 | 385.86 | 455.48 | 516.84 | 683.22 |
| 77 | 309.16 | 397.66 | 470.82 | 535.72 | 705.64 | 330.40 | 424.80 | 502.68 | 571.12 | 752.84 |
| 78 | 341.02 | 440.14 | 520.38 | 594.72 | 782.34 | 361.08 | 466.10 | 551.06 | 628.94 | 828.36 |
| 79 | 372.88 | 480.26 | 572.30 | 653.72 | 857.86 | 391.76 | 506.22 | 600.62 | 686.76 | 901.52 |
| 80 | 404.74 | 521.56 | 621.86 | 709.18 | 929.84 | 423.62 | 546.34 | 650.18 | 742.22 | 973.50 |
| 81 | 433.06 | 559.32 | 666.70 | 761.10 | 998.28 | 451.94 | 585.28 | 696.20 | 794.14 | 1041.94 |
| 82 | 461.38 | 595.90 | 709.18 | 809.48 | 1063.18 | 481.44 | 620.68 | 738.68 | 842.52 | 1108.02 |
| 83 | 490.88 | 632.48 | 751.66 | 856.68 | 1126.90 | 510.94 | 658.44 | 782.34 | 890.90 | 1172.92 |
| 84 | 520.38 | 670.24 | 796.50 | 909.78 | 1196.52 | 541.62 | 696.20 | 828.36 | 945.18 | 1243.72 |
| 85 | 554.60 | 713.90 | 847.24 | 967.60 | 1270.86 | 574.66 | 741.04 | 880.28 | 1001.82 | 1319.24 |
| 86 | 590.00 | 758.74 | 900.34 | 1026.60 | 1351.10 | 610.06 | 785.88 | 933.38 | 1060.82 | 1399.48 |
| 87 | 627.76 | 807.12 | 956.98 | 1090.32 | 1434.88 | 647.82 | 834.26 | 990.02 | 1124.54 | 1483.26 |
| 88 | 669.06 | 857.86 | 1017.16 | 1158.76 | 1525.74 | 689.12 | 885.00 | 1050.20 | 1192.98 | 1574.12 |
| 89 | 712.72 | 914.50 | 1083.24 | 1231.92 | 1623.68 | 732.78 | 941.64 | 1116.28 | 1266.14 | 1672.06 |
| 90 | 761.10 | 975.86 | 1154.04 | 1313.34 | 1732.24 | 781.16 | 1003.00 | 1187.08 | 1347.56 | 1780.62 |
| 91 | 811.84 | 1040.76 | 1230.74 | 1400.66 | 1847.88 | 831.90 | 1067.90 | 1263.78 | 1434.88 | 1896.26 |
| 92 | 867.30 | 1110.38 | 1312.16 | 1491.52 | 1969.42 | 887.36 | 1137.52 | 1345.20 | 1525.74 | 2017.80 |
| 93 | 925.12 | 1185.90 | 1400.66 | 1591.82 | 2101.58 | 945.18 | 1213.04 | 1433.70 | 1626.04 | 2149.96 |
| 94 | 990.02 | 1266.14 | 1496.24 | 1698.02 | 2243.18 | 1010.08 | 1293.28 | 1529.28 | 1732.24 | 2291.56 |
| 95 | 1058.46 | 1354.64 | 1600.08 | 1816.02 | 2400.12 | 1078.52 | 1381.78 | 1633.12 | 1850.24 | 2448.50 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 30 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 31 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 32 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 33 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 34 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 35 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 36 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 37 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 38 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 39 | 31.86 | 41.30 | 47.20 | 53.10 | 69.62 | 42.48 | 54.28 | 62.54 | 69.62 | 93.22 |
| 40 | 34.22 | 43.66 | 49.56 | 56.64 | 75.52 | 46.02 | 57.82 | 66.08 | 74.34 | 99.12 |
| 41 | 34.22 | 43.66 | 49.56 | 56.64 | 75.52 | 46.02 | 57.82 | 66.08 | 74.34 | 99.12 |
| 42 | 34.22 | 43.66 | 49.56 | 56.64 | 75.52 | 46.02 | 57.82 | 66.08 | 74.34 | 99.12 |
| 43 | 34.22 | 43.66 | 49.56 | 56.64 | 75.52 | 46.02 | 57.82 | 66.08 | 74.34 | 99.12 |
| 44 | 34.22 | 43.66 | 49.56 | 56.64 | 75.52 | 46.02 | 57.82 | 66.08 | 74.34 | 99.12 |
| 45 | 36.58 | 46.02 | 53.10 | 60.18 | 81.42 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 |
| 46 | 36.58 | 46.02 | 53.10 | 60.18 | 81.42 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 |
| 47 | 36.58 | 46.02 | 53.10 | 60.18 | 81.42 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 |
| 48 | 36.58 | 46.02 | 53.10 | 60.18 | 81.42 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 |
| 49 | 36.58 | 46.02 | 53.10 | 60.18 | 81.42 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 |
| 50 | 41.30 | 50.74 | 59.00 | 66.08 | 88.50 | 53.10 | 67.26 | 77.88 | 87.32 | 116.82 |
| 51 | 42.48 | 51.92 | 61.36 | 69.62 | 90.86 | 55.46 | 69.62 | 80.24 | 92.04 | 120.36 |
| 52 | 42.48 | 54.28 | 62.54 | 70.80 | 94.40 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 53 | 44.84 | 56.64 | 64.90 | 74.34 | 97.94 | 59.00 | 73.16 | 86.14 | 96.76 | 128.62 |
| 54 | 46.02 | 57.82 | 67.26 | 76.70 | 101.48 | 60.18 | 75.52 | 88.50 | 99.12 | 133.34 |
| 55 | 47.20 | 60.18 | 69.62 | 80.24 | 105.02 | 61.36 | 77.88 | 90.86 | 103.84 | 136.88 |
| 56 | 49.56 | 63.72 | 73.16 | 82.60 | 112.10 | 63.72 | 82.60 | 95.58 | 108.56 | 143.96 |
| 57 | 53.10 | 67.26 | 80.24 | 89.68 | 119.18 | 67.26 | 87.32 | 101.48 | 114.46 | 152.22 |
| 58 | 56.64 | 71.98 | 83.78 | 95.58 | 125.08 | 71.98 | 90.86 | 105.02 | 120.36 | 159.30 |
| 59 | 61.36 | 77.88 | 88.50 | 100.30 | 134.52 | 76.70 | 96.76 | 112.10 | 126.26 | 168.74 |
| 60 | 64.90 | 81.42 | 95.58 | 107.38 | 142.78 | 79.06 | 101.48 | 118.00 | 133.34 | 177.00 |
| 61 | 69.62 | 87.32 | 102.66 | 116.82 | 154.58 | 84.96 | 107.38 | 126.26 | 142.78 | 188.80 |
| 62 | 75.52 | 94.40 | 110.92 | 125.08 | 165.20 | 90.86 | 114.46 | 134.52 | 151.04 | 200.60 |
| 63 | 80.24 | 102.66 | 120.36 | 134.52 | 178.18 | 96.76 | 122.72 | 142.78 | 160.48 | 213.58 |
| 64 | 86.14 | 108.56 | 128.62 | 143.96 | 191.16 | 101.48 | 128.62 | 152.22 | 169.92 | 226.56 |
| 65 | 92.04 | 116.82 | 138.06 | 155.76 | 205.32 | 108.56 | 136.88 | 162.84 | 181.72 | 241.90 |
| 66 | 100.30 | 127.44 | 147.50 | 168.74 | 221.84 | 116.82 | 147.50 | 173.46 | 195.88 | 259.60 |
| 67 | 106.20 | 135.70 | 159.30 | 180.54 | 238.36 | 122.72 | 158.12 | 185.26 | 207.68 | 276.12 |
| 68 | 114.46 | 145.14 | 171.10 | 194.70 | 256.06 | 130.98 | 168.74 | 198.24 | 225.38 | 296.18 |
| 69 | 123.90 | 159.30 | 185.26 | 211.22 | 279.66 | 142.78 | 182.90 | 213.58 | 241.90 | 319.78 |
| 70 | 135.70 | 174.64 | 204.14 | 232.46 | 306.80 | 154.58 | 198.24 | 232.46 | 264.32 | 349.28 |
| 71 | 149.86 | 192.34 | 226.56 | 257.24 | 339.84 | 169.92 | 218.30 | 254.88 | 290.28 | 383.50 |
| 72 | 167.56 | 213.58 | 251.34 | 285.56 | 377.60 | 187.62 | 240.72 | 280.84 | 318.60 | 422.44 |
| 73 | 186.44 | 238.36 | 279.66 | 317.42 | 420.08 | 206.50 | 264.32 | 310.34 | 350.46 | 464.92 |
| 74 | 207.68 | 264.32 | 310.34 | 354.00 | 466.10 | 227.74 | 291.46 | 341.02 | 388.22 | 510.94 |
| 75 | 230.10 | 295.00 | 345.74 | 391.76 | 516.84 | 250.16 | 320.96 | 375.24 | 425.98 | 562.86 |
| 76 | 254.88 | 325.68 | 384.68 | 437.78 | 577.02 | 274.94 | 351.64 | 414.18 | 472.00 | 621.86 |
| 77 | 282.02 | 361.08 | 428.34 | 488.52 | 641.92 | 300.90 | 385.86 | 456.66 | 521.56 | 684.40 |
| 78 | 310.34 | 398.84 | 474.36 | 540.44 | 710.36 | 329.22 | 422.44 | 501.50 | 571.12 | 751.66 |
| 79 | 338.66 | 436.60 | 521.56 | 594.72 | 781.16 | 356.36 | 460.20 | 547.52 | 624.22 | 821.28 |
| 80 | 366.98 | 474.36 | 565.22 | 646.64 | 847.24 | 383.50 | 496.78 | 591.18 | 674.96 | 887.36 |
| 81 | 394.12 | 509.76 | 605.34 | 692.66 | 909.78 | 410.64 | 532.18 | 631.30 | 722.16 | 949.90 |
| 82 | 418.90 | 541.62 | 644.28 | 736.32 | 967.60 | 437.78 | 564.04 | 671.42 | 767.00 | 1007.72 |
| 83 | 446.04 | 574.66 | 684.40 | 779.98 | 1025.42 | 463.74 | 599.44 | 711.54 | 810.66 | 1066.72 |
| 84 | 474.36 | 611.24 | 725.70 | 828.36 | 1089.14 | 492.06 | 636.02 | 754.02 | 860.22 | 1130.44 |
| 85 | 505.04 | 650.18 | 771.72 | 879.10 | 1156.40 | 523.92 | 674.96 | 800.04 | 912.14 | 1200.06 |
| 86 | 538.08 | 691.48 | 820.10 | 933.38 | 1229.56 | 556.96 | 716.26 | 848.42 | 966.42 | 1273.22 |
| 87 | 572.30 | 733.96 | 870.84 | 991.20 | 1305.08 | 591.18 | 758.74 | 899.16 | 1024.24 | 1348.74 |
| 88 | 608.88 | 781.16 | 926.30 | 1052.56 | 1388.86 | 627.76 | 805.94 | 954.62 | 1085.60 | 1432.52 |
| 89 | 647.82 | 833.08 | 985.30 | 1119.82 | 1478.54 | 666.70 | 857.86 | 1013.62 | 1152.86 | 1522.20 |
| 90 | 692.66 | 887.36 | 1050.20 | 1194.16 | 1576.48 | 711.54 | 912.14 | 1078.52 | 1227.20 | 1620.14 |
| 91 | 739.86 | 947.54 | 1121.00 | 1273.22 | 1680.32 | 758.74 | 972.32 | 1149.32 | 1306.26 | 1723.98 |
| 92 | 789.42 | 1011.26 | 1195.34 | 1357.00 | 1792.42 | 808.30 | 1036.04 | 1223.66 | 1390.04 | 1836.08 |
| 93 | 842.52 | 1078.52 | 1275.58 | 1446.68 | 1912.78 | 861.40 | 1103.30 | 1303.90 | 1479.72 | 1956.44 |
| 94 | 901.52 | 1152.86 | 1361.72 | 1544.62 | 2041.40 | 920.40 | 1177.64 | 1390.04 | 1577.66 | 2085.06 |
| 95 | 964.06 | 1233.10 | 1457.30 | 1652.00 | 2184.18 | 982.94 | 1257.88 | 1485.62 | 1685.04 | 2227.84 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 30 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 31 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 32 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 33 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 34 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 35 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 36 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 37 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 38 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 39 | 29.50 | 37.76 | 43.66 | 49.56 | 66.08 | 40.12 | 50.74 | 57.82 | 67.26 | 88.50 |
| 40 | 31.86 | 40.12 | 47.20 | 51.92 | 70.80 | 42.48 | 54.28 | 62.54 | 69.62 | 94.40 |
| 41 | 31.86 | 40.12 | 47.20 | 51.92 | 70.80 | 42.48 | 54.28 | 62.54 | 69.62 | 94.40 |
| 42 | 31.86 | 40.12 | 47.20 | 51.92 | 70.80 | 42.48 | 54.28 | 62.54 | 69.62 | 94.40 |
| 43 | 31.86 | 40.12 | 47.20 | 51.92 | 70.80 | 42.48 | 54.28 | 62.54 | 69.62 | 94.40 |
| 44 | 31.86 | 40.12 | 47.20 | 51.92 | 70.80 | 42.48 | 54.28 | 62.54 | 69.62 | 94.40 |
| 45 | 33.04 | 43.66 | 49.56 | 56.64 | 74.34 | 44.84 | 57.82 | 66.08 | 74.34 | 99.12 |
| 46 | 33.04 | 43.66 | 49.56 | 56.64 | 74.34 | 44.84 | 57.82 | 66.08 | 74.34 | 99.12 |
| 47 | 33.04 | 43.66 | 49.56 | 56.64 | 74.34 | 44.84 | 57.82 | 66.08 | 74.34 | 99.12 |
| 48 | 33.04 | 43.66 | 49.56 | 56.64 | 74.34 | 44.84 | 57.82 | 66.08 | 74.34 | 99.12 |
| 49 | 33.04 | 43.66 | 49.56 | 56.64 | 74.34 | 44.84 | 57.82 | 66.08 | 74.34 | 99.12 |
| 50 | 37.76 | 48.38 | 55.46 | 61.36 | 82.60 | 49.56 | 64.90 | 73.16 | 82.60 | 109.74 |
| 51 | 37.76 | 49.56 | 57.82 | 63.72 | 86.14 | 50.74 | 66.08 | 76.70 | 84.96 | 114.46 |
| 52 | 40.12 | 50.74 | 60.18 | 67.26 | 89.68 | 51.92 | 68.44 | 79.06 | 88.50 | 119.18 |
| 53 | 41.30 | 53.10 | 61.36 | 69.62 | 92.04 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 54 | 43.66 | 55.46 | 62.54 | 71.98 | 95.58 | 56.64 | 71.98 | 82.60 | 94.40 | 126.26 |
| 55 | 44.84 | 56.64 | 64.90 | 74.34 | 97.94 | 59.00 | 74.34 | 86.14 | 96.76 | 129.80 |
| 56 | 46.02 | 59.00 | 69.62 | 79.06 | 102.66 | 60.18 | 76.70 | 90.86 | 102.66 | 134.52 |
| 57 | 48.38 | 63.72 | 74.34 | 83.78 | 110.92 | 62.54 | 82.60 | 95.58 | 108.56 | 142.78 |
| 58 | 53.10 | 68.44 | 79.06 | 89.68 | 118.00 | 67.26 | 87.32 | 100.30 | 113.28 | 151.04 |
| 59 | 56.64 | 71.98 | 83.78 | 96.76 | 127.44 | 70.80 | 90.86 | 106.20 | 120.36 | 159.30 |
| 60 | 60.18 | 77.88 | 89.68 | 101.48 | 135.70 | 74.34 | 96.76 | 112.10 | 126.26 | 168.74 |
| 61 | 66.08 | 83.78 | 97.94 | 110.92 | 145.14 | 79.06 | 102.66 | 119.18 | 135.70 | 178.18 |
| 62 | 68.44 | 88.50 | 103.84 | 118.00 | 154.58 | 83.78 | 107.38 | 126.26 | 143.96 | 188.80 |
| 63 | 74.34 | 96.76 | 112.10 | 126.26 | 168.74 | 89.68 | 115.64 | 134.52 | 152.22 | 201.78 |
| 64 | 80.24 | 102.66 | 120.36 | 135.70 | 180.54 | 95.58 | 122.72 | 143.96 | 161.66 | 214.76 |
| 65 | 86.14 | 110.92 | 130.98 | 146.32 | 194.70 | 101.48 | 130.98 | 154.58 | 172.28 | 228.92 |
| 66 | 92.04 | 120.36 | 141.60 | 158.12 | 211.22 | 108.56 | 140.42 | 165.20 | 185.26 | 246.62 |
| 67 | 99.12 | 127.44 | 148.68 | 171.10 | 224.20 | 115.64 | 148.68 | 173.46 | 199.42 | 263.14 |
| 68 | 106.20 | 138.06 | 161.66 | 182.90 | 243.08 | 122.72 | 160.48 | 187.62 | 212.40 | 280.84 |
| 69 | 115.64 | 151.04 | 174.64 | 199.42 | 264.32 | 132.16 | 173.46 | 201.78 | 228.92 | 304.44 |
| 70 | 127.44 | 164.02 | 193.52 | 218.30 | 289.10 | 145.14 | 188.80 | 220.66 | 248.98 | 330.40 |
| 71 | 140.42 | 181.72 | 214.76 | 243.08 | 320.96 | 158.12 | 206.50 | 241.90 | 274.94 | 362.26 |
| 72 | 155.76 | 204.14 | 239.54 | 270.22 | 356.36 | 174.64 | 228.92 | 266.68 | 302.08 | 400.02 |
| 73 | 174.64 | 226.56 | 265.50 | 300.90 | 396.48 | 194.70 | 251.34 | 293.82 | 335.12 | 440.14 |
| 74 | 192.34 | 252.52 | 295.00 | 333.94 | 441.32 | 211.22 | 278.48 | 324.50 | 366.98 | 484.98 |
| 75 | 213.58 | 278.48 | 326.86 | 372.88 | 490.88 | 233.64 | 304.44 | 357.54 | 405.92 | 534.54 |
| 76 | 237.18 | 311.52 | 363.44 | 414.18 | 546.34 | 256.06 | 336.30 | 392.94 | 447.22 | 591.18 |
| 77 | 263.14 | 344.56 | 404.74 | 462.56 | 607.70 | 280.84 | 368.16 | 433.06 | 494.42 | 650.18 |
| 78 | 289.10 | 379.96 | 449.58 | 514.48 | 673.78 | 306.80 | 404.74 | 476.72 | 543.98 | 713.90 |
| 79 | 317.42 | 417.72 | 493.24 | 562.86 | 739.86 | 333.94 | 440.14 | 519.20 | 593.54 | 779.98 |
| 80 | 342.20 | 453.12 | 535.72 | 611.24 | 802.40 | 359.90 | 475.54 | 560.50 | 640.74 | 841.34 |
| 81 | 366.98 | 484.98 | 573.48 | 656.08 | 860.22 | 384.68 | 507.40 | 600.62 | 684.40 | 899.16 |
| 82 | 391.76 | 516.84 | 610.06 | 697.38 | 916.86 | 408.28 | 539.26 | 637.20 | 726.88 | 956.98 |
| 83 | 416.54 | 548.70 | 649.00 | 739.86 | 971.14 | 433.06 | 571.12 | 676.14 | 769.36 | 1012.44 |
| 84 | 441.32 | 580.56 | 686.76 | 782.34 | 1030.14 | 460.20 | 605.34 | 713.90 | 814.20 | 1071.44 |
| 85 | 469.64 | 617.14 | 729.24 | 831.90 | 1093.86 | 488.52 | 643.10 | 757.56 | 863.76 | 1136.34 |
| 86 | 500.32 | 656.08 | 774.08 | 882.64 | 1162.30 | 519.20 | 682.04 | 802.40 | 914.50 | 1204.78 |
| 87 | 532.18 | 697.38 | 822.46 | 936.92 | 1233.10 | 551.06 | 723.34 | 850.78 | 968.78 | 1275.58 |
| 88 | 566.40 | 742.22 | 874.38 | 994.74 | 1312.16 | 585.28 | 768.18 | 902.70 | 1026.60 | 1354.64 |
| 89 | 602.98 | 789.42 | 931.02 | 1058.46 | 1394.76 | 621.86 | 815.38 | 959.34 | 1090.32 | 1437.24 |
| 90 | 643.10 | 842.52 | 992.38 | 1128.08 | 1486.80 | 661.98 | 868.48 | 1020.70 | 1159.94 | 1529.28 |
| 91 | 686.76 | 897.98 | 1057.28 | 1201.24 | 1585.92 | 705.64 | 923.94 | 1085.60 | 1233.10 | 1628.40 |
| 92 | 732.78 | 956.98 | 1126.90 | 1280.30 | 1690.94 | 751.66 | 982.94 | 1155.22 | 1312.16 | 1733.42 |
| 93 | 783.52 | 1021.88 | 1201.24 | 1364.08 | 1801.86 | 802.40 | 1047.84 | 1229.56 | 1395.94 | 1844.34 |
| 94 | 836.62 | 1091.50 | 1282.66 | 1454.94 | 1924.58 | 855.50 | 1117.46 | 1310.98 | 1486.80 | 1967.06 |
| 95 | 895.62 | 1168.20 | 1372.34 | 1555.24 | 2057.92 | 914.50 | 1194.16 | 1400.66 | 1587.10 | 2100.40 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

## Union Security Insurance Company

## 6062-VA

***Premiums to be used only with those that have previously elected an inflation decrease option***

### Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period
### Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 30 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 31 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 32 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 33 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 34 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 35 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 36 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 37 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 38 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 39 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 83.78 | 113.28 |
| 40 | 41.30 | 51.92 | 59.00 | 67.26 | 88.50 | 56.64 | 70.80 | 80.24 | 90.86 | 121.54 |
| 41 | 41.30 | 51.92 | 59.00 | 67.26 | 88.50 | 56.64 | 70.80 | 80.24 | 90.86 | 121.54 |
| 42 | 41.30 | 51.92 | 59.00 | 67.26 | 88.50 | 56.64 | 70.80 | 80.24 | 90.86 | 121.54 |
| 43 | 41.30 | 51.92 | 59.00 | 67.26 | 88.50 | 56.64 | 70.80 | 80.24 | 90.86 | 121.54 |
| 44 | 41.30 | 51.92 | 59.00 | 67.26 | 88.50 | 56.64 | 70.80 | 80.24 | 90.86 | 121.54 |
| 45 | 44.84 | 55.46 | 62.54 | 70.80 | 94.40 | 61.36 | 74.34 | 86.14 | 95.58 | 128.62 |
| 46 | 44.84 | 55.46 | 62.54 | 70.80 | 94.40 | 61.36 | 74.34 | 86.14 | 95.58 | 128.62 |
| 47 | 44.84 | 55.46 | 62.54 | 70.80 | 94.40 | 61.36 | 74.34 | 86.14 | 95.58 | 128.62 |
| 48 | 44.84 | 55.46 | 62.54 | 70.80 | 94.40 | 61.36 | 74.34 | 86.14 | 95.58 | 128.62 |
| 49 | 44.84 | 55.46 | 62.54 | 70.80 | 94.40 | 61.36 | 74.34 | 86.14 | 95.58 | 128.62 |
| 50 | 49.56 | 60.18 | 69.62 | 77.88 | 105.02 | 67.26 | 82.60 | 95.58 | 106.20 | 142.78 |
| 51 | 50.74 | 63.72 | 71.98 | 80.24 | 108.56 | 69.62 | 86.14 | 97.94 | 109.74 | 147.50 |
| 52 | 53.10 | 66.08 | 75.52 | 83.78 | 112.10 | 70.80 | 88.50 | 101.48 | 113.28 | 152.22 |
| 53 | 54.28 | 67.26 | 77.88 | 87.32 | 115.64 | 73.16 | 90.86 | 105.02 | 116.82 | 156.94 |
| 54 | 57.82 | 69.62 | 80.24 | 89.68 | 120.36 | 76.70 | 93.22 | 108.56 | 120.36 | 162.84 |
| 55 | 59.00 | 71.98 | 82.60 | 92.04 | 123.90 | 79.06 | 96.76 | 110.92 | 123.90 | 167.56 |
| 56 | 62.54 | 75.52 | 87.32 | 97.94 | 130.98 | 82.60 | 101.48 | 116.82 | 129.80 | 174.64 |
| 57 | 66.08 | 81.42 | 93.22 | 103.84 | 139.24 | 86.14 | 106.20 | 122.72 | 136.88 | 184.08 |
| 58 | 69.62 | 86.14 | 99.12 | 110.92 | 149.86 | 89.68 | 112.10 | 129.80 | 145.14 | 194.70 |
| 59 | 74.34 | 93.22 | 106.20 | 119.18 | 160.48 | 95.58 | 119.18 | 136.88 | 153.40 | 205.32 |
| 60 | 79.06 | 99.12 | 114.46 | 128.62 | 172.28 | 100.30 | 126.26 | 145.14 | 162.84 | 218.30 |
| 61 | 86.14 | 106.20 | 123.90 | 138.06 | 185.26 | 107.38 | 133.34 | 154.58 | 172.28 | 231.28 |
| 62 | 93.22 | 115.64 | 132.16 | 148.68 | 199.42 | 114.46 | 142.78 | 164.02 | 184.08 | 246.62 |
| 63 | 101.48 | 123.90 | 142.78 | 160.48 | 214.76 | 122.72 | 152.22 | 175.82 | 197.06 | 263.14 |
| 64 | 108.56 | 134.52 | 154.58 | 173.46 | 232.46 | 130.98 | 162.84 | 187.62 | 210.04 | 282.02 |
| 65 | 115.64 | 145.14 | 166.38 | 186.44 | 250.16 | 139.24 | 174.64 | 200.60 | 224.20 | 300.90 |
| 66 | 125.08 | 156.94 | 179.36 | 201.78 | 269.04 | 149.86 | 186.44 | 214.76 | 240.72 | 322.14 |
| 67 | 134.52 | 167.56 | 193.52 | 217.12 | 289.10 | 159.30 | 199.42 | 230.10 | 257.24 | 344.56 |
| 68 | 143.96 | 179.36 | 207.68 | 232.46 | 310.34 | 171.10 | 212.40 | 245.44 | 274.94 | 368.16 |
| 69 | 156.94 | 194.70 | 225.38 | 252.52 | 337.48 | 184.08 | 228.92 | 265.50 | 297.36 | 396.48 |
| 70 | 171.10 | 214.76 | 247.80 | 277.30 | 371.70 | 199.42 | 250.16 | 289.10 | 323.32 | 433.06 |
| 71 | 189.98 | 238.36 | 274.94 | 307.98 | 413.00 | 219.48 | 274.94 | 317.42 | 356.36 | 475.54 |
| 72 | 212.40 | 264.32 | 305.62 | 343.38 | 457.84 | 241.90 | 300.90 | 349.28 | 391.76 | 523.92 |
| 73 | 236.00 | 293.82 | 339.84 | 382.32 | 509.76 | 265.50 | 332.76 | 384.68 | 431.88 | 577.02 |
| 74 | 261.96 | 328.04 | 378.78 | 424.80 | 567.58 | 292.64 | 366.98 | 423.62 | 475.54 | 636.02 |
| 75 | 290.28 | 363.44 | 421.26 | 474.36 | 632.48 | 320.96 | 402.38 | 467.28 | 525.10 | 700.92 |
| 76 | 322.14 | 404.74 | 470.82 | 529.82 | 705.64 | 352.82 | 443.68 | 516.84 | 580.56 | 774.08 |
| 77 | 357.54 | 450.76 | 525.10 | 592.36 | 788.24 | 388.22 | 489.70 | 569.94 | 641.92 | 855.50 |
| 78 | 396.48 | 499.14 | 582.92 | 657.26 | 875.56 | 425.98 | 536.90 | 626.58 | 706.82 | 941.64 |
| 79 | 433.06 | 548.70 | 641.92 | 724.52 | 962.88 | 462.56 | 585.28 | 685.58 | 772.90 | 1027.78 |
| 80 | 469.64 | 594.72 | 697.38 | 787.06 | 1046.66 | 499.14 | 631.30 | 739.86 | 836.62 | 1110.38 |
| 81 | 505.04 | 639.56 | 748.12 | 846.06 | 1122.18 | 533.36 | 676.14 | 791.78 | 894.44 | 1187.08 |
| 82 | 538.08 | 679.68 | 797.68 | 900.34 | 1195.34 | 567.58 | 717.44 | 841.34 | 949.90 | 1262.60 |
| 83 | 572.30 | 722.16 | 844.88 | 954.62 | 1268.50 | 601.80 | 761.10 | 890.90 | 1005.36 | 1336.94 |
| 84 | 608.88 | 767.00 | 896.80 | 1012.44 | 1346.38 | 639.56 | 807.12 | 944.00 | 1064.36 | 1416.00 |
| 85 | 647.82 | 816.56 | 954.62 | 1076.16 | 1431.34 | 678.50 | 857.86 | 1001.82 | 1129.26 | 1502.14 |
| 86 | 690.30 | 868.48 | 1014.80 | 1143.42 | 1522.20 | 720.98 | 909.78 | 1062.00 | 1196.52 | 1593.00 |
| 87 | 735.14 | 923.94 | 1079.70 | 1214.22 | 1617.78 | 765.82 | 965.24 | 1126.90 | 1267.32 | 1688.58 |
| 88 | 782.34 | 982.94 | 1148.14 | 1290.92 | 1721.62 | 813.02 | 1024.24 | 1195.34 | 1344.02 | 1792.42 |
| 89 | 834.26 | 1047.84 | 1222.48 | 1374.70 | 1833.72 | 864.94 | 1089.14 | 1269.68 | 1427.80 | 1904.52 |
| 90 | 890.90 | 1118.64 | 1303.90 | 1465.56 | 1955.26 | 921.58 | 1159.94 | 1351.10 | 1518.66 | 2026.06 |
| 91 | 952.26 | 1194.16 | 1392.40 | 1563.50 | 2087.42 | 982.94 | 1235.46 | 1439.60 | 1616.60 | 2158.22 |
| 92 | 1015.98 | 1274.40 | 1484.44 | 1667.34 | 2226.66 | 1046.66 | 1315.70 | 1531.64 | 1720.44 | 2297.46 |
| 93 | 1085.60 | 1360.54 | 1584.74 | 1778.26 | 2376.52 | 1116.28 | 1401.84 | 1631.94 | 1831.36 | 2447.32 |
| 94 | 1161.12 | 1453.76 | 1692.12 | 1898.62 | 2538.18 | 1191.80 | 1495.06 | 1739.32 | 1951.72 | 2608.98 |
| 95 | 1242.54 | 1556.42 | 1811.30 | 2030.78 | 2716.36 | 1273.22 | 1597.72 | 1858.50 | 2083.88 | 2787.16 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 30 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 31 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 32 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 33 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 34 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 35 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 36 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 37 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 38 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 39 | 34.22 | 43.66 | 49.56 | 55.46 | 74.34 | 47.20 | 59.00 | 68.44 | 75.52 | 101.48 |
| 40 | 37.76 | 46.02 | 51.92 | 59.00 | 79.06 | 51.92 | 62.54 | 70.80 | 80.24 | 108.56 |
| 41 | 37.76 | 46.02 | 51.92 | 59.00 | 79.06 | 51.92 | 62.54 | 70.80 | 80.24 | 108.56 |
| 42 | 37.76 | 46.02 | 51.92 | 59.00 | 79.06 | 51.92 | 62.54 | 70.80 | 80.24 | 108.56 |
| 43 | 37.76 | 46.02 | 51.92 | 59.00 | 79.06 | 51.92 | 62.54 | 70.80 | 80.24 | 108.56 |
| 44 | 37.76 | 46.02 | 51.92 | 59.00 | 79.06 | 51.92 | 62.54 | 70.80 | 80.24 | 108.56 |
| 45 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 84.96 | 113.28 |
| 46 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 84.96 | 113.28 |
| 47 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 84.96 | 113.28 |
| 48 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 84.96 | 113.28 |
| 49 | 40.12 | 49.56 | 55.46 | 61.36 | 83.78 | 54.28 | 67.26 | 75.52 | 84.96 | 113.28 |
| 50 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 | 59.00 | 74.34 | 84.96 | 94.40 | 126.26 |
| 51 | 44.84 | 56.64 | 64.90 | 71.98 | 96.76 | 61.36 | 76.70 | 87.32 | 97.94 | 130.98 |
| 52 | 47.20 | 59.00 | 66.08 | 74.34 | 99.12 | 63.72 | 79.06 | 89.68 | 100.30 | 135.70 |
| 53 | 48.38 | 60.18 | 69.62 | 77.88 | 102.66 | 66.08 | 81.42 | 94.40 | 105.02 | 139.24 |
| 54 | 50.74 | 62.54 | 71.98 | 80.24 | 106.20 | 67.26 | 83.78 | 96.76 | 107.38 | 143.96 |
| 55 | 51.92 | 63.72 | 73.16 | 82.60 | 109.74 | 69.62 | 86.14 | 99.12 | 110.92 | 148.68 |
| 56 | 55.46 | 68.44 | 77.88 | 87.32 | 116.82 | 73.16 | 90.86 | 103.84 | 115.64 | 155.76 |
| 57 | 59.00 | 71.98 | 83.78 | 93.22 | 123.90 | 76.70 | 94.40 | 109.74 | 122.72 | 162.84 |
| 58 | 62.54 | 76.70 | 88.50 | 99.12 | 132.16 | 80.24 | 100.30 | 115.64 | 128.62 | 172.28 |
| 59 | 67.26 | 82.60 | 95.58 | 107.38 | 142.78 | 84.96 | 106.20 | 122.72 | 136.88 | 182.90 |
| 60 | 71.98 | 88.50 | 102.66 | 114.46 | 152.22 | 90.86 | 112.10 | 129.80 | 145.14 | 193.52 |
| 61 | 76.70 | 95.58 | 109.74 | 122.72 | 165.20 | 96.76 | 120.36 | 136.88 | 154.58 | 206.50 |
| 62 | 82.60 | 102.66 | 118.00 | 132.16 | 177.00 | 101.48 | 127.44 | 146.32 | 164.02 | 219.48 |
| 63 | 89.68 | 110.92 | 127.44 | 142.78 | 191.16 | 108.56 | 135.70 | 155.76 | 174.64 | 234.82 |
| 64 | 95.58 | 120.36 | 136.88 | 153.40 | 205.32 | 115.64 | 145.14 | 166.38 | 186.44 | 250.16 |
| 65 | 103.84 | 129.80 | 148.68 | 166.38 | 223.02 | 123.90 | 155.76 | 178.18 | 200.60 | 269.04 |
| 66 | 112.10 | 139.24 | 160.48 | 179.36 | 239.54 | 133.34 | 166.38 | 191.16 | 214.76 | 286.74 |
| 67 | 119.18 | 148.68 | 171.10 | 192.34 | 257.24 | 141.60 | 177.00 | 204.14 | 228.92 | 306.80 |
| 68 | 127.44 | 160.48 | 184.08 | 207.68 | 276.12 | 151.04 | 189.98 | 218.30 | 245.44 | 328.04 |
| 69 | 138.06 | 172.28 | 200.60 | 225.38 | 300.90 | 162.84 | 202.96 | 236.00 | 264.32 | 354.00 |
| 70 | 152.22 | 191.16 | 220.66 | 247.80 | 330.40 | 177.00 | 223.02 | 257.24 | 289.10 | 385.86 |
| 71 | 168.74 | 211.22 | 244.26 | 274.94 | 366.98 | 194.70 | 244.26 | 282.02 | 316.24 | 423.62 |
| 72 | 187.62 | 234.82 | 271.40 | 305.62 | 408.28 | 213.58 | 269.04 | 310.34 | 349.28 | 466.10 |
| 73 | 210.04 | 260.78 | 302.08 | 339.84 | 454.30 | 236.00 | 295.00 | 342.20 | 384.68 | 514.48 |
| 74 | 233.64 | 291.46 | 337.48 | 378.78 | 506.22 | 260.78 | 326.86 | 377.60 | 423.62 | 566.40 |
| 75 | 258.42 | 324.50 | 375.24 | 421.26 | 562.86 | 285.56 | 359.90 | 416.54 | 466.10 | 624.22 |
| 76 | 287.92 | 359.90 | 418.90 | 470.82 | 627.76 | 315.06 | 395.30 | 460.20 | 516.84 | 689.12 |
| 77 | 319.78 | 401.20 | 467.28 | 527.46 | 700.92 | 345.74 | 436.60 | 507.40 | 572.30 | 761.10 |
| 78 | 351.64 | 444.86 | 519.20 | 585.28 | 778.80 | 377.60 | 477.90 | 559.32 | 630.12 | 836.62 |
| 79 | 387.04 | 488.52 | 571.12 | 644.28 | 856.68 | 411.82 | 521.56 | 608.88 | 687.94 | 914.50 |
| 80 | 418.90 | 529.82 | 620.68 | 700.92 | 931.02 | 444.86 | 561.68 | 658.44 | 743.40 | 988.84 |
| 81 | 450.76 | 568.76 | 666.70 | 751.66 | 999.46 | 475.54 | 601.80 | 705.64 | 795.32 | 1057.28 |
| 82 | 479.08 | 605.34 | 709.18 | 801.22 | 1063.18 | 506.22 | 639.56 | 748.12 | 846.06 | 1123.36 |
| 83 | 509.76 | 643.10 | 752.84 | 849.60 | 1129.26 | 536.90 | 678.50 | 792.96 | 894.44 | 1189.44 |
| 84 | 541.62 | 683.22 | 798.86 | 900.34 | 1197.70 | 568.76 | 718.62 | 840.16 | 947.54 | 1260.24 |
| 85 | 577.02 | 726.88 | 849.60 | 956.98 | 1274.40 | 604.16 | 762.28 | 892.08 | 1004.18 | 1338.12 |
| 86 | 614.78 | 774.08 | 902.70 | 1017.16 | 1354.64 | 641.92 | 809.48 | 945.18 | 1064.36 | 1418.36 |
| 87 | 653.72 | 822.46 | 960.52 | 1080.88 | 1439.60 | 680.86 | 857.86 | 1003.00 | 1128.08 | 1503.32 |
| 88 | 696.20 | 875.56 | 1020.70 | 1149.32 | 1531.64 | 723.34 | 910.96 | 1063.18 | 1196.52 | 1595.36 |
| 89 | 742.22 | 933.38 | 1087.96 | 1222.48 | 1631.94 | 769.36 | 968.78 | 1130.44 | 1269.68 | 1695.66 |
| 90 | 792.96 | 995.92 | 1159.94 | 1303.90 | 1740.50 | 820.10 | 1031.32 | 1202.42 | 1351.10 | 1804.22 |
| 91 | 847.24 | 1063.18 | 1237.82 | 1391.22 | 1857.32 | 874.38 | 1098.58 | 1280.30 | 1438.42 | 1921.04 |
| 92 | 905.06 | 1135.16 | 1320.42 | 1483.26 | 1981.22 | 932.20 | 1170.56 | 1362.90 | 1530.46 | 2044.94 |
| 93 | 966.42 | 1211.86 | 1410.10 | 1582.38 | 2114.56 | 993.56 | 1247.26 | 1452.58 | 1629.58 | 2178.28 |
| 94 | 1033.68 | 1294.46 | 1505.68 | 1689.76 | 2258.52 | 1060.82 | 1329.86 | 1548.16 | 1736.96 | 2322.24 |
| 95 | 1106.84 | 1385.32 | 1611.88 | 1806.58 | 2416.64 | 1133.98 | 1420.72 | 1654.36 | 1853.78 | 2480.36 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 30 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 31 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 32 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 33 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 34 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 35 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 36 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 37 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 38 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 39 | 33.04 | 40.12 | 44.84 | 50.74 | 68.44 | 43.66 | 54.28 | 61.36 | 68.44 | 93.22 |
| 40 | 34.22 | 42.48 | 48.38 | 54.28 | 71.98 | 46.02 | 57.82 | 66.08 | 73.16 | 97.94 |
| 41 | 34.22 | 42.48 | 48.38 | 54.28 | 71.98 | 46.02 | 57.82 | 66.08 | 73.16 | 97.94 |
| 42 | 34.22 | 42.48 | 48.38 | 54.28 | 71.98 | 46.02 | 57.82 | 66.08 | 73.16 | 97.94 |
| 43 | 34.22 | 42.48 | 48.38 | 54.28 | 71.98 | 46.02 | 57.82 | 66.08 | 73.16 | 97.94 |
| 44 | 34.22 | 42.48 | 48.38 | 54.28 | 71.98 | 46.02 | 57.82 | 66.08 | 73.16 | 97.94 |
| 45 | 36.58 | 43.66 | 50.74 | 56.64 | 75.52 | 49.56 | 60.18 | 68.44 | 76.70 | 103.84 |
| 46 | 36.58 | 43.66 | 50.74 | 56.64 | 75.52 | 49.56 | 60.18 | 68.44 | 76.70 | 103.84 |
| 47 | 36.58 | 43.66 | 50.74 | 56.64 | 75.52 | 49.56 | 60.18 | 68.44 | 76.70 | 103.84 |
| 48 | 36.58 | 43.66 | 50.74 | 56.64 | 75.52 | 49.56 | 60.18 | 68.44 | 76.70 | 103.84 |
| 49 | 36.58 | 43.66 | 50.74 | 56.64 | 75.52 | 49.56 | 60.18 | 68.44 | 76.70 | 103.84 |
| 50 | 40.12 | 49.56 | 56.64 | 63.72 | 84.96 | 54.28 | 67.26 | 77.88 | 86.14 | 115.64 |
| 51 | 41.30 | 50.74 | 59.00 | 64.90 | 88.50 | 56.64 | 69.62 | 80.24 | 88.50 | 120.36 |
| 52 | 43.66 | 53.10 | 60.18 | 68.44 | 90.86 | 57.82 | 71.98 | 82.60 | 92.04 | 122.72 |
| 53 | 44.84 | 54.28 | 62.54 | 70.80 | 94.40 | 60.18 | 74.34 | 84.96 | 95.58 | 127.44 |
| 54 | 46.02 | 56.64 | 64.90 | 71.98 | 96.76 | 62.54 | 76.70 | 87.32 | 97.94 | 130.98 |
| 55 | 47.20 | 57.82 | 67.26 | 75.52 | 100.30 | 62.54 | 77.88 | 90.86 | 101.48 | 135.70 |
| 56 | 49.56 | 61.36 | 70.80 | 79.06 | 106.20 | 66.08 | 82.60 | 94.40 | 105.02 | 141.60 |
| 57 | 53.10 | 66.08 | 75.52 | 83.78 | 113.28 | 69.62 | 87.32 | 100.30 | 110.92 | 148.68 |
| 58 | 56.64 | 69.62 | 81.42 | 89.68 | 121.54 | 73.16 | 90.86 | 105.02 | 116.82 | 156.94 |
| 59 | 60.18 | 75.52 | 86.14 | 96.76 | 129.80 | 76.70 | 96.76 | 110.92 | 123.90 | 166.38 |
| 60 | 64.90 | 80.24 | 93.22 | 103.84 | 139.24 | 81.42 | 101.48 | 118.00 | 130.98 | 177.00 |
| 61 | 69.62 | 87.32 | 100.30 | 112.10 | 149.86 | 87.32 | 108.56 | 125.08 | 140.42 | 188.80 |
| 62 | 75.52 | 94.40 | 107.38 | 121.54 | 161.66 | 93.22 | 115.64 | 133.34 | 149.86 | 199.42 |
| 63 | 81.42 | 100.30 | 115.64 | 129.80 | 173.46 | 100.30 | 123.90 | 142.78 | 159.30 | 213.58 |
| 64 | 87.32 | 109.74 | 125.08 | 140.42 | 187.62 | 105.02 | 132.16 | 152.22 | 171.10 | 227.74 |
| 65 | 93.22 | 116.82 | 134.52 | 151.04 | 201.78 | 112.10 | 140.42 | 162.84 | 181.72 | 243.08 |
| 66 | 101.48 | 126.26 | 146.32 | 164.02 | 218.30 | 120.36 | 151.04 | 174.64 | 195.88 | 260.78 |
| 67 | 108.56 | 135.70 | 156.94 | 174.64 | 233.64 | 128.62 | 161.66 | 186.44 | 207.68 | 278.48 |
| 68 | 116.82 | 145.14 | 167.56 | 188.80 | 252.52 | 136.88 | 172.28 | 198.24 | 223.02 | 298.54 |
| 69 | 126.26 | 156.94 | 182.90 | 204.14 | 273.76 | 148.68 | 185.26 | 214.76 | 240.72 | 322.14 |
| 70 | 139.24 | 172.28 | 200.60 | 225.38 | 299.72 | 161.66 | 201.78 | 233.64 | 263.14 | 350.46 |
| 71 | 154.58 | 191.16 | 221.84 | 250.16 | 333.94 | 177.00 | 221.84 | 257.24 | 289.10 | 384.68 |
| 72 | 171.10 | 213.58 | 246.62 | 278.48 | 370.52 | 194.70 | 244.26 | 282.02 | 317.42 | 423.62 |
| 73 | 189.98 | 238.36 | 276.12 | 309.16 | 413.00 | 214.76 | 269.04 | 311.52 | 350.46 | 467.28 |
| 74 | 212.40 | 265.50 | 306.80 | 344.56 | 460.20 | 237.18 | 297.36 | 343.38 | 385.86 | 515.66 |
| 75 | 236.00 | 295.00 | 341.02 | 383.50 | 512.12 | 260.78 | 326.86 | 378.78 | 425.98 | 567.58 |
| 76 | 260.78 | 328.04 | 381.14 | 428.34 | 571.12 | 285.56 | 359.90 | 417.72 | 469.64 | 626.58 |
| 77 | 290.28 | 365.80 | 424.80 | 479.08 | 638.38 | 313.88 | 396.48 | 461.38 | 519.20 | 692.66 |
| 78 | 320.96 | 404.74 | 472.00 | 533.36 | 709.18 | 344.56 | 435.42 | 508.58 | 573.48 | 762.28 |
| 79 | 351.64 | 443.68 | 519.20 | 586.46 | 778.80 | 375.24 | 474.36 | 554.60 | 625.40 | 831.90 |
| 80 | 381.14 | 482.62 | 565.22 | 638.38 | 846.06 | 403.56 | 512.12 | 599.44 | 677.32 | 899.16 |
| 81 | 409.46 | 518.02 | 606.52 | 684.40 | 909.78 | 431.88 | 547.52 | 640.74 | 724.52 | 962.88 |
| 82 | 435.42 | 551.06 | 645.46 | 728.06 | 968.78 | 459.02 | 581.74 | 682.04 | 769.36 | 1023.06 |
| 83 | 463.74 | 586.46 | 684.40 | 772.90 | 1027.78 | 487.34 | 617.14 | 722.16 | 814.20 | 1083.24 |
| 84 | 493.24 | 621.86 | 726.88 | 818.92 | 1090.32 | 518.02 | 653.72 | 764.64 | 861.40 | 1146.96 |
| 85 | 523.92 | 661.98 | 772.90 | 870.84 | 1159.94 | 549.88 | 695.02 | 811.84 | 913.32 | 1217.76 |
| 86 | 558.14 | 704.46 | 822.46 | 926.30 | 1233.10 | 584.10 | 737.50 | 861.40 | 968.78 | 1290.92 |
| 87 | 594.72 | 748.12 | 873.20 | 984.12 | 1310.98 | 620.68 | 781.16 | 912.14 | 1026.60 | 1368.80 |
| 88 | 632.48 | 796.50 | 929.84 | 1045.48 | 1393.58 | 658.44 | 829.54 | 968.78 | 1087.96 | 1451.40 |
| 89 | 674.96 | 849.60 | 990.02 | 1112.74 | 1484.44 | 700.92 | 882.64 | 1028.96 | 1155.22 | 1542.26 |
| 90 | 720.98 | 906.24 | 1056.10 | 1187.08 | 1583.56 | 746.94 | 939.28 | 1095.04 | 1229.56 | 1641.38 |
| 91 | 770.54 | 967.60 | 1126.90 | 1266.14 | 1690.94 | 796.50 | 1000.64 | 1165.84 | 1308.62 | 1748.76 |
| 92 | 822.46 | 1032.50 | 1202.42 | 1349.92 | 1803.04 | 848.42 | 1065.54 | 1241.36 | 1392.40 | 1860.86 |
| 93 | 879.10 | 1102.12 | 1282.66 | 1439.60 | 1924.58 | 905.06 | 1135.16 | 1321.60 | 1482.08 | 1982.40 |
| 94 | 939.28 | 1177.64 | 1369.98 | 1537.54 | 2055.56 | 965.24 | 1210.68 | 1408.92 | 1580.02 | 2113.38 |
| 95 | 1006.54 | 1261.42 | 1466.74 | 1644.92 | 2199.52 | 1032.50 | 1294.46 | 1505.68 | 1687.40 | 2257.34 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 30 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 31 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 32 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 33 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 34 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 35 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 36 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 37 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 38 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 39 | 29.50 | 37.76 | 42.48 | 47.20 | 63.72 | 41.30 | 51.92 | 59.00 | 64.90 | 87.32 |
| 40 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 |
| 41 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 |
| 42 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 |
| 43 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 |
| 44 | 31.86 | 38.94 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 |
| 45 | 34.22 | 42.48 | 48.38 | 53.10 | 71.98 | 47.20 | 57.82 | 66.08 | 73.16 | 99.12 |
| 46 | 34.22 | 42.48 | 48.38 | 53.10 | 71.98 | 47.20 | 57.82 | 66.08 | 73.16 | 99.12 |
| 47 | 34.22 | 42.48 | 48.38 | 53.10 | 71.98 | 47.20 | 57.82 | 66.08 | 73.16 | 99.12 |
| 48 | 34.22 | 42.48 | 48.38 | 53.10 | 71.98 | 47.20 | 57.82 | 66.08 | 73.16 | 99.12 |
| 49 | 34.22 | 42.48 | 48.38 | 53.10 | 71.98 | 47.20 | 57.82 | 66.08 | 73.16 | 99.12 |
| 50 | 38.94 | 47.20 | 53.10 | 59.00 | 80.24 | 51.92 | 63.72 | 73.16 | 81.42 | 110.92 |
| 51 | 38.94 | 48.38 | 55.46 | 62.54 | 82.60 | 53.10 | 66.08 | 76.70 | 84.96 | 113.28 |
| 52 | 40.12 | 50.74 | 57.82 | 63.72 | 86.14 | 55.46 | 68.44 | 79.06 | 87.32 | 118.00 |
| 53 | 42.48 | 51.92 | 60.18 | 66.08 | 89.68 | 56.64 | 70.80 | 81.42 | 89.68 | 121.54 |
| 54 | 43.66 | 54.28 | 61.36 | 69.62 | 92.04 | 59.00 | 73.16 | 83.78 | 93.22 | 125.08 |
| 55 | 44.84 | 55.46 | 63.72 | 70.80 | 95.58 | 60.18 | 75.52 | 86.14 | 96.76 | 128.62 |
| 56 | 47.20 | 59.00 | 67.26 | 74.34 | 100.30 | 62.54 | 79.06 | 89.68 | 100.30 | 134.52 |
| 57 | 50.74 | 62.54 | 71.98 | 80.24 | 107.38 | 66.08 | 82.60 | 94.40 | 106.20 | 141.60 |
| 58 | 53.10 | 67.26 | 76.70 | 84.96 | 114.46 | 69.62 | 87.32 | 100.30 | 112.10 | 149.86 |
| 59 | 56.64 | 70.80 | 82.60 | 92.04 | 122.72 | 73.16 | 92.04 | 106.20 | 119.18 | 158.12 |
| 60 | 60.18 | 75.52 | 87.32 | 99.12 | 130.98 | 76.70 | 96.76 | 112.10 | 126.26 | 167.56 |
| 61 | 66.08 | 82.60 | 94.40 | 106.20 | 141.60 | 82.60 | 103.84 | 119.18 | 133.34 | 179.36 |
| 62 | 70.80 | 89.68 | 101.48 | 114.46 | 152.22 | 88.50 | 112.10 | 127.44 | 141.60 | 189.98 |
| 63 | 76.70 | 96.76 | 110.92 | 122.72 | 165.20 | 93.22 | 119.18 | 135.70 | 151.04 | 202.96 |
| 64 | 82.60 | 103.84 | 119.18 | 133.34 | 179.36 | 100.30 | 126.26 | 145.14 | 162.84 | 218.30 |
| 65 | 88.50 | 112.10 | 128.62 | 142.78 | 192.34 | 107.38 | 134.52 | 155.76 | 173.46 | 232.46 |
| 66 | 95.58 | 121.54 | 139.24 | 154.58 | 207.68 | 114.46 | 145.14 | 166.38 | 186.44 | 250.16 |
| 67 | 102.66 | 129.80 | 148.68 | 166.38 | 223.02 | 122.72 | 154.58 | 177.00 | 198.24 | 265.50 |
| 68 | 110.92 | 138.06 | 159.30 | 178.18 | 239.54 | 130.98 | 165.20 | 189.98 | 212.40 | 284.38 |
| 69 | 119.18 | 151.04 | 173.46 | 194.70 | 259.60 | 140.42 | 178.18 | 204.14 | 230.10 | 306.80 |
| 70 | 129.80 | 166.38 | 189.98 | 213.58 | 286.74 | 152.22 | 194.70 | 223.02 | 250.16 | 335.12 |
| 71 | 145.14 | 184.08 | 211.22 | 238.36 | 317.42 | 167.56 | 213.58 | 245.44 | 276.12 | 368.16 |
| 72 | 161.66 | 205.32 | 236.00 | 264.32 | 352.82 | 184.08 | 234.82 | 270.22 | 303.26 | 404.74 |
| 73 | 180.54 | 228.92 | 261.96 | 295.00 | 394.12 | 204.14 | 259.60 | 297.36 | 333.94 | 447.22 |
| 74 | 200.60 | 254.88 | 292.64 | 328.04 | 438.96 | 224.20 | 286.74 | 328.04 | 368.16 | 493.24 |
| 75 | 221.84 | 283.20 | 325.68 | 366.98 | 488.52 | 246.62 | 315.06 | 362.26 | 407.10 | 542.80 |
| 76 | 247.80 | 315.06 | 363.44 | 408.28 | 545.16 | 271.40 | 346.92 | 400.02 | 448.40 | 599.44 |
| 77 | 273.76 | 351.64 | 405.92 | 457.84 | 610.06 | 297.36 | 382.32 | 442.50 | 497.96 | 663.16 |
| 78 | 302.08 | 389.40 | 450.76 | 508.58 | 676.14 | 325.68 | 420.08 | 484.98 | 547.52 | 729.24 |
| 79 | 331.58 | 427.16 | 495.60 | 559.32 | 744.58 | 354.00 | 457.84 | 531.00 | 597.08 | 795.32 |
| 80 | 359.90 | 463.74 | 538.08 | 607.70 | 808.30 | 382.32 | 493.24 | 572.30 | 646.64 | 859.04 |
| 81 | 385.86 | 497.96 | 578.20 | 652.54 | 867.30 | 408.28 | 527.46 | 612.42 | 691.48 | 919.22 |
| 82 | 410.64 | 529.82 | 614.78 | 693.84 | 922.76 | 434.24 | 560.50 | 650.18 | 733.96 | 975.86 |
| 83 | 437.78 | 562.86 | 652.54 | 735.14 | 979.40 | 461.38 | 593.54 | 689.12 | 776.44 | 1033.68 |
| 84 | 464.92 | 597.08 | 692.66 | 779.98 | 1038.40 | 488.52 | 628.94 | 729.24 | 821.28 | 1095.04 |
| 85 | 493.24 | 634.84 | 736.32 | 828.36 | 1104.48 | 518.02 | 667.88 | 774.08 | 870.84 | 1161.12 |
| 86 | 525.10 | 674.96 | 782.34 | 880.28 | 1172.92 | 549.88 | 708.00 | 820.10 | 922.76 | 1229.56 |
| 87 | 559.32 | 718.62 | 830.72 | 934.56 | 1247.26 | 584.10 | 751.66 | 868.48 | 977.04 | 1303.90 |
| 88 | 595.90 | 763.46 | 883.82 | 992.38 | 1325.14 | 620.68 | 796.50 | 921.58 | 1034.86 | 1381.78 |
| 89 | 634.84 | 814.20 | 940.46 | 1056.10 | 1411.28 | 659.62 | 847.24 | 978.22 | 1098.58 | 1467.92 |
| 90 | 677.32 | 868.48 | 1003.00 | 1125.72 | 1505.68 | 702.10 | 901.52 | 1040.76 | 1168.20 | 1562.32 |
| 91 | 723.34 | 926.30 | 1070.26 | 1201.24 | 1605.98 | 748.12 | 959.34 | 1108.02 | 1243.72 | 1662.62 |
| 92 | 772.90 | 988.84 | 1141.06 | 1280.30 | 1712.18 | 797.68 | 1021.88 | 1178.82 | 1322.78 | 1768.82 |
| 93 | 824.82 | 1054.92 | 1217.76 | 1365.26 | 1826.64 | 849.60 | 1087.96 | 1255.52 | 1407.74 | 1883.28 |
| 94 | 882.64 | 1126.90 | 1300.36 | 1457.30 | 1950.54 | 907.42 | 1159.94 | 1338.12 | 1499.78 | 2007.18 |
| 95 | 944.00 | 1205.96 | 1391.22 | 1557.60 | 2087.42 | 968.78 | 1239.00 | 1428.98 | 1600.08 | 2144.06 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 30 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 31 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 32 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 33 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 34 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 35 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 36 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 37 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 38 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 39 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 70.80 | 95.58 |
| 40 | 35.40 | 44.84 | 49.56 | 57.82 | 75.52 | 48.38 | 60.18 | 68.44 | 77.88 | 103.84 |
| 41 | 35.40 | 44.84 | 49.56 | 57.82 | 75.52 | 48.38 | 60.18 | 68.44 | 77.88 | 103.84 |
| 42 | 35.40 | 44.84 | 49.56 | 57.82 | 75.52 | 48.38 | 60.18 | 68.44 | 77.88 | 103.84 |
| 43 | 35.40 | 44.84 | 49.56 | 57.82 | 75.52 | 48.38 | 60.18 | 68.44 | 77.88 | 103.84 |
| 44 | 35.40 | 44.84 | 49.56 | 57.82 | 75.52 | 48.38 | 60.18 | 68.44 | 77.88 | 103.84 |
| 45 | 37.76 | 47.20 | 53.10 | 60.18 | 80.24 | 51.92 | 63.72 | 73.16 | 81.42 | 108.56 |
| 46 | 37.76 | 47.20 | 53.10 | 60.18 | 80.24 | 51.92 | 63.72 | 73.16 | 81.42 | 108.56 |
| 47 | 37.76 | 47.20 | 53.10 | 60.18 | 80.24 | 51.92 | 63.72 | 73.16 | 81.42 | 108.56 |
| 48 | 37.76 | 47.20 | 53.10 | 60.18 | 80.24 | 51.92 | 63.72 | 73.16 | 81.42 | 108.56 |
| 49 | 37.76 | 47.20 | 53.10 | 60.18 | 80.24 | 51.92 | 63.72 | 73.16 | 81.42 | 108.56 |
| 50 | 42.48 | 50.74 | 59.00 | 66.08 | 88.50 | 57.82 | 69.62 | 81.42 | 90.86 | 120.36 |
| 51 | 43.66 | 54.28 | 61.36 | 68.44 | 92.04 | 59.00 | 73.16 | 82.60 | 94.40 | 125.08 |
| 52 | 46.02 | 56.64 | 64.90 | 70.80 | 95.58 | 60.18 | 75.52 | 86.14 | 95.58 | 129.80 |
| 53 | 47.20 | 56.64 | 66.08 | 74.34 | 99.12 | 62.54 | 76.70 | 89.68 | 99.12 | 134.52 |
| 54 | 48.38 | 59.00 | 67.26 | 76.70 | 102.66 | 64.90 | 79.06 | 92.04 | 102.66 | 138.06 |
| 55 | 49.56 | 61.36 | 69.62 | 79.06 | 105.02 | 67.26 | 82.60 | 94.40 | 106.20 | 142.78 |
| 56 | 53.10 | 64.90 | 74.34 | 83.78 | 110.92 | 70.80 | 86.14 | 99.12 | 109.74 | 148.68 |
| 57 | 55.46 | 68.44 | 79.06 | 87.32 | 118.00 | 73.16 | 89.68 | 103.84 | 115.64 | 155.76 |
| 58 | 59.00 | 73.16 | 84.96 | 94.40 | 127.44 | 75.52 | 95.58 | 110.92 | 123.90 | 166.38 |
| 59 | 63.72 | 79.06 | 89.68 | 101.48 | 136.88 | 81.42 | 101.48 | 115.64 | 129.80 | 174.64 |
| 60 | 68.44 | 83.78 | 96.76 | 108.56 | 147.50 | 86.14 | 106.20 | 122.72 | 138.06 | 185.26 |
| 61 | 73.16 | 90.86 | 106.20 | 118.00 | 158.12 | 92.04 | 113.28 | 132.16 | 147.50 | 197.06 |
| 62 | 79.06 | 97.94 | 112.10 | 126.26 | 168.74 | 96.76 | 121.54 | 139.24 | 156.94 | 208.86 |
| 63 | 86.14 | 106.20 | 121.54 | 136.88 | 182.90 | 103.84 | 129.80 | 149.86 | 167.56 | 224.20 |
| 64 | 93.22 | 114.46 | 130.98 | 147.50 | 198.24 | 112.10 | 139.24 | 159.30 | 179.36 | 240.72 |
| 65 | 97.94 | 123.90 | 141.60 | 158.12 | 212.40 | 118.00 | 148.68 | 169.92 | 189.98 | 256.06 |
| 66 | 106.20 | 134.52 | 153.40 | 171.10 | 228.92 | 127.44 | 159.30 | 182.90 | 204.14 | 273.76 |
| 67 | 114.46 | 141.60 | 164.02 | 185.26 | 245.44 | 135.70 | 168.74 | 194.70 | 219.48 | 292.64 |
| 68 | 122.72 | 152.22 | 177.00 | 197.06 | 264.32 | 145.14 | 180.54 | 208.86 | 233.64 | 312.70 |
| 69 | 133.34 | 166.38 | 191.16 | 214.76 | 286.74 | 156.94 | 194.70 | 225.38 | 252.52 | 336.30 |
| 70 | 145.14 | 182.90 | 210.04 | 236.00 | 316.24 | 168.74 | 212.40 | 245.44 | 274.94 | 368.16 |
| 71 | 161.66 | 202.96 | 234.82 | 261.96 | 350.46 | 187.62 | 234.82 | 270.22 | 303.26 | 403.56 |
| 72 | 181.72 | 224.20 | 259.60 | 292.64 | 389.40 | 206.50 | 256.06 | 297.36 | 333.94 | 444.86 |
| 73 | 200.60 | 248.98 | 289.10 | 324.50 | 433.06 | 225.38 | 282.02 | 328.04 | 366.98 | 489.70 |
| 74 | 223.02 | 278.48 | 322.14 | 361.08 | 482.62 | 248.98 | 311.52 | 359.90 | 404.74 | 540.44 |
| 75 | 246.62 | 307.98 | 357.54 | 402.38 | 536.90 | 273.76 | 341.02 | 396.48 | 446.04 | 595.90 |
| 76 | 273.76 | 344.56 | 400.02 | 450.76 | 600.62 | 299.72 | 377.60 | 438.96 | 494.42 | 658.44 |
| 77 | 303.26 | 383.50 | 447.22 | 503.86 | 670.24 | 329.22 | 416.54 | 484.98 | 545.16 | 726.88 |
| 78 | 336.30 | 424.80 | 495.60 | 558.14 | 744.58 | 362.26 | 456.66 | 533.36 | 600.62 | 801.22 |
| 79 | 368.16 | 466.10 | 545.16 | 615.96 | 817.74 | 392.94 | 496.78 | 582.92 | 657.26 | 873.20 |
| 80 | 400.02 | 505.04 | 592.36 | 669.06 | 889.72 | 424.80 | 536.90 | 628.94 | 711.54 | 944.00 |
| 81 | 429.52 | 543.98 | 636.02 | 719.80 | 953.44 | 454.30 | 574.66 | 672.60 | 761.10 | 1008.90 |
| 82 | 457.84 | 577.02 | 677.32 | 764.64 | 1015.98 | 482.62 | 610.06 | 715.08 | 807.12 | 1073.80 |
| 83 | 487.34 | 613.60 | 718.62 | 811.84 | 1078.52 | 512.12 | 646.64 | 757.56 | 854.32 | 1136.34 |
| 84 | 516.84 | 652.54 | 762.28 | 861.40 | 1143.42 | 542.80 | 686.76 | 802.40 | 905.06 | 1203.60 |
| 85 | 549.88 | 695.02 | 810.66 | 914.50 | 1216.58 | 575.84 | 729.24 | 850.78 | 960.52 | 1276.76 |
| 86 | 586.46 | 738.68 | 862.58 | 971.14 | 1293.28 | 612.42 | 772.90 | 902.70 | 1017.16 | 1353.46 |
| 87 | 624.22 | 785.88 | 916.86 | 1031.32 | 1374.70 | 650.18 | 820.10 | 956.98 | 1077.34 | 1434.88 |
| 88 | 664.34 | 836.62 | 975.86 | 1097.40 | 1463.20 | 690.30 | 870.84 | 1015.98 | 1143.42 | 1523.38 |
| 89 | 709.18 | 890.90 | 1038.40 | 1168.20 | 1558.78 | 735.14 | 925.12 | 1078.52 | 1214.22 | 1618.96 |
| 90 | 757.56 | 951.08 | 1108.02 | 1244.90 | 1661.44 | 783.52 | 985.30 | 1148.14 | 1290.92 | 1721.62 |
| 91 | 809.48 | 1015.98 | 1183.54 | 1328.68 | 1774.72 | 835.44 | 1050.20 | 1223.66 | 1374.70 | 1834.90 |
| 92 | 863.76 | 1083.24 | 1261.42 | 1417.18 | 1892.72 | 889.72 | 1117.46 | 1301.54 | 1463.20 | 1952.90 |
| 93 | 922.76 | 1157.58 | 1346.38 | 1511.58 | 2020.16 | 948.72 | 1191.80 | 1386.50 | 1557.60 | 2080.34 |
| 94 | 986.48 | 1236.64 | 1438.42 | 1613.06 | 2157.04 | 1012.44 | 1270.86 | 1478.54 | 1659.08 | 2217.22 |
| 95 | 1056.10 | 1323.96 | 1538.72 | 1726.34 | 2309.26 | 1082.06 | 1358.18 | 1578.84 | 1772.36 | 2369.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 30 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 31 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 32 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 33 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 34 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 35 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 36 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 37 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 38 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 39 | 29.50 | 36.58 | 42.48 | 47.20 | 63.72 | 40.12 | 49.56 | 57.82 | 64.90 | 86.14 |
| 40 | 31.86 | 38.94 | 44.84 | 49.56 | 67.26 | 44.84 | 53.10 | 60.18 | 68.44 | 93.22 |
| 41 | 31.86 | 38.94 | 44.84 | 49.56 | 67.26 | 44.84 | 53.10 | 60.18 | 68.44 | 93.22 |
| 42 | 31.86 | 38.94 | 44.84 | 49.56 | 67.26 | 44.84 | 53.10 | 60.18 | 68.44 | 93.22 |
| 43 | 31.86 | 38.94 | 44.84 | 49.56 | 67.26 | 44.84 | 53.10 | 60.18 | 68.44 | 93.22 |
| 44 | 31.86 | 38.94 | 44.84 | 49.56 | 67.26 | 44.84 | 53.10 | 60.18 | 68.44 | 93.22 |
| 45 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 71.98 | 95.58 |
| 46 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 71.98 | 95.58 |
| 47 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 71.98 | 95.58 |
| 48 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 71.98 | 95.58 |
| 49 | 34.22 | 42.48 | 47.20 | 51.92 | 70.80 | 46.02 | 57.82 | 64.90 | 71.98 | 95.58 |
| 50 | 36.58 | 47.20 | 53.10 | 59.00 | 80.24 | 49.56 | 63.72 | 71.98 | 80.24 | 107.38 |
| 51 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 51.92 | 64.90 | 74.34 | 82.60 | 110.92 |
| 52 | 40.12 | 49.56 | 56.64 | 63.72 | 84.96 | 54.28 | 67.26 | 76.70 | 84.96 | 115.64 |
| 53 | 41.30 | 50.74 | 59.00 | 66.08 | 87.32 | 56.64 | 69.62 | 80.24 | 89.68 | 119.18 |
| 54 | 43.66 | 53.10 | 61.36 | 68.44 | 89.68 | 57.82 | 70.80 | 82.60 | 92.04 | 121.54 |
| 55 | 44.84 | 54.28 | 62.54 | 69.62 | 93.22 | 60.18 | 73.16 | 83.78 | 94.40 | 126.26 |
| 56 | 47.20 | 57.82 | 67.26 | 74.34 | 99.12 | 61.36 | 76.70 | 88.50 | 97.94 | 132.16 |
| 57 | 49.56 | 61.36 | 70.80 | 79.06 | 105.02 | 64.90 | 80.24 | 93.22 | 103.84 | 139.24 |
| 58 | 53.10 | 66.08 | 75.52 | 84.96 | 112.10 | 68.44 | 86.14 | 99.12 | 109.74 | 146.32 |
| 59 | 56.64 | 69.62 | 81.42 | 90.86 | 121.54 | 71.98 | 89.68 | 103.84 | 115.64 | 155.76 |
| 60 | 60.18 | 74.34 | 86.14 | 97.94 | 128.62 | 75.52 | 94.40 | 109.74 | 123.90 | 164.02 |
| 61 | 64.90 | 81.42 | 93.22 | 105.02 | 140.42 | 81.42 | 102.66 | 116.82 | 132.16 | 175.82 |
| 62 | 70.80 | 87.32 | 100.30 | 112.10 | 149.86 | 86.14 | 108.56 | 123.90 | 139.24 | 186.44 |
| 63 | 75.52 | 94.40 | 107.38 | 121.54 | 162.84 | 92.04 | 115.64 | 132.16 | 148.68 | 199.42 |
| 64 | 81.42 | 102.66 | 115.64 | 129.80 | 174.64 | 99.12 | 123.90 | 140.42 | 158.12 | 212.40 |
| 65 | 88.50 | 109.74 | 125.08 | 140.42 | 188.80 | 106.20 | 132.16 | 151.04 | 169.92 | 227.74 |
| 66 | 95.58 | 118.00 | 135.70 | 152.22 | 204.14 | 113.28 | 141.60 | 161.66 | 182.90 | 244.26 |
| 67 | 101.48 | 126.26 | 145.14 | 164.02 | 219.48 | 121.54 | 149.86 | 173.46 | 194.70 | 260.78 |
| 68 | 108.56 | 136.88 | 156.94 | 175.82 | 234.82 | 128.62 | 161.66 | 185.26 | 208.86 | 278.48 |
| 69 | 118.00 | 146.32 | 169.92 | 192.34 | 256.06 | 139.24 | 173.46 | 200.60 | 225.38 | 300.90 |
| 70 | 128.62 | 161.66 | 187.62 | 210.04 | 280.84 | 149.86 | 189.98 | 219.48 | 245.44 | 328.04 |
| 71 | 143.96 | 179.36 | 207.68 | 233.64 | 311.52 | 166.38 | 207.68 | 239.54 | 269.04 | 359.90 |
| 72 | 159.30 | 199.42 | 231.28 | 259.60 | 348.10 | 181.72 | 228.92 | 264.32 | 297.36 | 396.48 |
| 73 | 179.36 | 221.84 | 257.24 | 289.10 | 385.86 | 200.60 | 250.16 | 291.46 | 326.86 | 436.60 |
| 74 | 198.24 | 247.80 | 287.92 | 322.14 | 429.52 | 221.84 | 277.30 | 320.96 | 359.90 | 481.44 |
| 75 | 219.48 | 276.12 | 319.78 | 357.54 | 479.08 | 243.08 | 305.62 | 354.00 | 396.48 | 531.00 |
| 76 | 245.44 | 305.62 | 356.36 | 400.02 | 533.36 | 267.86 | 336.30 | 390.58 | 438.96 | 586.46 |
| 77 | 271.40 | 341.02 | 397.66 | 448.40 | 595.90 | 293.82 | 371.70 | 430.70 | 486.16 | 646.64 |
| 78 | 299.72 | 377.60 | 442.50 | 497.96 | 661.98 | 322.14 | 405.92 | 475.54 | 535.72 | 711.54 |
| 79 | 329.22 | 415.36 | 484.98 | 547.52 | 728.06 | 350.46 | 442.50 | 518.02 | 585.28 | 776.44 |
| 80 | 356.36 | 450.76 | 527.46 | 595.90 | 791.78 | 378.78 | 477.90 | 559.32 | 632.48 | 840.16 |
| 81 | 382.32 | 483.80 | 566.40 | 639.56 | 849.60 | 403.56 | 510.94 | 599.44 | 676.14 | 897.98 |
| 82 | 407.10 | 514.48 | 602.98 | 680.86 | 903.88 | 430.70 | 543.98 | 636.02 | 719.80 | 954.62 |
| 83 | 433.06 | 546.34 | 639.56 | 722.16 | 959.34 | 456.66 | 575.84 | 673.78 | 759.92 | 1011.26 |
| 84 | 460.20 | 581.74 | 678.50 | 765.82 | 1018.34 | 482.62 | 611.24 | 713.90 | 805.94 | 1071.44 |
| 85 | 490.88 | 618.32 | 722.16 | 813.02 | 1083.24 | 513.30 | 647.82 | 758.74 | 853.14 | 1137.52 |
| 86 | 522.74 | 658.44 | 767.00 | 863.76 | 1151.68 | 545.16 | 687.94 | 803.58 | 903.88 | 1205.96 |
| 87 | 555.78 | 699.74 | 816.56 | 918.04 | 1223.66 | 578.20 | 729.24 | 853.14 | 958.16 | 1277.94 |
| 88 | 592.36 | 744.58 | 867.30 | 977.04 | 1301.54 | 614.78 | 774.08 | 903.88 | 1017.16 | 1355.82 |
| 89 | 631.30 | 794.14 | 925.12 | 1038.40 | 1387.68 | 653.72 | 823.64 | 961.70 | 1078.52 | 1441.96 |
| 90 | 674.96 | 847.24 | 986.48 | 1108.02 | 1479.72 | 697.38 | 876.74 | 1023.06 | 1148.14 | 1534.00 |
| 91 | 720.98 | 903.88 | 1052.56 | 1182.36 | 1578.84 | 743.40 | 933.38 | 1089.14 | 1222.48 | 1633.12 |
| 92 | 769.36 | 965.24 | 1122.18 | 1260.24 | 1683.86 | 791.78 | 994.74 | 1158.76 | 1300.36 | 1738.14 |
| 93 | 821.28 | 1030.14 | 1198.88 | 1345.20 | 1797.14 | 843.70 | 1059.64 | 1235.46 | 1385.32 | 1851.42 |
| 94 | 879.10 | 1100.94 | 1280.30 | 1436.06 | 1919.86 | 901.52 | 1130.44 | 1316.88 | 1476.18 | 1974.14 |
| 95 | 941.64 | 1177.64 | 1369.98 | 1535.18 | 2054.38 | 964.06 | 1207.14 | 1406.56 | 1575.30 | 2108.66 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 30 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 31 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 32 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 33 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 34 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 35 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 36 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 37 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 38 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 39 | 28.32 | 34.22 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 51.92 | 57.82 | 79.06 |
| 40 | 29.50 | 36.58 | 41.30 | 46.02 | 61.36 | 38.94 | 49.56 | 56.64 | 62.54 | 82.60 |
| 41 | 29.50 | 36.58 | 41.30 | 46.02 | 61.36 | 38.94 | 49.56 | 56.64 | 62.54 | 82.60 |
| 42 | 29.50 | 36.58 | 41.30 | 46.02 | 61.36 | 38.94 | 49.56 | 56.64 | 62.54 | 82.60 |
| 43 | 29.50 | 36.58 | 41.30 | 46.02 | 61.36 | 38.94 | 49.56 | 56.64 | 62.54 | 82.60 |
| 44 | 29.50 | 36.58 | 41.30 | 46.02 | 61.36 | 38.94 | 49.56 | 56.64 | 62.54 | 82.60 |
| 45 | 30.68 | 36.58 | 43.66 | 48.38 | 64.90 | 42.48 | 50.74 | 57.82 | 66.08 | 88.50 |
| 46 | 30.68 | 36.58 | 43.66 | 48.38 | 64.90 | 42.48 | 50.74 | 57.82 | 66.08 | 88.50 |
| 47 | 30.68 | 36.58 | 43.66 | 48.38 | 64.90 | 42.48 | 50.74 | 57.82 | 66.08 | 88.50 |
| 48 | 30.68 | 36.58 | 43.66 | 48.38 | 64.90 | 42.48 | 50.74 | 57.82 | 66.08 | 88.50 |
| 49 | 30.68 | 36.58 | 43.66 | 48.38 | 64.90 | 42.48 | 50.74 | 57.82 | 66.08 | 88.50 |
| 50 | 34.22 | 42.48 | 47.20 | 54.28 | 71.98 | 46.02 | 57.82 | 66.08 | 73.16 | 97.94 |
| 51 | 35.40 | 43.66 | 49.56 | 55.46 | 75.52 | 48.38 | 59.00 | 68.44 | 75.52 | 102.66 |
| 52 | 36.58 | 46.02 | 50.74 | 57.82 | 77.88 | 48.38 | 61.36 | 69.62 | 77.88 | 105.02 |
| 53 | 37.76 | 47.20 | 53.10 | 60.18 | 80.24 | 50.74 | 63.72 | 71.98 | 81.42 | 107.38 |
| 54 | 38.94 | 47.20 | 55.46 | 61.36 | 82.60 | 53.10 | 64.90 | 74.34 | 82.60 | 110.92 |
| 55 | 40.12 | 48.38 | 56.64 | 64.90 | 86.14 | 53.10 | 66.08 | 76.70 | 86.14 | 115.64 |
| 56 | 42.48 | 51.92 | 60.18 | 67.26 | 89.68 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 |
| 57 | 46.02 | 55.46 | 64.90 | 70.80 | 96.76 | 60.18 | 73.16 | 86.14 | 94.40 | 126.26 |
| 58 | 48.38 | 59.00 | 68.44 | 76.70 | 103.84 | 62.54 | 76.70 | 88.50 | 100.30 | 133.34 |
| 59 | 50.74 | 64.90 | 73.16 | 82.60 | 109.74 | 64.90 | 82.60 | 94.40 | 105.02 | 141.60 |
| 60 | 54.28 | 68.44 | 79.06 | 87.32 | 118.00 | 68.44 | 86.14 | 100.30 | 110.92 | 149.86 |
| 61 | 59.00 | 74.34 | 86.14 | 95.58 | 127.44 | 74.34 | 93.22 | 107.38 | 119.18 | 160.48 |
| 62 | 64.90 | 80.24 | 90.86 | 103.84 | 138.06 | 80.24 | 97.94 | 113.28 | 127.44 | 169.92 |
| 63 | 69.62 | 84.96 | 97.94 | 109.74 | 147.50 | 84.96 | 105.02 | 121.54 | 135.70 | 180.54 |
| 64 | 74.34 | 93.22 | 107.38 | 119.18 | 159.30 | 89.68 | 113.28 | 129.80 | 145.14 | 193.52 |
| 65 | 79.06 | 99.12 | 114.46 | 127.44 | 172.28 | 95.58 | 120.36 | 138.06 | 154.58 | 206.50 |
| 66 | 86.14 | 107.38 | 125.08 | 139.24 | 185.26 | 102.66 | 128.62 | 148.68 | 166.38 | 220.66 |
| 67 | 92.04 | 115.64 | 134.52 | 148.68 | 198.24 | 108.56 | 136.88 | 159.30 | 175.82 | 237.18 |
| 68 | 100.30 | 122.72 | 141.60 | 160.48 | 214.76 | 116.82 | 146.32 | 167.56 | 189.98 | 253.70 |
| 69 | 107.38 | 133.34 | 155.76 | 173.46 | 232.46 | 127.44 | 156.94 | 182.90 | 204.14 | 273.76 |
| 70 | 116.82 | 147.50 | 169.92 | 191.16 | 253.70 | 136.88 | 172.28 | 198.24 | 223.02 | 297.36 |
| 71 | 130.98 | 162.84 | 188.80 | 212.40 | 283.20 | 151.04 | 188.80 | 218.30 | 245.44 | 326.86 |
| 72 | 145.14 | 181.72 | 210.04 | 236.00 | 315.06 | 165.20 | 207.68 | 239.54 | 269.04 | 359.90 |
| 73 | 160.48 | 201.78 | 234.82 | 263.14 | 351.64 | 181.72 | 227.74 | 264.32 | 298.54 | 397.66 |
| 74 | 180.54 | 226.56 | 260.78 | 292.64 | 390.58 | 201.78 | 253.70 | 291.46 | 328.04 | 437.78 |
| 75 | 200.60 | 251.34 | 290.28 | 325.68 | 435.42 | 221.84 | 278.48 | 322.14 | 362.26 | 482.62 |
| 76 | 221.84 | 278.48 | 324.50 | 364.62 | 484.98 | 243.08 | 305.62 | 355.18 | 398.84 | 532.18 |
| 77 | 246.62 | 310.34 | 361.08 | 408.28 | 542.80 | 266.68 | 336.30 | 391.76 | 441.32 | 588.82 |
| 78 | 273.76 | 344.56 | 401.20 | 453.12 | 602.98 | 293.82 | 370.52 | 431.88 | 487.34 | 649.00 |
| 79 | 298.54 | 377.60 | 441.32 | 497.96 | 661.98 | 318.60 | 403.56 | 472.00 | 531.00 | 706.82 |
| 80 | 324.50 | 409.46 | 480.26 | 542.80 | 718.62 | 343.38 | 435.42 | 509.76 | 575.84 | 763.46 |
| 81 | 348.10 | 440.14 | 515.66 | 581.74 | 772.90 | 366.98 | 464.92 | 543.98 | 615.96 | 817.74 |
| 82 | 369.34 | 468.46 | 548.70 | 618.32 | 823.64 | 389.40 | 494.42 | 580.56 | 653.72 | 869.66 |
| 83 | 394.12 | 497.96 | 581.74 | 657.26 | 873.20 | 414.18 | 523.92 | 613.60 | 692.66 | 920.40 |
| 84 | 418.90 | 528.64 | 618.32 | 696.20 | 927.48 | 440.14 | 555.78 | 650.18 | 731.60 | 975.86 |
| 85 | 446.04 | 562.86 | 657.26 | 739.86 | 986.48 | 468.46 | 591.18 | 690.30 | 776.44 | 1034.86 |
| 86 | 474.36 | 598.26 | 699.74 | 787.06 | 1049.02 | 496.78 | 626.58 | 732.78 | 823.64 | 1097.40 |
| 87 | 506.22 | 636.02 | 742.22 | 836.62 | 1115.10 | 528.64 | 664.34 | 775.26 | 873.20 | 1163.48 |
| 88 | 538.08 | 677.32 | 790.60 | 888.54 | 1184.72 | 560.50 | 705.64 | 823.64 | 925.12 | 1233.10 |
| 89 | 573.48 | 722.16 | 841.34 | 945.18 | 1262.60 | 595.90 | 750.48 | 874.38 | 981.76 | 1310.98 |
| 90 | 612.42 | 770.54 | 897.98 | 1008.90 | 1346.38 | 634.84 | 798.86 | 931.02 | 1045.48 | 1394.76 |
| 91 | 654.90 | 822.46 | 958.16 | 1076.16 | 1438.42 | 677.32 | 850.78 | 991.20 | 1112.74 | 1486.80 |
| 92 | 699.74 | 877.92 | 1021.88 | 1146.96 | 1532.82 | 722.16 | 906.24 | 1054.92 | 1183.54 | 1581.20 |
| 93 | 746.94 | 936.92 | 1090.32 | 1223.66 | 1636.66 | 769.36 | 965.24 | 1123.36 | 1260.24 | 1685.04 |
| 94 | 798.86 | 1000.64 | 1164.66 | 1306.26 | 1747.58 | 821.28 | 1028.96 | 1197.70 | 1342.84 | 1795.96 |
| 95 | 855.50 | 1072.62 | 1247.26 | 1398.30 | 1870.30 | 877.92 | 1100.94 | 1280.30 | 1434.88 | 1918.68 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6062-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 30 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 31 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 32 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 33 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 34 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 35 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 36 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 37 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 38 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 39 | 25.96 | 31.86 | 36.58 | 40.12 | 54.28 | 35.40 | 43.66 | 50.74 | 55.46 | 74.34 |
| 40 | 27.14 | 33.04 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 53.10 | 59.00 | 80.24 |
| 41 | 27.14 | 33.04 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 53.10 | 59.00 | 80.24 |
| 42 | 27.14 | 33.04 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 53.10 | 59.00 | 80.24 |
| 43 | 27.14 | 33.04 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 53.10 | 59.00 | 80.24 |
| 44 | 27.14 | 33.04 | 37.76 | 43.66 | 57.82 | 36.58 | 46.02 | 53.10 | 59.00 | 80.24 |
| 45 | 29.50 | 36.58 | 41.30 | 44.84 | 61.36 | 40.12 | 49.56 | 56.64 | 62.54 | 83.78 |
| 46 | 29.50 | 36.58 | 41.30 | 44.84 | 61.36 | 40.12 | 49.56 | 56.64 | 62.54 | 83.78 |
| 47 | 29.50 | 36.58 | 41.30 | 44.84 | 61.36 | 40.12 | 49.56 | 56.64 | 62.54 | 83.78 |
| 48 | 29.50 | 36.58 | 41.30 | 44.84 | 61.36 | 40.12 | 49.56 | 56.64 | 62.54 | 83.78 |
| 49 | 29.50 | 36.58 | 41.30 | 44.84 | 61.36 | 40.12 | 49.56 | 56.64 | 62.54 | 83.78 |
| 50 | 33.04 | 40.12 | 44.84 | 49.56 | 68.44 | 44.84 | 54.28 | 62.54 | 68.44 | 94.40 |
| 51 | 33.04 | 41.30 | 47.20 | 53.10 | 69.62 | 44.84 | 56.64 | 66.08 | 71.98 | 95.58 |
| 52 | 34.22 | 43.66 | 48.38 | 54.28 | 73.16 | 47.20 | 57.82 | 67.26 | 74.34 | 100.30 |
| 53 | 36.58 | 44.84 | 50.74 | 56.64 | 76.70 | 48.38 | 60.18 | 68.44 | 76.70 | 103.84 |
| 54 | 36.58 | 46.02 | 51.92 | 59.00 | 79.06 | 49.56 | 62.54 | 70.80 | 79.06 | 106.20 |
| 55 | 37.76 | 47.20 | 54.28 | 60.18 | 81.42 | 50.74 | 64.90 | 73.16 | 81.42 | 108.56 |
| 56 | 40.12 | 49.56 | 57.82 | 63.72 | 84.96 | 53.10 | 67.26 | 76.70 | 84.96 | 114.46 |
| 57 | 43.66 | 53.10 | 61.36 | 68.44 | 90.86 | 56.64 | 70.80 | 80.24 | 90.86 | 120.36 |
| 58 | 46.02 | 56.64 | 66.08 | 71.98 | 97.94 | 60.18 | 73.16 | 86.14 | 95.58 | 127.44 |
| 59 | 48.38 | 60.18 | 69.62 | 79.06 | 103.84 | 62.54 | 77.88 | 89.68 | 101.48 | 134.52 |
| 60 | 51.92 | 64.90 | 74.34 | 83.78 | 110.92 | 66.08 | 82.60 | 95.58 | 107.38 | 142.78 |
| 61 | 55.46 | 69.62 | 80.24 | 89.68 | 120.36 | 69.62 | 88.50 | 101.48 | 113.28 | 152.22 |
| 62 | 60.18 | 76.70 | 87.32 | 97.94 | 128.62 | 75.52 | 95.58 | 108.56 | 120.36 | 160.48 |
| 63 | 66.08 | 82.60 | 94.40 | 103.84 | 140.42 | 80.24 | 101.48 | 115.64 | 128.62 | 172.28 |
| 64 | 70.80 | 88.50 | 101.48 | 113.28 | 152.22 | 84.96 | 107.38 | 122.72 | 138.06 | 185.26 |
| 65 | 75.52 | 95.58 | 108.56 | 121.54 | 162.84 | 90.86 | 115.64 | 132.16 | 147.50 | 198.24 |
| 66 | 81.42 | 103.84 | 118.00 | 130.98 | 175.82 | 97.94 | 123.90 | 141.60 | 158.12 | 212.40 |
| 67 | 87.32 | 110.92 | 126.26 | 141.60 | 189.98 | 103.84 | 130.98 | 149.86 | 168.74 | 225.38 |
| 68 | 94.40 | 116.82 | 134.52 | 152.22 | 202.96 | 110.92 | 140.42 | 161.66 | 180.54 | 240.72 |
| 69 | 101.48 | 128.62 | 147.50 | 165.20 | 221.84 | 119.18 | 152.22 | 173.46 | 194.70 | 261.96 |
| 70 | 109.74 | 141.60 | 161.66 | 181.72 | 244.26 | 128.62 | 165.20 | 188.80 | 213.58 | 284.38 |
| 71 | 123.90 | 156.94 | 179.36 | 201.78 | 270.22 | 142.78 | 181.72 | 207.68 | 234.82 | 312.70 |
| 72 | 136.88 | 174.64 | 200.60 | 225.38 | 299.72 | 155.76 | 199.42 | 230.10 | 258.42 | 344.56 |
| 73 | 154.58 | 193.52 | 223.02 | 250.16 | 335.12 | 174.64 | 220.66 | 252.52 | 283.20 | 379.96 |
| 74 | 171.10 | 217.12 | 248.98 | 278.48 | 374.06 | 191.16 | 244.26 | 278.48 | 312.70 | 420.08 |
| 75 | 188.80 | 240.72 | 277.30 | 311.52 | 415.36 | 208.86 | 267.86 | 307.98 | 345.74 | 461.38 |
| 76 | 211.22 | 267.86 | 309.16 | 346.92 | 463.74 | 231.28 | 295.00 | 339.84 | 381.14 | 509.76 |
| 77 | 232.46 | 298.54 | 344.56 | 389.40 | 518.02 | 252.52 | 325.68 | 376.42 | 423.62 | 562.86 |
| 78 | 257.24 | 331.58 | 383.50 | 433.06 | 574.66 | 277.30 | 357.54 | 413.00 | 466.10 | 619.50 |
| 79 | 282.02 | 363.44 | 421.26 | 475.54 | 632.48 | 300.90 | 389.40 | 451.94 | 507.40 | 676.14 |
| 80 | 305.62 | 395.30 | 457.84 | 516.84 | 686.76 | 324.50 | 420.08 | 486.16 | 549.88 | 730.42 |
| 81 | 328.04 | 423.62 | 490.88 | 554.60 | 737.50 | 346.92 | 448.40 | 520.38 | 587.64 | 781.16 |
| 82 | 349.28 | 450.76 | 522.74 | 590.00 | 784.70 | 369.34 | 476.72 | 552.24 | 624.22 | 829.54 |
| 83 | 371.70 | 477.90 | 554.60 | 624.22 | 833.08 | 391.76 | 505.04 | 586.46 | 659.62 | 879.10 |
| 84 | 395.30 | 507.40 | 588.82 | 663.16 | 882.64 | 415.36 | 534.54 | 620.68 | 698.56 | 931.02 |
| 85 | 418.90 | 539.26 | 625.40 | 704.46 | 939.28 | 440.14 | 567.58 | 657.26 | 739.86 | 987.66 |
| 86 | 446.04 | 573.48 | 665.52 | 748.12 | 997.10 | 467.28 | 601.80 | 697.38 | 783.52 | 1045.48 |
| 87 | 475.54 | 611.24 | 705.64 | 794.14 | 1059.64 | 496.78 | 639.56 | 737.50 | 829.54 | 1108.02 |
| 88 | 506.22 | 649.00 | 751.66 | 843.70 | 1126.90 | 527.46 | 677.32 | 783.52 | 879.10 | 1175.28 |
| 89 | 539.26 | 691.48 | 798.86 | 897.98 | 1200.06 | 560.50 | 719.80 | 830.72 | 933.38 | 1248.44 |
| 90 | 575.84 | 737.50 | 853.14 | 956.98 | 1280.30 | 597.08 | 765.82 | 885.00 | 992.38 | 1328.68 |
| 91 | 614.78 | 787.06 | 909.78 | 1020.70 | 1365.26 | 636.02 | 815.38 | 941.64 | 1056.10 | 1413.64 |
| 92 | 657.26 | 840.16 | 969.96 | 1087.96 | 1454.94 | 678.50 | 868.48 | 1001.82 | 1123.36 | 1503.32 |
| 93 | 700.92 | 896.80 | 1034.86 | 1161.12 | 1552.88 | 722.16 | 925.12 | 1066.72 | 1196.52 | 1601.26 |
| 94 | 750.48 | 958.16 | 1105.66 | 1239.00 | 1657.90 | 771.72 | 986.48 | 1137.52 | 1274.40 | 1706.28 |
| 95 | 802.40 | 1025.42 | 1182.36 | 1323.96 | 1774.72 | 823.64 | 1053.74 | 1214.22 | 1359.36 | 1823.10 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 30 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 31 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 32 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 33 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 34 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 35 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 36 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 37 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 38 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 39 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 40 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 | 77.88 | 100.30 | 115.64 | 129.80 | 173.46 |
| 41 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 | 77.88 | 100.30 | 115.64 | 129.80 | 173.46 |
| 42 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 | 77.88 | 100.30 | 115.64 | 129.80 | 173.46 |
| 43 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 | 77.88 | 100.30 | 115.64 | 129.80 | 173.46 |
| 44 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 | 77.88 | 100.30 | 115.64 | 129.80 | 173.46 |
| 45 | 61.36 | 77.88 | 92.04 | 103.84 | 135.70 | 82.60 | 105.02 | 122.72 | 139.24 | 184.08 |
| 46 | 61.36 | 77.88 | 92.04 | 103.84 | 135.70 | 82.60 | 105.02 | 122.72 | 139.24 | 184.08 |
| 47 | 61.36 | 77.88 | 92.04 | 103.84 | 135.70 | 82.60 | 105.02 | 122.72 | 139.24 | 184.08 |
| 48 | 61.36 | 77.88 | 92.04 | 103.84 | 135.70 | 82.60 | 105.02 | 122.72 | 139.24 | 184.08 |
| 49 | 61.36 | 77.88 | 92.04 | 103.84 | 135.70 | 82.60 | 105.02 | 122.72 | 139.24 | 184.08 |
| 50 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 | 92.04 | 118.00 | 136.88 | 154.58 | 205.32 |
| 51 | 70.80 | 89.68 | 105.02 | 118.00 | 158.12 | 94.40 | 119.18 | 139.24 | 158.12 | 210.04 |
| 52 | 73.16 | 93.22 | 108.56 | 121.54 | 162.84 | 96.76 | 122.72 | 142.78 | 161.66 | 214.76 |
| 53 | 75.52 | 95.58 | 112.10 | 126.26 | 168.74 | 99.12 | 126.26 | 146.32 | 165.20 | 219.48 |
| 54 | 77.88 | 99.12 | 115.64 | 130.98 | 173.46 | 100.30 | 128.62 | 149.86 | 169.92 | 225.38 |
| 55 | 80.24 | 101.48 | 119.18 | 134.52 | 179.36 | 103.84 | 130.98 | 153.40 | 172.28 | 230.10 |
| 56 | 84.96 | 108.56 | 125.08 | 142.78 | 188.80 | 108.56 | 136.88 | 159.30 | 181.72 | 240.72 |
| 57 | 90.86 | 114.46 | 134.52 | 151.04 | 200.60 | 113.28 | 143.96 | 168.74 | 189.98 | 252.52 |
| 58 | 96.76 | 122.72 | 143.96 | 162.84 | 215.94 | 120.36 | 152.22 | 178.18 | 201.78 | 267.86 |
| 59 | 103.84 | 130.98 | 153.40 | 173.46 | 231.28 | 127.44 | 161.66 | 188.80 | 213.58 | 283.20 |
| 60 | 110.92 | 140.42 | 164.02 | 186.44 | 246.62 | 134.52 | 171.10 | 200.60 | 226.56 | 300.90 |
| 61 | 118.00 | 151.04 | 177.00 | 200.60 | 264.32 | 141.60 | 182.90 | 213.58 | 241.90 | 319.78 |
| 62 | 126.26 | 161.66 | 188.80 | 213.58 | 283.20 | 152.22 | 194.70 | 226.56 | 257.24 | 341.02 |
| 63 | 135.70 | 172.28 | 201.78 | 228.92 | 303.26 | 161.66 | 206.50 | 241.90 | 273.76 | 362.26 |
| 64 | 145.14 | 185.26 | 217.12 | 245.44 | 325.68 | 172.28 | 220.66 | 258.42 | 292.64 | 388.22 |
| 65 | 154.58 | 199.42 | 233.64 | 264.32 | 350.46 | 182.90 | 236.00 | 276.12 | 312.70 | 415.36 |
| 66 | 167.56 | 214.76 | 252.52 | 285.56 | 376.42 | 197.06 | 252.52 | 296.18 | 335.12 | 443.68 |
| 67 | 178.18 | 227.74 | 269.04 | 305.62 | 403.56 | 208.86 | 266.68 | 315.06 | 357.54 | 472.00 |
| 68 | 192.34 | 246.62 | 289.10 | 329.22 | 434.24 | 221.84 | 285.56 | 336.30 | 381.14 | 503.86 |
| 69 | 207.68 | 267.86 | 315.06 | 357.54 | 472.00 | 239.54 | 307.98 | 363.44 | 411.82 | 543.98 |
| 70 | 228.92 | 295.00 | 348.10 | 395.30 | 521.56 | 261.96 | 336.30 | 396.48 | 450.76 | 594.72 |
| 71 | 254.88 | 329.22 | 387.04 | 441.32 | 581.74 | 289.10 | 372.88 | 437.78 | 499.14 | 658.44 |
| 72 | 285.56 | 366.98 | 433.06 | 493.24 | 650.18 | 320.96 | 413.00 | 486.16 | 553.42 | 730.42 |
| 73 | 319.78 | 411.82 | 484.98 | 552.24 | 728.06 | 356.36 | 459.02 | 540.44 | 614.78 | 810.66 |
| 74 | 357.54 | 460.20 | 543.98 | 617.14 | 815.38 | 395.30 | 509.76 | 600.62 | 682.04 | 901.52 |
| 75 | 397.66 | 514.48 | 608.88 | 692.66 | 913.32 | 436.60 | 564.04 | 667.88 | 758.74 | 1001.82 |
| 76 | 444.86 | 575.84 | 683.22 | 778.80 | 1025.42 | 483.80 | 626.58 | 742.22 | 846.06 | 1113.92 |
| 77 | 496.78 | 645.46 | 767.00 | 876.74 | 1151.68 | 535.72 | 696.20 | 826.00 | 944.00 | 1240.18 |
| 78 | 551.06 | 717.44 | 857.86 | 980.58 | 1286.20 | 588.82 | 768.18 | 916.86 | 1047.84 | 1374.70 |
| 79 | 606.52 | 790.60 | 946.36 | 1084.42 | 1420.72 | 643.10 | 840.16 | 1005.36 | 1151.68 | 1508.04 |
| 80 | 658.44 | 861.40 | 1032.50 | 1182.36 | 1548.16 | 696.20 | 909.78 | 1090.32 | 1248.44 | 1635.48 |
| 81 | 708.00 | 926.30 | 1108.02 | 1269.68 | 1662.62 | 744.58 | 975.86 | 1167.02 | 1336.94 | 1751.12 |
| 82 | 755.20 | 986.48 | 1181.18 | 1352.28 | 1771.18 | 794.14 | 1038.40 | 1241.36 | 1421.90 | 1862.04 |
| 83 | 803.58 | 1047.84 | 1253.16 | 1434.88 | 1880.92 | 842.52 | 1099.76 | 1315.70 | 1505.68 | 1974.14 |
| 84 | 853.14 | 1112.74 | 1329.86 | 1521.02 | 1995.38 | 893.26 | 1165.84 | 1393.58 | 1593.00 | 2089.78 |
| 85 | 908.60 | 1183.54 | 1414.82 | 1616.60 | 2122.82 | 949.90 | 1237.82 | 1479.72 | 1690.94 | 2219.58 |
| 86 | 967.60 | 1260.24 | 1504.50 | 1719.26 | 2258.52 | 1008.90 | 1314.52 | 1569.40 | 1793.60 | 2355.28 |
| 87 | 1030.14 | 1340.48 | 1601.26 | 1826.64 | 2401.30 | 1071.44 | 1394.76 | 1666.16 | 1900.98 | 2498.06 |
| 88 | 1097.40 | 1427.80 | 1703.92 | 1943.46 | 2555.88 | 1138.70 | 1482.08 | 1768.82 | 2017.80 | 2652.64 |
| 89 | 1170.56 | 1522.20 | 1814.84 | 2069.72 | 2723.44 | 1211.86 | 1576.48 | 1879.74 | 2144.06 | 2820.20 |
| 90 | 1250.80 | 1624.86 | 1937.56 | 2207.78 | 2906.34 | 1292.10 | 1679.14 | 2002.46 | 2282.12 | 3003.10 |
| 91 | 1336.94 | 1735.78 | 2068.54 | 2356.46 | 3102.22 | 1378.24 | 1790.06 | 2133.44 | 2430.80 | 3198.98 |
| 92 | 1427.80 | 1852.60 | 2206.60 | 2512.22 | 3311.08 | 1469.10 | 1906.88 | 2271.50 | 2586.56 | 3407.84 |
| 93 | 1525.74 | 1978.86 | 2355.28 | 2680.96 | 3534.10 | 1567.04 | 2033.14 | 2420.18 | 2755.30 | 3630.86 |
| 94 | 1631.94 | 2115.74 | 2518.12 | 2863.86 | 3777.18 | 1673.24 | 2170.02 | 2583.02 | 2938.20 | 3873.94 |
| 95 | 1747.58 | 2265.60 | 2695.12 | 3064.46 | 4042.68 | 1788.88 | 2319.88 | 2760.02 | 3138.80 | 4139.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 30 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 31 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 32 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 33 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 34 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 35 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 36 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 37 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 38 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 39 | 48.38 | 62.54 | 71.98 | 81.42 | 108.56 | 66.08 | 83.78 | 96.76 | 109.74 | 146.32 |
| 40 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 69.62 | 88.50 | 103.84 | 116.82 | 155.76 |
| 41 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 69.62 | 88.50 | 103.84 | 116.82 | 155.76 |
| 42 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 69.62 | 88.50 | 103.84 | 116.82 | 155.76 |
| 43 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 69.62 | 88.50 | 103.84 | 116.82 | 155.76 |
| 44 | 51.92 | 66.08 | 76.70 | 87.32 | 115.64 | 69.62 | 88.50 | 103.84 | 116.82 | 155.76 |
| 45 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 46 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 47 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 48 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 49 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 108.56 | 122.72 | 164.02 |
| 50 | 61.36 | 76.70 | 89.68 | 101.48 | 135.70 | 82.60 | 103.84 | 121.54 | 136.88 | 182.90 |
| 51 | 63.72 | 80.24 | 93.22 | 105.02 | 139.24 | 83.78 | 107.38 | 125.08 | 140.42 | 186.44 |
| 52 | 64.90 | 83.78 | 96.76 | 108.56 | 145.14 | 86.14 | 109.74 | 127.44 | 143.96 | 191.16 |
| 53 | 67.26 | 84.96 | 99.12 | 112.10 | 149.86 | 87.32 | 112.10 | 129.80 | 147.50 | 195.88 |
| 54 | 69.62 | 88.50 | 102.66 | 115.64 | 153.40 | 89.68 | 114.46 | 133.34 | 151.04 | 199.42 |
| 55 | 71.98 | 90.86 | 106.20 | 119.18 | 159.30 | 92.04 | 116.82 | 135.70 | 153.40 | 204.14 |
| 56 | 75.52 | 95.58 | 112.10 | 126.26 | 167.56 | 95.58 | 121.54 | 142.78 | 160.48 | 213.58 |
| 57 | 80.24 | 102.66 | 119.18 | 134.52 | 179.36 | 100.30 | 128.62 | 149.86 | 169.92 | 225.38 |
| 58 | 86.14 | 108.56 | 127.44 | 145.14 | 192.34 | 106.20 | 135.70 | 158.12 | 179.36 | 238.36 |
| 59 | 92.04 | 116.82 | 136.88 | 155.76 | 205.32 | 112.10 | 143.96 | 167.56 | 189.98 | 252.52 |
| 60 | 97.94 | 125.08 | 146.32 | 166.38 | 219.48 | 119.18 | 153.40 | 178.18 | 201.78 | 267.86 |
| 61 | 105.02 | 134.52 | 156.94 | 178.18 | 236.00 | 127.44 | 162.84 | 189.98 | 215.94 | 285.56 |
| 62 | 112.10 | 143.96 | 168.74 | 189.98 | 251.34 | 134.52 | 173.46 | 202.96 | 228.92 | 303.26 |
| 63 | 119.18 | 153.40 | 180.54 | 204.14 | 270.22 | 142.78 | 184.08 | 215.94 | 244.26 | 323.32 |
| 64 | 129.80 | 165.20 | 192.34 | 218.30 | 290.28 | 153.40 | 197.06 | 230.10 | 259.60 | 344.56 |
| 65 | 139.24 | 177.00 | 207.68 | 234.82 | 311.52 | 164.02 | 210.04 | 246.62 | 277.30 | 368.16 |
| 66 | 148.68 | 191.16 | 224.20 | 253.70 | 336.30 | 174.64 | 225.38 | 263.14 | 297.36 | 395.30 |
| 67 | 159.30 | 204.14 | 239.54 | 272.58 | 358.72 | 186.44 | 238.36 | 279.66 | 317.42 | 420.08 |
| 68 | 169.92 | 218.30 | 257.24 | 292.64 | 387.04 | 197.06 | 253.70 | 299.72 | 338.66 | 448.40 |
| 69 | 185.26 | 237.18 | 280.84 | 318.60 | 420.08 | 212.40 | 273.76 | 323.32 | 366.98 | 483.80 |
| 70 | 204.14 | 261.96 | 310.34 | 351.64 | 463.74 | 232.46 | 298.54 | 354.00 | 401.20 | 529.82 |
| 71 | 226.56 | 292.64 | 344.56 | 392.94 | 516.84 | 257.24 | 331.58 | 390.58 | 443.68 | 585.28 |
| 72 | 253.70 | 326.86 | 385.86 | 438.96 | 579.38 | 284.38 | 366.98 | 433.06 | 492.06 | 650.18 |
| 73 | 284.38 | 365.80 | 431.88 | 490.88 | 647.82 | 316.24 | 408.28 | 481.44 | 547.52 | 722.16 |
| 74 | 318.60 | 409.46 | 483.80 | 549.88 | 725.70 | 351.64 | 453.12 | 535.72 | 607.70 | 802.40 |
| 75 | 355.18 | 457.84 | 541.62 | 615.96 | 813.02 | 389.40 | 502.68 | 593.54 | 674.96 | 890.90 |
| 76 | 396.48 | 512.12 | 608.88 | 692.66 | 912.14 | 430.70 | 558.14 | 661.98 | 752.84 | 991.20 |
| 77 | 441.32 | 573.48 | 683.22 | 779.98 | 1025.42 | 475.54 | 618.32 | 736.32 | 840.16 | 1104.48 |
| 78 | 489.70 | 639.56 | 762.28 | 873.20 | 1144.60 | 523.92 | 683.22 | 815.38 | 932.20 | 1222.48 |
| 79 | 539.26 | 704.46 | 843.70 | 965.24 | 1263.78 | 572.30 | 748.12 | 895.62 | 1024.24 | 1341.66 |
| 80 | 586.46 | 765.82 | 918.04 | 1051.38 | 1377.06 | 619.50 | 809.48 | 969.96 | 1111.56 | 1454.94 |
| 81 | 630.12 | 823.64 | 986.48 | 1130.44 | 1479.72 | 663.16 | 867.30 | 1039.58 | 1190.62 | 1558.78 |
| 82 | 671.42 | 877.92 | 1051.38 | 1203.60 | 1576.48 | 705.64 | 923.94 | 1105.66 | 1266.14 | 1657.90 |
| 83 | 713.90 | 932.20 | 1115.10 | 1276.76 | 1673.24 | 749.30 | 978.22 | 1170.56 | 1339.30 | 1755.84 |
| 84 | 759.92 | 990.02 | 1183.54 | 1353.46 | 1775.90 | 795.32 | 1037.22 | 1239.00 | 1417.18 | 1859.68 |
| 85 | 809.48 | 1053.74 | 1260.24 | 1439.60 | 1888.00 | 844.88 | 1102.12 | 1316.88 | 1504.50 | 1974.14 |
| 86 | 861.40 | 1121.00 | 1340.48 | 1530.46 | 2009.54 | 896.80 | 1169.38 | 1397.12 | 1595.36 | 2095.68 |
| 87 | 918.04 | 1192.98 | 1425.44 | 1626.04 | 2136.98 | 953.44 | 1241.36 | 1482.08 | 1690.94 | 2223.12 |
| 88 | 977.04 | 1270.86 | 1516.30 | 1729.88 | 2273.86 | 1012.44 | 1319.24 | 1572.94 | 1794.78 | 2360.00 |
| 89 | 1043.12 | 1354.64 | 1616.60 | 1841.98 | 2422.54 | 1078.52 | 1403.02 | 1673.24 | 1906.88 | 2508.68 |
| 90 | 1113.92 | 1446.68 | 1725.16 | 1964.70 | 2586.56 | 1149.32 | 1495.06 | 1781.80 | 2029.60 | 2672.70 |
| 91 | 1190.62 | 1544.62 | 1841.98 | 2096.86 | 2761.20 | 1226.02 | 1593.00 | 1898.62 | 2161.76 | 2847.34 |
| 92 | 1272.04 | 1649.64 | 1964.70 | 2237.28 | 2946.46 | 1307.44 | 1698.02 | 2021.34 | 2302.18 | 3032.60 |
| 93 | 1358.18 | 1761.74 | 2096.86 | 2387.14 | 3144.70 | 1393.58 | 1810.12 | 2153.50 | 2452.04 | 3230.84 |
| 94 | 1452.58 | 1883.28 | 2242.00 | 2549.98 | 3360.64 | 1487.98 | 1931.66 | 2298.64 | 2614.88 | 3446.78 |
| 95 | 1556.42 | 2015.44 | 2398.94 | 2728.16 | 3597.82 | 1591.82 | 2063.82 | 2455.58 | 2793.06 | 3683.96 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 30 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 31 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 32 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 33 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 34 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 35 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 36 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 37 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 38 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 39 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 100.30 | 133.34 |
| 40 | 47.20 | 60.18 | 69.62 | 77.88 | 105.02 | 63.72 | 81.42 | 94.40 | 105.02 | 140.42 |
| 41 | 47.20 | 60.18 | 69.62 | 77.88 | 105.02 | 63.72 | 81.42 | 94.40 | 105.02 | 140.42 |
| 42 | 47.20 | 60.18 | 69.62 | 77.88 | 105.02 | 63.72 | 81.42 | 94.40 | 105.02 | 140.42 |
| 43 | 47.20 | 60.18 | 69.62 | 77.88 | 105.02 | 63.72 | 81.42 | 94.40 | 105.02 | 140.42 |
| 44 | 47.20 | 60.18 | 69.62 | 77.88 | 105.02 | 63.72 | 81.42 | 94.40 | 105.02 | 140.42 |
| 45 | 50.74 | 63.72 | 73.16 | 83.78 | 110.92 | 67.26 | 86.14 | 99.12 | 112.10 | 148.68 |
| 46 | 50.74 | 63.72 | 73.16 | 83.78 | 110.92 | 67.26 | 86.14 | 99.12 | 112.10 | 148.68 |
| 47 | 50.74 | 63.72 | 73.16 | 83.78 | 110.92 | 67.26 | 86.14 | 99.12 | 112.10 | 148.68 |
| 48 | 50.74 | 63.72 | 73.16 | 83.78 | 110.92 | 67.26 | 86.14 | 99.12 | 112.10 | 148.68 |
| 49 | 50.74 | 63.72 | 73.16 | 83.78 | 110.92 | 67.26 | 86.14 | 99.12 | 112.10 | 148.68 |
| 50 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 | 75.52 | 95.58 | 110.92 | 125.08 | 166.38 |
| 51 | 57.82 | 73.16 | 84.96 | 95.58 | 126.26 | 76.70 | 96.76 | 113.28 | 127.44 | 169.92 |
| 52 | 59.00 | 74.34 | 87.32 | 99.12 | 132.16 | 77.88 | 99.12 | 115.64 | 130.98 | 174.64 |
| 53 | 61.36 | 77.88 | 89.68 | 101.48 | 135.70 | 80.24 | 101.48 | 118.00 | 133.34 | 177.00 |
| 54 | 62.54 | 80.24 | 93.22 | 105.02 | 140.42 | 81.42 | 103.84 | 121.54 | 136.88 | 181.72 |
| 55 | 64.90 | 82.60 | 96.76 | 108.56 | 143.96 | 82.60 | 106.20 | 123.90 | 140.42 | 185.26 |
| 56 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 | 87.32 | 110.92 | 129.80 | 146.32 | 194.70 |
| 57 | 73.16 | 93.22 | 108.56 | 122.72 | 162.84 | 90.86 | 116.82 | 136.88 | 153.40 | 204.14 |
| 58 | 77.88 | 100.30 | 116.82 | 132.16 | 174.64 | 96.76 | 123.90 | 145.14 | 164.02 | 215.94 |
| 59 | 83.78 | 106.20 | 125.08 | 141.60 | 186.44 | 102.66 | 130.98 | 153.40 | 173.46 | 228.92 |
| 60 | 89.68 | 113.28 | 133.34 | 151.04 | 200.60 | 108.56 | 138.06 | 162.84 | 184.08 | 244.26 |
| 61 | 96.76 | 122.72 | 142.78 | 162.84 | 214.76 | 115.64 | 147.50 | 173.46 | 195.88 | 259.60 |
| 62 | 101.48 | 130.98 | 152.22 | 173.46 | 230.10 | 122.72 | 158.12 | 184.08 | 208.86 | 276.12 |
| 63 | 108.56 | 140.42 | 164.02 | 185.26 | 245.44 | 130.98 | 167.56 | 195.88 | 221.84 | 293.82 |
| 64 | 118.00 | 149.86 | 175.82 | 198.24 | 263.14 | 139.24 | 178.18 | 210.04 | 236.00 | 313.88 |
| 65 | 126.26 | 160.48 | 188.80 | 213.58 | 284.38 | 148.68 | 191.16 | 224.20 | 252.52 | 336.30 |
| 66 | 135.70 | 173.46 | 204.14 | 230.10 | 305.62 | 159.30 | 204.14 | 239.54 | 270.22 | 359.90 |
| 67 | 143.96 | 185.26 | 218.30 | 247.80 | 326.86 | 168.74 | 215.94 | 254.88 | 289.10 | 382.32 |
| 68 | 154.58 | 198.24 | 233.64 | 266.68 | 351.64 | 179.36 | 230.10 | 271.40 | 309.16 | 408.28 |
| 69 | 167.56 | 215.94 | 254.88 | 289.10 | 382.32 | 193.52 | 248.98 | 293.82 | 332.76 | 440.14 |
| 70 | 186.44 | 239.54 | 280.84 | 320.96 | 422.44 | 212.40 | 272.58 | 320.96 | 365.80 | 482.62 |
| 71 | 207.68 | 265.50 | 313.88 | 357.54 | 470.82 | 234.82 | 300.90 | 355.18 | 403.56 | 533.36 |
| 72 | 230.10 | 297.36 | 351.64 | 398.84 | 527.46 | 259.60 | 333.94 | 394.12 | 448.40 | 592.36 |
| 73 | 259.60 | 332.76 | 394.12 | 447.22 | 588.82 | 289.10 | 371.70 | 438.96 | 497.96 | 656.08 |
| 74 | 289.10 | 372.88 | 440.14 | 500.32 | 660.80 | 319.78 | 411.82 | 486.16 | 553.42 | 730.42 |
| 75 | 323.32 | 417.72 | 493.24 | 561.68 | 738.68 | 354.00 | 457.84 | 540.44 | 614.78 | 810.66 |
| 76 | 361.08 | 466.10 | 554.60 | 631.30 | 830.72 | 391.76 | 507.40 | 601.80 | 685.58 | 902.70 |
| 77 | 401.20 | 521.56 | 621.86 | 710.36 | 933.38 | 433.06 | 562.86 | 670.24 | 764.64 | 1005.36 |
| 78 | 446.04 | 581.74 | 693.84 | 794.14 | 1041.94 | 476.72 | 621.86 | 741.04 | 848.42 | 1112.74 |
| 79 | 490.88 | 641.92 | 767.00 | 877.92 | 1149.32 | 521.56 | 680.86 | 814.20 | 931.02 | 1220.12 |
| 80 | 534.54 | 697.38 | 835.44 | 956.98 | 1253.16 | 564.04 | 737.50 | 883.82 | 1011.26 | 1323.96 |
| 81 | 573.48 | 749.30 | 897.98 | 1028.96 | 1346.38 | 604.16 | 789.42 | 945.18 | 1083.24 | 1419.54 |
| 82 | 612.42 | 798.86 | 956.98 | 1095.04 | 1434.88 | 643.10 | 840.16 | 1005.36 | 1151.68 | 1509.22 |
| 83 | 649.00 | 848.42 | 1014.80 | 1162.30 | 1523.38 | 680.86 | 890.90 | 1065.54 | 1220.12 | 1598.90 |
| 84 | 691.48 | 900.34 | 1077.34 | 1230.74 | 1615.42 | 723.34 | 944.00 | 1128.08 | 1289.74 | 1692.12 |
| 85 | 736.32 | 959.34 | 1145.78 | 1308.62 | 1719.26 | 769.36 | 1003.00 | 1197.70 | 1368.80 | 1797.14 |
| 86 | 784.70 | 1021.88 | 1218.94 | 1392.40 | 1829.00 | 817.74 | 1065.54 | 1270.86 | 1452.58 | 1906.88 |
| 87 | 835.44 | 1086.78 | 1296.82 | 1479.72 | 1945.82 | 868.48 | 1130.44 | 1348.74 | 1539.90 | 2023.70 |
| 88 | 889.72 | 1157.58 | 1379.42 | 1574.12 | 2070.90 | 922.76 | 1201.24 | 1431.34 | 1634.30 | 2148.78 |
| 89 | 948.72 | 1233.10 | 1470.28 | 1675.60 | 2205.42 | 981.76 | 1276.76 | 1522.20 | 1735.78 | 2283.30 |
| 90 | 1013.62 | 1316.88 | 1568.22 | 1787.70 | 2354.10 | 1046.66 | 1360.54 | 1620.14 | 1847.88 | 2431.98 |
| 91 | 1083.24 | 1406.56 | 1674.42 | 1908.06 | 2513.40 | 1116.28 | 1450.22 | 1726.34 | 1968.24 | 2591.28 |
| 92 | 1157.58 | 1502.14 | 1787.70 | 2035.50 | 2682.14 | 1190.62 | 1545.80 | 1839.62 | 2095.68 | 2760.02 |
| 93 | 1236.64 | 1603.62 | 1908.06 | 2171.20 | 2862.68 | 1269.68 | 1647.28 | 1959.98 | 2231.38 | 2940.56 |
| 94 | 1322.78 | 1714.54 | 2039.04 | 2319.88 | 3059.74 | 1355.82 | 1758.20 | 2090.96 | 2380.06 | 3137.62 |
| 95 | 1416.00 | 1836.08 | 2181.82 | 2481.54 | 3274.50 | 1449.04 | 1879.74 | 2233.74 | 2541.72 | 3352.38 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 30 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 31 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 32 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 33 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 34 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 35 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 36 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 37 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 38 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 39 | 40.12 | 51.92 | 60.18 | 68.44 | 89.68 | 54.28 | 69.62 | 81.42 | 92.04 | 121.54 |
| 40 | 43.66 | 55.46 | 63.72 | 71.98 | 95.58 | 57.82 | 74.34 | 86.14 | 97.94 | 129.80 |
| 41 | 43.66 | 55.46 | 63.72 | 71.98 | 95.58 | 57.82 | 74.34 | 86.14 | 97.94 | 129.80 |
| 42 | 43.66 | 55.46 | 63.72 | 71.98 | 95.58 | 57.82 | 74.34 | 86.14 | 97.94 | 129.80 |
| 43 | 43.66 | 55.46 | 63.72 | 71.98 | 95.58 | 57.82 | 74.34 | 86.14 | 97.94 | 129.80 |
| 44 | 43.66 | 55.46 | 63.72 | 71.98 | 95.58 | 57.82 | 74.34 | 86.14 | 97.94 | 129.80 |
| 45 | 44.84 | 57.82 | 68.44 | 76.70 | 101.48 | 61.36 | 79.06 | 92.04 | 102.66 | 136.88 |
| 46 | 44.84 | 57.82 | 68.44 | 76.70 | 101.48 | 61.36 | 79.06 | 92.04 | 102.66 | 136.88 |
| 47 | 44.84 | 57.82 | 68.44 | 76.70 | 101.48 | 61.36 | 79.06 | 92.04 | 102.66 | 136.88 |
| 48 | 44.84 | 57.82 | 68.44 | 76.70 | 101.48 | 61.36 | 79.06 | 92.04 | 102.66 | 136.88 |
| 49 | 44.84 | 57.82 | 68.44 | 76.70 | 101.48 | 61.36 | 79.06 | 92.04 | 102.66 | 136.88 |
| 50 | 50.74 | 64.90 | 75.52 | 84.96 | 113.28 | 68.44 | 88.50 | 101.48 | 114.46 | 153.40 |
| 51 | 51.92 | 67.26 | 79.06 | 88.50 | 116.82 | 69.62 | 89.68 | 105.02 | 118.00 | 156.94 |
| 52 | 54.28 | 69.62 | 80.24 | 90.86 | 121.54 | 70.80 | 92.04 | 106.20 | 120.36 | 160.48 |
| 53 | 55.46 | 70.80 | 82.60 | 94.40 | 125.08 | 73.16 | 93.22 | 108.56 | 123.90 | 164.02 |
| 54 | 57.82 | 74.34 | 86.14 | 97.94 | 128.62 | 74.34 | 96.76 | 112.10 | 126.26 | 166.38 |
| 55 | 59.00 | 75.52 | 88.50 | 100.30 | 133.34 | 75.52 | 97.94 | 113.28 | 128.62 | 171.10 |
| 56 | 62.54 | 81.42 | 94.40 | 106.20 | 140.42 | 79.06 | 102.66 | 120.36 | 135.70 | 179.36 |
| 57 | 66.08 | 86.14 | 99.12 | 113.28 | 149.86 | 82.60 | 108.56 | 125.08 | 142.78 | 188.80 |
| 58 | 70.80 | 90.86 | 106.20 | 121.54 | 160.48 | 87.32 | 113.28 | 132.16 | 151.04 | 199.42 |
| 59 | 75.52 | 97.94 | 114.46 | 129.80 | 172.28 | 93.22 | 120.36 | 141.60 | 159.30 | 211.22 |
| 60 | 80.24 | 105.02 | 122.72 | 139.24 | 184.08 | 97.94 | 127.44 | 149.86 | 168.74 | 224.20 |
| 61 | 87.32 | 113.28 | 132.16 | 149.86 | 197.06 | 105.02 | 136.88 | 160.48 | 180.54 | 238.36 |
| 62 | 93.22 | 120.36 | 140.42 | 159.30 | 211.22 | 112.10 | 145.14 | 168.74 | 192.34 | 254.88 |
| 63 | 100.30 | 129.80 | 151.04 | 171.10 | 226.56 | 119.18 | 155.76 | 180.54 | 205.32 | 271.40 |
| 64 | 107.38 | 139.24 | 161.66 | 184.08 | 243.08 | 127.44 | 165.20 | 193.52 | 219.48 | 290.28 |
| 65 | 114.46 | 148.68 | 174.64 | 199.42 | 261.96 | 135.70 | 175.82 | 207.68 | 236.00 | 310.34 |
| 66 | 122.72 | 160.48 | 188.80 | 213.58 | 282.02 | 143.96 | 188.80 | 221.84 | 251.34 | 332.76 |
| 67 | 132.16 | 171.10 | 200.60 | 227.74 | 300.90 | 153.40 | 200.60 | 234.82 | 266.68 | 352.82 |
| 68 | 140.42 | 184.08 | 215.94 | 246.62 | 324.50 | 164.02 | 214.76 | 251.34 | 285.56 | 376.42 |
| 69 | 153.40 | 199.42 | 234.82 | 267.86 | 354.00 | 175.82 | 230.10 | 270.22 | 309.16 | 407.10 |
| 70 | 167.56 | 220.66 | 259.60 | 296.18 | 390.58 | 192.34 | 252.52 | 296.18 | 338.66 | 446.04 |
| 71 | 187.62 | 247.80 | 290.28 | 330.40 | 436.60 | 212.40 | 279.66 | 329.22 | 374.06 | 493.24 |
| 72 | 211.22 | 276.12 | 324.50 | 369.34 | 487.34 | 236.00 | 310.34 | 364.62 | 414.18 | 547.52 |
| 73 | 234.82 | 310.34 | 363.44 | 414.18 | 546.34 | 261.96 | 345.74 | 405.92 | 461.38 | 608.88 |
| 74 | 263.14 | 346.92 | 408.28 | 463.74 | 612.42 | 291.46 | 383.50 | 451.94 | 513.30 | 677.32 |
| 75 | 295.00 | 388.22 | 456.66 | 520.38 | 685.58 | 323.32 | 425.98 | 501.50 | 571.12 | 751.66 |
| 76 | 329.22 | 435.42 | 513.30 | 586.46 | 770.54 | 357.54 | 473.18 | 558.14 | 637.20 | 836.62 |
| 77 | 368.16 | 486.16 | 577.02 | 659.62 | 866.12 | 396.48 | 525.10 | 620.68 | 710.36 | 933.38 |
| 78 | 408.28 | 541.62 | 644.28 | 736.32 | 966.42 | 436.60 | 579.38 | 689.12 | 787.06 | 1032.50 |
| 79 | 448.40 | 597.08 | 711.54 | 814.20 | 1067.90 | 475.54 | 633.66 | 755.20 | 864.94 | 1133.98 |
| 80 | 487.34 | 650.18 | 775.26 | 887.36 | 1162.30 | 514.48 | 686.76 | 818.92 | 938.10 | 1228.38 |
| 81 | 523.92 | 699.74 | 831.90 | 953.44 | 1248.44 | 551.06 | 737.50 | 876.74 | 1005.36 | 1315.70 |
| 82 | 559.32 | 744.58 | 887.36 | 1015.98 | 1331.04 | 587.64 | 783.52 | 933.38 | 1067.90 | 1399.48 |
| 83 | 593.54 | 790.60 | 941.64 | 1077.34 | 1412.46 | 623.04 | 829.54 | 987.66 | 1130.44 | 1483.26 |
| 84 | 630.12 | 838.98 | 999.46 | 1142.24 | 1498.60 | 660.80 | 880.28 | 1046.66 | 1196.52 | 1570.58 |
| 85 | 671.42 | 894.44 | 1062.00 | 1214.22 | 1593.00 | 702.10 | 934.56 | 1110.38 | 1269.68 | 1666.16 |
| 86 | 715.08 | 951.08 | 1130.44 | 1290.92 | 1695.66 | 745.76 | 991.20 | 1178.82 | 1346.38 | 1768.82 |
| 87 | 761.10 | 1012.44 | 1202.42 | 1372.34 | 1803.04 | 791.78 | 1052.56 | 1250.80 | 1427.80 | 1876.20 |
| 88 | 811.84 | 1078.52 | 1279.12 | 1459.66 | 1918.68 | 842.52 | 1118.64 | 1327.50 | 1515.12 | 1991.84 |
| 89 | 864.94 | 1149.32 | 1362.90 | 1554.06 | 2043.76 | 895.62 | 1189.44 | 1411.28 | 1609.52 | 2116.92 |
| 90 | 925.12 | 1227.20 | 1454.94 | 1657.90 | 2181.82 | 955.80 | 1267.32 | 1503.32 | 1713.36 | 2254.98 |
| 91 | 987.66 | 1309.80 | 1552.88 | 1770.00 | 2329.32 | 1018.34 | 1349.92 | 1601.26 | 1825.46 | 2402.48 |
| 92 | 1054.92 | 1398.30 | 1656.72 | 1886.82 | 2485.08 | 1085.60 | 1438.42 | 1705.10 | 1942.28 | 2558.24 |
| 93 | 1128.08 | 1493.88 | 1768.82 | 2014.26 | 2652.64 | 1158.76 | 1534.00 | 1817.20 | 2069.72 | 2725.80 |
| 94 | 1205.96 | 1596.54 | 1890.36 | 2151.14 | 2834.36 | 1236.64 | 1636.66 | 1938.74 | 2206.60 | 2907.52 |
| 95 | 1292.10 | 1709.82 | 2022.52 | 2301.00 | 3033.78 | 1322.78 | 1749.94 | 2070.90 | 2356.46 | 3106.94 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 30 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 31 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 32 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 33 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 34 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 35 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 36 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 37 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 38 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 39 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 40 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 | 66.08 | 84.96 | 97.94 | 109.74 | 147.50 |
| 41 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 | 66.08 | 84.96 | 97.94 | 109.74 | 147.50 |
| 42 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 | 66.08 | 84.96 | 97.94 | 109.74 | 147.50 |
| 43 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 | 66.08 | 84.96 | 97.94 | 109.74 | 147.50 |
| 44 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 | 66.08 | 84.96 | 97.94 | 109.74 | 147.50 |
| 45 | 51.92 | 67.26 | 79.06 | 88.50 | 115.64 | 70.80 | 89.68 | 105.02 | 119.18 | 156.94 |
| 46 | 51.92 | 67.26 | 79.06 | 88.50 | 115.64 | 70.80 | 89.68 | 105.02 | 119.18 | 156.94 |
| 47 | 51.92 | 67.26 | 79.06 | 88.50 | 115.64 | 70.80 | 89.68 | 105.02 | 119.18 | 156.94 |
| 48 | 51.92 | 67.26 | 79.06 | 88.50 | 115.64 | 70.80 | 89.68 | 105.02 | 119.18 | 156.94 |
| 49 | 51.92 | 67.26 | 79.06 | 88.50 | 115.64 | 70.80 | 89.68 | 105.02 | 119.18 | 156.94 |
| 50 | 57.82 | 74.34 | 86.14 | 97.94 | 129.80 | 77.88 | 100.30 | 116.82 | 132.16 | 174.64 |
| 51 | 60.18 | 76.70 | 88.50 | 100.30 | 134.52 | 80.24 | 101.48 | 118.00 | 134.52 | 178.18 |
| 52 | 62.54 | 79.06 | 92.04 | 102.66 | 139.24 | 82.60 | 103.84 | 121.54 | 136.88 | 182.90 |
| 53 | 64.90 | 81.42 | 95.58 | 107.38 | 142.78 | 84.96 | 107.38 | 125.08 | 140.42 | 186.44 |
| 54 | 67.26 | 84.96 | 99.12 | 110.92 | 147.50 | 86.14 | 109.74 | 127.44 | 143.96 | 192.34 |
| 55 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 | 88.50 | 112.10 | 129.80 | 146.32 | 194.70 |
| 56 | 71.98 | 92.04 | 106.20 | 121.54 | 160.48 | 92.04 | 116.82 | 135.70 | 154.58 | 204.14 |
| 57 | 76.70 | 96.76 | 114.46 | 128.62 | 169.92 | 95.58 | 121.54 | 143.96 | 161.66 | 214.76 |
| 58 | 82.60 | 105.02 | 122.72 | 139.24 | 184.08 | 102.66 | 129.80 | 151.04 | 172.28 | 227.74 |
| 59 | 88.50 | 110.92 | 129.80 | 147.50 | 197.06 | 108.56 | 138.06 | 160.48 | 181.72 | 240.72 |
| 60 | 93.22 | 119.18 | 139.24 | 158.12 | 210.04 | 113.28 | 145.14 | 169.92 | 193.52 | 256.06 |
| 61 | 100.30 | 128.62 | 149.86 | 169.92 | 225.38 | 120.36 | 155.76 | 181.72 | 205.32 | 272.58 |
| 62 | 107.38 | 136.88 | 160.48 | 181.72 | 240.72 | 128.62 | 165.20 | 192.34 | 218.30 | 289.10 |
| 63 | 114.46 | 146.32 | 171.10 | 194.70 | 258.42 | 136.88 | 174.64 | 205.32 | 232.46 | 307.98 |
| 64 | 123.90 | 156.94 | 185.26 | 208.86 | 277.30 | 147.50 | 187.62 | 219.48 | 248.98 | 330.40 |
| 65 | 132.16 | 169.92 | 198.24 | 224.20 | 298.54 | 156.94 | 200.60 | 234.82 | 265.50 | 354.00 |
| 66 | 141.60 | 182.90 | 214.76 | 243.08 | 319.78 | 167.56 | 214.76 | 252.52 | 284.38 | 376.42 |
| 67 | 151.04 | 193.52 | 228.92 | 259.60 | 343.38 | 177.00 | 226.56 | 267.86 | 303.26 | 401.20 |
| 68 | 164.02 | 210.04 | 245.44 | 279.66 | 369.34 | 188.80 | 243.08 | 285.56 | 324.50 | 428.34 |
| 69 | 175.82 | 227.74 | 267.86 | 303.26 | 401.20 | 202.96 | 260.78 | 309.16 | 349.28 | 462.56 |
| 70 | 194.70 | 251.34 | 295.00 | 336.30 | 443.68 | 221.84 | 286.74 | 336.30 | 383.50 | 505.04 |
| 71 | 217.12 | 279.66 | 329.22 | 375.24 | 494.42 | 246.62 | 316.24 | 372.88 | 423.62 | 559.32 |
| 72 | 243.08 | 312.70 | 368.16 | 420.08 | 552.24 | 272.58 | 351.64 | 413.00 | 470.82 | 620.68 |
| 73 | 271.40 | 350.46 | 411.82 | 469.64 | 619.50 | 302.08 | 390.58 | 459.02 | 522.74 | 689.12 |
| 74 | 304.44 | 391.76 | 462.56 | 525.10 | 692.66 | 336.30 | 434.24 | 510.94 | 580.56 | 765.82 |
| 75 | 337.48 | 436.60 | 518.02 | 588.82 | 776.44 | 370.52 | 479.08 | 567.58 | 644.28 | 851.96 |
| 76 | 377.60 | 489.70 | 580.56 | 661.98 | 870.84 | 410.64 | 533.36 | 630.12 | 718.62 | 946.36 |
| 77 | 422.44 | 548.70 | 651.36 | 745.76 | 979.40 | 455.48 | 591.18 | 702.10 | 802.40 | 1054.92 |
| 78 | 468.46 | 610.06 | 729.24 | 834.26 | 1092.68 | 501.50 | 652.54 | 779.98 | 890.90 | 1168.20 |
| 79 | 515.66 | 672.60 | 804.76 | 922.76 | 1208.32 | 546.34 | 713.90 | 854.32 | 979.40 | 1282.66 |
| 80 | 559.32 | 731.60 | 877.92 | 1005.36 | 1315.70 | 591.18 | 772.90 | 926.30 | 1062.00 | 1390.04 |
| 81 | 601.80 | 788.24 | 941.64 | 1079.70 | 1413.64 | 633.66 | 829.54 | 991.20 | 1136.34 | 1487.98 |
| 82 | 641.92 | 837.80 | 1004.18 | 1149.32 | 1505.68 | 674.96 | 882.64 | 1054.92 | 1208.32 | 1582.38 |
| 83 | 683.22 | 890.90 | 1065.54 | 1218.94 | 1598.90 | 716.26 | 934.56 | 1118.64 | 1279.12 | 1677.96 |
| 84 | 725.70 | 945.18 | 1130.44 | 1293.28 | 1695.66 | 758.74 | 991.20 | 1184.72 | 1354.64 | 1775.90 |
| 85 | 771.72 | 1005.36 | 1202.42 | 1373.52 | 1805.40 | 807.12 | 1051.38 | 1257.88 | 1437.24 | 1886.82 |
| 86 | 822.46 | 1071.44 | 1279.12 | 1460.84 | 1919.86 | 857.86 | 1117.46 | 1334.58 | 1524.56 | 2001.28 |
| 87 | 875.56 | 1138.70 | 1361.72 | 1551.70 | 2041.40 | 910.96 | 1184.72 | 1417.18 | 1615.42 | 2122.82 |
| 88 | 932.20 | 1213.04 | 1449.04 | 1652.00 | 2173.56 | 967.60 | 1259.06 | 1504.50 | 1715.72 | 2254.98 |
| 89 | 994.74 | 1293.28 | 1543.44 | 1758.20 | 2315.16 | 1030.14 | 1339.30 | 1598.90 | 1821.92 | 2396.58 |
| 90 | 1063.18 | 1380.60 | 1647.28 | 1876.20 | 2470.92 | 1098.58 | 1426.62 | 1702.74 | 1939.92 | 2552.34 |
| 91 | 1136.34 | 1475.00 | 1758.20 | 2002.46 | 2637.30 | 1171.74 | 1521.02 | 1813.66 | 2066.18 | 2718.72 |
| 92 | 1213.04 | 1574.12 | 1876.20 | 2134.62 | 2815.48 | 1248.44 | 1620.14 | 1931.66 | 2198.34 | 2896.90 |
| 93 | 1296.82 | 1681.50 | 2002.46 | 2278.58 | 3004.28 | 1332.22 | 1727.52 | 2057.92 | 2342.30 | 3085.70 |
| 94 | 1386.50 | 1798.32 | 2140.52 | 2434.34 | 3210.78 | 1421.90 | 1844.34 | 2195.98 | 2498.06 | 3292.20 |
| 95 | 1484.44 | 1925.76 | 2291.56 | 2604.26 | 3437.34 | 1519.84 | 1971.78 | 2347.02 | 2667.98 | 3518.76 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
## Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 30 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 31 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 32 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 33 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 34 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 35 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 36 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 37 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 38 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 39 | 41.30 | 53.10 | 61.36 | 68.44 | 92.04 | 56.64 | 70.80 | 82.60 | 93.22 | 123.90 |
| 40 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 99.12 | 133.34 |
| 41 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 99.12 | 133.34 |
| 42 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 99.12 | 133.34 |
| 43 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 99.12 | 133.34 |
| 44 | 44.84 | 56.64 | 66.08 | 74.34 | 99.12 | 60.18 | 75.52 | 88.50 | 99.12 | 133.34 |
| 45 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 46 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 47 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 48 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 49 | 47.20 | 59.00 | 68.44 | 77.88 | 102.66 | 62.54 | 79.06 | 92.04 | 105.02 | 139.24 |
| 50 | 51.92 | 66.08 | 76.70 | 86.14 | 115.64 | 70.80 | 88.50 | 103.84 | 116.82 | 155.76 |
| 51 | 54.28 | 67.26 | 79.06 | 88.50 | 119.18 | 71.98 | 90.86 | 106.20 | 119.18 | 159.30 |
| 52 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 | 73.16 | 93.22 | 108.56 | 122.72 | 162.84 |
| 53 | 56.64 | 71.98 | 84.96 | 95.58 | 127.44 | 73.16 | 95.58 | 110.92 | 125.08 | 166.38 |
| 54 | 59.00 | 75.52 | 87.32 | 99.12 | 129.80 | 75.52 | 97.94 | 113.28 | 128.62 | 168.74 |
| 55 | 61.36 | 77.88 | 89.68 | 101.48 | 135.70 | 77.88 | 100.30 | 114.46 | 129.80 | 173.46 |
| 56 | 64.90 | 81.42 | 95.58 | 107.38 | 142.78 | 81.42 | 103.84 | 121.54 | 136.88 | 181.72 |
| 57 | 68.44 | 87.32 | 101.48 | 114.46 | 152.22 | 84.96 | 108.56 | 127.44 | 145.14 | 191.16 |
| 58 | 73.16 | 92.04 | 107.38 | 123.90 | 164.02 | 90.86 | 115.64 | 134.52 | 152.22 | 202.96 |
| 59 | 77.88 | 99.12 | 116.82 | 132.16 | 174.64 | 95.58 | 122.72 | 142.78 | 161.66 | 214.76 |
| 60 | 82.60 | 106.20 | 125.08 | 140.42 | 187.62 | 100.30 | 129.80 | 152.22 | 171.10 | 227.74 |
| 61 | 89.68 | 114.46 | 133.34 | 151.04 | 200.60 | 108.56 | 139.24 | 161.66 | 182.90 | 243.08 |
| 62 | 94.40 | 122.72 | 143.96 | 161.66 | 213.58 | 114.46 | 147.50 | 172.28 | 194.70 | 257.24 |
| 63 | 101.48 | 129.80 | 153.40 | 173.46 | 230.10 | 121.54 | 156.94 | 184.08 | 207.68 | 274.94 |
| 64 | 110.92 | 140.42 | 164.02 | 185.26 | 246.62 | 130.98 | 167.56 | 195.88 | 220.66 | 292.64 |
| 65 | 118.00 | 149.86 | 177.00 | 200.60 | 265.50 | 139.24 | 178.18 | 208.86 | 236.00 | 312.70 |
| 66 | 126.26 | 162.84 | 189.98 | 215.94 | 286.74 | 148.68 | 192.34 | 223.02 | 252.52 | 336.30 |
| 67 | 135.70 | 173.46 | 204.14 | 231.28 | 304.44 | 158.12 | 201.78 | 238.36 | 270.22 | 356.36 |
| 68 | 143.96 | 185.26 | 219.48 | 248.98 | 329.22 | 167.56 | 215.94 | 254.88 | 287.92 | 381.14 |
| 69 | 158.12 | 201.78 | 239.54 | 271.40 | 356.36 | 181.72 | 232.46 | 274.94 | 312.70 | 410.64 |
| 70 | 174.64 | 223.02 | 264.32 | 298.54 | 394.12 | 198.24 | 253.70 | 300.90 | 341.02 | 449.58 |
| 71 | 192.34 | 248.98 | 292.64 | 335.12 | 438.96 | 218.30 | 282.02 | 331.58 | 377.60 | 497.96 |
| 72 | 215.94 | 277.30 | 328.04 | 372.88 | 492.06 | 241.90 | 311.52 | 368.16 | 417.72 | 552.24 |
| 73 | 241.90 | 311.52 | 366.98 | 416.54 | 551.06 | 269.04 | 346.92 | 409.46 | 464.92 | 613.60 |
| 74 | 270.22 | 348.10 | 410.64 | 467.28 | 617.14 | 298.54 | 384.68 | 455.48 | 516.84 | 682.04 |
| 75 | 300.90 | 388.22 | 460.20 | 523.92 | 690.30 | 330.40 | 427.16 | 503.86 | 573.48 | 756.38 |
| 76 | 337.48 | 435.42 | 516.84 | 588.82 | 775.26 | 365.80 | 475.54 | 562.86 | 639.56 | 842.52 |
| 77 | 375.24 | 487.34 | 580.56 | 663.16 | 872.02 | 404.74 | 525.10 | 625.40 | 713.90 | 939.28 |
| 78 | 416.54 | 543.98 | 647.82 | 742.22 | 973.50 | 446.04 | 580.56 | 693.84 | 791.78 | 1039.58 |
| 79 | 457.84 | 599.44 | 717.44 | 820.10 | 1074.98 | 486.16 | 636.02 | 761.10 | 870.84 | 1141.06 |
| 80 | 499.14 | 651.36 | 779.98 | 894.44 | 1170.56 | 527.46 | 689.12 | 823.64 | 945.18 | 1236.64 |
| 81 | 535.72 | 699.74 | 838.98 | 961.70 | 1257.88 | 564.04 | 737.50 | 883.82 | 1012.44 | 1323.96 |
| 82 | 571.12 | 745.76 | 893.26 | 1023.06 | 1340.48 | 600.62 | 784.70 | 940.46 | 1076.16 | 1408.92 |
| 83 | 606.52 | 792.96 | 947.54 | 1084.42 | 1421.90 | 636.02 | 831.90 | 994.74 | 1137.52 | 1491.52 |
| 84 | 646.64 | 841.34 | 1006.54 | 1150.50 | 1509.22 | 676.14 | 881.46 | 1052.56 | 1204.78 | 1581.20 |
| 85 | 687.94 | 895.62 | 1071.44 | 1223.66 | 1604.80 | 718.62 | 936.92 | 1119.82 | 1277.94 | 1677.96 |
| 86 | 731.60 | 952.26 | 1138.70 | 1301.54 | 1708.64 | 762.28 | 993.56 | 1187.08 | 1355.82 | 1781.80 |
| 87 | 779.98 | 1013.62 | 1211.86 | 1382.96 | 1816.02 | 810.66 | 1054.92 | 1260.24 | 1437.24 | 1889.18 |
| 88 | 829.54 | 1079.70 | 1288.56 | 1470.28 | 1932.84 | 860.22 | 1121.00 | 1336.94 | 1524.56 | 2006.00 |
| 89 | 886.18 | 1151.68 | 1373.52 | 1565.86 | 2059.10 | 916.86 | 1192.98 | 1421.90 | 1620.14 | 2132.26 |
| 90 | 946.36 | 1229.56 | 1466.74 | 1670.88 | 2198.34 | 977.04 | 1270.86 | 1515.12 | 1725.16 | 2271.50 |
| 91 | 1011.26 | 1313.34 | 1565.86 | 1782.98 | 2347.02 | 1041.94 | 1354.64 | 1614.24 | 1837.26 | 2420.18 |
| 92 | 1080.88 | 1401.84 | 1669.70 | 1902.16 | 2505.14 | 1111.56 | 1443.14 | 1718.08 | 1956.44 | 2578.30 |
| 93 | 1154.04 | 1497.42 | 1781.80 | 2029.60 | 2672.70 | 1184.72 | 1538.72 | 1830.18 | 2083.88 | 2745.86 |
| 94 | 1234.28 | 1601.26 | 1905.70 | 2167.66 | 2856.78 | 1264.96 | 1642.56 | 1954.08 | 2221.94 | 2929.94 |
| 95 | 1322.78 | 1713.36 | 2039.04 | 2319.88 | 3058.56 | 1353.46 | 1754.66 | 2087.42 | 2374.16 | 3131.72 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 30 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 31 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 32 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 33 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 34 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 35 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 36 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 37 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 38 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 39 | 37.76 | 47.20 | 56.64 | 63.72 | 84.96 | 50.74 | 63.72 | 75.52 | 84.96 | 113.28 |
| 40 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 54.28 | 69.62 | 80.24 | 89.68 | 119.18 |
| 41 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 54.28 | 69.62 | 80.24 | 89.68 | 119.18 |
| 42 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 54.28 | 69.62 | 80.24 | 89.68 | 119.18 |
| 43 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 54.28 | 69.62 | 80.24 | 89.68 | 119.18 |
| 44 | 40.12 | 50.74 | 59.00 | 66.08 | 88.50 | 54.28 | 69.62 | 80.24 | 89.68 | 119.18 |
| 45 | 43.66 | 54.28 | 62.54 | 70.80 | 94.40 | 57.82 | 73.16 | 83.78 | 95.58 | 126.26 |
| 46 | 43.66 | 54.28 | 62.54 | 70.80 | 94.40 | 57.82 | 73.16 | 83.78 | 95.58 | 126.26 |
| 47 | 43.66 | 54.28 | 62.54 | 70.80 | 94.40 | 57.82 | 73.16 | 83.78 | 95.58 | 126.26 |
| 48 | 43.66 | 54.28 | 62.54 | 70.80 | 94.40 | 57.82 | 73.16 | 83.78 | 95.58 | 126.26 |
| 49 | 43.66 | 54.28 | 62.54 | 70.80 | 94.40 | 57.82 | 73.16 | 83.78 | 95.58 | 126.26 |
| 50 | 47.20 | 60.18 | 69.62 | 79.06 | 103.84 | 63.72 | 81.42 | 94.40 | 107.38 | 141.60 |
| 51 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 | 64.90 | 82.60 | 96.76 | 108.56 | 145.14 |
| 52 | 49.56 | 63.72 | 74.34 | 84.96 | 112.10 | 66.08 | 84.96 | 99.12 | 110.92 | 148.68 |
| 53 | 51.92 | 67.26 | 76.70 | 86.14 | 115.64 | 68.44 | 87.32 | 100.30 | 113.28 | 151.04 |
| 54 | 53.10 | 67.26 | 79.06 | 88.50 | 119.18 | 69.62 | 87.32 | 102.66 | 115.64 | 153.40 |
| 55 | 55.46 | 69.62 | 82.60 | 92.04 | 122.72 | 70.80 | 89.68 | 105.02 | 119.18 | 156.94 |
| 56 | 59.00 | 74.34 | 87.32 | 99.12 | 129.80 | 74.34 | 94.40 | 110.92 | 125.08 | 165.20 |
| 57 | 62.54 | 79.06 | 92.04 | 103.84 | 139.24 | 77.88 | 99.12 | 116.82 | 130.98 | 174.64 |
| 58 | 66.08 | 86.14 | 99.12 | 112.10 | 147.50 | 81.42 | 106.20 | 122.72 | 139.24 | 182.90 |
| 59 | 71.98 | 90.86 | 107.38 | 120.36 | 158.12 | 87.32 | 110.92 | 130.98 | 147.50 | 194.70 |
| 60 | 75.52 | 96.76 | 113.28 | 127.44 | 169.92 | 92.04 | 118.00 | 139.24 | 155.76 | 207.68 |
| 61 | 82.60 | 105.02 | 121.54 | 139.24 | 182.90 | 99.12 | 126.26 | 147.50 | 167.56 | 220.66 |
| 62 | 86.14 | 110.92 | 128.62 | 147.50 | 195.88 | 103.84 | 134.52 | 155.76 | 178.18 | 234.82 |
| 63 | 93.22 | 119.18 | 139.24 | 158.12 | 208.86 | 112.10 | 142.78 | 166.38 | 188.80 | 250.16 |
| 64 | 100.30 | 127.44 | 148.68 | 168.74 | 223.02 | 118.00 | 151.04 | 178.18 | 200.60 | 266.68 |
| 65 | 106.20 | 136.88 | 160.48 | 181.72 | 240.72 | 125.08 | 161.66 | 189.98 | 214.76 | 285.56 |
| 66 | 114.46 | 147.50 | 173.46 | 195.88 | 259.60 | 134.52 | 173.46 | 204.14 | 230.10 | 305.62 |
| 67 | 121.54 | 156.94 | 185.26 | 210.04 | 277.30 | 142.78 | 182.90 | 215.94 | 245.44 | 324.50 |
| 68 | 130.98 | 168.74 | 198.24 | 226.56 | 299.72 | 152.22 | 195.88 | 231.28 | 261.96 | 346.92 |
| 69 | 142.78 | 184.08 | 217.12 | 245.44 | 325.68 | 164.02 | 211.22 | 250.16 | 283.20 | 374.06 |
| 70 | 158.12 | 204.14 | 238.36 | 272.58 | 359.90 | 180.54 | 232.46 | 272.58 | 310.34 | 410.64 |
| 71 | 177.00 | 225.38 | 266.68 | 304.44 | 400.02 | 199.42 | 256.06 | 302.08 | 343.38 | 453.12 |
| 72 | 195.88 | 252.52 | 299.72 | 339.84 | 448.40 | 220.66 | 283.20 | 335.12 | 381.14 | 503.86 |
| 73 | 220.66 | 283.20 | 335.12 | 379.96 | 500.32 | 245.44 | 316.24 | 374.06 | 422.44 | 558.14 |
| 74 | 245.44 | 317.42 | 374.06 | 424.80 | 561.68 | 271.40 | 350.46 | 413.00 | 470.82 | 620.68 |
| 75 | 274.94 | 355.18 | 420.08 | 477.90 | 627.76 | 300.90 | 389.40 | 460.20 | 522.74 | 689.12 |
| 76 | 306.80 | 396.48 | 470.82 | 536.90 | 705.64 | 332.76 | 431.88 | 510.94 | 582.92 | 767.00 |
| 77 | 341.02 | 443.68 | 528.64 | 604.16 | 794.14 | 368.16 | 479.08 | 569.94 | 650.18 | 855.50 |
| 78 | 378.78 | 494.42 | 590.00 | 676.14 | 886.18 | 405.92 | 528.64 | 630.12 | 722.16 | 946.36 |
| 79 | 417.72 | 546.34 | 651.36 | 746.94 | 977.04 | 443.68 | 579.38 | 691.48 | 791.78 | 1037.22 |
| 80 | 454.30 | 592.36 | 710.36 | 814.20 | 1064.36 | 479.08 | 626.58 | 751.66 | 860.22 | 1124.54 |
| 81 | 487.34 | 636.02 | 762.28 | 875.56 | 1144.60 | 513.30 | 670.24 | 802.40 | 921.58 | 1207.14 |
| 82 | 520.38 | 679.68 | 814.20 | 931.02 | 1218.94 | 547.52 | 715.08 | 855.50 | 979.40 | 1282.66 |
| 83 | 551.06 | 722.16 | 863.76 | 987.66 | 1295.64 | 578.20 | 757.56 | 906.24 | 1037.22 | 1359.36 |
| 84 | 587.64 | 764.64 | 915.68 | 1045.48 | 1373.52 | 614.78 | 802.40 | 959.34 | 1096.22 | 1438.42 |
| 85 | 626.58 | 815.38 | 973.50 | 1112.74 | 1462.02 | 654.90 | 851.96 | 1017.16 | 1163.48 | 1528.10 |
| 86 | 666.70 | 868.48 | 1036.04 | 1183.54 | 1555.24 | 695.02 | 905.06 | 1079.70 | 1234.28 | 1621.32 |
| 87 | 710.36 | 923.94 | 1102.12 | 1257.88 | 1654.36 | 738.68 | 960.52 | 1145.78 | 1308.62 | 1720.44 |
| 88 | 756.38 | 984.12 | 1172.92 | 1338.12 | 1760.56 | 784.70 | 1020.70 | 1216.58 | 1388.86 | 1826.64 |
| 89 | 807.12 | 1047.84 | 1249.62 | 1424.26 | 1875.02 | 835.44 | 1084.42 | 1293.28 | 1475.00 | 1941.10 |
| 90 | 861.40 | 1119.82 | 1333.40 | 1519.84 | 2001.28 | 889.72 | 1156.40 | 1377.06 | 1570.58 | 2067.36 |
| 91 | 920.40 | 1195.34 | 1423.08 | 1622.50 | 2136.98 | 948.72 | 1231.92 | 1466.74 | 1673.24 | 2203.06 |
| 92 | 984.12 | 1276.76 | 1519.84 | 1729.88 | 2279.76 | 1012.44 | 1313.34 | 1563.50 | 1780.62 | 2345.84 |
| 93 | 1051.38 | 1362.90 | 1622.50 | 1845.52 | 2433.16 | 1079.70 | 1399.48 | 1666.16 | 1896.26 | 2499.24 |
| 94 | 1124.54 | 1457.30 | 1733.42 | 1971.78 | 2600.72 | 1152.86 | 1493.88 | 1777.08 | 2022.52 | 2666.80 |
| 95 | 1203.60 | 1561.14 | 1854.96 | 2109.84 | 2783.62 | 1231.92 | 1597.72 | 1898.62 | 2160.58 | 2849.70 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 30 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 31 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 32 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 33 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 34 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 35 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 36 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 37 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 38 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 39 | 34.22 | 44.84 | 50.74 | 57.82 | 76.70 | 46.02 | 59.00 | 69.62 | 77.88 | 103.84 |
| 40 | 36.58 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 |
| 41 | 36.58 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 |
| 42 | 36.58 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 |
| 43 | 36.58 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 |
| 44 | 36.58 | 47.20 | 54.28 | 61.36 | 81.42 | 48.38 | 63.72 | 73.16 | 82.60 | 109.74 |
| 45 | 37.76 | 48.38 | 57.82 | 64.90 | 86.14 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 46 | 37.76 | 48.38 | 57.82 | 64.90 | 86.14 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 47 | 37.76 | 48.38 | 57.82 | 64.90 | 86.14 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 48 | 37.76 | 48.38 | 57.82 | 64.90 | 86.14 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 49 | 37.76 | 48.38 | 57.82 | 64.90 | 86.14 | 51.92 | 67.26 | 77.88 | 87.32 | 116.82 |
| 50 | 43.66 | 55.46 | 64.90 | 71.98 | 96.76 | 59.00 | 75.52 | 86.14 | 96.76 | 130.98 |
| 51 | 44.84 | 56.64 | 67.26 | 75.52 | 99.12 | 60.18 | 75.52 | 89.68 | 100.30 | 133.34 |
| 52 | 47.20 | 59.00 | 67.26 | 77.88 | 102.66 | 61.36 | 77.88 | 89.68 | 102.66 | 136.88 |
| 53 | 47.20 | 60.18 | 69.62 | 80.24 | 106.20 | 61.36 | 79.06 | 92.04 | 105.02 | 139.24 |
| 54 | 48.38 | 63.72 | 73.16 | 83.78 | 109.74 | 62.54 | 82.60 | 95.58 | 107.38 | 141.60 |
| 55 | 49.56 | 64.90 | 75.52 | 84.96 | 113.28 | 63.72 | 83.78 | 96.76 | 109.74 | 145.14 |
| 56 | 53.10 | 68.44 | 80.24 | 89.68 | 119.18 | 67.26 | 87.32 | 102.66 | 114.46 | 152.22 |
| 57 | 55.46 | 73.16 | 84.96 | 96.76 | 127.44 | 69.62 | 92.04 | 106.20 | 121.54 | 160.48 |
| 58 | 60.18 | 76.70 | 89.68 | 103.84 | 136.88 | 74.34 | 95.58 | 112.10 | 128.62 | 169.92 |
| 59 | 64.90 | 83.78 | 96.76 | 109.74 | 147.50 | 80.24 | 102.66 | 120.36 | 135.70 | 180.54 |
| 60 | 68.44 | 88.50 | 103.84 | 116.82 | 156.94 | 82.60 | 108.56 | 126.26 | 143.96 | 191.16 |
| 61 | 74.34 | 95.58 | 112.10 | 127.44 | 167.56 | 89.68 | 115.64 | 136.88 | 154.58 | 202.96 |
| 62 | 79.06 | 102.66 | 119.18 | 135.70 | 179.36 | 95.58 | 123.90 | 142.78 | 164.02 | 215.94 |
| 63 | 84.96 | 109.74 | 127.44 | 145.14 | 192.34 | 100.30 | 132.16 | 153.40 | 174.64 | 230.10 |
| 64 | 92.04 | 118.00 | 138.06 | 156.94 | 206.50 | 108.56 | 140.42 | 165.20 | 186.44 | 246.62 |
| 65 | 96.76 | 126.26 | 148.68 | 169.92 | 221.84 | 114.46 | 149.86 | 175.82 | 200.60 | 263.14 |
| 66 | 103.84 | 135.70 | 160.48 | 181.72 | 239.54 | 121.54 | 160.48 | 188.80 | 213.58 | 283.20 |
| 67 | 112.10 | 145.14 | 171.10 | 193.52 | 254.88 | 129.80 | 169.92 | 199.42 | 226.56 | 299.72 |
| 68 | 120.36 | 156.94 | 182.90 | 210.04 | 276.12 | 140.42 | 182.90 | 213.58 | 243.08 | 319.78 |
| 69 | 129.80 | 168.74 | 200.60 | 227.74 | 300.90 | 148.68 | 194.70 | 230.10 | 263.14 | 345.74 |
| 70 | 142.78 | 187.62 | 220.66 | 251.34 | 332.76 | 162.84 | 213.58 | 251.34 | 287.92 | 379.96 |
| 71 | 159.30 | 211.22 | 246.62 | 280.84 | 370.52 | 180.54 | 238.36 | 279.66 | 317.42 | 418.90 |
| 72 | 180.54 | 234.82 | 276.12 | 313.88 | 415.36 | 200.60 | 263.14 | 310.34 | 351.64 | 466.10 |
| 73 | 199.42 | 264.32 | 309.16 | 351.64 | 464.92 | 221.84 | 293.82 | 344.56 | 391.76 | 518.02 |
| 74 | 223.02 | 295.00 | 346.92 | 394.12 | 521.56 | 247.80 | 325.68 | 384.68 | 435.42 | 575.84 |
| 75 | 250.16 | 330.40 | 388.22 | 442.50 | 582.92 | 274.94 | 362.26 | 425.98 | 486.16 | 638.38 |
| 76 | 279.66 | 370.52 | 436.60 | 497.96 | 654.90 | 303.26 | 402.38 | 474.36 | 541.62 | 711.54 |
| 77 | 312.70 | 413.00 | 489.70 | 560.50 | 736.32 | 336.30 | 446.04 | 527.46 | 602.98 | 792.96 |
| 78 | 346.92 | 460.20 | 547.52 | 625.40 | 821.28 | 371.70 | 492.06 | 585.28 | 669.06 | 877.92 |
| 79 | 381.14 | 507.40 | 605.34 | 692.66 | 907.42 | 403.56 | 538.08 | 641.92 | 735.14 | 964.06 |
| 80 | 414.18 | 552.24 | 659.62 | 755.20 | 987.66 | 437.78 | 584.10 | 696.20 | 797.68 | 1043.12 |
| 81 | 444.86 | 595.90 | 706.82 | 810.66 | 1062.00 | 468.46 | 627.76 | 745.76 | 854.32 | 1118.64 |
| 82 | 475.54 | 632.48 | 755.20 | 863.76 | 1131.62 | 499.14 | 665.52 | 794.14 | 907.42 | 1189.44 |
| 83 | 505.04 | 672.60 | 800.04 | 916.86 | 1200.06 | 529.82 | 705.64 | 838.98 | 961.70 | 1260.24 |
| 84 | 535.72 | 713.90 | 849.60 | 971.14 | 1274.40 | 561.68 | 748.12 | 889.72 | 1017.16 | 1335.76 |
| 85 | 569.94 | 759.92 | 902.70 | 1032.50 | 1354.64 | 595.90 | 794.14 | 944.00 | 1079.70 | 1416.00 |
| 86 | 607.70 | 808.30 | 961.70 | 1097.40 | 1441.96 | 633.66 | 842.52 | 1003.00 | 1144.60 | 1503.32 |
| 87 | 646.64 | 860.22 | 1021.88 | 1167.02 | 1532.82 | 672.60 | 894.44 | 1063.18 | 1214.22 | 1594.18 |
| 88 | 690.30 | 916.86 | 1087.96 | 1241.36 | 1631.94 | 716.26 | 951.08 | 1129.26 | 1288.56 | 1693.30 |
| 89 | 735.14 | 977.04 | 1158.76 | 1321.60 | 1738.14 | 761.10 | 1011.26 | 1200.06 | 1368.80 | 1799.50 |
| 90 | 785.88 | 1043.12 | 1236.64 | 1408.92 | 1854.96 | 811.84 | 1077.34 | 1277.94 | 1456.12 | 1916.32 |
| 91 | 838.98 | 1112.74 | 1320.42 | 1504.50 | 1980.04 | 864.94 | 1146.96 | 1361.72 | 1551.70 | 2041.40 |
| 92 | 896.80 | 1188.26 | 1408.92 | 1603.62 | 2113.38 | 922.76 | 1222.48 | 1450.22 | 1650.82 | 2174.74 |
| 93 | 958.16 | 1269.68 | 1503.32 | 1712.18 | 2254.98 | 984.12 | 1303.90 | 1544.62 | 1759.38 | 2316.34 |
| 94 | 1025.42 | 1357.00 | 1607.16 | 1829.00 | 2409.56 | 1051.38 | 1391.22 | 1648.46 | 1876.20 | 2470.92 |
| 95 | 1098.58 | 1452.58 | 1719.26 | 1956.44 | 2579.48 | 1124.54 | 1486.80 | 1760.56 | 2003.64 | 2640.84 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 30 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 31 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 32 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 33 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 34 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 35 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 36 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 37 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 38 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 39 | 50.74 | 63.72 | 73.16 | 81.42 | 109.74 | 68.44 | 86.14 | 99.12 | 109.74 | 148.68 |
| 40 | 54.28 | 67.26 | 79.06 | 87.32 | 118.00 | 73.16 | 90.86 | 105.02 | 116.82 | 158.12 |
| 41 | 54.28 | 67.26 | 79.06 | 87.32 | 118.00 | 73.16 | 90.86 | 105.02 | 116.82 | 158.12 |
| 42 | 54.28 | 67.26 | 79.06 | 87.32 | 118.00 | 73.16 | 90.86 | 105.02 | 116.82 | 158.12 |
| 43 | 54.28 | 67.26 | 79.06 | 87.32 | 118.00 | 73.16 | 90.86 | 105.02 | 116.82 | 158.12 |
| 44 | 54.28 | 67.26 | 79.06 | 87.32 | 118.00 | 73.16 | 90.86 | 105.02 | 116.82 | 158.12 |
| 45 | 57.82 | 70.80 | 82.60 | 92.04 | 125.08 | 76.70 | 95.58 | 110.92 | 123.90 | 167.56 |
| 46 | 57.82 | 70.80 | 82.60 | 92.04 | 125.08 | 76.70 | 95.58 | 110.92 | 123.90 | 167.56 |
| 47 | 57.82 | 70.80 | 82.60 | 92.04 | 125.08 | 76.70 | 95.58 | 110.92 | 123.90 | 167.56 |
| 48 | 57.82 | 70.80 | 82.60 | 92.04 | 125.08 | 76.70 | 95.58 | 110.92 | 123.90 | 167.56 |
| 49 | 57.82 | 70.80 | 82.60 | 92.04 | 125.08 | 76.70 | 95.58 | 110.92 | 123.90 | 167.56 |
| 50 | 63.72 | 80.24 | 92.04 | 103.84 | 138.06 | 84.96 | 107.38 | 123.90 | 139.24 | 185.26 |
| 51 | 66.08 | 82.60 | 95.58 | 107.38 | 142.78 | 88.50 | 109.74 | 126.26 | 141.60 | 189.98 |
| 52 | 68.44 | 84.96 | 99.12 | 110.92 | 147.50 | 89.68 | 112.10 | 129.80 | 145.14 | 193.52 |
| 53 | 69.62 | 87.32 | 101.48 | 114.46 | 152.22 | 92.04 | 114.46 | 132.16 | 148.68 | 199.42 |
| 54 | 71.98 | 90.86 | 105.02 | 118.00 | 156.94 | 93.22 | 118.00 | 135.70 | 152.22 | 204.14 |
| 55 | 75.52 | 94.40 | 107.38 | 121.54 | 162.84 | 96.76 | 121.54 | 139.24 | 155.76 | 208.86 |
| 56 | 79.06 | 99.12 | 114.46 | 128.62 | 171.10 | 100.30 | 126.26 | 146.32 | 162.84 | 218.30 |
| 57 | 83.78 | 106.20 | 121.54 | 136.88 | 182.90 | 105.02 | 133.34 | 153.40 | 172.28 | 230.10 |
| 58 | 89.68 | 112.10 | 130.98 | 146.32 | 195.88 | 110.92 | 140.42 | 162.84 | 181.72 | 243.08 |
| 59 | 96.76 | 120.36 | 140.42 | 156.94 | 210.04 | 118.00 | 148.68 | 172.28 | 193.52 | 258.42 |
| 60 | 102.66 | 128.62 | 149.86 | 167.56 | 224.20 | 125.08 | 158.12 | 182.90 | 205.32 | 273.76 |
| 61 | 109.74 | 138.06 | 160.48 | 180.54 | 240.72 | 133.34 | 167.56 | 194.70 | 218.30 | 291.46 |
| 62 | 118.00 | 147.50 | 171.10 | 192.34 | 257.24 | 141.60 | 178.18 | 206.50 | 232.46 | 310.34 |
| 63 | 125.08 | 156.94 | 182.90 | 206.50 | 274.94 | 149.86 | 188.80 | 219.48 | 246.62 | 329.22 |
| 64 | 133.34 | 169.92 | 197.06 | 220.66 | 295.00 | 159.30 | 202.96 | 234.82 | 263.14 | 351.64 |
| 65 | 142.78 | 182.90 | 211.22 | 237.18 | 318.60 | 169.92 | 217.12 | 251.34 | 282.02 | 376.42 |
| 66 | 154.58 | 195.88 | 227.74 | 256.06 | 342.20 | 181.72 | 231.28 | 269.04 | 302.08 | 403.56 |
| 67 | 166.38 | 210.04 | 245.44 | 274.94 | 366.98 | 194.70 | 245.44 | 286.74 | 322.14 | 429.52 |
| 68 | 178.18 | 226.56 | 263.14 | 297.36 | 396.48 | 207.68 | 263.14 | 306.80 | 344.56 | 460.20 |
| 69 | 193.52 | 245.44 | 287.92 | 324.50 | 431.88 | 223.02 | 283.20 | 331.58 | 374.06 | 496.78 |
| 70 | 214.76 | 271.40 | 318.60 | 358.72 | 477.90 | 244.26 | 310.34 | 363.44 | 409.46 | 545.16 |
| 71 | 238.36 | 304.44 | 355.18 | 400.02 | 532.18 | 270.22 | 344.56 | 402.38 | 453.12 | 602.98 |
| 72 | 267.86 | 339.84 | 396.48 | 448.40 | 595.90 | 300.90 | 382.32 | 446.04 | 503.86 | 670.24 |
| 73 | 299.72 | 381.14 | 446.04 | 501.50 | 667.88 | 333.94 | 424.80 | 496.78 | 559.32 | 744.58 |
| 74 | 335.12 | 425.98 | 499.14 | 562.86 | 749.30 | 370.52 | 472.00 | 552.24 | 621.86 | 828.36 |
| 75 | 374.06 | 476.72 | 559.32 | 631.30 | 838.98 | 410.64 | 523.92 | 613.60 | 692.66 | 920.40 |
| 76 | 418.90 | 536.90 | 630.12 | 711.54 | 944.00 | 455.48 | 584.10 | 684.40 | 772.90 | 1026.60 |
| 77 | 468.46 | 601.80 | 709.18 | 803.58 | 1064.36 | 503.86 | 649.00 | 764.64 | 864.94 | 1145.78 |
| 78 | 520.38 | 671.42 | 792.96 | 900.34 | 1189.44 | 555.78 | 717.44 | 847.24 | 961.70 | 1272.04 |
| 79 | 573.48 | 741.04 | 876.74 | 995.92 | 1315.70 | 608.88 | 787.06 | 931.02 | 1057.28 | 1397.12 |
| 80 | 624.22 | 805.94 | 955.80 | 1086.78 | 1436.06 | 659.62 | 853.14 | 1011.26 | 1149.32 | 1517.48 |
| 81 | 671.42 | 867.30 | 1027.78 | 1168.20 | 1543.44 | 706.82 | 914.50 | 1083.24 | 1231.92 | 1626.04 |
| 82 | 716.26 | 925.12 | 1096.22 | 1243.72 | 1642.56 | 752.84 | 972.32 | 1152.86 | 1307.44 | 1727.52 |
| 83 | 761.10 | 980.58 | 1162.30 | 1319.24 | 1744.04 | 797.68 | 1030.14 | 1220.12 | 1384.14 | 1831.36 |
| 84 | 808.30 | 1043.12 | 1234.28 | 1399.48 | 1850.24 | 847.24 | 1092.68 | 1293.28 | 1465.56 | 1938.74 |
| 85 | 860.22 | 1109.20 | 1312.16 | 1486.80 | 1968.24 | 899.16 | 1159.94 | 1372.34 | 1555.24 | 2057.92 |
| 86 | 916.86 | 1180.00 | 1395.94 | 1581.20 | 2093.32 | 955.80 | 1230.74 | 1456.12 | 1649.64 | 2183.00 |
| 87 | 975.86 | 1255.52 | 1484.44 | 1680.32 | 2226.66 | 1014.80 | 1306.26 | 1544.62 | 1748.76 | 2316.34 |
| 88 | 1039.58 | 1336.94 | 1580.02 | 1787.70 | 2369.44 | 1078.52 | 1387.68 | 1640.20 | 1856.14 | 2459.12 |
| 89 | 1109.20 | 1425.44 | 1682.68 | 1903.34 | 2524.02 | 1148.14 | 1476.18 | 1742.86 | 1971.78 | 2613.70 |
| 90 | 1184.72 | 1522.20 | 1795.96 | 2029.60 | 2693.94 | 1223.66 | 1572.94 | 1856.14 | 2098.04 | 2783.62 |
| 91 | 1266.14 | 1626.04 | 1917.50 | 2166.48 | 2875.66 | 1305.08 | 1676.78 | 1977.68 | 2234.92 | 2965.34 |
| 92 | 1352.28 | 1735.78 | 2046.12 | 2310.44 | 3068.00 | 1391.22 | 1786.52 | 2106.30 | 2378.88 | 3157.68 |
| 93 | 1444.32 | 1852.60 | 2184.18 | 2465.02 | 3275.68 | 1483.26 | 1903.34 | 2244.36 | 2533.46 | 3365.36 |
| 94 | 1544.62 | 1981.22 | 2334.04 | 2632.58 | 3499.88 | 1583.56 | 2031.96 | 2394.22 | 2701.02 | 3589.56 |
| 95 | 1655.54 | 2120.46 | 2498.06 | 2816.66 | 3746.50 | 1694.48 | 2171.20 | 2558.24 | 2885.10 | 3836.18 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 30 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 31 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 32 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 33 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 34 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 35 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 36 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 37 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 38 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 39 | 44.84 | 56.64 | 66.08 | 74.34 | 97.94 | 60.18 | 75.52 | 88.50 | 99.12 | 130.98 |
| 40 | 48.38 | 60.18 | 69.62 | 77.88 | 105.02 | 64.90 | 81.42 | 93.22 | 105.02 | 140.42 |
| 41 | 48.38 | 60.18 | 69.62 | 77.88 | 105.02 | 64.90 | 81.42 | 93.22 | 105.02 | 140.42 |
| 42 | 48.38 | 60.18 | 69.62 | 77.88 | 105.02 | 64.90 | 81.42 | 93.22 | 105.02 | 140.42 |
| 43 | 48.38 | 60.18 | 69.62 | 77.88 | 105.02 | 64.90 | 81.42 | 93.22 | 105.02 | 140.42 |
| 44 | 48.38 | 60.18 | 69.62 | 77.88 | 105.02 | 64.90 | 81.42 | 93.22 | 105.02 | 140.42 |
| 45 | 50.74 | 63.72 | 73.16 | 82.60 | 109.74 | 68.44 | 86.14 | 99.12 | 110.92 | 148.68 |
| 46 | 50.74 | 63.72 | 73.16 | 82.60 | 109.74 | 68.44 | 86.14 | 99.12 | 110.92 | 148.68 |
| 47 | 50.74 | 63.72 | 73.16 | 82.60 | 109.74 | 68.44 | 86.14 | 99.12 | 110.92 | 148.68 |
| 48 | 50.74 | 63.72 | 73.16 | 82.60 | 109.74 | 68.44 | 86.14 | 99.12 | 110.92 | 148.68 |
| 49 | 50.74 | 63.72 | 73.16 | 82.60 | 109.74 | 68.44 | 86.14 | 99.12 | 110.92 | 148.68 |
| 50 | 56.64 | 70.80 | 82.60 | 90.86 | 122.72 | 75.52 | 95.58 | 110.92 | 122.72 | 165.20 |
| 51 | 59.00 | 73.16 | 84.96 | 94.40 | 126.26 | 77.88 | 96.76 | 112.10 | 126.26 | 168.74 |
| 52 | 61.36 | 76.70 | 87.32 | 97.94 | 132.16 | 80.24 | 100.30 | 115.64 | 129.80 | 173.46 |
| 53 | 62.54 | 77.88 | 89.68 | 101.48 | 135.70 | 81.42 | 102.66 | 118.00 | 132.16 | 177.00 |
| 54 | 64.90 | 81.42 | 93.22 | 105.02 | 139.24 | 83.78 | 105.02 | 121.54 | 135.70 | 180.54 |
| 55 | 66.08 | 83.78 | 96.76 | 108.56 | 143.96 | 84.96 | 107.38 | 123.90 | 139.24 | 186.44 |
| 56 | 69.62 | 88.50 | 101.48 | 114.46 | 153.40 | 88.50 | 112.10 | 129.80 | 145.14 | 194.70 |
| 57 | 74.34 | 93.22 | 108.56 | 121.54 | 162.84 | 93.22 | 118.00 | 136.88 | 153.40 | 205.32 |
| 58 | 79.06 | 100.30 | 116.82 | 130.98 | 174.64 | 99.12 | 123.90 | 145.14 | 161.66 | 217.12 |
| 59 | 86.14 | 108.56 | 125.08 | 139.24 | 186.44 | 105.02 | 133.34 | 153.40 | 171.10 | 228.92 |
| 60 | 90.86 | 115.64 | 133.34 | 149.86 | 200.60 | 110.92 | 140.42 | 162.84 | 182.90 | 244.26 |
| 61 | 97.94 | 122.72 | 142.78 | 160.48 | 214.76 | 118.00 | 148.68 | 173.46 | 194.70 | 259.60 |
| 62 | 103.84 | 132.16 | 152.22 | 171.10 | 228.92 | 125.08 | 158.12 | 184.08 | 206.50 | 274.94 |
| 63 | 110.92 | 140.42 | 162.84 | 182.90 | 244.26 | 133.34 | 168.74 | 195.88 | 219.48 | 292.64 |
| 64 | 119.18 | 149.86 | 174.64 | 197.06 | 261.96 | 142.78 | 179.36 | 208.86 | 234.82 | 312.70 |
| 65 | 127.44 | 161.66 | 187.62 | 212.40 | 282.02 | 151.04 | 191.16 | 223.02 | 251.34 | 333.94 |
| 66 | 139.24 | 174.64 | 202.96 | 228.92 | 304.44 | 162.84 | 205.32 | 239.54 | 269.04 | 358.72 |
| 67 | 147.50 | 186.44 | 217.12 | 245.44 | 326.86 | 172.28 | 218.30 | 254.88 | 286.74 | 382.32 |
| 68 | 158.12 | 201.78 | 233.64 | 264.32 | 352.82 | 184.08 | 234.82 | 272.58 | 306.80 | 409.46 |
| 69 | 173.46 | 218.30 | 256.06 | 287.92 | 383.50 | 199.42 | 252.52 | 295.00 | 331.58 | 441.32 |
| 70 | 191.16 | 243.08 | 283.20 | 319.78 | 424.80 | 218.30 | 277.30 | 323.32 | 364.62 | 484.98 |
| 71 | 212.40 | 270.22 | 316.24 | 357.54 | 473.18 | 240.72 | 306.80 | 357.54 | 403.56 | 536.90 |
| 72 | 238.36 | 302.08 | 352.82 | 400.02 | 531.00 | 267.86 | 339.84 | 396.48 | 448.40 | 595.90 |
| 73 | 266.68 | 339.84 | 395.30 | 446.04 | 594.72 | 296.18 | 378.78 | 441.32 | 496.78 | 661.98 |
| 74 | 298.54 | 379.96 | 444.86 | 500.32 | 666.70 | 330.40 | 421.26 | 492.06 | 553.42 | 737.50 |
| 75 | 332.76 | 425.98 | 497.96 | 561.68 | 745.76 | 365.80 | 467.28 | 546.34 | 615.96 | 818.92 |
| 76 | 372.88 | 476.72 | 559.32 | 633.66 | 840.16 | 405.92 | 518.02 | 608.88 | 687.94 | 913.32 |
| 77 | 416.54 | 534.54 | 631.30 | 715.08 | 946.36 | 449.58 | 577.02 | 680.86 | 770.54 | 1019.52 |
| 78 | 462.56 | 597.08 | 705.64 | 800.04 | 1058.46 | 494.42 | 638.38 | 754.02 | 855.50 | 1131.62 |
| 79 | 510.94 | 659.62 | 781.16 | 886.18 | 1171.74 | 542.80 | 699.74 | 829.54 | 941.64 | 1243.72 |
| 80 | 555.78 | 717.44 | 850.78 | 966.42 | 1276.76 | 586.46 | 758.74 | 899.16 | 1021.88 | 1349.92 |
| 81 | 597.08 | 771.72 | 915.68 | 1039.58 | 1373.52 | 628.94 | 814.20 | 965.24 | 1095.04 | 1446.68 |
| 82 | 637.20 | 823.64 | 975.86 | 1108.02 | 1463.20 | 670.24 | 866.12 | 1025.42 | 1164.66 | 1538.72 |
| 83 | 677.32 | 873.20 | 1034.86 | 1174.10 | 1551.70 | 710.36 | 916.86 | 1085.60 | 1233.10 | 1629.58 |
| 84 | 718.62 | 927.48 | 1097.40 | 1244.90 | 1646.10 | 752.84 | 972.32 | 1149.32 | 1303.90 | 1725.16 |
| 85 | 765.82 | 986.48 | 1168.20 | 1323.96 | 1751.12 | 801.22 | 1032.50 | 1221.30 | 1384.14 | 1831.36 |
| 86 | 815.38 | 1050.20 | 1242.54 | 1407.74 | 1863.22 | 850.78 | 1096.22 | 1295.64 | 1467.92 | 1943.46 |
| 87 | 868.48 | 1117.46 | 1321.60 | 1496.24 | 1981.22 | 903.88 | 1163.48 | 1374.70 | 1556.42 | 2061.46 |
| 88 | 925.12 | 1189.44 | 1406.56 | 1590.64 | 2108.66 | 960.52 | 1235.46 | 1459.66 | 1650.82 | 2188.90 |
| 89 | 986.48 | 1268.50 | 1498.60 | 1694.48 | 2246.72 | 1021.88 | 1314.52 | 1551.70 | 1754.66 | 2326.96 |
| 90 | 1053.74 | 1354.64 | 1598.90 | 1806.58 | 2397.76 | 1089.14 | 1400.66 | 1652.00 | 1866.76 | 2478.00 |
| 91 | 1126.90 | 1446.68 | 1706.28 | 1928.12 | 2559.42 | 1162.30 | 1492.70 | 1759.38 | 1988.30 | 2639.66 |
| 92 | 1203.60 | 1544.62 | 1820.74 | 2056.74 | 2730.52 | 1239.00 | 1590.64 | 1873.84 | 2116.92 | 2810.76 |
| 93 | 1286.20 | 1648.46 | 1943.46 | 2193.62 | 2914.60 | 1321.60 | 1694.48 | 1996.56 | 2253.80 | 2994.84 |
| 94 | 1374.70 | 1762.92 | 2076.80 | 2343.48 | 3115.20 | 1410.10 | 1808.94 | 2129.90 | 2403.66 | 3195.44 |
| 95 | 1472.64 | 1886.82 | 2223.12 | 2507.50 | 3334.68 | 1508.04 | 1932.84 | 2276.22 | 2567.68 | 3414.92 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 30 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 31 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 32 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 33 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 34 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 35 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 36 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 37 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 38 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 39 | 41.30 | 50.74 | 59.00 | 66.08 | 89.68 | 55.46 | 68.44 | 79.06 | 89.68 | 120.36 |
| 40 | 43.66 | 54.28 | 62.54 | 70.80 | 95.58 | 59.00 | 73.16 | 84.96 | 94.40 | 127.44 |
| 41 | 43.66 | 54.28 | 62.54 | 70.80 | 95.58 | 59.00 | 73.16 | 84.96 | 94.40 | 127.44 |
| 42 | 43.66 | 54.28 | 62.54 | 70.80 | 95.58 | 59.00 | 73.16 | 84.96 | 94.40 | 127.44 |
| 43 | 43.66 | 54.28 | 62.54 | 70.80 | 95.58 | 59.00 | 73.16 | 84.96 | 94.40 | 127.44 |
| 44 | 43.66 | 54.28 | 62.54 | 70.80 | 95.58 | 59.00 | 73.16 | 84.96 | 94.40 | 127.44 |
| 45 | 47.20 | 57.82 | 66.08 | 75.52 | 100.30 | 62.54 | 77.88 | 89.68 | 101.48 | 135.70 |
| 46 | 47.20 | 57.82 | 66.08 | 75.52 | 100.30 | 62.54 | 77.88 | 89.68 | 101.48 | 135.70 |
| 47 | 47.20 | 57.82 | 66.08 | 75.52 | 100.30 | 62.54 | 77.88 | 89.68 | 101.48 | 135.70 |
| 48 | 47.20 | 57.82 | 66.08 | 75.52 | 100.30 | 62.54 | 77.88 | 89.68 | 101.48 | 135.70 |
| 49 | 47.20 | 57.82 | 66.08 | 75.52 | 100.30 | 62.54 | 77.88 | 89.68 | 101.48 | 135.70 |
| 50 | 51.92 | 63.72 | 75.52 | 83.78 | 112.10 | 69.62 | 86.14 | 100.30 | 112.10 | 149.86 |
| 51 | 54.28 | 67.26 | 76.70 | 86.14 | 115.64 | 70.80 | 89.68 | 102.66 | 115.64 | 153.40 |
| 52 | 55.46 | 69.62 | 79.06 | 88.50 | 119.18 | 73.16 | 90.86 | 105.02 | 116.82 | 156.94 |
| 53 | 57.82 | 70.80 | 82.60 | 92.04 | 122.72 | 74.34 | 93.22 | 107.38 | 120.36 | 160.48 |
| 54 | 59.00 | 74.34 | 84.96 | 95.58 | 127.44 | 76.70 | 95.58 | 109.74 | 123.90 | 165.20 |
| 55 | 61.36 | 75.52 | 87.32 | 97.94 | 130.98 | 77.88 | 97.94 | 113.28 | 126.26 | 169.92 |
| 56 | 63.72 | 80.24 | 93.22 | 103.84 | 138.06 | 81.42 | 101.48 | 118.00 | 132.16 | 177.00 |
| 57 | 67.26 | 86.14 | 99.12 | 110.92 | 148.68 | 84.96 | 107.38 | 125.08 | 139.24 | 186.44 |
| 58 | 71.98 | 90.86 | 106.20 | 118.00 | 158.12 | 89.68 | 113.28 | 132.16 | 147.50 | 197.06 |
| 59 | 77.88 | 97.94 | 113.28 | 126.26 | 169.92 | 95.58 | 120.36 | 139.24 | 155.76 | 208.86 |
| 60 | 82.60 | 105.02 | 121.54 | 135.70 | 181.72 | 100.30 | 127.44 | 148.68 | 165.20 | 221.84 |
| 61 | 89.68 | 112.10 | 130.98 | 146.32 | 194.70 | 107.38 | 135.70 | 158.12 | 177.00 | 236.00 |
| 62 | 94.40 | 119.18 | 138.06 | 155.76 | 208.86 | 114.46 | 143.96 | 167.56 | 187.62 | 251.34 |
| 63 | 101.48 | 128.62 | 148.68 | 166.38 | 221.84 | 121.54 | 153.40 | 178.18 | 199.42 | 266.68 |
| 64 | 108.56 | 136.88 | 159.30 | 179.36 | 238.36 | 129.80 | 164.02 | 189.98 | 213.58 | 284.38 |
| 65 | 116.82 | 146.32 | 171.10 | 192.34 | 256.06 | 138.06 | 174.64 | 202.96 | 227.74 | 304.44 |
| 66 | 125.08 | 158.12 | 185.26 | 207.68 | 276.12 | 147.50 | 187.62 | 218.30 | 244.26 | 325.68 |
| 67 | 134.52 | 171.10 | 198.24 | 223.02 | 297.36 | 156.94 | 199.42 | 231.28 | 260.78 | 346.92 |
| 68 | 145.14 | 182.90 | 213.58 | 240.72 | 320.96 | 167.56 | 212.40 | 247.80 | 279.66 | 372.88 |
| 69 | 156.94 | 199.42 | 232.46 | 263.14 | 349.28 | 180.54 | 230.10 | 269.04 | 303.26 | 402.38 |
| 70 | 173.46 | 220.66 | 257.24 | 291.46 | 387.04 | 197.06 | 252.52 | 293.82 | 332.76 | 441.32 |
| 71 | 193.52 | 245.44 | 287.92 | 324.50 | 430.70 | 219.48 | 278.48 | 325.68 | 366.98 | 488.52 |
| 72 | 215.94 | 276.12 | 322.14 | 362.26 | 482.62 | 243.08 | 310.34 | 362.26 | 407.10 | 541.62 |
| 73 | 243.08 | 307.98 | 361.08 | 407.10 | 540.44 | 270.22 | 344.56 | 402.38 | 453.12 | 602.98 |
| 74 | 271.40 | 345.74 | 403.56 | 455.48 | 606.52 | 299.72 | 383.50 | 446.04 | 503.86 | 671.42 |
| 75 | 303.26 | 387.04 | 453.12 | 510.94 | 679.68 | 332.76 | 424.80 | 497.96 | 560.50 | 744.58 |
| 76 | 338.66 | 433.06 | 509.76 | 575.84 | 764.64 | 368.16 | 472.00 | 554.60 | 626.58 | 831.90 |
| 77 | 379.96 | 487.34 | 574.66 | 651.36 | 861.40 | 409.46 | 526.28 | 619.50 | 700.92 | 927.48 |
| 78 | 422.44 | 542.80 | 643.10 | 729.24 | 962.88 | 450.76 | 580.56 | 686.76 | 778.80 | 1030.14 |
| 79 | 464.92 | 599.44 | 710.36 | 807.12 | 1066.72 | 493.24 | 637.20 | 754.02 | 856.68 | 1132.80 |
| 80 | 505.04 | 652.54 | 775.26 | 880.28 | 1162.30 | 533.36 | 690.30 | 818.92 | 931.02 | 1228.38 |
| 81 | 543.98 | 702.10 | 833.08 | 946.36 | 1249.62 | 572.30 | 739.86 | 877.92 | 997.10 | 1316.88 |
| 82 | 579.38 | 748.12 | 887.36 | 1007.72 | 1331.04 | 608.88 | 787.06 | 933.38 | 1059.64 | 1400.66 |
| 83 | 615.96 | 794.14 | 941.64 | 1067.90 | 1412.46 | 645.46 | 834.26 | 988.84 | 1122.18 | 1483.26 |
| 84 | 654.90 | 843.70 | 999.46 | 1132.80 | 1497.42 | 685.58 | 883.82 | 1047.84 | 1187.08 | 1569.40 |
| 85 | 697.38 | 897.98 | 1062.00 | 1204.78 | 1594.18 | 729.24 | 939.28 | 1111.56 | 1259.06 | 1667.34 |
| 86 | 742.22 | 955.80 | 1129.26 | 1280.30 | 1695.66 | 774.08 | 997.10 | 1178.82 | 1334.58 | 1768.82 |
| 87 | 790.60 | 1017.16 | 1201.24 | 1361.72 | 1803.04 | 822.46 | 1058.46 | 1250.80 | 1416.00 | 1876.20 |
| 88 | 842.52 | 1083.24 | 1279.12 | 1447.86 | 1918.68 | 874.38 | 1124.54 | 1328.68 | 1502.14 | 1991.84 |
| 89 | 897.98 | 1154.04 | 1361.72 | 1541.08 | 2044.94 | 929.84 | 1195.34 | 1411.28 | 1595.36 | 2118.10 |
| 90 | 960.52 | 1231.92 | 1453.76 | 1643.74 | 2181.82 | 992.38 | 1273.22 | 1503.32 | 1698.02 | 2254.98 |
| 91 | 1025.42 | 1316.88 | 1551.70 | 1754.66 | 2329.32 | 1057.28 | 1358.18 | 1601.26 | 1808.94 | 2402.48 |
| 92 | 1095.04 | 1405.38 | 1655.54 | 1871.48 | 2485.08 | 1126.90 | 1446.68 | 1705.10 | 1925.76 | 2558.24 |
| 93 | 1170.56 | 1500.96 | 1767.64 | 1996.56 | 2652.64 | 1202.42 | 1542.26 | 1817.20 | 2050.84 | 2725.80 |
| 94 | 1251.98 | 1603.62 | 1889.18 | 2132.26 | 2834.36 | 1283.84 | 1644.92 | 1938.74 | 2186.54 | 2907.52 |
| 95 | 1340.48 | 1716.90 | 2022.52 | 2282.12 | 3033.78 | 1372.34 | 1758.20 | 2072.08 | 2336.40 | 3106.94 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 30 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 31 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 32 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 33 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 34 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 35 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 36 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 37 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 38 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 39 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 63.72 | 74.34 | 82.60 | 110.92 |
| 40 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 | 53.10 | 68.44 | 79.06 | 87.32 | 118.00 |
| 41 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 | 53.10 | 68.44 | 79.06 | 87.32 | 118.00 |
| 42 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 | 53.10 | 68.44 | 79.06 | 87.32 | 118.00 |
| 43 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 | 53.10 | 68.44 | 79.06 | 87.32 | 118.00 |
| 44 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 | 53.10 | 68.44 | 79.06 | 87.32 | 118.00 |
| 45 | 42.48 | 54.28 | 62.54 | 68.44 | 93.22 | 57.82 | 73.16 | 83.78 | 93.22 | 125.08 |
| 46 | 42.48 | 54.28 | 62.54 | 68.44 | 93.22 | 57.82 | 73.16 | 83.78 | 93.22 | 125.08 |
| 47 | 42.48 | 54.28 | 62.54 | 68.44 | 93.22 | 57.82 | 73.16 | 83.78 | 93.22 | 125.08 |
| 48 | 42.48 | 54.28 | 62.54 | 68.44 | 93.22 | 57.82 | 73.16 | 83.78 | 93.22 | 125.08 |
| 49 | 42.48 | 54.28 | 62.54 | 68.44 | 93.22 | 57.82 | 73.16 | 83.78 | 93.22 | 125.08 |
| 50 | 47.20 | 60.18 | 68.44 | 77.88 | 102.66 | 62.54 | 80.24 | 92.04 | 103.84 | 138.06 |
| 51 | 48.38 | 62.54 | 71.98 | 80.24 | 106.20 | 64.90 | 82.60 | 95.58 | 106.20 | 141.60 |
| 52 | 50.74 | 63.72 | 73.16 | 82.60 | 109.74 | 66.08 | 83.78 | 96.76 | 109.74 | 145.14 |
| 53 | 51.92 | 66.08 | 76.70 | 84.96 | 113.28 | 68.44 | 86.14 | 100.30 | 110.92 | 148.68 |
| 54 | 54.28 | 68.44 | 79.06 | 88.50 | 116.82 | 69.62 | 89.68 | 102.66 | 114.46 | 152.22 |
| 55 | 55.46 | 70.80 | 80.24 | 90.86 | 120.36 | 70.80 | 90.86 | 103.84 | 116.82 | 155.76 |
| 56 | 59.00 | 74.34 | 86.14 | 95.58 | 128.62 | 74.34 | 94.40 | 109.74 | 121.54 | 164.02 |
| 57 | 62.54 | 79.06 | 90.86 | 102.66 | 136.88 | 77.88 | 99.12 | 114.46 | 128.62 | 173.46 |
| 58 | 67.26 | 83.78 | 97.94 | 109.74 | 146.32 | 82.60 | 105.02 | 121.54 | 135.70 | 181.72 |
| 59 | 70.80 | 90.86 | 103.84 | 118.00 | 158.12 | 86.14 | 112.10 | 128.62 | 145.14 | 193.52 |
| 60 | 75.52 | 97.94 | 110.92 | 126.26 | 168.74 | 92.04 | 119.18 | 135.70 | 154.58 | 205.32 |
| 61 | 81.42 | 105.02 | 120.36 | 135.70 | 180.54 | 97.94 | 126.26 | 145.14 | 164.02 | 219.48 |
| 62 | 86.14 | 110.92 | 128.62 | 143.96 | 192.34 | 103.84 | 133.34 | 154.58 | 173.46 | 232.46 |
| 63 | 93.22 | 119.18 | 136.88 | 154.58 | 206.50 | 110.92 | 143.96 | 165.20 | 186.44 | 247.80 |
| 64 | 100.30 | 127.44 | 147.50 | 166.38 | 220.66 | 119.18 | 152.22 | 177.00 | 198.24 | 264.32 |
| 65 | 106.20 | 136.88 | 159.30 | 178.18 | 238.36 | 126.26 | 162.84 | 189.98 | 211.22 | 283.20 |
| 66 | 114.46 | 147.50 | 171.10 | 193.52 | 257.24 | 134.52 | 174.64 | 201.78 | 227.74 | 303.26 |
| 67 | 123.90 | 159.30 | 184.08 | 207.68 | 276.12 | 143.96 | 186.44 | 214.76 | 241.90 | 323.32 |
| 68 | 132.16 | 171.10 | 198.24 | 224.20 | 297.36 | 153.40 | 199.42 | 230.10 | 260.78 | 345.74 |
| 69 | 142.78 | 186.44 | 215.94 | 244.26 | 324.50 | 165.20 | 214.76 | 248.98 | 280.84 | 374.06 |
| 70 | 159.30 | 205.32 | 239.54 | 269.04 | 358.72 | 181.72 | 234.82 | 273.76 | 307.98 | 409.46 |
| 71 | 178.18 | 228.92 | 267.86 | 300.90 | 401.20 | 200.60 | 259.60 | 303.26 | 341.02 | 454.30 |
| 72 | 199.42 | 257.24 | 299.72 | 338.66 | 448.40 | 223.02 | 289.10 | 336.30 | 379.96 | 505.04 |
| 73 | 221.84 | 289.10 | 335.12 | 378.78 | 503.86 | 247.80 | 322.14 | 374.06 | 422.44 | 561.68 |
| 74 | 248.98 | 323.32 | 376.42 | 424.80 | 564.04 | 274.94 | 358.72 | 416.54 | 470.82 | 624.22 |
| 75 | 278.48 | 362.26 | 422.44 | 476.72 | 633.66 | 305.62 | 398.84 | 463.74 | 522.74 | 695.02 |
| 76 | 312.70 | 407.10 | 474.36 | 536.90 | 712.72 | 338.66 | 442.50 | 516.84 | 584.10 | 775.26 |
| 77 | 348.10 | 456.66 | 535.72 | 606.52 | 803.58 | 375.24 | 493.24 | 577.02 | 653.72 | 866.12 |
| 78 | 387.04 | 509.76 | 598.26 | 678.50 | 897.98 | 414.18 | 545.16 | 639.56 | 725.70 | 960.52 |
| 79 | 427.16 | 561.68 | 661.98 | 751.66 | 993.56 | 453.12 | 597.08 | 703.28 | 797.68 | 1054.92 |
| 80 | 463.74 | 612.42 | 722.16 | 818.92 | 1083.24 | 490.88 | 647.82 | 763.46 | 866.12 | 1145.78 |
| 81 | 499.14 | 658.44 | 776.44 | 881.46 | 1163.48 | 525.10 | 693.84 | 817.74 | 928.66 | 1226.02 |
| 82 | 533.36 | 702.10 | 826.00 | 938.10 | 1240.18 | 560.50 | 738.68 | 868.48 | 986.48 | 1305.08 |
| 83 | 565.22 | 745.76 | 876.74 | 994.74 | 1315.70 | 593.54 | 783.52 | 921.58 | 1044.30 | 1381.78 |
| 84 | 600.62 | 790.60 | 929.84 | 1054.92 | 1394.76 | 630.12 | 829.54 | 974.68 | 1105.66 | 1463.20 |
| 85 | 639.56 | 841.34 | 990.02 | 1121.00 | 1484.44 | 669.06 | 881.46 | 1034.86 | 1172.92 | 1552.88 |
| 86 | 682.04 | 895.62 | 1052.56 | 1191.80 | 1578.84 | 711.54 | 935.74 | 1097.40 | 1243.72 | 1647.28 |
| 87 | 725.70 | 952.26 | 1119.82 | 1267.32 | 1679.14 | 755.20 | 992.38 | 1164.66 | 1319.24 | 1747.58 |
| 88 | 772.90 | 1013.62 | 1191.80 | 1347.56 | 1786.52 | 802.40 | 1053.74 | 1236.64 | 1399.48 | 1854.96 |
| 89 | 824.82 | 1080.88 | 1269.68 | 1434.88 | 1903.34 | 854.32 | 1121.00 | 1314.52 | 1486.80 | 1971.78 |
| 90 | 881.46 | 1154.04 | 1354.64 | 1530.46 | 2031.96 | 910.96 | 1194.16 | 1399.48 | 1582.38 | 2100.40 |
| 91 | 941.64 | 1233.10 | 1445.50 | 1633.12 | 2168.84 | 971.14 | 1273.22 | 1490.34 | 1685.04 | 2237.28 |
| 92 | 1005.36 | 1315.70 | 1542.26 | 1741.68 | 2313.98 | 1034.86 | 1355.82 | 1587.10 | 1793.60 | 2382.42 |
| 93 | 1074.98 | 1405.38 | 1647.28 | 1858.50 | 2469.74 | 1104.48 | 1445.50 | 1692.12 | 1910.42 | 2538.18 |
| 94 | 1149.32 | 1502.14 | 1759.38 | 1984.76 | 2639.66 | 1178.82 | 1542.26 | 1804.22 | 2036.68 | 2708.10 |
| 95 | 1230.74 | 1608.34 | 1883.28 | 2124.00 | 2824.92 | 1260.24 | 1648.46 | 1928.12 | 2175.92 | 2893.36 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 30 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 31 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 32 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 33 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 34 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 35 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 36 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 37 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 38 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 39 | 43.66 | 54.28 | 62.54 | 68.44 | 93.22 | 59.00 | 73.16 | 83.78 | 93.22 | 126.26 |
| 40 | 47.20 | 56.64 | 67.26 | 74.34 | 100.30 | 62.54 | 76.70 | 89.68 | 99.12 | 134.52 |
| 41 | 47.20 | 56.64 | 67.26 | 74.34 | 100.30 | 62.54 | 76.70 | 89.68 | 99.12 | 134.52 |
| 42 | 47.20 | 56.64 | 67.26 | 74.34 | 100.30 | 62.54 | 76.70 | 89.68 | 99.12 | 134.52 |
| 43 | 47.20 | 56.64 | 67.26 | 74.34 | 100.30 | 62.54 | 76.70 | 89.68 | 99.12 | 134.52 |
| 44 | 47.20 | 56.64 | 67.26 | 74.34 | 100.30 | 62.54 | 76.70 | 89.68 | 99.12 | 134.52 |
| 45 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 | 64.90 | 81.42 | 94.40 | 106.20 | 142.78 |
| 46 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 | 64.90 | 81.42 | 94.40 | 106.20 | 142.78 |
| 47 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 | 64.90 | 81.42 | 94.40 | 106.20 | 142.78 |
| 48 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 | 64.90 | 81.42 | 94.40 | 106.20 | 142.78 |
| 49 | 48.38 | 60.18 | 69.62 | 79.06 | 106.20 | 64.90 | 81.42 | 94.40 | 106.20 | 142.78 |
| 50 | 54.28 | 67.26 | 79.06 | 88.50 | 118.00 | 71.98 | 90.86 | 106.20 | 119.18 | 158.12 |
| 51 | 55.46 | 69.62 | 81.42 | 90.86 | 121.54 | 74.34 | 93.22 | 107.38 | 120.36 | 161.66 |
| 52 | 57.82 | 71.98 | 84.96 | 94.40 | 125.08 | 75.52 | 95.58 | 110.92 | 123.90 | 164.02 |
| 53 | 59.00 | 74.34 | 86.14 | 97.94 | 129.80 | 77.88 | 97.94 | 112.10 | 126.26 | 169.92 |
| 54 | 61.36 | 77.88 | 88.50 | 100.30 | 133.34 | 79.06 | 101.48 | 114.46 | 128.62 | 173.46 |
| 55 | 64.90 | 80.24 | 90.86 | 102.66 | 139.24 | 82.60 | 102.66 | 118.00 | 132.16 | 178.18 |
| 56 | 67.26 | 84.96 | 97.94 | 109.74 | 145.14 | 84.96 | 107.38 | 125.08 | 139.24 | 185.26 |
| 57 | 70.80 | 89.68 | 103.84 | 116.82 | 155.76 | 89.68 | 113.28 | 130.98 | 146.32 | 195.88 |
| 58 | 75.52 | 95.58 | 110.92 | 125.08 | 166.38 | 94.40 | 120.36 | 138.06 | 154.58 | 206.50 |
| 59 | 82.60 | 102.66 | 119.18 | 133.34 | 178.18 | 100.30 | 126.26 | 146.32 | 164.02 | 219.48 |
| 60 | 87.32 | 109.74 | 127.44 | 142.78 | 189.98 | 106.20 | 133.34 | 154.58 | 173.46 | 232.46 |
| 61 | 94.40 | 116.82 | 136.88 | 153.40 | 205.32 | 114.46 | 141.60 | 166.38 | 185.26 | 247.80 |
| 62 | 100.30 | 126.26 | 146.32 | 162.84 | 219.48 | 120.36 | 152.22 | 175.82 | 197.06 | 264.32 |
| 63 | 106.20 | 133.34 | 155.76 | 175.82 | 233.64 | 127.44 | 160.48 | 186.44 | 210.04 | 279.66 |
| 64 | 113.28 | 145.14 | 167.56 | 187.62 | 251.34 | 135.70 | 172.28 | 200.60 | 224.20 | 299.72 |
| 65 | 121.54 | 155.76 | 179.36 | 201.78 | 269.04 | 143.96 | 185.26 | 213.58 | 239.54 | 319.78 |
| 66 | 132.16 | 166.38 | 193.52 | 218.30 | 290.28 | 154.58 | 195.88 | 228.92 | 257.24 | 343.38 |
| 67 | 140.42 | 178.18 | 208.86 | 233.64 | 312.70 | 165.20 | 208.86 | 243.08 | 273.76 | 365.80 |
| 68 | 151.04 | 192.34 | 223.02 | 252.52 | 337.48 | 175.82 | 223.02 | 260.78 | 292.64 | 391.76 |
| 69 | 165.20 | 207.68 | 244.26 | 276.12 | 368.16 | 189.98 | 240.72 | 282.02 | 317.42 | 422.44 |
| 70 | 182.90 | 231.28 | 271.40 | 305.62 | 405.92 | 207.68 | 264.32 | 309.16 | 348.10 | 463.74 |
| 71 | 201.78 | 259.60 | 302.08 | 339.84 | 453.12 | 228.92 | 293.82 | 342.20 | 385.86 | 513.30 |
| 72 | 227.74 | 289.10 | 337.48 | 381.14 | 507.40 | 254.88 | 324.50 | 379.96 | 428.34 | 569.94 |
| 73 | 254.88 | 323.32 | 378.78 | 425.98 | 567.58 | 283.20 | 361.08 | 422.44 | 474.36 | 632.48 |
| 74 | 285.56 | 362.26 | 424.80 | 479.08 | 637.20 | 315.06 | 401.20 | 469.64 | 528.64 | 704.46 |
| 75 | 318.60 | 405.92 | 475.54 | 536.90 | 712.72 | 349.28 | 446.04 | 521.56 | 588.82 | 782.34 |
| 76 | 356.36 | 455.48 | 535.72 | 604.16 | 802.40 | 387.04 | 495.60 | 581.74 | 656.08 | 873.20 |
| 77 | 397.66 | 510.94 | 602.98 | 683.22 | 905.06 | 428.34 | 551.06 | 650.18 | 735.14 | 973.50 |
| 78 | 442.50 | 571.12 | 673.78 | 765.82 | 1011.26 | 473.18 | 610.06 | 720.98 | 817.74 | 1082.06 |
| 79 | 488.52 | 630.12 | 745.76 | 846.06 | 1118.64 | 518.02 | 669.06 | 791.78 | 897.98 | 1188.26 |
| 80 | 531.00 | 685.58 | 813.02 | 923.94 | 1221.30 | 560.50 | 725.70 | 860.22 | 977.04 | 1290.92 |
| 81 | 569.94 | 737.50 | 874.38 | 993.56 | 1312.16 | 600.62 | 777.62 | 921.58 | 1046.66 | 1381.78 |
| 82 | 608.88 | 787.06 | 932.20 | 1057.28 | 1397.12 | 639.56 | 827.18 | 980.58 | 1111.56 | 1469.10 |
| 83 | 647.82 | 833.08 | 988.84 | 1121.00 | 1482.08 | 678.50 | 875.56 | 1037.22 | 1176.46 | 1556.42 |
| 84 | 686.76 | 887.36 | 1049.02 | 1190.62 | 1572.94 | 720.98 | 929.84 | 1099.76 | 1246.08 | 1648.46 |
| 85 | 730.42 | 942.82 | 1115.10 | 1263.78 | 1673.24 | 763.46 | 985.30 | 1165.84 | 1322.78 | 1748.76 |
| 86 | 778.80 | 1003.00 | 1187.08 | 1344.02 | 1779.44 | 811.84 | 1045.48 | 1237.82 | 1403.02 | 1854.96 |
| 87 | 829.54 | 1067.90 | 1261.42 | 1427.80 | 1892.72 | 862.58 | 1110.38 | 1312.16 | 1486.80 | 1968.24 |
| 88 | 883.82 | 1136.34 | 1342.84 | 1518.66 | 2014.26 | 916.86 | 1178.82 | 1393.58 | 1577.66 | 2089.78 |
| 89 | 942.82 | 1211.86 | 1430.16 | 1617.78 | 2145.24 | 975.86 | 1254.34 | 1480.90 | 1676.78 | 2220.76 |
| 90 | 1006.54 | 1294.46 | 1526.92 | 1725.16 | 2290.38 | 1039.58 | 1336.94 | 1577.66 | 1784.16 | 2365.90 |
| 91 | 1076.16 | 1382.96 | 1629.58 | 1840.80 | 2444.96 | 1109.20 | 1425.44 | 1680.32 | 1899.80 | 2520.48 |
| 92 | 1149.32 | 1476.18 | 1739.32 | 1963.52 | 2607.80 | 1182.36 | 1518.66 | 1790.06 | 2022.52 | 2683.32 |
| 93 | 1227.20 | 1575.30 | 1857.32 | 2094.50 | 2784.80 | 1260.24 | 1617.78 | 1908.06 | 2153.50 | 2860.32 |
| 94 | 1312.16 | 1683.86 | 1983.58 | 2237.28 | 2974.78 | 1345.20 | 1726.34 | 2034.32 | 2296.28 | 3050.30 |
| 95 | 1406.56 | 1803.04 | 2124.00 | 2394.22 | 3184.82 | 1439.60 | 1845.52 | 2174.74 | 2453.22 | 3260.34 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 30 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 31 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 32 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 33 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 34 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 35 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 36 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 37 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 38 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 39 | 37.76 | 47.20 | 56.64 | 63.72 | 83.78 | 50.74 | 63.72 | 75.52 | 83.78 | 110.92 |
| 40 | 41.30 | 50.74 | 59.00 | 66.08 | 88.50 | 55.46 | 69.62 | 79.06 | 89.68 | 119.18 |
| 41 | 41.30 | 50.74 | 59.00 | 66.08 | 88.50 | 55.46 | 69.62 | 79.06 | 89.68 | 119.18 |
| 42 | 41.30 | 50.74 | 59.00 | 66.08 | 88.50 | 55.46 | 69.62 | 79.06 | 89.68 | 119.18 |
| 43 | 41.30 | 50.74 | 59.00 | 66.08 | 88.50 | 55.46 | 69.62 | 79.06 | 89.68 | 119.18 |
| 44 | 41.30 | 50.74 | 59.00 | 66.08 | 88.50 | 55.46 | 69.62 | 79.06 | 89.68 | 119.18 |
| 45 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 | 59.00 | 73.16 | 83.78 | 94.40 | 126.26 |
| 46 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 | 59.00 | 73.16 | 83.78 | 94.40 | 126.26 |
| 47 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 | 59.00 | 73.16 | 83.78 | 94.40 | 126.26 |
| 48 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 | 59.00 | 73.16 | 83.78 | 94.40 | 126.26 |
| 49 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 | 59.00 | 73.16 | 83.78 | 94.40 | 126.26 |
| 50 | 47.20 | 60.18 | 69.62 | 77.88 | 103.84 | 63.72 | 81.42 | 94.40 | 105.02 | 140.42 |
| 51 | 49.56 | 62.54 | 71.98 | 80.24 | 107.38 | 66.08 | 82.60 | 95.58 | 107.38 | 143.96 |
| 52 | 51.92 | 66.08 | 74.34 | 83.78 | 112.10 | 68.44 | 86.14 | 99.12 | 109.74 | 147.50 |
| 53 | 53.10 | 67.26 | 76.70 | 86.14 | 115.64 | 69.62 | 87.32 | 100.30 | 112.10 | 151.04 |
| 54 | 55.46 | 68.44 | 79.06 | 88.50 | 119.18 | 71.98 | 88.50 | 102.66 | 114.46 | 153.40 |
| 55 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 | 71.98 | 90.86 | 105.02 | 118.00 | 158.12 |
| 56 | 59.00 | 75.52 | 87.32 | 97.94 | 129.80 | 75.52 | 95.58 | 110.92 | 123.90 | 165.20 |
| 57 | 63.72 | 79.06 | 92.04 | 103.84 | 139.24 | 79.06 | 100.30 | 116.82 | 130.98 | 174.64 |
| 58 | 67.26 | 86.14 | 99.12 | 110.92 | 147.50 | 83.78 | 106.20 | 122.72 | 136.88 | 184.08 |
| 59 | 73.16 | 92.04 | 107.38 | 118.00 | 158.12 | 89.68 | 113.28 | 130.98 | 145.14 | 194.70 |
| 60 | 76.70 | 97.94 | 114.46 | 126.26 | 169.92 | 94.40 | 119.18 | 139.24 | 154.58 | 207.68 |
| 61 | 83.78 | 105.02 | 121.54 | 136.88 | 182.90 | 100.30 | 126.26 | 147.50 | 166.38 | 220.66 |
| 62 | 88.50 | 112.10 | 128.62 | 145.14 | 194.70 | 106.20 | 134.52 | 155.76 | 175.82 | 233.64 |
| 63 | 94.40 | 119.18 | 139.24 | 155.76 | 207.68 | 114.46 | 142.78 | 167.56 | 186.44 | 248.98 |
| 64 | 101.48 | 127.44 | 147.50 | 167.56 | 221.84 | 121.54 | 152.22 | 177.00 | 199.42 | 265.50 |
| 65 | 108.56 | 136.88 | 159.30 | 179.36 | 238.36 | 128.62 | 162.84 | 189.98 | 212.40 | 284.38 |
| 66 | 118.00 | 148.68 | 172.28 | 194.70 | 258.42 | 138.06 | 174.64 | 204.14 | 228.92 | 304.44 |
| 67 | 125.08 | 158.12 | 185.26 | 207.68 | 277.30 | 146.32 | 185.26 | 217.12 | 243.08 | 324.50 |
| 68 | 134.52 | 171.10 | 198.24 | 225.38 | 299.72 | 156.94 | 199.42 | 231.28 | 261.96 | 348.10 |
| 69 | 147.50 | 185.26 | 218.30 | 244.26 | 326.86 | 169.92 | 214.76 | 251.34 | 282.02 | 375.24 |
| 70 | 162.84 | 205.32 | 240.72 | 271.40 | 361.08 | 186.44 | 234.82 | 274.94 | 309.16 | 413.00 |
| 71 | 180.54 | 230.10 | 269.04 | 304.44 | 402.38 | 205.32 | 260.78 | 304.44 | 343.38 | 456.66 |
| 72 | 202.96 | 257.24 | 300.90 | 339.84 | 451.94 | 227.74 | 289.10 | 337.48 | 381.14 | 507.40 |
| 73 | 226.56 | 289.10 | 335.12 | 378.78 | 506.22 | 251.34 | 322.14 | 374.06 | 421.26 | 562.86 |
| 74 | 253.70 | 323.32 | 378.78 | 424.80 | 567.58 | 280.84 | 357.54 | 418.90 | 470.82 | 627.76 |
| 75 | 283.20 | 361.08 | 422.44 | 477.90 | 633.66 | 311.52 | 396.48 | 463.74 | 523.92 | 695.02 |
| 76 | 316.24 | 404.74 | 475.54 | 539.26 | 715.08 | 344.56 | 440.14 | 518.02 | 585.28 | 776.44 |
| 77 | 354.00 | 454.30 | 536.90 | 607.70 | 803.58 | 382.32 | 490.88 | 578.20 | 654.90 | 866.12 |
| 78 | 392.94 | 507.40 | 599.44 | 679.68 | 899.16 | 420.08 | 542.80 | 640.74 | 726.88 | 961.70 |
| 79 | 434.24 | 560.50 | 664.34 | 754.02 | 995.92 | 461.38 | 594.72 | 705.64 | 801.22 | 1057.28 |
| 80 | 473.18 | 608.88 | 723.34 | 821.28 | 1085.60 | 499.14 | 644.28 | 764.64 | 868.48 | 1146.96 |
| 81 | 507.40 | 656.08 | 778.80 | 883.82 | 1167.02 | 534.54 | 691.48 | 821.28 | 931.02 | 1229.56 |
| 82 | 541.62 | 699.74 | 829.54 | 941.64 | 1243.72 | 569.94 | 736.32 | 872.02 | 990.02 | 1308.62 |
| 83 | 575.84 | 742.22 | 880.28 | 998.28 | 1319.24 | 602.98 | 778.80 | 922.76 | 1047.84 | 1385.32 |
| 84 | 610.06 | 789.42 | 932.20 | 1058.46 | 1399.48 | 639.56 | 827.18 | 977.04 | 1108.02 | 1466.74 |
| 85 | 650.18 | 837.80 | 992.38 | 1125.72 | 1489.16 | 680.86 | 877.92 | 1037.22 | 1177.64 | 1557.60 |
| 86 | 692.66 | 892.08 | 1056.10 | 1196.52 | 1583.56 | 723.34 | 932.20 | 1100.94 | 1248.44 | 1652.00 |
| 87 | 737.50 | 949.90 | 1123.36 | 1272.04 | 1683.86 | 768.18 | 990.02 | 1168.20 | 1323.96 | 1752.30 |
| 88 | 785.88 | 1010.08 | 1195.34 | 1352.28 | 1792.42 | 816.56 | 1050.20 | 1240.18 | 1404.20 | 1860.86 |
| 89 | 837.80 | 1077.34 | 1273.22 | 1439.60 | 1910.42 | 868.48 | 1117.46 | 1318.06 | 1491.52 | 1978.86 |
| 90 | 895.62 | 1150.50 | 1359.36 | 1535.18 | 2037.86 | 926.30 | 1190.62 | 1404.20 | 1587.10 | 2106.30 |
| 91 | 958.16 | 1229.56 | 1450.22 | 1639.02 | 2175.92 | 988.84 | 1269.68 | 1495.06 | 1690.94 | 2244.36 |
| 92 | 1023.06 | 1312.16 | 1546.98 | 1747.58 | 2321.06 | 1053.74 | 1352.28 | 1591.82 | 1799.50 | 2389.50 |
| 93 | 1092.68 | 1400.66 | 1652.00 | 1864.40 | 2478.00 | 1123.36 | 1440.78 | 1696.84 | 1916.32 | 2546.44 |
| 94 | 1168.20 | 1498.60 | 1765.28 | 1991.84 | 2647.92 | 1198.88 | 1538.72 | 1810.12 | 2043.76 | 2716.36 |
| 95 | 1251.98 | 1603.62 | 1889.18 | 2131.08 | 2834.36 | 1282.66 | 1643.74 | 1934.02 | 2183.00 | 2902.80 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 30 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 31 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 32 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 33 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 34 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 35 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 36 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 37 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 38 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 39 | 35.40 | 43.66 | 49.56 | 56.64 | 76.70 | 47.20 | 59.00 | 67.26 | 76.70 | 102.66 |
| 40 | 36.58 | 47.20 | 53.10 | 60.18 | 81.42 | 49.56 | 62.54 | 71.98 | 80.24 | 108.56 |
| 41 | 36.58 | 47.20 | 53.10 | 60.18 | 81.42 | 49.56 | 62.54 | 71.98 | 80.24 | 108.56 |
| 42 | 36.58 | 47.20 | 53.10 | 60.18 | 81.42 | 49.56 | 62.54 | 71.98 | 80.24 | 108.56 |
| 43 | 36.58 | 47.20 | 53.10 | 60.18 | 81.42 | 49.56 | 62.54 | 71.98 | 80.24 | 108.56 |
| 44 | 36.58 | 47.20 | 53.10 | 60.18 | 81.42 | 49.56 | 62.54 | 71.98 | 80.24 | 108.56 |
| 45 | 40.12 | 48.38 | 56.64 | 64.90 | 86.14 | 53.10 | 66.08 | 76.70 | 86.14 | 115.64 |
| 46 | 40.12 | 48.38 | 56.64 | 64.90 | 86.14 | 53.10 | 66.08 | 76.70 | 86.14 | 115.64 |
| 47 | 40.12 | 48.38 | 56.64 | 64.90 | 86.14 | 53.10 | 66.08 | 76.70 | 86.14 | 115.64 |
| 48 | 40.12 | 48.38 | 56.64 | 64.90 | 86.14 | 53.10 | 66.08 | 76.70 | 86.14 | 115.64 |
| 49 | 40.12 | 48.38 | 56.64 | 64.90 | 86.14 | 53.10 | 66.08 | 76.70 | 86.14 | 115.64 |
| 50 | 44.84 | 54.28 | 64.90 | 70.80 | 95.58 | 60.18 | 73.16 | 84.96 | 95.58 | 127.44 |
| 51 | 47.20 | 56.64 | 66.08 | 73.16 | 99.12 | 61.36 | 75.52 | 87.32 | 97.94 | 130.98 |
| 52 | 47.20 | 59.00 | 67.26 | 75.52 | 101.48 | 61.36 | 76.70 | 89.68 | 99.12 | 133.34 |
| 53 | 48.38 | 60.18 | 69.62 | 79.06 | 103.84 | 62.54 | 79.06 | 90.86 | 102.66 | 136.88 |
| 54 | 49.56 | 63.72 | 71.98 | 81.42 | 108.56 | 64.90 | 81.42 | 93.22 | 105.02 | 141.60 |
| 55 | 51.92 | 64.90 | 74.34 | 83.78 | 110.92 | 66.08 | 83.78 | 96.76 | 107.38 | 143.96 |
| 56 | 54.28 | 67.26 | 79.06 | 87.32 | 118.00 | 69.62 | 86.14 | 100.30 | 112.10 | 151.04 |
| 57 | 56.64 | 73.16 | 84.96 | 94.40 | 126.26 | 71.98 | 92.04 | 106.20 | 118.00 | 159.30 |
| 58 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 76.70 | 95.58 | 112.10 | 125.08 | 167.56 |
| 59 | 66.08 | 83.78 | 96.76 | 107.38 | 145.14 | 80.24 | 102.66 | 119.18 | 133.34 | 178.18 |
| 60 | 70.80 | 88.50 | 103.84 | 115.64 | 155.76 | 84.96 | 108.56 | 126.26 | 140.42 | 188.80 |
| 61 | 75.52 | 95.58 | 110.92 | 125.08 | 166.38 | 90.86 | 115.64 | 134.52 | 151.04 | 200.60 |
| 62 | 80.24 | 101.48 | 116.82 | 132.16 | 178.18 | 97.94 | 122.72 | 141.60 | 159.30 | 213.58 |
| 63 | 86.14 | 108.56 | 126.26 | 141.60 | 188.80 | 102.66 | 129.80 | 152.22 | 168.74 | 227.74 |
| 64 | 93.22 | 115.64 | 135.70 | 152.22 | 202.96 | 110.92 | 139.24 | 161.66 | 181.72 | 241.90 |
| 65 | 99.12 | 125.08 | 145.14 | 164.02 | 218.30 | 118.00 | 148.68 | 172.28 | 193.52 | 259.60 |
| 66 | 106.20 | 134.52 | 156.94 | 177.00 | 234.82 | 125.08 | 160.48 | 185.26 | 207.68 | 277.30 |
| 67 | 114.46 | 145.14 | 168.74 | 188.80 | 252.52 | 133.34 | 168.74 | 195.88 | 221.84 | 295.00 |
| 68 | 122.72 | 155.76 | 181.72 | 205.32 | 272.58 | 141.60 | 180.54 | 211.22 | 238.36 | 316.24 |
| 69 | 133.34 | 168.74 | 198.24 | 223.02 | 297.36 | 153.40 | 194.70 | 228.92 | 257.24 | 342.20 |
| 70 | 146.32 | 187.62 | 218.30 | 247.80 | 329.22 | 167.56 | 214.76 | 248.98 | 283.20 | 375.24 |
| 71 | 164.02 | 208.86 | 245.44 | 276.12 | 366.98 | 186.44 | 237.18 | 277.30 | 312.70 | 415.36 |
| 72 | 182.90 | 234.82 | 273.76 | 307.98 | 410.64 | 206.50 | 263.14 | 307.98 | 345.74 | 460.20 |
| 73 | 207.68 | 261.96 | 307.98 | 345.74 | 459.02 | 230.10 | 292.64 | 342.20 | 385.86 | 512.12 |
| 74 | 231.28 | 293.82 | 342.20 | 387.04 | 515.66 | 254.88 | 325.68 | 378.78 | 428.34 | 571.12 |
| 75 | 257.24 | 329.22 | 384.68 | 434.24 | 578.20 | 282.02 | 361.08 | 422.44 | 476.72 | 633.66 |
| 76 | 287.92 | 368.16 | 433.06 | 489.70 | 650.18 | 312.70 | 401.20 | 470.82 | 532.18 | 708.00 |
| 77 | 323.32 | 414.18 | 488.52 | 553.42 | 731.60 | 348.10 | 447.22 | 527.46 | 595.90 | 788.24 |
| 78 | 358.72 | 461.38 | 546.34 | 619.50 | 817.74 | 382.32 | 493.24 | 584.10 | 661.98 | 875.56 |
| 79 | 395.30 | 509.76 | 604.16 | 685.58 | 906.24 | 420.08 | 541.62 | 640.74 | 728.06 | 962.88 |
| 80 | 429.52 | 554.60 | 659.62 | 748.12 | 988.84 | 453.12 | 586.46 | 696.20 | 790.60 | 1044.30 |
| 81 | 462.56 | 597.08 | 708.00 | 804.76 | 1063.18 | 486.16 | 628.94 | 745.76 | 847.24 | 1119.82 |
| 82 | 492.06 | 636.02 | 755.20 | 856.68 | 1131.62 | 516.84 | 669.06 | 794.14 | 901.52 | 1190.62 |
| 83 | 523.92 | 674.96 | 800.04 | 907.42 | 1200.06 | 548.70 | 709.18 | 840.16 | 953.44 | 1260.24 |
| 84 | 556.96 | 717.44 | 849.60 | 962.88 | 1273.22 | 582.92 | 750.48 | 890.90 | 1008.90 | 1334.58 |
| 85 | 593.54 | 763.46 | 902.70 | 1024.24 | 1354.64 | 620.68 | 798.86 | 944.00 | 1070.26 | 1417.18 |
| 86 | 631.30 | 811.84 | 960.52 | 1087.96 | 1440.78 | 658.44 | 847.24 | 1001.82 | 1133.98 | 1503.32 |
| 87 | 672.60 | 863.76 | 1021.88 | 1157.58 | 1531.64 | 699.74 | 899.16 | 1063.18 | 1203.60 | 1594.18 |
| 88 | 716.26 | 920.40 | 1087.96 | 1230.74 | 1630.76 | 743.40 | 955.80 | 1129.26 | 1276.76 | 1693.30 |
| 89 | 763.46 | 980.58 | 1157.58 | 1309.80 | 1738.14 | 790.60 | 1015.98 | 1198.88 | 1355.82 | 1800.68 |
| 90 | 816.56 | 1046.66 | 1236.64 | 1397.12 | 1853.78 | 843.70 | 1082.06 | 1277.94 | 1443.14 | 1916.32 |
| 91 | 872.02 | 1118.64 | 1319.24 | 1491.52 | 1980.04 | 899.16 | 1154.04 | 1360.54 | 1537.54 | 2042.58 |
| 92 | 931.02 | 1194.16 | 1407.74 | 1590.64 | 2112.20 | 958.16 | 1229.56 | 1449.04 | 1636.66 | 2174.74 |
| 93 | 995.92 | 1275.58 | 1503.32 | 1696.84 | 2253.80 | 1023.06 | 1310.98 | 1544.62 | 1742.86 | 2316.34 |
| 94 | 1064.36 | 1362.90 | 1605.98 | 1812.48 | 2408.38 | 1091.50 | 1398.30 | 1647.28 | 1858.50 | 2470.92 |
| 95 | 1139.88 | 1458.48 | 1719.26 | 1939.92 | 2578.30 | 1167.02 | 1493.88 | 1760.56 | 1985.94 | 2640.84 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6063-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 30 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 31 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 32 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 33 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 34 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 35 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 36 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 37 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 38 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 39 | 31.86 | 40.12 | 47.20 | 51.92 | 69.62 | 43.66 | 54.28 | 63.72 | 69.62 | 94.40 |
| 40 | 34.22 | 43.66 | 49.56 | 55.46 | 75.52 | 46.02 | 59.00 | 67.26 | 74.34 | 100.30 |
| 41 | 34.22 | 43.66 | 49.56 | 55.46 | 75.52 | 46.02 | 59.00 | 67.26 | 74.34 | 100.30 |
| 42 | 34.22 | 43.66 | 49.56 | 55.46 | 75.52 | 46.02 | 59.00 | 67.26 | 74.34 | 100.30 |
| 43 | 34.22 | 43.66 | 49.56 | 55.46 | 75.52 | 46.02 | 59.00 | 67.26 | 74.34 | 100.30 |
| 44 | 34.22 | 43.66 | 49.56 | 55.46 | 75.52 | 46.02 | 59.00 | 67.26 | 74.34 | 100.30 |
| 45 | 35.40 | 47.20 | 53.10 | 57.82 | 79.06 | 48.38 | 62.54 | 70.80 | 79.06 | 106.20 |
| 46 | 35.40 | 47.20 | 53.10 | 57.82 | 79.06 | 48.38 | 62.54 | 70.80 | 79.06 | 106.20 |
| 47 | 35.40 | 47.20 | 53.10 | 57.82 | 79.06 | 48.38 | 62.54 | 70.80 | 79.06 | 106.20 |
| 48 | 35.40 | 47.20 | 53.10 | 57.82 | 79.06 | 48.38 | 62.54 | 70.80 | 79.06 | 106.20 |
| 49 | 35.40 | 47.20 | 53.10 | 57.82 | 79.06 | 48.38 | 62.54 | 70.80 | 79.06 | 106.20 |
| 50 | 40.12 | 50.74 | 57.82 | 66.08 | 87.32 | 53.10 | 68.44 | 77.88 | 88.50 | 118.00 |
| 51 | 41.30 | 53.10 | 61.36 | 68.44 | 89.68 | 55.46 | 70.80 | 81.42 | 90.86 | 120.36 |
| 52 | 43.66 | 54.28 | 62.54 | 69.62 | 93.22 | 56.64 | 71.98 | 82.60 | 93.22 | 123.90 |
| 53 | 44.84 | 56.64 | 66.08 | 71.98 | 96.76 | 59.00 | 73.16 | 86.14 | 94.40 | 126.26 |
| 54 | 47.20 | 57.82 | 67.26 | 75.52 | 99.12 | 60.18 | 75.52 | 87.32 | 97.94 | 128.62 |
| 55 | 47.20 | 60.18 | 67.26 | 77.88 | 102.66 | 60.18 | 76.70 | 87.32 | 100.30 | 132.16 |
| 56 | 49.56 | 63.72 | 73.16 | 81.42 | 108.56 | 63.72 | 80.24 | 93.22 | 102.66 | 139.24 |
| 57 | 53.10 | 67.26 | 77.88 | 87.32 | 116.82 | 66.08 | 83.78 | 97.94 | 109.74 | 147.50 |
| 58 | 56.64 | 70.80 | 83.78 | 93.22 | 125.08 | 69.62 | 89.68 | 103.84 | 115.64 | 154.58 |
| 59 | 60.18 | 76.70 | 88.50 | 100.30 | 134.52 | 73.16 | 94.40 | 108.56 | 122.72 | 165.20 |
| 60 | 63.72 | 82.60 | 94.40 | 106.20 | 142.78 | 76.70 | 100.30 | 115.64 | 129.80 | 174.64 |
| 61 | 69.62 | 89.68 | 102.66 | 115.64 | 153.40 | 82.60 | 107.38 | 123.90 | 139.24 | 186.44 |
| 62 | 73.16 | 94.40 | 108.56 | 122.72 | 164.02 | 88.50 | 113.28 | 130.98 | 147.50 | 198.24 |
| 63 | 79.06 | 101.48 | 116.82 | 130.98 | 175.82 | 94.40 | 122.72 | 140.42 | 158.12 | 211.22 |
| 64 | 84.96 | 107.38 | 126.26 | 141.60 | 187.62 | 100.30 | 128.62 | 151.04 | 167.56 | 225.38 |
| 65 | 90.86 | 115.64 | 135.70 | 151.04 | 202.96 | 107.38 | 136.88 | 161.66 | 179.36 | 240.72 |
| 66 | 96.76 | 125.08 | 146.32 | 164.02 | 218.30 | 114.46 | 147.50 | 172.28 | 193.52 | 257.24 |
| 67 | 105.02 | 134.52 | 155.76 | 177.00 | 234.82 | 122.72 | 158.12 | 181.72 | 206.50 | 274.94 |
| 68 | 112.10 | 145.14 | 168.74 | 191.16 | 253.70 | 129.80 | 169.92 | 195.88 | 221.84 | 295.00 |
| 69 | 121.54 | 159.30 | 182.90 | 207.68 | 276.12 | 140.42 | 182.90 | 211.22 | 238.36 | 318.60 |
| 70 | 135.70 | 174.64 | 204.14 | 228.92 | 305.62 | 154.58 | 199.42 | 232.46 | 261.96 | 348.10 |
| 71 | 152.22 | 193.52 | 227.74 | 256.06 | 341.02 | 171.10 | 220.66 | 257.24 | 290.28 | 385.86 |
| 72 | 169.92 | 219.48 | 254.88 | 287.92 | 381.14 | 189.98 | 246.62 | 285.56 | 323.32 | 429.52 |
| 73 | 187.62 | 246.62 | 285.56 | 320.96 | 428.34 | 210.04 | 273.76 | 318.60 | 358.72 | 477.90 |
| 74 | 212.40 | 274.94 | 319.78 | 361.08 | 479.08 | 233.64 | 304.44 | 354.00 | 400.02 | 531.00 |
| 75 | 237.18 | 307.98 | 358.72 | 405.92 | 539.26 | 260.78 | 338.66 | 394.12 | 444.86 | 591.18 |
| 76 | 265.50 | 346.92 | 403.56 | 456.66 | 606.52 | 287.92 | 376.42 | 440.14 | 496.78 | 659.62 |
| 77 | 296.18 | 388.22 | 455.48 | 515.66 | 683.22 | 318.60 | 418.90 | 489.70 | 555.78 | 736.32 |
| 78 | 329.22 | 434.24 | 508.58 | 577.02 | 763.46 | 352.82 | 463.74 | 543.98 | 617.14 | 816.56 |
| 79 | 362.26 | 477.90 | 562.86 | 639.56 | 843.70 | 384.68 | 507.40 | 598.26 | 678.50 | 896.80 |
| 80 | 394.12 | 520.38 | 613.60 | 696.20 | 920.40 | 417.72 | 551.06 | 649.00 | 736.32 | 973.50 |
| 81 | 424.80 | 560.50 | 660.80 | 749.30 | 988.84 | 446.04 | 590.00 | 695.02 | 789.42 | 1041.94 |
| 82 | 453.12 | 597.08 | 702.10 | 797.68 | 1053.74 | 476.72 | 628.94 | 738.68 | 838.98 | 1109.20 |
| 83 | 480.26 | 633.66 | 745.76 | 846.06 | 1118.64 | 505.04 | 665.52 | 783.52 | 887.36 | 1174.10 |
| 84 | 510.94 | 672.60 | 790.60 | 896.80 | 1184.72 | 535.72 | 705.64 | 828.36 | 940.46 | 1243.72 |
| 85 | 543.98 | 716.26 | 841.34 | 953.44 | 1262.60 | 568.76 | 749.30 | 880.28 | 997.10 | 1320.42 |
| 86 | 580.56 | 762.28 | 894.44 | 1013.62 | 1342.84 | 605.34 | 795.32 | 933.38 | 1057.28 | 1400.66 |
| 87 | 617.14 | 809.48 | 951.08 | 1077.34 | 1427.80 | 641.92 | 842.52 | 990.02 | 1121.00 | 1485.62 |
| 88 | 657.26 | 862.58 | 1012.44 | 1145.78 | 1518.66 | 682.04 | 895.62 | 1051.38 | 1189.44 | 1576.48 |
| 89 | 700.92 | 919.22 | 1078.52 | 1220.12 | 1617.78 | 725.70 | 952.26 | 1117.46 | 1263.78 | 1675.60 |
| 90 | 749.30 | 981.76 | 1151.68 | 1300.36 | 1727.52 | 774.08 | 1014.80 | 1190.62 | 1344.02 | 1785.34 |
| 91 | 801.22 | 1049.02 | 1228.38 | 1387.68 | 1844.34 | 826.00 | 1082.06 | 1267.32 | 1431.34 | 1902.16 |
| 92 | 854.32 | 1118.64 | 1310.98 | 1480.90 | 1967.06 | 879.10 | 1151.68 | 1349.92 | 1524.56 | 2024.88 |
| 93 | 914.50 | 1195.34 | 1399.48 | 1580.02 | 2099.22 | 939.28 | 1228.38 | 1438.42 | 1623.68 | 2157.04 |
| 94 | 977.04 | 1277.94 | 1495.06 | 1687.40 | 2244.36 | 1001.82 | 1310.98 | 1534.00 | 1731.06 | 2302.18 |
| 95 | 1046.66 | 1367.62 | 1600.08 | 1805.40 | 2401.30 | 1071.44 | 1400.66 | 1639.02 | 1849.06 | 2459.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 30 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 31 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 32 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 33 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 34 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 35 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 36 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 37 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 38 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 39 | 50.74 | 63.72 | 75.52 | 86.14 | 110.92 | 68.44 | 83.78 | 99.12 | 113.28 | 147.50 |
| 40 | 55.46 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 89.68 | 105.02 | 118.00 | 158.12 |
| 41 | 55.46 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 89.68 | 105.02 | 118.00 | 158.12 |
| 42 | 55.46 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 89.68 | 105.02 | 118.00 | 158.12 |
| 43 | 55.46 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 89.68 | 105.02 | 118.00 | 158.12 |
| 44 | 55.46 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 89.68 | 105.02 | 118.00 | 158.12 |
| 45 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 75.52 | 96.76 | 112.10 | 126.26 | 167.56 |
| 46 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 75.52 | 96.76 | 112.10 | 126.26 | 167.56 |
| 47 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 75.52 | 96.76 | 112.10 | 126.26 | 167.56 |
| 48 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 75.52 | 96.76 | 112.10 | 126.26 | 167.56 |
| 49 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 75.52 | 96.76 | 112.10 | 126.26 | 167.56 |
| 50 | 64.90 | 80.24 | 94.40 | 106.20 | 141.60 | 84.96 | 106.20 | 123.90 | 140.42 | 186.44 |
| 51 | 67.26 | 83.78 | 97.94 | 109.74 | 146.32 | 88.50 | 109.74 | 128.62 | 145.14 | 193.52 |
| 52 | 68.44 | 87.32 | 101.48 | 114.46 | 149.86 | 90.86 | 114.46 | 132.16 | 151.04 | 198.24 |
| 53 | 71.98 | 89.68 | 103.84 | 118.00 | 158.12 | 94.40 | 118.00 | 136.88 | 155.76 | 206.50 |
| 54 | 73.16 | 93.22 | 107.38 | 122.72 | 161.66 | 96.76 | 121.54 | 141.60 | 161.66 | 212.40 |
| 55 | 75.52 | 96.76 | 110.92 | 126.26 | 167.56 | 99.12 | 126.26 | 145.14 | 164.02 | 219.48 |
| 56 | 80.24 | 101.48 | 118.00 | 132.16 | 177.00 | 103.84 | 130.98 | 152.22 | 172.28 | 230.10 |
| 57 | 83.78 | 107.38 | 125.08 | 142.78 | 187.62 | 107.38 | 136.88 | 159.30 | 181.72 | 240.72 |
| 58 | 89.68 | 115.64 | 134.52 | 151.04 | 201.78 | 114.46 | 146.32 | 171.10 | 191.16 | 254.88 |
| 59 | 97.94 | 121.54 | 143.96 | 162.84 | 215.94 | 120.36 | 153.40 | 179.36 | 202.96 | 269.04 |
| 60 | 102.66 | 132.16 | 153.40 | 174.64 | 230.10 | 127.44 | 162.84 | 189.98 | 214.76 | 284.38 |
| 61 | 110.92 | 141.60 | 165.20 | 186.44 | 247.80 | 135.70 | 172.28 | 201.78 | 227.74 | 302.08 |
| 62 | 119.18 | 152.22 | 177.00 | 200.60 | 264.32 | 142.78 | 184.08 | 213.58 | 241.90 | 320.96 |
| 63 | 128.62 | 161.66 | 188.80 | 215.94 | 284.38 | 153.40 | 194.70 | 226.56 | 257.24 | 339.84 |
| 64 | 138.06 | 174.64 | 204.14 | 231.28 | 304.44 | 162.84 | 206.50 | 241.90 | 273.76 | 362.26 |
| 65 | 148.68 | 188.80 | 219.48 | 250.16 | 328.04 | 174.64 | 221.84 | 257.24 | 292.64 | 385.86 |
| 66 | 158.12 | 201.78 | 237.18 | 267.86 | 356.36 | 185.26 | 236.00 | 276.12 | 312.70 | 415.36 |
| 67 | 169.92 | 218.30 | 254.88 | 289.10 | 381.14 | 197.06 | 252.52 | 295.00 | 335.12 | 442.50 |
| 68 | 182.90 | 232.46 | 273.76 | 310.34 | 410.64 | 212.40 | 269.04 | 316.24 | 358.72 | 473.18 |
| 69 | 199.42 | 252.52 | 297.36 | 337.48 | 446.04 | 227.74 | 290.28 | 342.20 | 387.04 | 510.94 |
| 70 | 218.30 | 278.48 | 326.86 | 370.52 | 490.88 | 247.80 | 317.42 | 372.88 | 421.26 | 558.14 |
| 71 | 241.90 | 307.98 | 362.26 | 411.82 | 543.98 | 271.40 | 348.10 | 408.28 | 463.74 | 612.42 |
| 72 | 269.04 | 341.02 | 402.38 | 456.66 | 602.98 | 299.72 | 382.32 | 448.40 | 509.76 | 674.96 |
| 73 | 297.36 | 381.14 | 447.22 | 507.40 | 670.24 | 329.22 | 422.44 | 495.60 | 562.86 | 742.22 |
| 74 | 330.40 | 423.62 | 497.96 | 565.22 | 744.58 | 363.44 | 464.92 | 546.34 | 619.50 | 818.92 |
| 75 | 366.98 | 468.46 | 551.06 | 627.76 | 827.18 | 398.84 | 509.76 | 600.62 | 682.04 | 900.34 |
| 76 | 405.92 | 520.38 | 613.60 | 698.56 | 921.58 | 438.96 | 561.68 | 661.98 | 751.66 | 993.56 |
| 77 | 449.58 | 578.20 | 683.22 | 779.98 | 1025.42 | 480.26 | 618.32 | 730.42 | 831.90 | 1096.22 |
| 78 | 495.60 | 637.20 | 756.38 | 864.94 | 1136.34 | 523.92 | 676.14 | 801.22 | 915.68 | 1203.60 |
| 79 | 541.62 | 699.74 | 831.90 | 949.90 | 1247.26 | 569.94 | 736.32 | 874.38 | 998.28 | 1310.98 |
| 80 | 587.64 | 758.74 | 903.88 | 1032.50 | 1352.28 | 614.78 | 794.14 | 945.18 | 1079.70 | 1416.00 |
| 81 | 628.94 | 813.02 | 967.60 | 1106.84 | 1451.40 | 657.26 | 849.60 | 1010.08 | 1154.04 | 1515.12 |
| 82 | 670.24 | 867.30 | 1031.32 | 1176.46 | 1546.98 | 699.74 | 903.88 | 1073.80 | 1224.84 | 1610.70 |
| 83 | 712.72 | 919.22 | 1092.68 | 1248.44 | 1639.02 | 741.04 | 955.80 | 1136.34 | 1296.82 | 1705.10 |
| 84 | 757.56 | 977.04 | 1158.76 | 1321.60 | 1739.32 | 787.06 | 1015.98 | 1204.78 | 1373.52 | 1807.76 |
| 85 | 805.94 | 1038.40 | 1231.92 | 1404.20 | 1850.24 | 836.62 | 1077.34 | 1279.12 | 1456.12 | 1918.68 |
| 86 | 857.86 | 1104.48 | 1309.80 | 1492.70 | 1965.88 | 888.54 | 1143.42 | 1357.00 | 1544.62 | 2034.32 |
| 87 | 913.32 | 1175.28 | 1391.22 | 1584.74 | 2087.42 | 944.00 | 1214.22 | 1438.42 | 1636.66 | 2155.86 |
| 88 | 971.14 | 1248.44 | 1478.54 | 1683.86 | 2219.58 | 1001.82 | 1287.38 | 1525.74 | 1735.78 | 2288.02 |
| 89 | 1036.04 | 1331.04 | 1574.12 | 1791.24 | 2362.36 | 1066.72 | 1369.98 | 1621.32 | 1843.16 | 2430.80 |
| 90 | 1105.66 | 1420.72 | 1677.96 | 1909.24 | 2519.30 | 1136.34 | 1459.66 | 1725.16 | 1961.16 | 2587.74 |
| 91 | 1180.00 | 1515.12 | 1791.24 | 2035.50 | 2686.86 | 1210.68 | 1554.06 | 1838.44 | 2087.42 | 2755.30 |
| 92 | 1260.24 | 1616.60 | 1909.24 | 2168.84 | 2866.22 | 1290.92 | 1655.54 | 1956.44 | 2220.76 | 2934.66 |
| 93 | 1345.20 | 1725.16 | 2036.68 | 2312.80 | 3057.38 | 1375.88 | 1764.10 | 2083.88 | 2364.72 | 3125.82 |
| 94 | 1438.42 | 1841.98 | 2174.74 | 2468.56 | 3265.06 | 1469.10 | 1880.92 | 2221.94 | 2520.48 | 3333.50 |
| 95 | 1539.90 | 1971.78 | 2325.78 | 2638.48 | 3491.62 | 1570.58 | 2010.72 | 2372.98 | 2690.40 | 3560.06 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 30 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 31 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 32 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 33 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 34 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 35 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 36 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 37 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 38 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 39 | 44.84 | 57.82 | 66.08 | 75.52 | 100.30 | 59.00 | 76.70 | 88.50 | 100.30 | 132.16 |
| 40 | 48.38 | 61.36 | 69.62 | 79.06 | 106.20 | 63.72 | 80.24 | 93.22 | 105.02 | 140.42 |
| 41 | 48.38 | 61.36 | 69.62 | 79.06 | 106.20 | 63.72 | 80.24 | 93.22 | 105.02 | 140.42 |
| 42 | 48.38 | 61.36 | 69.62 | 79.06 | 106.20 | 63.72 | 80.24 | 93.22 | 105.02 | 140.42 |
| 43 | 48.38 | 61.36 | 69.62 | 79.06 | 106.20 | 63.72 | 80.24 | 93.22 | 105.02 | 140.42 |
| 44 | 48.38 | 61.36 | 69.62 | 79.06 | 106.20 | 63.72 | 80.24 | 93.22 | 105.02 | 140.42 |
| 45 | 50.74 | 64.90 | 75.52 | 86.14 | 112.10 | 68.44 | 84.96 | 99.12 | 113.28 | 147.50 |
| 46 | 50.74 | 64.90 | 75.52 | 86.14 | 112.10 | 68.44 | 84.96 | 99.12 | 113.28 | 147.50 |
| 47 | 50.74 | 64.90 | 75.52 | 86.14 | 112.10 | 68.44 | 84.96 | 99.12 | 113.28 | 147.50 |
| 48 | 50.74 | 64.90 | 75.52 | 86.14 | 112.10 | 68.44 | 84.96 | 99.12 | 113.28 | 147.50 |
| 49 | 50.74 | 64.90 | 75.52 | 86.14 | 112.10 | 68.44 | 84.96 | 99.12 | 113.28 | 147.50 |
| 50 | 57.82 | 71.98 | 82.60 | 95.58 | 125.08 | 75.52 | 95.58 | 110.92 | 125.08 | 165.20 |
| 51 | 59.00 | 74.34 | 87.32 | 99.12 | 129.80 | 77.88 | 97.94 | 114.46 | 128.62 | 171.10 |
| 52 | 61.36 | 77.88 | 89.68 | 102.66 | 135.70 | 80.24 | 102.66 | 118.00 | 133.34 | 177.00 |
| 53 | 63.72 | 80.24 | 94.40 | 105.02 | 139.24 | 82.60 | 105.02 | 122.72 | 138.06 | 182.90 |
| 54 | 64.90 | 81.42 | 96.76 | 108.56 | 143.96 | 84.96 | 107.38 | 125.08 | 141.60 | 189.98 |
| 55 | 67.26 | 84.96 | 99.12 | 112.10 | 148.68 | 86.14 | 110.92 | 129.80 | 146.32 | 194.70 |
| 56 | 71.98 | 89.68 | 105.02 | 118.00 | 159.30 | 93.22 | 116.82 | 135.70 | 153.40 | 205.32 |
| 57 | 76.70 | 96.76 | 112.10 | 126.26 | 167.56 | 97.94 | 122.72 | 145.14 | 160.48 | 213.58 |
| 58 | 80.24 | 102.66 | 119.18 | 135.70 | 179.36 | 101.48 | 129.80 | 152.22 | 172.28 | 226.56 |
| 59 | 84.96 | 110.92 | 127.44 | 145.14 | 192.34 | 106.20 | 138.06 | 159.30 | 180.54 | 240.72 |
| 60 | 90.86 | 118.00 | 136.88 | 154.58 | 206.50 | 113.28 | 145.14 | 168.74 | 191.16 | 253.70 |
| 61 | 99.12 | 125.08 | 146.32 | 167.56 | 220.66 | 120.36 | 153.40 | 179.36 | 204.14 | 269.04 |
| 62 | 106.20 | 134.52 | 156.94 | 178.18 | 237.18 | 128.62 | 162.84 | 191.16 | 215.94 | 285.56 |
| 63 | 114.46 | 143.96 | 168.74 | 189.98 | 253.70 | 136.88 | 172.28 | 200.60 | 227.74 | 303.26 |
| 64 | 121.54 | 155.76 | 181.72 | 205.32 | 273.76 | 143.96 | 184.08 | 215.94 | 243.08 | 323.32 |
| 65 | 130.98 | 167.56 | 194.70 | 221.84 | 293.82 | 153.40 | 195.88 | 230.10 | 259.60 | 345.74 |
| 66 | 141.60 | 180.54 | 212.40 | 240.72 | 317.42 | 164.02 | 211.22 | 246.62 | 279.66 | 370.52 |
| 67 | 152.22 | 192.34 | 226.56 | 257.24 | 338.66 | 175.82 | 224.20 | 263.14 | 298.54 | 392.94 |
| 68 | 162.84 | 207.68 | 243.08 | 276.12 | 365.80 | 188.80 | 240.72 | 282.02 | 318.60 | 422.44 |
| 69 | 175.82 | 225.38 | 265.50 | 299.72 | 396.48 | 201.78 | 258.42 | 304.44 | 343.38 | 454.30 |
| 70 | 195.88 | 247.80 | 290.28 | 330.40 | 436.60 | 221.84 | 282.02 | 330.40 | 376.42 | 495.60 |
| 71 | 215.94 | 273.76 | 323.32 | 365.80 | 483.80 | 241.90 | 309.16 | 363.44 | 411.82 | 545.16 |
| 72 | 238.36 | 304.44 | 357.54 | 405.92 | 536.90 | 267.86 | 339.84 | 400.02 | 453.12 | 600.62 |
| 73 | 265.50 | 337.48 | 397.66 | 451.94 | 597.08 | 293.82 | 375.24 | 441.32 | 500.32 | 660.80 |
| 74 | 293.82 | 375.24 | 441.32 | 502.68 | 663.16 | 323.32 | 413.00 | 486.16 | 551.06 | 728.06 |
| 75 | 325.68 | 416.54 | 492.06 | 558.14 | 737.50 | 354.00 | 454.30 | 534.54 | 606.52 | 802.40 |
| 76 | 361.08 | 463.74 | 546.34 | 621.86 | 820.10 | 389.40 | 500.32 | 588.82 | 669.06 | 883.82 |
| 77 | 401.20 | 514.48 | 608.88 | 692.66 | 913.32 | 428.34 | 549.88 | 650.18 | 739.86 | 974.68 |
| 78 | 441.32 | 568.76 | 673.78 | 769.36 | 1011.26 | 467.28 | 602.98 | 713.90 | 814.20 | 1071.44 |
| 79 | 483.80 | 621.86 | 739.86 | 844.88 | 1109.20 | 507.40 | 654.90 | 777.62 | 887.36 | 1167.02 |
| 80 | 523.92 | 674.96 | 803.58 | 918.04 | 1203.60 | 548.70 | 708.00 | 841.34 | 959.34 | 1260.24 |
| 81 | 559.32 | 723.34 | 861.40 | 985.30 | 1293.28 | 584.10 | 756.38 | 899.16 | 1027.78 | 1348.74 |
| 82 | 597.08 | 771.72 | 918.04 | 1047.84 | 1374.70 | 623.04 | 803.58 | 955.80 | 1090.32 | 1432.52 |
| 83 | 634.84 | 817.74 | 972.32 | 1109.20 | 1458.48 | 660.80 | 851.96 | 1012.44 | 1154.04 | 1518.66 |
| 84 | 673.78 | 868.48 | 1030.14 | 1176.46 | 1548.16 | 700.92 | 902.70 | 1071.44 | 1222.48 | 1608.34 |
| 85 | 717.44 | 923.94 | 1096.22 | 1251.98 | 1644.92 | 744.58 | 959.34 | 1138.70 | 1296.82 | 1706.28 |
| 86 | 763.46 | 982.94 | 1164.66 | 1328.68 | 1748.76 | 790.60 | 1018.34 | 1207.14 | 1373.52 | 1810.12 |
| 87 | 811.84 | 1044.30 | 1237.82 | 1411.28 | 1858.50 | 838.98 | 1079.70 | 1280.30 | 1456.12 | 1919.86 |
| 88 | 864.94 | 1110.38 | 1315.70 | 1499.78 | 1975.32 | 892.08 | 1145.78 | 1358.18 | 1544.62 | 2036.68 |
| 89 | 921.58 | 1183.54 | 1401.84 | 1594.18 | 2101.58 | 948.72 | 1218.94 | 1444.32 | 1639.02 | 2162.94 |
| 90 | 984.12 | 1262.60 | 1493.88 | 1699.20 | 2242.00 | 1011.26 | 1298.00 | 1536.36 | 1744.04 | 2303.36 |
| 91 | 1050.20 | 1347.56 | 1593.00 | 1812.48 | 2391.86 | 1077.34 | 1382.96 | 1635.48 | 1857.32 | 2453.22 |
| 92 | 1122.18 | 1437.24 | 1699.20 | 1930.48 | 2549.98 | 1149.32 | 1472.64 | 1741.68 | 1975.32 | 2611.34 |
| 93 | 1197.70 | 1534.00 | 1812.48 | 2059.10 | 2719.90 | 1224.84 | 1569.40 | 1854.96 | 2103.94 | 2781.26 |
| 94 | 1280.30 | 1639.02 | 1936.38 | 2198.34 | 2903.98 | 1307.44 | 1674.42 | 1978.86 | 2243.18 | 2965.34 |
| 95 | 1369.98 | 1753.48 | 2070.90 | 2349.38 | 3106.94 | 1397.12 | 1788.88 | 2113.38 | 2394.22 | 3168.30 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 30 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 31 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 32 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 33 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 34 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 35 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 36 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 37 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 38 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 39 | 41.30 | 54.28 | 61.36 | 68.44 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 40 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 |
| 41 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 |
| 42 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 |
| 43 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 |
| 44 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 |
| 45 | 46.02 | 60.18 | 68.44 | 77.88 | 103.84 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 46 | 46.02 | 60.18 | 68.44 | 77.88 | 103.84 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 47 | 46.02 | 60.18 | 68.44 | 77.88 | 103.84 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 48 | 46.02 | 60.18 | 68.44 | 77.88 | 103.84 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 49 | 46.02 | 60.18 | 68.44 | 77.88 | 103.84 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 50 | 54.28 | 66.08 | 76.70 | 86.14 | 114.46 | 69.62 | 87.32 | 101.48 | 113.28 | 151.04 |
| 51 | 55.46 | 67.26 | 79.06 | 89.68 | 118.00 | 71.98 | 89.68 | 103.84 | 118.00 | 155.76 |
| 52 | 55.46 | 69.62 | 80.24 | 92.04 | 122.72 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 53 | 57.82 | 73.16 | 83.78 | 96.76 | 126.26 | 75.52 | 95.58 | 112.10 | 126.26 | 166.38 |
| 54 | 59.00 | 75.52 | 87.32 | 99.12 | 130.98 | 77.88 | 99.12 | 114.46 | 128.62 | 171.10 |
| 55 | 61.36 | 77.88 | 90.86 | 102.66 | 136.88 | 79.06 | 101.48 | 118.00 | 133.34 | 178.18 |
| 56 | 64.90 | 81.42 | 95.58 | 107.38 | 143.96 | 82.60 | 106.20 | 123.90 | 140.42 | 185.26 |
| 57 | 68.44 | 86.14 | 102.66 | 115.64 | 153.40 | 86.14 | 110.92 | 130.98 | 148.68 | 197.06 |
| 58 | 74.34 | 94.40 | 107.38 | 123.90 | 162.84 | 94.40 | 119.18 | 135.70 | 155.76 | 206.50 |
| 59 | 79.06 | 100.30 | 115.64 | 130.98 | 174.64 | 99.12 | 125.08 | 146.32 | 162.84 | 218.30 |
| 60 | 83.78 | 106.20 | 122.72 | 140.42 | 185.26 | 103.84 | 130.98 | 153.40 | 174.64 | 230.10 |
| 61 | 90.86 | 114.46 | 134.52 | 149.86 | 200.60 | 110.92 | 139.24 | 164.02 | 184.08 | 244.26 |
| 62 | 97.94 | 121.54 | 143.96 | 162.84 | 214.76 | 116.82 | 147.50 | 173.46 | 195.88 | 259.60 |
| 63 | 103.84 | 133.34 | 154.58 | 174.64 | 230.10 | 123.90 | 159.30 | 185.26 | 208.86 | 276.12 |
| 64 | 112.10 | 141.60 | 166.38 | 186.44 | 246.62 | 133.34 | 167.56 | 195.88 | 220.66 | 292.64 |
| 65 | 120.36 | 152.22 | 178.18 | 201.78 | 265.50 | 141.60 | 179.36 | 208.86 | 236.00 | 313.88 |
| 66 | 129.80 | 162.84 | 191.16 | 218.30 | 289.10 | 151.04 | 189.98 | 224.20 | 253.70 | 336.30 |
| 67 | 136.88 | 175.82 | 206.50 | 233.64 | 309.16 | 159.30 | 204.14 | 240.72 | 270.22 | 358.72 |
| 68 | 148.68 | 188.80 | 221.84 | 252.52 | 332.76 | 169.92 | 218.30 | 254.88 | 291.46 | 384.68 |
| 69 | 161.66 | 205.32 | 240.72 | 272.58 | 361.08 | 185.26 | 236.00 | 277.30 | 312.70 | 414.18 |
| 70 | 177.00 | 225.38 | 265.50 | 300.90 | 397.66 | 200.60 | 257.24 | 300.90 | 342.20 | 451.94 |
| 71 | 194.70 | 248.98 | 293.82 | 331.58 | 440.14 | 219.48 | 280.84 | 330.40 | 375.24 | 495.60 |
| 72 | 217.12 | 276.12 | 325.68 | 369.34 | 489.70 | 243.08 | 310.34 | 363.44 | 411.82 | 546.34 |
| 73 | 240.72 | 307.98 | 362.26 | 411.82 | 542.80 | 266.68 | 342.20 | 401.20 | 454.30 | 600.62 |
| 74 | 269.04 | 343.38 | 402.38 | 456.66 | 604.16 | 295.00 | 376.42 | 442.50 | 500.32 | 663.16 |
| 75 | 297.36 | 379.96 | 447.22 | 507.40 | 670.24 | 323.32 | 414.18 | 486.16 | 551.06 | 730.42 |
| 76 | 330.40 | 421.26 | 497.96 | 566.40 | 745.76 | 356.36 | 454.30 | 536.90 | 610.06 | 804.76 |
| 77 | 364.62 | 467.28 | 554.60 | 632.48 | 830.72 | 389.40 | 500.32 | 592.36 | 673.78 | 887.36 |
| 78 | 401.20 | 516.84 | 612.42 | 699.74 | 920.40 | 425.98 | 547.52 | 649.00 | 739.86 | 973.50 |
| 79 | 438.96 | 566.40 | 673.78 | 770.54 | 1010.08 | 460.20 | 595.90 | 709.18 | 809.48 | 1062.00 |
| 80 | 475.54 | 613.60 | 731.60 | 835.44 | 1096.22 | 497.96 | 643.10 | 764.64 | 873.20 | 1146.96 |
| 81 | 509.76 | 659.62 | 783.52 | 895.62 | 1176.46 | 532.18 | 689.12 | 817.74 | 934.56 | 1228.38 |
| 82 | 541.62 | 702.10 | 833.08 | 952.26 | 1251.98 | 565.22 | 731.60 | 868.48 | 991.20 | 1303.90 |
| 83 | 578.20 | 744.58 | 886.18 | 1008.90 | 1327.50 | 600.62 | 775.26 | 920.40 | 1050.20 | 1380.60 |
| 84 | 614.78 | 790.60 | 939.28 | 1071.44 | 1407.74 | 638.38 | 821.28 | 975.86 | 1112.74 | 1462.02 |
| 85 | 653.72 | 841.34 | 998.28 | 1138.70 | 1496.24 | 678.50 | 874.38 | 1036.04 | 1180.00 | 1552.88 |
| 86 | 696.20 | 894.44 | 1060.82 | 1208.32 | 1590.64 | 720.98 | 927.48 | 1098.58 | 1249.62 | 1647.28 |
| 87 | 739.86 | 949.90 | 1126.90 | 1282.66 | 1689.76 | 764.64 | 982.94 | 1164.66 | 1323.96 | 1746.40 |
| 88 | 788.24 | 1011.26 | 1197.70 | 1362.90 | 1797.14 | 813.02 | 1044.30 | 1235.46 | 1404.20 | 1853.78 |
| 89 | 838.98 | 1077.34 | 1274.40 | 1450.22 | 1912.78 | 863.76 | 1110.38 | 1312.16 | 1491.52 | 1969.42 |
| 90 | 895.62 | 1149.32 | 1359.36 | 1545.80 | 2040.22 | 920.40 | 1182.36 | 1397.12 | 1587.10 | 2096.86 |
| 91 | 956.98 | 1227.20 | 1450.22 | 1648.46 | 2174.74 | 981.76 | 1260.24 | 1487.98 | 1689.76 | 2231.38 |
| 92 | 1021.88 | 1308.62 | 1545.80 | 1757.02 | 2319.88 | 1046.66 | 1341.66 | 1583.56 | 1798.32 | 2376.52 |
| 93 | 1090.32 | 1395.94 | 1649.64 | 1873.84 | 2474.46 | 1115.10 | 1428.98 | 1687.40 | 1915.14 | 2531.10 |
| 94 | 1165.84 | 1491.52 | 1761.74 | 1998.92 | 2642.02 | 1190.62 | 1524.56 | 1799.50 | 2040.22 | 2698.66 |
| 95 | 1247.26 | 1595.36 | 1884.46 | 2138.16 | 2826.10 | 1272.04 | 1628.40 | 1922.22 | 2179.46 | 2882.74 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 30 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 31 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 32 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 33 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 34 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 35 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 36 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 37 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 38 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 39 | 38.94 | 48.38 | 57.82 | 63.72 | 86.14 | 51.92 | 66.08 | 75.52 | 86.14 | 114.46 |
| 40 | 41.30 | 53.10 | 61.36 | 67.26 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 41 | 41.30 | 53.10 | 61.36 | 67.26 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 42 | 41.30 | 53.10 | 61.36 | 67.26 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 43 | 41.30 | 53.10 | 61.36 | 67.26 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 44 | 41.30 | 53.10 | 61.36 | 67.26 | 90.86 | 54.28 | 70.80 | 80.24 | 90.86 | 120.36 |
| 45 | 42.48 | 56.64 | 64.90 | 71.98 | 96.76 | 56.64 | 74.34 | 86.14 | 95.58 | 128.62 |
| 46 | 42.48 | 56.64 | 64.90 | 71.98 | 96.76 | 56.64 | 74.34 | 86.14 | 95.58 | 128.62 |
| 47 | 42.48 | 56.64 | 64.90 | 71.98 | 96.76 | 56.64 | 74.34 | 86.14 | 95.58 | 128.62 |
| 48 | 42.48 | 56.64 | 64.90 | 71.98 | 96.76 | 56.64 | 74.34 | 86.14 | 95.58 | 128.62 |
| 49 | 42.48 | 56.64 | 64.90 | 71.98 | 96.76 | 56.64 | 74.34 | 86.14 | 95.58 | 128.62 |
| 50 | 47.20 | 62.54 | 70.80 | 80.24 | 107.38 | 63.72 | 82.60 | 94.40 | 108.56 | 142.78 |
| 51 | 48.38 | 64.90 | 74.34 | 83.78 | 110.92 | 66.08 | 86.14 | 99.12 | 110.92 | 147.50 |
| 52 | 53.10 | 66.08 | 77.88 | 87.32 | 115.64 | 68.44 | 88.50 | 102.66 | 114.46 | 153.40 |
| 53 | 54.28 | 68.44 | 79.06 | 89.68 | 120.36 | 70.80 | 90.86 | 105.02 | 118.00 | 159.30 |
| 54 | 56.64 | 70.80 | 81.42 | 93.22 | 123.90 | 73.16 | 93.22 | 107.38 | 121.54 | 164.02 |
| 55 | 57.82 | 73.16 | 84.96 | 96.76 | 127.44 | 75.52 | 96.76 | 112.10 | 126.26 | 167.56 |
| 56 | 60.18 | 76.70 | 89.68 | 101.48 | 133.34 | 77.88 | 100.30 | 116.82 | 132.16 | 174.64 |
| 57 | 63.72 | 81.42 | 96.76 | 108.56 | 142.78 | 81.42 | 106.20 | 123.90 | 140.42 | 184.08 |
| 58 | 68.44 | 88.50 | 101.48 | 115.64 | 152.22 | 86.14 | 110.92 | 129.80 | 147.50 | 194.70 |
| 59 | 73.16 | 94.40 | 108.56 | 125.08 | 165.20 | 90.86 | 119.18 | 136.88 | 155.76 | 206.50 |
| 60 | 77.88 | 100.30 | 116.82 | 132.16 | 177.00 | 96.76 | 125.08 | 146.32 | 164.02 | 218.30 |
| 61 | 83.78 | 107.38 | 126.26 | 142.78 | 187.62 | 102.66 | 132.16 | 154.58 | 175.82 | 231.28 |
| 62 | 89.68 | 115.64 | 135.70 | 152.22 | 201.78 | 109.74 | 140.42 | 164.02 | 185.26 | 245.44 |
| 63 | 96.76 | 125.08 | 143.96 | 164.02 | 218.30 | 115.64 | 148.68 | 173.46 | 197.06 | 261.96 |
| 64 | 103.84 | 134.52 | 155.76 | 177.00 | 233.64 | 122.72 | 160.48 | 186.44 | 211.22 | 277.30 |
| 65 | 110.92 | 143.96 | 168.74 | 188.80 | 252.52 | 132.16 | 169.92 | 198.24 | 224.20 | 297.36 |
| 66 | 119.18 | 155.76 | 181.72 | 205.32 | 273.76 | 140.42 | 181.72 | 212.40 | 240.72 | 319.78 |
| 67 | 128.62 | 165.20 | 193.52 | 220.66 | 291.46 | 149.86 | 193.52 | 226.56 | 257.24 | 341.02 |
| 68 | 136.88 | 179.36 | 210.04 | 237.18 | 313.88 | 159.30 | 207.68 | 243.08 | 274.94 | 363.44 |
| 69 | 149.86 | 194.70 | 226.56 | 258.42 | 342.20 | 171.10 | 224.20 | 261.96 | 297.36 | 394.12 |
| 70 | 165.20 | 212.40 | 248.98 | 283.20 | 372.88 | 187.62 | 244.26 | 284.38 | 323.32 | 427.16 |
| 71 | 181.72 | 237.18 | 278.48 | 313.88 | 415.36 | 205.32 | 267.86 | 315.06 | 355.18 | 470.82 |
| 72 | 201.78 | 263.14 | 309.16 | 349.28 | 460.20 | 226.56 | 296.18 | 344.56 | 390.58 | 516.84 |
| 73 | 225.38 | 293.82 | 342.20 | 389.40 | 514.48 | 250.16 | 325.68 | 379.96 | 431.88 | 569.94 |
| 74 | 250.16 | 326.86 | 381.14 | 433.06 | 571.12 | 273.76 | 359.90 | 418.90 | 475.54 | 627.76 |
| 75 | 276.12 | 361.08 | 423.62 | 482.62 | 634.84 | 302.08 | 395.30 | 462.56 | 525.10 | 691.48 |
| 76 | 305.62 | 402.38 | 472.00 | 535.72 | 708.00 | 330.40 | 434.24 | 508.58 | 578.20 | 764.64 |
| 77 | 341.02 | 446.04 | 523.92 | 598.26 | 787.06 | 364.62 | 477.90 | 560.50 | 640.74 | 842.52 |
| 78 | 375.24 | 492.06 | 581.74 | 664.34 | 872.02 | 397.66 | 522.74 | 617.14 | 703.28 | 923.94 |
| 79 | 409.46 | 539.26 | 639.56 | 729.24 | 958.16 | 431.88 | 569.94 | 672.60 | 768.18 | 1008.90 |
| 80 | 444.86 | 585.28 | 692.66 | 791.78 | 1038.40 | 466.10 | 613.60 | 725.70 | 829.54 | 1089.14 |
| 81 | 475.54 | 627.76 | 743.40 | 847.24 | 1113.92 | 497.96 | 656.08 | 776.44 | 885.00 | 1163.48 |
| 82 | 506.22 | 667.88 | 789.42 | 902.70 | 1184.72 | 528.64 | 697.38 | 824.82 | 941.64 | 1236.64 |
| 83 | 538.08 | 710.36 | 837.80 | 956.98 | 1255.52 | 560.50 | 739.86 | 873.20 | 995.92 | 1309.80 |
| 84 | 572.30 | 751.66 | 889.72 | 1012.44 | 1333.40 | 595.90 | 782.34 | 923.94 | 1052.56 | 1386.50 |
| 85 | 608.88 | 800.04 | 944.00 | 1076.16 | 1416.00 | 631.30 | 831.90 | 979.40 | 1118.64 | 1470.28 |
| 86 | 647.82 | 850.78 | 1003.00 | 1142.24 | 1504.50 | 670.24 | 882.64 | 1038.40 | 1184.72 | 1558.78 |
| 87 | 690.30 | 903.88 | 1064.36 | 1211.86 | 1596.54 | 712.72 | 935.74 | 1099.76 | 1254.34 | 1650.82 |
| 88 | 733.96 | 960.52 | 1132.80 | 1287.38 | 1698.02 | 756.38 | 992.38 | 1168.20 | 1329.86 | 1752.30 |
| 89 | 782.34 | 1021.88 | 1204.78 | 1368.80 | 1805.40 | 804.76 | 1053.74 | 1240.18 | 1411.28 | 1859.68 |
| 90 | 834.26 | 1090.32 | 1283.84 | 1458.48 | 1924.58 | 856.68 | 1122.18 | 1319.24 | 1500.96 | 1978.86 |
| 91 | 889.72 | 1163.48 | 1368.80 | 1554.06 | 2052.02 | 912.14 | 1195.34 | 1404.20 | 1596.54 | 2106.30 |
| 92 | 949.90 | 1240.18 | 1459.66 | 1655.54 | 2188.90 | 972.32 | 1272.04 | 1495.06 | 1698.02 | 2243.18 |
| 93 | 1014.80 | 1322.78 | 1555.24 | 1765.28 | 2332.86 | 1037.22 | 1354.64 | 1590.64 | 1807.76 | 2387.14 |
| 94 | 1083.24 | 1413.64 | 1660.26 | 1883.28 | 2490.98 | 1105.66 | 1445.50 | 1695.66 | 1925.76 | 2545.26 |
| 95 | 1159.94 | 1512.76 | 1775.90 | 2013.08 | 2663.26 | 1182.36 | 1544.62 | 1811.30 | 2055.56 | 2717.54 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 30 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 31 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 32 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 33 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 34 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 35 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 36 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 37 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 38 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 39 | 42.48 | 54.28 | 64.90 | 73.16 | 95.58 | 56.64 | 71.98 | 83.78 | 96.76 | 126.26 |
| 40 | 46.02 | 59.00 | 67.26 | 76.70 | 101.48 | 62.54 | 76.70 | 89.68 | 101.48 | 133.34 |
| 41 | 46.02 | 59.00 | 67.26 | 76.70 | 101.48 | 62.54 | 76.70 | 89.68 | 101.48 | 133.34 |
| 42 | 46.02 | 59.00 | 67.26 | 76.70 | 101.48 | 62.54 | 76.70 | 89.68 | 101.48 | 133.34 |
| 43 | 46.02 | 59.00 | 67.26 | 76.70 | 101.48 | 62.54 | 76.70 | 89.68 | 101.48 | 133.34 |
| 44 | 46.02 | 59.00 | 67.26 | 76.70 | 101.48 | 62.54 | 76.70 | 89.68 | 101.48 | 133.34 |
| 45 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 | 64.90 | 81.42 | 95.58 | 106.20 | 142.78 |
| 46 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 | 64.90 | 81.42 | 95.58 | 106.20 | 142.78 |
| 47 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 | 64.90 | 81.42 | 95.58 | 106.20 | 142.78 |
| 48 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 | 64.90 | 81.42 | 95.58 | 106.20 | 142.78 |
| 49 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 | 64.90 | 81.42 | 95.58 | 106.20 | 142.78 |
| 50 | 55.46 | 68.44 | 79.06 | 89.68 | 121.54 | 73.16 | 90.86 | 105.02 | 118.00 | 158.12 |
| 51 | 57.82 | 71.98 | 82.60 | 94.40 | 125.08 | 75.52 | 94.40 | 108.56 | 123.90 | 164.02 |
| 52 | 59.00 | 74.34 | 87.32 | 97.94 | 128.62 | 77.88 | 97.94 | 113.28 | 128.62 | 168.74 |
| 53 | 61.36 | 75.52 | 89.68 | 100.30 | 134.52 | 79.06 | 100.30 | 116.82 | 132.16 | 177.00 |
| 54 | 62.54 | 77.88 | 90.86 | 103.84 | 136.88 | 81.42 | 102.66 | 119.18 | 136.88 | 179.36 |
| 55 | 63.72 | 81.42 | 95.58 | 106.20 | 142.78 | 82.60 | 107.38 | 123.90 | 139.24 | 187.62 |
| 56 | 68.44 | 86.14 | 100.30 | 110.92 | 149.86 | 87.32 | 110.92 | 128.62 | 146.32 | 194.70 |
| 57 | 73.16 | 93.22 | 106.20 | 122.72 | 160.48 | 93.22 | 118.00 | 135.70 | 154.58 | 205.32 |
| 58 | 75.52 | 97.94 | 113.28 | 129.80 | 171.10 | 97.94 | 123.90 | 145.14 | 162.84 | 214.76 |
| 59 | 82.60 | 103.84 | 121.54 | 138.06 | 182.90 | 102.66 | 129.80 | 152.22 | 172.28 | 228.92 |
| 60 | 88.50 | 112.10 | 132.16 | 146.32 | 195.88 | 109.74 | 138.06 | 162.84 | 181.72 | 241.90 |
| 61 | 95.58 | 119.18 | 140.42 | 158.12 | 212.40 | 115.64 | 146.32 | 172.28 | 193.52 | 258.42 |
| 62 | 101.48 | 130.98 | 149.86 | 169.92 | 224.20 | 121.54 | 156.94 | 180.54 | 205.32 | 272.58 |
| 63 | 109.74 | 138.06 | 160.48 | 182.90 | 241.90 | 130.98 | 166.38 | 193.52 | 218.30 | 289.10 |
| 64 | 118.00 | 147.50 | 174.64 | 197.06 | 258.42 | 139.24 | 174.64 | 205.32 | 232.46 | 307.98 |
| 65 | 126.26 | 159.30 | 186.44 | 211.22 | 279.66 | 148.68 | 187.62 | 219.48 | 247.80 | 328.04 |
| 66 | 134.52 | 173.46 | 200.60 | 227.74 | 302.08 | 158.12 | 201.78 | 234.82 | 265.50 | 352.82 |
| 67 | 146.32 | 186.44 | 217.12 | 244.26 | 325.68 | 168.74 | 215.94 | 250.16 | 284.38 | 377.60 |
| 68 | 154.58 | 197.06 | 233.64 | 263.14 | 348.10 | 179.36 | 227.74 | 270.22 | 303.26 | 402.38 |
| 69 | 168.74 | 214.76 | 252.52 | 286.74 | 379.96 | 193.52 | 246.62 | 290.28 | 329.22 | 435.42 |
| 70 | 185.26 | 237.18 | 278.48 | 315.06 | 416.54 | 210.04 | 270.22 | 317.42 | 357.54 | 474.36 |
| 71 | 205.32 | 260.78 | 306.80 | 350.46 | 462.56 | 230.10 | 296.18 | 348.10 | 394.12 | 521.56 |
| 72 | 228.92 | 290.28 | 342.20 | 388.22 | 512.12 | 254.88 | 324.50 | 381.14 | 433.06 | 573.48 |
| 73 | 252.52 | 323.32 | 378.78 | 433.06 | 567.58 | 280.84 | 358.72 | 421.26 | 477.90 | 630.12 |
| 74 | 280.84 | 359.90 | 423.62 | 481.44 | 633.66 | 309.16 | 395.30 | 464.92 | 526.28 | 697.38 |
| 75 | 312.70 | 398.84 | 469.64 | 532.18 | 702.10 | 339.84 | 433.06 | 512.12 | 579.38 | 765.82 |
| 76 | 345.74 | 442.50 | 521.56 | 592.36 | 783.52 | 372.88 | 477.90 | 564.04 | 638.38 | 844.88 |
| 77 | 381.14 | 492.06 | 581.74 | 663.16 | 872.02 | 408.28 | 526.28 | 620.68 | 708.00 | 932.20 |
| 78 | 421.26 | 542.80 | 643.10 | 733.96 | 965.24 | 446.04 | 574.66 | 680.86 | 777.62 | 1023.06 |
| 79 | 460.20 | 595.90 | 708.00 | 807.12 | 1060.82 | 483.80 | 625.40 | 744.58 | 848.42 | 1115.10 |
| 80 | 499.14 | 645.46 | 768.18 | 877.92 | 1148.14 | 522.74 | 676.14 | 803.58 | 918.04 | 1203.60 |
| 81 | 535.72 | 690.30 | 823.64 | 940.46 | 1233.10 | 560.50 | 720.98 | 857.86 | 981.76 | 1287.38 |
| 82 | 569.94 | 737.50 | 874.38 | 999.46 | 1314.52 | 594.72 | 768.18 | 912.14 | 1040.76 | 1368.80 |
| 83 | 606.52 | 781.16 | 928.66 | 1059.64 | 1393.58 | 631.30 | 814.20 | 966.42 | 1102.12 | 1449.04 |
| 84 | 644.28 | 829.54 | 985.30 | 1122.18 | 1478.54 | 670.24 | 861.40 | 1021.88 | 1167.02 | 1536.36 |
| 85 | 685.58 | 882.64 | 1046.66 | 1194.16 | 1572.94 | 711.54 | 914.50 | 1086.78 | 1237.82 | 1631.94 |
| 86 | 729.24 | 940.46 | 1112.74 | 1269.68 | 1669.70 | 755.20 | 972.32 | 1152.86 | 1313.34 | 1728.70 |
| 87 | 776.44 | 999.46 | 1183.54 | 1347.56 | 1773.54 | 802.40 | 1031.32 | 1223.66 | 1391.22 | 1832.54 |
| 88 | 824.82 | 1062.00 | 1256.70 | 1431.34 | 1886.82 | 850.78 | 1093.86 | 1296.82 | 1475.00 | 1945.82 |
| 89 | 881.46 | 1132.80 | 1339.30 | 1523.38 | 2008.36 | 907.42 | 1164.66 | 1379.42 | 1567.04 | 2067.36 |
| 90 | 939.28 | 1207.14 | 1426.62 | 1622.50 | 2140.52 | 965.24 | 1239.00 | 1466.74 | 1666.16 | 2199.52 |
| 91 | 1003.00 | 1288.56 | 1523.38 | 1731.06 | 2283.30 | 1028.96 | 1320.42 | 1563.50 | 1774.72 | 2342.30 |
| 92 | 1071.44 | 1374.70 | 1622.50 | 1843.16 | 2435.52 | 1097.40 | 1406.56 | 1662.62 | 1886.82 | 2494.52 |
| 93 | 1143.42 | 1466.74 | 1731.06 | 1967.06 | 2598.36 | 1169.38 | 1498.60 | 1771.18 | 2010.72 | 2657.36 |
| 94 | 1222.48 | 1567.04 | 1849.06 | 2099.22 | 2774.18 | 1248.44 | 1598.90 | 1889.18 | 2142.88 | 2833.18 |
| 95 | 1308.62 | 1677.96 | 1977.68 | 2243.18 | 2967.70 | 1334.58 | 1709.82 | 2017.80 | 2286.84 | 3026.70 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 30 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 31 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 32 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 33 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 34 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 35 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 36 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 37 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 38 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 39 | 38.94 | 48.38 | 56.64 | 64.90 | 86.14 | 50.74 | 64.90 | 75.52 | 86.14 | 113.28 |
| 40 | 41.30 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 69.62 | 79.06 | 89.68 | 118.00 |
| 41 | 41.30 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 69.62 | 79.06 | 89.68 | 118.00 |
| 42 | 41.30 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 69.62 | 79.06 | 89.68 | 118.00 |
| 43 | 41.30 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 69.62 | 79.06 | 89.68 | 118.00 |
| 44 | 41.30 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 69.62 | 79.06 | 89.68 | 118.00 |
| 45 | 42.48 | 55.46 | 64.90 | 73.16 | 96.76 | 56.64 | 73.16 | 83.78 | 96.76 | 126.26 |
| 46 | 42.48 | 55.46 | 64.90 | 73.16 | 96.76 | 56.64 | 73.16 | 83.78 | 96.76 | 126.26 |
| 47 | 42.48 | 55.46 | 64.90 | 73.16 | 96.76 | 56.64 | 73.16 | 83.78 | 96.76 | 126.26 |
| 48 | 42.48 | 55.46 | 64.90 | 73.16 | 96.76 | 56.64 | 73.16 | 83.78 | 96.76 | 126.26 |
| 49 | 42.48 | 55.46 | 64.90 | 73.16 | 96.76 | 56.64 | 73.16 | 83.78 | 96.76 | 126.26 |
| 50 | 48.38 | 61.36 | 69.62 | 80.24 | 106.20 | 64.90 | 80.24 | 93.22 | 105.02 | 140.42 |
| 51 | 50.74 | 63.72 | 74.34 | 84.96 | 109.74 | 67.26 | 82.60 | 97.94 | 108.56 | 146.32 |
| 52 | 51.92 | 66.08 | 76.70 | 88.50 | 114.46 | 69.62 | 87.32 | 101.48 | 114.46 | 149.86 |
| 53 | 54.28 | 68.44 | 79.06 | 89.68 | 118.00 | 70.80 | 89.68 | 103.84 | 118.00 | 155.76 |
| 54 | 55.46 | 69.62 | 81.42 | 92.04 | 123.90 | 73.16 | 92.04 | 106.20 | 119.18 | 162.84 |
| 55 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 74.34 | 95.58 | 109.74 | 125.08 | 165.20 |
| 56 | 61.36 | 75.52 | 89.68 | 100.30 | 134.52 | 79.06 | 99.12 | 115.64 | 129.80 | 174.64 |
| 57 | 64.90 | 81.42 | 95.58 | 107.38 | 142.78 | 81.42 | 103.84 | 123.90 | 136.88 | 182.90 |
| 58 | 68.44 | 86.14 | 101.48 | 114.46 | 153.40 | 84.96 | 109.74 | 128.62 | 146.32 | 192.34 |
| 59 | 74.34 | 95.58 | 108.56 | 123.90 | 164.02 | 90.86 | 116.82 | 135.70 | 153.40 | 205.32 |
| 60 | 79.06 | 100.30 | 116.82 | 133.34 | 175.82 | 97.94 | 123.90 | 143.96 | 162.84 | 217.12 |
| 61 | 83.78 | 107.38 | 123.90 | 142.78 | 187.62 | 103.84 | 130.98 | 152.22 | 173.46 | 227.74 |
| 62 | 90.86 | 114.46 | 134.52 | 151.04 | 200.60 | 109.74 | 138.06 | 162.84 | 182.90 | 243.08 |
| 63 | 97.94 | 121.54 | 143.96 | 162.84 | 215.94 | 115.64 | 146.32 | 171.10 | 194.70 | 257.24 |
| 64 | 103.84 | 133.34 | 155.76 | 174.64 | 232.46 | 122.72 | 155.76 | 185.26 | 206.50 | 276.12 |
| 65 | 112.10 | 141.60 | 165.20 | 187.62 | 248.98 | 130.98 | 166.38 | 194.70 | 221.84 | 292.64 |
| 66 | 120.36 | 153.40 | 179.36 | 204.14 | 269.04 | 140.42 | 179.36 | 208.86 | 237.18 | 315.06 |
| 67 | 128.62 | 162.84 | 192.34 | 219.48 | 289.10 | 149.86 | 189.98 | 223.02 | 254.88 | 333.94 |
| 68 | 136.88 | 175.82 | 206.50 | 234.82 | 311.52 | 159.30 | 204.14 | 239.54 | 270.22 | 358.72 |
| 69 | 151.04 | 191.16 | 225.38 | 254.88 | 336.30 | 172.28 | 219.48 | 258.42 | 291.46 | 385.86 |
| 70 | 165.20 | 210.04 | 246.62 | 282.02 | 371.70 | 187.62 | 238.36 | 282.02 | 319.78 | 422.44 |
| 71 | 182.90 | 232.46 | 274.94 | 310.34 | 411.82 | 205.32 | 263.14 | 309.16 | 349.28 | 463.74 |
| 72 | 202.96 | 258.42 | 303.26 | 345.74 | 455.48 | 226.56 | 287.92 | 339.84 | 385.86 | 508.58 |
| 73 | 224.20 | 287.92 | 338.66 | 383.50 | 507.40 | 248.98 | 319.78 | 375.24 | 424.80 | 561.68 |
| 74 | 250.16 | 317.42 | 375.24 | 427.16 | 562.86 | 273.76 | 350.46 | 413.00 | 467.28 | 617.14 |
| 75 | 278.48 | 355.18 | 417.72 | 475.54 | 626.58 | 303.26 | 387.04 | 454.30 | 515.66 | 682.04 |
| 76 | 306.80 | 392.94 | 464.92 | 528.64 | 697.38 | 331.58 | 424.80 | 501.50 | 568.76 | 751.66 |
| 77 | 341.02 | 437.78 | 518.02 | 590.00 | 776.44 | 363.44 | 467.28 | 553.42 | 628.94 | 828.36 |
| 78 | 375.24 | 483.80 | 573.48 | 654.90 | 860.22 | 397.66 | 513.30 | 606.52 | 692.66 | 910.96 |
| 79 | 409.46 | 528.64 | 628.94 | 719.80 | 944.00 | 430.70 | 556.96 | 660.80 | 755.20 | 992.38 |
| 80 | 446.04 | 573.48 | 684.40 | 779.98 | 1023.06 | 466.10 | 600.62 | 715.08 | 816.56 | 1071.44 |
| 81 | 476.72 | 615.96 | 732.78 | 837.80 | 1098.58 | 496.78 | 644.28 | 765.82 | 873.20 | 1145.78 |
| 82 | 507.40 | 656.08 | 779.98 | 890.90 | 1169.38 | 529.82 | 683.22 | 813.02 | 927.48 | 1218.94 |
| 83 | 540.44 | 696.20 | 827.18 | 941.64 | 1239.00 | 562.86 | 724.52 | 860.22 | 979.40 | 1289.74 |
| 84 | 572.30 | 737.50 | 876.74 | 1001.82 | 1316.88 | 595.90 | 765.82 | 912.14 | 1040.76 | 1368.80 |
| 85 | 610.06 | 784.70 | 932.20 | 1064.36 | 1398.30 | 632.48 | 815.38 | 968.78 | 1102.12 | 1451.40 |
| 86 | 649.00 | 834.26 | 990.02 | 1129.26 | 1486.80 | 671.42 | 864.94 | 1026.60 | 1167.02 | 1539.90 |
| 87 | 690.30 | 887.36 | 1052.56 | 1200.06 | 1578.84 | 712.72 | 918.04 | 1089.14 | 1237.82 | 1631.94 |
| 88 | 736.32 | 944.00 | 1118.64 | 1275.58 | 1677.96 | 758.74 | 974.68 | 1155.22 | 1313.34 | 1731.06 |
| 89 | 783.52 | 1005.36 | 1191.80 | 1355.82 | 1786.52 | 805.94 | 1036.04 | 1228.38 | 1393.58 | 1839.62 |
| 90 | 836.62 | 1073.80 | 1269.68 | 1445.50 | 1905.70 | 859.04 | 1104.48 | 1306.26 | 1483.26 | 1958.80 |
| 91 | 893.26 | 1144.60 | 1353.46 | 1541.08 | 2033.14 | 915.68 | 1175.28 | 1390.04 | 1578.84 | 2086.24 |
| 92 | 953.44 | 1221.30 | 1443.14 | 1641.38 | 2166.48 | 975.86 | 1251.98 | 1479.72 | 1679.14 | 2219.58 |
| 93 | 1017.16 | 1303.90 | 1541.08 | 1751.12 | 2311.62 | 1039.58 | 1334.58 | 1577.66 | 1788.88 | 2364.72 |
| 94 | 1089.14 | 1392.40 | 1646.10 | 1867.94 | 2467.38 | 1111.56 | 1423.08 | 1682.68 | 1905.70 | 2520.48 |
| 95 | 1164.66 | 1490.34 | 1760.56 | 1997.74 | 2640.84 | 1187.08 | 1521.02 | 1797.14 | 2035.50 | 2693.94 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 30 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 31 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 32 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 33 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 34 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 35 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 36 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 37 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 38 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 39 | 35.40 | 44.84 | 53.10 | 59.00 | 76.70 | 47.20 | 59.00 | 69.62 | 76.70 | 102.66 |
| 40 | 37.76 | 47.20 | 55.46 | 62.54 | 82.60 | 50.74 | 63.72 | 73.16 | 81.42 | 108.56 |
| 41 | 37.76 | 47.20 | 55.46 | 62.54 | 82.60 | 50.74 | 63.72 | 73.16 | 81.42 | 108.56 |
| 42 | 37.76 | 47.20 | 55.46 | 62.54 | 82.60 | 50.74 | 63.72 | 73.16 | 81.42 | 108.56 |
| 43 | 37.76 | 47.20 | 55.46 | 62.54 | 82.60 | 50.74 | 63.72 | 73.16 | 81.42 | 108.56 |
| 44 | 37.76 | 47.20 | 55.46 | 62.54 | 82.60 | 50.74 | 63.72 | 73.16 | 81.42 | 108.56 |
| 45 | 40.12 | 50.74 | 59.00 | 66.08 | 89.68 | 53.10 | 67.26 | 76.70 | 87.32 | 116.82 |
| 46 | 40.12 | 50.74 | 59.00 | 66.08 | 89.68 | 53.10 | 67.26 | 76.70 | 87.32 | 116.82 |
| 47 | 40.12 | 50.74 | 59.00 | 66.08 | 89.68 | 53.10 | 67.26 | 76.70 | 87.32 | 116.82 |
| 48 | 40.12 | 50.74 | 59.00 | 66.08 | 89.68 | 53.10 | 67.26 | 76.70 | 87.32 | 116.82 |
| 49 | 40.12 | 50.74 | 59.00 | 66.08 | 89.68 | 53.10 | 67.26 | 76.70 | 87.32 | 116.82 |
| 50 | 44.84 | 56.64 | 64.90 | 73.16 | 97.94 | 57.82 | 74.34 | 86.14 | 96.76 | 128.62 |
| 51 | 46.02 | 57.82 | 67.26 | 76.70 | 100.30 | 60.18 | 76.70 | 88.50 | 101.48 | 132.16 |
| 52 | 46.02 | 60.18 | 68.44 | 77.88 | 103.84 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 53 | 48.38 | 62.54 | 71.98 | 81.42 | 107.38 | 64.90 | 80.24 | 95.58 | 106.20 | 141.60 |
| 54 | 50.74 | 63.72 | 74.34 | 84.96 | 110.92 | 67.26 | 82.60 | 97.94 | 108.56 | 146.32 |
| 55 | 51.92 | 66.08 | 76.70 | 88.50 | 115.64 | 68.44 | 84.96 | 100.30 | 114.46 | 151.04 |
| 56 | 55.46 | 69.62 | 80.24 | 90.86 | 123.90 | 70.80 | 90.86 | 105.02 | 119.18 | 158.12 |
| 57 | 59.00 | 74.34 | 88.50 | 99.12 | 130.98 | 74.34 | 96.76 | 110.92 | 126.26 | 167.56 |
| 58 | 62.54 | 79.06 | 93.22 | 105.02 | 138.06 | 79.06 | 100.30 | 115.64 | 132.16 | 175.82 |
| 59 | 67.26 | 84.96 | 97.94 | 109.74 | 147.50 | 83.78 | 106.20 | 123.90 | 138.06 | 185.26 |
| 60 | 71.98 | 89.68 | 105.02 | 118.00 | 156.94 | 87.32 | 112.10 | 129.80 | 147.50 | 194.70 |
| 61 | 76.70 | 96.76 | 113.28 | 128.62 | 169.92 | 93.22 | 118.00 | 139.24 | 156.94 | 207.68 |
| 62 | 82.60 | 103.84 | 121.54 | 138.06 | 181.72 | 100.30 | 126.26 | 147.50 | 166.38 | 220.66 |
| 63 | 88.50 | 113.28 | 133.34 | 147.50 | 195.88 | 107.38 | 135.70 | 158.12 | 175.82 | 234.82 |
| 64 | 95.58 | 119.18 | 141.60 | 159.30 | 210.04 | 112.10 | 141.60 | 167.56 | 187.62 | 248.98 |
| 65 | 101.48 | 128.62 | 152.22 | 171.10 | 225.38 | 119.18 | 151.04 | 179.36 | 199.42 | 265.50 |
| 66 | 110.92 | 140.42 | 161.66 | 185.26 | 244.26 | 128.62 | 161.66 | 191.16 | 214.76 | 285.56 |
| 67 | 116.82 | 149.86 | 175.82 | 198.24 | 261.96 | 134.52 | 174.64 | 204.14 | 228.92 | 303.26 |
| 68 | 126.26 | 159.30 | 188.80 | 214.76 | 282.02 | 145.14 | 185.26 | 218.30 | 247.80 | 326.86 |
| 69 | 135.70 | 174.64 | 204.14 | 232.46 | 307.98 | 156.94 | 200.60 | 236.00 | 266.68 | 351.64 |
| 70 | 148.68 | 192.34 | 225.38 | 254.88 | 337.48 | 169.92 | 218.30 | 256.06 | 290.28 | 384.68 |
| 71 | 165.20 | 211.22 | 248.98 | 283.20 | 374.06 | 186.44 | 239.54 | 279.66 | 319.78 | 422.44 |
| 72 | 184.08 | 234.82 | 277.30 | 315.06 | 415.36 | 206.50 | 265.50 | 309.16 | 351.64 | 464.92 |
| 73 | 205.32 | 261.96 | 307.98 | 349.28 | 462.56 | 226.56 | 290.28 | 342.20 | 384.68 | 512.12 |
| 74 | 228.92 | 291.46 | 341.02 | 389.40 | 513.30 | 251.34 | 320.96 | 375.24 | 427.16 | 562.86 |
| 75 | 252.52 | 324.50 | 381.14 | 430.70 | 568.76 | 274.94 | 352.82 | 413.00 | 468.46 | 619.50 |
| 76 | 280.84 | 358.72 | 422.44 | 481.44 | 634.84 | 302.08 | 387.04 | 455.48 | 519.20 | 684.40 |
| 77 | 310.34 | 397.66 | 470.82 | 538.08 | 706.82 | 331.58 | 424.80 | 501.50 | 573.48 | 752.84 |
| 78 | 341.02 | 438.96 | 522.74 | 593.54 | 782.34 | 362.26 | 464.92 | 552.24 | 627.76 | 827.18 |
| 79 | 372.88 | 480.26 | 573.48 | 653.72 | 860.22 | 391.76 | 506.22 | 601.80 | 686.76 | 903.88 |
| 80 | 403.56 | 521.56 | 621.86 | 711.54 | 932.20 | 421.26 | 546.34 | 650.18 | 742.22 | 977.04 |
| 81 | 433.06 | 561.68 | 665.52 | 762.28 | 1000.64 | 450.76 | 586.46 | 693.84 | 795.32 | 1044.30 |
| 82 | 460.20 | 595.90 | 708.00 | 810.66 | 1064.36 | 481.44 | 620.68 | 738.68 | 843.70 | 1109.20 |
| 83 | 490.88 | 632.48 | 752.84 | 857.86 | 1128.08 | 510.94 | 659.62 | 783.52 | 890.90 | 1172.92 |
| 84 | 521.56 | 672.60 | 798.86 | 910.96 | 1197.70 | 541.62 | 699.74 | 829.54 | 946.36 | 1242.54 |
| 85 | 555.78 | 715.08 | 849.60 | 966.42 | 1272.04 | 575.84 | 742.22 | 880.28 | 1003.00 | 1320.42 |
| 86 | 592.36 | 759.92 | 902.70 | 1026.60 | 1352.28 | 612.42 | 787.06 | 933.38 | 1063.18 | 1400.66 |
| 87 | 630.12 | 807.12 | 958.16 | 1090.32 | 1436.06 | 650.18 | 834.26 | 988.84 | 1126.90 | 1484.44 |
| 88 | 670.24 | 859.04 | 1019.52 | 1157.58 | 1528.10 | 690.30 | 886.18 | 1050.20 | 1194.16 | 1576.48 |
| 89 | 712.72 | 915.68 | 1084.42 | 1231.92 | 1626.04 | 732.78 | 942.82 | 1115.10 | 1268.50 | 1674.42 |
| 90 | 762.28 | 975.86 | 1155.22 | 1313.34 | 1734.60 | 782.34 | 1003.00 | 1185.90 | 1349.92 | 1782.98 |
| 91 | 814.20 | 1041.94 | 1233.10 | 1400.66 | 1847.88 | 834.26 | 1069.08 | 1263.78 | 1437.24 | 1896.26 |
| 92 | 868.48 | 1112.74 | 1315.70 | 1492.70 | 1971.78 | 888.54 | 1139.88 | 1346.38 | 1529.28 | 2020.16 |
| 93 | 927.48 | 1185.90 | 1403.02 | 1591.82 | 2103.94 | 947.54 | 1213.04 | 1433.70 | 1628.40 | 2152.32 |
| 94 | 992.38 | 1268.50 | 1498.60 | 1699.20 | 2245.54 | 1012.44 | 1295.64 | 1529.28 | 1735.78 | 2293.92 |
| 95 | 1060.82 | 1355.82 | 1603.62 | 1817.20 | 2402.48 | 1080.88 | 1382.96 | 1634.30 | 1853.78 | 2450.86 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 30 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 31 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 32 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 33 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 34 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 35 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 36 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 37 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 38 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 39 | 33.04 | 41.30 | 47.20 | 55.46 | 73.16 | 44.84 | 55.46 | 63.72 | 74.34 | 97.94 |
| 40 | 35.40 | 43.66 | 53.10 | 57.82 | 77.88 | 47.20 | 60.18 | 69.62 | 76.70 | 103.84 |
| 41 | 35.40 | 43.66 | 53.10 | 57.82 | 77.88 | 47.20 | 60.18 | 69.62 | 76.70 | 103.84 |
| 42 | 35.40 | 43.66 | 53.10 | 57.82 | 77.88 | 47.20 | 60.18 | 69.62 | 76.70 | 103.84 |
| 43 | 35.40 | 43.66 | 53.10 | 57.82 | 77.88 | 47.20 | 60.18 | 69.62 | 76.70 | 103.84 |
| 44 | 35.40 | 43.66 | 53.10 | 57.82 | 77.88 | 47.20 | 60.18 | 69.62 | 76.70 | 103.84 |
| 45 | 36.58 | 47.20 | 55.46 | 62.54 | 81.42 | 49.56 | 63.72 | 73.16 | 81.42 | 109.74 |
| 46 | 36.58 | 47.20 | 55.46 | 62.54 | 81.42 | 49.56 | 63.72 | 73.16 | 81.42 | 109.74 |
| 47 | 36.58 | 47.20 | 55.46 | 62.54 | 81.42 | 49.56 | 63.72 | 73.16 | 81.42 | 109.74 |
| 48 | 36.58 | 47.20 | 55.46 | 62.54 | 81.42 | 49.56 | 63.72 | 73.16 | 81.42 | 109.74 |
| 49 | 36.58 | 47.20 | 55.46 | 62.54 | 81.42 | 49.56 | 63.72 | 73.16 | 81.42 | 109.74 |
| 50 | 41.30 | 54.28 | 61.36 | 67.26 | 90.86 | 54.28 | 71.98 | 80.24 | 90.86 | 120.36 |
| 51 | 41.30 | 55.46 | 63.72 | 69.62 | 95.58 | 55.46 | 73.16 | 84.96 | 93.22 | 126.26 |
| 52 | 43.66 | 56.64 | 66.08 | 74.34 | 99.12 | 56.64 | 75.52 | 87.32 | 97.94 | 130.98 |
| 53 | 44.84 | 59.00 | 67.26 | 76.70 | 101.48 | 59.00 | 76.70 | 89.68 | 101.48 | 134.52 |
| 54 | 47.20 | 61.36 | 68.44 | 79.06 | 105.02 | 62.54 | 79.06 | 90.86 | 103.84 | 139.24 |
| 55 | 48.38 | 62.54 | 70.80 | 82.60 | 107.38 | 64.90 | 81.42 | 94.40 | 106.20 | 142.78 |
| 56 | 50.74 | 64.90 | 76.70 | 87.32 | 112.10 | 67.26 | 83.78 | 100.30 | 113.28 | 147.50 |
| 57 | 54.28 | 69.62 | 81.42 | 92.04 | 122.72 | 69.62 | 90.86 | 105.02 | 119.18 | 156.94 |
| 58 | 59.00 | 75.52 | 87.32 | 99.12 | 129.80 | 74.34 | 96.76 | 109.74 | 125.08 | 166.38 |
| 59 | 62.54 | 79.06 | 93.22 | 106.20 | 140.42 | 77.88 | 100.30 | 118.00 | 132.16 | 175.82 |
| 60 | 66.08 | 84.96 | 99.12 | 110.92 | 148.68 | 81.42 | 106.20 | 123.90 | 138.06 | 185.26 |
| 61 | 73.16 | 93.22 | 107.38 | 122.72 | 160.48 | 87.32 | 113.28 | 130.98 | 149.86 | 195.88 |
| 62 | 75.52 | 97.94 | 114.46 | 129.80 | 169.92 | 92.04 | 118.00 | 139.24 | 158.12 | 207.68 |
| 63 | 81.42 | 106.20 | 123.90 | 139.24 | 185.26 | 99.12 | 127.44 | 147.50 | 167.56 | 221.84 |
| 64 | 87.32 | 113.28 | 133.34 | 148.68 | 199.42 | 105.02 | 135.70 | 159.30 | 178.18 | 237.18 |
| 65 | 95.58 | 121.54 | 143.96 | 161.66 | 214.76 | 112.10 | 143.96 | 169.92 | 189.98 | 252.52 |
| 66 | 101.48 | 133.34 | 155.76 | 174.64 | 232.46 | 119.18 | 154.58 | 181.72 | 204.14 | 271.40 |
| 67 | 109.74 | 140.42 | 162.84 | 187.62 | 246.62 | 127.44 | 164.02 | 191.16 | 219.48 | 289.10 |
| 68 | 116.82 | 152.22 | 178.18 | 200.60 | 267.86 | 134.52 | 177.00 | 206.50 | 233.64 | 309.16 |
| 69 | 127.44 | 166.38 | 192.34 | 219.48 | 291.46 | 146.32 | 191.16 | 221.84 | 251.34 | 335.12 |
| 70 | 140.42 | 180.54 | 212.40 | 239.54 | 318.60 | 160.48 | 208.86 | 243.08 | 273.76 | 364.62 |
| 71 | 154.58 | 200.60 | 236.00 | 267.86 | 352.82 | 173.46 | 227.74 | 265.50 | 303.26 | 397.66 |
| 72 | 171.10 | 224.20 | 264.32 | 297.36 | 392.94 | 192.34 | 252.52 | 293.82 | 331.58 | 440.14 |
| 73 | 192.34 | 248.98 | 291.46 | 330.40 | 436.60 | 214.76 | 276.12 | 323.32 | 368.16 | 483.80 |
| 74 | 212.40 | 277.30 | 324.50 | 366.98 | 486.16 | 232.46 | 306.80 | 356.36 | 403.56 | 533.36 |
| 75 | 234.82 | 306.80 | 358.72 | 410.64 | 540.44 | 257.24 | 335.12 | 392.94 | 447.22 | 587.64 |
| 76 | 260.78 | 342.20 | 400.02 | 456.66 | 600.62 | 282.02 | 370.52 | 431.88 | 492.06 | 650.18 |
| 77 | 290.28 | 378.78 | 446.04 | 508.58 | 667.88 | 309.16 | 404.74 | 476.72 | 543.98 | 715.08 |
| 78 | 318.60 | 417.72 | 494.42 | 565.22 | 741.04 | 338.66 | 444.86 | 525.10 | 598.26 | 785.88 |
| 79 | 349.28 | 460.20 | 542.80 | 619.50 | 814.20 | 368.16 | 484.98 | 571.12 | 652.54 | 859.04 |
| 80 | 377.60 | 497.96 | 588.82 | 671.42 | 882.64 | 396.48 | 522.74 | 615.96 | 704.46 | 925.12 |
| 81 | 403.56 | 533.36 | 631.30 | 722.16 | 946.36 | 422.44 | 558.14 | 660.80 | 752.84 | 990.02 |
| 82 | 430.70 | 568.76 | 671.42 | 767.00 | 1008.90 | 448.40 | 593.54 | 700.92 | 800.04 | 1052.56 |
| 83 | 457.84 | 604.16 | 713.90 | 814.20 | 1067.90 | 476.72 | 628.94 | 744.58 | 846.06 | 1113.92 |
| 84 | 484.98 | 638.38 | 755.20 | 861.40 | 1132.80 | 506.22 | 665.52 | 785.88 | 895.62 | 1178.82 |
| 85 | 516.84 | 678.50 | 801.22 | 915.68 | 1203.60 | 538.08 | 706.82 | 833.08 | 951.08 | 1249.62 |
| 86 | 549.88 | 722.16 | 850.78 | 971.14 | 1279.12 | 571.12 | 750.48 | 882.64 | 1006.54 | 1325.14 |
| 87 | 585.28 | 767.00 | 903.88 | 1031.32 | 1357.00 | 606.52 | 795.32 | 935.74 | 1066.72 | 1403.02 |
| 88 | 623.04 | 816.56 | 961.70 | 1095.04 | 1444.32 | 644.28 | 844.88 | 993.56 | 1130.44 | 1490.34 |
| 89 | 663.16 | 868.48 | 1024.24 | 1164.66 | 1535.18 | 684.40 | 896.80 | 1056.10 | 1200.06 | 1581.20 |
| 90 | 706.82 | 926.30 | 1091.50 | 1241.36 | 1635.48 | 728.06 | 954.62 | 1123.36 | 1276.76 | 1681.50 |
| 91 | 755.20 | 987.66 | 1162.30 | 1321.60 | 1745.22 | 776.44 | 1015.98 | 1194.16 | 1357.00 | 1791.24 |
| 92 | 805.94 | 1052.56 | 1239.00 | 1408.92 | 1860.86 | 827.18 | 1080.88 | 1270.86 | 1444.32 | 1906.88 |
| 93 | 861.40 | 1124.54 | 1320.42 | 1500.96 | 1982.40 | 882.64 | 1152.86 | 1352.28 | 1536.36 | 2028.42 |
| 94 | 920.40 | 1201.24 | 1410.10 | 1601.26 | 2118.10 | 941.64 | 1229.56 | 1441.96 | 1636.66 | 2164.12 |
| 95 | 985.30 | 1285.02 | 1509.22 | 1711.00 | 2264.42 | 1006.54 | 1313.34 | 1541.08 | 1746.40 | 2310.44 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 30 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 31 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 32 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 33 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 34 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 35 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 36 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 37 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 38 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 39 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 92.04 | 125.08 |
| 40 | 44.84 | 57.82 | 64.90 | 74.34 | 97.94 | 62.54 | 77.88 | 88.50 | 100.30 | 134.52 |
| 41 | 44.84 | 57.82 | 64.90 | 74.34 | 97.94 | 62.54 | 77.88 | 88.50 | 100.30 | 134.52 |
| 42 | 44.84 | 57.82 | 64.90 | 74.34 | 97.94 | 62.54 | 77.88 | 88.50 | 100.30 | 134.52 |
| 43 | 44.84 | 57.82 | 64.90 | 74.34 | 97.94 | 62.54 | 77.88 | 88.50 | 100.30 | 134.52 |
| 44 | 44.84 | 57.82 | 64.90 | 74.34 | 97.94 | 62.54 | 77.88 | 88.50 | 100.30 | 134.52 |
| 45 | 49.56 | 61.36 | 68.44 | 77.88 | 103.84 | 68.44 | 81.42 | 94.40 | 105.02 | 141.60 |
| 46 | 49.56 | 61.36 | 68.44 | 77.88 | 103.84 | 68.44 | 81.42 | 94.40 | 105.02 | 141.60 |
| 47 | 49.56 | 61.36 | 68.44 | 77.88 | 103.84 | 68.44 | 81.42 | 94.40 | 105.02 | 141.60 |
| 48 | 49.56 | 61.36 | 68.44 | 77.88 | 103.84 | 68.44 | 81.42 | 94.40 | 105.02 | 141.60 |
| 49 | 49.56 | 61.36 | 68.44 | 77.88 | 103.84 | 68.44 | 81.42 | 94.40 | 105.02 | 141.60 |
| 50 | 55.46 | 66.08 | 76.70 | 84.96 | 115.64 | 74.34 | 90.86 | 105.02 | 116.82 | 156.94 |
| 51 | 56.64 | 70.80 | 79.06 | 88.50 | 119.18 | 76.70 | 95.58 | 107.38 | 120.36 | 162.84 |
| 52 | 59.00 | 73.16 | 82.60 | 93.22 | 122.72 | 77.88 | 97.94 | 112.10 | 125.08 | 167.56 |
| 53 | 60.18 | 74.34 | 84.96 | 96.76 | 127.44 | 80.24 | 100.30 | 115.64 | 128.62 | 172.28 |
| 54 | 63.72 | 76.70 | 87.32 | 99.12 | 133.34 | 83.78 | 102.66 | 119.18 | 132.16 | 179.36 |
| 55 | 64.90 | 79.06 | 92.04 | 101.48 | 136.88 | 86.14 | 106.20 | 122.72 | 136.88 | 184.08 |
| 56 | 69.62 | 82.60 | 96.76 | 107.38 | 143.96 | 92.04 | 110.92 | 128.62 | 142.78 | 192.34 |
| 57 | 73.16 | 89.68 | 102.66 | 114.46 | 153.40 | 95.58 | 118.00 | 134.52 | 151.04 | 202.96 |
| 58 | 76.70 | 95.58 | 109.74 | 121.54 | 164.02 | 99.12 | 123.90 | 143.96 | 159.30 | 213.58 |
| 59 | 81.42 | 102.66 | 116.82 | 132.16 | 177.00 | 105.02 | 130.98 | 151.04 | 168.74 | 226.56 |
| 60 | 87.32 | 109.74 | 125.08 | 141.60 | 189.98 | 110.92 | 139.24 | 159.30 | 179.36 | 240.72 |
| 61 | 94.40 | 116.82 | 136.88 | 152.22 | 202.96 | 118.00 | 146.32 | 169.92 | 189.98 | 253.70 |
| 62 | 102.66 | 127.44 | 145.14 | 162.84 | 219.48 | 125.08 | 158.12 | 180.54 | 201.78 | 271.40 |
| 63 | 112.10 | 136.88 | 156.94 | 177.00 | 236.00 | 135.70 | 167.56 | 193.52 | 217.12 | 289.10 |
| 64 | 119.18 | 148.68 | 169.92 | 191.16 | 256.06 | 143.96 | 179.36 | 206.50 | 231.28 | 310.34 |
| 65 | 127.44 | 159.30 | 182.90 | 204.14 | 274.94 | 153.40 | 192.34 | 220.66 | 246.62 | 330.40 |
| 66 | 136.88 | 172.28 | 197.06 | 221.84 | 296.18 | 164.02 | 205.32 | 236.00 | 264.32 | 354.00 |
| 67 | 148.68 | 185.26 | 212.40 | 238.36 | 318.60 | 175.82 | 219.48 | 252.52 | 283.20 | 379.96 |
| 68 | 159.30 | 198.24 | 228.92 | 254.88 | 341.02 | 188.80 | 234.82 | 270.22 | 302.08 | 404.74 |
| 69 | 172.28 | 214.76 | 247.80 | 278.48 | 371.70 | 201.78 | 252.52 | 291.46 | 328.04 | 436.60 |
| 70 | 187.62 | 236.00 | 272.58 | 304.44 | 409.46 | 219.48 | 274.94 | 318.60 | 355.18 | 476.72 |
| 71 | 210.04 | 261.96 | 302.08 | 338.66 | 455.48 | 241.90 | 302.08 | 349.28 | 391.76 | 523.92 |
| 72 | 233.64 | 291.46 | 336.30 | 377.60 | 503.86 | 266.68 | 331.58 | 383.50 | 430.70 | 575.84 |
| 73 | 260.78 | 323.32 | 374.06 | 421.26 | 561.68 | 292.64 | 365.80 | 422.44 | 475.54 | 634.84 |
| 74 | 287.92 | 361.08 | 416.54 | 467.28 | 624.22 | 322.14 | 403.56 | 466.10 | 522.74 | 699.74 |
| 75 | 318.60 | 398.84 | 463.74 | 522.74 | 696.20 | 352.82 | 442.50 | 514.48 | 578.20 | 771.72 |
| 76 | 355.18 | 444.86 | 518.02 | 582.92 | 776.44 | 388.22 | 487.34 | 568.76 | 638.38 | 851.96 |
| 77 | 392.94 | 496.78 | 578.20 | 652.54 | 866.12 | 427.16 | 539.26 | 626.58 | 706.82 | 940.46 |
| 78 | 436.60 | 548.70 | 640.74 | 723.34 | 964.06 | 468.46 | 590.00 | 689.12 | 777.62 | 1036.04 |
| 79 | 476.72 | 604.16 | 705.64 | 796.50 | 1059.64 | 509.76 | 644.28 | 754.02 | 850.78 | 1130.44 |
| 80 | 516.84 | 653.72 | 767.00 | 866.12 | 1151.68 | 549.88 | 693.84 | 813.02 | 920.40 | 1221.30 |
| 81 | 555.78 | 704.46 | 822.46 | 931.02 | 1234.28 | 586.46 | 744.58 | 870.84 | 984.12 | 1306.26 |
| 82 | 592.36 | 748.12 | 877.92 | 990.02 | 1315.70 | 624.22 | 789.42 | 925.12 | 1044.30 | 1388.86 |
| 83 | 630.12 | 794.14 | 929.84 | 1050.20 | 1394.76 | 663.16 | 836.62 | 980.58 | 1106.84 | 1470.28 |
| 84 | 670.24 | 843.70 | 986.48 | 1113.92 | 1480.90 | 704.46 | 888.54 | 1038.40 | 1170.56 | 1557.60 |
| 85 | 712.72 | 897.98 | 1050.20 | 1183.54 | 1575.30 | 746.94 | 944.00 | 1102.12 | 1241.36 | 1653.18 |
| 86 | 758.74 | 954.62 | 1116.28 | 1257.88 | 1674.42 | 792.96 | 1000.64 | 1168.20 | 1315.70 | 1752.30 |
| 87 | 808.30 | 1015.98 | 1187.08 | 1335.76 | 1780.62 | 842.52 | 1062.00 | 1239.00 | 1393.58 | 1858.50 |
| 88 | 860.22 | 1080.88 | 1262.60 | 1420.72 | 1893.90 | 894.44 | 1126.90 | 1314.52 | 1478.54 | 1971.78 |
| 89 | 918.04 | 1152.86 | 1345.20 | 1512.76 | 2017.80 | 952.26 | 1198.88 | 1397.12 | 1570.58 | 2095.68 |
| 90 | 979.40 | 1230.74 | 1433.70 | 1611.88 | 2151.14 | 1013.62 | 1276.76 | 1485.62 | 1669.70 | 2229.02 |
| 91 | 1047.84 | 1313.34 | 1531.64 | 1720.44 | 2296.28 | 1082.06 | 1359.36 | 1583.56 | 1778.26 | 2374.16 |
| 92 | 1117.46 | 1401.84 | 1633.12 | 1834.90 | 2449.68 | 1151.68 | 1447.86 | 1685.04 | 1892.72 | 2527.56 |
| 93 | 1194.16 | 1496.24 | 1742.86 | 1956.44 | 2614.88 | 1228.38 | 1542.26 | 1794.78 | 2014.26 | 2692.76 |
| 94 | 1276.76 | 1598.90 | 1860.86 | 2088.60 | 2793.06 | 1310.98 | 1644.92 | 1912.78 | 2146.42 | 2870.94 |
| 95 | 1366.44 | 1712.18 | 1991.84 | 2233.74 | 2988.94 | 1400.66 | 1758.20 | 2043.76 | 2291.56 | 3066.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 30 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 31 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 32 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 33 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 34 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 35 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 36 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 37 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 38 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 39 | 37.76 | 47.20 | 55.46 | 61.36 | 81.42 | 51.92 | 64.90 | 75.52 | 82.60 | 112.10 |
| 40 | 41.30 | 50.74 | 57.82 | 64.90 | 86.14 | 56.64 | 69.62 | 77.88 | 88.50 | 119.18 |
| 41 | 41.30 | 50.74 | 57.82 | 64.90 | 86.14 | 56.64 | 69.62 | 77.88 | 88.50 | 119.18 |
| 42 | 41.30 | 50.74 | 57.82 | 64.90 | 86.14 | 56.64 | 69.62 | 77.88 | 88.50 | 119.18 |
| 43 | 41.30 | 50.74 | 57.82 | 64.90 | 86.14 | 56.64 | 69.62 | 77.88 | 88.50 | 119.18 |
| 44 | 41.30 | 50.74 | 57.82 | 64.90 | 86.14 | 56.64 | 69.62 | 77.88 | 88.50 | 119.18 |
| 45 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 93.22 | 125.08 |
| 46 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 93.22 | 125.08 |
| 47 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 93.22 | 125.08 |
| 48 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 93.22 | 125.08 |
| 49 | 43.66 | 55.46 | 61.36 | 67.26 | 93.22 | 59.00 | 74.34 | 82.60 | 93.22 | 125.08 |
| 50 | 47.20 | 60.18 | 68.44 | 76.70 | 102.66 | 64.90 | 81.42 | 93.22 | 103.84 | 139.24 |
| 51 | 49.56 | 62.54 | 71.98 | 79.06 | 106.20 | 68.44 | 83.78 | 96.76 | 107.38 | 143.96 |
| 52 | 51.92 | 64.90 | 73.16 | 81.42 | 108.56 | 70.80 | 87.32 | 99.12 | 110.92 | 148.68 |
| 53 | 53.10 | 66.08 | 76.70 | 84.96 | 113.28 | 73.16 | 89.68 | 103.84 | 115.64 | 153.40 |
| 54 | 56.64 | 68.44 | 79.06 | 88.50 | 116.82 | 74.34 | 92.04 | 106.20 | 118.00 | 158.12 |
| 55 | 57.82 | 70.80 | 80.24 | 92.04 | 120.36 | 76.70 | 95.58 | 108.56 | 122.72 | 164.02 |
| 56 | 61.36 | 75.52 | 84.96 | 96.76 | 128.62 | 80.24 | 100.30 | 114.46 | 127.44 | 171.10 |
| 57 | 64.90 | 79.06 | 93.22 | 102.66 | 136.88 | 83.78 | 103.84 | 121.54 | 134.52 | 179.36 |
| 58 | 69.62 | 83.78 | 97.94 | 108.56 | 145.14 | 88.50 | 109.74 | 127.44 | 141.60 | 188.80 |
| 59 | 74.34 | 90.86 | 105.02 | 118.00 | 156.94 | 93.22 | 116.82 | 134.52 | 151.04 | 201.78 |
| 60 | 79.06 | 97.94 | 113.28 | 125.08 | 167.56 | 100.30 | 123.90 | 142.78 | 159.30 | 213.58 |
| 61 | 83.78 | 105.02 | 120.36 | 135.70 | 181.72 | 106.20 | 132.16 | 151.04 | 169.92 | 226.56 |
| 62 | 90.86 | 113.28 | 129.80 | 145.14 | 194.70 | 112.10 | 140.42 | 161.66 | 180.54 | 241.90 |
| 63 | 99.12 | 121.54 | 140.42 | 156.94 | 211.22 | 119.18 | 148.68 | 171.10 | 192.34 | 258.42 |
| 64 | 106.20 | 132.16 | 151.04 | 169.92 | 226.56 | 127.44 | 160.48 | 182.90 | 205.32 | 276.12 |
| 65 | 114.46 | 142.78 | 162.84 | 182.90 | 245.44 | 136.88 | 171.10 | 195.88 | 220.66 | 296.18 |
| 66 | 123.90 | 153.40 | 177.00 | 197.06 | 264.32 | 147.50 | 182.90 | 210.04 | 236.00 | 316.24 |
| 67 | 130.98 | 164.02 | 188.80 | 211.22 | 283.20 | 155.76 | 194.70 | 225.38 | 252.52 | 337.48 |
| 68 | 140.42 | 175.82 | 202.96 | 228.92 | 303.26 | 166.38 | 208.86 | 240.72 | 270.22 | 361.08 |
| 69 | 151.04 | 188.80 | 220.66 | 247.80 | 331.58 | 179.36 | 223.02 | 259.60 | 290.28 | 389.40 |
| 70 | 167.56 | 210.04 | 243.08 | 273.76 | 364.62 | 194.70 | 245.44 | 283.20 | 318.60 | 424.80 |
| 71 | 185.26 | 232.46 | 269.04 | 302.08 | 403.56 | 213.58 | 269.04 | 310.34 | 348.10 | 466.10 |
| 72 | 206.50 | 258.42 | 298.54 | 336.30 | 448.40 | 236.00 | 296.18 | 341.02 | 384.68 | 512.12 |
| 73 | 231.28 | 286.74 | 332.76 | 374.06 | 499.14 | 259.60 | 324.50 | 376.42 | 423.62 | 565.22 |
| 74 | 257.24 | 320.96 | 370.52 | 417.72 | 556.96 | 287.92 | 359.90 | 415.36 | 466.10 | 624.22 |
| 75 | 284.38 | 357.54 | 413.00 | 462.56 | 618.32 | 313.88 | 396.48 | 457.84 | 512.12 | 686.76 |
| 76 | 316.24 | 396.48 | 461.38 | 518.02 | 690.30 | 345.74 | 435.42 | 506.22 | 568.76 | 758.74 |
| 77 | 352.82 | 442.50 | 513.30 | 580.56 | 771.72 | 381.14 | 481.44 | 558.14 | 630.12 | 837.80 |
| 78 | 387.04 | 489.70 | 571.12 | 644.28 | 856.68 | 415.36 | 526.28 | 614.78 | 693.84 | 920.40 |
| 79 | 425.98 | 538.08 | 628.94 | 709.18 | 942.82 | 453.12 | 573.48 | 670.24 | 756.38 | 1005.36 |
| 80 | 460.20 | 582.92 | 682.04 | 770.54 | 1024.24 | 489.70 | 618.32 | 723.34 | 817.74 | 1087.96 |
| 81 | 496.78 | 625.40 | 733.96 | 827.18 | 1099.76 | 523.92 | 661.98 | 776.44 | 875.56 | 1163.48 |
| 82 | 527.46 | 666.70 | 779.98 | 881.46 | 1169.38 | 556.96 | 703.28 | 822.46 | 931.02 | 1235.46 |
| 83 | 560.50 | 708.00 | 828.36 | 935.74 | 1242.54 | 590.00 | 746.94 | 873.20 | 984.12 | 1308.62 |
| 84 | 595.90 | 751.66 | 877.92 | 991.20 | 1318.06 | 625.40 | 790.60 | 923.94 | 1043.12 | 1386.50 |
| 85 | 634.84 | 800.04 | 934.56 | 1052.56 | 1401.84 | 665.52 | 838.98 | 981.76 | 1104.48 | 1472.64 |
| 86 | 676.14 | 851.96 | 992.38 | 1118.64 | 1490.34 | 706.82 | 890.90 | 1039.58 | 1170.56 | 1561.14 |
| 87 | 718.62 | 905.06 | 1056.10 | 1189.44 | 1583.56 | 749.30 | 944.00 | 1103.30 | 1241.36 | 1654.36 |
| 88 | 765.82 | 962.88 | 1122.18 | 1264.96 | 1685.04 | 796.50 | 1001.82 | 1169.38 | 1316.88 | 1755.84 |
| 89 | 816.56 | 1026.60 | 1196.52 | 1345.20 | 1794.78 | 847.24 | 1065.54 | 1243.72 | 1397.12 | 1865.58 |
| 90 | 872.02 | 1095.04 | 1275.58 | 1434.88 | 1913.96 | 902.70 | 1133.98 | 1322.78 | 1486.80 | 1984.76 |
| 91 | 932.20 | 1169.38 | 1361.72 | 1530.46 | 2042.58 | 962.88 | 1208.32 | 1408.92 | 1582.38 | 2113.38 |
| 92 | 995.92 | 1248.44 | 1452.58 | 1631.94 | 2179.46 | 1026.60 | 1287.38 | 1499.78 | 1683.86 | 2250.26 |
| 93 | 1063.18 | 1333.40 | 1550.52 | 1740.50 | 2325.78 | 1093.86 | 1372.34 | 1597.72 | 1792.42 | 2396.58 |
| 94 | 1136.34 | 1424.26 | 1655.54 | 1858.50 | 2483.90 | 1167.02 | 1463.20 | 1702.74 | 1910.42 | 2554.70 |
| 95 | 1217.76 | 1523.38 | 1772.36 | 1987.12 | 2658.54 | 1248.44 | 1562.32 | 1819.56 | 2039.04 | 2729.34 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 30 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 31 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 32 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 33 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 34 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 35 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 36 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 37 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 38 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 39 | 36.58 | 43.66 | 48.38 | 56.64 | 75.52 | 48.38 | 59.00 | 67.26 | 75.52 | 102.66 |
| 40 | 37.76 | 46.02 | 54.28 | 60.18 | 79.06 | 50.74 | 63.72 | 73.16 | 80.24 | 107.38 |
| 41 | 37.76 | 46.02 | 54.28 | 60.18 | 79.06 | 50.74 | 63.72 | 73.16 | 80.24 | 107.38 |
| 42 | 37.76 | 46.02 | 54.28 | 60.18 | 79.06 | 50.74 | 63.72 | 73.16 | 80.24 | 107.38 |
| 43 | 37.76 | 46.02 | 54.28 | 60.18 | 79.06 | 50.74 | 63.72 | 73.16 | 80.24 | 107.38 |
| 44 | 37.76 | 46.02 | 54.28 | 60.18 | 79.06 | 50.74 | 63.72 | 73.16 | 80.24 | 107.38 |
| 45 | 40.12 | 47.20 | 56.64 | 62.54 | 82.60 | 54.28 | 66.08 | 75.52 | 84.96 | 114.46 |
| 46 | 40.12 | 47.20 | 56.64 | 62.54 | 82.60 | 54.28 | 66.08 | 75.52 | 84.96 | 114.46 |
| 47 | 40.12 | 47.20 | 56.64 | 62.54 | 82.60 | 54.28 | 66.08 | 75.52 | 84.96 | 114.46 |
| 48 | 40.12 | 47.20 | 56.64 | 62.54 | 82.60 | 54.28 | 66.08 | 75.52 | 84.96 | 114.46 |
| 49 | 40.12 | 47.20 | 56.64 | 62.54 | 82.60 | 54.28 | 66.08 | 75.52 | 84.96 | 114.46 |
| 50 | 43.66 | 55.46 | 62.54 | 69.62 | 94.40 | 59.00 | 74.34 | 86.14 | 94.40 | 127.44 |
| 51 | 44.84 | 56.64 | 64.90 | 71.98 | 97.94 | 62.54 | 76.70 | 88.50 | 97.94 | 132.16 |
| 52 | 47.20 | 59.00 | 66.08 | 75.52 | 100.30 | 63.72 | 79.06 | 90.86 | 101.48 | 135.70 |
| 53 | 49.56 | 60.18 | 68.44 | 77.88 | 103.84 | 67.26 | 81.42 | 93.22 | 105.02 | 140.42 |
| 54 | 50.74 | 62.54 | 71.98 | 79.06 | 106.20 | 69.62 | 83.78 | 96.76 | 107.38 | 143.96 |
| 55 | 51.92 | 63.72 | 74.34 | 82.60 | 110.92 | 69.62 | 84.96 | 100.30 | 112.10 | 149.86 |
| 56 | 54.28 | 67.26 | 77.88 | 86.14 | 116.82 | 73.16 | 90.86 | 103.84 | 115.64 | 155.76 |
| 57 | 59.00 | 73.16 | 82.60 | 93.22 | 123.90 | 76.70 | 96.76 | 109.74 | 122.72 | 162.84 |
| 58 | 62.54 | 76.70 | 89.68 | 99.12 | 134.52 | 80.24 | 100.30 | 115.64 | 128.62 | 173.46 |
| 59 | 66.08 | 82.60 | 95.58 | 106.20 | 142.78 | 83.78 | 106.20 | 122.72 | 135.70 | 182.90 |
| 60 | 71.98 | 88.50 | 102.66 | 114.46 | 153.40 | 89.68 | 112.10 | 129.80 | 143.96 | 194.70 |
| 61 | 76.70 | 96.76 | 110.92 | 122.72 | 164.02 | 95.58 | 119.18 | 138.06 | 154.58 | 207.68 |
| 62 | 82.60 | 103.84 | 118.00 | 134.52 | 178.18 | 102.66 | 127.44 | 146.32 | 165.20 | 219.48 |
| 63 | 89.68 | 110.92 | 127.44 | 142.78 | 191.16 | 110.92 | 136.88 | 158.12 | 174.64 | 234.82 |
| 64 | 95.58 | 120.36 | 138.06 | 154.58 | 206.50 | 115.64 | 145.14 | 167.56 | 188.80 | 251.34 |
| 65 | 102.66 | 128.62 | 148.68 | 165.20 | 221.84 | 122.72 | 154.58 | 179.36 | 199.42 | 266.68 |
| 66 | 112.10 | 138.06 | 160.48 | 180.54 | 239.54 | 132.16 | 166.38 | 192.34 | 214.76 | 286.74 |
| 67 | 119.18 | 149.86 | 172.28 | 192.34 | 256.06 | 141.60 | 178.18 | 205.32 | 228.92 | 305.62 |
| 68 | 128.62 | 160.48 | 185.26 | 207.68 | 278.48 | 151.04 | 189.98 | 218.30 | 245.44 | 329.22 |
| 69 | 139.24 | 172.28 | 201.78 | 225.38 | 300.90 | 164.02 | 202.96 | 237.18 | 265.50 | 354.00 |
| 70 | 152.22 | 188.80 | 220.66 | 247.80 | 330.40 | 177.00 | 221.84 | 257.24 | 289.10 | 385.86 |
| 71 | 169.92 | 211.22 | 244.26 | 276.12 | 368.16 | 194.70 | 244.26 | 283.20 | 318.60 | 423.62 |
| 72 | 188.80 | 234.82 | 271.40 | 305.62 | 407.10 | 214.76 | 269.04 | 310.34 | 349.28 | 466.10 |
| 73 | 208.86 | 261.96 | 304.44 | 339.84 | 454.30 | 237.18 | 295.00 | 343.38 | 384.68 | 514.48 |
| 74 | 233.64 | 291.46 | 338.66 | 379.96 | 506.22 | 260.78 | 326.86 | 378.78 | 424.80 | 567.58 |
| 75 | 259.60 | 324.50 | 375.24 | 421.26 | 562.86 | 286.74 | 359.90 | 416.54 | 468.46 | 624.22 |
| 76 | 287.92 | 361.08 | 420.08 | 470.82 | 627.76 | 315.06 | 396.48 | 460.20 | 516.84 | 689.12 |
| 77 | 319.78 | 402.38 | 467.28 | 527.46 | 702.10 | 345.74 | 435.42 | 508.58 | 571.12 | 762.28 |
| 78 | 352.82 | 444.86 | 519.20 | 586.46 | 779.98 | 378.78 | 479.08 | 559.32 | 630.12 | 838.98 |
| 79 | 387.04 | 488.52 | 571.12 | 645.46 | 856.68 | 413.00 | 521.56 | 610.06 | 687.94 | 914.50 |
| 80 | 420.08 | 531.00 | 621.86 | 702.10 | 931.02 | 444.86 | 564.04 | 659.62 | 744.58 | 988.84 |
| 81 | 450.76 | 569.94 | 667.88 | 754.02 | 1000.64 | 475.54 | 602.98 | 704.46 | 797.68 | 1059.64 |
| 82 | 479.08 | 606.52 | 710.36 | 801.22 | 1066.72 | 505.04 | 639.56 | 750.48 | 846.06 | 1125.72 |
| 83 | 509.76 | 645.46 | 752.84 | 849.60 | 1130.44 | 535.72 | 678.50 | 794.14 | 895.62 | 1191.80 |
| 84 | 541.62 | 684.40 | 800.04 | 900.34 | 1198.88 | 569.94 | 719.80 | 841.34 | 947.54 | 1261.42 |
| 85 | 575.84 | 728.06 | 849.60 | 956.98 | 1275.58 | 605.34 | 764.64 | 893.26 | 1004.18 | 1339.30 |
| 86 | 613.60 | 775.26 | 905.06 | 1018.34 | 1355.82 | 643.10 | 811.84 | 948.72 | 1065.54 | 1419.54 |
| 87 | 653.72 | 822.46 | 960.52 | 1082.06 | 1441.96 | 683.22 | 859.04 | 1004.18 | 1129.26 | 1505.68 |
| 88 | 695.02 | 876.74 | 1023.06 | 1149.32 | 1532.82 | 724.52 | 913.32 | 1066.72 | 1196.52 | 1596.54 |
| 89 | 742.22 | 934.56 | 1089.14 | 1223.66 | 1633.12 | 771.72 | 971.14 | 1132.80 | 1270.86 | 1696.84 |
| 90 | 792.96 | 997.10 | 1161.12 | 1305.08 | 1741.68 | 822.46 | 1033.68 | 1204.78 | 1352.28 | 1805.40 |
| 91 | 847.24 | 1064.36 | 1239.00 | 1392.40 | 1859.68 | 876.74 | 1100.94 | 1282.66 | 1439.60 | 1923.40 |
| 92 | 903.88 | 1136.34 | 1322.78 | 1484.44 | 1983.58 | 933.38 | 1172.92 | 1366.44 | 1531.64 | 2047.30 |
| 93 | 966.42 | 1211.86 | 1411.28 | 1583.56 | 2116.92 | 995.92 | 1248.44 | 1454.94 | 1630.76 | 2180.64 |
| 94 | 1032.50 | 1295.64 | 1506.86 | 1690.94 | 2260.88 | 1062.00 | 1332.22 | 1550.52 | 1738.14 | 2324.60 |
| 95 | 1106.84 | 1387.68 | 1613.06 | 1808.94 | 2419.00 | 1136.34 | 1424.26 | 1656.72 | 1856.14 | 2482.72 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 30 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 31 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 32 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 33 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 34 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 35 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 36 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 37 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 38 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 39 | 33.04 | 41.30 | 46.02 | 53.10 | 69.62 | 46.02 | 56.64 | 64.90 | 71.98 | 95.58 |
| 40 | 35.40 | 42.48 | 48.38 | 56.64 | 74.34 | 48.38 | 60.18 | 68.44 | 76.70 | 102.66 |
| 41 | 35.40 | 42.48 | 48.38 | 56.64 | 74.34 | 48.38 | 60.18 | 68.44 | 76.70 | 102.66 |
| 42 | 35.40 | 42.48 | 48.38 | 56.64 | 74.34 | 48.38 | 60.18 | 68.44 | 76.70 | 102.66 |
| 43 | 35.40 | 42.48 | 48.38 | 56.64 | 74.34 | 48.38 | 60.18 | 68.44 | 76.70 | 102.66 |
| 44 | 35.40 | 42.48 | 48.38 | 56.64 | 74.34 | 48.38 | 60.18 | 68.44 | 76.70 | 102.66 |
| 45 | 37.76 | 46.02 | 54.28 | 59.00 | 79.06 | 51.92 | 63.72 | 73.16 | 80.24 | 109.74 |
| 46 | 37.76 | 46.02 | 54.28 | 59.00 | 79.06 | 51.92 | 63.72 | 73.16 | 80.24 | 109.74 |
| 47 | 37.76 | 46.02 | 54.28 | 59.00 | 79.06 | 51.92 | 63.72 | 73.16 | 80.24 | 109.74 |
| 48 | 37.76 | 46.02 | 54.28 | 59.00 | 79.06 | 51.92 | 63.72 | 73.16 | 80.24 | 109.74 |
| 49 | 37.76 | 46.02 | 54.28 | 59.00 | 79.06 | 51.92 | 63.72 | 73.16 | 80.24 | 109.74 |
| 50 | 42.48 | 53.10 | 59.00 | 64.90 | 88.50 | 56.64 | 70.80 | 80.24 | 89.68 | 121.54 |
| 51 | 42.48 | 54.28 | 61.36 | 68.44 | 90.86 | 57.82 | 73.16 | 84.96 | 93.22 | 123.90 |
| 52 | 43.66 | 56.64 | 63.72 | 69.62 | 95.58 | 61.36 | 75.52 | 87.32 | 95.58 | 129.80 |
| 53 | 46.02 | 57.82 | 66.08 | 73.16 | 99.12 | 62.54 | 77.88 | 89.68 | 99.12 | 134.52 |
| 54 | 47.20 | 60.18 | 67.26 | 76.70 | 101.48 | 64.90 | 80.24 | 92.04 | 102.66 | 138.06 |
| 55 | 49.56 | 61.36 | 69.62 | 77.88 | 105.02 | 67.26 | 82.60 | 94.40 | 106.20 | 141.60 |
| 56 | 51.92 | 64.90 | 74.34 | 81.42 | 109.74 | 69.62 | 87.32 | 99.12 | 110.92 | 147.50 |
| 57 | 56.64 | 68.44 | 79.06 | 88.50 | 118.00 | 73.16 | 90.86 | 103.84 | 116.82 | 155.76 |
| 58 | 59.00 | 74.34 | 83.78 | 94.40 | 126.26 | 76.70 | 96.76 | 109.74 | 123.90 | 165.20 |
| 59 | 62.54 | 77.88 | 92.04 | 101.48 | 135.70 | 80.24 | 101.48 | 118.00 | 130.98 | 174.64 |
| 60 | 66.08 | 82.60 | 96.76 | 108.56 | 143.96 | 83.78 | 106.20 | 123.90 | 138.06 | 184.08 |
| 61 | 73.16 | 90.86 | 103.84 | 116.82 | 155.76 | 90.86 | 114.46 | 130.98 | 147.50 | 197.06 |
| 62 | 77.88 | 99.12 | 112.10 | 126.26 | 167.56 | 97.94 | 123.90 | 140.42 | 155.76 | 208.86 |
| 63 | 83.78 | 106.20 | 121.54 | 135.70 | 181.72 | 102.66 | 130.98 | 148.68 | 166.38 | 223.02 |
| 64 | 90.86 | 114.46 | 132.16 | 146.32 | 197.06 | 110.92 | 139.24 | 160.48 | 179.36 | 240.72 |
| 65 | 96.76 | 122.72 | 141.60 | 156.94 | 212.40 | 118.00 | 147.50 | 171.10 | 191.16 | 256.06 |
| 66 | 106.20 | 133.34 | 153.40 | 171.10 | 228.92 | 126.26 | 159.30 | 182.90 | 205.32 | 276.12 |
| 67 | 113.28 | 142.78 | 162.84 | 182.90 | 245.44 | 134.52 | 169.92 | 194.70 | 218.30 | 292.64 |
| 68 | 122.72 | 152.22 | 174.64 | 195.88 | 264.32 | 145.14 | 181.72 | 208.86 | 233.64 | 312.70 |
| 69 | 130.98 | 166.38 | 191.16 | 213.58 | 285.56 | 154.58 | 195.88 | 224.20 | 252.52 | 337.48 |
| 70 | 142.78 | 182.90 | 208.86 | 234.82 | 316.24 | 167.56 | 214.76 | 245.44 | 274.94 | 369.34 |
| 71 | 160.48 | 202.96 | 232.46 | 261.96 | 349.28 | 184.08 | 234.82 | 269.04 | 304.44 | 405.92 |
| 72 | 178.18 | 225.38 | 259.60 | 290.28 | 388.22 | 202.96 | 258.42 | 297.36 | 332.76 | 446.04 |
| 73 | 198.24 | 252.52 | 289.10 | 324.50 | 433.06 | 224.20 | 285.56 | 328.04 | 366.98 | 492.06 |
| 74 | 220.66 | 279.66 | 320.96 | 361.08 | 482.62 | 246.62 | 315.06 | 359.90 | 404.74 | 542.80 |
| 75 | 244.26 | 311.52 | 358.72 | 403.56 | 536.90 | 271.40 | 345.74 | 398.84 | 448.40 | 597.08 |
| 76 | 272.58 | 346.92 | 400.02 | 449.58 | 599.44 | 298.54 | 382.32 | 440.14 | 493.24 | 659.62 |
| 77 | 302.08 | 387.04 | 446.04 | 503.86 | 671.42 | 328.04 | 420.08 | 486.16 | 547.52 | 729.24 |
| 78 | 332.76 | 428.34 | 495.60 | 560.50 | 744.58 | 358.72 | 462.56 | 533.36 | 602.98 | 802.40 |
| 79 | 364.62 | 470.82 | 545.16 | 614.78 | 818.92 | 389.40 | 503.86 | 584.10 | 657.26 | 874.38 |
| 80 | 396.48 | 509.76 | 592.36 | 669.06 | 888.54 | 421.26 | 542.80 | 630.12 | 711.54 | 945.18 |
| 81 | 424.80 | 547.52 | 636.02 | 717.44 | 954.62 | 449.58 | 580.56 | 673.78 | 761.10 | 1011.26 |
| 82 | 451.94 | 582.92 | 677.32 | 763.46 | 1014.80 | 477.90 | 615.96 | 716.26 | 807.12 | 1073.80 |
| 83 | 481.44 | 619.50 | 718.62 | 809.48 | 1077.34 | 507.40 | 652.54 | 758.74 | 854.32 | 1136.34 |
| 84 | 510.94 | 657.26 | 762.28 | 857.86 | 1142.24 | 536.90 | 692.66 | 802.40 | 903.88 | 1204.78 |
| 85 | 542.80 | 698.56 | 809.48 | 910.96 | 1215.40 | 569.94 | 735.14 | 850.78 | 958.16 | 1277.94 |
| 86 | 577.02 | 742.22 | 860.22 | 968.78 | 1289.74 | 604.16 | 778.80 | 901.52 | 1015.98 | 1352.28 |
| 87 | 614.78 | 790.60 | 913.32 | 1027.78 | 1372.34 | 641.92 | 827.18 | 954.62 | 1074.98 | 1434.88 |
| 88 | 654.90 | 840.16 | 972.32 | 1091.50 | 1457.30 | 682.04 | 876.74 | 1013.62 | 1138.70 | 1519.84 |
| 89 | 698.56 | 895.62 | 1034.86 | 1161.12 | 1552.88 | 725.70 | 932.20 | 1076.16 | 1208.32 | 1615.42 |
| 90 | 744.58 | 955.80 | 1103.30 | 1237.82 | 1656.72 | 771.72 | 992.38 | 1144.60 | 1285.02 | 1719.26 |
| 91 | 795.32 | 1019.52 | 1177.64 | 1321.60 | 1766.46 | 822.46 | 1056.10 | 1218.94 | 1368.80 | 1829.00 |
| 92 | 849.60 | 1087.96 | 1255.52 | 1407.74 | 1883.28 | 876.74 | 1124.54 | 1296.82 | 1454.94 | 1945.82 |
| 93 | 907.42 | 1161.12 | 1339.30 | 1502.14 | 2009.54 | 934.56 | 1197.70 | 1380.60 | 1549.34 | 2072.08 |
| 94 | 971.14 | 1240.18 | 1430.16 | 1602.44 | 2145.24 | 998.28 | 1276.76 | 1471.46 | 1649.64 | 2207.78 |
| 95 | 1038.40 | 1326.32 | 1530.46 | 1713.36 | 2296.28 | 1065.54 | 1362.90 | 1571.76 | 1760.56 | 2358.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 30 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 31 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 32 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 33 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 34 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 35 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 36 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 37 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 38 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 39 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 77.88 | 105.02 |
| 40 | 38.94 | 48.38 | 55.46 | 63.72 | 82.60 | 53.10 | 66.08 | 75.52 | 86.14 | 114.46 |
| 41 | 38.94 | 48.38 | 55.46 | 63.72 | 82.60 | 53.10 | 66.08 | 75.52 | 86.14 | 114.46 |
| 42 | 38.94 | 48.38 | 55.46 | 63.72 | 82.60 | 53.10 | 66.08 | 75.52 | 86.14 | 114.46 |
| 43 | 38.94 | 48.38 | 55.46 | 63.72 | 82.60 | 53.10 | 66.08 | 75.52 | 86.14 | 114.46 |
| 44 | 38.94 | 48.38 | 55.46 | 63.72 | 82.60 | 53.10 | 66.08 | 75.52 | 86.14 | 114.46 |
| 45 | 41.30 | 51.92 | 59.00 | 66.08 | 88.50 | 56.64 | 70.80 | 80.24 | 89.68 | 119.18 |
| 46 | 41.30 | 51.92 | 59.00 | 66.08 | 88.50 | 56.64 | 70.80 | 80.24 | 89.68 | 119.18 |
| 47 | 41.30 | 51.92 | 59.00 | 66.08 | 88.50 | 56.64 | 70.80 | 80.24 | 89.68 | 119.18 |
| 48 | 41.30 | 51.92 | 59.00 | 66.08 | 88.50 | 56.64 | 70.80 | 80.24 | 89.68 | 119.18 |
| 49 | 41.30 | 51.92 | 59.00 | 66.08 | 88.50 | 56.64 | 70.80 | 80.24 | 89.68 | 119.18 |
| 50 | 46.02 | 56.64 | 64.90 | 73.16 | 97.94 | 63.72 | 76.70 | 89.68 | 100.30 | 132.16 |
| 51 | 47.20 | 60.18 | 67.26 | 75.52 | 101.48 | 64.90 | 80.24 | 90.86 | 103.84 | 138.06 |
| 52 | 50.74 | 62.54 | 71.98 | 77.88 | 105.02 | 67.26 | 82.60 | 95.58 | 105.02 | 142.78 |
| 53 | 51.92 | 62.54 | 73.16 | 81.42 | 108.56 | 69.62 | 83.78 | 99.12 | 108.56 | 147.50 |
| 54 | 53.10 | 64.90 | 74.34 | 83.78 | 113.28 | 71.98 | 87.32 | 101.48 | 113.28 | 152.22 |
| 55 | 54.28 | 67.26 | 76.70 | 86.14 | 115.64 | 74.34 | 90.86 | 103.84 | 116.82 | 156.94 |
| 56 | 59.00 | 71.98 | 81.42 | 93.22 | 121.54 | 77.88 | 95.58 | 108.56 | 121.54 | 164.02 |
| 57 | 61.36 | 75.52 | 86.14 | 96.76 | 130.98 | 80.24 | 99.12 | 114.46 | 127.44 | 172.28 |
| 58 | 64.90 | 80.24 | 94.40 | 103.84 | 140.42 | 82.60 | 105.02 | 122.72 | 135.70 | 182.90 |
| 59 | 70.80 | 86.14 | 99.12 | 112.10 | 151.04 | 89.68 | 110.92 | 127.44 | 142.78 | 192.34 |
| 60 | 75.52 | 92.04 | 106.20 | 119.18 | 161.66 | 94.40 | 116.82 | 134.52 | 152.22 | 204.14 |
| 61 | 80.24 | 100.30 | 116.82 | 130.98 | 174.64 | 101.48 | 125.08 | 145.14 | 162.84 | 217.12 |
| 62 | 87.32 | 108.56 | 122.72 | 139.24 | 185.26 | 107.38 | 134.52 | 153.40 | 172.28 | 228.92 |
| 63 | 94.40 | 116.82 | 134.52 | 151.04 | 200.60 | 114.46 | 142.78 | 165.20 | 185.26 | 246.62 |
| 64 | 102.66 | 126.26 | 143.96 | 161.66 | 218.30 | 122.72 | 153.40 | 174.64 | 197.06 | 264.32 |
| 65 | 108.56 | 135.70 | 155.76 | 174.64 | 233.64 | 129.80 | 164.02 | 186.44 | 208.86 | 282.02 |
| 66 | 116.82 | 148.68 | 168.74 | 188.80 | 251.34 | 140.42 | 175.82 | 201.78 | 225.38 | 300.90 |
| 67 | 126.26 | 155.76 | 180.54 | 204.14 | 270.22 | 149.86 | 185.26 | 213.58 | 241.90 | 322.14 |
| 68 | 134.52 | 167.56 | 194.70 | 215.94 | 290.28 | 159.30 | 198.24 | 230.10 | 257.24 | 343.38 |
| 69 | 146.32 | 182.90 | 210.04 | 236.00 | 316.24 | 172.28 | 214.76 | 247.80 | 277.30 | 370.52 |
| 70 | 160.48 | 201.78 | 230.10 | 259.60 | 348.10 | 186.44 | 233.64 | 269.04 | 303.26 | 405.92 |
| 71 | 178.18 | 223.02 | 258.42 | 287.92 | 385.86 | 206.50 | 258.42 | 297.36 | 332.76 | 443.68 |
| 72 | 199.42 | 247.80 | 286.74 | 322.14 | 428.34 | 226.56 | 282.02 | 328.04 | 366.98 | 489.70 |
| 73 | 220.66 | 273.76 | 317.42 | 356.36 | 476.72 | 247.80 | 310.34 | 361.08 | 403.56 | 539.26 |
| 74 | 245.44 | 306.80 | 354.00 | 397.66 | 531.00 | 273.76 | 342.20 | 395.30 | 446.04 | 594.72 |
| 75 | 271.40 | 338.66 | 394.12 | 442.50 | 591.18 | 302.08 | 375.24 | 436.60 | 490.88 | 656.08 |
| 76 | 300.90 | 379.96 | 440.14 | 496.78 | 660.80 | 329.22 | 416.54 | 483.80 | 543.98 | 724.52 |
| 77 | 333.94 | 421.26 | 492.06 | 554.60 | 737.50 | 362.26 | 457.84 | 533.36 | 599.44 | 800.04 |
| 78 | 370.52 | 467.28 | 546.34 | 613.60 | 818.92 | 398.84 | 501.50 | 587.64 | 660.80 | 881.46 |
| 79 | 404.74 | 512.12 | 599.44 | 677.32 | 900.34 | 431.88 | 546.34 | 640.74 | 723.34 | 960.52 |
| 80 | 440.14 | 555.78 | 652.54 | 736.32 | 979.40 | 467.28 | 590.00 | 692.66 | 782.34 | 1038.40 |
| 81 | 472.00 | 598.26 | 699.74 | 791.78 | 1049.02 | 499.14 | 632.48 | 739.86 | 837.80 | 1110.38 |
| 82 | 503.86 | 634.84 | 744.58 | 841.34 | 1117.46 | 531.00 | 671.42 | 787.06 | 887.36 | 1181.18 |
| 83 | 536.90 | 674.96 | 790.60 | 893.26 | 1187.08 | 564.04 | 711.54 | 833.08 | 939.28 | 1250.80 |
| 84 | 568.76 | 717.44 | 838.98 | 947.54 | 1257.88 | 597.08 | 755.20 | 882.64 | 995.92 | 1323.96 |
| 85 | 605.34 | 764.64 | 892.08 | 1005.36 | 1338.12 | 633.66 | 801.22 | 935.74 | 1056.10 | 1404.20 |
| 86 | 645.46 | 813.02 | 948.72 | 1067.90 | 1421.90 | 673.78 | 849.60 | 992.38 | 1118.64 | 1487.98 |
| 87 | 686.76 | 864.94 | 1008.90 | 1133.98 | 1511.58 | 715.08 | 901.52 | 1052.56 | 1184.72 | 1577.66 |
| 88 | 731.60 | 920.40 | 1073.80 | 1207.14 | 1609.52 | 759.92 | 956.98 | 1117.46 | 1257.88 | 1675.60 |
| 89 | 779.98 | 980.58 | 1142.24 | 1285.02 | 1714.54 | 808.30 | 1017.16 | 1185.90 | 1335.76 | 1780.62 |
| 90 | 833.08 | 1046.66 | 1218.94 | 1368.80 | 1827.82 | 861.40 | 1083.24 | 1262.60 | 1419.54 | 1893.90 |
| 91 | 890.90 | 1118.64 | 1302.72 | 1462.02 | 1951.72 | 919.22 | 1155.22 | 1346.38 | 1512.76 | 2017.80 |
| 92 | 949.90 | 1191.80 | 1387.68 | 1558.78 | 2081.52 | 978.22 | 1228.38 | 1431.34 | 1609.52 | 2147.60 |
| 93 | 1014.80 | 1274.40 | 1480.90 | 1662.62 | 2221.94 | 1043.12 | 1310.98 | 1524.56 | 1713.36 | 2288.02 |
| 94 | 1085.60 | 1360.54 | 1582.38 | 1774.72 | 2372.98 | 1113.92 | 1397.12 | 1626.04 | 1825.46 | 2439.06 |
| 95 | 1162.30 | 1457.30 | 1693.30 | 1898.62 | 2540.54 | 1190.62 | 1493.88 | 1736.96 | 1949.36 | 2606.62 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 30 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 31 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 32 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 33 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 34 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 35 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 36 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 37 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 38 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 39 | 33.04 | 40.12 | 46.02 | 51.92 | 69.62 | 44.84 | 54.28 | 63.72 | 71.98 | 94.40 |
| 40 | 35.40 | 42.48 | 48.38 | 55.46 | 74.34 | 49.56 | 57.82 | 66.08 | 75.52 | 102.66 |
| 41 | 35.40 | 42.48 | 48.38 | 55.46 | 74.34 | 49.56 | 57.82 | 66.08 | 75.52 | 102.66 |
| 42 | 35.40 | 42.48 | 48.38 | 55.46 | 74.34 | 49.56 | 57.82 | 66.08 | 75.52 | 102.66 |
| 43 | 35.40 | 42.48 | 48.38 | 55.46 | 74.34 | 49.56 | 57.82 | 66.08 | 75.52 | 102.66 |
| 44 | 35.40 | 42.48 | 48.38 | 55.46 | 74.34 | 49.56 | 57.82 | 66.08 | 75.52 | 102.66 |
| 45 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 79.06 | 105.02 |
| 46 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 79.06 | 105.02 |
| 47 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 79.06 | 105.02 |
| 48 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 79.06 | 105.02 |
| 49 | 37.76 | 46.02 | 51.92 | 57.82 | 77.88 | 50.74 | 63.72 | 71.98 | 79.06 | 105.02 |
| 50 | 40.12 | 51.92 | 59.00 | 64.90 | 88.50 | 54.28 | 70.80 | 79.06 | 88.50 | 118.00 |
| 51 | 41.30 | 51.92 | 61.36 | 67.26 | 90.86 | 56.64 | 71.98 | 81.42 | 90.86 | 121.54 |
| 52 | 43.66 | 55.46 | 62.54 | 69.62 | 94.40 | 59.00 | 74.34 | 83.78 | 93.22 | 127.44 |
| 53 | 44.84 | 56.64 | 64.90 | 73.16 | 96.76 | 62.54 | 76.70 | 88.50 | 99.12 | 130.98 |
| 54 | 47.20 | 59.00 | 67.26 | 75.52 | 99.12 | 63.72 | 77.88 | 90.86 | 101.48 | 133.34 |
| 55 | 49.56 | 60.18 | 68.44 | 76.70 | 102.66 | 67.26 | 80.24 | 92.04 | 103.84 | 139.24 |
| 56 | 51.92 | 63.72 | 74.34 | 81.42 | 108.56 | 68.44 | 83.78 | 97.94 | 107.38 | 145.14 |
| 57 | 54.28 | 67.26 | 77.88 | 86.14 | 115.64 | 71.98 | 87.32 | 102.66 | 114.46 | 153.40 |
| 58 | 59.00 | 73.16 | 82.60 | 94.40 | 122.72 | 75.52 | 95.58 | 108.56 | 121.54 | 160.48 |
| 59 | 62.54 | 76.70 | 89.68 | 100.30 | 134.52 | 79.06 | 99.12 | 114.46 | 127.44 | 172.28 |
| 60 | 66.08 | 81.42 | 95.58 | 107.38 | 141.60 | 82.60 | 103.84 | 121.54 | 135.70 | 180.54 |
| 61 | 71.98 | 89.68 | 102.66 | 115.64 | 154.58 | 89.68 | 113.28 | 128.62 | 145.14 | 193.52 |
| 62 | 77.88 | 96.76 | 110.92 | 122.72 | 164.02 | 94.40 | 119.18 | 136.88 | 153.40 | 204.14 |
| 63 | 82.60 | 103.84 | 118.00 | 134.52 | 179.36 | 101.48 | 126.26 | 145.14 | 164.02 | 219.48 |
| 64 | 89.68 | 113.28 | 127.44 | 142.78 | 192.34 | 109.74 | 136.88 | 154.58 | 173.46 | 233.64 |
| 65 | 96.76 | 120.36 | 138.06 | 154.58 | 207.68 | 116.82 | 145.14 | 166.38 | 187.62 | 251.34 |
| 66 | 106.20 | 129.80 | 149.86 | 167.56 | 225.38 | 125.08 | 155.76 | 178.18 | 201.78 | 269.04 |
| 67 | 112.10 | 138.06 | 159.30 | 180.54 | 241.90 | 133.34 | 164.02 | 189.98 | 213.58 | 287.92 |
| 68 | 120.36 | 151.04 | 172.28 | 193.52 | 258.42 | 141.60 | 178.18 | 204.14 | 230.10 | 306.80 |
| 69 | 129.80 | 161.66 | 187.62 | 211.22 | 282.02 | 153.40 | 191.16 | 220.66 | 247.80 | 331.58 |
| 70 | 141.60 | 178.18 | 206.50 | 231.28 | 309.16 | 165.20 | 208.86 | 241.90 | 270.22 | 361.08 |
| 71 | 158.12 | 197.06 | 227.74 | 257.24 | 343.38 | 182.90 | 228.92 | 263.14 | 296.18 | 396.48 |
| 72 | 175.82 | 219.48 | 254.88 | 285.56 | 383.50 | 200.60 | 251.34 | 291.46 | 326.86 | 436.60 |
| 73 | 197.06 | 243.08 | 282.02 | 317.42 | 424.80 | 220.66 | 274.94 | 319.78 | 359.90 | 480.26 |
| 74 | 218.30 | 272.58 | 316.24 | 354.00 | 473.18 | 244.26 | 304.44 | 352.82 | 395.30 | 529.82 |
| 75 | 241.90 | 303.26 | 352.82 | 394.12 | 526.28 | 267.86 | 336.30 | 390.58 | 436.60 | 584.10 |
| 76 | 270.22 | 336.30 | 391.76 | 440.14 | 586.46 | 295.00 | 369.34 | 429.52 | 482.62 | 645.46 |
| 77 | 299.72 | 375.24 | 437.78 | 493.24 | 654.90 | 323.32 | 409.46 | 474.36 | 535.72 | 711.54 |
| 78 | 330.40 | 415.36 | 486.16 | 547.52 | 728.06 | 355.18 | 446.04 | 522.74 | 588.82 | 782.34 |
| 79 | 362.26 | 456.66 | 533.36 | 602.98 | 801.22 | 385.86 | 487.34 | 569.94 | 644.28 | 854.32 |
| 80 | 391.76 | 496.78 | 579.38 | 654.90 | 872.02 | 416.54 | 526.28 | 614.78 | 695.02 | 925.12 |
| 81 | 421.26 | 532.18 | 623.04 | 704.46 | 934.56 | 443.68 | 561.68 | 659.62 | 744.58 | 987.66 |
| 82 | 448.40 | 566.40 | 663.16 | 749.30 | 993.56 | 474.36 | 598.26 | 699.74 | 791.78 | 1050.20 |
| 83 | 476.72 | 600.62 | 703.28 | 794.14 | 1056.10 | 502.68 | 633.66 | 741.04 | 835.44 | 1112.74 |
| 84 | 506.22 | 639.56 | 745.76 | 842.52 | 1119.82 | 531.00 | 672.60 | 784.70 | 887.36 | 1177.64 |
| 85 | 540.44 | 679.68 | 794.14 | 894.44 | 1191.80 | 565.22 | 712.72 | 835.44 | 939.28 | 1251.98 |
| 86 | 574.66 | 723.34 | 843.70 | 949.90 | 1267.32 | 599.44 | 756.38 | 885.00 | 994.74 | 1327.50 |
| 87 | 611.24 | 769.36 | 897.98 | 1008.90 | 1346.38 | 636.02 | 802.40 | 939.28 | 1053.74 | 1406.56 |
| 88 | 651.36 | 818.92 | 953.44 | 1073.80 | 1431.34 | 676.14 | 851.96 | 994.74 | 1118.64 | 1491.52 |
| 89 | 695.02 | 873.20 | 1017.16 | 1142.24 | 1526.92 | 719.80 | 906.24 | 1058.46 | 1187.08 | 1587.10 |
| 90 | 742.22 | 931.02 | 1084.42 | 1218.94 | 1627.22 | 767.00 | 964.06 | 1125.72 | 1263.78 | 1687.40 |
| 91 | 792.96 | 993.56 | 1157.58 | 1300.36 | 1736.96 | 817.74 | 1026.60 | 1198.88 | 1345.20 | 1797.14 |
| 92 | 846.06 | 1060.82 | 1234.28 | 1385.32 | 1852.60 | 870.84 | 1093.86 | 1275.58 | 1430.16 | 1912.78 |
| 93 | 903.88 | 1132.80 | 1318.06 | 1479.72 | 1976.50 | 928.66 | 1165.84 | 1359.36 | 1524.56 | 2036.68 |
| 94 | 967.60 | 1210.68 | 1407.74 | 1578.84 | 2112.20 | 992.38 | 1243.72 | 1449.04 | 1623.68 | 2172.38 |
| 95 | 1036.04 | 1294.46 | 1506.86 | 1688.58 | 2259.70 | 1060.82 | 1327.50 | 1548.16 | 1733.42 | 2319.88 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
## Home and Community Care at 50%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 30 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 31 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 32 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 33 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 34 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 35 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 36 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 37 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 38 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 39 | 31.86 | 37.76 | 41.30 | 47.20 | 63.72 | 41.30 | 50.74 | 56.64 | 63.72 | 87.32 |
| 40 | 33.04 | 40.12 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 90.86 |
| 41 | 33.04 | 40.12 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 90.86 |
| 42 | 33.04 | 40.12 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 90.86 |
| 43 | 33.04 | 40.12 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 90.86 |
| 44 | 33.04 | 40.12 | 44.84 | 50.74 | 67.26 | 43.66 | 54.28 | 62.54 | 69.62 | 90.86 |
| 45 | 34.22 | 40.12 | 47.20 | 54.28 | 71.98 | 47.20 | 55.46 | 63.72 | 73.16 | 97.94 |
| 46 | 34.22 | 40.12 | 47.20 | 54.28 | 71.98 | 47.20 | 55.46 | 63.72 | 73.16 | 97.94 |
| 47 | 34.22 | 40.12 | 47.20 | 54.28 | 71.98 | 47.20 | 55.46 | 63.72 | 73.16 | 97.94 |
| 48 | 34.22 | 40.12 | 47.20 | 54.28 | 71.98 | 47.20 | 55.46 | 63.72 | 73.16 | 97.94 |
| 49 | 34.22 | 40.12 | 47.20 | 54.28 | 71.98 | 47.20 | 55.46 | 63.72 | 73.16 | 97.94 |
| 50 | 37.76 | 46.02 | 51.92 | 60.18 | 79.06 | 50.74 | 63.72 | 73.16 | 80.24 | 107.38 |
| 51 | 38.94 | 47.20 | 55.46 | 61.36 | 82.60 | 53.10 | 64.90 | 75.52 | 82.60 | 113.28 |
| 52 | 40.12 | 50.74 | 56.64 | 63.72 | 84.96 | 53.10 | 68.44 | 76.70 | 86.14 | 115.64 |
| 53 | 41.30 | 51.92 | 59.00 | 66.08 | 88.50 | 55.46 | 70.80 | 79.06 | 89.68 | 118.00 |
| 54 | 42.48 | 51.92 | 61.36 | 67.26 | 92.04 | 57.82 | 71.98 | 81.42 | 90.86 | 122.72 |
| 55 | 43.66 | 53.10 | 62.54 | 71.98 | 95.58 | 57.82 | 73.16 | 83.78 | 95.58 | 127.44 |
| 56 | 46.02 | 57.82 | 66.08 | 74.34 | 99.12 | 61.36 | 77.88 | 88.50 | 99.12 | 132.16 |
| 57 | 50.74 | 61.36 | 71.98 | 77.88 | 106.20 | 67.26 | 80.24 | 95.58 | 103.84 | 138.06 |
| 58 | 53.10 | 64.90 | 75.52 | 83.78 | 114.46 | 69.62 | 83.78 | 97.94 | 109.74 | 147.50 |
| 59 | 55.46 | 71.98 | 80.24 | 92.04 | 120.36 | 71.98 | 90.86 | 103.84 | 115.64 | 155.76 |
| 60 | 60.18 | 75.52 | 86.14 | 96.76 | 129.80 | 75.52 | 95.58 | 109.74 | 122.72 | 165.20 |
| 61 | 64.90 | 81.42 | 95.58 | 105.02 | 140.42 | 81.42 | 102.66 | 118.00 | 130.98 | 177.00 |
| 62 | 71.98 | 88.50 | 100.30 | 114.46 | 152.22 | 88.50 | 108.56 | 125.08 | 140.42 | 187.62 |
| 63 | 76.70 | 93.22 | 108.56 | 120.36 | 161.66 | 93.22 | 115.64 | 134.52 | 148.68 | 198.24 |
| 64 | 81.42 | 102.66 | 118.00 | 132.16 | 175.82 | 97.94 | 123.90 | 142.78 | 160.48 | 213.58 |
| 65 | 87.32 | 109.74 | 126.26 | 140.42 | 189.98 | 106.20 | 133.34 | 152.22 | 169.92 | 227.74 |
| 66 | 94.40 | 118.00 | 138.06 | 153.40 | 204.14 | 113.28 | 141.60 | 164.02 | 182.90 | 243.08 |
| 67 | 100.30 | 127.44 | 148.68 | 162.84 | 217.12 | 119.18 | 151.04 | 175.82 | 193.52 | 260.78 |
| 68 | 110.92 | 134.52 | 155.76 | 175.82 | 236.00 | 128.62 | 160.48 | 184.08 | 208.86 | 278.48 |
| 69 | 119.18 | 146.32 | 171.10 | 191.16 | 256.06 | 140.42 | 172.28 | 200.60 | 224.20 | 302.08 |
| 70 | 128.62 | 162.84 | 186.44 | 210.04 | 279.66 | 151.04 | 189.98 | 218.30 | 245.44 | 326.86 |
| 71 | 143.96 | 179.36 | 207.68 | 234.82 | 311.52 | 166.38 | 207.68 | 239.54 | 270.22 | 359.90 |
| 72 | 159.30 | 199.42 | 231.28 | 259.60 | 346.92 | 181.72 | 228.92 | 264.32 | 296.18 | 396.48 |
| 73 | 177.00 | 221.84 | 258.42 | 290.28 | 387.04 | 200.60 | 250.16 | 290.28 | 329.22 | 437.78 |
| 74 | 198.24 | 248.98 | 286.74 | 320.96 | 430.70 | 221.84 | 279.66 | 320.96 | 359.90 | 482.62 |
| 75 | 220.66 | 277.30 | 319.78 | 358.72 | 479.08 | 244.26 | 306.80 | 355.18 | 398.84 | 531.00 |
| 76 | 244.26 | 305.62 | 357.54 | 401.20 | 533.36 | 267.86 | 336.30 | 390.58 | 438.96 | 585.28 |
| 77 | 271.40 | 342.20 | 397.66 | 448.40 | 597.08 | 293.82 | 370.52 | 431.88 | 484.98 | 647.82 |
| 78 | 300.90 | 378.78 | 442.50 | 497.96 | 663.16 | 323.32 | 407.10 | 475.54 | 535.72 | 713.90 |
| 79 | 329.22 | 415.36 | 484.98 | 548.70 | 729.24 | 350.46 | 444.86 | 519.20 | 584.10 | 777.62 |
| 80 | 357.54 | 450.76 | 527.46 | 597.08 | 790.60 | 377.60 | 479.08 | 560.50 | 633.66 | 840.16 |
| 81 | 383.50 | 483.80 | 567.58 | 640.74 | 850.78 | 404.74 | 510.94 | 598.26 | 677.32 | 899.16 |
| 82 | 405.92 | 515.66 | 604.16 | 680.86 | 906.24 | 428.34 | 543.98 | 639.56 | 719.80 | 956.98 |
| 83 | 433.06 | 547.52 | 639.56 | 723.34 | 960.52 | 455.48 | 577.02 | 674.96 | 762.28 | 1012.44 |
| 84 | 460.20 | 580.56 | 679.68 | 765.82 | 1019.52 | 483.80 | 611.24 | 715.08 | 804.76 | 1073.80 |
| 85 | 490.88 | 619.50 | 722.16 | 814.20 | 1085.60 | 515.66 | 650.18 | 758.74 | 854.32 | 1138.70 |
| 86 | 521.56 | 658.44 | 769.36 | 866.12 | 1154.04 | 546.34 | 689.12 | 805.94 | 906.24 | 1207.14 |
| 87 | 556.96 | 699.74 | 816.56 | 920.40 | 1227.20 | 581.74 | 730.42 | 853.14 | 960.52 | 1280.30 |
| 88 | 591.18 | 745.76 | 869.66 | 977.04 | 1303.90 | 615.96 | 776.44 | 906.24 | 1017.16 | 1357.00 |
| 89 | 630.12 | 795.32 | 925.12 | 1039.58 | 1388.86 | 654.90 | 826.00 | 961.70 | 1079.70 | 1441.96 |
| 90 | 673.78 | 848.42 | 987.66 | 1109.20 | 1482.08 | 698.56 | 879.10 | 1024.24 | 1149.32 | 1535.18 |
| 91 | 719.80 | 905.06 | 1053.74 | 1183.54 | 1582.38 | 744.58 | 935.74 | 1090.32 | 1223.66 | 1635.48 |
| 92 | 769.36 | 966.42 | 1123.36 | 1261.42 | 1686.22 | 794.14 | 997.10 | 1159.94 | 1301.54 | 1739.32 |
| 93 | 821.28 | 1031.32 | 1198.88 | 1346.38 | 1800.68 | 846.06 | 1062.00 | 1235.46 | 1386.50 | 1853.78 |
| 94 | 877.92 | 1100.94 | 1280.30 | 1437.24 | 1923.40 | 902.70 | 1131.62 | 1316.88 | 1477.36 | 1976.50 |
| 95 | 940.46 | 1180.00 | 1371.16 | 1537.54 | 2057.92 | 965.24 | 1210.68 | 1407.74 | 1577.66 | 2111.02 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6072-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 50%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 30 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 31 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 32 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 33 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 34 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 35 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 36 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 37 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 38 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 39 | 28.32 | 35.40 | 40.12 | 43.66 | 60.18 | 38.94 | 48.38 | 55.46 | 61.36 | 81.42 |
| 40 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 |
| 41 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 |
| 42 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 |
| 43 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 |
| 44 | 29.50 | 36.58 | 41.30 | 47.20 | 63.72 | 40.12 | 50.74 | 59.00 | 64.90 | 88.50 |
| 45 | 33.04 | 40.12 | 44.84 | 48.38 | 67.26 | 44.84 | 54.28 | 62.54 | 68.44 | 92.04 |
| 46 | 33.04 | 40.12 | 44.84 | 48.38 | 67.26 | 44.84 | 54.28 | 62.54 | 68.44 | 92.04 |
| 47 | 33.04 | 40.12 | 44.84 | 48.38 | 67.26 | 44.84 | 54.28 | 62.54 | 68.44 | 92.04 |
| 48 | 33.04 | 40.12 | 44.84 | 48.38 | 67.26 | 44.84 | 54.28 | 62.54 | 68.44 | 92.04 |
| 49 | 33.04 | 40.12 | 44.84 | 48.38 | 67.26 | 44.84 | 54.28 | 62.54 | 68.44 | 92.04 |
| 50 | 36.58 | 43.66 | 48.38 | 55.46 | 75.52 | 49.56 | 60.18 | 68.44 | 75.52 | 103.84 |
| 51 | 36.58 | 44.84 | 51.92 | 59.00 | 76.70 | 49.56 | 62.54 | 73.16 | 79.06 | 105.02 |
| 52 | 37.76 | 47.20 | 54.28 | 60.18 | 80.24 | 51.92 | 63.72 | 74.34 | 81.42 | 110.92 |
| 53 | 40.12 | 48.38 | 56.64 | 62.54 | 83.78 | 53.10 | 66.08 | 75.52 | 84.96 | 114.46 |
| 54 | 40.12 | 50.74 | 57.82 | 64.90 | 87.32 | 54.28 | 69.62 | 77.88 | 87.32 | 116.82 |
| 55 | 41.30 | 51.92 | 60.18 | 66.08 | 89.68 | 55.46 | 71.98 | 80.24 | 89.68 | 119.18 |
| 56 | 43.66 | 55.46 | 63.72 | 69.62 | 94.40 | 57.82 | 74.34 | 83.78 | 93.22 | 126.26 |
| 57 | 47.20 | 59.00 | 67.26 | 75.52 | 100.30 | 61.36 | 77.88 | 88.50 | 100.30 | 132.16 |
| 58 | 50.74 | 62.54 | 73.16 | 79.06 | 107.38 | 67.26 | 80.24 | 95.58 | 105.02 | 140.42 |
| 59 | 53.10 | 66.08 | 76.70 | 86.14 | 114.46 | 69.62 | 84.96 | 99.12 | 110.92 | 148.68 |
| 60 | 57.82 | 71.98 | 81.42 | 93.22 | 121.54 | 73.16 | 90.86 | 105.02 | 119.18 | 156.94 |
| 61 | 61.36 | 76.70 | 87.32 | 99.12 | 133.34 | 76.70 | 97.94 | 110.92 | 125.08 | 167.56 |
| 62 | 66.08 | 83.78 | 96.76 | 107.38 | 141.60 | 82.60 | 105.02 | 119.18 | 132.16 | 177.00 |
| 63 | 73.16 | 90.86 | 103.84 | 114.46 | 154.58 | 88.50 | 112.10 | 127.44 | 141.60 | 189.98 |
| 64 | 77.88 | 97.94 | 112.10 | 123.90 | 167.56 | 93.22 | 118.00 | 135.70 | 152.22 | 202.96 |
| 65 | 82.60 | 105.02 | 119.18 | 134.52 | 179.36 | 99.12 | 126.26 | 145.14 | 162.84 | 218.30 |
| 66 | 89.68 | 114.46 | 129.80 | 143.96 | 193.52 | 108.56 | 136.88 | 155.76 | 173.46 | 233.64 |
| 67 | 95.58 | 121.54 | 139.24 | 155.76 | 208.86 | 114.46 | 143.96 | 165.20 | 185.26 | 247.80 |
| 68 | 105.02 | 128.62 | 148.68 | 167.56 | 224.20 | 122.72 | 154.58 | 178.18 | 199.42 | 265.50 |
| 69 | 112.10 | 141.60 | 162.84 | 181.72 | 244.26 | 130.98 | 167.56 | 191.16 | 213.58 | 287.92 |
| 70 | 121.54 | 155.76 | 177.00 | 200.60 | 269.04 | 141.60 | 181.72 | 207.68 | 236.00 | 312.70 |
| 71 | 136.88 | 172.28 | 198.24 | 221.84 | 297.36 | 158.12 | 199.42 | 228.92 | 258.42 | 344.56 |
| 72 | 149.86 | 191.16 | 220.66 | 247.80 | 330.40 | 171.10 | 219.48 | 253.70 | 284.38 | 379.96 |
| 73 | 169.92 | 213.58 | 245.44 | 276.12 | 369.34 | 191.16 | 243.08 | 277.30 | 311.52 | 417.72 |
| 74 | 188.80 | 238.36 | 273.76 | 305.62 | 410.64 | 211.22 | 269.04 | 306.80 | 343.38 | 461.38 |
| 75 | 207.68 | 265.50 | 305.62 | 343.38 | 456.66 | 230.10 | 295.00 | 338.66 | 381.14 | 507.40 |
| 76 | 232.46 | 295.00 | 339.84 | 382.32 | 509.76 | 253.70 | 324.50 | 374.06 | 418.90 | 560.50 |
| 77 | 256.06 | 329.22 | 378.78 | 428.34 | 569.94 | 278.48 | 358.72 | 414.18 | 466.10 | 619.50 |
| 78 | 283.20 | 364.62 | 421.26 | 476.72 | 632.48 | 305.62 | 392.94 | 454.30 | 513.30 | 680.86 |
| 79 | 310.34 | 400.02 | 463.74 | 523.92 | 695.02 | 331.58 | 429.52 | 496.78 | 558.14 | 743.40 |
| 80 | 336.30 | 435.42 | 503.86 | 568.76 | 755.20 | 356.36 | 462.56 | 535.72 | 605.34 | 803.58 |
| 81 | 361.08 | 466.10 | 540.44 | 610.06 | 810.66 | 381.14 | 493.24 | 572.30 | 646.64 | 859.04 |
| 82 | 384.68 | 495.60 | 575.84 | 649.00 | 863.76 | 407.10 | 523.92 | 607.70 | 686.76 | 913.32 |
| 83 | 409.46 | 525.10 | 610.06 | 686.76 | 916.86 | 431.88 | 555.78 | 645.46 | 725.70 | 967.60 |
| 84 | 434.24 | 558.14 | 647.82 | 729.24 | 971.14 | 456.66 | 588.82 | 683.22 | 768.18 | 1024.24 |
| 85 | 460.20 | 592.36 | 687.94 | 775.26 | 1032.50 | 483.80 | 624.22 | 723.34 | 814.20 | 1085.60 |
| 86 | 490.88 | 630.12 | 731.60 | 822.46 | 1096.22 | 514.48 | 661.98 | 767.00 | 861.40 | 1149.32 |
| 87 | 522.74 | 671.42 | 776.44 | 873.20 | 1165.84 | 546.34 | 703.28 | 811.84 | 912.14 | 1218.94 |
| 88 | 556.96 | 713.90 | 827.18 | 928.66 | 1239.00 | 580.56 | 745.76 | 862.58 | 967.60 | 1292.10 |
| 89 | 593.54 | 759.92 | 879.10 | 987.66 | 1319.24 | 617.14 | 791.78 | 914.50 | 1026.60 | 1372.34 |
| 90 | 633.66 | 810.66 | 938.10 | 1052.56 | 1407.74 | 657.26 | 842.52 | 973.50 | 1091.50 | 1460.84 |
| 91 | 676.14 | 864.94 | 1000.64 | 1123.36 | 1500.96 | 699.74 | 896.80 | 1036.04 | 1162.30 | 1554.06 |
| 92 | 723.34 | 923.94 | 1066.72 | 1196.52 | 1600.08 | 746.94 | 955.80 | 1102.12 | 1235.46 | 1653.18 |
| 93 | 770.54 | 986.48 | 1138.70 | 1276.76 | 1707.46 | 794.14 | 1018.34 | 1174.10 | 1315.70 | 1760.56 |
| 94 | 826.00 | 1053.74 | 1216.58 | 1362.90 | 1823.10 | 849.60 | 1085.60 | 1251.98 | 1401.84 | 1876.20 |
| 95 | 882.64 | 1128.08 | 1300.36 | 1456.12 | 1951.72 | 906.24 | 1159.94 | 1335.76 | 1495.06 | 2004.82 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 30 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 31 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 32 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 33 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 34 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 35 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 36 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 37 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 38 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 39 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 40 | 63.72 | 81.42 | 95.58 | 106.20 | 141.60 | 84.96 | 109.74 | 127.44 | 142.78 | 191.16 |
| 41 | 63.72 | 81.42 | 95.58 | 106.20 | 141.60 | 84.96 | 109.74 | 127.44 | 142.78 | 191.16 |
| 42 | 63.72 | 81.42 | 95.58 | 106.20 | 141.60 | 84.96 | 109.74 | 127.44 | 142.78 | 191.16 |
| 43 | 63.72 | 81.42 | 95.58 | 106.20 | 141.60 | 84.96 | 109.74 | 127.44 | 142.78 | 191.16 |
| 44 | 63.72 | 81.42 | 95.58 | 106.20 | 141.60 | 84.96 | 109.74 | 127.44 | 142.78 | 191.16 |
| 45 | 67.26 | 84.96 | 101.48 | 114.46 | 148.68 | 90.86 | 115.64 | 134.52 | 153.40 | 201.78 |
| 46 | 67.26 | 84.96 | 101.48 | 114.46 | 148.68 | 90.86 | 115.64 | 134.52 | 153.40 | 201.78 |
| 47 | 67.26 | 84.96 | 101.48 | 114.46 | 148.68 | 90.86 | 115.64 | 134.52 | 153.40 | 201.78 |
| 48 | 67.26 | 84.96 | 101.48 | 114.46 | 148.68 | 90.86 | 115.64 | 134.52 | 153.40 | 201.78 |
| 49 | 67.26 | 84.96 | 101.48 | 114.46 | 148.68 | 90.86 | 115.64 | 134.52 | 153.40 | 201.78 |
| 50 | 75.52 | 96.76 | 112.10 | 126.26 | 167.56 | 101.48 | 129.80 | 151.04 | 169.92 | 225.38 |
| 51 | 77.88 | 99.12 | 115.64 | 129.80 | 174.64 | 103.84 | 130.98 | 153.40 | 173.46 | 231.28 |
| 52 | 80.24 | 102.66 | 119.18 | 134.52 | 179.36 | 106.20 | 134.52 | 156.94 | 178.18 | 236.00 |
| 53 | 82.60 | 105.02 | 122.72 | 139.24 | 185.26 | 108.56 | 138.06 | 160.48 | 181.72 | 240.72 |
| 54 | 84.96 | 109.74 | 127.44 | 143.96 | 191.16 | 109.74 | 141.60 | 164.02 | 186.44 | 248.98 |
| 55 | 88.50 | 112.10 | 132.16 | 147.50 | 197.06 | 114.46 | 145.14 | 169.92 | 188.80 | 253.70 |
| 56 | 93.22 | 119.18 | 138.06 | 156.94 | 207.68 | 119.18 | 151.04 | 175.82 | 200.60 | 264.32 |
| 57 | 100.30 | 125.08 | 147.50 | 166.38 | 220.66 | 125.08 | 158.12 | 185.26 | 208.86 | 277.30 |
| 58 | 107.38 | 135.70 | 158.12 | 179.36 | 237.18 | 133.34 | 167.56 | 195.88 | 221.84 | 295.00 |
| 59 | 114.46 | 143.96 | 168.74 | 191.16 | 254.88 | 140.42 | 177.00 | 207.68 | 236.00 | 311.52 |
| 60 | 121.54 | 154.58 | 180.54 | 205.32 | 271.40 | 147.50 | 188.80 | 220.66 | 248.98 | 331.58 |
| 61 | 129.80 | 166.38 | 194.70 | 220.66 | 291.46 | 155.76 | 201.78 | 234.82 | 265.50 | 351.64 |
| 62 | 139.24 | 178.18 | 208.86 | 234.82 | 311.52 | 167.56 | 213.58 | 250.16 | 283.20 | 375.24 |
| 63 | 149.86 | 189.98 | 221.84 | 252.52 | 333.94 | 178.18 | 227.74 | 265.50 | 302.08 | 398.84 |
| 64 | 159.30 | 202.96 | 238.36 | 270.22 | 358.72 | 188.80 | 241.90 | 284.38 | 322.14 | 427.16 |
| 65 | 169.92 | 219.48 | 257.24 | 291.46 | 385.86 | 201.78 | 259.60 | 303.26 | 344.56 | 457.84 |
| 66 | 185.26 | 236.00 | 277.30 | 313.88 | 414.18 | 217.12 | 277.30 | 325.68 | 369.34 | 487.34 |
| 67 | 195.88 | 250.16 | 296.18 | 336.30 | 443.68 | 228.92 | 293.82 | 345.74 | 392.94 | 519.20 |
| 68 | 211.22 | 271.40 | 318.60 | 362.26 | 477.90 | 244.26 | 313.88 | 370.52 | 420.08 | 554.60 |
| 69 | 227.74 | 295.00 | 345.74 | 394.12 | 519.20 | 263.14 | 338.66 | 400.02 | 453.12 | 598.26 |
| 70 | 252.52 | 325.68 | 382.32 | 435.42 | 574.66 | 287.92 | 370.52 | 435.42 | 495.60 | 654.90 |
| 71 | 280.84 | 362.26 | 425.98 | 486.16 | 639.56 | 318.60 | 410.64 | 481.44 | 549.88 | 723.34 |
| 72 | 315.06 | 403.56 | 476.72 | 542.80 | 715.08 | 354.00 | 454.30 | 534.54 | 608.88 | 803.58 |
| 73 | 351.64 | 453.12 | 533.36 | 607.70 | 801.22 | 392.94 | 505.04 | 594.72 | 676.14 | 892.08 |
| 74 | 392.94 | 506.22 | 598.26 | 678.50 | 896.80 | 434.24 | 560.50 | 660.80 | 750.48 | 991.20 |
| 75 | 437.78 | 566.40 | 669.06 | 762.28 | 1004.18 | 480.26 | 620.68 | 733.96 | 834.26 | 1102.12 |
| 76 | 489.70 | 633.66 | 751.66 | 856.68 | 1128.08 | 533.36 | 689.12 | 816.56 | 931.02 | 1226.02 |
| 77 | 546.34 | 709.18 | 844.88 | 965.24 | 1267.32 | 588.82 | 765.82 | 909.78 | 1038.40 | 1364.08 |
| 78 | 605.34 | 789.42 | 944.00 | 1078.52 | 1416.00 | 647.82 | 846.06 | 1008.90 | 1152.86 | 1512.76 |
| 79 | 667.88 | 869.66 | 1041.94 | 1192.98 | 1562.32 | 708.00 | 923.94 | 1106.84 | 1267.32 | 1659.08 |
| 80 | 724.52 | 947.54 | 1136.34 | 1300.36 | 1702.74 | 767.00 | 1000.64 | 1200.06 | 1373.52 | 1799.50 |
| 81 | 778.80 | 1018.34 | 1218.94 | 1395.94 | 1829.00 | 818.92 | 1072.62 | 1283.84 | 1470.28 | 1926.94 |
| 82 | 830.72 | 1085.60 | 1299.18 | 1487.98 | 1948.18 | 873.20 | 1142.24 | 1365.26 | 1564.68 | 2048.48 |
| 83 | 883.82 | 1152.86 | 1378.24 | 1577.66 | 2069.72 | 927.48 | 1209.50 | 1446.68 | 1655.54 | 2172.38 |
| 84 | 938.10 | 1223.66 | 1462.02 | 1673.24 | 2194.80 | 982.94 | 1282.66 | 1532.82 | 1752.30 | 2298.64 |
| 85 | 999.46 | 1301.54 | 1556.42 | 1778.26 | 2335.22 | 1045.48 | 1361.72 | 1627.22 | 1859.68 | 2442.60 |
| 86 | 1064.36 | 1386.50 | 1655.54 | 1891.54 | 2483.90 | 1110.38 | 1446.68 | 1726.34 | 1972.96 | 2591.28 |
| 87 | 1132.80 | 1473.82 | 1761.74 | 2009.54 | 2640.84 | 1178.82 | 1534.00 | 1832.54 | 2090.96 | 2748.22 |
| 88 | 1207.14 | 1570.58 | 1875.02 | 2138.16 | 2810.76 | 1253.16 | 1630.76 | 1945.82 | 2219.58 | 2918.14 |
| 89 | 1287.38 | 1674.42 | 1996.56 | 2277.40 | 2996.02 | 1333.40 | 1734.60 | 2067.36 | 2358.82 | 3103.40 |
| 90 | 1375.88 | 1787.70 | 2132.26 | 2428.44 | 3196.62 | 1421.90 | 1847.88 | 2203.06 | 2509.86 | 3304.00 |
| 91 | 1470.28 | 1909.24 | 2276.22 | 2592.46 | 3412.56 | 1516.30 | 1969.42 | 2347.02 | 2673.88 | 3519.94 |
| 92 | 1570.58 | 2037.86 | 2428.44 | 2763.56 | 3641.48 | 1616.60 | 2098.04 | 2499.24 | 2844.98 | 3748.86 |
| 93 | 1677.96 | 2177.10 | 2591.28 | 2950.00 | 3886.92 | 1723.98 | 2237.28 | 2662.08 | 3031.42 | 3994.30 |
| 94 | 1794.78 | 2326.96 | 2770.64 | 3150.60 | 4154.78 | 1840.80 | 2387.14 | 2841.44 | 3232.02 | 4262.16 |
| 95 | 1922.22 | 2492.16 | 2965.34 | 3371.26 | 4446.24 | 1968.24 | 2552.34 | 3036.14 | 3452.68 | 4553.62 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 30 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 31 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 32 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 33 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 34 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 35 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 36 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 37 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 38 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 39 | 53.10 | 68.44 | 79.06 | 89.68 | 119.18 | 73.16 | 92.04 | 106.20 | 120.36 | 161.66 |
| 40 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 76.70 | 97.94 | 114.46 | 128.62 | 171.10 |
| 41 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 76.70 | 97.94 | 114.46 | 128.62 | 171.10 |
| 42 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 76.70 | 97.94 | 114.46 | 128.62 | 171.10 |
| 43 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 76.70 | 97.94 | 114.46 | 128.62 | 171.10 |
| 44 | 57.82 | 73.16 | 83.78 | 96.76 | 127.44 | 76.70 | 97.94 | 114.46 | 128.62 | 171.10 |
| 45 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 46 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 47 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 48 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 49 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 119.18 | 135.70 | 180.54 |
| 50 | 67.26 | 83.78 | 99.12 | 112.10 | 148.68 | 90.86 | 114.46 | 133.34 | 151.04 | 200.60 |
| 51 | 70.80 | 87.32 | 102.66 | 115.64 | 153.40 | 93.22 | 118.00 | 138.06 | 154.58 | 205.32 |
| 52 | 71.98 | 93.22 | 106.20 | 119.18 | 159.30 | 95.58 | 121.54 | 140.42 | 158.12 | 210.04 |
| 53 | 74.34 | 94.40 | 108.56 | 122.72 | 165.20 | 96.76 | 123.90 | 142.78 | 161.66 | 214.76 |
| 54 | 76.70 | 97.94 | 113.28 | 127.44 | 168.74 | 99.12 | 126.26 | 147.50 | 166.38 | 219.48 |
| 55 | 79.06 | 100.30 | 116.82 | 132.16 | 175.82 | 101.48 | 128.62 | 149.86 | 169.92 | 225.38 |
| 56 | 82.60 | 105.02 | 122.72 | 139.24 | 184.08 | 105.02 | 133.34 | 156.94 | 177.00 | 234.82 |
| 57 | 88.50 | 113.28 | 132.16 | 147.50 | 197.06 | 110.92 | 141.60 | 165.20 | 186.44 | 247.80 |
| 58 | 94.40 | 119.18 | 140.42 | 159.30 | 212.40 | 116.82 | 148.68 | 173.46 | 197.06 | 263.14 |
| 59 | 101.48 | 128.62 | 151.04 | 172.28 | 226.56 | 122.72 | 159.30 | 185.26 | 210.04 | 278.48 |
| 60 | 108.56 | 138.06 | 160.48 | 182.90 | 240.72 | 132.16 | 168.74 | 195.88 | 221.84 | 293.82 |
| 61 | 115.64 | 148.68 | 173.46 | 195.88 | 259.60 | 140.42 | 179.36 | 208.86 | 237.18 | 313.88 |
| 62 | 122.72 | 158.12 | 185.26 | 210.04 | 276.12 | 147.50 | 191.16 | 223.02 | 252.52 | 333.94 |
| 63 | 130.98 | 168.74 | 198.24 | 224.20 | 297.36 | 156.94 | 202.96 | 237.18 | 269.04 | 355.18 |
| 64 | 142.78 | 181.72 | 212.40 | 240.72 | 319.78 | 168.74 | 215.94 | 253.70 | 285.56 | 378.78 |
| 65 | 153.40 | 194.70 | 228.92 | 258.42 | 342.20 | 180.54 | 231.28 | 271.40 | 305.62 | 404.74 |
| 66 | 164.02 | 210.04 | 246.62 | 278.48 | 370.52 | 192.34 | 247.80 | 290.28 | 326.86 | 435.42 |
| 67 | 174.64 | 225.38 | 264.32 | 299.72 | 394.12 | 205.32 | 263.14 | 307.98 | 349.28 | 461.38 |
| 68 | 186.44 | 240.72 | 283.20 | 322.14 | 425.98 | 217.12 | 279.66 | 330.40 | 372.88 | 493.24 |
| 69 | 204.14 | 260.78 | 309.16 | 350.46 | 461.38 | 233.64 | 300.90 | 355.18 | 403.56 | 532.18 |
| 70 | 224.20 | 289.10 | 341.02 | 385.86 | 509.76 | 254.88 | 329.22 | 389.40 | 441.32 | 582.92 |
| 71 | 248.98 | 322.14 | 378.78 | 431.88 | 568.76 | 283.20 | 365.80 | 429.52 | 488.52 | 644.28 |
| 72 | 279.66 | 359.90 | 424.80 | 482.62 | 638.38 | 313.88 | 403.56 | 476.72 | 541.62 | 716.26 |
| 73 | 313.88 | 402.38 | 475.54 | 540.44 | 712.72 | 348.10 | 448.40 | 529.82 | 601.80 | 794.14 |
| 74 | 350.46 | 450.76 | 532.18 | 605.34 | 798.86 | 387.04 | 497.96 | 588.82 | 669.06 | 882.64 |
| 75 | 390.58 | 502.68 | 595.90 | 677.32 | 894.44 | 428.34 | 552.24 | 652.54 | 742.22 | 980.58 |
| 76 | 435.42 | 562.86 | 670.24 | 762.28 | 1004.18 | 473.18 | 613.60 | 728.06 | 828.36 | 1090.32 |
| 77 | 486.16 | 631.30 | 751.66 | 857.86 | 1128.08 | 523.92 | 680.86 | 809.48 | 925.12 | 1215.40 |
| 78 | 538.08 | 704.46 | 838.98 | 960.52 | 1259.06 | 575.84 | 751.66 | 896.80 | 1025.42 | 1344.02 |
| 79 | 593.54 | 774.08 | 928.66 | 1062.00 | 1390.04 | 630.12 | 822.46 | 985.30 | 1126.90 | 1476.18 |
| 80 | 645.46 | 842.52 | 1008.90 | 1156.40 | 1515.12 | 682.04 | 890.90 | 1066.72 | 1222.48 | 1601.26 |
| 81 | 692.66 | 905.06 | 1085.60 | 1243.72 | 1627.22 | 729.24 | 953.44 | 1144.60 | 1309.80 | 1714.54 |
| 82 | 738.68 | 966.42 | 1156.40 | 1323.96 | 1734.60 | 776.44 | 1017.16 | 1216.58 | 1392.40 | 1824.28 |
| 83 | 785.88 | 1025.42 | 1227.20 | 1404.20 | 1840.80 | 824.82 | 1076.16 | 1287.38 | 1473.82 | 1931.66 |
| 84 | 835.44 | 1089.14 | 1301.54 | 1489.16 | 1954.08 | 874.38 | 1141.06 | 1362.90 | 1558.78 | 2046.12 |
| 85 | 890.90 | 1158.76 | 1386.50 | 1583.56 | 2076.80 | 929.84 | 1211.86 | 1449.04 | 1654.36 | 2171.20 |
| 86 | 947.54 | 1233.10 | 1473.82 | 1683.86 | 2211.32 | 986.48 | 1286.20 | 1536.36 | 1754.66 | 2305.72 |
| 87 | 1010.08 | 1312.16 | 1568.22 | 1788.88 | 2350.56 | 1049.02 | 1365.26 | 1630.76 | 1859.68 | 2444.96 |
| 88 | 1074.98 | 1397.12 | 1667.34 | 1903.34 | 2501.60 | 1113.92 | 1450.22 | 1729.88 | 1974.14 | 2596.00 |
| 89 | 1146.96 | 1490.34 | 1778.26 | 2026.06 | 2665.62 | 1185.90 | 1543.44 | 1840.80 | 2096.86 | 2760.02 |
| 90 | 1224.84 | 1590.64 | 1897.44 | 2161.76 | 2846.16 | 1263.78 | 1643.74 | 1959.98 | 2232.56 | 2940.56 |
| 91 | 1309.80 | 1699.20 | 2026.06 | 2306.90 | 3037.32 | 1348.74 | 1752.30 | 2088.60 | 2377.70 | 3131.72 |
| 92 | 1399.48 | 1814.84 | 2160.58 | 2461.48 | 3241.46 | 1438.42 | 1867.94 | 2223.12 | 2532.28 | 3335.86 |
| 93 | 1493.88 | 1937.56 | 2306.90 | 2625.50 | 3459.76 | 1532.82 | 1990.66 | 2369.44 | 2696.30 | 3554.16 |
| 94 | 1597.72 | 2070.90 | 2466.20 | 2804.86 | 3696.94 | 1636.66 | 2124.00 | 2528.74 | 2875.66 | 3791.34 |
| 95 | 1712.18 | 2217.22 | 2638.48 | 3000.74 | 3957.72 | 1751.12 | 2270.32 | 2701.02 | 3071.54 | 4052.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 30 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 31 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 32 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 33 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 34 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 35 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 36 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 37 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 38 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 39 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 110.92 | 146.32 |
| 40 | 51.92 | 66.08 | 76.70 | 84.96 | 115.64 | 70.80 | 89.68 | 103.84 | 115.64 | 154.58 |
| 41 | 51.92 | 66.08 | 76.70 | 84.96 | 115.64 | 70.80 | 89.68 | 103.84 | 115.64 | 154.58 |
| 42 | 51.92 | 66.08 | 76.70 | 84.96 | 115.64 | 70.80 | 89.68 | 103.84 | 115.64 | 154.58 |
| 43 | 51.92 | 66.08 | 76.70 | 84.96 | 115.64 | 70.80 | 89.68 | 103.84 | 115.64 | 154.58 |
| 44 | 51.92 | 66.08 | 76.70 | 84.96 | 115.64 | 70.80 | 89.68 | 103.84 | 115.64 | 154.58 |
| 45 | 56.64 | 70.80 | 80.24 | 93.22 | 121.54 | 74.34 | 95.58 | 108.56 | 123.90 | 164.02 |
| 46 | 56.64 | 70.80 | 80.24 | 93.22 | 121.54 | 74.34 | 95.58 | 108.56 | 123.90 | 164.02 |
| 47 | 56.64 | 70.80 | 80.24 | 93.22 | 121.54 | 74.34 | 95.58 | 108.56 | 123.90 | 164.02 |
| 48 | 56.64 | 70.80 | 80.24 | 93.22 | 121.54 | 74.34 | 95.58 | 108.56 | 123.90 | 164.02 |
| 49 | 56.64 | 70.80 | 80.24 | 93.22 | 121.54 | 74.34 | 95.58 | 108.56 | 123.90 | 164.02 |
| 50 | 61.36 | 77.88 | 92.04 | 101.48 | 135.70 | 82.60 | 105.02 | 122.72 | 138.06 | 182.90 |
| 51 | 63.72 | 80.24 | 94.40 | 105.02 | 139.24 | 83.78 | 106.20 | 125.08 | 140.42 | 187.62 |
| 52 | 64.90 | 81.42 | 96.76 | 108.56 | 145.14 | 84.96 | 108.56 | 127.44 | 143.96 | 192.34 |
| 53 | 67.26 | 84.96 | 99.12 | 112.10 | 148.68 | 87.32 | 110.92 | 129.80 | 147.50 | 194.70 |
| 54 | 69.62 | 87.32 | 102.66 | 115.64 | 154.58 | 89.68 | 113.28 | 133.34 | 151.04 | 200.60 |
| 55 | 71.98 | 90.86 | 106.20 | 119.18 | 158.12 | 90.86 | 116.82 | 135.70 | 154.58 | 204.14 |
| 56 | 76.70 | 96.76 | 112.10 | 127.44 | 168.74 | 96.76 | 122.72 | 142.78 | 160.48 | 213.58 |
| 57 | 80.24 | 102.66 | 119.18 | 135.70 | 179.36 | 100.30 | 128.62 | 151.04 | 168.74 | 224.20 |
| 58 | 84.96 | 110.92 | 128.62 | 145.14 | 192.34 | 106.20 | 136.88 | 160.48 | 180.54 | 238.36 |
| 59 | 92.04 | 116.82 | 138.06 | 155.76 | 204.14 | 113.28 | 143.96 | 168.74 | 191.16 | 251.34 |
| 60 | 99.12 | 123.90 | 147.50 | 165.20 | 220.66 | 119.18 | 151.04 | 179.36 | 201.78 | 269.04 |
| 61 | 107.38 | 135.70 | 156.94 | 179.36 | 236.00 | 127.44 | 162.84 | 191.16 | 215.94 | 285.56 |
| 62 | 112.10 | 143.96 | 167.56 | 191.16 | 253.70 | 135.70 | 173.46 | 202.96 | 230.10 | 304.44 |
| 63 | 119.18 | 154.58 | 180.54 | 204.14 | 270.22 | 143.96 | 184.08 | 215.94 | 244.26 | 323.32 |
| 64 | 129.80 | 164.02 | 193.52 | 218.30 | 290.28 | 153.40 | 195.88 | 231.28 | 259.60 | 345.74 |
| 65 | 139.24 | 177.00 | 207.68 | 234.82 | 312.70 | 162.84 | 210.04 | 246.62 | 278.48 | 370.52 |
| 66 | 149.86 | 191.16 | 225.38 | 253.70 | 336.30 | 175.82 | 224.20 | 264.32 | 297.36 | 395.30 |
| 67 | 158.12 | 204.14 | 239.54 | 272.58 | 359.90 | 185.26 | 238.36 | 279.66 | 318.60 | 421.26 |
| 68 | 169.92 | 218.30 | 256.06 | 293.82 | 387.04 | 197.06 | 253.70 | 298.54 | 339.84 | 448.40 |
| 69 | 184.08 | 238.36 | 280.84 | 318.60 | 420.08 | 212.40 | 273.76 | 323.32 | 366.98 | 483.80 |
| 70 | 205.32 | 263.14 | 309.16 | 354.00 | 464.92 | 233.64 | 299.72 | 354.00 | 402.38 | 531.00 |
| 71 | 228.92 | 292.64 | 345.74 | 392.94 | 518.02 | 258.42 | 331.58 | 391.76 | 443.68 | 586.46 |
| 72 | 252.52 | 326.86 | 387.04 | 438.96 | 579.38 | 285.56 | 366.98 | 434.24 | 494.42 | 651.36 |
| 73 | 285.56 | 365.80 | 434.24 | 492.06 | 647.82 | 318.60 | 408.28 | 483.80 | 548.70 | 720.98 |
| 74 | 318.60 | 410.64 | 484.98 | 551.06 | 726.88 | 351.64 | 453.12 | 535.72 | 608.88 | 803.58 |
| 75 | 355.18 | 460.20 | 542.80 | 618.32 | 811.84 | 389.40 | 503.86 | 594.72 | 676.14 | 890.90 |
| 76 | 397.66 | 512.12 | 611.24 | 695.02 | 914.50 | 430.70 | 558.14 | 663.16 | 754.02 | 993.56 |
| 77 | 441.32 | 573.48 | 683.22 | 781.16 | 1026.60 | 476.72 | 618.32 | 737.50 | 841.34 | 1105.66 |
| 78 | 489.70 | 640.74 | 763.46 | 873.20 | 1146.96 | 523.92 | 684.40 | 815.38 | 933.38 | 1224.84 |
| 79 | 540.44 | 705.64 | 843.70 | 965.24 | 1264.96 | 573.48 | 749.30 | 895.62 | 1024.24 | 1342.84 |
| 80 | 587.64 | 767.00 | 919.22 | 1052.56 | 1378.24 | 620.68 | 810.66 | 972.32 | 1112.74 | 1456.12 |
| 81 | 630.12 | 823.64 | 987.66 | 1132.80 | 1482.08 | 664.34 | 868.48 | 1039.58 | 1191.80 | 1562.32 |
| 82 | 673.78 | 877.92 | 1052.56 | 1204.78 | 1578.84 | 706.82 | 923.94 | 1105.66 | 1267.32 | 1660.26 |
| 83 | 713.90 | 933.38 | 1116.28 | 1277.94 | 1676.78 | 749.30 | 979.40 | 1171.74 | 1341.66 | 1759.38 |
| 84 | 761.10 | 991.20 | 1184.72 | 1354.64 | 1777.08 | 796.50 | 1039.58 | 1241.36 | 1419.54 | 1860.86 |
| 85 | 809.48 | 1054.92 | 1260.24 | 1439.60 | 1891.54 | 846.06 | 1103.30 | 1318.06 | 1505.68 | 1977.68 |
| 86 | 862.58 | 1124.54 | 1340.48 | 1531.64 | 2011.90 | 899.16 | 1172.92 | 1398.30 | 1597.72 | 2098.04 |
| 87 | 919.22 | 1195.34 | 1426.62 | 1628.40 | 2140.52 | 955.80 | 1243.72 | 1484.44 | 1694.48 | 2226.66 |
| 88 | 978.22 | 1273.22 | 1517.48 | 1732.24 | 2277.40 | 1014.80 | 1321.60 | 1575.30 | 1798.32 | 2363.54 |
| 89 | 1043.12 | 1357.00 | 1616.60 | 1843.16 | 2426.08 | 1079.70 | 1405.38 | 1674.42 | 1909.24 | 2512.22 |
| 90 | 1115.10 | 1449.04 | 1725.16 | 1967.06 | 2588.92 | 1151.68 | 1497.42 | 1782.98 | 2033.14 | 2675.06 |
| 91 | 1191.80 | 1546.98 | 1841.98 | 2099.22 | 2764.74 | 1228.38 | 1595.36 | 1899.80 | 2165.30 | 2850.88 |
| 92 | 1273.22 | 1652.00 | 1965.88 | 2239.64 | 2950.00 | 1309.80 | 1700.38 | 2023.70 | 2305.72 | 3036.14 |
| 93 | 1360.54 | 1764.10 | 2098.04 | 2388.32 | 3148.24 | 1397.12 | 1812.48 | 2155.86 | 2454.40 | 3234.38 |
| 94 | 1454.94 | 1885.64 | 2242.00 | 2552.34 | 3365.36 | 1491.52 | 1934.02 | 2299.82 | 2618.42 | 3451.50 |
| 95 | 1557.60 | 2020.16 | 2400.12 | 2730.52 | 3601.36 | 1594.18 | 2068.54 | 2457.94 | 2796.60 | 3687.50 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 30 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 31 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 32 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 33 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 34 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 35 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 36 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 37 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 38 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 39 | 43.66 | 57.82 | 66.08 | 75.52 | 99.12 | 59.00 | 76.70 | 89.68 | 101.48 | 133.34 |
| 40 | 47.20 | 61.36 | 70.80 | 79.06 | 105.02 | 63.72 | 81.42 | 95.58 | 107.38 | 142.78 |
| 41 | 47.20 | 61.36 | 70.80 | 79.06 | 105.02 | 63.72 | 81.42 | 95.58 | 107.38 | 142.78 |
| 42 | 47.20 | 61.36 | 70.80 | 79.06 | 105.02 | 63.72 | 81.42 | 95.58 | 107.38 | 142.78 |
| 43 | 47.20 | 61.36 | 70.80 | 79.06 | 105.02 | 63.72 | 81.42 | 95.58 | 107.38 | 142.78 |
| 44 | 47.20 | 61.36 | 70.80 | 79.06 | 105.02 | 63.72 | 81.42 | 95.58 | 107.38 | 142.78 |
| 45 | 49.56 | 63.72 | 75.52 | 83.78 | 112.10 | 68.44 | 87.32 | 101.48 | 113.28 | 151.04 |
| 46 | 49.56 | 63.72 | 75.52 | 83.78 | 112.10 | 68.44 | 87.32 | 101.48 | 113.28 | 151.04 |
| 47 | 49.56 | 63.72 | 75.52 | 83.78 | 112.10 | 68.44 | 87.32 | 101.48 | 113.28 | 151.04 |
| 48 | 49.56 | 63.72 | 75.52 | 83.78 | 112.10 | 68.44 | 87.32 | 101.48 | 113.28 | 151.04 |
| 49 | 49.56 | 63.72 | 75.52 | 83.78 | 112.10 | 68.44 | 87.32 | 101.48 | 113.28 | 151.04 |
| 50 | 56.64 | 71.98 | 82.60 | 94.40 | 123.90 | 75.52 | 97.94 | 112.10 | 126.26 | 168.74 |
| 51 | 57.82 | 74.34 | 86.14 | 97.94 | 128.62 | 76.70 | 99.12 | 115.64 | 129.80 | 172.28 |
| 52 | 60.18 | 76.70 | 87.32 | 100.30 | 134.52 | 77.88 | 101.48 | 116.82 | 132.16 | 177.00 |
| 53 | 61.36 | 77.88 | 92.04 | 103.84 | 138.06 | 80.24 | 102.66 | 120.36 | 135.70 | 180.54 |
| 54 | 63.72 | 81.42 | 95.58 | 107.38 | 141.60 | 81.42 | 106.20 | 123.90 | 138.06 | 182.90 |
| 55 | 64.90 | 82.60 | 97.94 | 109.74 | 146.32 | 82.60 | 107.38 | 125.08 | 141.60 | 187.62 |
| 56 | 69.62 | 89.68 | 103.84 | 116.82 | 154.58 | 87.32 | 113.28 | 132.16 | 149.86 | 198.24 |
| 57 | 73.16 | 95.58 | 109.74 | 123.90 | 164.02 | 90.86 | 119.18 | 138.06 | 156.94 | 207.68 |
| 58 | 77.88 | 100.30 | 116.82 | 134.52 | 177.00 | 95.58 | 125.08 | 145.14 | 166.38 | 219.48 |
| 59 | 82.60 | 108.56 | 125.08 | 142.78 | 189.98 | 102.66 | 133.34 | 155.76 | 174.64 | 232.46 |
| 60 | 88.50 | 115.64 | 135.70 | 153.40 | 201.78 | 108.56 | 140.42 | 165.20 | 186.44 | 246.62 |
| 61 | 95.58 | 123.90 | 145.14 | 164.02 | 217.12 | 115.64 | 149.86 | 175.82 | 198.24 | 261.96 |
| 62 | 102.66 | 132.16 | 154.58 | 175.82 | 232.46 | 122.72 | 160.48 | 186.44 | 212.40 | 280.84 |
| 63 | 110.92 | 142.78 | 165.20 | 187.62 | 250.16 | 130.98 | 171.10 | 198.24 | 225.38 | 298.54 |
| 64 | 118.00 | 153.40 | 178.18 | 202.96 | 267.86 | 140.42 | 181.72 | 212.40 | 241.90 | 319.78 |
| 65 | 126.26 | 162.84 | 192.34 | 219.48 | 289.10 | 149.86 | 193.52 | 228.92 | 259.60 | 342.20 |
| 66 | 134.52 | 177.00 | 207.68 | 234.82 | 310.34 | 158.12 | 207.68 | 244.26 | 276.12 | 365.80 |
| 67 | 146.32 | 188.80 | 220.66 | 251.34 | 330.40 | 168.74 | 220.66 | 258.42 | 293.82 | 388.22 |
| 68 | 154.58 | 202.96 | 237.18 | 271.40 | 357.54 | 180.54 | 237.18 | 276.12 | 313.88 | 414.18 |
| 69 | 168.74 | 219.48 | 258.42 | 293.82 | 390.58 | 193.52 | 253.70 | 297.36 | 339.84 | 448.40 |
| 70 | 184.08 | 243.08 | 285.56 | 325.68 | 429.52 | 211.22 | 277.30 | 325.68 | 372.88 | 490.88 |
| 71 | 206.50 | 272.58 | 318.60 | 363.44 | 480.26 | 233.64 | 307.98 | 362.26 | 410.64 | 542.80 |
| 72 | 232.46 | 304.44 | 356.36 | 407.10 | 535.72 | 259.60 | 342.20 | 401.20 | 455.48 | 601.80 |
| 73 | 258.42 | 342.20 | 400.02 | 456.66 | 601.80 | 289.10 | 381.14 | 447.22 | 508.58 | 670.24 |
| 74 | 289.10 | 381.14 | 449.58 | 510.94 | 673.78 | 319.78 | 421.26 | 497.96 | 565.22 | 744.58 |
| 75 | 324.50 | 427.16 | 502.68 | 573.48 | 754.02 | 356.36 | 468.46 | 552.24 | 628.94 | 827.18 |
| 76 | 362.26 | 479.08 | 565.22 | 645.46 | 847.24 | 392.94 | 520.38 | 613.60 | 700.92 | 920.40 |
| 77 | 404.74 | 534.54 | 634.84 | 725.70 | 953.44 | 436.60 | 577.02 | 682.04 | 781.16 | 1026.60 |
| 78 | 449.58 | 595.90 | 708.00 | 810.66 | 1063.18 | 480.26 | 637.20 | 757.56 | 866.12 | 1136.34 |
| 79 | 493.24 | 656.08 | 782.34 | 895.62 | 1174.10 | 522.74 | 697.38 | 830.72 | 951.08 | 1247.26 |
| 80 | 535.72 | 715.08 | 853.14 | 977.04 | 1277.94 | 566.40 | 755.20 | 901.52 | 1032.50 | 1351.10 |
| 81 | 577.02 | 769.36 | 914.50 | 1049.02 | 1373.52 | 606.52 | 811.84 | 964.06 | 1106.84 | 1447.86 |
| 82 | 615.96 | 820.10 | 977.04 | 1117.46 | 1463.20 | 646.64 | 862.58 | 1027.78 | 1174.10 | 1538.72 |
| 83 | 652.54 | 869.66 | 1036.04 | 1184.72 | 1554.06 | 685.58 | 912.14 | 1086.78 | 1243.72 | 1631.94 |
| 84 | 692.66 | 922.76 | 1099.76 | 1256.70 | 1648.46 | 726.88 | 967.60 | 1151.68 | 1316.88 | 1727.52 |
| 85 | 738.68 | 984.12 | 1168.20 | 1335.76 | 1752.30 | 772.90 | 1028.96 | 1221.30 | 1397.12 | 1833.72 |
| 86 | 785.88 | 1046.66 | 1243.72 | 1419.54 | 1864.40 | 820.10 | 1091.50 | 1296.82 | 1480.90 | 1945.82 |
| 87 | 836.62 | 1113.92 | 1322.78 | 1509.22 | 1983.58 | 870.84 | 1158.76 | 1375.88 | 1570.58 | 2065.00 |
| 88 | 893.26 | 1185.90 | 1406.56 | 1604.80 | 2109.84 | 927.48 | 1230.74 | 1459.66 | 1666.16 | 2191.26 |
| 89 | 951.08 | 1263.78 | 1498.60 | 1708.64 | 2247.90 | 985.30 | 1308.62 | 1551.70 | 1770.00 | 2329.32 |
| 90 | 1017.16 | 1349.92 | 1600.08 | 1823.10 | 2400.12 | 1051.38 | 1394.76 | 1653.18 | 1884.46 | 2481.54 |
| 91 | 1086.78 | 1440.78 | 1707.46 | 1947.00 | 2561.78 | 1121.00 | 1485.62 | 1760.56 | 2008.36 | 2643.20 |
| 92 | 1159.94 | 1537.54 | 1821.92 | 2075.62 | 2732.88 | 1194.16 | 1582.38 | 1875.02 | 2136.98 | 2814.30 |
| 93 | 1240.18 | 1643.74 | 1945.82 | 2214.86 | 2918.14 | 1274.40 | 1688.58 | 1998.92 | 2276.22 | 2999.56 |
| 94 | 1326.32 | 1755.84 | 2079.16 | 2365.90 | 3117.56 | 1360.54 | 1800.68 | 2132.26 | 2427.26 | 3198.98 |
| 95 | 1420.72 | 1880.92 | 2224.30 | 2531.10 | 3337.04 | 1454.94 | 1925.76 | 2277.40 | 2592.46 | 3418.46 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 30 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 31 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 32 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 33 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 34 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 35 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 36 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 37 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 38 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 39 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 40 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 | 73.16 | 94.40 | 107.38 | 120.36 | 162.84 |
| 41 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 | 73.16 | 94.40 | 107.38 | 120.36 | 162.84 |
| 42 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 | 73.16 | 94.40 | 107.38 | 120.36 | 162.84 |
| 43 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 | 73.16 | 94.40 | 107.38 | 120.36 | 162.84 |
| 44 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 | 73.16 | 94.40 | 107.38 | 120.36 | 162.84 |
| 45 | 57.82 | 74.34 | 86.14 | 97.94 | 127.44 | 77.88 | 99.12 | 115.64 | 130.98 | 172.28 |
| 46 | 57.82 | 74.34 | 86.14 | 97.94 | 127.44 | 77.88 | 99.12 | 115.64 | 130.98 | 172.28 |
| 47 | 57.82 | 74.34 | 86.14 | 97.94 | 127.44 | 77.88 | 99.12 | 115.64 | 130.98 | 172.28 |
| 48 | 57.82 | 74.34 | 86.14 | 97.94 | 127.44 | 77.88 | 99.12 | 115.64 | 130.98 | 172.28 |
| 49 | 57.82 | 74.34 | 86.14 | 97.94 | 127.44 | 77.88 | 99.12 | 115.64 | 130.98 | 172.28 |
| 50 | 63.72 | 81.42 | 95.58 | 107.38 | 142.78 | 84.96 | 109.74 | 128.62 | 145.14 | 192.34 |
| 51 | 66.08 | 83.78 | 97.94 | 109.74 | 147.50 | 88.50 | 110.92 | 129.80 | 147.50 | 195.88 |
| 52 | 69.62 | 86.14 | 101.48 | 113.28 | 153.40 | 92.04 | 114.46 | 133.34 | 151.04 | 201.78 |
| 53 | 71.98 | 89.68 | 105.02 | 118.00 | 156.94 | 94.40 | 119.18 | 136.88 | 154.58 | 205.32 |
| 54 | 74.34 | 94.40 | 108.56 | 121.54 | 161.66 | 95.58 | 121.54 | 139.24 | 158.12 | 211.22 |
| 55 | 75.52 | 96.76 | 112.10 | 126.26 | 167.56 | 97.94 | 123.90 | 143.96 | 160.48 | 213.58 |
| 56 | 79.06 | 101.48 | 116.82 | 134.52 | 177.00 | 101.48 | 128.62 | 149.86 | 171.10 | 225.38 |
| 57 | 83.78 | 106.20 | 125.08 | 141.60 | 186.44 | 105.02 | 133.34 | 158.12 | 178.18 | 236.00 |
| 58 | 90.86 | 115.64 | 135.70 | 153.40 | 201.78 | 113.28 | 142.78 | 166.38 | 189.98 | 250.16 |
| 59 | 97.94 | 121.54 | 142.78 | 161.66 | 217.12 | 119.18 | 151.04 | 175.82 | 199.42 | 264.32 |
| 60 | 102.66 | 130.98 | 153.40 | 174.64 | 231.28 | 123.90 | 160.48 | 187.62 | 213.58 | 282.02 |
| 61 | 110.92 | 141.60 | 164.02 | 186.44 | 248.98 | 133.34 | 171.10 | 199.42 | 225.38 | 300.90 |
| 62 | 118.00 | 151.04 | 177.00 | 199.42 | 264.32 | 141.60 | 181.72 | 211.22 | 240.72 | 317.42 |
| 63 | 126.26 | 160.48 | 188.80 | 214.76 | 284.38 | 151.04 | 192.34 | 226.56 | 256.06 | 338.66 |
| 64 | 135.70 | 173.46 | 202.96 | 230.10 | 304.44 | 161.66 | 206.50 | 240.72 | 274.94 | 363.44 |
| 65 | 146.32 | 187.62 | 218.30 | 246.62 | 329.22 | 173.46 | 220.66 | 258.42 | 291.46 | 389.40 |
| 66 | 155.76 | 200.60 | 236.00 | 267.86 | 351.64 | 184.08 | 236.00 | 277.30 | 313.88 | 414.18 |
| 67 | 166.38 | 212.40 | 251.34 | 285.56 | 378.78 | 194.70 | 248.98 | 295.00 | 333.94 | 442.50 |
| 68 | 180.54 | 231.28 | 270.22 | 307.98 | 405.92 | 207.68 | 266.68 | 313.88 | 357.54 | 470.82 |
| 69 | 193.52 | 250.16 | 295.00 | 332.76 | 441.32 | 224.20 | 286.74 | 341.02 | 383.50 | 508.58 |
| 70 | 214.76 | 276.12 | 324.50 | 370.52 | 488.52 | 244.26 | 315.06 | 369.34 | 422.44 | 555.78 |
| 71 | 238.36 | 307.98 | 362.26 | 413.00 | 543.98 | 271.40 | 348.10 | 410.64 | 466.10 | 614.78 |
| 72 | 267.86 | 344.56 | 404.74 | 462.56 | 607.70 | 299.72 | 387.04 | 454.30 | 518.02 | 683.22 |
| 73 | 298.54 | 384.68 | 453.12 | 516.84 | 680.86 | 332.76 | 429.52 | 505.04 | 575.84 | 757.56 |
| 74 | 335.12 | 430.70 | 508.58 | 577.02 | 762.28 | 370.52 | 477.90 | 561.68 | 638.38 | 842.52 |
| 75 | 370.52 | 480.26 | 569.94 | 647.82 | 854.32 | 407.10 | 527.46 | 624.22 | 709.18 | 938.10 |
| 76 | 415.36 | 539.26 | 638.38 | 728.06 | 958.16 | 451.94 | 586.46 | 692.66 | 790.60 | 1040.76 |
| 77 | 464.92 | 602.98 | 716.26 | 821.28 | 1077.34 | 501.50 | 650.18 | 771.72 | 883.82 | 1161.12 |
| 78 | 515.66 | 671.42 | 802.40 | 918.04 | 1202.42 | 552.24 | 718.62 | 857.86 | 980.58 | 1285.02 |
| 79 | 566.40 | 739.86 | 885.00 | 1014.80 | 1329.86 | 600.62 | 784.70 | 939.28 | 1077.34 | 1411.28 |
| 80 | 615.96 | 804.76 | 966.42 | 1105.66 | 1447.86 | 650.18 | 850.78 | 1019.52 | 1168.20 | 1529.28 |
| 81 | 661.98 | 867.30 | 1036.04 | 1188.26 | 1555.24 | 697.38 | 912.14 | 1090.32 | 1249.62 | 1636.66 |
| 82 | 705.64 | 921.58 | 1105.66 | 1263.78 | 1655.54 | 742.22 | 971.14 | 1161.12 | 1328.68 | 1740.50 |
| 83 | 751.66 | 979.40 | 1171.74 | 1340.48 | 1759.38 | 788.24 | 1027.78 | 1229.56 | 1407.74 | 1846.70 |
| 84 | 798.86 | 1040.76 | 1243.72 | 1423.08 | 1865.58 | 834.26 | 1090.32 | 1303.90 | 1490.34 | 1954.08 |
| 85 | 849.60 | 1106.84 | 1322.78 | 1511.58 | 1987.12 | 888.54 | 1157.58 | 1384.14 | 1581.20 | 2075.62 |
| 86 | 905.06 | 1178.82 | 1406.56 | 1607.16 | 2112.20 | 944.00 | 1229.56 | 1467.92 | 1676.78 | 2200.70 |
| 87 | 964.06 | 1253.16 | 1497.42 | 1707.46 | 2246.72 | 1003.00 | 1303.90 | 1558.78 | 1777.08 | 2335.22 |
| 88 | 1026.60 | 1334.58 | 1594.18 | 1817.20 | 2391.86 | 1065.54 | 1385.32 | 1655.54 | 1886.82 | 2480.36 |
| 89 | 1095.04 | 1423.08 | 1698.02 | 1934.02 | 2547.62 | 1133.98 | 1473.82 | 1759.38 | 2003.64 | 2636.12 |
| 90 | 1170.56 | 1518.66 | 1811.30 | 2063.82 | 2718.72 | 1209.50 | 1569.40 | 1872.66 | 2133.44 | 2807.22 |
| 91 | 1250.80 | 1622.50 | 1934.02 | 2203.06 | 2901.62 | 1289.74 | 1673.24 | 1995.38 | 2272.68 | 2990.12 |
| 92 | 1334.58 | 1732.24 | 2063.82 | 2348.20 | 3097.50 | 1373.52 | 1782.98 | 2125.18 | 2417.82 | 3186.00 |
| 93 | 1426.62 | 1850.24 | 2201.88 | 2506.32 | 3305.18 | 1465.56 | 1900.98 | 2263.24 | 2575.94 | 3393.68 |
| 94 | 1525.74 | 1978.86 | 2354.10 | 2678.60 | 3532.92 | 1564.68 | 2029.60 | 2415.46 | 2748.22 | 3621.42 |
| 95 | 1633.12 | 2119.28 | 2520.48 | 2865.04 | 3781.90 | 1672.06 | 2170.02 | 2581.84 | 2934.66 | 3870.40 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 100%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 30 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 31 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 32 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 33 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 34 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 35 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 36 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 37 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 38 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 39 | 44.84 | 59.00 | 67.26 | 75.52 | 101.48 | 62.54 | 77.88 | 90.86 | 102.66 | 136.88 |
| 40 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 108.56 | 146.32 |
| 41 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 108.56 | 146.32 |
| 42 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 108.56 | 146.32 |
| 43 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 108.56 | 146.32 |
| 44 | 49.56 | 62.54 | 73.16 | 81.42 | 108.56 | 67.26 | 82.60 | 97.94 | 108.56 | 146.32 |
| 45 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 46 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 47 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 48 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 49 | 51.92 | 64.90 | 75.52 | 84.96 | 113.28 | 69.62 | 87.32 | 101.48 | 115.64 | 153.40 |
| 50 | 57.82 | 73.16 | 83.78 | 95.58 | 127.44 | 77.88 | 97.94 | 114.46 | 128.62 | 171.10 |
| 51 | 60.18 | 74.34 | 86.14 | 97.94 | 132.16 | 79.06 | 100.30 | 116.82 | 130.98 | 175.82 |
| 52 | 61.36 | 77.88 | 92.04 | 101.48 | 135.70 | 80.24 | 102.66 | 120.36 | 134.52 | 179.36 |
| 53 | 62.54 | 79.06 | 94.40 | 105.02 | 140.42 | 80.24 | 105.02 | 122.72 | 136.88 | 182.90 |
| 54 | 64.90 | 82.60 | 96.76 | 108.56 | 142.78 | 82.60 | 107.38 | 125.08 | 141.60 | 185.26 |
| 55 | 67.26 | 84.96 | 99.12 | 112.10 | 148.68 | 84.96 | 109.74 | 126.26 | 143.96 | 189.98 |
| 56 | 71.98 | 89.68 | 105.02 | 118.00 | 156.94 | 89.68 | 114.46 | 133.34 | 151.04 | 200.60 |
| 57 | 75.52 | 96.76 | 112.10 | 125.08 | 167.56 | 93.22 | 119.18 | 140.42 | 159.30 | 210.04 |
| 58 | 80.24 | 101.48 | 118.00 | 136.88 | 180.54 | 100.30 | 127.44 | 147.50 | 167.56 | 223.02 |
| 59 | 84.96 | 109.74 | 128.62 | 145.14 | 192.34 | 105.02 | 135.70 | 158.12 | 177.00 | 236.00 |
| 60 | 90.86 | 116.82 | 138.06 | 154.58 | 206.50 | 110.92 | 142.78 | 167.56 | 188.80 | 251.34 |
| 61 | 99.12 | 126.26 | 147.50 | 165.20 | 220.66 | 119.18 | 153.40 | 178.18 | 200.60 | 266.68 |
| 62 | 103.84 | 135.70 | 158.12 | 178.18 | 234.82 | 125.08 | 162.84 | 189.98 | 214.76 | 283.20 |
| 63 | 112.10 | 142.78 | 169.92 | 191.16 | 253.70 | 134.52 | 172.28 | 202.96 | 228.92 | 303.26 |
| 64 | 121.54 | 154.58 | 180.54 | 204.14 | 271.40 | 143.96 | 184.08 | 215.94 | 243.08 | 322.14 |
| 65 | 129.80 | 165.20 | 194.70 | 220.66 | 292.64 | 153.40 | 197.06 | 230.10 | 259.60 | 344.56 |
| 66 | 138.06 | 179.36 | 208.86 | 237.18 | 315.06 | 162.84 | 211.22 | 245.44 | 277.30 | 369.34 |
| 67 | 149.86 | 191.16 | 225.38 | 254.88 | 335.12 | 174.64 | 221.84 | 263.14 | 297.36 | 391.76 |
| 68 | 159.30 | 204.14 | 241.90 | 273.76 | 362.26 | 185.26 | 238.36 | 280.84 | 316.24 | 418.90 |
| 69 | 173.46 | 221.84 | 263.14 | 298.54 | 392.94 | 199.42 | 256.06 | 302.08 | 344.56 | 451.94 |
| 70 | 192.34 | 245.44 | 291.46 | 328.04 | 433.06 | 218.30 | 278.48 | 331.58 | 375.24 | 494.42 |
| 71 | 212.40 | 273.76 | 322.14 | 369.34 | 482.62 | 240.72 | 310.34 | 364.62 | 415.36 | 547.52 |
| 72 | 237.18 | 305.62 | 361.08 | 410.64 | 540.44 | 265.50 | 343.38 | 405.92 | 460.20 | 607.70 |
| 73 | 266.68 | 343.38 | 403.56 | 459.02 | 606.52 | 296.18 | 382.32 | 450.76 | 512.12 | 674.96 |
| 74 | 297.36 | 382.32 | 451.94 | 514.48 | 678.50 | 329.22 | 422.44 | 501.50 | 568.76 | 750.48 |
| 75 | 331.58 | 427.16 | 506.22 | 577.02 | 758.74 | 363.44 | 469.64 | 554.60 | 631.30 | 831.90 |
| 76 | 371.70 | 479.08 | 568.76 | 647.82 | 851.96 | 402.38 | 523.92 | 619.50 | 703.28 | 926.30 |
| 77 | 411.82 | 535.72 | 639.56 | 729.24 | 959.34 | 444.86 | 577.02 | 687.94 | 784.70 | 1033.68 |
| 78 | 459.02 | 598.26 | 712.72 | 816.56 | 1070.26 | 490.88 | 638.38 | 763.46 | 870.84 | 1143.42 |
| 79 | 503.86 | 658.44 | 789.42 | 902.70 | 1182.36 | 535.72 | 699.74 | 837.80 | 958.16 | 1255.52 |
| 80 | 549.88 | 716.26 | 857.86 | 984.12 | 1287.38 | 580.56 | 757.56 | 906.24 | 1039.58 | 1360.54 |
| 81 | 590.00 | 769.36 | 922.76 | 1057.28 | 1384.14 | 620.68 | 810.66 | 972.32 | 1113.92 | 1457.30 |
| 82 | 627.76 | 821.28 | 982.94 | 1125.72 | 1475.00 | 660.80 | 863.76 | 1034.86 | 1183.54 | 1549.34 |
| 83 | 666.70 | 872.02 | 1041.94 | 1192.98 | 1564.68 | 699.74 | 914.50 | 1093.86 | 1251.98 | 1641.38 |
| 84 | 710.36 | 925.12 | 1106.84 | 1264.96 | 1660.26 | 743.40 | 968.78 | 1157.58 | 1325.14 | 1739.32 |
| 85 | 756.38 | 985.30 | 1178.82 | 1346.38 | 1765.28 | 790.60 | 1031.32 | 1231.92 | 1405.38 | 1846.70 |
| 86 | 804.76 | 1047.84 | 1251.98 | 1432.52 | 1878.56 | 838.98 | 1093.86 | 1305.08 | 1491.52 | 1959.98 |
| 87 | 857.86 | 1115.10 | 1332.22 | 1522.20 | 1997.74 | 892.08 | 1161.12 | 1385.32 | 1581.20 | 2079.16 |
| 88 | 912.14 | 1188.26 | 1417.18 | 1617.78 | 2125.18 | 946.36 | 1234.28 | 1470.28 | 1676.78 | 2206.60 |
| 89 | 974.68 | 1267.32 | 1510.40 | 1722.80 | 2264.42 | 1008.90 | 1313.34 | 1563.50 | 1781.80 | 2345.84 |
| 90 | 1040.76 | 1352.28 | 1613.06 | 1838.44 | 2417.82 | 1074.98 | 1398.30 | 1666.16 | 1897.44 | 2499.24 |
| 91 | 1111.56 | 1444.32 | 1721.62 | 1962.34 | 2581.84 | 1145.78 | 1490.34 | 1774.72 | 2021.34 | 2663.26 |
| 92 | 1188.26 | 1542.26 | 1836.08 | 2093.32 | 2755.30 | 1222.48 | 1588.28 | 1889.18 | 2152.32 | 2836.72 |
| 93 | 1268.50 | 1647.28 | 1959.98 | 2233.74 | 2939.38 | 1302.72 | 1693.30 | 2013.08 | 2292.74 | 3020.80 |
| 94 | 1357.00 | 1761.74 | 2095.68 | 2384.78 | 3142.34 | 1391.22 | 1807.76 | 2148.78 | 2443.78 | 3223.76 |
| 95 | 1454.94 | 1884.46 | 2243.18 | 2552.34 | 3364.18 | 1489.16 | 1930.48 | 2296.28 | 2611.34 | 3445.60 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period
## Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 30 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 31 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 32 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 33 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 34 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 35 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 36 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 37 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 38 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 39 | 41.30 | 51.92 | 62.54 | 69.62 | 94.40 | 55.46 | 70.80 | 82.60 | 93.22 | 125.08 |
| 40 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 59.00 | 76.70 | 88.50 | 99.12 | 130.98 |
| 41 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 59.00 | 76.70 | 88.50 | 99.12 | 130.98 |
| 42 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 59.00 | 76.70 | 88.50 | 99.12 | 130.98 |
| 43 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 59.00 | 76.70 | 88.50 | 99.12 | 130.98 |
| 44 | 43.66 | 56.64 | 64.90 | 73.16 | 97.94 | 59.00 | 76.70 | 88.50 | 99.12 | 130.98 |
| 45 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 | 63.72 | 80.24 | 92.04 | 105.02 | 139.24 |
| 46 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 | 63.72 | 80.24 | 92.04 | 105.02 | 139.24 |
| 47 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 | 63.72 | 80.24 | 92.04 | 105.02 | 139.24 |
| 48 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 | 63.72 | 80.24 | 92.04 | 105.02 | 139.24 |
| 49 | 47.20 | 60.18 | 68.44 | 77.88 | 103.84 | 63.72 | 80.24 | 92.04 | 105.02 | 139.24 |
| 50 | 51.92 | 66.08 | 76.70 | 86.14 | 114.46 | 70.80 | 89.68 | 103.84 | 118.00 | 155.76 |
| 51 | 53.10 | 68.44 | 79.06 | 89.68 | 118.00 | 71.98 | 90.86 | 106.20 | 119.18 | 159.30 |
| 52 | 54.28 | 70.80 | 81.42 | 94.40 | 122.72 | 73.16 | 94.40 | 108.56 | 122.72 | 164.02 |
| 53 | 57.82 | 74.34 | 83.78 | 95.58 | 127.44 | 75.52 | 96.76 | 109.74 | 125.08 | 166.38 |
| 54 | 59.00 | 74.34 | 86.14 | 97.94 | 132.16 | 76.70 | 96.76 | 112.10 | 127.44 | 169.92 |
| 55 | 61.36 | 76.70 | 92.04 | 101.48 | 135.70 | 77.88 | 99.12 | 115.64 | 130.98 | 173.46 |
| 56 | 64.90 | 81.42 | 96.76 | 108.56 | 142.78 | 81.42 | 103.84 | 122.72 | 136.88 | 181.72 |
| 57 | 69.62 | 86.14 | 101.48 | 114.46 | 153.40 | 86.14 | 108.56 | 128.62 | 143.96 | 192.34 |
| 58 | 73.16 | 95.58 | 109.74 | 122.72 | 161.66 | 89.68 | 116.82 | 135.70 | 153.40 | 200.60 |
| 59 | 79.06 | 100.30 | 118.00 | 133.34 | 174.64 | 95.58 | 121.54 | 143.96 | 162.84 | 214.76 |
| 60 | 82.60 | 107.38 | 123.90 | 140.42 | 187.62 | 101.48 | 130.98 | 152.22 | 171.10 | 228.92 |
| 61 | 90.86 | 115.64 | 134.52 | 153.40 | 200.60 | 109.74 | 139.24 | 162.84 | 185.26 | 243.08 |
| 62 | 94.40 | 121.54 | 141.60 | 161.66 | 215.94 | 114.46 | 147.50 | 171.10 | 195.88 | 258.42 |
| 63 | 102.66 | 130.98 | 153.40 | 174.64 | 230.10 | 122.72 | 156.94 | 182.90 | 207.68 | 276.12 |
| 64 | 110.92 | 140.42 | 162.84 | 185.26 | 245.44 | 129.80 | 166.38 | 195.88 | 220.66 | 292.64 |
| 65 | 116.82 | 151.04 | 177.00 | 199.42 | 265.50 | 138.06 | 178.18 | 208.86 | 236.00 | 315.06 |
| 66 | 126.26 | 161.66 | 191.16 | 215.94 | 285.56 | 148.68 | 189.98 | 225.38 | 253.70 | 336.30 |
| 67 | 133.34 | 172.28 | 204.14 | 231.28 | 305.62 | 156.94 | 201.78 | 238.36 | 270.22 | 357.54 |
| 68 | 143.96 | 186.44 | 217.12 | 248.98 | 329.22 | 167.56 | 215.94 | 253.70 | 287.92 | 381.14 |
| 69 | 158.12 | 202.96 | 239.54 | 270.22 | 358.72 | 180.54 | 232.46 | 276.12 | 311.52 | 411.82 |
| 70 | 174.64 | 224.20 | 261.96 | 299.72 | 395.30 | 199.42 | 256.06 | 299.72 | 342.20 | 451.94 |
| 71 | 194.70 | 248.98 | 293.82 | 335.12 | 440.14 | 219.48 | 282.02 | 332.76 | 377.60 | 499.14 |
| 72 | 215.94 | 277.30 | 330.40 | 374.06 | 493.24 | 243.08 | 311.52 | 369.34 | 418.90 | 554.60 |
| 73 | 243.08 | 311.52 | 368.16 | 418.90 | 549.88 | 270.22 | 348.10 | 411.82 | 464.92 | 613.60 |
| 74 | 270.22 | 349.28 | 411.82 | 467.28 | 618.32 | 298.54 | 384.68 | 454.30 | 518.02 | 683.22 |
| 75 | 302.08 | 390.58 | 462.56 | 526.28 | 691.48 | 330.40 | 428.34 | 506.22 | 574.66 | 758.74 |
| 76 | 337.48 | 436.60 | 518.02 | 591.18 | 776.44 | 366.98 | 475.54 | 561.68 | 640.74 | 843.70 |
| 77 | 375.24 | 487.34 | 580.56 | 665.52 | 873.20 | 404.74 | 526.28 | 626.58 | 715.08 | 940.46 |
| 78 | 416.54 | 543.98 | 649.00 | 744.58 | 974.68 | 446.04 | 581.74 | 693.84 | 794.14 | 1040.76 |
| 79 | 460.20 | 600.62 | 716.26 | 821.28 | 1074.98 | 488.52 | 637.20 | 759.92 | 870.84 | 1141.06 |
| 80 | 500.32 | 651.36 | 781.16 | 895.62 | 1170.56 | 527.46 | 689.12 | 827.18 | 946.36 | 1236.64 |
| 81 | 535.72 | 699.74 | 838.98 | 964.06 | 1259.06 | 564.04 | 737.50 | 882.64 | 1014.80 | 1327.50 |
| 82 | 572.30 | 746.94 | 895.62 | 1024.24 | 1340.48 | 602.98 | 785.88 | 941.64 | 1077.34 | 1411.28 |
| 83 | 605.34 | 795.32 | 951.08 | 1085.60 | 1425.44 | 636.02 | 834.26 | 997.10 | 1141.06 | 1495.06 |
| 84 | 646.64 | 841.34 | 1007.72 | 1150.50 | 1510.40 | 676.14 | 882.64 | 1054.92 | 1205.96 | 1582.38 |
| 85 | 690.30 | 896.80 | 1071.44 | 1224.84 | 1608.34 | 720.98 | 936.92 | 1119.82 | 1280.30 | 1681.50 |
| 86 | 733.96 | 955.80 | 1139.88 | 1302.72 | 1711.00 | 764.64 | 995.92 | 1188.26 | 1358.18 | 1784.16 |
| 87 | 782.34 | 1015.98 | 1213.04 | 1384.14 | 1819.56 | 813.02 | 1056.10 | 1261.42 | 1439.60 | 1892.72 |
| 88 | 833.08 | 1083.24 | 1290.92 | 1472.64 | 1936.38 | 863.76 | 1123.36 | 1339.30 | 1528.10 | 2009.54 |
| 89 | 888.54 | 1152.86 | 1374.70 | 1567.04 | 2062.64 | 919.22 | 1192.98 | 1423.08 | 1622.50 | 2135.80 |
| 90 | 947.54 | 1231.92 | 1466.74 | 1672.06 | 2200.70 | 978.22 | 1272.04 | 1515.12 | 1727.52 | 2273.86 |
| 91 | 1012.44 | 1314.52 | 1565.86 | 1785.34 | 2350.56 | 1043.12 | 1354.64 | 1614.24 | 1840.80 | 2423.72 |
| 92 | 1083.24 | 1404.20 | 1672.06 | 1903.34 | 2507.50 | 1113.92 | 1444.32 | 1720.44 | 1958.80 | 2580.66 |
| 93 | 1157.58 | 1499.78 | 1785.34 | 2030.78 | 2676.24 | 1188.26 | 1539.90 | 1833.72 | 2086.24 | 2749.40 |
| 94 | 1237.82 | 1603.62 | 1906.88 | 2168.84 | 2860.32 | 1268.50 | 1643.74 | 1955.26 | 2224.30 | 2933.48 |
| 95 | 1323.96 | 1716.90 | 2040.22 | 2321.06 | 3062.10 | 1354.64 | 1757.02 | 2088.60 | 2376.52 | 3135.26 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period
## Home and Community Care at 100%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 30 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 31 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 32 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 33 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 34 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 35 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 36 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 37 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 38 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 39 | 37.76 | 48.38 | 56.64 | 63.72 | 83.78 | 50.74 | 64.90 | 76.70 | 86.14 | 114.46 |
| 40 | 40.12 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 |
| 41 | 40.12 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 |
| 42 | 40.12 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 |
| 43 | 40.12 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 |
| 44 | 40.12 | 51.92 | 60.18 | 67.26 | 89.68 | 53.10 | 70.80 | 80.24 | 90.86 | 120.36 |
| 45 | 41.30 | 53.10 | 63.72 | 71.98 | 95.58 | 56.64 | 74.34 | 86.14 | 96.76 | 128.62 |
| 46 | 41.30 | 53.10 | 63.72 | 71.98 | 95.58 | 56.64 | 74.34 | 86.14 | 96.76 | 128.62 |
| 47 | 41.30 | 53.10 | 63.72 | 71.98 | 95.58 | 56.64 | 74.34 | 86.14 | 96.76 | 128.62 |
| 48 | 41.30 | 53.10 | 63.72 | 71.98 | 95.58 | 56.64 | 74.34 | 86.14 | 96.76 | 128.62 |
| 49 | 41.30 | 53.10 | 63.72 | 71.98 | 95.58 | 56.64 | 74.34 | 86.14 | 96.76 | 128.62 |
| 50 | 47.20 | 61.36 | 71.98 | 79.06 | 106.20 | 64.90 | 82.60 | 95.58 | 106.20 | 143.96 |
| 51 | 49.56 | 62.54 | 74.34 | 82.60 | 108.56 | 67.26 | 82.60 | 99.12 | 109.74 | 146.32 |
| 52 | 51.92 | 64.90 | 74.34 | 84.96 | 113.28 | 68.44 | 84.96 | 99.12 | 113.28 | 151.04 |
| 53 | 51.92 | 66.08 | 76.70 | 88.50 | 116.82 | 68.44 | 86.14 | 101.48 | 115.64 | 153.40 |
| 54 | 53.10 | 70.80 | 80.24 | 93.22 | 120.36 | 69.62 | 92.04 | 105.02 | 119.18 | 155.76 |
| 55 | 54.28 | 71.98 | 82.60 | 94.40 | 123.90 | 70.80 | 93.22 | 106.20 | 121.54 | 159.30 |
| 56 | 59.00 | 75.52 | 87.32 | 99.12 | 132.16 | 74.34 | 96.76 | 112.10 | 126.26 | 167.56 |
| 57 | 61.36 | 80.24 | 94.40 | 106.20 | 140.42 | 76.70 | 101.48 | 116.82 | 133.34 | 177.00 |
| 58 | 66.08 | 83.78 | 99.12 | 114.46 | 151.04 | 81.42 | 105.02 | 123.90 | 141.60 | 187.62 |
| 59 | 71.98 | 92.04 | 106.20 | 120.36 | 161.66 | 88.50 | 113.28 | 132.16 | 148.68 | 198.24 |
| 60 | 75.52 | 97.94 | 114.46 | 128.62 | 173.46 | 90.86 | 119.18 | 139.24 | 159.30 | 210.04 |
| 61 | 81.42 | 105.02 | 122.72 | 140.42 | 184.08 | 97.94 | 126.26 | 149.86 | 169.92 | 223.02 |
| 62 | 87.32 | 113.28 | 132.16 | 149.86 | 197.06 | 106.20 | 136.88 | 158.12 | 180.54 | 237.18 |
| 63 | 93.22 | 120.36 | 140.42 | 159.30 | 212.40 | 110.92 | 145.14 | 168.74 | 192.34 | 253.70 |
| 64 | 101.48 | 129.80 | 152.22 | 173.46 | 227.74 | 119.18 | 154.58 | 181.72 | 205.32 | 271.40 |
| 65 | 107.38 | 139.24 | 162.84 | 186.44 | 243.08 | 126.26 | 165.20 | 193.52 | 220.66 | 289.10 |
| 66 | 114.46 | 149.86 | 177.00 | 199.42 | 264.32 | 133.34 | 177.00 | 207.68 | 234.82 | 312.70 |
| 67 | 123.90 | 159.30 | 188.80 | 213.58 | 280.84 | 143.96 | 186.44 | 219.48 | 248.98 | 330.40 |
| 68 | 132.16 | 172.28 | 201.78 | 231.28 | 304.44 | 154.58 | 200.60 | 236.00 | 267.86 | 351.64 |
| 69 | 142.78 | 185.26 | 220.66 | 250.16 | 330.40 | 164.02 | 214.76 | 253.70 | 289.10 | 379.96 |
| 70 | 158.12 | 206.50 | 243.08 | 277.30 | 366.98 | 179.36 | 234.82 | 276.12 | 317.42 | 418.90 |
| 71 | 175.82 | 232.46 | 271.40 | 307.98 | 408.28 | 199.42 | 263.14 | 307.98 | 349.28 | 461.38 |
| 72 | 198.24 | 258.42 | 303.26 | 344.56 | 457.84 | 220.66 | 289.10 | 341.02 | 385.86 | 513.30 |
| 73 | 219.48 | 290.28 | 341.02 | 387.04 | 512.12 | 244.26 | 323.32 | 379.96 | 430.70 | 569.94 |
| 74 | 245.44 | 324.50 | 381.14 | 434.24 | 574.66 | 272.58 | 358.72 | 423.62 | 479.08 | 633.66 |
| 75 | 274.94 | 364.62 | 427.16 | 487.34 | 641.92 | 303.26 | 398.84 | 468.46 | 534.54 | 702.10 |
| 76 | 307.98 | 407.10 | 480.26 | 548.70 | 720.98 | 333.94 | 442.50 | 521.56 | 595.90 | 783.52 |
| 77 | 343.38 | 454.30 | 539.26 | 617.14 | 810.66 | 369.34 | 489.70 | 580.56 | 663.16 | 873.20 |
| 78 | 382.32 | 506.22 | 601.80 | 687.94 | 903.88 | 409.46 | 541.62 | 644.28 | 736.32 | 966.42 |
| 79 | 418.90 | 558.14 | 665.52 | 761.10 | 998.28 | 443.68 | 591.18 | 705.64 | 808.30 | 1060.82 |
| 80 | 455.48 | 607.70 | 725.70 | 830.72 | 1086.78 | 481.44 | 643.10 | 765.82 | 877.92 | 1148.14 |
| 81 | 488.52 | 656.08 | 777.62 | 892.08 | 1168.20 | 514.48 | 690.30 | 820.10 | 939.28 | 1230.74 |
| 82 | 523.92 | 696.20 | 830.72 | 949.90 | 1244.90 | 549.88 | 731.60 | 874.38 | 998.28 | 1308.62 |
| 83 | 555.78 | 739.86 | 880.28 | 1008.90 | 1320.42 | 582.92 | 776.44 | 922.76 | 1058.46 | 1386.50 |
| 84 | 590.00 | 785.88 | 934.56 | 1067.90 | 1403.02 | 618.32 | 823.64 | 978.22 | 1118.64 | 1470.28 |
| 85 | 627.76 | 835.44 | 993.56 | 1136.34 | 1490.34 | 656.08 | 873.20 | 1038.40 | 1188.26 | 1557.60 |
| 86 | 669.06 | 888.54 | 1058.46 | 1208.32 | 1587.10 | 697.38 | 926.30 | 1103.30 | 1260.24 | 1654.36 |
| 87 | 711.54 | 946.36 | 1124.54 | 1283.84 | 1686.22 | 739.86 | 984.12 | 1169.38 | 1335.76 | 1753.48 |
| 88 | 759.92 | 1008.90 | 1196.52 | 1366.44 | 1795.96 | 788.24 | 1046.66 | 1241.36 | 1418.36 | 1863.22 |
| 89 | 809.48 | 1074.98 | 1274.40 | 1454.94 | 1912.78 | 837.80 | 1112.74 | 1319.24 | 1506.86 | 1980.04 |
| 90 | 864.94 | 1146.96 | 1360.54 | 1550.52 | 2041.40 | 893.26 | 1184.72 | 1405.38 | 1602.44 | 2108.66 |
| 91 | 922.76 | 1223.66 | 1452.58 | 1655.54 | 2178.28 | 951.08 | 1261.42 | 1497.42 | 1707.46 | 2245.54 |
| 92 | 986.48 | 1307.44 | 1550.52 | 1764.10 | 2324.60 | 1014.80 | 1345.20 | 1595.36 | 1816.02 | 2391.86 |
| 93 | 1053.74 | 1397.12 | 1654.36 | 1884.46 | 2480.36 | 1082.06 | 1434.88 | 1699.20 | 1936.38 | 2547.62 |
| 94 | 1128.08 | 1492.70 | 1767.64 | 2013.08 | 2651.46 | 1156.40 | 1530.46 | 1812.48 | 2065.00 | 2718.72 |
| 95 | 1208.32 | 1597.72 | 1891.54 | 2152.32 | 2837.90 | 1236.64 | 1635.48 | 1936.38 | 2204.24 | 2905.16 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 30 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 31 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 32 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 33 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 34 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 35 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 36 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 37 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 38 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 39 | 56.64 | 70.80 | 80.24 | 89.68 | 120.36 | 75.52 | 95.58 | 108.56 | 120.36 | 164.02 |
| 40 | 60.18 | 74.34 | 86.14 | 96.76 | 129.80 | 80.24 | 100.30 | 115.64 | 128.62 | 173.46 |
| 41 | 60.18 | 74.34 | 86.14 | 96.76 | 129.80 | 80.24 | 100.30 | 115.64 | 128.62 | 173.46 |
| 42 | 60.18 | 74.34 | 86.14 | 96.76 | 129.80 | 80.24 | 100.30 | 115.64 | 128.62 | 173.46 |
| 43 | 60.18 | 74.34 | 86.14 | 96.76 | 129.80 | 80.24 | 100.30 | 115.64 | 128.62 | 173.46 |
| 44 | 60.18 | 74.34 | 86.14 | 96.76 | 129.80 | 80.24 | 100.30 | 115.64 | 128.62 | 173.46 |
| 45 | 63.72 | 77.88 | 92.04 | 101.48 | 138.06 | 83.78 | 105.02 | 122.72 | 136.88 | 184.08 |
| 46 | 63.72 | 77.88 | 92.04 | 101.48 | 138.06 | 83.78 | 105.02 | 122.72 | 136.88 | 184.08 |
| 47 | 63.72 | 77.88 | 92.04 | 101.48 | 138.06 | 83.78 | 105.02 | 122.72 | 136.88 | 184.08 |
| 48 | 63.72 | 77.88 | 92.04 | 101.48 | 138.06 | 83.78 | 105.02 | 122.72 | 136.88 | 184.08 |
| 49 | 63.72 | 77.88 | 92.04 | 101.48 | 138.06 | 83.78 | 105.02 | 122.72 | 136.88 | 184.08 |
| 50 | 70.80 | 87.32 | 101.48 | 114.46 | 152.22 | 94.40 | 118.00 | 136.88 | 153.40 | 204.14 |
| 51 | 73.16 | 92.04 | 105.02 | 118.00 | 156.94 | 97.94 | 121.54 | 139.24 | 155.76 | 208.86 |
| 52 | 75.52 | 94.40 | 108.56 | 121.54 | 162.84 | 99.12 | 123.90 | 142.78 | 159.30 | 212.40 |
| 53 | 76.70 | 96.76 | 112.10 | 126.26 | 167.56 | 101.48 | 126.26 | 146.32 | 162.84 | 219.48 |
| 54 | 79.06 | 100.30 | 115.64 | 129.80 | 173.46 | 102.66 | 129.80 | 149.86 | 167.56 | 225.38 |
| 55 | 82.60 | 103.84 | 118.00 | 134.52 | 179.36 | 106.20 | 133.34 | 153.40 | 172.28 | 230.10 |
| 56 | 86.14 | 109.74 | 125.08 | 141.60 | 187.62 | 109.74 | 139.24 | 160.48 | 179.36 | 239.54 |
| 57 | 92.04 | 116.82 | 134.52 | 151.04 | 200.60 | 115.64 | 146.32 | 168.74 | 189.98 | 252.52 |
| 58 | 99.12 | 122.72 | 143.96 | 160.48 | 215.94 | 121.54 | 154.58 | 179.36 | 199.42 | 267.86 |
| 59 | 107.38 | 132.16 | 154.58 | 173.46 | 231.28 | 130.98 | 164.02 | 189.98 | 213.58 | 284.38 |
| 60 | 113.28 | 141.60 | 164.02 | 184.08 | 247.80 | 138.06 | 173.46 | 200.60 | 225.38 | 302.08 |
| 61 | 120.36 | 152.22 | 177.00 | 198.24 | 264.32 | 146.32 | 184.08 | 214.76 | 240.72 | 319.78 |
| 62 | 129.80 | 161.66 | 188.80 | 212.40 | 283.20 | 155.76 | 195.88 | 227.74 | 256.06 | 341.02 |
| 63 | 138.06 | 173.46 | 200.60 | 226.56 | 302.08 | 165.20 | 207.68 | 241.90 | 271.40 | 362.26 |
| 64 | 147.50 | 187.62 | 217.12 | 243.08 | 324.50 | 175.82 | 224.20 | 258.42 | 289.10 | 387.04 |
| 65 | 156.94 | 200.60 | 232.46 | 260.78 | 350.46 | 186.44 | 238.36 | 277.30 | 310.34 | 414.18 |
| 66 | 169.92 | 215.94 | 251.34 | 282.02 | 376.42 | 200.60 | 254.88 | 296.18 | 331.58 | 443.68 |
| 67 | 182.90 | 231.28 | 270.22 | 302.08 | 403.56 | 214.76 | 270.22 | 315.06 | 354.00 | 473.18 |
| 68 | 197.06 | 248.98 | 289.10 | 326.86 | 436.60 | 228.92 | 289.10 | 337.48 | 378.78 | 506.22 |
| 69 | 213.58 | 269.04 | 317.42 | 357.54 | 475.54 | 245.44 | 311.52 | 364.62 | 411.82 | 546.34 |
| 70 | 236.00 | 298.54 | 350.46 | 395.30 | 526.28 | 269.04 | 341.02 | 400.02 | 450.76 | 599.44 |
| 71 | 263.14 | 335.12 | 390.58 | 440.14 | 586.46 | 297.36 | 378.78 | 442.50 | 497.96 | 664.34 |
| 72 | 293.82 | 374.06 | 436.60 | 493.24 | 656.08 | 330.40 | 421.26 | 490.88 | 553.42 | 737.50 |
| 73 | 330.40 | 418.90 | 490.88 | 552.24 | 735.14 | 368.16 | 467.28 | 546.34 | 615.96 | 818.92 |
| 74 | 369.34 | 468.46 | 548.70 | 619.50 | 823.64 | 408.28 | 519.20 | 607.70 | 684.40 | 910.96 |
| 75 | 411.82 | 525.10 | 614.78 | 693.84 | 922.76 | 451.94 | 577.02 | 674.96 | 762.28 | 1012.44 |
| 76 | 461.38 | 591.18 | 692.66 | 783.52 | 1038.40 | 501.50 | 643.10 | 752.84 | 850.78 | 1129.26 |
| 77 | 514.48 | 663.16 | 779.98 | 883.82 | 1170.56 | 553.42 | 715.08 | 841.34 | 951.08 | 1260.24 |
| 78 | 572.30 | 738.68 | 872.02 | 990.02 | 1308.62 | 611.24 | 789.42 | 932.20 | 1058.46 | 1399.48 |
| 79 | 630.12 | 815.38 | 964.06 | 1096.22 | 1446.68 | 669.06 | 866.12 | 1024.24 | 1163.48 | 1536.36 |
| 80 | 686.76 | 887.36 | 1051.38 | 1196.52 | 1578.84 | 725.70 | 939.28 | 1112.74 | 1264.96 | 1668.52 |
| 81 | 738.68 | 953.44 | 1130.44 | 1285.02 | 1698.02 | 777.62 | 1005.36 | 1191.80 | 1355.82 | 1788.88 |
| 82 | 787.06 | 1018.34 | 1205.96 | 1368.80 | 1806.58 | 828.36 | 1070.26 | 1268.50 | 1438.42 | 1899.80 |
| 83 | 837.80 | 1078.52 | 1279.12 | 1451.40 | 1917.50 | 877.92 | 1132.80 | 1342.84 | 1523.38 | 2014.26 |
| 84 | 889.72 | 1146.96 | 1358.18 | 1539.90 | 2035.50 | 932.20 | 1201.24 | 1423.08 | 1611.88 | 2132.26 |
| 85 | 946.36 | 1220.12 | 1443.14 | 1635.48 | 2165.30 | 988.84 | 1276.76 | 1509.22 | 1711.00 | 2264.42 |
| 86 | 1008.90 | 1298.00 | 1535.18 | 1739.32 | 2302.18 | 1051.38 | 1354.64 | 1601.26 | 1814.84 | 2401.30 |
| 87 | 1073.80 | 1380.60 | 1633.12 | 1849.06 | 2449.68 | 1116.28 | 1437.24 | 1699.20 | 1924.58 | 2548.80 |
| 88 | 1143.42 | 1470.28 | 1738.14 | 1967.06 | 2606.62 | 1185.90 | 1526.92 | 1804.22 | 2042.58 | 2705.74 |
| 89 | 1220.12 | 1568.22 | 1851.42 | 2094.50 | 2776.54 | 1262.60 | 1624.86 | 1917.50 | 2170.02 | 2875.66 |
| 90 | 1303.90 | 1674.42 | 1975.32 | 2232.56 | 2962.98 | 1346.38 | 1731.06 | 2041.40 | 2308.08 | 3062.10 |
| 91 | 1393.58 | 1788.88 | 2108.66 | 2383.60 | 3163.58 | 1436.06 | 1845.52 | 2174.74 | 2459.12 | 3262.70 |
| 92 | 1487.98 | 1909.24 | 2250.26 | 2541.72 | 3374.80 | 1530.46 | 1965.88 | 2316.34 | 2617.24 | 3473.92 |
| 93 | 1589.46 | 2037.86 | 2402.48 | 2711.64 | 3603.72 | 1631.94 | 2094.50 | 2468.56 | 2787.16 | 3702.84 |
| 94 | 1699.20 | 2179.46 | 2567.68 | 2895.72 | 3850.34 | 1741.68 | 2236.10 | 2633.76 | 2971.24 | 3949.46 |
| 95 | 1821.92 | 2332.86 | 2748.22 | 3098.68 | 4120.56 | 1864.40 | 2389.50 | 2814.30 | 3174.20 | 4219.68 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 30 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 31 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 32 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 33 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 34 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 35 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 36 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 37 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 38 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 39 | 49.56 | 62.54 | 73.16 | 81.42 | 107.38 | 67.26 | 82.60 | 97.94 | 108.56 | 143.96 |
| 40 | 53.10 | 66.08 | 76.70 | 84.96 | 115.64 | 71.98 | 89.68 | 102.66 | 115.64 | 154.58 |
| 41 | 53.10 | 66.08 | 76.70 | 84.96 | 115.64 | 71.98 | 89.68 | 102.66 | 115.64 | 154.58 |
| 42 | 53.10 | 66.08 | 76.70 | 84.96 | 115.64 | 71.98 | 89.68 | 102.66 | 115.64 | 154.58 |
| 43 | 53.10 | 66.08 | 76.70 | 84.96 | 115.64 | 71.98 | 89.68 | 102.66 | 115.64 | 154.58 |
| 44 | 53.10 | 66.08 | 76.70 | 84.96 | 115.64 | 71.98 | 89.68 | 102.66 | 115.64 | 154.58 |
| 45 | 56.64 | 70.80 | 80.24 | 92.04 | 120.36 | 75.52 | 95.58 | 108.56 | 122.72 | 164.02 |
| 46 | 56.64 | 70.80 | 80.24 | 92.04 | 120.36 | 75.52 | 95.58 | 108.56 | 122.72 | 164.02 |
| 47 | 56.64 | 70.80 | 80.24 | 92.04 | 120.36 | 75.52 | 95.58 | 108.56 | 122.72 | 164.02 |
| 48 | 56.64 | 70.80 | 80.24 | 92.04 | 120.36 | 75.52 | 95.58 | 108.56 | 122.72 | 164.02 |
| 49 | 56.64 | 70.80 | 80.24 | 92.04 | 120.36 | 75.52 | 95.58 | 108.56 | 122.72 | 164.02 |
| 50 | 62.54 | 77.88 | 92.04 | 100.30 | 135.70 | 82.60 | 105.02 | 122.72 | 135.70 | 181.72 |
| 51 | 64.90 | 80.24 | 94.40 | 103.84 | 139.24 | 84.96 | 106.20 | 123.90 | 139.24 | 185.26 |
| 52 | 67.26 | 83.78 | 96.76 | 107.38 | 145.14 | 87.32 | 109.74 | 127.44 | 142.78 | 191.16 |
| 53 | 69.62 | 84.96 | 99.12 | 112.10 | 148.68 | 89.68 | 112.10 | 129.80 | 146.32 | 194.70 |
| 54 | 71.98 | 89.68 | 102.66 | 115.64 | 153.40 | 93.22 | 115.64 | 133.34 | 149.86 | 199.42 |
| 55 | 73.16 | 93.22 | 106.20 | 119.18 | 158.12 | 94.40 | 119.18 | 135.70 | 153.40 | 205.32 |
| 56 | 76.70 | 97.94 | 112.10 | 126.26 | 168.74 | 97.94 | 123.90 | 142.78 | 159.30 | 213.58 |
| 57 | 81.42 | 102.66 | 119.18 | 134.52 | 179.36 | 102.66 | 129.80 | 151.04 | 168.74 | 225.38 |
| 58 | 87.32 | 110.92 | 128.62 | 143.96 | 192.34 | 109.74 | 136.88 | 160.48 | 178.18 | 239.54 |
| 59 | 94.40 | 119.18 | 138.06 | 153.40 | 204.14 | 115.64 | 146.32 | 168.74 | 188.80 | 251.34 |
| 60 | 100.30 | 127.44 | 147.50 | 164.02 | 220.66 | 121.54 | 154.58 | 179.36 | 200.60 | 269.04 |
| 61 | 108.56 | 135.70 | 156.94 | 177.00 | 236.00 | 129.80 | 164.02 | 191.16 | 214.76 | 285.56 |
| 62 | 114.46 | 145.14 | 167.56 | 187.62 | 252.52 | 138.06 | 173.46 | 202.96 | 226.56 | 303.26 |
| 63 | 121.54 | 154.58 | 179.36 | 201.78 | 269.04 | 146.32 | 185.26 | 215.94 | 241.90 | 322.14 |
| 64 | 130.98 | 164.02 | 192.34 | 217.12 | 289.10 | 156.94 | 197.06 | 230.10 | 258.42 | 344.56 |
| 65 | 140.42 | 178.18 | 206.50 | 233.64 | 310.34 | 166.38 | 210.04 | 245.44 | 277.30 | 368.16 |
| 66 | 153.40 | 192.34 | 223.02 | 252.52 | 335.12 | 179.36 | 226.56 | 263.14 | 296.18 | 394.12 |
| 67 | 162.84 | 205.32 | 238.36 | 270.22 | 359.90 | 189.98 | 240.72 | 279.66 | 316.24 | 421.26 |
| 68 | 173.46 | 221.84 | 256.06 | 290.28 | 388.22 | 201.78 | 258.42 | 299.72 | 337.48 | 450.76 |
| 69 | 189.98 | 240.72 | 282.02 | 317.42 | 421.26 | 219.48 | 278.48 | 324.50 | 365.80 | 484.98 |
| 70 | 211.22 | 266.68 | 311.52 | 352.82 | 467.28 | 240.72 | 304.44 | 356.36 | 401.20 | 533.36 |
| 71 | 233.64 | 297.36 | 348.10 | 392.94 | 520.38 | 265.50 | 337.48 | 394.12 | 443.68 | 591.18 |
| 72 | 263.14 | 331.58 | 388.22 | 440.14 | 584.10 | 295.00 | 374.06 | 436.60 | 494.42 | 656.08 |
| 73 | 292.64 | 374.06 | 435.42 | 489.70 | 654.90 | 325.68 | 417.72 | 486.16 | 546.34 | 729.24 |
| 74 | 329.22 | 417.72 | 489.70 | 551.06 | 732.78 | 363.44 | 462.56 | 541.62 | 608.88 | 810.66 |
| 75 | 365.80 | 468.46 | 548.70 | 618.32 | 821.28 | 402.38 | 513.30 | 601.80 | 677.32 | 901.52 |
| 76 | 410.64 | 523.92 | 615.96 | 697.38 | 923.94 | 447.22 | 569.94 | 670.24 | 756.38 | 1004.18 |
| 77 | 457.84 | 587.64 | 695.02 | 787.06 | 1040.76 | 494.42 | 634.84 | 749.30 | 848.42 | 1122.18 |
| 78 | 509.76 | 657.26 | 776.44 | 880.28 | 1164.66 | 543.98 | 702.10 | 829.54 | 941.64 | 1244.90 |
| 79 | 561.68 | 725.70 | 860.22 | 974.68 | 1288.56 | 597.08 | 769.36 | 913.32 | 1036.04 | 1367.62 |
| 80 | 612.42 | 789.42 | 935.74 | 1063.18 | 1404.20 | 645.46 | 835.44 | 988.84 | 1124.54 | 1485.62 |
| 81 | 657.26 | 849.60 | 1007.72 | 1143.42 | 1510.40 | 692.66 | 895.62 | 1062.00 | 1204.78 | 1590.64 |
| 82 | 700.92 | 906.24 | 1073.80 | 1218.94 | 1609.52 | 737.50 | 953.44 | 1128.08 | 1281.48 | 1692.12 |
| 83 | 744.58 | 960.52 | 1138.70 | 1292.10 | 1706.28 | 781.16 | 1008.90 | 1194.16 | 1357.00 | 1792.42 |
| 84 | 790.60 | 1019.52 | 1207.14 | 1369.98 | 1811.30 | 828.36 | 1069.08 | 1263.78 | 1434.88 | 1897.44 |
| 85 | 842.52 | 1084.42 | 1285.02 | 1456.12 | 1926.94 | 881.46 | 1135.16 | 1342.84 | 1522.20 | 2015.44 |
| 86 | 897.98 | 1155.22 | 1366.44 | 1548.16 | 2049.66 | 936.92 | 1205.96 | 1424.26 | 1614.24 | 2138.16 |
| 87 | 955.80 | 1228.38 | 1453.76 | 1646.10 | 2179.46 | 994.74 | 1279.12 | 1511.58 | 1712.18 | 2267.96 |
| 88 | 1018.34 | 1307.44 | 1546.98 | 1749.94 | 2319.88 | 1057.28 | 1358.18 | 1604.80 | 1816.02 | 2408.38 |
| 89 | 1085.60 | 1394.76 | 1648.46 | 1863.22 | 2472.10 | 1124.54 | 1445.50 | 1706.28 | 1929.30 | 2560.60 |
| 90 | 1159.94 | 1489.16 | 1759.38 | 1987.12 | 2637.30 | 1198.88 | 1539.90 | 1817.20 | 2053.20 | 2725.80 |
| 91 | 1240.18 | 1590.64 | 1877.38 | 2120.46 | 2815.48 | 1279.12 | 1641.38 | 1935.20 | 2186.54 | 2903.98 |
| 92 | 1325.14 | 1699.20 | 2002.46 | 2262.06 | 3004.28 | 1364.08 | 1749.94 | 2060.28 | 2328.14 | 3092.78 |
| 93 | 1416.00 | 1812.48 | 2138.16 | 2413.10 | 3206.06 | 1454.94 | 1863.22 | 2195.98 | 2479.18 | 3294.56 |
| 94 | 1512.76 | 1938.74 | 2284.48 | 2577.12 | 3426.72 | 1551.70 | 1989.48 | 2342.30 | 2643.20 | 3515.22 |
| 95 | 1620.14 | 2075.62 | 2446.14 | 2757.66 | 3668.62 | 1659.08 | 2126.36 | 2503.96 | 2823.74 | 3757.12 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 30 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 31 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 32 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 33 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 34 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 35 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 36 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 37 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 38 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 39 | 44.84 | 56.64 | 64.90 | 73.16 | 99.12 | 60.18 | 75.52 | 87.32 | 99.12 | 132.16 |
| 40 | 47.20 | 60.18 | 68.44 | 77.88 | 105.02 | 64.90 | 80.24 | 93.22 | 103.84 | 140.42 |
| 41 | 47.20 | 60.18 | 68.44 | 77.88 | 105.02 | 64.90 | 80.24 | 93.22 | 103.84 | 140.42 |
| 42 | 47.20 | 60.18 | 68.44 | 77.88 | 105.02 | 64.90 | 80.24 | 93.22 | 103.84 | 140.42 |
| 43 | 47.20 | 60.18 | 68.44 | 77.88 | 105.02 | 64.90 | 80.24 | 93.22 | 103.84 | 140.42 |
| 44 | 47.20 | 60.18 | 68.44 | 77.88 | 105.02 | 64.90 | 80.24 | 93.22 | 103.84 | 140.42 |
| 45 | 51.92 | 63.72 | 73.16 | 82.60 | 110.92 | 69.62 | 84.96 | 99.12 | 112.10 | 149.86 |
| 46 | 51.92 | 63.72 | 73.16 | 82.60 | 110.92 | 69.62 | 84.96 | 99.12 | 112.10 | 149.86 |
| 47 | 51.92 | 63.72 | 73.16 | 82.60 | 110.92 | 69.62 | 84.96 | 99.12 | 112.10 | 149.86 |
| 48 | 51.92 | 63.72 | 73.16 | 82.60 | 110.92 | 69.62 | 84.96 | 99.12 | 112.10 | 149.86 |
| 49 | 51.92 | 63.72 | 73.16 | 82.60 | 110.92 | 69.62 | 84.96 | 99.12 | 112.10 | 149.86 |
| 50 | 57.82 | 70.80 | 82.60 | 93.22 | 122.72 | 76.70 | 95.58 | 109.74 | 123.90 | 165.20 |
| 51 | 60.18 | 74.34 | 83.78 | 95.58 | 127.44 | 77.88 | 99.12 | 113.28 | 127.44 | 168.74 |
| 52 | 61.36 | 76.70 | 86.14 | 97.94 | 132.16 | 80.24 | 100.30 | 115.64 | 128.62 | 173.46 |
| 53 | 63.72 | 77.88 | 92.04 | 101.48 | 135.70 | 81.42 | 102.66 | 119.18 | 132.16 | 177.00 |
| 54 | 64.90 | 81.42 | 94.40 | 105.02 | 140.42 | 83.78 | 105.02 | 121.54 | 135.70 | 181.72 |
| 55 | 67.26 | 82.60 | 96.76 | 107.38 | 143.96 | 84.96 | 107.38 | 125.08 | 138.06 | 186.44 |
| 56 | 70.80 | 87.32 | 102.66 | 114.46 | 152.22 | 89.68 | 110.92 | 129.80 | 146.32 | 194.70 |
| 57 | 74.34 | 95.58 | 109.74 | 121.54 | 162.84 | 93.22 | 118.00 | 138.06 | 153.40 | 205.32 |
| 58 | 79.06 | 100.30 | 116.82 | 130.98 | 174.64 | 99.12 | 125.08 | 145.14 | 162.84 | 217.12 |
| 59 | 84.96 | 108.56 | 123.90 | 139.24 | 187.62 | 105.02 | 133.34 | 153.40 | 171.10 | 230.10 |
| 60 | 90.86 | 115.64 | 134.52 | 149.86 | 199.42 | 110.92 | 140.42 | 164.02 | 182.90 | 244.26 |
| 61 | 99.12 | 122.72 | 143.96 | 160.48 | 214.76 | 118.00 | 148.68 | 173.46 | 194.70 | 259.60 |
| 62 | 103.84 | 130.98 | 152.22 | 172.28 | 230.10 | 125.08 | 159.30 | 185.26 | 206.50 | 277.30 |
| 63 | 112.10 | 141.60 | 162.84 | 182.90 | 244.26 | 134.52 | 168.74 | 195.88 | 219.48 | 292.64 |
| 64 | 119.18 | 151.04 | 175.82 | 197.06 | 261.96 | 142.78 | 180.54 | 208.86 | 234.82 | 312.70 |
| 65 | 128.62 | 160.48 | 188.80 | 212.40 | 280.84 | 152.22 | 192.34 | 224.20 | 251.34 | 335.12 |
| 66 | 136.88 | 173.46 | 202.96 | 228.92 | 304.44 | 161.66 | 206.50 | 239.54 | 269.04 | 358.72 |
| 67 | 148.68 | 188.80 | 218.30 | 245.44 | 326.86 | 173.46 | 219.48 | 253.70 | 287.92 | 382.32 |
| 68 | 160.48 | 201.78 | 234.82 | 265.50 | 352.82 | 185.26 | 233.64 | 272.58 | 307.98 | 409.46 |
| 69 | 172.28 | 219.48 | 256.06 | 289.10 | 383.50 | 198.24 | 253.70 | 296.18 | 333.94 | 442.50 |
| 70 | 189.98 | 243.08 | 283.20 | 320.96 | 425.98 | 215.94 | 277.30 | 323.32 | 365.80 | 486.16 |
| 71 | 213.58 | 270.22 | 316.24 | 357.54 | 474.36 | 241.90 | 306.80 | 358.72 | 403.56 | 538.08 |
| 72 | 237.18 | 304.44 | 354.00 | 397.66 | 531.00 | 266.68 | 342.20 | 398.84 | 447.22 | 595.90 |
| 73 | 267.86 | 338.66 | 397.66 | 447.22 | 593.54 | 297.36 | 379.96 | 443.68 | 497.96 | 663.16 |
| 74 | 298.54 | 379.96 | 443.68 | 500.32 | 667.88 | 330.40 | 421.26 | 489.70 | 554.60 | 738.68 |
| 75 | 333.94 | 425.98 | 499.14 | 561.68 | 748.12 | 365.80 | 467.28 | 547.52 | 617.14 | 820.10 |
| 76 | 372.88 | 475.54 | 561.68 | 632.48 | 841.34 | 405.92 | 519.20 | 610.06 | 689.12 | 915.68 |
| 77 | 418.90 | 535.72 | 631.30 | 717.44 | 947.54 | 450.76 | 578.20 | 680.86 | 771.72 | 1019.52 |
| 78 | 464.92 | 597.08 | 706.82 | 802.40 | 1059.64 | 495.60 | 638.38 | 755.20 | 856.68 | 1133.98 |
| 79 | 510.94 | 658.44 | 781.16 | 888.54 | 1172.92 | 542.80 | 700.92 | 829.54 | 942.82 | 1246.08 |
| 80 | 555.78 | 717.44 | 853.14 | 968.78 | 1277.94 | 586.46 | 758.74 | 901.52 | 1024.24 | 1351.10 |
| 81 | 598.26 | 771.72 | 915.68 | 1040.76 | 1374.70 | 628.94 | 814.20 | 965.24 | 1096.22 | 1449.04 |
| 82 | 637.20 | 823.64 | 977.04 | 1109.20 | 1463.20 | 670.24 | 866.12 | 1027.78 | 1165.84 | 1539.90 |
| 83 | 677.32 | 874.38 | 1036.04 | 1175.28 | 1554.06 | 710.36 | 918.04 | 1087.96 | 1234.28 | 1631.94 |
| 84 | 720.98 | 928.66 | 1099.76 | 1246.08 | 1647.28 | 754.02 | 972.32 | 1152.86 | 1306.26 | 1726.34 |
| 85 | 768.18 | 987.66 | 1168.20 | 1325.14 | 1753.48 | 802.40 | 1033.68 | 1222.48 | 1385.32 | 1834.90 |
| 86 | 816.56 | 1051.38 | 1242.54 | 1407.74 | 1864.40 | 850.78 | 1097.40 | 1296.82 | 1467.92 | 1945.82 |
| 87 | 869.66 | 1118.64 | 1321.60 | 1497.42 | 1982.40 | 903.88 | 1164.66 | 1375.88 | 1557.60 | 2063.82 |
| 88 | 927.48 | 1191.80 | 1406.56 | 1591.82 | 2109.84 | 961.70 | 1237.82 | 1460.84 | 1652.00 | 2191.26 |
| 89 | 988.84 | 1269.68 | 1497.42 | 1694.48 | 2249.08 | 1023.06 | 1315.70 | 1551.70 | 1754.66 | 2330.50 |
| 90 | 1057.28 | 1354.64 | 1598.90 | 1807.76 | 2400.12 | 1091.50 | 1400.66 | 1653.18 | 1867.94 | 2481.54 |
| 91 | 1128.08 | 1449.04 | 1706.28 | 1929.30 | 2561.78 | 1162.30 | 1495.06 | 1760.56 | 1989.48 | 2643.20 |
| 92 | 1204.78 | 1545.80 | 1820.74 | 2057.92 | 2732.88 | 1239.00 | 1591.82 | 1875.02 | 2118.10 | 2814.30 |
| 93 | 1288.56 | 1650.82 | 1944.64 | 2195.98 | 2916.96 | 1322.78 | 1696.84 | 1998.92 | 2256.16 | 2998.38 |
| 94 | 1378.24 | 1764.10 | 2077.98 | 2344.66 | 3117.56 | 1412.46 | 1810.12 | 2132.26 | 2404.84 | 3198.98 |
| 95 | 1475.00 | 1888.00 | 2224.30 | 2509.86 | 3337.04 | 1509.22 | 1934.02 | 2278.58 | 2570.04 | 3418.46 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Standard rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 30 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 31 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 32 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 33 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 34 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 35 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 36 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 37 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 38 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 39 | 41.30 | 51.92 | 61.36 | 67.26 | 92.04 | 55.46 | 70.80 | 81.42 | 90.86 | 122.72 |
| 40 | 43.66 | 56.64 | 64.90 | 71.98 | 97.94 | 57.82 | 75.52 | 87.32 | 96.76 | 129.80 |
| 41 | 43.66 | 56.64 | 64.90 | 71.98 | 97.94 | 57.82 | 75.52 | 87.32 | 96.76 | 129.80 |
| 42 | 43.66 | 56.64 | 64.90 | 71.98 | 97.94 | 57.82 | 75.52 | 87.32 | 96.76 | 129.80 |
| 43 | 43.66 | 56.64 | 64.90 | 71.98 | 97.94 | 57.82 | 75.52 | 87.32 | 96.76 | 129.80 |
| 44 | 43.66 | 56.64 | 64.90 | 71.98 | 97.94 | 57.82 | 75.52 | 87.32 | 96.76 | 129.80 |
| 45 | 46.02 | 60.18 | 68.44 | 75.52 | 102.66 | 63.72 | 80.24 | 92.04 | 102.66 | 138.06 |
| 46 | 46.02 | 60.18 | 68.44 | 75.52 | 102.66 | 63.72 | 80.24 | 92.04 | 102.66 | 138.06 |
| 47 | 46.02 | 60.18 | 68.44 | 75.52 | 102.66 | 63.72 | 80.24 | 92.04 | 102.66 | 138.06 |
| 48 | 46.02 | 60.18 | 68.44 | 75.52 | 102.66 | 63.72 | 80.24 | 92.04 | 102.66 | 138.06 |
| 49 | 46.02 | 60.18 | 68.44 | 75.52 | 102.66 | 63.72 | 80.24 | 92.04 | 102.66 | 138.06 |
| 50 | 51.92 | 66.08 | 75.52 | 84.96 | 113.28 | 69.62 | 88.50 | 101.48 | 114.46 | 152.22 |
| 51 | 53.10 | 68.44 | 79.06 | 88.50 | 116.82 | 71.98 | 90.86 | 105.02 | 116.82 | 155.76 |
| 52 | 56.64 | 70.80 | 80.24 | 92.04 | 120.36 | 73.16 | 93.22 | 106.20 | 121.54 | 159.30 |
| 53 | 57.82 | 73.16 | 83.78 | 94.40 | 123.90 | 75.52 | 95.58 | 109.74 | 122.72 | 162.84 |
| 54 | 60.18 | 75.52 | 86.14 | 97.94 | 128.62 | 76.70 | 99.12 | 112.10 | 126.26 | 167.56 |
| 55 | 61.36 | 77.88 | 87.32 | 100.30 | 133.34 | 77.88 | 100.30 | 113.28 | 128.62 | 172.28 |
| 56 | 64.90 | 81.42 | 95.58 | 105.02 | 141.60 | 81.42 | 103.84 | 121.54 | 133.34 | 180.54 |
| 57 | 69.62 | 86.14 | 100.30 | 113.28 | 151.04 | 86.14 | 108.56 | 126.26 | 141.60 | 191.16 |
| 58 | 74.34 | 92.04 | 107.38 | 120.36 | 160.48 | 90.86 | 115.64 | 133.34 | 149.86 | 199.42 |
| 59 | 77.88 | 100.30 | 114.46 | 130.98 | 174.64 | 94.40 | 122.72 | 141.60 | 160.48 | 213.58 |
| 60 | 82.60 | 108.56 | 121.54 | 139.24 | 185.26 | 101.48 | 132.16 | 148.68 | 169.92 | 225.38 |
| 61 | 89.68 | 115.64 | 133.34 | 149.86 | 198.24 | 108.56 | 139.24 | 160.48 | 180.54 | 241.90 |
| 62 | 94.40 | 121.54 | 141.60 | 158.12 | 212.40 | 114.46 | 146.32 | 169.92 | 191.16 | 256.06 |
| 63 | 102.66 | 130.98 | 151.04 | 171.10 | 226.56 | 121.54 | 159.30 | 181.72 | 205.32 | 272.58 |
| 64 | 110.92 | 140.42 | 161.66 | 182.90 | 243.08 | 130.98 | 167.56 | 194.70 | 218.30 | 290.28 |
| 65 | 116.82 | 151.04 | 175.82 | 195.88 | 261.96 | 139.24 | 179.36 | 208.86 | 232.46 | 311.52 |
| 66 | 126.26 | 161.66 | 188.80 | 213.58 | 282.02 | 148.68 | 191.16 | 223.02 | 251.34 | 332.76 |
| 67 | 135.70 | 174.64 | 201.78 | 228.92 | 304.44 | 158.12 | 205.32 | 236.00 | 266.68 | 356.36 |
| 68 | 145.14 | 188.80 | 218.30 | 246.62 | 326.86 | 168.74 | 219.48 | 252.52 | 286.74 | 379.96 |
| 69 | 158.12 | 205.32 | 238.36 | 269.04 | 357.54 | 182.90 | 236.00 | 274.94 | 309.16 | 411.82 |
| 70 | 175.82 | 225.38 | 263.14 | 296.18 | 394.12 | 200.60 | 258.42 | 300.90 | 339.84 | 450.76 |
| 71 | 195.88 | 252.52 | 295.00 | 331.58 | 441.32 | 220.66 | 285.56 | 333.94 | 375.24 | 500.32 |
| 72 | 219.48 | 283.20 | 330.40 | 372.88 | 493.24 | 245.44 | 318.60 | 370.52 | 417.72 | 555.78 |
| 73 | 244.26 | 318.60 | 368.16 | 416.54 | 554.60 | 272.58 | 355.18 | 411.82 | 463.74 | 617.14 |
| 74 | 274.94 | 356.36 | 414.18 | 467.28 | 620.68 | 303.26 | 395.30 | 459.02 | 518.02 | 686.76 |
| 75 | 306.80 | 398.84 | 464.92 | 525.10 | 697.38 | 336.30 | 438.96 | 509.76 | 575.84 | 764.64 |
| 76 | 344.56 | 448.40 | 522.74 | 591.18 | 783.52 | 372.88 | 487.34 | 568.76 | 643.10 | 851.96 |
| 77 | 383.50 | 502.68 | 590.00 | 667.88 | 883.82 | 413.00 | 542.80 | 634.84 | 719.80 | 953.44 |
| 78 | 425.98 | 560.50 | 657.26 | 746.94 | 988.84 | 456.66 | 599.44 | 703.28 | 798.86 | 1057.28 |
| 79 | 470.82 | 618.32 | 728.06 | 827.18 | 1092.68 | 499.14 | 657.26 | 774.08 | 877.92 | 1159.94 |
| 80 | 509.76 | 673.78 | 794.14 | 900.34 | 1191.80 | 539.26 | 712.72 | 838.98 | 952.26 | 1260.24 |
| 81 | 548.70 | 724.52 | 854.32 | 969.96 | 1279.12 | 578.20 | 763.46 | 900.34 | 1021.88 | 1348.74 |
| 82 | 587.64 | 772.90 | 908.60 | 1031.32 | 1364.08 | 617.14 | 813.02 | 954.62 | 1084.42 | 1434.88 |
| 83 | 621.86 | 820.10 | 965.24 | 1095.04 | 1446.68 | 652.54 | 861.40 | 1014.80 | 1149.32 | 1519.84 |
| 84 | 660.80 | 869.66 | 1023.06 | 1161.12 | 1535.18 | 692.66 | 913.32 | 1072.62 | 1216.58 | 1609.52 |
| 85 | 703.28 | 925.12 | 1089.14 | 1233.10 | 1633.12 | 735.14 | 969.96 | 1138.70 | 1289.74 | 1708.64 |
| 86 | 750.48 | 985.30 | 1157.58 | 1310.98 | 1736.96 | 782.34 | 1030.14 | 1207.14 | 1367.62 | 1812.48 |
| 87 | 798.86 | 1046.66 | 1231.92 | 1393.58 | 1847.88 | 830.72 | 1091.50 | 1281.48 | 1450.22 | 1923.40 |
| 88 | 850.78 | 1115.10 | 1310.98 | 1482.08 | 1965.88 | 882.64 | 1159.94 | 1360.54 | 1538.72 | 2041.40 |
| 89 | 907.42 | 1188.26 | 1395.94 | 1578.84 | 2094.50 | 939.28 | 1233.10 | 1445.50 | 1635.48 | 2170.02 |
| 90 | 969.96 | 1269.68 | 1490.34 | 1683.86 | 2234.92 | 1001.82 | 1314.52 | 1539.90 | 1740.50 | 2310.44 |
| 91 | 1036.04 | 1355.82 | 1589.46 | 1795.96 | 2385.96 | 1067.90 | 1400.66 | 1639.02 | 1852.60 | 2461.48 |
| 92 | 1105.66 | 1446.68 | 1696.84 | 1916.32 | 2545.26 | 1137.52 | 1491.52 | 1746.40 | 1972.96 | 2620.78 |
| 93 | 1182.36 | 1545.80 | 1811.30 | 2044.94 | 2717.54 | 1214.22 | 1590.64 | 1860.86 | 2101.58 | 2793.06 |
| 94 | 1264.96 | 1652.00 | 1935.20 | 2183.00 | 2903.98 | 1296.82 | 1696.84 | 1984.76 | 2239.64 | 2979.50 |
| 95 | 1354.64 | 1768.82 | 2070.90 | 2336.40 | 3108.12 | 1386.50 | 1813.66 | 2120.46 | 2393.04 | 3183.64 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 7 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 30 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 31 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 32 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 33 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 34 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 35 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 36 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 37 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 38 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 39 | 47.20 | 60.18 | 68.44 | 75.52 | 102.66 | 64.90 | 80.24 | 92.04 | 102.66 | 139.24 |
| 40 | 51.92 | 62.54 | 74.34 | 81.42 | 109.74 | 69.62 | 83.78 | 99.12 | 108.56 | 147.50 |
| 41 | 51.92 | 62.54 | 74.34 | 81.42 | 109.74 | 69.62 | 83.78 | 99.12 | 108.56 | 147.50 |
| 42 | 51.92 | 62.54 | 74.34 | 81.42 | 109.74 | 69.62 | 83.78 | 99.12 | 108.56 | 147.50 |
| 43 | 51.92 | 62.54 | 74.34 | 81.42 | 109.74 | 69.62 | 83.78 | 99.12 | 108.56 | 147.50 |
| 44 | 51.92 | 62.54 | 74.34 | 81.42 | 109.74 | 69.62 | 83.78 | 99.12 | 108.56 | 147.50 |
| 45 | 53.10 | 66.08 | 76.70 | 86.14 | 116.82 | 71.98 | 89.68 | 103.84 | 116.82 | 156.94 |
| 46 | 53.10 | 66.08 | 76.70 | 86.14 | 116.82 | 71.98 | 89.68 | 103.84 | 116.82 | 156.94 |
| 47 | 53.10 | 66.08 | 76.70 | 86.14 | 116.82 | 71.98 | 89.68 | 103.84 | 116.82 | 156.94 |
| 48 | 53.10 | 66.08 | 76.70 | 86.14 | 116.82 | 71.98 | 89.68 | 103.84 | 116.82 | 156.94 |
| 49 | 53.10 | 66.08 | 76.70 | 86.14 | 116.82 | 71.98 | 89.68 | 103.84 | 116.82 | 156.94 |
| 50 | 60.18 | 74.34 | 86.14 | 97.94 | 129.80 | 79.06 | 100.30 | 116.82 | 130.98 | 173.46 |
| 51 | 61.36 | 76.70 | 89.68 | 100.30 | 134.52 | 81.42 | 102.66 | 118.00 | 132.16 | 178.18 |
| 52 | 63.72 | 79.06 | 94.40 | 103.84 | 138.06 | 82.60 | 105.02 | 122.72 | 135.70 | 180.54 |
| 53 | 64.90 | 81.42 | 95.58 | 107.38 | 142.78 | 84.96 | 107.38 | 123.90 | 138.06 | 186.44 |
| 54 | 67.26 | 84.96 | 97.94 | 109.74 | 146.32 | 86.14 | 110.92 | 126.26 | 141.60 | 189.98 |
| 55 | 71.98 | 87.32 | 100.30 | 113.28 | 153.40 | 90.86 | 112.10 | 129.80 | 146.32 | 197.06 |
| 56 | 74.34 | 94.40 | 107.38 | 120.36 | 159.30 | 94.40 | 118.00 | 136.88 | 153.40 | 204.14 |
| 57 | 77.88 | 99.12 | 114.46 | 128.62 | 172.28 | 99.12 | 125.08 | 143.96 | 160.48 | 215.94 |
| 58 | 82.60 | 105.02 | 121.54 | 138.06 | 182.90 | 103.84 | 132.16 | 152.22 | 169.92 | 226.56 |
| 59 | 90.86 | 113.28 | 132.16 | 146.32 | 195.88 | 110.92 | 139.24 | 161.66 | 180.54 | 241.90 |
| 60 | 95.58 | 120.36 | 140.42 | 156.94 | 210.04 | 116.82 | 146.32 | 169.92 | 191.16 | 256.06 |
| 61 | 103.84 | 128.62 | 151.04 | 169.92 | 225.38 | 125.08 | 155.76 | 182.90 | 204.14 | 272.58 |
| 62 | 110.92 | 139.24 | 160.48 | 179.36 | 240.72 | 133.34 | 167.56 | 193.52 | 217.12 | 290.28 |
| 63 | 116.82 | 147.50 | 172.28 | 193.52 | 257.24 | 140.42 | 177.00 | 205.32 | 231.28 | 307.98 |
| 64 | 125.08 | 159.30 | 184.08 | 206.50 | 276.12 | 149.86 | 189.98 | 220.66 | 246.62 | 330.40 |
| 65 | 133.34 | 171.10 | 197.06 | 221.84 | 296.18 | 158.12 | 204.14 | 234.82 | 263.14 | 351.64 |
| 66 | 146.32 | 182.90 | 213.58 | 239.54 | 318.60 | 171.10 | 214.76 | 252.52 | 283.20 | 377.60 |
| 67 | 154.58 | 195.88 | 230.10 | 257.24 | 344.56 | 181.72 | 230.10 | 267.86 | 300.90 | 402.38 |
| 68 | 166.38 | 211.22 | 245.44 | 277.30 | 370.52 | 193.52 | 245.44 | 286.74 | 322.14 | 430.70 |
| 69 | 181.72 | 227.74 | 269.04 | 304.44 | 404.74 | 208.86 | 264.32 | 310.34 | 349.28 | 464.92 |
| 70 | 201.78 | 254.88 | 298.54 | 336.30 | 447.22 | 228.92 | 291.46 | 339.84 | 383.50 | 510.94 |
| 71 | 221.84 | 286.74 | 332.76 | 374.06 | 499.14 | 251.34 | 323.32 | 376.42 | 424.80 | 565.22 |
| 72 | 250.16 | 317.42 | 371.70 | 418.90 | 558.14 | 280.84 | 356.36 | 417.72 | 470.82 | 626.58 |
| 73 | 280.84 | 356.36 | 416.54 | 468.46 | 624.22 | 311.52 | 397.66 | 464.92 | 521.56 | 696.20 |
| 74 | 313.88 | 398.84 | 467.28 | 527.46 | 702.10 | 346.92 | 441.32 | 516.84 | 581.74 | 775.26 |
| 75 | 350.46 | 446.04 | 522.74 | 591.18 | 784.70 | 384.68 | 490.88 | 573.48 | 647.82 | 861.40 |
| 76 | 391.76 | 501.50 | 588.82 | 664.34 | 882.64 | 425.98 | 545.16 | 639.56 | 722.16 | 960.52 |
| 77 | 437.78 | 562.86 | 663.16 | 751.66 | 995.92 | 472.00 | 606.52 | 715.08 | 809.48 | 1070.26 |
| 78 | 486.16 | 627.76 | 741.04 | 842.52 | 1112.74 | 520.38 | 671.42 | 792.96 | 899.16 | 1190.62 |
| 79 | 538.08 | 692.66 | 820.10 | 931.02 | 1230.74 | 569.94 | 735.14 | 870.84 | 987.66 | 1307.44 |
| 80 | 584.10 | 755.20 | 894.44 | 1015.98 | 1342.84 | 617.14 | 798.86 | 946.36 | 1074.98 | 1419.54 |
| 81 | 626.58 | 811.84 | 961.70 | 1092.68 | 1443.14 | 660.80 | 855.50 | 1013.62 | 1151.68 | 1519.84 |
| 82 | 670.24 | 864.94 | 1025.42 | 1163.48 | 1537.54 | 703.28 | 909.78 | 1079.70 | 1222.48 | 1616.60 |
| 83 | 712.72 | 915.68 | 1087.96 | 1233.10 | 1630.76 | 746.94 | 962.88 | 1141.06 | 1294.46 | 1712.18 |
| 84 | 755.20 | 977.04 | 1154.04 | 1309.80 | 1729.88 | 792.96 | 1023.06 | 1209.50 | 1371.16 | 1813.66 |
| 85 | 803.58 | 1037.22 | 1226.02 | 1390.04 | 1840.80 | 840.16 | 1083.24 | 1281.48 | 1454.94 | 1923.40 |
| 86 | 856.68 | 1103.30 | 1306.26 | 1478.54 | 1957.62 | 893.26 | 1149.32 | 1361.72 | 1543.44 | 2040.22 |
| 87 | 912.14 | 1175.28 | 1387.68 | 1570.58 | 2082.70 | 948.72 | 1221.30 | 1443.14 | 1635.48 | 2165.30 |
| 88 | 972.32 | 1250.80 | 1477.36 | 1670.88 | 2216.04 | 1008.90 | 1296.82 | 1532.82 | 1735.78 | 2298.64 |
| 89 | 1037.22 | 1333.40 | 1572.94 | 1779.44 | 2360.00 | 1073.80 | 1379.42 | 1628.40 | 1844.34 | 2442.60 |
| 90 | 1106.84 | 1424.26 | 1679.14 | 1897.44 | 2520.48 | 1143.42 | 1470.28 | 1734.60 | 1962.34 | 2603.08 |
| 91 | 1183.54 | 1521.02 | 1792.42 | 2024.88 | 2690.40 | 1220.12 | 1567.04 | 1847.88 | 2089.78 | 2773.00 |
| 92 | 1263.78 | 1623.68 | 1912.78 | 2159.40 | 2868.58 | 1300.36 | 1669.70 | 1968.24 | 2224.30 | 2951.18 |
| 93 | 1349.92 | 1733.42 | 2042.58 | 2303.36 | 3063.28 | 1386.50 | 1779.44 | 2098.04 | 2368.26 | 3145.88 |
| 94 | 1443.14 | 1852.60 | 2181.82 | 2460.30 | 3273.32 | 1479.72 | 1898.62 | 2237.28 | 2525.20 | 3355.92 |
| 95 | 1546.98 | 1983.58 | 2336.40 | 2633.76 | 3503.42 | 1583.56 | 2029.60 | 2391.86 | 2698.66 | 3586.02 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

## Preferred rates per $10 of Nursing Home Daily Benefit - 20 Day Elimination Period
## Home and Community Care at 80%

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 30 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 31 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 32 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 33 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 34 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 35 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 36 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 37 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 38 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 39 | 41.30 | 51.92 | 62.54 | 69.62 | 93.22 | 55.46 | 70.80 | 82.60 | 92.04 | 122.72 |
| 40 | 44.84 | 56.64 | 64.90 | 73.16 | 97.94 | 60.18 | 76.70 | 87.32 | 99.12 | 130.98 |
| 41 | 44.84 | 56.64 | 64.90 | 73.16 | 97.94 | 60.18 | 76.70 | 87.32 | 99.12 | 130.98 |
| 42 | 44.84 | 56.64 | 64.90 | 73.16 | 97.94 | 60.18 | 76.70 | 87.32 | 99.12 | 130.98 |
| 43 | 44.84 | 56.64 | 64.90 | 73.16 | 97.94 | 60.18 | 76.70 | 87.32 | 99.12 | 130.98 |
| 44 | 44.84 | 56.64 | 64.90 | 73.16 | 97.94 | 60.18 | 76.70 | 87.32 | 99.12 | 130.98 |
| 45 | 47.20 | 60.18 | 68.44 | 76.70 | 102.66 | 64.90 | 80.24 | 92.04 | 103.84 | 139.24 |
| 46 | 47.20 | 60.18 | 68.44 | 76.70 | 102.66 | 64.90 | 80.24 | 92.04 | 103.84 | 139.24 |
| 47 | 47.20 | 60.18 | 68.44 | 76.70 | 102.66 | 64.90 | 80.24 | 92.04 | 103.84 | 139.24 |
| 48 | 47.20 | 60.18 | 68.44 | 76.70 | 102.66 | 64.90 | 80.24 | 92.04 | 103.84 | 139.24 |
| 49 | 47.20 | 60.18 | 68.44 | 76.70 | 102.66 | 64.90 | 80.24 | 92.04 | 103.84 | 139.24 |
| 50 | 51.92 | 66.08 | 76.70 | 84.96 | 114.46 | 70.80 | 89.68 | 103.84 | 115.64 | 154.58 |
| 51 | 54.28 | 68.44 | 79.06 | 88.50 | 118.00 | 73.16 | 90.86 | 105.02 | 118.00 | 158.12 |
| 52 | 57.82 | 73.16 | 81.42 | 93.22 | 122.72 | 75.52 | 95.58 | 108.56 | 121.54 | 161.66 |
| 53 | 59.00 | 74.34 | 83.78 | 95.58 | 127.44 | 76.70 | 96.76 | 109.74 | 123.90 | 166.38 |
| 54 | 61.36 | 75.52 | 86.14 | 97.94 | 132.16 | 79.06 | 97.94 | 112.10 | 126.26 | 169.92 |
| 55 | 61.36 | 77.88 | 92.04 | 101.48 | 135.70 | 79.06 | 100.30 | 115.64 | 129.80 | 174.64 |
| 56 | 64.90 | 82.60 | 96.76 | 107.38 | 142.78 | 82.60 | 105.02 | 122.72 | 135.70 | 181.72 |
| 57 | 70.80 | 86.14 | 101.48 | 114.46 | 153.40 | 87.32 | 109.74 | 128.62 | 143.96 | 192.34 |
| 58 | 74.34 | 95.58 | 109.74 | 121.54 | 161.66 | 92.04 | 116.82 | 135.70 | 151.04 | 201.78 |
| 59 | 80.24 | 101.48 | 118.00 | 130.98 | 174.64 | 97.94 | 123.90 | 143.96 | 160.48 | 214.76 |
| 60 | 83.78 | 108.56 | 125.08 | 139.24 | 187.62 | 103.84 | 132.16 | 152.22 | 169.92 | 228.92 |
| 61 | 92.04 | 115.64 | 134.52 | 151.04 | 200.60 | 110.92 | 139.24 | 162.84 | 184.08 | 243.08 |
| 62 | 97.94 | 122.72 | 141.60 | 159.30 | 214.76 | 116.82 | 147.50 | 171.10 | 193.52 | 257.24 |
| 63 | 103.84 | 130.98 | 153.40 | 172.28 | 228.92 | 125.08 | 156.94 | 185.26 | 205.32 | 274.94 |
| 64 | 112.10 | 140.42 | 161.66 | 184.08 | 244.26 | 134.52 | 167.56 | 194.70 | 219.48 | 291.46 |
| 65 | 119.18 | 151.04 | 175.82 | 197.06 | 261.96 | 141.60 | 179.36 | 208.86 | 233.64 | 312.70 |
| 66 | 129.80 | 162.84 | 189.98 | 214.76 | 284.38 | 152.22 | 191.16 | 225.38 | 252.52 | 335.12 |
| 67 | 136.88 | 173.46 | 204.14 | 228.92 | 305.62 | 160.48 | 204.14 | 239.54 | 267.86 | 357.54 |
| 68 | 148.68 | 188.80 | 217.12 | 247.80 | 329.22 | 172.28 | 219.48 | 253.70 | 287.92 | 382.32 |
| 69 | 162.84 | 204.14 | 240.72 | 269.04 | 359.90 | 187.62 | 236.00 | 277.30 | 310.34 | 413.00 |
| 70 | 179.36 | 225.38 | 264.32 | 298.54 | 396.48 | 205.32 | 258.42 | 302.08 | 341.02 | 454.30 |
| 71 | 198.24 | 253.70 | 296.18 | 335.12 | 442.50 | 225.38 | 286.74 | 335.12 | 377.60 | 502.68 |
| 72 | 223.02 | 283.20 | 331.58 | 374.06 | 496.78 | 250.16 | 318.60 | 371.70 | 418.90 | 558.14 |
| 73 | 248.98 | 318.60 | 368.16 | 416.54 | 556.96 | 276.12 | 355.18 | 411.82 | 462.56 | 618.32 |
| 74 | 279.66 | 356.36 | 416.54 | 467.28 | 624.22 | 309.16 | 394.12 | 461.38 | 518.02 | 690.30 |
| 75 | 311.52 | 396.48 | 464.92 | 526.28 | 697.38 | 343.38 | 435.42 | 509.76 | 577.02 | 764.64 |
| 76 | 348.10 | 446.04 | 523.92 | 593.54 | 787.06 | 378.78 | 484.98 | 569.94 | 644.28 | 854.32 |
| 77 | 389.40 | 499.14 | 591.18 | 669.06 | 883.82 | 420.08 | 540.44 | 636.02 | 720.98 | 953.44 |
| 78 | 431.88 | 558.14 | 658.44 | 748.12 | 990.02 | 462.56 | 597.08 | 704.46 | 800.04 | 1058.46 |
| 79 | 477.90 | 617.14 | 730.42 | 829.54 | 1096.22 | 507.40 | 654.90 | 776.44 | 881.46 | 1163.48 |
| 80 | 520.38 | 670.24 | 796.50 | 902.70 | 1194.16 | 548.70 | 709.18 | 841.34 | 954.62 | 1261.42 |
| 81 | 558.14 | 722.16 | 856.68 | 972.32 | 1283.84 | 588.82 | 761.10 | 903.88 | 1024.24 | 1353.46 |
| 82 | 595.90 | 770.54 | 913.32 | 1036.04 | 1368.80 | 626.58 | 810.66 | 959.34 | 1089.14 | 1439.60 |
| 83 | 633.66 | 816.56 | 968.78 | 1098.58 | 1451.40 | 663.16 | 856.68 | 1015.98 | 1152.86 | 1524.56 |
| 84 | 671.42 | 868.48 | 1025.42 | 1164.66 | 1539.90 | 703.28 | 909.78 | 1074.98 | 1218.94 | 1613.06 |
| 85 | 715.08 | 921.58 | 1091.50 | 1237.82 | 1637.84 | 749.30 | 966.42 | 1141.06 | 1294.46 | 1713.36 |
| 86 | 762.28 | 980.58 | 1161.12 | 1315.70 | 1741.68 | 796.50 | 1025.42 | 1210.68 | 1372.34 | 1817.20 |
| 87 | 811.84 | 1044.30 | 1235.46 | 1399.48 | 1852.60 | 846.06 | 1089.14 | 1285.02 | 1456.12 | 1928.12 |
| 88 | 864.94 | 1110.38 | 1314.52 | 1487.98 | 1971.78 | 899.16 | 1155.22 | 1364.08 | 1544.62 | 2047.30 |
| 89 | 921.58 | 1184.72 | 1400.66 | 1583.56 | 2101.58 | 955.80 | 1229.56 | 1450.22 | 1640.20 | 2177.10 |
| 90 | 985.30 | 1264.96 | 1495.06 | 1688.58 | 2242.00 | 1019.52 | 1309.80 | 1544.62 | 1745.22 | 2317.52 |
| 91 | 1053.74 | 1352.28 | 1595.36 | 1803.04 | 2394.22 | 1087.96 | 1397.12 | 1644.92 | 1859.68 | 2469.74 |
| 92 | 1125.72 | 1443.14 | 1701.56 | 1922.22 | 2553.52 | 1159.94 | 1487.98 | 1751.12 | 1978.86 | 2629.04 |
| 93 | 1202.42 | 1541.08 | 1817.20 | 2050.84 | 2725.80 | 1236.64 | 1585.92 | 1866.76 | 2107.48 | 2801.32 |
| 94 | 1285.02 | 1648.46 | 1941.10 | 2191.26 | 2913.42 | 1319.24 | 1693.30 | 1990.66 | 2247.90 | 2988.94 |
| 95 | 1377.06 | 1764.10 | 2077.98 | 2344.66 | 3117.56 | 1411.28 | 1808.94 | 2127.54 | 2401.30 | 3193.08 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 60 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 30 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 31 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 32 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 33 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 34 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 35 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 36 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 37 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 38 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 39 | 38.94 | 47.20 | 55.46 | 62.54 | 83.78 | 51.92 | 64.90 | 74.34 | 83.78 | 113.28 |
| 40 | 40.12 | 51.92 | 59.00 | 66.08 | 89.68 | 54.28 | 69.62 | 79.06 | 88.50 | 119.18 |
| 41 | 40.12 | 51.92 | 59.00 | 66.08 | 89.68 | 54.28 | 69.62 | 79.06 | 88.50 | 119.18 |
| 42 | 40.12 | 51.92 | 59.00 | 66.08 | 89.68 | 54.28 | 69.62 | 79.06 | 88.50 | 119.18 |
| 43 | 40.12 | 51.92 | 59.00 | 66.08 | 89.68 | 54.28 | 69.62 | 79.06 | 88.50 | 119.18 |
| 44 | 40.12 | 51.92 | 59.00 | 66.08 | 89.68 | 54.28 | 69.62 | 79.06 | 88.50 | 119.18 |
| 45 | 43.66 | 53.10 | 62.54 | 71.98 | 95.58 | 57.82 | 73.16 | 83.78 | 95.58 | 127.44 |
| 46 | 43.66 | 53.10 | 62.54 | 71.98 | 95.58 | 57.82 | 73.16 | 83.78 | 95.58 | 127.44 |
| 47 | 43.66 | 53.10 | 62.54 | 71.98 | 95.58 | 57.82 | 73.16 | 83.78 | 95.58 | 127.44 |
| 48 | 43.66 | 53.10 | 62.54 | 71.98 | 95.58 | 57.82 | 73.16 | 83.78 | 95.58 | 127.44 |
| 49 | 43.66 | 53.10 | 62.54 | 71.98 | 95.58 | 57.82 | 73.16 | 83.78 | 95.58 | 127.44 |
| 50 | 49.56 | 60.18 | 71.98 | 77.88 | 105.02 | 67.26 | 80.24 | 94.40 | 105.02 | 140.42 |
| 51 | 51.92 | 62.54 | 73.16 | 80.24 | 108.56 | 68.44 | 82.60 | 96.76 | 107.38 | 143.96 |
| 52 | 51.92 | 64.90 | 74.34 | 82.60 | 112.10 | 68.44 | 83.78 | 99.12 | 108.56 | 147.50 |
| 53 | 53.10 | 66.08 | 76.70 | 86.14 | 114.46 | 69.62 | 86.14 | 100.30 | 112.10 | 151.04 |
| 54 | 54.28 | 70.80 | 79.06 | 89.68 | 119.18 | 71.98 | 89.68 | 102.66 | 115.64 | 155.76 |
| 55 | 57.82 | 71.98 | 81.42 | 93.22 | 121.54 | 73.16 | 93.22 | 106.20 | 119.18 | 158.12 |
| 56 | 60.18 | 74.34 | 86.14 | 96.76 | 130.98 | 76.70 | 95.58 | 109.74 | 123.90 | 166.38 |
| 57 | 62.54 | 80.24 | 94.40 | 103.84 | 139.24 | 79.06 | 101.48 | 116.82 | 129.80 | 175.82 |
| 58 | 68.44 | 83.78 | 99.12 | 110.92 | 148.68 | 84.96 | 105.02 | 123.90 | 138.06 | 185.26 |
| 59 | 73.16 | 92.04 | 106.20 | 118.00 | 159.30 | 88.50 | 113.28 | 130.98 | 146.32 | 195.88 |
| 60 | 77.88 | 97.94 | 114.46 | 126.26 | 172.28 | 93.22 | 119.18 | 139.24 | 154.58 | 207.68 |
| 61 | 82.60 | 105.02 | 121.54 | 138.06 | 182.90 | 99.12 | 126.26 | 147.50 | 166.38 | 220.66 |
| 62 | 88.50 | 112.10 | 128.62 | 145.14 | 195.88 | 108.56 | 135.70 | 156.94 | 174.64 | 234.82 |
| 63 | 94.40 | 119.18 | 139.24 | 155.76 | 208.86 | 113.28 | 142.78 | 167.56 | 186.44 | 251.34 |
| 64 | 102.66 | 127.44 | 149.86 | 167.56 | 223.02 | 121.54 | 153.40 | 178.18 | 199.42 | 265.50 |
| 65 | 109.74 | 138.06 | 159.30 | 180.54 | 239.54 | 129.80 | 164.02 | 189.98 | 212.40 | 285.56 |
| 66 | 116.82 | 148.68 | 173.46 | 194.70 | 258.42 | 138.06 | 177.00 | 204.14 | 228.92 | 304.44 |
| 67 | 126.26 | 159.30 | 186.44 | 207.68 | 277.30 | 147.50 | 185.26 | 215.94 | 244.26 | 324.50 |
| 68 | 134.52 | 171.10 | 199.42 | 226.56 | 300.90 | 155.76 | 198.24 | 232.46 | 263.14 | 348.10 |
| 69 | 146.32 | 185.26 | 218.30 | 245.44 | 326.86 | 168.74 | 214.76 | 252.52 | 283.20 | 376.42 |
| 70 | 161.66 | 206.50 | 240.72 | 272.58 | 362.26 | 184.08 | 236.00 | 273.76 | 311.52 | 413.00 |
| 71 | 180.54 | 230.10 | 270.22 | 303.26 | 403.56 | 205.32 | 261.96 | 305.62 | 343.38 | 457.84 |
| 72 | 200.60 | 258.42 | 300.90 | 338.66 | 450.76 | 226.56 | 289.10 | 338.66 | 379.96 | 506.22 |
| 73 | 228.92 | 287.92 | 338.66 | 381.14 | 505.04 | 253.70 | 322.14 | 376.42 | 424.80 | 564.04 |
| 74 | 253.70 | 323.32 | 376.42 | 425.98 | 567.58 | 279.66 | 358.72 | 416.54 | 470.82 | 627.76 |
| 75 | 283.20 | 362.26 | 423.62 | 477.90 | 636.02 | 310.34 | 396.48 | 464.92 | 523.92 | 696.20 |
| 76 | 316.24 | 404.74 | 476.72 | 538.08 | 716.26 | 343.38 | 441.32 | 518.02 | 585.28 | 779.98 |
| 77 | 355.18 | 456.66 | 538.08 | 608.88 | 804.76 | 383.50 | 492.06 | 580.56 | 656.08 | 867.30 |
| 78 | 395.30 | 507.40 | 600.62 | 680.86 | 899.16 | 421.26 | 542.80 | 643.10 | 728.06 | 962.88 |
| 79 | 434.24 | 561.68 | 664.34 | 754.02 | 997.10 | 461.38 | 595.90 | 704.46 | 801.22 | 1059.64 |
| 80 | 472.00 | 610.06 | 725.70 | 823.64 | 1087.96 | 497.96 | 645.46 | 765.82 | 870.84 | 1149.32 |
| 81 | 509.76 | 657.26 | 778.80 | 885.00 | 1170.56 | 535.72 | 691.48 | 820.10 | 932.20 | 1231.92 |
| 82 | 541.62 | 699.74 | 830.72 | 942.82 | 1244.90 | 568.76 | 736.32 | 874.38 | 992.38 | 1309.80 |
| 83 | 575.84 | 742.22 | 880.28 | 998.28 | 1320.42 | 602.98 | 779.98 | 923.94 | 1049.02 | 1386.50 |
| 84 | 612.42 | 789.42 | 934.56 | 1058.46 | 1400.66 | 640.74 | 826.00 | 979.40 | 1109.20 | 1467.92 |
| 85 | 652.54 | 840.16 | 993.56 | 1125.72 | 1490.34 | 683.22 | 879.10 | 1038.40 | 1176.46 | 1558.78 |
| 86 | 693.84 | 893.26 | 1057.28 | 1196.52 | 1584.74 | 724.52 | 932.20 | 1102.12 | 1247.26 | 1653.18 |
| 87 | 739.86 | 949.90 | 1124.54 | 1273.22 | 1685.04 | 770.54 | 988.84 | 1169.38 | 1323.96 | 1753.48 |
| 88 | 788.24 | 1012.44 | 1196.52 | 1353.46 | 1794.78 | 818.92 | 1051.38 | 1241.36 | 1404.20 | 1863.22 |
| 89 | 840.16 | 1078.52 | 1273.22 | 1440.78 | 1912.78 | 870.84 | 1117.46 | 1318.06 | 1491.52 | 1981.22 |
| 90 | 897.98 | 1151.68 | 1360.54 | 1536.36 | 2039.04 | 928.66 | 1190.62 | 1405.38 | 1587.10 | 2107.48 |
| 91 | 959.34 | 1230.74 | 1451.40 | 1640.20 | 2178.28 | 990.02 | 1269.68 | 1496.24 | 1690.94 | 2246.72 |
| 92 | 1024.24 | 1313.34 | 1549.34 | 1748.76 | 2323.42 | 1054.92 | 1352.28 | 1594.18 | 1799.50 | 2391.86 |
| 93 | 1095.04 | 1403.02 | 1654.36 | 1865.58 | 2479.18 | 1125.72 | 1441.96 | 1699.20 | 1916.32 | 2547.62 |
| 94 | 1170.56 | 1498.60 | 1766.46 | 1993.02 | 2649.10 | 1201.24 | 1537.54 | 1811.30 | 2043.76 | 2717.54 |
| 95 | 1253.16 | 1604.80 | 1891.54 | 2133.44 | 2836.72 | 1283.84 | 1643.74 | 1936.38 | 2184.18 | 2905.16 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix C2

**Union Security Insurance Company**

**6073-VA**

***Premiums to be used only with those that have previously elected an inflation decrease option***

**Preferred rates per $10 of Nursing Home Daily Benefit - 90 Day Elimination Period**
**Home and Community Care at 80%**

| Age | 3.2% Simple Inflation with Shared Cost | | | | | 3.2% Compound Inflation with Shared Cost | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 30 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 31 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 32 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 33 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 34 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 35 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 36 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 37 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 38 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 39 | 35.40 | 43.66 | 51.92 | 57.82 | 76.70 | 48.38 | 59.00 | 70.80 | 76.70 | 103.84 |
| 40 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 64.90 | 74.34 | 81.42 | 109.74 |
| 41 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 64.90 | 74.34 | 81.42 | 109.74 |
| 42 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 64.90 | 74.34 | 81.42 | 109.74 |
| 43 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 64.90 | 74.34 | 81.42 | 109.74 |
| 44 | 37.76 | 47.20 | 55.46 | 61.36 | 82.60 | 50.74 | 64.90 | 74.34 | 81.42 | 109.74 |
| 45 | 38.94 | 51.92 | 59.00 | 63.72 | 86.14 | 53.10 | 69.62 | 77.88 | 87.32 | 116.82 |
| 46 | 38.94 | 51.92 | 59.00 | 63.72 | 86.14 | 53.10 | 69.62 | 77.88 | 87.32 | 116.82 |
| 47 | 38.94 | 51.92 | 59.00 | 63.72 | 86.14 | 53.10 | 69.62 | 77.88 | 87.32 | 116.82 |
| 48 | 38.94 | 51.92 | 59.00 | 63.72 | 86.14 | 53.10 | 69.62 | 77.88 | 87.32 | 116.82 |
| 49 | 38.94 | 51.92 | 59.00 | 63.72 | 86.14 | 53.10 | 69.62 | 77.88 | 87.32 | 116.82 |
| 50 | 43.66 | 56.64 | 63.72 | 73.16 | 96.76 | 57.82 | 75.52 | 86.14 | 97.94 | 129.80 |
| 51 | 44.84 | 59.00 | 67.26 | 75.52 | 99.12 | 60.18 | 77.88 | 89.68 | 100.30 | 132.16 |
| 52 | 47.20 | 60.18 | 68.44 | 76.70 | 102.66 | 61.36 | 79.06 | 90.86 | 102.66 | 135.70 |
| 53 | 49.56 | 62.54 | 73.16 | 79.06 | 106.20 | 66.08 | 80.24 | 95.58 | 103.84 | 138.06 |
| 54 | 51.92 | 63.72 | 74.34 | 82.60 | 108.56 | 67.26 | 82.60 | 96.76 | 107.38 | 141.60 |
| 55 | 51.92 | 66.08 | 74.34 | 84.96 | 113.28 | 67.26 | 83.78 | 96.76 | 109.74 | 146.32 |
| 56 | 54.28 | 70.80 | 80.24 | 89.68 | 119.18 | 70.80 | 88.50 | 102.66 | 112.10 | 153.40 |
| 57 | 59.00 | 74.34 | 84.96 | 96.76 | 128.62 | 73.16 | 92.04 | 107.38 | 121.54 | 162.84 |
| 58 | 62.54 | 77.88 | 93.22 | 102.66 | 138.06 | 76.70 | 99.12 | 114.46 | 127.44 | 169.92 |
| 59 | 66.08 | 83.78 | 97.94 | 110.92 | 148.68 | 80.24 | 103.84 | 119.18 | 135.70 | 182.90 |
| 60 | 70.80 | 90.86 | 103.84 | 116.82 | 156.94 | 84.96 | 110.92 | 127.44 | 142.78 | 192.34 |
| 61 | 76.70 | 99.12 | 113.28 | 126.26 | 168.74 | 90.86 | 118.00 | 136.88 | 152.22 | 205.32 |
| 62 | 80.24 | 103.84 | 119.18 | 135.70 | 180.54 | 96.76 | 123.90 | 143.96 | 162.84 | 218.30 |
| 63 | 87.32 | 112.10 | 128.62 | 143.96 | 193.52 | 105.02 | 135.70 | 154.58 | 173.46 | 232.46 |
| 64 | 93.22 | 118.00 | 139.24 | 155.76 | 206.50 | 110.92 | 141.60 | 166.38 | 185.26 | 247.80 |
| 65 | 100.30 | 127.44 | 149.86 | 166.38 | 223.02 | 118.00 | 151.04 | 178.18 | 197.06 | 264.32 |
| 66 | 107.38 | 138.06 | 160.48 | 180.54 | 239.54 | 126.26 | 161.66 | 188.80 | 212.40 | 283.20 |
| 67 | 115.64 | 148.68 | 171.10 | 194.70 | 258.42 | 134.52 | 174.64 | 200.60 | 227.74 | 302.08 |
| 68 | 123.90 | 159.30 | 186.44 | 210.04 | 279.66 | 142.78 | 186.44 | 215.94 | 244.26 | 325.68 |
| 69 | 133.34 | 174.64 | 201.78 | 228.92 | 303.26 | 154.58 | 200.60 | 232.46 | 261.96 | 350.46 |
| 70 | 148.68 | 191.16 | 224.20 | 251.34 | 336.30 | 169.92 | 219.48 | 256.06 | 287.92 | 383.50 |
| 71 | 167.56 | 213.58 | 250.16 | 282.02 | 375.24 | 187.62 | 243.08 | 282.02 | 319.78 | 424.80 |
| 72 | 186.44 | 240.72 | 280.84 | 317.42 | 420.08 | 208.86 | 271.40 | 313.88 | 356.36 | 473.18 |
| 73 | 206.50 | 271.40 | 313.88 | 352.82 | 472.00 | 231.28 | 300.90 | 350.46 | 394.12 | 526.28 |
| 74 | 233.64 | 303.26 | 351.64 | 397.66 | 527.46 | 257.24 | 335.12 | 389.40 | 440.14 | 584.10 |
| 75 | 260.78 | 338.66 | 394.12 | 447.22 | 593.54 | 286.74 | 372.88 | 433.06 | 489.70 | 650.18 |
| 76 | 292.64 | 382.32 | 443.68 | 502.68 | 667.88 | 316.24 | 414.18 | 483.80 | 546.34 | 725.70 |
| 77 | 325.68 | 427.16 | 501.50 | 567.58 | 751.66 | 350.46 | 461.38 | 539.26 | 611.24 | 809.48 |
| 78 | 362.26 | 477.90 | 560.50 | 634.84 | 840.16 | 388.22 | 509.76 | 599.44 | 679.68 | 897.98 |
| 79 | 398.84 | 525.10 | 619.50 | 703.28 | 928.66 | 422.44 | 558.14 | 658.44 | 746.94 | 986.48 |
| 80 | 434.24 | 573.48 | 674.96 | 765.82 | 1012.44 | 460.20 | 606.52 | 713.90 | 809.48 | 1070.26 |
| 81 | 467.28 | 617.14 | 726.88 | 823.64 | 1087.96 | 490.88 | 649.00 | 764.64 | 868.48 | 1146.96 |
| 82 | 497.96 | 657.26 | 771.72 | 877.92 | 1159.94 | 523.92 | 692.66 | 813.02 | 922.76 | 1220.12 |
| 83 | 527.46 | 696.20 | 821.28 | 931.02 | 1230.74 | 554.60 | 731.60 | 862.58 | 977.04 | 1292.10 |
| 84 | 561.68 | 739.86 | 869.66 | 986.48 | 1302.72 | 590.00 | 776.44 | 910.96 | 1034.86 | 1367.62 |
| 85 | 599.44 | 788.24 | 925.12 | 1049.02 | 1388.86 | 626.58 | 823.64 | 967.60 | 1097.40 | 1452.58 |
| 86 | 639.56 | 838.98 | 984.12 | 1115.10 | 1476.18 | 666.70 | 874.38 | 1026.60 | 1163.48 | 1539.90 |
| 87 | 679.68 | 890.90 | 1046.66 | 1184.72 | 1570.58 | 706.82 | 926.30 | 1089.14 | 1233.10 | 1634.30 |
| 88 | 723.34 | 949.90 | 1113.92 | 1260.24 | 1669.70 | 750.48 | 985.30 | 1156.40 | 1308.62 | 1733.42 |
| 89 | 771.72 | 1011.26 | 1187.08 | 1341.66 | 1779.44 | 798.86 | 1046.66 | 1229.56 | 1390.04 | 1843.16 |
| 90 | 824.82 | 1080.88 | 1267.32 | 1430.16 | 1899.80 | 851.96 | 1116.28 | 1309.80 | 1478.54 | 1963.52 |
| 91 | 881.46 | 1154.04 | 1351.10 | 1525.74 | 2028.42 | 908.60 | 1189.44 | 1393.58 | 1574.12 | 2092.14 |
| 92 | 940.46 | 1230.74 | 1441.96 | 1628.40 | 2162.94 | 967.60 | 1266.14 | 1484.44 | 1676.78 | 2226.66 |
| 93 | 1006.54 | 1315.70 | 1539.90 | 1738.14 | 2309.26 | 1033.68 | 1351.10 | 1582.38 | 1786.52 | 2372.98 |
| 94 | 1074.98 | 1406.56 | 1644.92 | 1856.14 | 2468.56 | 1102.12 | 1441.96 | 1687.40 | 1904.52 | 2532.28 |
| 95 | 1151.68 | 1504.50 | 1760.56 | 1985.94 | 2640.84 | 1178.82 | 1539.90 | 1803.04 | 2034.32 | 2704.56 |

15% discount available on policies covering two insured
An additional 5% discount is available to Association business (funded by reduced commissions)
See Appendix D for details on premium calculations for policyholders who elected the Shared Cost options

# Appendix D

**6060-6073 (Including 4062-NY & 4063-NY)**

**Shared Cost Percentages**

| Age | Base | | | | | Simple Inflation | | | | | Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | | | | | | | | | | 9.9% | | | | | 11.2% |
| 30 | | | | | | | | | | | | 17.6% | | | 9.9% |
| 31 | | | | | | | 10.4% | | | | | | | | 8.6% |
| 32 | | | | | | | | | | 7.7% | | | | | |
| 33 | | | | | | | 21.5% | | | | | 22.7% | | | |
| 34 | | | | 23.8% | | | 10.8% | | | 12.8% | | | | | 13.6% |
| 35 | | | | | | | 16.6% | | | 6.5% | | | 10.9% | | 11.6% |
| 36 | | | | | 18.9% | | 12.9% | | 9.8% | | | 12.2% | | 11.8% | 14.1% |
| 37 | | | | | | | 10.9% | | 10.3% | 12.8% | | 10.7% | | | 11.3% |
| 38 | | | | | 12.0% | | | | | 8.4% | | 12.6% | 22.7% | 14.8% | 13.6% |
| 39 | | | | | 16.9% | | 13.6% | 14.6% | | 13.1% | | 11.8% | 11.7% | 13.8% | 11.1% |
| 40 | 23.8% | | | 18.9% | 14.7% | | 11.7% | | | 9.4% | | | | 9.2% | 11.3% |
| 41 | | 23.8% | | 18.9% | 17.0% | | 15.4% | 11.2% | | 14.8% | 15.7% | 14.1% | 13.5% | 12.7% | 10.9% |
| 42 | 21.6% | | | | 23.8% | | 8.9% | | 11.8% | 13.3% | 13.5% | 15.6% | 10.6% | 11.2% | 11.3% |
| 43 | | 23.8% | | | 18.2% | 23.8% | 13.3% | | 13.1% | 14.1% | 15.5% | 12.9% | 14.5% | 11.8% | 11.4% |
| 44 | | | | 21.7% | 18.7% | | 15.0% | | 11.1% | 17.1% | 12.6% | 14.3% | 13.0% | 13.1% | 12.3% |
| 45 | | 23.2% | 23.8% | 23.8% | 17.6% | | 15.6% | 15.3% | 16.6% | 15.2% | 23.8% | 14.1% | 11.8% | 13.6% | 12.2% |
| 46 | | 23.8% | | 18.8% | 23.8% | | 14.7% | | 16.5% | 15.4% | | 13.7% | 14.1% | 12.0% | 12.2% |
| 47 | | 23.8% | | 23.8% | 20.0% | | 17.4% | 18.6% | 20.9% | 15.6% | 16.1% | 15.6% | 14.0% | 12.8% | 12.0% |
| 48 | | | 20.8% | 20.4% | 17.6% | | 21.7% | 15.0% | 17.5% | 13.3% | 15.7% | 15.0% | 13.1% | 14.3% | 12.6% |
| 49 | 23.8% | 23.8% | | 23.2% | 21.2% | 23.6% | 17.9% | 19.7% | 17.7% | 16.0% | 20.1% | 15.0% | 13.3% | 14.1% | 12.3% |
| 50 | 15.2% | 16.2% | 18.5% | 15.1% | 11.1% | 14.4% | 10.6% | 11.2% | 10.7% | 10.3% | 12.5% | 12.0% | 10.2% | 10.8% | 9.6% |
| 51 | 23.2% | 21.7% | 16.1% | 18.6% | 11.4% | 9.7% | 12.5% | 11.8% | 10.6% | 11.6% | 12.8% | 11.6% | 10.8% | 9.9% | 10.1% |
| 52 | 19.4% | 17.9% | 19.2% | 14.7% | 13.6% | 14.8% | 13.2% | 12.1% | 11.4% | 11.5% | 17.2% | 13.0% | 10.9% | 10.6% | 10.0% |
| 53 | 21.4% | 17.7% | 19.2% | 20.7% | 16.3% | 14.3% | 14.7% | 14.5% | 11.8% | 11.9% | 14.2% | 13.3% | 11.8% | 11.2% | 10.8% |
| 54 | 23.8% | 19.0% | 17.1% | 15.1% | 16.6% | 15.8% | 15.8% | 15.1% | 12.7% | 12.2% | 14.7% | 13.2% | 11.8% | 11.7% | 10.6% |
| 55 | 13.9% | 11.9% | 12.4% | 10.0% | 11.6% | 9.5% | 10.3% | 10.0% | 8.3% | 8.7% | 11.8% | 10.4% | 8.8% | 9.3% | 8.6% |
| 56 | 16.1% | 12.7% | 13.3% | 11.8% | 12.4% | 12.9% | 10.4% | 10.6% | 9.2% | 8.8% | 12.4% | 10.5% | 9.4% | 9.4% | 8.6% |
| 57 | 17.7% | 13.5% | 13.6% | 11.9% | 12.8% | 11.8% | 11.9% | 11.3% | 10.0% | 9.3% | 12.1% | 11.3% | 10.1% | 10.0% | 9.0% |
| 58 | 18.3% | 14.3% | 13.8% | 13.3% | 14.8% | 12.0% | 11.9% | 12.0% | 10.4% | 10.0% | 12.7% | 11.5% | 10.4% | 10.5% | 9.7% |
| 59 | 19.7% | 16.1% | 14.3% | 14.4% | 14.2% | 12.9% | 12.3% | 11.7% | 12.0% | 10.7% | 14.0% | 12.4% | 11.3% | 11.6% | 10.2% |
| 60 | 11.1% | 9.8% | 9.3% | 8.6% | 9.6% | 8.8% | 7.9% | 7.4% | 6.9% | 7.4% | 9.7% | 8.5% | 8.4% | 8.0% | 7.5% |
| 61 | 14.1% | 11.0% | 9.8% | 9.2% | 11.2% | 9.1% | 8.8% | 7.9% | 7.9% | 7.7% | 10.6% | 9.2% | 8.5% | 8.4% | 8.1% |
| 62 | 13.8% | 11.2% | 11.3% | 10.4% | 11.3% | 10.8% | 9.1% | 8.8% | 8.3% | 8.1% | 12.0% | 9.4% | 9.0% | 9.0% | 8.0% |
| 63 | 16.8% | 12.8% | 12.1% | 11.0% | 11.0% | 11.0% | 10.3% | 9.4% | 9.3% | 9.2% | 12.3% | 9.9% | 9.2% | 9.1% | 8.6% |
| 64 | 16.2% | 14.1% | 13.3% | 11.7% | 13.3% | 12.1% | 10.9% | 10.4% | 9.8% | 9.0% | 12.1% | 10.3% | 9.9% | 9.8% | 8.8% |
| 65 | 9.8% | 8.1% | 7.8% | 7.8% | 8.6% | 7.5% | 6.9% | 6.2% | 6.0% | 6.1% | 7.1% | 7.1% | 6.7% | 6.5% | 6.5% |
| 66 | 11.2% | 9.0% | 8.5% | 8.6% | 9.3% | 8.4% | 7.8% | 6.7% | 6.7% | 6.7% | 7.4% | 7.2% | 6.4% | 7.0% | 6.7% |
| 67 | 13.5% | 10.4% | 8.9% | 9.2% | 9.5% | 8.6% | 7.9% | 7.3% | 7.2% | 6.4% | 8.1% | 7.6% | 7.5% | 7.4% | 6.9% |
| 68 | 13.4% | 11.7% | 11.5% | 10.1% | 10.0% | 9.0% | 8.2% | 7.7% | 7.5% | 7.0% | 8.9% | 7.4% | 7.6% | 7.0% | 7.8% |
| 69 | 13.6% | 12.7% | 11.0% | 10.5% | 11.7% | 9.1% | 9.0% | 7.9% | 7.6% | 7.7% | 8.3% | 8.2% | 7.7% | 7.6% | 8.0% |
| 70 | 10.5% | 9.0% | 8.6% | 7.3% | 8.3% | 6.7% | 6.4% | 6.2% | 5.9% | 6.0% | 7.5% | 5.7% | 6.0% | 5.9% | 6.8% |
| 71 | 11.0% | 9.6% | 9.3% | 9.2% | 9.3% | 7.7% | 7.5% | 6.7% | 6.6% | 6.4% | 7.4% | 6.8% | 6.2% | 5.7% | 6.6% |
| 72 | 11.9% | 10.7% | 10.3% | 8.7% | 9.7% | 7.9% | 6.8% | 7.5% | 6.9% | 6.7% | 8.2% | 6.5% | 9.8% | 7.2% | 4.9% |
| 73 | 13.7% | 11.4% | 11.8% | 10.8% | 10.0% | 7.9% | 7.6% | 7.7% | 7.2% | 5.5% | 7.4% | 8.7% | 6.9% | 8.6% | 9.4% |
| 74 | 14.2% | 12.2% | 11.4% | 12.6% | 10.1% | 10.1% | 8.3% | 8.4% | 7.7% | 13.4% | | 9.3% | 8.2% | 10.7% | |
| 75 | 12.0% | 10.8% | 11.4% | 11.0% | 7.9% | 7.4% | 7.6% | 5.2% | 6.8% | 8.1% | | 4.4% | 4.8% | | |
| 76 | 13.3% | 12.0% | 11.7% | | 7.4% | 7.9% | 7.6% | 5.9% | 5.2% | 6.7% | 12.0% | 11.1% | | 7.6% | |
| 77 | 15.1% | 12.2% | 9.6% | 8.7% | 10.6% | 8.0% | 6.8% | 7.4% | 6.6% | | 8.2% | 7.8% | | | |
| 78 | 16.2% | 10.9% | 13.0% | 11.0% | | 7.4% | 6.2% | | | | 12.9% | 14.5% | 8.7% | 7.6% | |
| 79 | 13.0% | 13.1% | 15.5% | 15.0% | | | | | | 6.9% | | | 6.7% | | |
| 80 | 12.0% | 9.0% | | | | | | | | | | | | | |
| 81 | | 11.7% | | | | | 5.6% | | | | | | | | |
| 82 | 14.5% | 6.8% | | | | 10.6% | | | | | | | | | |
| 83 | | | | | | | | | | | | | | | |
| 84 | 15.3% | | | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | | | | |
| 87 | | | | | | | | | | | | | | | |
| 88 | | | | | | | | | | | | | | | |
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| 92 | | | | | | | | | | | | | | | |
| 93 | | | | | | | | | | | | | | | |
| 94 | | | | | | | | | | | | | | | |
| 95 | | | | | | | | | | | | | | | |

* Certain cells are blank because there are no nationwide polcies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

## Appendix D

**6060-6073 (Including 4062-NY & 4063-NY)**
**Shared Cost Percentages**

### Note on premium calculation for a policyholder who elects the Shared Cost option:

To calculate the premium after election of the Shared Cost option, the premium rate schedules in Appendix C should be used. Since the Shared Cost option reduces the daily benefit, an additional factor is required to calculate the premium appropriately, as shown below:

$$\text{Premium after electing Shared Cost option} = \frac{\text{(Premium Rate Schedule per \$10 daily benefit: Appendix C)} * \text{(New Daily Benefit/10)}}{\text{(1 – Shared Cost Percentage)}}$$

A similar formula can be used for GPO policies with multiple layers of coverage:

$$\text{Premium after electing Shared Cost option} = \frac{[\ \text{(Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendix C)} * \text{(New Base Daily Benefit/10)} + \text{(Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendix C)} * \text{(New Layer 1 Daily Benefit/10)} + \ \ldots\ ]}{\text{(1 – Shared Cost Percentage)}}$$

# Summary of the John Hancock's 2016 Rate Increase Request on Union Security Insurance Company Policy Series

Union Security Insurance Company, formerly known as Fortis Benefits Insurance Company, was a subsidiary of Fortis, Inc. in 2000, when John Hancock Life Insurance Company entered into a 100% coinsurance arrangement with Fortis Inc. Through this coinsurance arrangement, John Hancock assumed the administration and servicing, the financial risk, and responsibility for paying claims and maintaining sufficient reserves for these policies.

When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors including: particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary. John Hancock requested and implemented rate increases on Union Security Insurance Company's long-term care policies in 2008, 2010, and 2013.

John Hancock continuously monitors the experience of our in-force LTC insurance policies. Our most recent analysis demonstrates that claims, particularly at older ages, continue to last longer than expected, and more policyholders are initiating claims at older ages than previously expected. Unfortunately, based on that data, we have determined that there is a need to increase premiums so we can meet our future claims obligations.

Increases will vary by issue age, inflation, benefit period, policy series, and state. The filing will vary by state based on the amount and timing of prior increases that we were permitted to implement in that state. In this way, policyholders are not subsidizing policyholders in other states.

In Virginia, on our Union Security Insurance Company block of business, we are requesting a rate increase of 42.3% for all impacted Virginia policyholders. This includes the 6060s policy forms.

No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. John Hancock's decision to increase premiums on certain policies is based upon the future claims anticipated on these policies.

As with the 2010 and 2013 rate actions, there will be a number of benefit adjustment options to help keep premiums at or close to their current level. For example, policyholders will have the option of electing the new, actuarially equivalent Shared Cost option. Customers can also reduce their benefit period, adjust their daily/monthly benefit amount, extend their elimination period, or drop riders from their coverage.

After the rate increase is accepted by the Virginia Insurance Department, affected policyholders will be provided with an extensive and personalized notification communication at least 90 days prior to the effective date, which will describe the increase and options available to mitigate the impact of the rate increase. In addition, customer support will be available through a dedicated customer service team in order to help our policyholders navigate through their choices and respond to any questions.

**Long Term Care Insurance Rate Request Summary**
**Part 1 – To Be Completed By Company**

**Company Name and NAIC Number:** Union Security Insurance Company, 70408

**SERFF Tracking Number:** MULF-131989593

**Revised Rates**

**Average Annual Premium Per Member:** $2,932

**Average Requested Percentage Rate Change Per Member:** 42.3%

**Range of Requested Rate Changes:** 42.3% to 42.3%

**Number of Virginia Policyholders Affected:** 1,466

| Form Number | Product Name | Issue Dates | Prior Rate Increases – Date and Percentage Approved | Outlook for Future Rate Increases |
|---|---|---|---|---|
| 6060-VA | Facility Only | July 1998 - December 2002 | 18% - 10/15/2008<br>45.3% - 8/15/2013 | The requested premium rate schedule is based on assumptions developed from our 2016 experience study. Due to the capped approval, additional rate increases will be necessary to achieve the full actuarially justified one-time request based on the Lifetime Loss Ratio and the assumptions developed from our 2016 experience study. We recently completed another experience study in 2019 which shows the need for additional rate increases. We will be addressing the need for both the remainder from this filing as well as the additional rate increases based upon the 2019 experience study in a future filing. |
| 6062-VA | Comprehensive TQ | June 1998 - September 2002 | 18% - 10/15/2008<br>45.3% - 8/15/2013 | |
| 6063-VA | Comprehensive Enhanced TQ | May 1998 - March 2003 | 18% - 10/15/2008<br>45.3% - 8/15/2013 | |
| 6072-VA | Comprehensive NTQ | June 1998 - June 1999 | 18% - 10/15/2008<br>45.3% - 8/15/2013 | |
| 6073-VA | Comprehensive Enhanced NTQ | September 1998- October 1999 | 18% - 10/15/2008<br>45.3% - 8/15/2013 | |
| | | | | |

**Attach a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.**

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx. *(Rev. 06/19)*

When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors, including but not limited to particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary. John Hancock requested and implemented rate increases on Union Security Insurance Company's long-term care policies in 2008, 2010, and 2013.

Increases will vary by issue age, inflation, benefit period, policy series, and state. The filing will vary by state based on the amount and timing of prior increases that we were permitted to implement in that state. In this way, policyholders are not subsidizing policyholders in other states.

In Virginia, on our Union Security Insurance Company block of business, we are requesting a rate increase of 42.3% for all impacted Virginia policyholders. This includes the 6060s policy forms.

No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. John Hancock's decision to increase premiums on certain policies is based upon the future claims anticipated on these policies.

There will be a number of benefit adjustment options to help keep premiums at or close to their current level. For example, policyholders will have the option of electing the new, actuarially equivalent Shared Cost option. Customers can also reduce their benefit period, adjust their daily/monthly benefit amount, extend their elimination period, or drop riders from their coverage.

After the rate increase is accepted by the Virginia Insurance Department, affected policyholders will be provided with an extensive and personalized notification communication at least 90 days prior to the effective date of their rate increase, which will describe the increase and options available to help mitigate the impact of the rate increase. In addition, customer support will be available through a dedicated customer service team in order to help our policyholders navigate through their choices and respond to any questions.

**John Hancock Life Insurance Company (U.S.A.)**

200 Berkeley Street
Boston, MA 02117
1-888-877-6075 #4
Direct: (617) 572-6481
Email: cfolsom@jhancock.com

**Carol A. Folsom**
**Senior Contract Consultant**
**US Insurance Legacy - LTC**

June 25, 2019

Honorable Scott A. White
Commissioner of Insurance
Virginia State Corporation Commission
Bureau of Insurance
1300 East Main Street
Richmond, Virginia 23219

Re: Union Security Insurance Company
Company NAIC # 70408; FEIN #: 81-0170040
Individual Long-Term Care Insurance Rate Revision Submission
Revised Actuarial Memos and Policyholder Communication Package

Dear Commissioner:

In March 2000, John Hancock entered into an agreement whereby it would administer and reinsure the Fortis Benefits Insurance Company (now known as Union Security Insurance Company) block of individual long-term care insurance. Through this coinsurance arrangement, John Hancock assumed the administration and servicing, the financial risk and the paying of claims and maintaining sufficient reserves for these policies, as well as for analysis supporting this rate filing.

John Hancock is submitting the enclosed premium rate increase filing due to the fact we are seeing higher incidence and longer lasting claims, particularly at the older attained ages.

As a result of the factors listed above, we are requesting a premium rate increase on the policy series listed below and are enclosing the actuarial memos and rates for your review and acceptance.

These rate increases are based on assumptions developed by John Hancock in 2016. Morbidity and mortality assumptions are based on combined Union Security and Time II experience. Lapse assumptions are based on combined John Hancock, Time II and Union Security experience.

| Policy Series | Approval Dates | Years Sold | Average Increase |
|---|---|---|---|
| 6060-VA | 3/5/1998, 10/15/2008, 8/8/2013 | 1998-2002 | 155% |
| 6062-VA | 3/5/1998, 10/15/2008, 8/8/2013 | 1998-2002 | 155% |
| 6063-VA | 3/5/1998, 10/15/2008, 8/8/2013 | 1998-2003 | 155% |
| 6072-VA | 3/5/1998, 10/15/2008, 8/8/2013 | 1998-1999 | 155% |
| 6073-VA | 3/5/1998, 10/15/2008, 8/8/2013 | 1998-1999 | 155% |

The proposed premium rates will be effective on the next policy anniversary date, following a 90-day policyholder notification period, which will be made as soon as practicable following state acceptance. As we will describe later in this letter, we will also offer affected insureds various benefit reduction options to help mitigate the impact of the rate increase.

**Policyholder Options**

We are fully aware that a premium increase may be difficult for our policyholders. Therefore, we will provide all policyholders with options which will help them mitigate the impact of any increase.

- **Shared Cost Option**
  If the policyholder selects this option, they will be able to offset the premium rate increase. The Shared Cost Option consists of two components.

  - All policy benefit amounts and lifetime maximum benefit amount will be decreased by an assigned Shared Cost percentage (based upon policy series and the insured's original issue age and benefit selected); and

  - We will also apply that same Shared Cost percentage to future claims for covered services and will pay our portion (1 minus the Shared Cost percentage) of covered services, up to the new revised [daily/monthly] benefit amount. The insured will be responsible for the remaining expenses.

    *Example: If the revised Daily Benefit for Nursing Facility Care is $200 and the Shared Cost Percentage is 20%, we will pay 80% of the Actual Expenses, but no more than $200.*

    - *If Actual Expenses are $100, we will pay $80 and the insured will be responsible for $20.*
    - *If Actual Expenses are $200, we will pay $160 and the insured will be responsible for $40.*
    - *If Actual Expenses are $300, we will pay $200 and the insured will be responsible for $100.*

  All Shared Cost percentages were determined to be actuarially equivalent to the requested rate increases by combination of issue age, benefit period and inflation type and therefore these options are only available if the full rate increase requested is accepted.

- **Paid-up Option**

  If the policyholder selects this option, the policy will be converted to paid-up status on the rate increase effective date. The new policy limit will be equal to 150% of premiums paid, less any claims paid. Under this option all optional riders will terminate and no additional inflation adjustments/increases will be provided. This option will only be available if the full rate increase requested is accepted.

- **Nonforfeiture**
  If the NAIC contingent nonforfeiture benefit or the nonforfeiture benefit (if purchased) is triggered, customers will be offered paid-up coverage in accordance with the applicable provision. We are allowing contingent nonforfeiture if the rate increase trigger is met for all affected policyholders, even if it was not otherwise required in your State. *(Please note, that we will be voluntarily administering the enhanced contingent nonforfeiture benefit as described in the NAIC Model Bulletin "Announcement of Alternative Filing Requirements for Long-Term Care Premium Rate Increases" (as adopted by the Senior Issues Task Force on 8/9/2013.)*

- **Additional Mitigation Options**
  Policyholders may also be able to reduce their benefit period, adjust their daily/monthly benefit amount, drop optional benefit riders or extend their elimination period.

Please note all of the referenced mitigation options may not be available if the rate increase is not approved as requested.

The corresponding forms for the Shared Cost and Paid-Up Options will be submitted under separate cover shortly.

**Policyholder Communication Package**

We are submitting for informational purposes only, our sample template policyholder communication package regarding the rate increase. This package will be personalized for each customer and of course will vary by their

respective situation (i.e., policy forms, benefit selection, etc.) This package is included in Supporting Documentation. The communication package will be submitted for approval with the forms filing.

**Ensuring No Cross-Subsidization Between States**

We have ensured no state's rate increase approvals will subsidize other states' experience. Rate increases will vary by state to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior rate increases from our nationwide premium data. We then re-introduce prior rate increases with the amount and timing based on your state's prior approvals. The current proposed rate increases are then determined based on the amounts needed in order to achieve our target loss ratios where our targets reflect the lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified, and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

**Past Losses Testing**
Preventing companies from recouping past losses was the subject of a discussion by the Health Actuarial Task Force in late 2013. The accepted methodology by the Health Actuarial Task Force is to define past losses as actual past claims less expected past claims when determining loss ratio compliance where expected past claims are defined as the following:

> "Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase regardless of whether or not the rate increase is approved. Expected claims are calculated for each calendar year based on the in-force during the calendar year. Expected claims shall include margins for moderately adverse experience; the margins included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing."

The rate increases we calculated follow the methodology described above to ensure that we are not recouping past losses.

The following items are included in this submission:

- the submission letter
- all actuarial material
- all required certifications
- sample policyholder communications package

Please do not hesitate to contact us regarding this submission. We will be happy to meet with the Department either in person or via conference call at a time of your convenience.

Thank you for your time and consideration in this matter.

Sincerely,

Carol A. Folsom
Senior Contract Consultant
US Insurance Legacy - LTC

**UNION SECURITY INSURANCE COMPANY**
**administered by John Hancock Life Insurance Company (U.S.A.)**
(Not licensed in New York)

[Peter K. Burke
Assistant Vice President]
[Long-Term Care Insurance
PO Box 55978
Boston, MA 02205-9723]

[First Name] [Last Name] [Date]
[Address1]
[Address2]
[City], [State] [Zip]

Re: **Notice of Premium Rate Increase – Long-Term Care Insurance Policy No. [xxx].**
**Decision Required by [date].**

Dear [First Name] [Last Name],

We are writing to let you know that the premium for your **Union Security Insurance Company formerly known as Fortis Insurance Company** long-term care insurance (LTCi) policy, serviced and administered by John Hancock Life Insurance Company (U.S.A.) ("John Hancock"), is increasing. This notice will provide you with:

- **Details** about the premium increase
- **Options** available to you to help keep your premiums at or near their current level
- **Next Steps** and the resources to help you decide how to manage the increase

**About the Premium Increase**
John Hancock as administrator of Union Security Insurance Company, is committed to helping ensure LTCi benefits will be there when most needed. To uphold this responsibility, we continuously monitor the experience of the LTCi policies we administer. Our most recent analysis demonstrates that claims, particularly at older ages, continue to last longer than expected, and more insureds are initiating claims at older ages than previously expected. Based on that data, we have determined that there is a need to increase premiums on this policy series to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced.

**Your Premium Increase**
The approved rate increase is [X]% for your policy. Based on your current benefit selections, your premiums will increase from [current premium] to [new premium], [policy mode]. This new premium will be effective for premiums due on or after [next policy anniversary]. You may pay this higher premium or choose one of the options to help mitigate the increase. Please note this letter is not a bill.

It is important for you to know that:

- the rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx
- no person has been singled out for an increase
- no increase is due to advancing age or changing health

The decision to increase premiums on certain policies is based upon the future claims anticipated on these policies and has been made by John Hancock - not your insurance agent nor the Virginia State Corporation Commission. As a reminder, per the terms of your policy, premium rates are not guaranteed and could be increased again in the future, at which time similar benefit reduction options may be available to you. However, please be advised that John Hancock will not apply any additional premium rate increase to your policy for at least 12 months from your policy anniversary date of [next policy anniversary].

[We do want you to know that this premium rate increase only represents a portion of the total requested rate increase we filed with the applicable Insurance Department. As a result, we will be requesting further premium increases in the future, and your premiums may be affected.]

In addition, we completed an analysis of our business in 2019 ("2019 study") and have determined the need for a premium rate increase in addition to the increase described above. Although the final amount and timing of this 2019 study increase is not known at this time, we expect to request an average increase of approximately 30% across all policy series. Your individual increase amount will vary and may change as part of the regulatory review process – but will be in addition to the increase described above.

**Your Options**

We understand some policyholders may not be willing or able to pay the higher premium. **Therefore, we are offering you options to help keep your premiums at or near their current level.** Please see the enclosed "Options Worksheet" for more information on these options that may help you mitigate the premium increase.

**Included in this Package**

- **Options Worksheet** (pages [3-5]) – provides details about your current coverage and the options you have to help mitigate the premium increase. **Please note that all the options available to you may not be of equal value. Please review this information carefully.**
- **Frequently Asked Questions** (page [6]) – provides answers to some of the most common questions.
- **Coverage Change Request Form** (pages [7-8]) – may be used to elect an option to help mitigate the increase.

**Next Steps**

- We recommend that you review all options available to you (including paying the rate increase and any available benefit reduction options) and consult with your family members and other advisors to determine which option is appropriate for your needs.
- If you decide to reduce your coverage as outlined in the Options Worksheet, simply complete the "Coverage Change Request Form" and return it to John Hancock by [**Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required, and your new increased premium will become effective on [**Month XX, YYYY]**.

**Where to Get Help**

- **Contact John Hancock** with any questions you may have. Please visit [www.jhinfocenter.com] or contact one of our customer service representatives at [844-272-7842], Monday through Friday from 8:00 a.m. – 6:00 p.m. Eastern Time. The TTY number for the hearing impaired is [800-555-5421]. Our dedicated team is available to help you make a decision that best meets your personal needs.
- **You may contact your local State Health Insurance Assistance Program (SHIP)** if you need additional counseling on your options. Please go to www.shiptacenter.org to find the SHIP location closest to you.

We sincerely regret having to take this action, but we hope you find that the options and resources provided are helpful.

Sincerely,

[Peter K. Burke
Assistant Vice President, Long-Term Care Operations]

Enclosures:
Options Worksheet
Frequently Asked Questions
Coverage Change Request Form
Return Envelope

Policies underwritten by Union Security Insurance Company are administered by John Hancock Life Insurance Company (U.S.A.) (Not licensed in New York)

**Options Worksheet for [First Name] [Last Name]**
**Policy # [XXXXX]**
**UNION SECURITY INSURANCE COMPANY**

## YOUR OPTIONS SUMMARY

The table below shows:

- Your current premium and the new premium you will be charged if you keep your current coverage; and
- Options you have available to help mitigate the premium increase, including any impact the change would have on your coverage and the resulting premium, where applicable. Please also see page 5 for other options that may be available to you.

Please visit [**www.jhinfocenter.com]** for current **cost of care** information specific to your area. As you evaluate what is best for you, we encourage you to consider the current and projected cost of care in your area, as well as how much of that amount you are willing and able to pay from your own savings.

| **Current Coverage** | **Coverage Change Options** | | | | | | |
|---|---|---|---|---|---|---|---|
| | **Accept Rate Increase[1]** | **[Shared Cost Option]** | **[Reduce your BP[2]]** | **[Reduce your [DB/MB][2]]** | **[Reduce your BP & [DB/MB][2]]** | **[[Paid-Up Policy][Contingent Benefit Upon Lapse][Nonforfeiture Benefit]]** | **[Cancel Coverage]** |
| [Daily Benefit (DB)/Monthly Benefit (MB)][3] | $[XXX] | [$XXX] | [$XXX] | [$XXX] | [$XXX] | [$XXX] | [Cancel your coverage, effective immediately. ] |
| Benefit Period (BP) | [X-years] | [X-years] | [Y-years] | [X-years] | [Y-years] | [Convert your policy to a paid- up status with a reduced policy limit. See page 5 for more details.] | |
| Elimination Period | [List Here] | | | | | | |
| Inflation Option | [List Here] | | | | | | |
| Optional Riders | [List Here] | | | | | | |
| Current [modal] Premium | $[XXX] | | | | | | |
| **New [modal] Premium** | **[$XXX]** | **[$XXX]** | **[$XXX]** | **[$XXX]** | **[$XXX]** | | |

**Certain benefit reduction options may reduce your overall policy limit. Please contact John Hancock at [844-272-7842] for details.*

Please note that, as the insured, you have the right to a revised premium rate or rate schedule upon request.

[1]*Assumes no recent changes in your current coverage.*
*[[2]This reduction will also result in a corresponding decrease in your Total Policy Limit.]*

[3]*[DB/MB] is the most the coverage will reimburse for the costs of covered long-term care services received on any [day/month]. [Note: our records indicate there is claim activity on your policy; please consider your current policy limit before making the decision to reduce your benefits.] [You may also want to review the restoration of benefits provision in your policy before making your decision.]*

## [Exercise the Shared Cost Option

We are making available to you a one-time opportunity to keep your premium at its current level and elect a personalized Shared Cost option which would:

- **Reduce your current policy benefit amounts by Your Shared Cost percentage of [XX]%.** Your [daily/monthly] benefit and policy limit will be reduced by Your Shared Cost percentage. Choosing this option will result in a **new daily benefit of $[XXX]** and a **reduction to your overall policy limit**.
  ***-AND-***
- **Apply Your Shared Cost percentage to any future claim payments.** We will pay a portion of any covered services, up to the new [daily/monthly] benefit amount. You will be responsible for the remainder.

The table below demonstrates an example of the impact this change would have on two future claim scenarios, with a Shared Cost percentage of 20% a daily benefit amount of $200. It is important to note that these examples are for illustrative purposes and do not reflect your current coverage levels or your personalized Shared Cost percentage.

| | **Claim Scenario 1**<br>**Benefit request of $100 submitted and approved for payment** | | **Claim Scenario 2**<br>**Benefit request of $200 submitted and approved for payment** | |
|---|---|---|---|---|
| | Keep your Current Coverage | Exercise the Shared Cost Option | Keep your Current Coverage | Exercise the Shared Cost Option |
| Claim Amount Submitted | $100 | $100 | $200 | $200 |
| **Our** Payment Amount | $100 | $80 | $200 | $160 |
| **Your** Payment Amount | $0 | $20 | $0 | $40] |

## [Reduce your Benefit Period

Reduce your benefit period from [X]-year to [Y]-year, resulting in a new [modal] premium of $[XXX]. Reducing your benefit period will also reduce your overall policy limit. There will be no change to your other benefit levels.]

## [Reduce your [Daily/Monthly] Benefit

Reduce your [daily/monthly] benefit from $[XXX] to $[YYY], resulting in a new [modal] premium $[XXX]. Reducing your [daily/monthly] benefit will also reduce your overall policy limit. There will be no change to your other benefit levels.]

## [Reduce your Benefit Period AND your [Daily/Monthly] Benefit

Reduce your benefit period from [X]-year to [Y]-year AND your [daily/monthly] benefit from $[XXX] to $[YYY], resulting in a new [modal] premium of $[XXX]. This combination of benefit reductions will also reduce your overall policy limit. There will be no change to your other benefit levels.]

## [Exercise the [Paid-Up Policy Option][Contingent Benefit Upon Lapse][Nonforfeiture Benefit], resulting in a paid-up policy with reduced benefits]

[If you choose to elect this option, your policy will be converted to a paid-up status with a modified policy limit where no further premiums are due. Your new policy limit will be $[XXXXX], which represents 150% of all premiums paid* minus any benefits paid. By exercising this option, you may be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[Your policy includes a Nonforfeiture Benefit, which enables you to discontinue paying premiums and provides you with a paid-up policy with reduced benefits. By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[If you choose to cancel your policy within 120 days of [next policy anniversary date], we will modify your policy limit and convert your policy to paid-up status where no further premiums are due. Your new policy limit will be [$XXXX], which represents the sum of all premiums paid.* By exercising this option, you will be significantly reducing your policy benefits, so you should give this careful consideration before you select it.]

[The following terms apply if you choose to exercise the [Paid-Up Policy Option] [Contingent Benefit Upon Lapse] [Nonforfeiture Benefit]:

- No benefits will be paid in excess of your new policy limit.
- Benefits will be paid subject to the daily/monthly benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional benefit riders will automatically terminate.
- No future inflation adjustments will be made.
- All other applicable policy provisions, conditions, and limitations will remain in effect.
- This change will be effective on your next policy anniversary date.]

[*Calculated based on benefit amounts and on premiums paid to date as of [file extract date]. The actual [Contingent Benefit Upon Lapse][Paid-Up Policy option] amount may be slightly higher as it will be calculated based on current benefits and premiums paid to date [as of the effective date of your request][or 30 times the daily nursing home benefit at the time of lapse, whichever is greater; but in no event will the sum of benefits exceed the maximum benefits which would be payable if the policy had remained in premium paying status].]

## [Cancel your coverage

If you choose to cancel your coverage, no claim for a previous or future loss will be eligible for consideration under a terminated policy. This change will be effective immediately.]

## [Other Benefit Reduction Options

In addition to the options listed above, you may be eligible to reduce other benefits to help mitigate the premium increase. For example, you may be eligible to:

- [Increase your elimination period]
- [Drop an optional rider]

For more information on these options as well as the new premium amounts, please call John Hancock at [**844-272-7842].]**

## IMPORTANT DATES

- If you choose an option listed on the enclosed Coverage Change Request Form, you must complete, sign and return the form by [**Month XX, YYYY]**.
- If you choose to make no changes to your coverage, no action is required. Your level of coverage will not change and your new increased premium will become effective on [**Month XX, YYYY]**.

## Frequently Asked Questions

## UNION SECURITY INSURANCE COMPANY

1. **Why do you need to raise premium rates — can you explain further?**
   When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors including: particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary.

   Our comprehensive claims study indicated that, like many carriers in this business, we have seen increased claims. Similar to our previous analysis, the data demonstrates that: claims are lasting longer than expected; and more policyholders are initiating claims at older ages than previously expected. Based on that data, we have determined that there is a need to increase inforce premiums on certain policy series.

2. **What is the policy provision that allows you to raise my premiums?**
   The provision that allows for an increase in premiums can be found on the front page of your policy. Your policy indicates that, while your insurance company cannot change coverage or refuse to renew coverage for reasons other than nonpayment of premiums, the company is allowed to change or increase premiums so long as the increase applies to an entire class of policies. Any future rate increase will not be implemented until the request has been filed with Virginia's State Corporation Commission and determined to be compliant with applicable Virginia laws and regulations addressing long-term care insurance.

3. **Have I been singled out for this rate increase because of my age or health?**
   No, the increase applies to everyone in the same rating class who purchased the same long-term care insurance product in the same state as you. No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. Also, your state has not been singled out, as all states are included in our rate increase process.

4. **If I no longer live in the state where I purchased my policy, does the increase still apply?**
   Yes. All LTC insurance policies are regulated by the original state in which they were written at the time of the purchase of the policy. That means that the state where you were residing when you purchased your policy continues to be the applicable state, even if you are now residing elsewhere.

5. **Do I need to complete and return the enclosed Coverage Change Request Form?**
   The enclosed Coverage Change Request Form need only be completed and returned to John Hancock should you decide you want to adjust your benefits or cancel your policy. Otherwise, no action is necessary on your part, as the premium rate increase will take place automatically on the policy anniversary date specified in your letter.

6. **Will there be additional premium increases in the future?**
   Premium rates are not guaranteed and may be increased in accordance with the terms of your policy. We will continue to monitor the claims experience to determine whether future increases will be necessary.

7. **If I pay premiums through online banking or an automatic draft plan and my premium is changing, is there any action I need to take?**
   If you have an automatic draft plan established through John Hancock, no action is necessary, we will adjust the drafted amount. If you pay your premiums through online banking, please update your payment information with the new premium amount prior to the rate increase effective date.

Policies underwritten by Union Security Insurance Company are administered by John Hancock Life Insurance Company (U.S.A.) (Not licensed in New York)

# COVERAGE CHANGE REQUEST FORM
**for [First Name] [Last Name]**
**Policy # [XXXXX]**
## UNION SECURITY INSURANCE COMPANY

If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on [**Month XX, YYYY]**.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by [**Month XX, YYYY]**.

*Before choosing any tax qualified long-term care policy option, we recommend that you review the option with a qualified tax professional or attorney to determine which option is best for you and to consider potential individual income tax consequences.*

### Step 1: Select an option (please choose only one option)

For more details, please see your Options Worksheet. As a reminder, you may have alternative options available to help mitigate the premium increase. For more information, please call John Hancock at [**844-272-7842].**

| COVERAGE CHANGE OPTIONS | | New Premium Effective [Month XX, YYYY] |
|---|---|---|
| [☐ | **Exercise the Shared Cost Option.** Your [daily/monthly] benefit and policy limit will be reduced by [X%] and your Shared Cost percentage will be applied to any future claim payments. | **[$XXX] [policy mode]]** |
| [☐ | **Reduce your Benefit Period from [X-year] to [X-year].** | **[$XXX][policy mode]]** |
| [☐ | **Reduce your [Daily/Monthly] Benefit from [$XXX] to [$XXX].** | **[$XXX][policy mode]]** |
| [☐ | **Reduce your Benefit Period from [X-year] to [X-year] and [Daily/Monthly] Benefit from [$XXX] to [$XXX]**. | **[$XXX][policy mode]]** |
| [☐ | **Exercise the [Paid-Up Policy Option][Contingent Benefit Upon Lapse] [Nonforfeiture Benefit] available on your policy**. Your policy will be converted to a paid-up status with a modified policy limit of $[XXXX]. | N/A] |
| [☐ | **Cancel your coverage**. This change will be effective immediately. | N/A] |

### Step 2: Review Agreement and Acknowledgement

I understand that my benefits and/or premium for those benefits will change based upon the option(s) I select. I understand that premium rates are not guaranteed and may be increased again in the future if I am among the group of policyholders whose premiums are determined to be inadequate.

If I select an option(s) to change my coverage, I understand that, within 30 days after the date this change becomes effective, I may cancel the change in my coverage and return to my original coverage at the increased premium level.

I understand the policy change(s) I selected above. By signing below, I agree that any change(s) other than cancelling my policy, will be effective on my next policy anniversary provided this form is received by John Hancock by the election deadline indicated in this package.

Before sending, remember to keep a copy for your records.

Policies underwritten by Union Security Insurance Company are administered by John Hancock Life Insurance Company (U.S.A.) (Not licensed in New York)

**Step 3: Sign and Date**

| **Signature ([First Name] [Last Name])** | **Date** |
|---|---|

**Step 4: Return this completed form using the enclosed postage-paid envelope by [Month XX, YYYY].**

**[Mail**
John Hancock
LTC Coverage Election
P.O. Box 55978
Boston, MA 02205-9723

**FAX**
John Hancock
LTC Coverage Election
877-606-7771

**EMAIL**
LTCforms@jhancock.com]

# Exhibit 1: Nationwide Loss Ratio Exhibit
## Fortis 6060-6073 (Including 4062-NY and 4063-NY)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1998 | 164,709 | 1,731,260 | 10% | - | 2,945,015 | 0% | - | 6,958,914 | 0% |
| | 1999 | 1,879,681 | 20,060,909 | 9% | 227,568 | 34,615,742 | 1% | 227,568 | 83,136,519 | 0% |
| | 2000 | 4,651,020 | 45,173,421 | 10% | 448,377 | 80,954,188 | 1% | 448,377 | 197,891,329 | 0% |
| | 2001 | 7,745,621 | 63,229,147 | 12% | 3,799,859 | 118,117,036 | 3% | 3,799,859 | 291,217,005 | 1% |
| | 2002 | 10,446,822 | 66,081,455 | 16% | 6,360,070 | 130,219,709 | 5% | 6,360,070 | 322,003,712 | 2% |
| | 2003 | 12,985,873 | 62,648,160 | 21% | 12,172,158 | 131,268,819 | 9% | 12,172,158 | 324,967,523 | 4% |
| | 2004 | 15,345,145 | 58,528,892 | 26% | 11,948,855 | 130,432,695 | 9% | 11,948,855 | 323,203,355 | 4% |
| | 2005 | 17,469,295 | 54,948,776 | 32% | 17,345,127 | 130,103,894 | 13% | 17,345,127 | 322,855,204 | 5% |
| Historical | 2006 | 19,310,101 | 51,717,673 | 37% | 20,823,404 | 129,695,389 | 16% | 20,823,404 | 322,411,234 | 6% |
| Experience | 2007 | 20,948,863 | 48,698,610 | 43% | 28,861,843 | 129,376,542 | 22% | 28,861,843 | 322,205,896 | 9% |
| | 2008 | 22,491,129 | 45,817,812 | 49% | 41,272,560 | 128,716,205 | 32% | 41,272,560 | 321,257,772 | 13% |
| | 2009 | 24,027,681 | 43,048,514 | 56% | 51,438,199 | 127,186,253 | 40% | 51,438,199 | 318,198,754 | 16% |
| | 2010 | 25,575,031 | 40,372,567 | 63% | 57,850,651 | 125,096,960 | 46% | 57,850,651 | 314,002,819 | 18% |
| | 2011 | 27,128,872 | 37,773,441 | 72% | 69,469,570 | 122,451,070 | 57% | 69,469,570 | 308,342,305 | 23% |
| | 2012 | 28,672,937 | 35,245,944 | 81% | 70,803,295 | 112,027,095 | 63% | 70,803,295 | 281,676,472 | 25% |
| | 2013 | 30,197,293 | 32,790,100 | 92% | 82,636,908 | 99,101,747 | 83% | 82,636,908 | 248,329,134 | 33% |
| | 2014 | 31,687,185 | 30,412,170 | 104% | 81,842,039 | 92,970,051 | 88% | 81,842,039 | 233,504,929 | 35% |
| | 2015 | 33,112,954 | 28,127,643 | 118% | 102,604,581 | 88,315,324 | 116% | 102,604,581 | 222,718,427 | 46% |
| | 2016 | 34,450,372 | 25,945,435 | 133% | 120,451,437 | 82,252,914 | 146% | 120,451,437 | 208,252,921 | 58% |
| | 2017 | 35,681,329 | 23,859,088 | 150% | 119,473,492 | 74,207,007 | 161% | 119,473,492 | 188,421,066 | 63% |
| Projected | 2018 | 36,791,960 | 21,856,121 | 168% | 121,442,212 | 68,639,620 | 177% | 121,736,863 | 175,011,095 | 70% |
| Future | 2019 | 37,764,880 | 19,934,009 | 189% | 131,968,108 | 65,430,541 | 202% | 133,123,221 | 167,831,532 | 79% |
| Experience | 2020 | 38,568,744 | 18,095,301 | 213% | 140,732,870 | 62,105,165 | 227% | 142,630,911 | 160,316,535 | 89% |
| | 2021 | 39,186,320 | 16,346,176 | 240% | 147,944,194 | 58,666,192 | 252% | 150,435,639 | 152,459,202 | 99% |
| | 2022 | 39,609,154 | 14,692,066 | 270% | 154,901,075 | 55,141,816 | 281% | 157,851,062 | 144,313,496 | 109% |
| | 2023 | 39,822,792 | 13,136,798 | 303% | 162,176,684 | 51,561,155 | 315% | 165,483,290 | 135,938,563 | 122% |
| | 2024 | 39,812,410 | 11,682,313 | 341% | 168,654,827 | 47,944,737 | 352% | 172,229,381 | 127,377,879 | 135% |
| | 2025 | 39,556,334 | 10,329,544 | 383% | 172,919,711 | 44,315,452 | 390% | 176,683,651 | 118,682,701 | 149% |
| | 2026 | 39,059,150 | 9,080,451 | 430% | 175,074,282 | 40,710,195 | 430% | 178,945,666 | 109,940,016 | 163% |
| | 2027 | 38,319,871 | 7,934,324 | 483% | 174,999,515 | 37,170,885 | 471% | 178,912,157 | 101,250,311 | 177% |
| | 2028 | 37,333,327 | 6,888,425 | 542% | 174,229,325 | 33,728,522 | 517% | 178,153,855 | 92,689,072 | 192% |
| | 2029 | 36,096,143 | 5,940,119 | 608% | 173,458,128 | 30,397,519 | 571% | 177,378,490 | 84,293,507 | 210% |
| | 2030 | 34,618,415 | 5,086,715 | 681% | 171,314,914 | 27,200,931 | 630% | 175,199,553 | 76,127,726 | 230% |
| | 2031 | 32,943,902 | 4,325,909 | 762% | 167,353,842 | 24,170,052 | 692% | 171,152,632 | 68,281,673 | 251% |
| | 2032 | 31,107,598 | 3,654,411 | 851% | 160,443,032 | 21,335,291 | 752% | 164,110,243 | 60,845,299 | 270% |
| | 2033 | 29,127,984 | 3,065,468 | 950% | 151,085,141 | 18,713,922 | 807% | 154,595,281 | 53,875,493 | 287% |
| | 2034 | 27,012,976 | 2,550,937 | 1059% | 141,096,764 | 16,307,655 | 865% | 144,431,232 | 47,389,099 | 305% |
| | 2035 | 24,786,348 | 2,104,565 | 1178% | 131,783,374 | 14,109,900 | 934% | 134,919,886 | 41,382,606 | 326% |
| | 2036 | 22,511,945 | 1,722,441 | 1307% | 122,379,423 | 12,117,500 | 1010% | 125,291,451 | 35,863,896 | 349% |
| | 2037 | 20,248,229 | 1,399,672 | 1447% | 111,526,653 | 10,330,972 | 1080% | 114,193,996 | 30,851,498 | 370% |
| | 2038 | 18,022,902 | 1,128,860 | 1597% | 99,828,935 | 8,748,058 | 1141% | 102,244,506 | 26,355,402 | 388% |
| | 2039 | 15,805,083 | 902,984 | 1750% | 88,986,819 | 7,358,789 | 1209% | 91,153,714 | 22,361,886 | 408% |
| | 2040 | 13,606,822 | 716,317 | 1900% | 79,758,356 | 6,147,932 | 1297% | 81,686,819 | 18,840,525 | 434% |
| | 2041 | 11,488,390 | 563,479 | 2039% | 71,227,009 | 5,100,034 | 1397% | 72,928,941 | 15,758,564 | 463% |
| | 2042 | 9,525,727 | 438,900 | 2170% | 62,966,041 | 4,201,751 | 1499% | 64,454,488 | 13,087,312 | 492% |
| | 2043 | 7,735,357 | 338,114 | 2288% | 55,158,038 | 3,439,491 | 1604% | 56,447,861 | 10,795,760 | 523% |
| | 2044 | 6,164,738 | 258,396 | 2386% | 47,366,278 | 2,797,790 | 1693% | 48,475,208 | 8,846,129 | 548% |
| | 2045 | 4,862,199 | 196,571 | 2474% | 39,726,817 | 2,260,300 | 1758% | 40,674,839 | 7,196,560 | 565% |
| | 2046 | 3,805,297 | 148,805 | 2557% | 32,832,090 | 1,811,889 | 1812% | 33,638,239 | 5,807,131 | 579% |
| | 2047 | 2,941,490 | 111,732 | 2633% | 27,098,095 | 1,439,876 | 1882% | 27,778,593 | 4,643,760 | 598% |
| | 2048 | 2,231,308 | 83,562 | 2670% | 22,224,628 | 1,133,789 | 1960% | 22,792,994 | 3,677,773 | 620% |
| | 2049 | 1,697,786 | 62,640 | 2710% | 17,957,471 | 884,234 | 2031% | 18,426,185 | 2,883,455 | 639% |
| | 2050 | 1,282,291 | 46,914 | 2733% | 14,266,712 | 682,835 | 2089% | 14,648,166 | 2,237,367 | 655% |

Note: Please refer to the Actuarial Memorandum, section "Ensuring No Cross-Subsidization Between States", for adjustments made to experience exhibits

| ***Values as of 12/31/2017 (discounted at maximum statutory valuation rates)*** | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Past : | 548,454,450 | 1,328,106,710 | 41.3% | 1,114,438,113 | 3,230,354,555 | 34.5% | 1,114,438,113 | 8,037,989,069 | 13.9% |
| Future : | 496,006,756 | 141,786,958 | 349.8% | 2,219,964,126 | 567,979,715 | 390.9% | 2,264,729,181 | 1,516,900,759 | 149.3% |
| Lifetime : | 1,044,461,206 | 1,469,893,668 | 71.1% | 3,334,402,239 | 3,798,334,270 | 87.8% | 3,379,167,294 | 9,554,889,828 | 35.4% |

***Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 71.1% = | 1,306,608,362 |
| | | | Present Value of Future Initial Prm x 71.1% = | 214,680,181 |
| Accum. Value of Past Incurred Claims = | 1,114,438,113 | | Accum Value of Prior Increases x 85.0% = | 5,269,294,358 |
| Present Value of Future Incurred Claims = | 2,264,729,181 | | Present Value of Future Increases x 85.0% = | 1,032,560,048 |
| Total = | 3,379,167,294 | >= | Total = | 7,823,142,949 |

***Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 71.1% = | 1,306,608,362 |
| | | | Present Value of Future Initial Prm x 71.1% = | 214,680,181 |
| Accum. Value of Past Incurred Claims = | 1,114,438,113 | | Accum Value of Prior Increases x 80.0% = | 4,959,335,866 |
| Present Value of Future Incurred Claims = | 2,264,729,181 | | Present Value of Future Increases x 80.0% = | 971,821,222 |
| Total = | 3,379,167,294 | >= | Total = | 7,452,445,631 |

**Long Term Care Insurance Rate Request Summary**
**Part 1 – To Be Completed By Company**

**Company Name and NAIC Number:** Union Security Insurance Company, 70408

**SERFF Tracking Number:** MULF-131989593

**Revised Rates**

**Average Annual Premium Per Member:** $5,254

**Average Requested Percentage Rate Change Per Member:** 155.0%

**Range of Requested Rate Changes:** 42.5% to 251.5%

**Number of Virginia Policyholders Affected:** 1,466

| Form Number | Product Name | Issue Dates | Prior Rate Increases – Date and Percentage Approved | Outlook for Future Rate Increases |
|---|---|---|---|---|
| 6060-VA | Facility Only | July 1998 - December 2002 | 18% - 10/15/2008<br>45.3% - 8/15/2013 | Experience studies completed in 2019 will determine the need for further rate increases |
| 6062-VA | Comprehensive TQ | June 1998 - September 2002 | 18% - 10/15/2008<br>45.3% - 8/15/2013 | Experience studies completed in 2019 will determine the need for further rate increases |
| 6063-VA | Comprehensive Enhanced TQ | May 1998 - March 2003 | 18% - 10/15/2008<br>45.3% - 8/15/2013 | Experience studies completed in 2019 will determine the need for further rate increases |
| 6072-VA | Comprehensive NTQ | June 1998 - June 1999 | 18% - 10/15/2008<br>45.3% - 8/15/2013 | Experience studies completed in 2019 will determine the need for further rate increases |
| 6073-VA | Comprehensive Enhanced NTQ | September 1998- October 1999 | 18% - 10/15/2008<br>45.3% - 8/15/2013 | Experience studies completed in 2019 will determine the need for further rate increases |
| | | | | |
| | | | | |
| | | | | |

**Attach a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.**

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx.

# Summary of the John Hancock's 2016 Rate Increase Request on Time Insurance Company II Policy Series

When pricing a long-term care insurance product, insurance companies use the best available information at that time to predict how many policyholders might ultimately use the benefit in the future. This involves making certain assumptions about a variety of factors including: particular medical conditions, the expected lifespan of policyholders, the length of time policyholders keep their policies, and the cost of receiving long-term care services. If the actual experience differs in an unfavorable way from the expected experience based on these assumptions, a premium rate increase may become necessary. John Hancock previously requested and implemented rate increases on the Time Insurance Company II long-term care policy series in 2008, 2010, and 2013.

John Hancock continuously monitors the experience of our in-force LTC insurance policies. Our most recent analysis demonstrates that claims, particularly at older ages, continue to last longer than expected, and more policyholders are initiating claims at older ages than previously expected. Unfortunately, based on that data, we have determined that there is a need to increase premiums so we can meet our future claims obligations.

Increases will vary by issue age, inflation, benefit period, policy series, and state. The filing will vary by state based on the amount and timing of prior increases that we were permitted to implement in that state. In this way, policyholders are not subsidizing policyholders in other states.

In Virginia, on our Time Insurance Company II block of business, we are requesting an average rate increase of 219.2% which ranges from 49.6% to 354.2%. This includes the 4060s policy forms.

No individual has been singled out for an increase, nor is the increase due to a policyholder's advancing age or changing health. John Hancock's decision to increase premiums on certain policies is based upon the future claims anticipated on these policies.

As with the 2010 and 2013 rate actions, there will be a number of benefit adjustment options to help keep premiums at or close to their current level. For example, policyholders will have the option of electing the new, actuarially equivalent Shared Cost option. Customers can also reduce their benefit period, adjust their daily/monthly benefit amount, extend their elimination period, or drop riders from their coverage.

After the rate increase is accepted by the Virginia Insurance Department, affected policyholders will be provided with an extensive and personalized notification communication at least 90 days prior to the effective date, which will describe the increase and options available to mitigate the impact of the rate increase. In addition, customer support will be available through a dedicated customer service team in order to help our policyholders navigate through their choices and respond to any questions.

# Appendix D

## 6060-6073 (Including 4062-NY & 4063-NY)

## Shared Cost Percentages

| Age | Base | | | | | Simple Inflation | | | | | Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | | | | | | | | | | 39.9% | | | | | 57.2% |
| 30 | | | | | | | | | | | | 57.2% | | | 57.2% |
| 31 | | | | | | | 29.2% | | | | | | | | 50.9% |
| 32 | | | | | | | | | | 33.9% | | | | | |
| 33 | | | | | | | 44.9% | | | | | 57.2% | | | |
| 34 | | | | 23.9% | | | 34.8% | | | 52.6% | | | | | 57.2% |
| 35 | | | | | | | 46.8% | | | 29.1% | | | 56.5% | | 57.2% |
| 36 | | | | | 31.5% | | 43.3% | | 31.3% | | | 57.2% | | 56.4% | 57.2% |
| 37 | | | | | | | 38.0% | | 33.1% | 53.2% | | 57.2% | | | 57.2% |
| 38 | | | | | 23.9% | | | | | 40.6% | | 57.2% | 56.7% | 56.5% | 57.2% |
| 39 | | | | | 33.7% | | 48.0% | 46.0% | | 54.3% | | 57.2% | 56.7% | 56.5% | 57.2% |
| 40 | 34.3% | | | 29.7% | 27.7% | | 40.0% | | | 45.5% | | | | 48.5% | 57.2% |
| 41 | | 33.3% | | 31.9% | 33.7% | | 47.7% | 34.9% | | 54.3% | 57.2% | 56.7% | 55.5% | 55.5% | 57.2% |
| 42 | 35.3% | | | | 39.8% | | 31.5% | | 40.8% | 54.3% | 57.2% | 56.8% | 55.9% | 55.8% | 57.2% |
| 43 | | 35.7% | | | 39.7% | 49.0% | 48.1% | | 46.1% | 54.1% | 57.2% | 57.0% | 56.2% | 56.0% | 57.2% |
| 44 | | | | 37.0% | 39.6% | | 49.3% | | 41.0% | 54.7% | 57.2% | 57.2% | 56.5% | 56.4% | 57.2% |
| 45 | | 35.1% | 34.7% | 35.5% | 40.3% | | 48.3% | 47.6% | 48.4% | 54.1% | 57.1% | 56.1% | 55.3% | 55.3% | 57.2% |
| 46 | | 34.8% | | 35.8% | 40.2% | | 49.2% | | 48.9% | 55.1% | | 56.4% | 55.7% | 55.6% | 57.2% |
| 47 | | 36.2% | | 35.7% | 40.2% | | 49.4% | 49.1% | 49.7% | 55.8% | 57.2% | 56.6% | 56.0% | 56.0% | 57.2% |
| 48 | | | 36.6% | 37.1% | 42.1% | | 49.1% | 49.0% | 50.3% | 56.8% | 57.2% | 56.8% | 56.3% | 56.3% | 57.2% |
| 49 | 40.9% | 37.5% | | 37.3% | 42.2% | 50.3% | 48.8% | 48.9% | 50.2% | 57.2% | 57.2% | 57.0% | 56.7% | 56.6% | 57.2% |
| 50 | 37.1% | 30.4% | 35.9% | 27.8% | 27.6% | 49.5% | 38.5% | 41.5% | 42.0% | 55.4% | 55.8% | 54.4% | 51.6% | 53.2% | 57.2% |
| 51 | 40.1% | 34.9% | 31.3% | 35.4% | 29.1% | 36.7% | 45.0% | 43.3% | 41.1% | 55.5% | 55.2% | 53.8% | 52.5% | 47.8% | 57.2% |
| 52 | 40.4% | 34.3% | 36.3% | 27.3% | 35.7% | 49.0% | 47.0% | 44.0% | 43.7% | 55.5% | 55.0% | 53.3% | 50.7% | 49.4% | 57.2% |
| 53 | 40.0% | 34.0% | 36.4% | 36.6% | 44.1% | 49.3% | 47.8% | 47.9% | 44.1% | 55.5% | 54.4% | 52.9% | 52.7% | 50.3% | 57.2% |
| 54 | 40.8% | 37.0% | 35.9% | 29.8% | 44.6% | 49.1% | 47.6% | 47.7% | 47.0% | 55.5% | 53.9% | 52.5% | 52.3% | 50.8% | 57.2% |
| 55 | 33.0% | 23.9% | 26.0% | 20.2% | 35.3% | 35.4% | 35.5% | 34.8% | 30.0% | 46.2% | 53.3% | 45.5% | 38.0% | 39.0% | 50.9% |
| 56 | 38.0% | 26.1% | 27.1% | 23.5% | 38.0% | 46.8% | 34.8% | 35.7% | 32.0% | 45.9% | 52.7% | 44.2% | 38.2% | 36.9% | 51.0% |
| 57 | 39.4% | 26.3% | 28.4% | 22.9% | 38.0% | 41.1% | 39.4% | 37.1% | 33.8% | 46.1% | 51.6% | 43.9% | 38.6% | 36.4% | 53.2% |
| 58 | 38.6% | 27.7% | 28.1% | 25.4% | 41.1% | 40.0% | 38.3% | 38.4% | 34.4% | 47.0% | 50.1% | 42.1% | 37.1% | 35.9% | 54.1% |
| 59 | 37.2% | 30.3% | 28.5% | 26.8% | 39.2% | 42.2% | 38.5% | 35.7% | 36.6% | 47.2% | 49.1% | 42.7% | 37.2% | 36.2% | 53.7% |
| 60 | 22.1% | 18.0% | 18.3% | 16.1% | 25.5% | 27.6% | 24.1% | 22.1% | 20.1% | 31.1% | 34.0% | 27.2% | 25.6% | 24.3% | 37.0% |
| 61 | 27.6% | 20.5% | 18.9% | 16.9% | 29.9% | 26.9% | 25.9% | 22.3% | 21.9% | 32.0% | 35.4% | 29.2% | 25.6% | 24.6% | 38.8% |
| 62 | 26.7% | 20.3% | 21.7% | 19.0% | 31.2% | 30.3% | 26.4% | 24.3% | 21.7% | 33.6% | 38.8% | 29.9% | 27.0% | 25.3% | 36.8% |
| 63 | 32.0% | 23.9% | 23.3% | 20.3% | 30.1% | 29.8% | 28.7% | 24.6% | 23.7% | 36.2% | 38.9% | 31.6% | 27.2% | 24.8% | 37.7% |
| 64 | 30.8% | 26.2% | 24.2% | 21.7% | 38.3% | 31.5% | 28.8% | 26.6% | 23.5% | 33.9% | 36.7% | 32.0% | 28.7% | 25.8% | 36.7% |
| 65 | 18.2% | 14.9% | 14.0% | 14.2% | 23.9% | 19.3% | 17.6% | 15.0% | 13.7% | 21.3% | 20.3% | 21.3% | 18.6% | 16.0% | 25.7% |
| 66 | 21.2% | 16.6% | 15.2% | 15.8% | 25.2% | 21.9% | 20.8% | 16.5% | 15.3% | 23.9% | 21.3% | 21.5% | 17.6% | 17.5% | 26.3% |
| 67 | 25.8% | 19.6% | 16.3% | 16.9% | 24.5% | 23.1% | 21.7% | 18.7% | 16.9% | 23.5% | 23.6% | 22.6% | 20.9% | 19.0% | 27.0% |
| 68 | 25.9% | 21.5% | 21.0% | 18.9% | 25.8% | 25.2% | 23.5% | 20.2% | 18.8% | 26.0% | 25.8% | 21.7% | 20.8% | 18.1% | 30.8% |
| 69 | 26.5% | 23.7% | 20.4% | 19.4% | 28.4% | 25.5% | 25.9% | 21.3% | 19.3% | 28.7% | 24.2% | 23.4% | 21.0% | 19.8% | 30.9% |
| 70 | 20.6% | 16.2% | 15.7% | 13.3% | 19.3% | 18.4% | 18.7% | 16.3% | 15.2% | 21.6% | 21.4% | 15.6% | 15.8% | 15.2% | 24.5% |
| 71 | 21.6% | 17.4% | 15.9% | 16.3% | 20.0% | 19.9% | 20.1% | 17.2% | 17.2% | 21.6% | 19.2% | 17.6% | 15.8% | 14.4% | 22.1% |
| 72 | 23.6% | 19.0% | 17.2% | 15.3% | 19.5% | 18.8% | 16.7% | 17.9% | 16.5% | 20.4% | 19.7% | 15.4% | 23.3% | 17.2% | 14.9% |
| 73 | 26.9% | 20.0% | 19.4% | 19.2% | 18.8% | 17.1% | 17.1% | 16.6% | 15.7% | 15.1% | 16.1% | 18.9% | 15.1% | 18.7% | 25.5% |
| 74 | 28.1% | 21.2% | 18.3% | 22.7% | 17.3% | 19.9% | 16.9% | 16.7% | 15.2% | 32.5% | | 18.3% | 16.2% | 21.2% | |
| 75 | 21.3% | 18.7% | 17.8% | 19.5% | 12.5% | 13.1% | 13.8% | 9.3% | 12.2% | 17.4% | | 7.9% | 8.5% | | |
| 76 | 21.2% | 19.1% | 18.5% | | 12.3% | 12.5% | 12.3% | 9.3% | 8.2% | 12.5% | 19.1% | 17.6% | | 12.1% | |
| 77 | 21.8% | 17.6% | 13.9% | 12.6% | 15.8% | 11.6% | 9.9% | 10.7% | 9.5% | | 11.9% | 11.2% | | | |
| 78 | 21.5% | 14.4% | 17.3% | 14.6% | | 9.8% | 8.4% | | | | 17.2% | 19.2% | 11.6% | 10.0% | |
| 79 | 15.8% | 15.9% | 18.8% | 18.2% | | | | | | 8.8% | | | 8.2% | | |
| 80 | 13.2% | 9.9% | | | | | | | | | | | | | |
| 81 | | 12.9% | | | | | 6.2% | | | | | | | | |
| 82 | 16.0% | 7.4% | | | | 11.6% | | | | | | | | | |
| 83 | | | | | | | | | | | | | | | |
| 84 | 16.8% | | | | | | | | | | | | | | |
| 85 | | | | | | | | | | | | | | | |
| 86 | | | | | | | | | | | | | | | |
| 87 | | | | | | | | | | | | | | | |
| 88 | | | | | | | | | | | | | | | |
| 89 | | | | | | | | | | | | | | | |
| 90 | | | | | | | | | | | | | | | |
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| 92 | | | | | | | | | | | | | | | |
| 93 | | | | | | | | | | | | | | | |
| 94 | | | | | | | | | | | | | | | |
| 95 | | | | | | | | | | | | | | | |

* Certain cells are blank because there are no nationwide polcies with that benefit period, issue age and inflation combination

For GPO policies with multiple layers of coverage, the Shared Cost percentage will be based on the issue age of the base contract. Each GPO layer will be reduced by the Shared Cost percentage

## Appendix D

**6060-6073 (Including 4062-NY & 4063-NY)**
**Shared Cost Percentages**

### Note on premium calculation for a policyholder who elects the Shared Cost option:

To calculate the premium after election of the Shared Cost option, the premium rate schedules in Appendices C1 to C2 should be used. Since the Shared Cost option reduces the daily benefit, an additional factor is required to calculate the premium appropriately, as shown below:

Premium after electing Shared Cost option =

$$\frac{\text{(Premium Rate Schedule per \$10 daily benefit: Appendices C1-C2) * (New Daily Benefit/10)}}{\text{(1 – Shared Cost Percentage)}}$$

A similar formula can be used for GPO policies with multiple layers of coverage:

Premium after electing Shared Cost option =

$$\frac{\text{[ (Premium Rate Schedule, Base Issue Age per \$10 Daily Benefit: Appendices C1-C2) * (New Base Daily Benefit/10) + (Premium Rate Schedule, GPO Layer 1 Issue Age per \$10 Daily Benefit: Appendices C1-C2) * (New Layer 1 Daily Benefit/10) + ... ]}}{\text{(1 – Shared Cost Percentage)}}$$

## Exhibit 1: Nationwide Loss Ratio Exhibit
## Fortis 6060-6073 (Including 4062-NY and 4063-NY)

| | | Original Assumptions | | | Historical & Projected Experience - 2017 Data | | | | | | Historical Experience - 2018 Data | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | After Proposed Rate Increase | | | | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1989 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1990 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1991 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1992 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1993 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1994 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1995 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1996 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1997 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1998 | 164,709 | 1,731,260 | 10% | - | 1,775,345 | 0% | - | 1,775,345 | 0% | - | 1,775,345 | 0% |
| | 1999 | 1,879,681 | 20,060,909 | 9% | 227,568 | 20,498,021 | 1% | 227,568 | 20,498,021 | 1% | 216,897 | 20,498,021 | 1% |
| | 2000 | 4,651,020 | 45,173,421 | 10% | 448,377 | 47,104,386 | 1% | 448,377 | 47,104,386 | 1% | 450,388 | 47,103,333 | 1% |
| | 2001 | 7,745,621 | 63,229,147 | 12% | 3,799,859 | 68,042,640 | 6% | 3,799,859 | 68,042,640 | 6% | 3,871,354 | 68,041,095 | 6% |
| | 2002 | 10,446,822 | 66,081,455 | 16% | 6,360,070 | 74,710,719 | 9% | 6,360,070 | 74,710,719 | 9% | 6,326,572 | 74,709,137 | 8% |
| | 2003 | 12,985,873 | 62,648,160 | 21% | 12,172,158 | 75,193,694 | 16% | 12,172,158 | 75,193,694 | 16% | 11,636,578 | 75,192,112 | 15% |
| | 2004 | 15,345,145 | 58,528,892 | 26% | 11,948,855 | 74,619,903 | 16% | 11,948,855 | 74,619,903 | 16% | 11,723,465 | 74,618,321 | 16% |
| | 2005 | 17,469,295 | 54,948,776 | 32% | 17,345,127 | 74,301,437 | 23% | 17,345,127 | 74,301,437 | 23% | 16,418,618 | 74,299,718 | 22% |
| Historical | 2006 | 19,310,101 | 51,717,673 | 37% | 20,823,404 | 73,911,235 | 28% | 20,823,404 | 73,911,235 | 28% | 20,978,330 | 73,909,464 | 28% |
| Experience | 2007 | 20,948,863 | 48,698,610 | 43% | 28,861,843 | 73,573,884 | 39% | 28,861,843 | 73,573,884 | 39% | 28,825,951 | 73,570,879 | 39% |
| | 2008 | 22,491,129 | 45,817,812 | 49% | 41,272,560 | 73,019,259 | 57% | 41,272,560 | 73,019,259 | 57% | 40,176,083 | 73,014,381 | 55% |
| | 2009 | 24,027,681 | 43,048,514 | 56% | 51,438,199 | 75,587,411 | 68% | 51,438,199 | 75,587,411 | 68% | 49,985,294 | 75,581,124 | 66% |
| | 2010 | 25,575,031 | 40,372,567 | 63% | 57,850,651 | 82,803,284 | 70% | 57,850,651 | 82,803,284 | 70% | 56,386,870 | 82,792,630 | 68% |
| | 2011 | 27,128,872 | 37,773,441 | 72% | 69,469,570 | 81,160,845 | 86% | 69,469,570 | 81,160,845 | 86% | 68,622,478 | 81,139,888 | 85% |
| | 2012 | 28,672,937 | 35,245,944 | 81% | 70,803,295 | 74,308,869 | 95% | 70,803,295 | 74,308,869 | 95% | 70,787,419 | 74,289,221 | 95% |
| | 2013 | 30,197,293 | 32,790,100 | 92% | 82,636,908 | 65,867,206 | 125% | 82,636,908 | 65,867,206 | 125% | 83,157,667 | 65,829,722 | 126% |
| | 2014 | 31,687,185 | 30,412,170 | 104% | 81,842,039 | 67,571,376 | 121% | 81,842,039 | 67,571,376 | 121% | 78,102,144 | 67,545,639 | 116% |
| | 2015 | 33,112,954 | 28,127,643 | 118% | 102,604,581 | 76,772,640 | 134% | 102,604,581 | 76,772,640 | 134% | 102,524,773 | 76,729,875 | 134% |
| | 2016 | 34,450,372 | 25,945,435 | 133% | 120,451,437 | 79,732,926 | 151% | 120,451,437 | 79,732,926 | 151% | 117,038,829 | 79,667,938 | 147% |
| | 2017 | 35,681,329 | 23,859,088 | 150% | 119,473,492 | 74,193,417 | 161% | 119,473,492 | 84,106,016 | 142% | 135,251,375 | 73,988,258 | 183% |
| | 2018 | 36,791,960 | 21,856,121 | 168% | 121,442,212 | 68,639,620 | 177% | 121,686,732 | 156,913,170 | 78% | 146,535,476 | 67,592,848 | 217% |
| | 2019 | 37,764,880 | 19,934,009 | 189% | 131,968,108 | 65,430,541 | 202% | 130,243,507 | 164,201,009 | 79% | - | - | - |
| | 2020 | 38,568,744 | 18,095,301 | 213% | 140,732,870 | 62,105,165 | 227% | 133,868,420 | 150,467,533 | 89% | - | - | - |
| Projected | 2021 | 39,186,320 | 16,346,176 | 240% | 147,944,194 | 58,666,192 | 252% | 141,063,498 | 142,960,994 | 99% | - | - | - |
| Future | 2022 | 39,609,154 | 14,692,066 | 270% | 154,901,075 | 55,141,816 | 281% | 148,016,941 | 135,322,765 | 109% | - | - | - |
| Experience | 2023 | 39,822,792 | 13,136,798 | 303% | 162,176,684 | 51,561,155 | 315% | 155,173,681 | 127,469,591 | 122% | - | - | - |
| | 2024 | 39,812,410 | 11,682,313 | 341% | 168,654,827 | 47,944,737 | 352% | 161,499,490 | 119,442,237 | 135% | - | - | - |
| | 2025 | 39,556,334 | 10,329,544 | 383% | 172,919,711 | 44,315,452 | 390% | 165,676,260 | 111,288,769 | 149% | - | - | - |
| | 2026 | 39,059,150 | 9,080,451 | 430% | 175,074,282 | 40,710,195 | 430% | 167,797,351 | 103,090,753 | 163% | - | - | - |
| | 2027 | 38,319,871 | 7,934,324 | 483% | 174,999,515 | 37,170,885 | 471% | 167,765,929 | 94,942,416 | 177% | - | - | - |
| | 2028 | 37,333,327 | 6,888,425 | 542% | 174,229,325 | 33,728,522 | 517% | 167,054,870 | 86,914,543 | 192% | - | - | - |
| | 2029 | 36,096,143 | 5,940,119 | 608% | 173,458,128 | 30,397,519 | 571% | 166,327,810 | 79,042,022 | 210% | - | - | - |
| | 2030 | 34,618,415 | 5,086,715 | 681% | 171,314,914 | 27,200,931 | 630% | 164,284,621 | 71,384,968 | 230% | - | - | - |
| | 2031 | 32,943,902 | 4,325,909 | 762% | 167,353,842 | 24,170,052 | 692% | 160,489,823 | 64,027,725 | 251% | - | - | - |
| | 2032 | 31,107,598 | 3,654,411 | 851% | 160,443,032 | 21,335,291 | 752% | 153,886,174 | 57,054,637 | 270% | - | - | - |
| | 2033 | 29,127,984 | 3,065,468 | 950% | 151,085,141 | 18,713,922 | 807% | 144,963,995 | 50,519,049 | 287% | - | - | - |
| | 2034 | 27,012,976 | 2,550,937 | 1059% | 141,096,764 | 16,307,655 | 865% | 135,433,167 | 44,436,758 | 305% | - | - | - |
| | 2035 | 24,786,348 | 2,104,565 | 1178% | 131,783,374 | 14,109,900 | 934% | 126,514,377 | 38,804,470 | 326% | - | - | - |
| | 2036 | 22,511,945 | 1,722,441 | 1307% | 122,379,423 | 12,117,500 | 1010% | 117,485,794 | 33,629,575 | 349% | - | - | - |
| | 2037 | 20,248,229 | 1,399,672 | 1447% | 111,526,653 | 10,330,972 | 1080% | 107,079,710 | 28,929,450 | 370% | - | - | - |
| | 2038 | 18,022,902 | 1,128,860 | 1597% | 99,828,935 | 8,748,058 | 1141% | 95,874,673 | 24,713,460 | 388% | - | - | - |
| | 2039 | 15,805,083 | 902,984 | 1750% | 88,986,819 | 7,358,789 | 1209% | 85,474,838 | 20,968,740 | 408% | - | - | - |
| | 2040 | 13,606,822 | 716,317 | 1900% | 79,758,356 | 6,147,932 | 1297% | 76,597,730 | 17,666,761 | 434% | - | - | - |
| | 2041 | 11,488,390 | 563,479 | 2039% | 71,227,009 | 5,100,034 | 1397% | 68,385,468 | 14,776,805 | 463% | - | - | - |
| | 2042 | 9,525,727 | 438,900 | 2170% | 62,966,041 | 4,201,751 | 1499% | 60,438,974 | 12,271,973 | 492% | - | - | - |
| | 2043 | 7,735,357 | 338,114 | 2288% | 55,158,038 | 3,439,491 | 1604% | 52,931,159 | 10,123,184 | 523% | - | - | - |
| | 2044 | 6,164,738 | 258,396 | 2386% | 47,366,278 | 2,797,790 | 1693% | 45,455,202 | 8,295,015 | 548% | - | - | - |
| | 2045 | 4,862,199 | 196,571 | 2474% | 39,726,817 | 2,260,300 | 1758% | 38,140,797 | 6,748,214 | 565% | - | - | - |
| | 2046 | 3,805,297 | 148,805 | 2557% | 32,832,090 | 1,811,889 | 1812% | 31,542,577 | 5,445,346 | 579% | - | - | - |
| | 2047 | 2,941,490 | 111,732 | 2633% | 27,098,095 | 1,439,876 | 1882% | 26,047,987 | 4,354,454 | 598% | - | - | - |
| | 2048 | 2,231,308 | 83,562 | 2670% | 22,224,628 | 1,133,789 | 1960% | 21,372,990 | 3,448,648 | 620% | - | - | - |
| | 2049 | 1,697,786 | 62,640 | 2710% | 17,957,471 | 884,234 | 2031% | 17,278,234 | 2,703,816 | 639% | - | - | - |
| | 2050 | 1,282,291 | 46,914 | 2733% | 14,266,712 | 682,835 | 2089% | 13,735,585 | 2,097,979 | 655% | - | - | - |
| ***Values as of 12/31/2017-2018 (discounted at maximum statutory valuation rates*** | | | | | | | | | | | | | |
| | Past : | 548,454,450 | 1,328,106,710 | 41.3% | 1,114,438,113 | 2,022,181,221 | 55.1% | 1,114,438,113 | 2,032,270,284 | 54.8% | | | |
| | Future : | 496,006,756 | 141,786,958 | 349.8% | 2,219,964,126 | 567,979,715 | 390.9% | 2,135,913,125 | 1,421,875,560 | 150.2% | | | |
| | Lifetime : | 1,044,461,206 | 1,469,893,668 | 71.1% | 3,334,402,239 | 2,590,160,936 | 128.7% | 3,250,351,238 | 3,454,145,843 | 94.1% | | | |

**John Hancock Financial Services**

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**Katherine A Gillis, FSA, MAAA**
**Actuary, Long Term Care Inforce Management**

LONG-TERM CARE INSURANCE

December 18, 2019

Colleen Moore

Re: Union Security Insurance Company
2016 Inforce Rate Increases – Union Security
SERFF ID: MULF-131989593

Dear Ms. Moore,

This letter is in response to your objection dated November 6, 2019 regarding the above filing. Your questions/concerns are included below in bold with our responses following.

1. **Section 1 of the actuarial memorandum says the premium rates are for the policy series forms "and their associated riders." Please update the Rate/Rule Schedule as well as the Actuarial Memorandum and Rate Request Summary to include the rider numbers.**

The rider numbers for Union Security policy forms are as follows:

6060-VA, 6062-VA, 6063-VA

| | |
|---|---|
| 2703-VA | Simple Inflation Rider |
| 2704-VA | Compound Inflation Rider |
| 2705 | Paid Up Nonforfeiture Rider |

6072-VA, 6073-VA

| | |
|---|---|
| 2713-VA | Simple Inflation Rider |
| 2714-VA | Compound Inflation Rider |
| 2715 | Paid Up Nonforfeiture Rider |

Rider premiums are calculated as a percentage of the premium for the base plan. Since the percentages do not change, rider numbers are not included in the actuarial memorandum or rate schedules.

2. **Experience data in this filing was cut off as of 12/31/2017. To facilitate our analysis, please update the experience to include data through 12/31/2018.**

Experience data through 12/31/2018 can be found in the attached file named “VA Union Experience through 12 31 18.pdf”.

3. **For compliance with 14VAC5-130-70-B 6, please update Section 14 to include the current number of Virginia and national members to which the revision applies. The data provided in Section 14 is as of 12/31/17. Please also make any corresponding updates to the Company Rate Information on the Rate/Rule Schedule and the Rate Request Summary.**

The table below summarizes, as of 12/31/2018, the number of premium-paying policies inforce and their 2018 annualized premium that will be affected by this rate increase in your state.

| Form | Number of Policies | Annualized Premium |
|---|---|---|
| 6060-VA | 50 | 75,776 |
| 6062-VA | 54 | 106,928 |
| 6063-VA | 1,350 | 2,801,286 |
| 6072-VA | 3 | 10,170 |
| 6073-VA | 9 | 26,274 |

**4. Please update the Rate Request Summary to the new LTC form available on the Virginia SCC website**

Please refer to the attached "*VA 2016 Union Rate Summary.pdf"* for the revised Rate Request Summary consistent with the new form available on the Virginia SCC website.

**5. Please review the page 2 narrative and make any necessary revisions so that any person reviewing this filing would understand the reason for the rate increase and its driving factors.**

Please refer to the file "*VA 2016 Union Rate Summary.pdf"* referenced above for the updated narrative.

**6. Please provide an exhibit showing the anticipated policy reserves and additional reserves to be held in each future year for active lives. Include a description of the reserves and justification for the reserve levels provided.**

Please see the attached file named "2018 USIC AAT & GPV Memo Final.pdf" for descriptions and justification for reserve levels. Reserve projections including both formula and additional reserves can be found in the Appendix – Level Scenario Projections beginning on page 60.

**7. Please specify the interest rate used in the valuation.**

The interest rate used in valuation is the maximum statutory valuation rate of 4.5%.

**8. Please provide a copy of all projections in Excel with working formulas. Include sufficient detail or documentation so that any projections can be recreated.**

For excel versions of Exhibit 1 with working formulas, please see the file "*VA Union loss ratio exhibits.xlsx*".

**9. Restate the nationwide experience using Virginia approved rates.**

The nationwide experience provided in Exhibit 1 reflects Virginia approved rates. Please see the following excerpt from section 21 of the Actuarial Memorandum:

"We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior approved rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 20). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing."

**10. Provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium had been charged (collected) since the forms' introduction.**

The following table shows the Lifetime Loss Ratio with the proposed premiums charged since the form's introduction:

| Policy Series | Since Inception Loss Ratio |
|---|---|
| 6060s | 35.37% |

For full projections for the Policy Series, please see the attached file "*Since Inception Loss Ratio Exhibit.pdf*".

Please note that we do not believe it is right to assume rate increases applied at inception for the purposes of determining if an additional rate increase is needed. This methodology greatly expands the risk in the product, injecting additional pricing risk by not allowing companies to seek the appropriate premium levels needed to maintain the future financial health of the policies.

While we do not know exactly how you utilize the information from the exhibits where all rate increases are assumed to be collected from the issue date of the policy, we would like to bring to your attention two recently published documents that state that it is not appropriate to use this type of information (Phantom Premium or If-Knew Methodology) alone in determining the amount of a rate increase. Both of these documents were discussed at the NAIC fall annual meeting in November of 2018.

1. "LTCI_Considerations_103118.pdf", which is an Issue Brief published by the American Academy of Actuaries. Please see the "Past Premium Shortfalls" section on pages 5 and 6.

2. "Approaches to LTC Rate Increases Final from Pricing Subgroup.pdf", which is a guidance document from the NAIC's Long-Term Care Actuarial Workgroup's LTC Pricing Subgroup which discusses two potential approaches to determining rate increases. Please see the 2nd paragraph under the section "Blended If-Knew/Make-up Approach" on page 10.

Exhibit 1A: Demonstration of not Recouping Past Losses was included in the original filing package to demonstrate John Hancock is not recouping past losses from current rate increase request. From a discussion by the NAIC in late 2013, the accepted methodology, which was incorporated into the 2014 LTC Model Regulation, ensures that past claim losses are not being recouped by only considering the lesser of actual and expected past claims when showing compliance with the loss ratio requirement. Expected past claims are defined as the following:

> "Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase regardless of whether or not the rate increase is approved. Expected claims are calculated for each calendar year based on the in-force during the calendar year. Expected claims shall include margins for moderately adverse experience; the margins included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing."

We apply this methodology in Exhibit 1A: Demonstration of not Recouping Past Losses. The 'Adjusted Expected Incurred Claims' are initially calculated by applying the original pricing loss ratio to the actual earned premium in a given calendar year. Later, in years in which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed at that time.

**11. Please advise in which states the company has requested rate increases on this block and describe how the rate changes requested in Virginia compare with those in other states, along with a listing of the status of the rate reviews in those other states.**

Please see the file "2016 Fortis Rate Increase Filing Summary (Union).pdf".

**12. Please provide a loss ratio projection (both past and future) which reflects all the original pricing assumptions for interest, mortality, morbidity, persistency and premium scale, but uses the actual distribution of policies as issued rather than the originally assumed mix of business.**

Exhibit 1, included in the filing package, contains the original expected loss ratio projections consistent with the originally filed loss ratios but using the actual mix of business sold. This results in a loss ratio of 71.1%.

13. **There are several places in the filing where it references a 2016 rate filing. Please explain these references.**
    **- Actuarial Memorandum Page 12, Section 17 1.**
    **- Summary of the John Hancock's 2016 Rate Increase Request**
    **- Appendix A**

The current filing has been referred to as the "2016 rate filing" as it is based on experience studies completed as of 2016.

14. **The Summary of the John Hancock's 2016 Rate Increase Request mentions 3 previously requested and implemented increases (2008, 2010 and 2013). Section 20 of the Actuarial Memorandum only lists 2 previous rate increases. Please resolve this discrepancy.**

The Summary of the John Hancock's 2016 Rate Increase Request mentions rate increases requested and implemented as part of 2008, 2010, and 2013 filings for Union Security Insurance Company on a nationwide basis. The 2013 rate increase request was not approved in the state of Virginia.

15. **Section 5 and Section 16 of the actuarial memorandum shows actuarial assumptions derived from John Hancock's analysis for Time II and Union Security experience. Yet Section 17 states that you are not combining nationwide data for Time and Union Security and are determining the increases separately. Please clarify this apparent discrepancy.**

Rate increases in the current filing are based on assumptions developed by John Hancock in 2016. Morbidity and mortality assumptions are based on combined Time II and Union Security experience. Lapse assumptions are based on combined John Hancock, Time II and Union Security experience.

Historically, the data for the 4060s (Time) and 6060s (Union) were combined because they have similar premiums and benefit features and rolled up into the same parent company (Assurant). In 2018, Time was purchased by Haven Holding and renamed to Time II which means the companies are now unaffiliated and therefore we must file the 4060s separately from the 6060s.

16. **For compliance with 14VAC5-200-125, every LTC insurer shall submit an Annual Report to the commission report by June 30. It does not appear that the company submitted an Annual Report in 2019 or 2018.**

    **a. Please explain why the company is not submitting the required reports.**

    Our plan of action at the time of the 2017 certification was to file new rates in 2018, at the same time providing the details of our experience review and an updated actuarial certification within the actuarial memorandum. The filing was delayed due to the incorporation of the new assumptions from our 2016 experience studies and the development of our new Shared Cost option. The information required for the Annual Report can be found within the current filing which was submitted June 25, 2019.

    **b. Please provide the SERFF filing number of the most recent LTC Annual Report.**

The SERFF filing number for the most recent LTC Annual Report is MULF-131212001.

17. **The previous rate filing, MULF-129573228 was closed and Disapproved due to the lack of a response. Please confirm that any outstanding issues from the previous filing have been addressed in this resubmission.**

Outstanding issues from the previous filing have been addressed in this resubmission.

18. **In Appendix D, the company appears to have provided a premium calculation methodology to be used to determine the premiums for individuals choosing the Shared Cost option. Only the Rates Sheets attached to the Rate/Rule Schedule are subject to approval by the Bureau. Please attach Rate Sheets under the Rate/Rule Schedule for all options being submitted for approval.**

Appendix D containing the Shared Cost percentages has been provided as a separate rate schedule for review and approval. Please see the file named "VA Union Appendix D (Shared Cost).pdf".

19. **The formula in Appendix D refers to Appendices C1 to C4. The Actuarial Memorandum only includes Appendices C1 and C2. Please resolve this discrepancy.**

The formula in the original Appendix D should have only mentioned Appendices C1 to C2 to be consistent with the Actuarial Memorandum. This has been updated in the new rate schedule.

20. **On page 13 of the Actuarial Memorandum the company indicates that Exhibit 1 demonstrates compliance with the 58%/85% test. Since these policies were issued prior to 10/2003, please demonstrate compliance with 14VAC5-200-150 B.**

Please note that as shown at the bottom of Exhibit 1, we are complying with 14VAC5-200-150 B, as the expected loss ratio is the greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule plus: (i) 80% applied to any premium rate increase for individual policy forms.

We have elected to voluntarily apply rate stability regulations to all business, despite being more stringent than what is required in Virginia. We do this while continuing to comply with the standards set forth in 14VAC5-200-150.

21. **Exhibits 1, 1A and 1B (NW loss ratio projections) say they include 4062-NY and 4063-NY. Exhibit 2, VA also says it includes 4062-NY and 4063-NY. Please explain why these policy forms were included, and revise as needed to exclude policies not written in Virginia.**

In our nationwide data, New York's 4060s (4062-NY and 4062-NY) are included with the 6060s because they are Union contracts. In the excel file "*VA Union loss ratio exhibits.xlsx*", the header for Exhibit 2, the VA state-specific loss ratio exhibit has been updated to remove reference to 4062-NY and 4063-NY since those forms were not written in Virginia.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company

# Union Security Insurance Company (USIC)

# Gross Premium Valuation and Asset Adequacy Testing as of December 31, 2018 for Long Term Care Business Assumed by John Hancock Life Insurance Company (U.S.A.)

## CONFIDENTIAL

Ross Zilber, FSA, MAAA
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March 15, 2019

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# 1. EXECUTIVE SUMMARY

## 1.1 Overview

This memorandum documents the results of the stand-alone LTC asset adequacy testing, in accordance with Actuarial Guideline LI (AG51), as well as the Gross Premium Valuation performed on the December 31, 2018 USIC Long Term Care reserves and related claim liabilities. John Hancock Life Insurance Company (U.S.A.) (the "Company") performed this stand-alone testing at the request of USIC. This block of business consists of guaranteed renewable retail long term care contracts. The Company assumed this LTC business through a 100% coinsurance arrangement in 2000.

Union Security Insurance Company (NAIC # 70408) was a subsidiary of Fortis, Inc. in 2000, when John Hancock Life Insurance Company entered into a 100% coinsurance arrangement with Fortis, Inc. Through this coinsurance arrangement and an administrative services arrangement, John Hancock continues to be responsible for the administration and servicing, the financial risk, and the paying of claims and maintaining sufficient reserves for these policies, as well as for the analysis supporting all future rate filing.

A summary of reserves tested, including premium deficiency reserves and additional asset adequacy reserves, reported to USIC as of December 31, 2018, is shown in the table below.

| **Reserves and Actuarial Liabilities – December 31, 2018 *($millions)*** | **USIC LTC** |
|---|---|
| Exhibit 6 - Formula Reserves | 1,645.1 |
| Exhibit 6 - Premium Deficiency Reserves | 305.1 |
| Exhibit 6 – Additional Asset Adequacy Reserves | 225.0 |
| Exhibit 8 – Claim Liability | 8.8 |
| **Total** | **2,184.1** |

## 1.2 Limitations

This memorandum and conclusions contained therein have been prepared for the use of the State Insurance Examiners of USIC. It has been prepared in conformity with intended utilization by a person technically competent in the areas addressed and for the stated purpose only. Judgments as to the data contained in the report should be made only after studying the report in its entirety, as the conclusions reached by review of a section or sections on an isolated basis may be incorrect. Asset adequacy analysis is based on numerous assumptions. Since future experience will not match all these assumptions, actual results will differ from those modeled.

Disclosure of this report in whole or in part to any other party is prohibited without prior written consent from me.

The information presented in this report is intended for use by USIC and will be made available to the Commissioner of Insurance of any state having regulatory authority over USIC. In particular, nothing in

this report is to be cited in any marketing material or to the media, or to be used in filings with government agencies or any other external body. Furthermore, the report should only be distributed in its entirety.

## 1.3 Asset Adequacy Analysis Results

The following table shows the present value of the terminal market value of surplus (PVMVS) by scenario tested. Results include 225m of additional Asset Adequacy Reserves and 305m of Premium Deficiency Reserves.

| PVMVS ($millions) | |
|---|---|
| **Scenario** | **USIC** |
| 1-Level | **36.0** |
| 2-Gradual Increase | **1.5** |
| 3-Spike Up | **68.1** |
| 4-Pop Up | **54.8** |
| 5-Gradual Decrease | **39.5** |
| 6-Spike Down | **23.1** |
| 7-Pop Down | **33.9** |

Asset Adequacy Testing reserves of $225 million were recommended to be established at Q4 2018. . This was mainly driven by implementing the tax changes associated with the Tax Cuts and Jobs Act, changes to the asset portfolio during 2018 and a lower starting Premium Deficiency Reserve compared to 2017. After reflecting these additional Asset Adequacy Testing reserves, results are positive under all seven interest rate scenarios (as shown in the above table).
The Gradual Increase scenario produces the least favorable results due to the timing of reinvestment and disinvestment. Under this scenario, the benefits from reinvesting at higher rates in the early years of the projection are more than offset by mark-to-market losses from valuing the inforce fixed income assets at higher interest rates in the later years of the projection.

## 1.4 Gross Premium Valuation Results

The Gross Premium Valuation results show that present value of net cash flows exceeds the reserves, as of December 31, 2018, by $305 million, resulting in $305 million of premium deficiency reserves.

| Best Estimate Discount Rate | (a) Present Value of Premiums | (b) Present Value of Benefits | (c) Present Value of Commissions | (d) Present Value of Expenses | Present Value of Cash Flow = (a) – (b) – (c) – (d) | Formula Reserves | Premium Deficiency Reserves |
|---|---|---|---|---|---|---|---|
| 6.03% | 593.6 | 2,420.2 | 38.0 | 85.6 | -1,950.2 | 1,645.1 | 305.1 |

The best estimate discount rate of 6.03% is the level rate that produces the same present value of net cash flow as performing the same calculation but using the projected pre-tax portfolio rate vector described in Section 4.3.

In addition, the following sensitivity testing was performed to determine the premium deficiency reserves that would be required at various discount rates:

| Discount Rate | Present Value of Cash Flow | Premium Deficiency Reserves |
|---|---|---|
| 4.00% | (2,473.6) | 828.5 |
| 5.00% | (2,189.9) | 544.8 |
| 6.00% | (1,951.7) | 306.6 |
| 7.00% | (1,750.3) | 105.2 |
| 8.00% | (1,578.8) | 0 |

## 1.5 Scenarios Tested

Cashflow testing was performed for the following scenarios:

| | Scenario | Scenario Description |
|---|---|---|
| 1 | Level | The yield curve does not shift. |
| 2 | Gradual Increase | Rates rise 0.5% per year for ten years, remaining level thereafter. |
| 3 | Spike Up | Rates increase 1% per year for five years, then decrease by 1% per year for five years, remaining level thereafter. |
| 4 | Pop Up | Rates rise 3% immediately, remaining level thereafter. |
| 5 | Gradual Decrease | Rates fall 0.5% per year for ten years, remaining level thereafter. |
| 6 | Spike Down | Rates decrease 1% per year for five years, then increase by 1% per year for five years, remaining level thereafter. |
| 7 | Pop Down | Rates fall 3% immediately, remaining level thereafter. |

Every change in interest rates reflected parallel shifts in the yield curve. In declining interest rate scenarios, rates do not decrease below the floor rates. Floor rates were set equal to the initial rate less one half of the initial five year Treasury rate, but not less than zero. In the Pop Up and Pop Down scenarios, the change in rates occurs immediately at the beginning of the first year. For all other scenarios, the change occurs evenly over the year. See Appendix – General Account Interest Rate Scenarios for more detail.

# 2. LIABILITIES

## 2.1 Model Description - Liabilities

Insurance cash flows were projected on a seriatim basis for USIC Long Term Care business.
The in-force data used in this report was obtained from various sources within the Company. The data was reviewed for reasonableness. Cashflows were calculated based on the in force population as of September 30, 2018. This is a closed block of business, so no new business was assumed.

The sources of information regarding active life policy holders are various administrative systems maintained by the Company. These systems store the entire set of basic policy holder records which include premium and billing information, data on the current status of each contract, issue age, issue date, and the amounts and types of coverage under the contract.

Information regarding open claims was obtained from various administrative systems maintained by the Company. Data used to calculate open claim reserves include: total payments made to date, the expected period that future benefits will be paid, year of incurral, age of incurral, site of care, level of benefit, and the lifetime maximum benefit.

Each model plan includes model cells which represent the plan's benefit option variations related to benefit period, elimination period, home health care benefit level, return of premium at death, and nonforfeiture benefits.

Existing inflation benefit additions, purchased through the guaranteed purchase option (GPO) at attained age premium rates, are included in the model. Future purchases of GPO inflation benefit additions are considered new business and are not included in the existing business model.

Additions due to automatic benefit increases (such as for the simple and compound inflation options), where there is no increase in premium, have been modeled. There are no policies with CPI inflation coverage.

For Gross Premium Valuation, federal income tax was not included in the projection. Therefore, the present value of cash flow is pre-tax and on a comparable basis to the tested reserves and claim liabilities. For Asset Adequacy Analysis, federal income tax was modeled by applying a 21% tax rate to statutory pre-tax income adjusted for tax purposes by replacing the change in statutory reserves with the change in tax reserves.

The Company has a coinsurance arrangement with John Hancock Reassurance Company, LTD (JHRECO). The Company cedes 50% of all TIC liabilities to JHRECO. All analysis described in this document is gross of the JHRECO reinsurance treaty.

## 2.2 Liability Valuation Assumptions

The material liability assumptions for LTC are morbidity, lapse, mortality, and expenses. The valuation expected assumptions are based on historical and emerging internal company experience and are reviewed annually against up-to-date experience studies.

The company uses company's experience that management considers more appropriate than any industry benchmark. For the oldest policy series, data is fairly credible through most of the material ages and policy durations, which taken together represent an ultimate view of the business.

The basic morbidity assumption is composed of the rate at which the population goes on claim (incidence), how long they stay on claim (continuance), and the rate at which they use their maximum allotted benefit (benefit utilization).

The assumptions used in these projections are those developed by John Hancock using experience as of the last study in 2016. Active lives mortality and claimant morbidity are based on combined TIC II and Union Security experience. Lapse assumptions are based on combined John Hancock, Time II and Union Security experience. For the experience studies, the products are often grouped into two series by policy form numbers: "<=4060" which includes generally shorter EPs, more NH and HHC-only coverage, and older issue ages, and "4060+" which has stronger underwriting, more Comprehensive coverage, and more preferred risks.

**Morbidity Incidence**

Expected Experience Assumptions:

The incidence assumptions were updated as part of the 2016 Triennial LTC experience study, which consisted of 92,000 claims across the blocks of business, from policy issue through September 30, 2014. Experience ranges from policy duration one to duration 23.

In this section, base incidence rates and the relationship of incidence rates across key dimensions is presented.

*Base incidence rate by attained age*

The table below shows the incidence rate for a policyholder with following policy information: issue age 57, 90-day EP, 5 year BP, 4063 product, no inflation, standard risk class, marital class of "single", comprehensive (LTC) coverage type, and male.

| | Attained Age | | | | |
|---|---|---|---|---|---|
| Product | 60 | 70 | 80 | 90 | 100 |
| 4063 | 0.3% | 1.1% | 4.5% | 15.3% | 21.7% |

*Relative Relationship of incidence rates by product*

| Product | |
|---|---|
| <=4060 | 102% |
| 4060+ | 100% |

*Relative Relationship of incidence rates by issue ages*

| Issue Age | | | | | | |
|---|---|---|---|---|---|---|
| 52 | 57 | 62 | 67 | 72 | 77 | 82 |
| 100% | 100% | 105% | 116% | 121% | 126% | 155% |

In general, there is an ultimate anti-selective pattern, with older issue ages assumed to have relatively higher incidence rates. This pattern is prevalent both in our own experience as well as in the industry experience.

*Relative relationship of incidence rates by gender*

Incidence rates for female are 15% higher than for male.

*Relative Relationship of incidence rates by risk class*

| Product | Pref'd | Std | Subs1 | Subs2 |
|---|---|---|---|---|
| All | 79% | 100% | 174% | 206% |

We assume partial convergence by risk class.

*Relative Relationship of incidence rates by marital status (normalized on age)*

| Attained Age | Single | Married |
|---|---|---|
| 60 | 100% | 66% |
| 70 | 100% | 47% |
| 80 | 100% | 78% |
| 90 | 100% | 103% |
| 100 | 100% | 101% |

*Relative Relationship of incidence rates by benefit period*

| BP | Relative % |
|---|---|
| 1 | 69% |
| 2 | 76% |

| | |
|---|---|
| 3 | 88% |
| 4 | 89% |
| 5 | 100% |
| Lifetime | 116% |

*Relative Relationship of incidence rates per type of coverage*

| Coverage | Relative% |
|---|---|
| LTC | 100% |
| NH Only | 75% |
| HHC Only | 125% |

*Relationship of incidence rates per type of inflation*

| Inflation Type | Relative% |
|---|---|
| GPO/None | 100% |
| Simple | 95% |
| Compound | 85% |

Margin for Adverse Deviation (MfAD) *[for Asset Adequacy Analysis only]*:

The MfAD for base morbidity is 3% applied to incidence rates for all products.

Actual vs. Expected:

The actual to expected ratios for years 2016 through 2018 in the table below are based on reserve dollars, whereas in the last year's memorandum it was based on counts.

| **Morbidity – Incidence ($)** | **2018** | **2017** | **2016** |
|---|---|---|---|
| | 107% | 106% | 100% |

The above A/E ratios are reserve-weighted and adjusted for terminated but not reported claims (TBNR) due to reporting lags.

Actual new claims (i.e. incidence) are defined as any claim that is new on our claim list in the end of the quarter. Some of the "new claims" in a given quarter relate to a claimant that has already passed away by the end of the quarter, but we have not been notified. Adjusting for TBNR allows us to better compare actual to expected incidence (and claim terminations) as our morbidity study does not assume reporting lags.

Since our last actuarial review of LTC assumptions, experience has been generally in-line with our revised assumptions. We observed some incidence volatility for this block during 2018. A comprehensive morbidity experience study is being performed in 2019, where all assumptions are being reviewed and adjusted to reflect our experience.

**Morbidity Improvement**

Expected Experience Assumptions:

The improvement assumption was developed from population morbidity studies. In particular, the studies performed on morbidity improvements show a rate of improvement from 1984-2004 of approximately 1.8% per year (based on Activities of Daily Living triggers), and that morbidity has experienced significant compression during the period. Management determined an appropriate range for future morbidity improvement was 0.60% to 1.20% per annum. Even though the data suggested that a more aggressive stance could be taken, the decision was made to maintain consistency with our previous position.

The current best estimate level of morbidity improvement is 0.75% a year projected to age 100. No future morbidity improvement is assumed beyond age 100.

Margin for Adverse Deviation (MfAD) *[for Asset Adequacy Analysis only]*:

The MfAD for future morbidity improvements is a 40% reduction to the best estimate assumption for 25 years; and 100% reduction thereafter.

**Morbidity Termination**

Expected Experience Assumptions:

The termination assumptions were updated as part of the 2016 Triennial LTC experience study, which consisted of 56,000 terminations across the blocks of business, from policy issue through September 30, 2014. Similar to incidence, the termination experience ranges from duration one to duration 23 and also varies by a number of parameters. Relationships between these various parameters are presented below. Termination rates are set as monthly rates for the first 20 years, and then vary by year thereafter.

Termination may consist of either a recovery, where the claimant is no longer disabled, and re-enters the active population, or a death. A separate assumption has been developed to reflect the proportion of terminations due to recoveries versus deaths as these are modelled explicitly.

In this section, the representative base claim termination rates are shown and the relationship of termination rates between different key dimensions is highlighted. Similar to incidence, the relationships have been developed based on observed experience.

*Base termination rate by duration on claim*

The table below shows the termination rate for a policyholder with following policy information: incurral age 85, 5 year BP, 4060+ product, comprehensive coverage (LTC), single, and male.

| | Month on Claim | | | | | |
|---|---|---|---|---|---|---|
| Product | 1 | 6 | 12 | 24 | 48 | 60 |
| 4063 | 8.2% | 2.5% | 2.2% | 2.4% | 2.8% | 3.0% |

*Relative Relationship of termination rates between claim durations and incurral ages*

| 4060+ | Duration on Claim(Months) | | | | | |
|---|---|---|---|---|---|---|
| Inc Age Band | 1 | 6 | 12 | 24 | 48 | 60 |
| Under 70 | 292% | 236% | 140% | 97% | 60% | 79% |
| 70-74 | 192% | 170% | 135% | 98% | 94% | 86% |
| 75-79 | 154% | 160% | 125% | 98% | 95% | 87% |
| 80-84 | 127% | 131% | 114% | 91% | 85% | 82% |
| 85-89 | 100% | 100% | 100% | 100% | 100% | 100% |
| 90+ | 94% | 133% | 142% | 148% | 146% | 145% |

*Relative Relationship of termination rates per gender*

| | Claim duration | |
|---|---|---|
| Gender | Less than 6 months | Beyond 6 months |
| Male | 100% | 100% |
| Female | 88% | 64% |

*Relative Relationship per marital status*

| | Claim duration | |
|---|---|---|
| Marital status | Less than 6 months | Beyond 6 months |
| Single | 100% | 100% |
| Married | 107% | 111% |

*Relative Relationship of termination rates per type of coverage and claim duration*

| | Duration on claim (Months) | |
|---|---|---|
| Coverage | 1-5 | 6+ |
| LTC | 100% | 100% |
| NH Only | 87% | 106% |
| HHC Only | 168% | 124% |

*Relative Relationship of termination rates by product and claim duration*

| | Duration on Claim(Months) | | | | | |
|---|---|---|---|---|---|---|
| Product | 1 | 6 | 12 | 24 | 48 | 60 |
| <4060 | 114% | 118% | 118% | 114% | 113% | 113% |
| 4060+ | 100% | 100% | 100% | 100% | 100% | 100% |

*Relative Relationship of termination rates by benefit period and claim duration*

| 4060+ | Duration on Claim(Months) | | | | | |
|---|---|---|---|---|---|---|
| BP | 1 | 6 | 12 | 24 | 48 | 60 |
| 1 | 128% | 159% | 159% | 159% | 159% | 159% |
| 2 | 110% | 127% | 127% | 127% | 127% | 127% |
| 3 | 105% | 109% | 109% | 109% | 109% | 109% |
| 4 | 98% | 103% | 103% | 103% | 103% | 103% |
| 5 | 100% | 100% | 100% | 100% | 100% | 100% |
| Lifetime | 83% | 81% | 79% | 95% | 100% | 100% |

**Recovery**

Expected Termination due to Recovery:

The table below contains the probability of a claim termination being a recovery:

| | Incurral Year | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Incurral Age | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10+ |
| <70 | 24.5% | 13.1% | 9.3% | 8.4% | 8.3% | 6.6% | 5.0% | 3.3% | 1.7% | 0.0% |
| 70-74 | 25.2% | 13.7% | 8.6% | 6.7% | 5.9% | 4.7% | 3.6% | 2.4% | 1.2% | 0.0% |
| 75-79 | 26.3% | 9.7% | 5.9% | 4.3% | 4.4% | 3.5% | 2.7% | 1.8% | 0.9% | 0.0% |
| 80-84 | 24.4% | 6.5% | 5.0% | 5.1% | 4.7% | 3.7% | 2.8% | 1.9% | 0.9% | 0.0% |
| 85-89 | 19.7% | 4.6% | 4.5% | 3.8% | 3.8% | 3.0% | 2.3% | 1.5% | 0.8% | 0.0% |
| 90+ | 14.3% | 3.8% | 3.0% | 2.3% | 1.5% | 1.2% | 0.9% | 0.6% | 0.3% | 0.0% |

*Relationship of Recovery rates by Gender*

| | |
|---|---|
| Male | 100% |
| Female | 157% |

Margin for Adverse Deviation (MfAD) *[for Asset Adequacy Analysis only]*:

The MfAD for base morbidity is 3% applied to termination rates for all products.

Actual vs. Expected:

The actual to expected ratios use the reserve weighted approach as described earlier. Prior to TBNR adjustment, for an TBNR new claim in a prior quarter, we expect this claim to terminate in the next quarter, and this creates an elevated termination rate (and incidence rate as described above) relative to the expected rate. Termination A/E is lowered post-TBNR adjustment.

| **Morbidity – Termination** | **2018** | **2017** | **2016** |
|---|---|---|---|
| | 99% | 100% | 92% |

**Morbidity Benefit Utilization**

The benefit utilization assumption was updated as part of the 2016 Triennial LTC experience study, and was developed based on claim experience from policy inception through September 30, 2014. The assumption varies by several parameters, notably inflation option and marital status. In addition, the cost of care assumptions underlying the benefit utilization rates has been at a level consistent with the expected underlying economic environment. This has resulted in a 4.5% cost of care best estimate assumption and a 2.5% padded assumption.

Expected Experience Assumptions:

In this section, the representative base utilization rates are shown and the relationship of termination rates between different key dimensions is highlighted. Similar to incidence and claim terminations, the relationships have been developed based on observed experience.

Benefit utilization factors are set by incurral year, duration from issue, inflation type and coverage type, form group, incurral age, gender, benefit period, issue age, and time on claim.

*Base benefit utilization rate by duration and inflation type - Active policies*

The table below shows the benefit utilization rate for a policyholder with following policy information: issue age 57, 5 year BP, 4063 product series, single, male, comprehensive type (LTC). Duration on claim-24 months.

| | Inflation Type | | |
|---|---|---|---|
| Duration from Issue | Compound | Simple | No Inflation |
| 1 | 61.6% | 63.2% | 65.4% |
| 10 | 61.5% | 64.5% | 72.1% |
| 20 | 60.7% | 66.9% | 74.3% |
| 30 | 63.6% | 73.9% | 79.8% |

*Relative Relationship of benefit utilization rates by marital status - Active policies*

| Marital Status | Relative% |
|---|---|
| Single | 100% |
| Married | 94% |

*Relative Relationship of benefit utilization rates by benefit period - Active policies*

| BP | Relative% |
|---|---|
| 1 | 97% |
| 2 | 97% |
| 3 | 94% |
| 4 | 101% |
| 5 | 100% |
| Lifetime | 105% |

*Relative Relationship of benefit utilization rates by duration on claim - Active policies*

| Duration on Claim | Relative% |
|---|---|
| 1-12 | 90% |
| 13-24 | 100% |
| 25+ | 103% |

*Relative Relationship of benefit utilization rates by coverage type - Active policies*

| Coverage Type | Relative% |
|---|---|
| LTC | 100% |
| NH only | 119% |
| HHC only | 92% |

*Assumptions for policies on claim as of the valuation date*

The assumptions in this section are the actual adjustments, rather than assumptions for a base plan with relative changes from that base plan.

*Base benefit utilization rate by duration and inflation type - Policies on claim*

| Product | Adjustment |
|---|---|
| <4060 | 78.4% |
| 4060+ | 66.5% |

*Inflation type adjustment – Policies on claim*

| Inflation Type | Adjustment |
|---|---|
| GPO/None | 104% |

| | |
|---|---|
| Simple | 99% |
| Compound, CPI | 93% |

*Incurral age adjustment - Policies on claim*

| Incurral Age | Adjustment |
|---|---|
| <70 | 95% |
| 70-79 | 98% |
| 80-84 | 100% |
| 85-89 | 103% |
| 90+ | 102% |

*Year on claim adjustment - Policies on claim*

| Yr on Claim | Adjustment |
|---|---|
| 1 | 91% |
| 2 | 102% |
| 3+ | 105% |

Margin for Adverse Deviation (MfAD) *[for Asset Adequacy Analysis only]*:

The utilization MfAD has been set at 5%.

Actual vs. Expected:

The actual to expected ratios use the reserves weighted approach as described earlier.

| **Morbidity – Utilization** | **2018** | **2017** | **2016** |
|---|---|---|---|
| | 99% | 97% | 101% |

**Benefit Payment & Pool Scalars**

On top of base assumptions, a large number of scalars are developed and applied to the benefit payments and benefit pools to account for riders. A factor is applied to both the utilization assumption and the policy limit.

**Mortality**

**Base Mortality**

Expected Experience Assumptions:

The last triennial experience study was performed in 2016. The mortality tables have been created for healthy lives. Mortality of disabled lives is captured through claim termination and recovery assumptions.

For the oldest policy series, data is fairly credible through most of the material ages and policy durations, which taken together represent an ultimate view of the business.

The current valuation mortality table is based on the gender-distinct 1994 Group Annuity Mortality (GAM) tables with 22 years of improvement using projection AA scale with selection factors and adjusted to reflect the company's experience. The following approach is used for all underwritten business.

The base table is adjusted for the following items:

- Product-specific selection factors (which captures underwriting changes and risk class assignment changes through different series of products)
- Risk Class (for Retail only)
- Marital Status (for Retail only)

Margin for Adverse Deviation: (MfAD) *[for Asset Adequacy Analysis only]*:
The MfAD for base mortality is 5%.

Actual vs. Expected:
The actual to expected ratios use the reserve weighted approach as described earlier.

| **Mortality A/E** | **2018** | **2017** | **2016** |
|---|---|---|---|
| | 88% | 86% | 92% |

Actual death count is in line with expected assumptions. However high value policies drive the unfavorable experience on the dollar basis, which is shown in the table. The mortality experience (dollar-based) and favorable lapse experience will be reviewed in the 2019 experience study.

**Future Mortality Improvement**

Expected Experience Assumptions:

Future mortality improvements are based on US Social Security Administration (SSA) population data covering experience from 1933 to 2015, and developed in a manner consistent with the prescribed Canadian Institute of Actuaries (CIA) rates. The rates vary by attained age and are not distinct by gender or smoker status.

Margin for Adverse Deviation (MfAD) *[for Asset Adequacy Analysis only]*:
The MfAD is an increase to the best estimate assumption, and varies by attained age (decreasing linearly between age groups).

- 1.0% for ages 0 to 40;
- 0.5% for ages 60 to 85;
- 0.2% for ages 100 to 115;

- 0% for 116+

**Lapse**

Expected Experience Assumptions:

The valuation expected tables are generally internal tables based on the Company's own experience. Where data exists, the Company's lapse experience is fully credible within each product line. At older durations we are assuming lapse rates that are consistent with our Company experience adjusted for product design variations as appropriate.

The lapse assumption is validated through:

- Annual analysis into emerging lapse trends in the context of the annual basis review.
- Triennial lapse studies.
- The most recent lapse study was performed in 2016.

Rates vary by inflation protection, issue age, and duration. Lapse rates generally trend down by increasing policy duration. However, at older attained ages, rates do increase to the ultimate rate.

Rates are as follows:

| With Inflation | Issue Age | | | |
|---|---|---|---|---|
| Duration | 55 | 65 | 75 | 82 |
| 1 | 3.00% | 3.00% | 4.10% | 4.10% |
| 5 | 1.50% | 1.25% | 1.35% | 1.15% |
| 10 | 0.69% | 0.77% | 1.05% | 0.91% |
| 15 | 0.51% | 0.67% | 0.91% | 1.85% |
| 20 | 0.43% | 0.60% | 1.49% | 2.03% |
| 25 | 0.43% | 1.27% | 2.03% | 2.03% |
| 30 | 0.60% | 2.03% | 2.03% | 2.03% |

| No Inflation | Issue Age | | | |
|---|---|---|---|---|
| Duration | 55 | 65 | 75 | 82 |
| 1 | 4.30% | 4.45% | 4.93% | 6.25% |
| 5 | 1.70% | 1.45% | 1.80% | 3.15% |
| 10 | 1.16% | 1.17% | 1.27% | 1.55% |
| 15 | 0.63% | 1.05% | 1.31% | 1.98% |
| 20 | 0.55% | 0.81% | 1.93% | 1.98% |
| 25 | 0.55% | 1.45% | 1.98% | 1.98% |
| 30 | 0.81% | 1.94% | 1.98% | 1.98% |

Margin for Adverse Deviation (MfAD) *[for Asset Adequacy Analysis only]*:

A 12.5% margin is applied to the expected lapse rates. The padded lapse assumption is either 87.5% or 112.5% of expected, such that the MfAD always produces a higher present value of cashflows. The value of the MfAD is evaluated at each policy duration.

Actual vs. Expected:

The actual to expected ratios use the reserve weighted approach as described earlier.

| Lapse A/E | 2018 | 2017 | 2016 |
|---|---|---|---|
| | 123% | 127% | 112% |

**Premium Rate Increases**

With regards to the future premium rate increase assumptions described below, a reliance statement (see APPENDIX – RELIANCE STATEMENTS) has been provided from the person with operational responsibility for carrying out the inforce rate increase filings, stating the assumptions appropriately reflect management's plan for rate increase filings.

Expected Experience Assumptions:

In late 2016, the Company began a new round of rate increase filings on its entire LTC block due to continued deterioration in experience. Prior rounds of rate increases took place in 2013, 2010 and 2008.

To the extent that rate increases from previous rounds have been approved, and implemented, these increases are reflected in the valuation model, appropriately capturing either rate increases or benefit reduction (i.e. Landing Spot) elections, if available.

As of December 31, 2018, the 2016 rate increase filing was submitted for the majority of the Company's blocks of business in the majority of the states, with the rest of the filings in progress. Full or partial approval has been received for about 27% of the total request for the entire round. In 2008 and 2010, we received approvals for about 80% of what we requested, and in our 2013 filings, we received approvals for about 42% of what we requested.

The valuation model assumes 43% of future applied-for rate increases will be approved on a best estimate basis. The rate increases are assumed to take effect over the next few years, ending in 2020, to reflect the impact of states capping increase amounts which results in increases being extended over a period of time. The 43% assumption is consistent with recent experience on prior rounds of rate increases. Similar to prior rounds, policyholders will be offered—where permitted—actuarially equivalent benefit reductions (Landing Spots). The liability model assumes 100% election of the rate increases, rather than the equivalent benefit reductions, before a rate increase is actually implemented for a policy.

The anticipated rate increase is 12% across all product series where full approval was received in prior rounds. Note that for states and product series where rate increases associated with the prior rounds of

rate increases have yet to be approved, these have been or will be refiled taking into account both the rate increases from the 2010, 2013 and 2016 rounds, as well as any cost of delay.

Margin for Adverse Deviation (MfAD) *[for Asset Adequacy Analysis only]*:

As well, the valuation will apply an MfAD of 30% to the approval rate (i.e. Padded approval rate = 70% * 43% = 30%). The 30% MfAD has been set at the high end of the range, reflecting regulatory uncertainty with respect to rate increase approvals.

**Expenses**

Expected Experience Assumptions:

A comprehensive expense study was recently conducted in 2017 by the Company's expense area. Based on this study and the new overhead expense allocation approach, a new set of unit costs were developed and implemented during the 2017 annual basis change (shown below). A 2% annual inflation that is applicable to all the unit costs was also introduced at this basis change. The 'per first year premium' and 'per claims incurred' expense percentages no longer exist. They have been replaced with the below unit factors.

| | Unit Cost as of 2015 |
|---|---|
| Annual maintenance per policy | $106.91 |
| LTC Claims – New (one-time, upon disablement) | $645.97 |
| LTC Claims – Active (annual, starts after EP satisfied) | $525.90 |

Since the above unit costs are as of 2015, they are inflated by 1.02^3 to bring to 2018 before being input to the liability model. It should be noted that the maintenance expenses continue to apply whether a policy is active or on claim.

Expenses assumed to be incurred as a result of ongoing premium rate filing activity were also included in the projection. These expenses are approximately $3.2M over the first two and a half years of the projection.

Margin for Adverse Deviation (MfAD) *[for Asset Adequacy Analysis only]*:

A 7.5% MfAD is applied to the expected expenses except for the additional rate filing expenses. There is no MfAD on the commission, premium tax, bonus, and premium rate filing activity components.

Actual vs. Expected:

The actual to expected ratios for recent years are shown below.

| | **2018** | **2017** | **2016** |
|---|---|---|---|
| **Expense A/E** | **79%** | **100%** | **113%** |

In 2018, IT expense allocations were refined and resulted in a shift of expenses between lines of business. The shift will be reflected in the next company expense study. For this analysis, the model projections have not been adjusted.

# 3. ASSETS

## 3.1 Asset Valuation Assumptions Introduction

There is an established trust account holding specific investments that support the USIC LTC block. The trust assets are part of the Company's Guaranteed asset segment and assets are available for substitution to the trust to reflect the mix of the Guaranteed segment, so the stand-alone cashflow testing projection used a pro-rata amount of each asset in the Guaranteed segment, based on the ratio of the LTC tested reserves to the total Guaranteed segment tested reserves. Assets were modeled using assumptions as described below. In general, economic investment assumptions used for the asset adequacy analysis are consistent with the Company's Canadian IFRS valuation investment assumptions. These assumptions include fixed income spreads and defaults, alternative long duration assets total return, reinvestment, and investment expense.

## 3.2 Yields and Spreads

December 31, 2018 yield curve and spreads were used to derive results. See Appendix – General Account Interest Rate Scenarios for the yield curves used.

The credit spread projection formula is based on Canadian Institute of Actuaries guidance and is used in the Company's Canadian IFRS reserve calculation:

- Spreads grade from current spreads at the valuation date to historical average spreads at the end of 5 years. A margin is placed upon the spreads which grades linearly from 0% at the valuation date to 10% at the end of 5 years.
- Starting year 5, spreads either remain level, or grade linearly to the ultimate spread over the next 25 years if it is lower. The ultimate spread is set such that the net yield pick-up is 115 basis points.
- Spreads are level from year 30 to the end of the projection.

The tables below show the spread assumptions prior to the application of the margin described above.

| Public Bond Spreads as of 12/31/2018 (%) | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **Term** | **0.25** | **0.5** | **1** | **2** | **3** | **5** | **7** | **10** | **20** | **30** |
| **Current** | | | | | | | | | | |
| AAA | 0.20 | 0.14 | 0.33 | 0.43 | 0.51 | 0.66 | 0.79 | 0.94 | 0.95 | 0.84 |
| AA | 0.41 | 0.36 | 0.36 | 0.46 | 0.55 | 0.70 | 0.84 | 1.00 | 1.01 | 0.91 |
| A | 0.41 | 0.42 | 0.53 | 0.65 | 0.75 | 0.94 | 1.10 | 1.31 | 1.36 | 1.30 |
| BBB | 0.69 | 0.74 | 0.94 | 1.10 | 1.25 | 1.51 | 1.74 | 2.03 | 2.16 | 2.18 |
| BB | 2.61 | 2.61 | 2.61 | 2.93 | 3.19 | 3.55 | 3.76 | 3.85 | 3.85 | 3.85 |
| B | 4.36 | 4.36 | 4.36 | 4.57 | 4.73 | 4.95 | 5.07 | 5.14 | 5.14 | 5.14 |
| CCC & below | 14.28 | 14.28 | 14.28 | 13.32 | 12.36 | 10.47 | 8.64 | 6.12 | 6.12 | 6.12 |
| **Historical Average** | | | | | | | | | | |
| AAA | 0.31 | 0.31 | 0.31 | 0.31 | 0.42 | 0.49 | 0.52 | 0.81 | 0.89 | 0.89 |
| AA | 0.68 | 0.68 | 0.68 | 0.68 | 0.84 | 0.95 | 1.02 | 0.96 | 1.22 | 1.22 |
| A | 1.09 | 1.09 | 1.09 | 1.09 | 1.21 | 1.33 | 1.38 | 1.41 | 1.50 | 1.50 |
| BBB | 1.74 | 1.74 | 1.74 | 1.74 | 1.88 | 2.01 | 2.01 | 1.98 | 2.14 | 2.14 |
| BB | 2.50 | 2.45 | 2.50 | 2.72 | 2.93 | 3.19 | 3.35 | 3.54 | 3.74 | 3.55 |
| B | 3.98 | 3.96 | 3.97 | 4.27 | 4.51 | 4.75 | 4.79 | 4.90 | 4.90 | 4.87 |
| CCC & below | 14.28 | 14.28 | 14.28 | 13.32 | 12.36 | 10.47 | 8.64 | 6.12 | 6.12 | 6.12 |

| Private Bond Spreads as of 12/31/2018 (%) | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **Term** | **0.25** | **0.5** | **1** | **2** | **3** | **5** | **7** | **10** | **20** | **30** |
| **Current** | | | | | | | | | | |
| AAA | 0.20 | 0.14 | 0.33 | 1.03 | 1.11 | 1.26 | 1.34 | 1.44 | 1.25 | 0.94 |
| AA | 0.41 | 0.36 | 0.36 | 1.06 | 1.15 | 1.30 | 1.39 | 1.50 | 1.31 | 1.01 |
| A | 0.41 | 0.42 | 0.53 | 1.25 | 1.35 | 1.54 | 1.65 | 1.81 | 1.66 | 1.40 |
| BBB | 0.69 | 0.74 | 0.94 | 1.70 | 1.85 | 2.11 | 2.29 | 2.53 | 2.46 | 2.28 |
| BB=NR | 2.61 | 2.61 | 2.61 | 3.53 | 3.79 | 4.15 | 4.31 | 4.35 | 4.15 | 3.95 |
| B | 4.36 | 4.36 | 4.36 | 5.17 | 5.33 | 5.55 | 5.62 | 5.64 | 5.44 | 5.24 |
| CCC & below | 14.28 | 14.28 | 14.28 | 13.92 | 12.96 | 11.07 | 9.19 | 6.62 | 6.42 | 6.22 |
| **Historical Average** | | | | | | | | | | |
| AAA | 0.31 | 0.31 | 0.31 | 0.91 | 1.02 | 1.09 | 1.07 | 1.31 | 1.19 | 0.99 |
| AA | 1.12 | 1.12 | 1.12 | 1.12 | 1.25 | 1.33 | 1.35 | 1.23 | 1.41 | 1.35 |
| A | 1.54 | 1.54 | 1.54 | 1.54 | 1.62 | 1.72 | 1.71 | 1.68 | 1.70 | 1.63 |
| BBB | 2.18 | 2.18 | 2.18 | 2.18 | 2.29 | 2.39 | 2.34 | 2.25 | 2.34 | 2.28 |
| BB | 2.50 | 2.45 | 2.50 | 3.32 | 3.53 | 3.79 | 3.90 | 4.04 | 4.04 | 3.65 |
| B | 3.98 | 3.96 | 3.97 | 4.87 | 5.11 | 5.35 | 5.34 | 5.40 | 5.20 | 4.97 |
| CCC & below | 14.28 | 14.28 | 14.28 | 13.92 | 12.96 | 11.07 | 9.19 | 6.62 | 6.42 | 6.22 |

| Commercial Mortgage Spreads as of 12/31/2018 (%) | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **Term** | **0.25** | **0.5** | **1** | **2** | **3** | **5** | **7** | **10** | **20** | **30** |
| **Current** | | | | | | | | | | |
| AAA | 0.20 | 0.14 | 0.33 | 0.98 | 1.06 | 1.21 | 1.29 | 1.39 | 1.20 | 0.94 |
| AA | 0.41 | 0.36 | 0.36 | 1.01 | 1.10 | 1.25 | 1.34 | 1.45 | 1.26 | 1.01 |
| A | 0.41 | 0.42 | 0.53 | 1.20 | 1.30 | 1.49 | 1.60 | 1.76 | 1.61 | 1.40 |
| BBB | 0.69 | 0.74 | 0.94 | 1.65 | 1.80 | 2.06 | 2.24 | 2.48 | 2.41 | 2.28 |
| BB | 2.61 | 2.61 | 2.61 | 3.48 | 3.74 | 4.10 | 4.26 | 4.30 | 4.10 | 3.95 |
| B | 4.36 | 4.36 | 4.36 | 5.12 | 5.28 | 5.50 | 5.57 | 5.59 | 5.39 | 5.24 |
| CCC & below | 14.28 | 14.28 | 14.28 | 13.87 | 12.91 | 11.02 | 9.14 | 6.57 | 6.37 | 6.22 |
| **Historical Average** | | | | | | | | | | |
| AAA | 0.31 | 0.31 | 0.31 | 0.86 | 0.97 | 1.04 | 1.02 | 1.26 | 1.14 | 0.99 |
| AA | 0.95 | 0.95 | 0.95 | 1.07 | 1.35 | 1.46 | 1.52 | 1.44 | 1.57 | 1.42 |
| A | 1.38 | 1.38 | 1.38 | 1.50 | 1.73 | 1.85 | 1.86 | 1.85 | 1.78 | 1.62 |
| BBB | 2.18 | 2.18 | 2.18 | 2.32 | 2.58 | 2.69 | 2.62 | 2.49 | 2.43 | 2.27 |
| BB | 2.50 | 2.45 | 2.50 | 3.27 | 3.48 | 3.74 | 3.85 | 3.99 | 3.99 | 3.65 |
| B | 3.98 | 3.96 | 3.97 | 4.82 | 5.06 | 5.30 | 5.29 | 5.35 | 5.15 | 4.97 |
| CCC & below | 14.28 | 14.28 | 14.28 | 13.87 | 12.91 | 11.02 | 9.14 | 6.57 | 6.37 | 6.22 |

## 3.3 Default Rates

Expected default costs are consistent with the Company's most recently completed internal studies. The study for bonds was approved by the Global ALCO in 2018. The study for agricultural mortgages was approved in September 2015 and the study for commercial mortgages was approved in August 2014. Experience underlying the studies is based on experience of the Company and its affiliates. Default assumptions are conservative based on experience over the last few credit cycles. The actual-to-expected credit loss experience for 2018, based on the total consolidated parent company's portfolio of assets, was 3.3%.

Expected defaults are commensurate with the current market value for investments of like kind and quality. The rates reflect an assumption for future rating migration.

The following tables show the expected default assumptions by projection year, on a surviving principal basis.

| Corporate Bonds and Agricultural Mortgages – Default Rates, Surviving Principal Basis | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Proj Yr** | **AAA** | **AA** | **A** | **BBB** | **BB** | **B** | **< B** |
| 1 | 0.00% | 0.01% | 0.03% | 0.10% | 0.55% | 2.19% | 6.70% |
| 2 | 0.00% | 0.02% | 0.06% | 0.17% | 0.96% | 3.05% | 5.44% |
| 3 | 0.00% | 0.03% | 0.11% | 0.20% | 1.13% | 3.19% | 4.84% |
| 4 | 0.01% | 0.05% | 0.11% | 0.24% | 1.22% | 2.97% | 4.16% |
| 5 | 0.02% | 0.06% | 0.14% | 0.24% | 1.14% | 2.81% | 3.58% |
| 6 | 0.02% | 0.06% | 0.15% | 0.25% | 1.07% | 2.58% | 2.85% |
| 7 | 0.02% | 0.06% | 0.16% | 0.25% | 0.95% | 2.40% | 2.58% |
| 8 | 0.02% | 0.06% | 0.17% | 0.26% | 0.94% | 2.08% | 2.56% |
| 9 | 0.02% | 0.04% | 0.19% | 0.29% | 0.97% | 1.88% | 2.50% |
| 10 | 0.02% | 0.04% | 0.19% | 0.32% | 1.02% | 1.59% | 2.08% |
| 11 | 0.02% | 0.05% | 0.19% | 0.34% | 0.97% | 1.32% | 1.43% |
| 12 | 0.02% | 0.07% | 0.18% | 0.37% | 1.00% | 1.15% | 0.77% |
| 13 | 0.02% | 0.08% | 0.19% | 0.39% | 0.94% | 1.13% | 0.41% |
| 14 | 0.02% | 0.06% | 0.20% | 0.38% | 0.92% | 1.23% | 0.34% |
| 15 | 0.02% | 0.05% | 0.23% | 0.38% | 0.97% | 1.19% | 0.27% |
| 16 | 0.02% | 0.05% | 0.23% | 0.42% | 0.97% | 1.07% | 0.19% |
| 17 | 0.02% | 0.06% | 0.23% | 0.43% | 0.88% | 0.95% | 0.12% |
| 18 | 0.02% | 0.08% | 0.24% | 0.41% | 0.88% | 0.81% | 0.12% |
| 19 | 0.02% | 0.13% | 0.22% | 0.38% | 0.88% | 0.81% | 0.12% |
| 20+ | 0.02% | 0.13% | 0.23% | 0.35% | 0.69% | 0.82% | 0.12% |

| US Commercial Mortgages – Default Rates, Surviving Principal Basis | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Proj Yr** | **AAA** | **AA** | **A** | **BBB** | **BB** | **B** | **< B** |
| 1 | 0.01% | 0.02% | 0.06% | 0.29% | 1.29% | 4.87% | 5.84% |
| 2 | 0.01% | 0.03% | 0.07% | 0.41% | 0.70% | 3.55% | 4.30% |
| 3 | 0.01% | 0.04% | 0.10% | 0.45% | 0.41% | 2.66% | 3.25% |
| 4 | 0.02% | 0.05% | 0.11% | 0.44% | 0.38% | 2.65% | 3.26% |
| 5 | 0.02% | 0.05% | 0.11% | 0.42% | 0.30% | 2.66% | 3.29% |
| 6 | 0.01% | 0.04% | 0.06% | 0.26% | 0.28% | 2.59% | 3.22% |
| 7 | 0.01% | 0.02% | 0.05% | 0.21% | 0.28% | 2.18% | 2.73% |
| 8 | 0.01% | 0.02% | 0.02% | 0.14% | 0.20% | 2.23% | 2.81% |
| 9 | 0.01% | 0.01% | 0.01% | 0.15% | 0.20% | 1.46% | 1.85% |
| 10 | 0.01% | 0.01% | 0.01% | 0.13% | 0.20% | 0.84% | 1.08% |
| 11 | 0.01% | 0.01% | 0.01% | 0.13% | 0.20% | 0.85% | 1.09% |
| 12 | 0.01% | 0.01% | 0.01% | 0.13% | 0.20% | 0.86% | 1.10% |
| 13 | 0.01% | 0.01% | 0.01% | 0.13% | 0.20% | 0.87% | 1.11% |
| 14 | 0.01% | 0.01% | 0.01% | 0.13% | 0.20% | 0.87% | 1.12% |

| US Commercial Mortgages – Default Rates, Surviving Principal Basis | | | | | | | |
|---|---|---|---|---|---|---|---|
| Proj Yr | AAA | AA | A | BBB | BB | B | < B |
| 15 | 0.01% | 0.01% | 0.01% | 0.13% | 0.20% | 0.88% | 1.14% |
| 16 | 0.01% | 0.01% | 0.01% | 0.13% | 0.20% | 0.89% | 1.15% |
| 17 | 0.01% | 0.01% | 0.01% | 0.13% | 0.20% | 0.90% | 1.16% |
| 18 | 0.01% | 0.01% | 0.01% | 0.13% | 0.20% | 0.91% | 1.18% |
| 19 | 0.01% | 0.01% | 0.01% | 0.13% | 0.20% | 0.91% | 1.19% |
| 20+ | 0.01% | 0.01% | 0.01% | 0.13% | 0.20% | 0.92% | 1.20% |

No margin for adverse deviation (MfAD) is applied to the assumption for US government bonds. For bonds and agricultural mortgages, the MfAD is 25% and 65% for investment grade and non-investment grade, respectively. The MfAD for commercial mortgages is 62.5%.

## 3.4 Investment Expenses

Investment expenses are determined from internal experience and updated annually. The table below shows the current year assumptions versus the prior year.

| Investment Expense Factors (basis points) by Asset Type | Current Year | Prior Year |
|---|---|---|
| Affordable Housing | 8.9 | 8.9 |
| Canada Public Bonds | 10.0 | 10.0 |
| Commercial Real Estate | 33.1 | 33.1 |
| Leveraged Leases | 8.9 | 8.9 |
| Private Equities, Infrastructure | 20.5 | 20.5 |
| Public Equities | 13.1 | 13.1 |
| Timber | 3.1 | 3.1 |
| US Farmlands | 1.0 | 1.0 |
| US Government Bonds | 10.9 | 10.9 |
| US Mortgages | 20.5 | 20.5 |
| US Other Public Bonds | 10.9 | 10.9 |
| US Private Debt, Agricultural Mortgages | 17.6 | 17.6 |

The actual-to-expected experience for 2018, based on Manulife Financial Corporation's total portfolio of assets, was 104.5%. The 2018 actual-to-expected ratio was driven by higher short-term project costs in the Investment Division. Expenses associated with the Global Optimization Project to enhance the asset management system infrastructure are absorbed in the Investment Division and do not impact the operating business units, therefore the current investment expense assumption is considered appropriate. Actual experience is in line with the expected assumption when such project costs are removed.

US public bonds include CMBS assets managed by Real Estate Financial Group. The factors for Agriculture Real Estate is zero because the yield assumptions are net of investment expense.

The MfAD for investment expenses is set to 5%.

## 3.5 Disinvestment

Asset sales are used to satisfy cash shortfalls. A priority of asset sales by class was established assuming that all of the assets in a given class are liquidated prior to the sale of assets from the next priority class. Priority of asset sales occur in the following order: cash equivalent, public bonds, private bonds, mortgages, interest rate swaps, public equity, real estate, and other alternative long duration assets. For fixed income, within each asset class the ones with shorter periods to maturity and then higher market value are sold first. For public equity, real estate, and other alternative long duration assets, assets with the lowest ratio of market value to tax value are sold first. The majority of interest rate swaps in a hedging relationship are held to maturity.

## 3.6 Interest on Interim Net Cash Flow

Positive (or negative) net cash flow between model reinvestment dates earns (or borrows) at the 3 month Corporate A bond yield consistent with the interest rate scenario. If model liquid assets are zero, the model borrows at the rate described in the next section 3.7.

## 3.7 Model Borrowing Rate

If all liquid assets are exhausted for a segment, the model borrows at the assumed interest rate earned on surplus assets. The rationale is that surplus assets would be used to meet the cash shortfall with the borrowing cost equal to the foregone interest in surplus. The borrowing rate is modeled as a spread to the 20-year Treasury rate plus 37 basis points so that it varies by interest rate scenario. There is no extensive borrowing that occurs in any of the models.

## 3.8 Growth, Income and Depreciation on Alternative Long Duration Assets

Rates of income and growth in the tables below are for all projection years unless noted otherwise. They apply to in-force assets and reinvestments.

| AAT Assumptions | Income | | | | Growth | | | | Income MfAD | Growth MfAD | Total Return |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2018 | 2019-2022 | 2023-2027 | 2028 | 2018 | 2019-2022 | 2023-2027 | 2028 | | | 2018 |
| Equity | 2.00% | 2.00% | 2.00% | 2.00% | 7.80% | 7.80% | 7.80% | 7.80% | 10.00% | 20.00% | 8.00% |
| Commercial Real Estate | 5.00% | 5.00% | Grade annually | 5.25% | 2.25% | 2.25% | Grade annually | 2.75% | 10.00% | 20.00% | 6.30% |
| Timber | 5.00% | 5.00% | 5.00% | 5.00% | 3.00% | 3.00% | Grade annually | 3.50% | 10.00% | 20.00% | 6.90% |
| Agriculture – Row Crop | 4.00% | 4.00% | 4.00% | 4.00% | 3.75% | 3.75% | Grade annually | 4.50% | 10.00% | 20.00% | 6.60% |
| Agriculture – Perm Crop | 8.00% | 8.00% | Grade annually | 8.50% | 1.00% | 1.00% | 1.00% | 1.00% | 10.00% | 20.00% | 8.00% |
| Private Equity | 2.00% | 2.00% | 2.00% | 2.00% | 9.65% | 9.65% | 9.65% | 9.65% | 10.00% | 20.00% | 9.50% |
| Infrastructure | 4.75% | 4.75% | 4.75% | 4.75% | 4.75% | 4.75% | 4.75% | 4.75% | 10.00% | 20.00% | 8.10% |
| Oil and Gas | 2.00% | 2.00% | 2.00% | 2.00% | 9.65% | 9.65% | 9.65% | 9.65% | 10.00% | 20.00% | 9.50% |
| Affordable Housing | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 10.00% | 20.00% | 0.00% |

The market correction provision is a shock of 10% to all alternative long duration assets. This timing coincides with the worst economic present value shock point for the entire group of US companies. The shock occurs April 30, 2021. Immediately following the shock, projected income is scaled up to match the pre-shocked level, but the scaling grades off by the end of the fifth anniversary of the shock.

With the exception of agricultural real estate, model depreciation schedules for in-force real estate assets vary by legal entity, asset segment, type of real estate, projection year, and accounting basis (NAIC versus Tax). The schedules are developed using actual inventory. Similar schedules have not been developed yet for the NAIC basis for agricultural mortgages; therefore a constant annual rate of 5.0% is used as a proxy.

For future purchases of real estate, the models assume linear depreciation of 75% of the original cost over 40 years and 39 years for NAIC and Tax, respectively. By year 40 for NAIC, or year 39 for Tax, the carrying value is 25% of the original cost and remains constant thereafter. This is based on the assumption that 25% of the original value is land which is not subject to depreciation.

# 4. ASSET ADEQUACY ANALYSIS

## 4.1 Asset Adequacy Analysis Method of Testing

The method of analysis used was cashflow testing. For purposes of projecting assets and liabilities, valuation assumptions are based on best estimates explicitly adjusted for a margin for adverse deviation (MfAD) for all lines of business.

The models are projected until no statutory reserve remains. However, the terminal market value of surplus (MVS) is captured when slightly less than 10% of the initial reserve remains in force, unless capturing at a later point would significantly decrease results. The projection duration at which MVS is captured for results is 31 years.

Market value of surplus was discounted back to the beginning of the projection period based on the after-tax yield on portfolio assets, subject to a floor of 0% and a cap of 20%. Market value of surplus equals market value of asset less market value of liability.

The market value of liability (MVL) at the end of the projection period equals the present value of future after tax cash flow discounted using the model projected future after tax portfolio rate.

Federal Income Taxes were reflected in the projections by assuming 21% of taxable income is paid as tax. Taxable income was derived using investment income, liability cash flows, and change in projected tax reserves. State Income taxes were not reflected, as the Company expects that future state tax liabilities will be limited to premium taxes.

## 4.2 Gross Premium Valuation Testing Methodology

The Gross Premium Valuation was performed following the methodology described in the Health Insurance Reserve Model Regulation Section 1. A.:

*With respect to any block of contracts, or with respect to an insurer's health business as a whole, a prospective gross premium valuation is the ultimate test of reserve adequacy as of a given valuation date. Such a gross premium valuation will take into account, for contracts in force, in a claims status, or in a continuation of benefits status on the valuation date, the present value as of the valuation date of: all expected benefits unpaid, all expected expenses unpaid, and all unearned or expected premiums, adjusted for future premium increases reasonably expected to be put into effect.*

## 4.3 Gross Premium Valuation Model Description – Discount Rate

Cash flows were discounted using the projected pre-tax portfolio rate vector generated under the Company's Asset Adequacy Analysis "Level without liability and asset MfAD" sensitivity scenario. From an ALM perspective, the TIC business is managed as part of a segment that contains assets supporting the Company's total Long Term Care block, as well as other blocks of payout annuity and life business. Assets and liabilities from this segment were used in generating the discount vector. Asset and liability models were based on assets and liabilities as of September 30, 2018, with an update for December 31st yield curve and spreads.

As of September 30, 2018, the asset portfolio was comprised of approximately 82% fixed income and 18% alternative long duration assets. The Company has a long history of managing and investing in alternative assets.

The following tables show the distribution of the fixed income assets by interest rate, duration from acquisition, and duration remaining:

| Fixed Income Assets Distribution by Interest Rate | |
|---|---|
| **Interest Rate** | **% of Total** |
| 0% | 4% |
| 0%-2% | 1% |
| 2%-4% | 30% |
| 4%-6% | 47% |
| 6%-8% | 16% |
| 8%-10% | 2% |
| **Total** | 100% |
| **Weighted Avg.** | **4.6%** |

| Fixed Income Assets Distribution by WAL from Acquisition | |
|---|---|
| **Years** | **% of Total** |
| 0 | 16% |
| 1-5 | 47% |
| 6-10 | 23% |
| 11-15 | 7% |
| 16+ | 8% |
| **Total** | 100% |
| **Weighted Avg.** | **5.2** |

| Fixed Income Assets Distribution by WAL Remaining | |
|---|---|
| **Years** | **% of Total** |
| 0 | 4% |
| 1-5 | 11% |
| 6-10 | 25% |
| 11-15 | 12% |
| 16-20 | 11% |
| 21-25 | 17% |
| 26-30 | 16% |
| 31+ | 4% |
| **Total** | 100% |
| **Weighted Avg.** | **16.1** |

## APPENDIX – RELIANCE STATEMENTS

January 14, 2019

I, David Plumb, VP, US Inforce Management, hereby affirm that the rate increase assumptions reflected in the liability modeling for long term care products, as described in the **Union Security Insurance Company Gross Premium Valuation and Asset Adequacy Testing memorandum as of December 31, 2018**, prepared for and submitted to Ross Zilber, are, to the best of my knowledge and belief, substantially accurate and complete. The assumptions are appropriately conservative relative to management's plan for rate increase filings.

David Plumb, FSA, MAAA
VP, US Inforce Management
200 Berkeley Street
Boston, MA 02116
(617) 572-4989

## APPENDIX – GENERAL ACCOUNT INTEREST RATE SCENARIO

| | Scenario | Scenario Description |
|---|---|---|
| 1 | Level | The yield curve does not shift. |
| 2 | Gradual Increase | Rates rise 0.5% per year for ten years, remaining level thereafter. |
| 3 | Spike Up | Rates increase 1% per year for five years, then decrease by 1% per year for five years, remaining level thereafter. |
| 4 | Pop Up | Rates rise 3% immediately, remaining level thereafter. |
| 5 | Gradual Decrease | Rates fall 0.5% per year for ten years, remaining level thereafter. |
| 6 | Spike Down | Rates decrease 1% per year for five years, then increase by 1% per year for five years, remaining level thereafter. |
| 7 | Pop Down | Rates fall 3% immediately, remaining level thereafter. |

Every change in interest rates reflected parallel shifts in the yield curve. However, in no declining rate scenario do rates decrease below the floor rates. Floor rates were set equal to the initial rate less one-half of the initial five-year Treasury rate, but not less than zero. In the Pop Up and Pop Down scenarios, the change in rates occurs immediately at the beginning of the first year. For all other scenarios, the change in rates occurs evenly over the year.

The tables below show the progression of rates for each scenario, under the 12/31/2018 yield curve.

| 12/31/2018 Initial Yield Curve Scenarios | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **Maturity** | **0.25** | **0.5** | **1** | **2** | **3** | **5** | **7** | **10** | **20** | **30** |
| **Scenario 1 / Level** | | | | | | | | | | |
| 12/31/2018 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| 12/31/2019 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| 12/31/2020 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| 12/31/2021 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| 12/31/2022 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| 12/31/2023 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| 12/31/2024 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| 12/31/2025 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| 12/31/2026 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| 12/31/2027 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| 12/31/2028 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| **Scenario 2 / Gradual Increase** | | | | | | | | | | |
| 12/31/2018 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| 12/31/2019 | 2.87% | 2.99% | 2.99% | 2.99% | 2.96% | 3.01% | 3.09% | 3.19% | 3.35% | 3.52% |
| 12/31/2020 | 3.37% | 3.49% | 3.49% | 3.49% | 3.46% | 3.51% | 3.59% | 3.69% | 3.85% | 4.02% |
| 12/31/2021 | 3.87% | 3.99% | 3.99% | 3.99% | 3.96% | 4.01% | 4.09% | 4.19% | 4.35% | 4.52% |
| 12/31/2022 | 4.37% | 4.49% | 4.49% | 4.49% | 4.46% | 4.51% | 4.59% | 4.69% | 4.85% | 5.02% |
| 12/31/2023 | 4.87% | 4.99% | 4.99% | 4.99% | 4.96% | 5.01% | 5.09% | 5.19% | 5.35% | 5.52% |
| 12/31/2024 | 5.37% | 5.49% | 5.49% | 5.49% | 5.46% | 5.51% | 5.59% | 5.69% | 5.85% | 6.02% |
| 12/31/2025 | 5.87% | 5.99% | 5.99% | 5.99% | 5.96% | 6.01% | 6.09% | 6.19% | 6.35% | 6.52% |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2026 | 6.37% | 6.49% | 6.49% | 6.49% | 6.46% | 6.51% | 6.59% | 6.69% | 6.85% | 7.02% |
| 12/31/2027 | 6.87% | 6.99% | 6.99% | 6.99% | 6.96% | 7.01% | 7.09% | 7.19% | 7.35% | 7.52% |
| 12/31/2028 | 7.37% | 7.49% | 7.49% | 7.49% | 7.46% | 7.51% | 7.59% | 7.69% | 7.85% | 8.02% |
| **Scenario 3 / Spike Up** | | | | | | | | | | |
| 12/31/2018 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| 12/31/2019 | 3.37% | 3.49% | 3.49% | 3.49% | 3.46% | 3.51% | 3.59% | 3.69% | 3.85% | 4.02% |
| 12/31/2020 | 4.37% | 4.49% | 4.49% | 4.49% | 4.46% | 4.51% | 4.59% | 4.69% | 4.85% | 5.02% |
| 12/31/2021 | 5.37% | 5.49% | 5.49% | 5.49% | 5.46% | 5.51% | 5.59% | 5.69% | 5.85% | 6.02% |
| 12/31/2022 | 6.37% | 6.49% | 6.49% | 6.49% | 6.46% | 6.51% | 6.59% | 6.69% | 6.85% | 7.02% |
| 12/31/2023 | 7.37% | 7.49% | 7.49% | 7.49% | 7.46% | 7.51% | 7.59% | 7.69% | 7.85% | 8.02% |
| 12/31/2024 | 6.37% | 6.49% | 6.49% | 6.49% | 6.46% | 6.51% | 6.59% | 6.69% | 6.85% | 7.02% |
| 12/31/2025 | 5.37% | 5.49% | 5.49% | 5.49% | 5.46% | 5.51% | 5.59% | 5.69% | 5.85% | 6.02% |
| 12/31/2026 | 4.37% | 4.49% | 4.49% | 4.49% | 4.46% | 4.51% | 4.59% | 4.69% | 4.85% | 5.02% |
| 12/31/2027 | 3.37% | 3.49% | 3.49% | 3.49% | 3.46% | 3.51% | 3.59% | 3.69% | 3.85% | 4.02% |
| 12/31/2028 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| **Scenario 4 / Pop Up** | | | | | | | | | | |
| 12/31/2018 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| 12/31/2019 | 5.37% | 5.49% | 5.49% | 5.49% | 5.46% | 5.51% | 5.59% | 5.69% | 5.85% | 6.02% |
| 12/31/2020 | 5.37% | 5.49% | 5.49% | 5.49% | 5.46% | 5.51% | 5.59% | 5.69% | 5.85% | 6.02% |
| 12/31/2021 | 5.37% | 5.49% | 5.49% | 5.49% | 5.46% | 5.51% | 5.59% | 5.69% | 5.85% | 6.02% |
| 12/31/2022 | 5.37% | 5.49% | 5.49% | 5.49% | 5.46% | 5.51% | 5.59% | 5.69% | 5.85% | 6.02% |
| 12/31/2023 | 5.37% | 5.49% | 5.49% | 5.49% | 5.46% | 5.51% | 5.59% | 5.69% | 5.85% | 6.02% |
| 12/31/2024 | 5.37% | 5.49% | 5.49% | 5.49% | 5.46% | 5.51% | 5.59% | 5.69% | 5.85% | 6.02% |
| 12/31/2025 | 5.37% | 5.49% | 5.49% | 5.49% | 5.46% | 5.51% | 5.59% | 5.69% | 5.85% | 6.02% |
| 12/31/2026 | 5.37% | 5.49% | 5.49% | 5.49% | 5.46% | 5.51% | 5.59% | 5.69% | 5.85% | 6.02% |
| 12/31/2027 | 5.37% | 5.49% | 5.49% | 5.49% | 5.46% | 5.51% | 5.59% | 5.69% | 5.85% | 6.02% |
| 12/31/2028 | 5.37% | 5.49% | 5.49% | 5.49% | 5.46% | 5.51% | 5.59% | 5.69% | 5.85% | 6.02% |
| **Scenario 5 / Gradual Decrease** | | | | | | | | | | |
| 12/31/2018 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| 12/31/2019 | 1.87% | 1.99% | 1.99% | 1.99% | 1.96% | 2.01% | 2.09% | 2.19% | 2.35% | 2.52% |
| 12/31/2020 | 1.37% | 1.49% | 1.49% | 1.49% | 1.46% | 1.51% | 1.59% | 1.69% | 1.85% | 2.02% |
| 12/31/2021 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2022 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2023 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2024 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2025 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2026 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2027 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2028 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| **Scenario 6 / Spike Down** | | | | | | | | | | |
| 12/31/2018 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| 12/31/2019 | 1.37% | 1.49% | 1.49% | 1.49% | 1.46% | 1.51% | 1.59% | 1.69% | 1.85% | 2.02% |
| 12/31/2020 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2021 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2022 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 12/31/2023 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2024 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2025 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2026 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2027 | 1.37% | 1.49% | 1.49% | 1.49% | 1.46% | 1.51% | 1.59% | 1.69% | 1.85% | 2.02% |
| 12/31/2028 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| **Scenario 7 / Pop Down** | | | | | | | | | | |
| 12/31/2018 | 2.37% | 2.49% | 2.49% | 2.49% | 2.46% | 2.51% | 2.59% | 2.69% | 2.85% | 3.02% |
| 12/31/2019 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2020 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2021 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2022 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2023 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2024 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2025 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2026 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2027 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |
| 12/31/2028 | 1.11% | 1.23% | 1.23% | 1.24% | 1.21% | 1.26% | 1.33% | 1.43% | 1.60% | 1.76% |

## APPENDIX – GROSS PREMIUM VALUATION PROJECTION

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Jan 2019 | 5.48% | 5,450 | -10,976 | -437 | -776 | -6,738 |
| Feb 2019 | 5.48% | 5,108 | -10,946 | -404 | -768 | -7,009 |
| Mar 2019 | 5.48% | 5,835 | -10,996 | -463 | -782 | -6,407 |
| Apr 2019 | 5.48% | 5,390 | -11,056 | -432 | -774 | -6,871 |
| May 2019 | 5.48% | 5,611 | -11,144 | -444 | -779 | -6,756 |
| Jun 2019 | 5.48% | 6,022 | -11,220 | -478 | -787 | -6,462 |
| Jul 2019 | 5.48% | 5,505 | -11,295 | -433 | -777 | -7,000 |
| Aug 2019 | 5.48% | 6,057 | -11,326 | -478 | -788 | -6,535 |
| Sep 2019 | 5.48% | 5,536 | -11,341 | -434 | -777 | -7,016 |
| Oct 2019 | 5.48% | 5,518 | -11,394 | -442 | -777 | -7,095 |
| Nov 2019 | 5.48% | 5,127 | -11,457 | -406 | -769 | -7,506 |
| Dec 2019 | 5.48% | 5,303 | -11,528 | -424 | -773 | -7,421 |
| Jan 2020 | 5.48% | 6,007 | -11,614 | -412 | -787 | -6,807 |
| Feb 2020 | 5.48% | 5,595 | -11,688 | -382 | -779 | -7,254 |
| Mar 2020 | 5.48% | 6,509 | -11,751 | -436 | -797 | -6,475 |
| Apr 2020 | 5.48% | 6,051 | -11,802 | -407 | -788 | -6,946 |
| May 2020 | 5.48% | 6,364 | -11,869 | -420 | -794 | -6,719 |
| Jun 2020 | 5.48% | 6,857 | -11,919 | -450 | -804 | -6,317 |
| Jul 2020 | 5.48% | 6,397 | -11,982 | -408 | -795 | -6,788 |
| Aug 2020 | 5.48% | 7,054 | -12,046 | -448 | -808 | -6,249 |
| Sep 2020 | 5.48% | 6,466 | -12,102 | -408 | -796 | -6,840 |
| Oct 2020 | 5.48% | 6,523 | -12,170 | -416 | -797 | -6,859 |
| Nov 2020 | 5.48% | 6,080 | -12,234 | -382 | -788 | -7,322 |
| Dec 2020 | 5.52% | 6,316 | -12,290 | -399 | -792 | -7,164 |
| Jan 2021 | 5.52% | 6,143 | -12,349 | -387 | -788 | -7,382 |
| Feb 2021 | 5.52% | 5,768 | -12,393 | -359 | -780 | -7,764 |
| Mar 2021 | 5.52% | 6,559 | -12,436 | -409 | -796 | -7,082 |
| Apr 2021 | 5.52% | 6,058 | -12,484 | -382 | -679 | -7,487 |
| May 2021 | 5.52% | 6,361 | -12,542 | -396 | -685 | -7,262 |
| Jun 2021 | 5.52% | 6,775 | -12,613 | -422 | -693 | -6,953 |
| Jul 2021 | 5.52% | 6,195 | -12,680 | -383 | -682 | -7,549 |
| Aug 2021 | 5.52% | 6,762 | -12,729 | -420 | -692 | -7,080 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2021 | 5.52% | 6,187 | -12,783 | -382 | -680 | -7,659 |
| Oct 2021 | 5.52% | 6,180 | -12,843 | -390 | -680 | -7,733 |
| Nov 2021 | 5.52% | 5,741 | -12,897 | -358 | -671 | -8,185 |
| Dec 2021 | 5.55% | 5,937 | -12,947 | -374 | -674 | -8,058 |
| Jan 2022 | 5.55% | 5,766 | -13,000 | -362 | -670 | -8,266 |
| Feb 2022 | 5.55% | 5,420 | -13,047 | -336 | -663 | -8,626 |
| Mar 2022 | 5.55% | 6,150 | -13,102 | -383 | -677 | -8,012 |
| Apr 2022 | 5.55% | 5,683 | -13,166 | -357 | -668 | -8,508 |
| May 2022 | 5.55% | 5,989 | -13,223 | -372 | -673 | -8,279 |
| Jun 2022 | 5.55% | 6,356 | -13,281 | -395 | -680 | -8,001 |
| Jul 2022 | 5.55% | 5,813 | -13,318 | -359 | -669 | -8,532 |
| Aug 2022 | 5.55% | 6,318 | -13,363 | -392 | -678 | -8,116 |
| Sep 2022 | 5.55% | 5,782 | -13,404 | -357 | -667 | -8,645 |
| Oct 2022 | 5.55% | 5,783 | -13,451 | -364 | -666 | -8,698 |
| Nov 2022 | 5.55% | 5,371 | -13,494 | -334 | -657 | -9,114 |
| Dec 2022 | 5.61% | 5,554 | -13,540 | -349 | -660 | -8,995 |
| Jan 2023 | 5.61% | 5,385 | -13,581 | -338 | -656 | -9,190 |
| Feb 2023 | 5.61% | 5,067 | -13,637 | -314 | -649 | -9,532 |
| Mar 2023 | 5.61% | 5,735 | -13,689 | -356 | -662 | -8,972 |
| Apr 2023 | 5.61% | 5,304 | -13,758 | -333 | -653 | -9,439 |
| May 2023 | 5.61% | 5,608 | -13,827 | -348 | -658 | -9,225 |
| Jun 2023 | 5.61% | 5,930 | -13,906 | -368 | -664 | -9,007 |
| Jul 2023 | 5.61% | 5,427 | -13,970 | -334 | -654 | -9,531 |
| Aug 2023 | 5.61% | 5,871 | -14,042 | -364 | -662 | -9,197 |
| Sep 2023 | 5.61% | 5,374 | -14,114 | -331 | -652 | -9,722 |
| Oct 2023 | 5.61% | 5,384 | -14,185 | -338 | -651 | -9,791 |
| Nov 2023 | 5.61% | 4,996 | -14,255 | -310 | -643 | -10,212 |
| Dec 2023 | 5.67% | 5,167 | -14,322 | -324 | -646 | -10,125 |
| Jan 2024 | 5.67% | 5,000 | -14,394 | -313 | -642 | -10,349 |
| Feb 2024 | 5.67% | 4,709 | -14,462 | -291 | -635 | -10,679 |
| Mar 2024 | 5.67% | 5,318 | -14,534 | -329 | -647 | -10,192 |
| Apr 2024 | 5.67% | 4,923 | -14,606 | -308 | -638 | -10,629 |
| May 2024 | 5.67% | 5,221 | -14,668 | -323 | -643 | -10,414 |
| Jun 2024 | 5.67% | 5,502 | -14,740 | -340 | -648 | -10,227 |
| Jul 2024 | 5.67% | 5,038 | -14,802 | -309 | -638 | -10,712 |
| Aug 2024 | 5.67% | 5,424 | -14,863 | -335 | -645 | -10,419 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2024 | 5.67% | 4,966 | -14,925 | -305 | -635 | -10,900 |
| Oct 2024 | 5.67% | 4,983 | -14,994 | -312 | -635 | -10,958 |
| Nov 2024 | 5.67% | 4,620 | -15,060 | -286 | -627 | -11,353 |
| Dec 2024 | 5.75% | 4,778 | -15,132 | -299 | -629 | -11,281 |
| Jan 2025 | 5.75% | 4,613 | -15,197 | -288 | -625 | -11,497 |
| Feb 2025 | 5.75% | 4,350 | -15,266 | -268 | -618 | -11,802 |
| Mar 2025 | 5.75% | 4,901 | -15,332 | -303 | -628 | -11,362 |
| Apr 2025 | 5.75% | 4,543 | -15,399 | -284 | -620 | -11,760 |
| May 2025 | 5.75% | 4,829 | -15,462 | -298 | -625 | -11,556 |
| Jun 2025 | 5.75% | 5,073 | -15,522 | -313 | -629 | -11,391 |
| Jul 2025 | 5.75% | 4,649 | -15,582 | -285 | -619 | -11,837 |
| Aug 2025 | 5.75% | 4,982 | -15,641 | -308 | -625 | -11,592 |
| Sep 2025 | 5.75% | 4,560 | -15,700 | -280 | -615 | -12,035 |
| Oct 2025 | 5.75% | 4,584 | -15,760 | -287 | -615 | -12,077 |
| Nov 2025 | 5.75% | 4,246 | -15,817 | -262 | -607 | -12,439 |
| Dec 2025 | 5.99% | 4,392 | -15,870 | -274 | -608 | -12,360 |
| Jan 2026 | 5.99% | 4,230 | -15,922 | -264 | -604 | -12,560 |
| Feb 2026 | 5.99% | 3,993 | -15,973 | -245 | -598 | -12,823 |
| Mar 2026 | 5.99% | 4,489 | -16,021 | -277 | -606 | -12,415 |
| Apr 2026 | 5.99% | 4,167 | -16,077 | -260 | -599 | -12,769 |
| May 2026 | 5.99% | 4,439 | -16,129 | -273 | -603 | -12,566 |
| Jun 2026 | 5.99% | 4,649 | -16,181 | -286 | -606 | -12,424 |
| Jul 2026 | 5.99% | 4,266 | -16,227 | -260 | -597 | -12,819 |
| Aug 2026 | 5.99% | 4,549 | -16,275 | -280 | -601 | -12,607 |
| Sep 2026 | 5.99% | 4,163 | -16,323 | -255 | -592 | -13,007 |
| Oct 2026 | 5.99% | 4,193 | -16,369 | -262 | -591 | -13,029 |
| Nov 2026 | 5.99% | 3,880 | -16,414 | -239 | -584 | -13,356 |
| Dec 2026 | 6.65% | 4,014 | -16,460 | -250 | -585 | -13,280 |
| Jan 2027 | 6.65% | 3,855 | -16,504 | -240 | -580 | -13,469 |
| Feb 2027 | 6.65% | 3,644 | -16,548 | -223 | -575 | -13,702 |
| Mar 2027 | 6.65% | 4,088 | -16,591 | -251 | -582 | -13,336 |
| Apr 2027 | 6.65% | 3,800 | -16,633 | -236 | -575 | -13,645 |
| May 2027 | 6.65% | 4,056 | -16,675 | -249 | -579 | -13,446 |
| Jun 2027 | 6.65% | 4,235 | -16,717 | -260 | -581 | -13,322 |
| Jul 2027 | 6.65% | 3,891 | -16,757 | -237 | -572 | -13,675 |
| Aug 2027 | 6.65% | 4,131 | -16,796 | -254 | -576 | -13,495 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2027 | 6.65% | 3,778 | -16,835 | -231 | -567 | -13,855 |
| Oct 2027 | 6.65% | 3,813 | -16,872 | -238 | -566 | -13,863 |
| Nov 2027 | 6.65% | 3,523 | -16,909 | -216 | -559 | -14,161 |
| Dec 2027 | 7.20% | 3,647 | -16,945 | -227 | -560 | -14,085 |
| Jan 2028 | 7.20% | 3,493 | -16,981 | -217 | -555 | -14,261 |
| Feb 2028 | 7.20% | 3,304 | -17,017 | -202 | -550 | -14,465 |
| Mar 2028 | 7.20% | 3,699 | -17,052 | -227 | -556 | -14,136 |
| Apr 2028 | 7.20% | 3,443 | -17,088 | -213 | -550 | -14,408 |
| May 2028 | 7.20% | 3,682 | -17,123 | -226 | -553 | -14,219 |
| Jun 2028 | 7.20% | 3,834 | -17,159 | -235 | -554 | -14,114 |
| Jul 2028 | 7.20% | 3,527 | -17,194 | -214 | -547 | -14,427 |
| Aug 2028 | 7.20% | 3,727 | -17,228 | -229 | -549 | -14,279 |
| Sep 2028 | 7.20% | 3,405 | -17,262 | -208 | -541 | -14,605 |
| Oct 2028 | 7.20% | 3,444 | -17,294 | -214 | -540 | -14,604 |
| Nov 2028 | 7.20% | 3,178 | -17,325 | -194 | -533 | -14,875 |
| Dec 2028 | 7.62% | 3,291 | -17,356 | -204 | -534 | -14,802 |
| Jan 2029 | 7.62% | 3,143 | -17,386 | -195 | -529 | -14,966 |
| Feb 2029 | 7.62% | 2,976 | -17,415 | -181 | -524 | -15,144 |
| Mar 2029 | 7.62% | 3,324 | -17,443 | -203 | -529 | -14,852 |
| Apr 2029 | 7.62% | 3,099 | -17,472 | -192 | -523 | -15,087 |
| May 2029 | 7.62% | 3,319 | -17,500 | -203 | -526 | -14,909 |
| Jun 2029 | 7.62% | 3,447 | -17,528 | -211 | -527 | -14,819 |
| Jul 2029 | 7.62% | 3,176 | -17,556 | -192 | -519 | -15,092 |
| Aug 2029 | 7.62% | 3,340 | -17,582 | -205 | -521 | -14,968 |
| Sep 2029 | 7.62% | 3,048 | -17,608 | -185 | -513 | -15,258 |
| Oct 2029 | 7.62% | 3,090 | -17,632 | -192 | -512 | -15,245 |
| Nov 2029 | 7.62% | 2,847 | -17,655 | -173 | -506 | -15,487 |
| Dec 2029 | 6.47% | 2,949 | -17,677 | -182 | -506 | -15,415 |
| Jan 2030 | 6.47% | 2,809 | -17,697 | -174 | -501 | -15,563 |
| Feb 2030 | 6.47% | 2,662 | -17,716 | -162 | -496 | -15,712 |
| Mar 2030 | 6.47% | 2,966 | -17,734 | -181 | -500 | -15,450 |
| Apr 2030 | 6.47% | 2,770 | -17,752 | -171 | -494 | -15,647 |
| May 2030 | 6.47% | 2,970 | -17,768 | -181 | -496 | -15,475 |
| Jun 2030 | 6.47% | 3,077 | -17,783 | -188 | -497 | -15,390 |
| Jul 2030 | 6.47% | 2,839 | -17,797 | -171 | -490 | -15,619 |
| Aug 2030 | 6.47% | 2,973 | -17,810 | -182 | -491 | -15,509 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2030 | 6.47% | 2,710 | -17,820 | -164 | -483 | -15,758 |
| Oct 2030 | 6.47% | 2,754 | -17,828 | -170 | -482 | -15,727 |
| Nov 2030 | 6.47% | 2,533 | -17,834 | -154 | -476 | -15,931 |
| Dec 2030 | 6.69% | 2,625 | -17,839 | -162 | -475 | -15,851 |
| Jan 2031 | 6.69% | 2,493 | -17,842 | -154 | -471 | -15,973 |
| Feb 2031 | 6.69% | 2,365 | -17,843 | -143 | -466 | -16,088 |
| Mar 2031 | 6.69% | 2,628 | -17,843 | -160 | -469 | -15,844 |
| Apr 2031 | 6.69% | 2,459 | -17,842 | -151 | -464 | -15,997 |
| May 2031 | 6.69% | 2,639 | -17,838 | -161 | -465 | -15,824 |
| Jun 2031 | 6.69% | 2,729 | -17,835 | -166 | -465 | -15,737 |
| Jul 2031 | 6.69% | 2,521 | -17,830 | -151 | -458 | -15,918 |
| Aug 2031 | 6.69% | 2,631 | -17,822 | -160 | -458 | -15,810 |
| Sep 2031 | 6.69% | 2,394 | -17,813 | -145 | -451 | -16,016 |
| Oct 2031 | 6.69% | 2,438 | -17,801 | -151 | -450 | -15,964 |
| Nov 2031 | 6.69% | 2,239 | -17,788 | -136 | -444 | -16,128 |
| Dec 2031 | 6.26% | 2,323 | -17,773 | -143 | -443 | -16,036 |
| Jan 2032 | 6.26% | 2,200 | -17,756 | -135 | -439 | -16,130 |
| Feb 2032 | 6.26% | 2,088 | -17,738 | -126 | -434 | -16,210 |
| Mar 2032 | 6.26% | 2,315 | -17,719 | -140 | -437 | -15,981 |
| Apr 2032 | 6.26% | 2,170 | -17,700 | -133 | -431 | -16,094 |
| May 2032 | 6.26% | 2,331 | -17,679 | -141 | -432 | -15,922 |
| Jun 2032 | 6.26% | 2,406 | -17,659 | -146 | -432 | -15,831 |
| Jul 2032 | 6.26% | 2,225 | -17,637 | -133 | -426 | -15,971 |
| Aug 2032 | 6.26% | 2,315 | -17,614 | -141 | -426 | -15,865 |
| Sep 2032 | 6.26% | 2,101 | -17,590 | -127 | -419 | -16,035 |
| Oct 2032 | 6.26% | 2,146 | -17,565 | -132 | -418 | -15,969 |
| Nov 2032 | 6.26% | 1,968 | -17,539 | -119 | -412 | -16,101 |
| Dec 2032 | 6.00% | 2,043 | -17,511 | -125 | -411 | -16,005 |
| Jan 2033 | 6.00% | 1,930 | -17,483 | -118 | -407 | -16,078 |
| Feb 2033 | 6.00% | 1,833 | -17,454 | -110 | -402 | -16,134 |
| Mar 2033 | 6.00% | 2,026 | -17,425 | -123 | -404 | -15,925 |
| Apr 2033 | 6.00% | 1,903 | -17,395 | -116 | -399 | -16,007 |
| May 2033 | 6.00% | 2,046 | -17,364 | -124 | -400 | -15,842 |
| Jun 2033 | 6.00% | 2,108 | -17,334 | -128 | -399 | -15,752 |
| Jul 2033 | 6.00% | 1,952 | -17,303 | -116 | -394 | -15,861 |
| Aug 2033 | 6.00% | 2,026 | -17,270 | -123 | -393 | -15,760 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2033 | 6.00% | 1,834 | -17,237 | -111 | -387 | -15,901 |
| Oct 2033 | 6.00% | 1,877 | -17,202 | -115 | -385 | -15,826 |
| Nov 2033 | 6.00% | 1,718 | -17,167 | -103 | -380 | -15,932 |
| Dec 2033 | 6.08% | 1,785 | -17,130 | -109 | -379 | -15,834 |
| Jan 2034 | 6.08% | 1,683 | -17,093 | -103 | -375 | -15,888 |
| Feb 2034 | 6.08% | 1,599 | -17,055 | -96 | -371 | -15,922 |
| Mar 2034 | 6.08% | 1,762 | -17,016 | -106 | -372 | -15,732 |
| Apr 2034 | 6.08% | 1,659 | -16,977 | -101 | -368 | -15,787 |
| May 2034 | 6.08% | 1,783 | -16,937 | -108 | -368 | -15,630 |
| Jun 2034 | 6.08% | 1,836 | -16,898 | -111 | -367 | -15,539 |
| Jul 2034 | 6.08% | 1,701 | -16,857 | -101 | -362 | -15,620 |
| Aug 2034 | 6.08% | 1,762 | -16,816 | -106 | -361 | -15,521 |
| Sep 2034 | 6.08% | 1,589 | -16,774 | -96 | -355 | -15,635 |
| Oct 2034 | 6.08% | 1,632 | -16,730 | -100 | -354 | -15,552 |
| Nov 2034 | 6.08% | 1,490 | -16,686 | -89 | -349 | -15,634 |
| Dec 2034 | 6.05% | 1,549 | -16,641 | -94 | -348 | -15,534 |
| Jan 2035 | 6.05% | 1,458 | -16,595 | -89 | -344 | -15,569 |
| Feb 2035 | 6.05% | 1,387 | -16,548 | -83 | -340 | -15,584 |
| Mar 2035 | 6.05% | 1,523 | -16,500 | -91 | -340 | -15,409 |
| Apr 2035 | 6.05% | 1,436 | -16,451 | -87 | -336 | -15,438 |
| May 2035 | 6.05% | 1,543 | -16,401 | -93 | -336 | -15,287 |
| Jun 2035 | 6.05% | 1,589 | -16,351 | -96 | -335 | -15,193 |
| Jul 2035 | 6.05% | 1,471 | -16,300 | -87 | -330 | -15,246 |
| Aug 2035 | 6.05% | 1,523 | -16,248 | -92 | -329 | -15,145 |
| Sep 2035 | 6.05% | 1,368 | -16,194 | -82 | -324 | -15,231 |
| Oct 2035 | 6.05% | 1,409 | -16,138 | -86 | -322 | -15,137 |
| Nov 2035 | 6.05% | 1,284 | -16,082 | -77 | -317 | -15,192 |
| Dec 2035 | 6.10% | 1,335 | -16,024 | -81 | -316 | -15,086 |
| Jan 2036 | 6.10% | 1,255 | -15,964 | -76 | -312 | -15,098 |
| Feb 2036 | 6.10% | 1,194 | -15,904 | -71 | -309 | -15,090 |
| Mar 2036 | 6.10% | 1,306 | -15,842 | -78 | -309 | -14,923 |
| Apr 2036 | 6.10% | 1,234 | -15,780 | -75 | -305 | -14,925 |
| May 2036 | 6.10% | 1,326 | -15,716 | -80 | -304 | -14,775 |
| Jun 2036 | 6.10% | 1,365 | -15,653 | -82 | -303 | -14,672 |
| Jul 2036 | 6.10% | 1,264 | -15,588 | -75 | -299 | -14,697 |
| Aug 2036 | 6.10% | 1,308 | -15,522 | -79 | -297 | -14,589 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2036 | 6.10% | 1,170 | -15,454 | -70 | -292 | -14,647 |
| Oct 2036 | 6.10% | 1,209 | -15,385 | -74 | -291 | -14,540 |
| Nov 2036 | 6.10% | 1,098 | -15,315 | -65 | -286 | -14,568 |
| Dec 2036 | 6.94% | 1,142 | -15,243 | -69 | -285 | -14,455 |
| Jan 2037 | 6.94% | 1,073 | -15,171 | -65 | -281 | -14,444 |
| Feb 2037 | 6.94% | 1,022 | -15,098 | -61 | -278 | -14,415 |
| Mar 2037 | 6.94% | 1,113 | -15,024 | -66 | -277 | -14,255 |
| Apr 2037 | 6.94% | 1,053 | -14,950 | -63 | -274 | -14,234 |
| May 2037 | 6.94% | 1,131 | -14,875 | -68 | -273 | -14,085 |
| Jun 2037 | 6.94% | 1,166 | -14,800 | -70 | -272 | -13,976 |
| Jul 2037 | 6.94% | 1,079 | -14,725 | -63 | -268 | -13,977 |
| Aug 2037 | 6.94% | 1,117 | -14,649 | -67 | -266 | -13,865 |
| Sep 2037 | 6.94% | 993 | -14,572 | -59 | -262 | -13,899 |
| Oct 2037 | 6.94% | 1,031 | -14,494 | -63 | -260 | -13,785 |
| Nov 2037 | 6.94% | 933 | -14,415 | -55 | -256 | -13,794 |
| Dec 2037 | 6.07% | 970 | -14,336 | -59 | -255 | -13,679 |
| Jan 2038 | 6.07% | 912 | -14,256 | -55 | -251 | -13,651 |
| Feb 2038 | 6.07% | 869 | -14,176 | -52 | -248 | -13,607 |
| Mar 2038 | 6.07% | 943 | -14,096 | -56 | -248 | -13,457 |
| Apr 2038 | 6.07% | 893 | -14,015 | -54 | -245 | -13,420 |
| May 2038 | 6.07% | 958 | -13,935 | -57 | -244 | -13,277 |
| Jun 2038 | 6.07% | 989 | -13,854 | -59 | -242 | -13,167 |
| Jul 2038 | 6.07% | 914 | -13,774 | -54 | -239 | -13,152 |
| Aug 2038 | 6.07% | 948 | -13,693 | -56 | -237 | -13,039 |
| Sep 2038 | 6.07% | 838 | -13,611 | -50 | -233 | -13,056 |
| Oct 2038 | 6.07% | 874 | -13,529 | -53 | -232 | -12,939 |
| Nov 2038 | 6.07% | 787 | -13,446 | -47 | -228 | -12,933 |
| Dec 2038 | 5.96% | 819 | -13,363 | -49 | -226 | -12,820 |
| Jan 2039 | 5.96% | 770 | -13,280 | -46 | -223 | -12,780 |
| Feb 2039 | 5.96% | 735 | -13,197 | -43 | -221 | -12,726 |
| Mar 2039 | 5.96% | 793 | -13,114 | -47 | -220 | -12,587 |
| Apr 2039 | 5.96% | 752 | -13,031 | -45 | -217 | -12,540 |
| May 2039 | 5.96% | 806 | -12,948 | -48 | -216 | -12,406 |
| Jun 2039 | 5.96% | 834 | -12,866 | -50 | -215 | -12,296 |
| Jul 2039 | 5.96% | 770 | -12,784 | -45 | -211 | -12,270 |
| Aug 2039 | 5.96% | 799 | -12,701 | -47 | -210 | -12,160 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2039 | 5.96% | 703 | -12,619 | -42 | -206 | -12,164 |
| Oct 2039 | 5.96% | 736 | -12,536 | -45 | -205 | -12,049 |
| Nov 2039 | 5.96% | 660 | -12,454 | -39 | -201 | -12,034 |
| Dec 2039 | 5.86% | 686 | -12,371 | -41 | -200 | -11,926 |
| Jan 2040 | 5.86% | 646 | -12,288 | -39 | -197 | -11,879 |
| Feb 2040 | 5.86% | 618 | -12,205 | -36 | -195 | -11,819 |
| Mar 2040 | 5.86% | 663 | -12,122 | -39 | -194 | -11,692 |
| Apr 2040 | 5.86% | 629 | -12,040 | -37 | -191 | -11,639 |
| May 2040 | 5.86% | 674 | -11,957 | -40 | -190 | -11,514 |
| Jun 2040 | 5.86% | 699 | -11,875 | -42 | -189 | -11,407 |
| Jul 2040 | 5.86% | 644 | -11,793 | -37 | -186 | -11,372 |
| Aug 2040 | 5.86% | 669 | -11,711 | -40 | -185 | -11,266 |
| Sep 2040 | 5.86% | 585 | -11,629 | -35 | -181 | -11,259 |
| Oct 2040 | 5.86% | 617 | -11,546 | -37 | -180 | -11,146 |
| Nov 2040 | 5.86% | 549 | -11,463 | -32 | -177 | -11,123 |
| Dec 2040 | 5.78% | 571 | -11,380 | -34 | -175 | -11,019 |
| Jan 2041 | 5.78% | 538 | -11,297 | -32 | -173 | -10,964 |
| Feb 2041 | 5.78% | 516 | -11,213 | -30 | -171 | -10,898 |
| Mar 2041 | 5.78% | 550 | -11,130 | -32 | -170 | -10,781 |
| Apr 2041 | 5.78% | 523 | -11,047 | -31 | -167 | -10,723 |
| May 2041 | 5.78% | 559 | -10,964 | -33 | -166 | -10,604 |
| Jun 2041 | 5.78% | 582 | -10,881 | -34 | -165 | -10,499 |
| Jul 2041 | 5.78% | 535 | -10,799 | -31 | -162 | -10,457 |
| Aug 2041 | 5.78% | 557 | -10,717 | -33 | -161 | -10,354 |
| Sep 2041 | 5.78% | 484 | -10,634 | -29 | -158 | -10,336 |
| Oct 2041 | 5.78% | 513 | -10,551 | -31 | -157 | -10,226 |
| Nov 2041 | 5.78% | 454 | -10,468 | -27 | -154 | -10,195 |
| Dec 2041 | 6.16% | 471 | -10,385 | -28 | -153 | -10,095 |
| Jan 2042 | 6.16% | 445 | -10,302 | -27 | -150 | -10,034 |
| Feb 2042 | 6.16% | 428 | -10,219 | -25 | -148 | -9,964 |
| Mar 2042 | 6.16% | 454 | -10,137 | -26 | -147 | -9,857 |
| Apr 2042 | 6.16% | 431 | -10,054 | -25 | -145 | -9,794 |
| May 2042 | 6.16% | 461 | -9,972 | -27 | -144 | -9,683 |
| Jun 2042 | 6.16% | 481 | -9,891 | -28 | -143 | -9,581 |
| Jul 2042 | 6.16% | 442 | -9,810 | -26 | -141 | -9,534 |
| Aug 2042 | 6.16% | 460 | -9,729 | -27 | -140 | -9,435 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2042 | 6.16% | 398 | -9,648 | -24 | -137 | -9,410 |
| Oct 2042 | 6.16% | 424 | -9,566 | -25 | -136 | -9,303 |
| Nov 2042 | 6.16% | 373 | -9,485 | -22 | -133 | -9,267 |
| Dec 2042 | 6.80% | 387 | -9,405 | -23 | -132 | -9,173 |
| Jan 2043 | 6.80% | 366 | -9,324 | -22 | -130 | -9,110 |
| Feb 2043 | 6.80% | 353 | -9,244 | -21 | -128 | -9,039 |
| Mar 2043 | 6.80% | 372 | -9,164 | -22 | -127 | -8,940 |
| Apr 2043 | 6.80% | 353 | -9,084 | -21 | -125 | -8,877 |
| May 2043 | 6.80% | 377 | -9,006 | -22 | -124 | -8,775 |
| Jun 2043 | 6.80% | 396 | -8,927 | -23 | -123 | -8,678 |
| Jul 2043 | 6.80% | 362 | -8,850 | -21 | -121 | -8,629 |
| Aug 2043 | 6.80% | 378 | -8,772 | -22 | -120 | -8,536 |
| Sep 2043 | 6.80% | 326 | -8,695 | -19 | -118 | -8,506 |
| Oct 2043 | 6.80% | 349 | -8,618 | -21 | -117 | -8,407 |
| Nov 2043 | 6.80% | 304 | -8,541 | -18 | -115 | -8,369 |
| Dec 2043 | 6.55% | 315 | -8,464 | -19 | -113 | -8,281 |
| Jan 2044 | 6.55% | 299 | -8,387 | -18 | -112 | -8,218 |
| Feb 2044 | 6.55% | 290 | -8,311 | -17 | -110 | -8,149 |
| Mar 2044 | 6.55% | 303 | -8,236 | -17 | -109 | -8,060 |
| Apr 2044 | 6.55% | 287 | -8,161 | -17 | -108 | -7,998 |
| May 2044 | 6.55% | 307 | -8,087 | -18 | -107 | -7,906 |
| Jun 2044 | 6.55% | 323 | -8,014 | -19 | -106 | -7,815 |
| Jul 2044 | 6.55% | 295 | -7,941 | -17 | -104 | -7,767 |
| Aug 2044 | 6.55% | 308 | -7,869 | -18 | -103 | -7,681 |
| Sep 2044 | 6.55% | 264 | -7,797 | -16 | -101 | -7,649 |
| Oct 2044 | 6.55% | 285 | -7,725 | -17 | -100 | -7,558 |
| Nov 2044 | 6.55% | 247 | -7,654 | -14 | -98 | -7,520 |
| Dec 2044 | 5.67% | 255 | -7,583 | -15 | -97 | -7,441 |
| Jan 2045 | 5.67% | 243 | -7,513 | -14 | -96 | -7,380 |
| Feb 2045 | 5.67% | 236 | -7,443 | -14 | -94 | -7,315 |
| Mar 2045 | 5.67% | 245 | -7,374 | -14 | -94 | -7,236 |
| Apr 2045 | 5.67% | 232 | -7,305 | -14 | -92 | -7,178 |
| May 2045 | 5.67% | 247 | -7,237 | -15 | -91 | -7,095 |
| Jun 2045 | 5.67% | 262 | -7,169 | -15 | -90 | -7,013 |
| Jul 2045 | 5.67% | 239 | -7,102 | -14 | -89 | -6,966 |
| Aug 2045 | 5.67% | 250 | -7,035 | -14 | -88 | -6,888 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2045 | 5.67% | 213 | -6,969 | -12 | -86 | -6,854 |
| Oct 2045 | 5.67% | 231 | -6,902 | -14 | -85 | -6,771 |
| Nov 2045 | 5.67% | 198 | -6,836 | -12 | -84 | -6,733 |
| Dec 2045 | 5.64% | 205 | -6,771 | -12 | -83 | -6,661 |
| Jan 2046 | 5.64% | 196 | -6,705 | -12 | -82 | -6,602 |
| Feb 2046 | 5.64% | 191 | -6,640 | -11 | -80 | -6,540 |
| Mar 2046 | 5.64% | 197 | -6,575 | -11 | -80 | -6,469 |
| Apr 2046 | 5.64% | 186 | -6,511 | -11 | -78 | -6,414 |
| May 2046 | 5.64% | 198 | -6,447 | -12 | -78 | -6,338 |
| Jun 2046 | 5.64% | 211 | -6,384 | -12 | -77 | -6,262 |
| Jul 2046 | 5.64% | 192 | -6,321 | -11 | -75 | -6,216 |
| Aug 2046 | 5.64% | 200 | -6,258 | -12 | -75 | -6,144 |
| Sep 2046 | 5.64% | 171 | -6,196 | -10 | -73 | -6,108 |
| Oct 2046 | 5.64% | 186 | -6,133 | -11 | -72 | -6,031 |
| Nov 2046 | 5.64% | 158 | -6,071 | -9 | -71 | -5,993 |
| Dec 2046 | 5.61% | 163 | -6,009 | -10 | -70 | -5,926 |
| Jan 2047 | 5.61% | 157 | -5,947 | -9 | -69 | -5,869 |
| Feb 2047 | 5.61% | 153 | -5,886 | -9 | -68 | -5,810 |
| Mar 2047 | 5.61% | 157 | -5,825 | -9 | -67 | -5,744 |
| Apr 2047 | 5.61% | 148 | -5,764 | -9 | -66 | -5,691 |
| May 2047 | 5.61% | 157 | -5,704 | -9 | -65 | -5,621 |
| Jun 2047 | 5.61% | 169 | -5,644 | -10 | -65 | -5,550 |
| Jul 2047 | 5.61% | 153 | -5,584 | -9 | -63 | -5,504 |
| Aug 2047 | 5.61% | 160 | -5,525 | -9 | -63 | -5,437 |
| Sep 2047 | 5.61% | 135 | -5,466 | -8 | -61 | -5,400 |
| Oct 2047 | 5.61% | 148 | -5,407 | -9 | -61 | -5,328 |
| Nov 2047 | 5.61% | 125 | -5,348 | -7 | -60 | -5,290 |
| Dec 2047 | 8.02% | 128 | -5,289 | -8 | -59 | -5,228 |
| Jan 2048 | 8.02% | 124 | -5,231 | -7 | -58 | -5,172 |
| Feb 2048 | 8.02% | 121 | -5,173 | -7 | -57 | -5,116 |
| Mar 2048 | 8.02% | 123 | -5,115 | -7 | -56 | -5,055 |
| Apr 2048 | 8.02% | 117 | -5,058 | -7 | -55 | -5,004 |
| May 2048 | 8.02% | 124 | -5,001 | -7 | -55 | -4,940 |
| Jun 2048 | 8.02% | 133 | -4,945 | -8 | -54 | -4,873 |
| Jul 2048 | 8.02% | 120 | -4,889 | -7 | -53 | -4,829 |
| Aug 2048 | 8.02% | 126 | -4,833 | -7 | -52 | -4,767 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2048 | 8.02% | 106 | -4,777 | -6 | -51 | -4,728 |
| Oct 2048 | 8.02% | 117 | -4,722 | -7 | -51 | -4,662 |
| Nov 2048 | 8.02% | 98 | -4,666 | -6 | -50 | -4,624 |
| Dec 2048 | 7.90% | 100 | -4,611 | -6 | -49 | -4,566 |
| Jan 2049 | 7.90% | 97 | -4,556 | -6 | -48 | -4,513 |
| Feb 2049 | 7.90% | 95 | -4,502 | -5 | -47 | -4,459 |
| Mar 2049 | 7.90% | 96 | -4,447 | -5 | -47 | -4,403 |
| Apr 2049 | 7.90% | 91 | -4,394 | -5 | -46 | -4,354 |
| May 2049 | 7.90% | 96 | -4,340 | -6 | -45 | -4,295 |
| Jun 2049 | 7.90% | 104 | -4,287 | -6 | -45 | -4,234 |
| Jul 2049 | 7.90% | 94 | -4,235 | -5 | -44 | -4,190 |
| Aug 2049 | 7.90% | 98 | -4,182 | -6 | -43 | -4,133 |
| Sep 2049 | 7.90% | 83 | -4,130 | -5 | -42 | -4,095 |
| Oct 2049 | 7.90% | 91 | -4,079 | -5 | -42 | -4,034 |
| Nov 2049 | 7.90% | 76 | -4,027 | -4 | -41 | -3,997 |
| Dec 2049 | 6.61% | 77 | -3,976 | -5 | -40 | -3,944 |
| Jan 2050 | 6.61% | 76 | -3,925 | -4 | -40 | -3,894 |
| Feb 2050 | 6.61% | 74 | -3,875 | -4 | -39 | -3,844 |
| Mar 2050 | 6.61% | 74 | -3,825 | -4 | -38 | -3,793 |
| Apr 2050 | 6.61% | 70 | -3,775 | -4 | -38 | -3,746 |
| May 2050 | 6.61% | 74 | -3,725 | -4 | -37 | -3,693 |
| Jun 2050 | 6.61% | 81 | -3,677 | -5 | -37 | -3,637 |
| Jul 2050 | 6.61% | 72 | -3,628 | -4 | -36 | -3,596 |
| Aug 2050 | 6.61% | 76 | -3,580 | -4 | -35 | -3,544 |
| Sep 2050 | 6.61% | 64 | -3,532 | -4 | -35 | -3,506 |
| Oct 2050 | 6.61% | 71 | -3,484 | -4 | -34 | -3,452 |
| Nov 2050 | 6.61% | 58 | -3,437 | -3 | -33 | -3,415 |
| Dec 2050 | 6.74% | 59 | -3,389 | -3 | -33 | -3,366 |
| Jan 2051 | 6.74% | 58 | -3,342 | -3 | -32 | -3,320 |
| Feb 2051 | 6.74% | 57 | -3,296 | -3 | -32 | -3,273 |
| Mar 2051 | 6.74% | 57 | -3,249 | -3 | -31 | -3,227 |
| Apr 2051 | 6.74% | 54 | -3,203 | -3 | -31 | -3,183 |
| May 2051 | 6.74% | 56 | -3,158 | -3 | -30 | -3,135 |
| Jun 2051 | 6.74% | 62 | -3,113 | -4 | -30 | -3,084 |
| Jul 2051 | 6.74% | 55 | -3,068 | -3 | -29 | -3,045 |
| Aug 2051 | 6.74% | 58 | -3,024 | -3 | -29 | -2,998 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2051 | 6.74% | 48 | -2,980 | -3 | -28 | -2,962 |
| Oct 2051 | 6.74% | 54 | -2,936 | -3 | -27 | -2,913 |
| Nov 2051 | 6.74% | 44 | -2,893 | -3 | -27 | -2,878 |
| Dec 2051 | 7.14% | 45 | -2,850 | -3 | -26 | -2,834 |
| Jan 2052 | 7.14% | 44 | -2,807 | -3 | -26 | -2,791 |
| Feb 2052 | 7.14% | 43 | -2,764 | -2 | -25 | -2,749 |
| Mar 2052 | 7.14% | 43 | -2,723 | -2 | -25 | -2,707 |
| Apr 2052 | 7.14% | 40 | -2,681 | -2 | -24 | -2,667 |
| May 2052 | 7.14% | 43 | -2,640 | -3 | -24 | -2,624 |
| Jun 2052 | 7.14% | 47 | -2,599 | -3 | -24 | -2,579 |
| Jul 2052 | 7.14% | 42 | -2,559 | -2 | -23 | -2,543 |
| Aug 2052 | 7.14% | 44 | -2,519 | -2 | -23 | -2,501 |
| Sep 2052 | 7.14% | 37 | -2,480 | -2 | -22 | -2,467 |
| Oct 2052 | 7.14% | 41 | -2,441 | -2 | -22 | -2,424 |
| Nov 2052 | 7.14% | 33 | -2,402 | -2 | -21 | -2,392 |
| Dec 2052 | 5.70% | 33 | -2,364 | -2 | -21 | -2,353 |
| Jan 2053 | 5.70% | 33 | -2,325 | -2 | -20 | -2,315 |
| Feb 2053 | 5.70% | 33 | -2,288 | -2 | -20 | -2,277 |
| Mar 2053 | 5.70% | 32 | -2,251 | -2 | -20 | -2,240 |
| Apr 2053 | 5.70% | 30 | -2,214 | -2 | -19 | -2,205 |
| May 2053 | 5.70% | 32 | -2,178 | -2 | -19 | -2,167 |
| Jun 2053 | 5.70% | 35 | -2,142 | -2 | -19 | -2,128 |
| Jul 2053 | 5.70% | 31 | -2,107 | -2 | -18 | -2,096 |
| Aug 2053 | 5.70% | 33 | -2,072 | -2 | -18 | -2,059 |
| Sep 2053 | 5.70% | 27 | -2,037 | -2 | -17 | -2,029 |
| Oct 2053 | 5.70% | 31 | -2,003 | -2 | -17 | -1,991 |
| Nov 2053 | 5.70% | 25 | -1,969 | -1 | -17 | -1,963 |
| Dec 2053 | 7.01% | 25 | -1,936 | -1 | -16 | -1,929 |
| Jan 2054 | 7.01% | 25 | -1,903 | -1 | -16 | -1,896 |
| Feb 2054 | 7.01% | 24 | -1,871 | -1 | -16 | -1,864 |
| Mar 2054 | 7.01% | 24 | -1,839 | -1 | -15 | -1,832 |
| Apr 2054 | 7.01% | 23 | -1,808 | -1 | -15 | -1,801 |
| May 2054 | 7.01% | 24 | -1,777 | -1 | -15 | -1,769 |
| Jun 2054 | 7.01% | 26 | -1,746 | -2 | -15 | -1,736 |
| Jul 2054 | 7.01% | 23 | -1,716 | -1 | -14 | -1,709 |
| Aug 2054 | 7.01% | 24 | -1,687 | -1 | -14 | -1,678 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2054 | 7.01% | 20 | -1,658 | -1 | -14 | -1,652 |
| Oct 2054 | 7.01% | 23 | -1,629 | -1 | -13 | -1,621 |
| Nov 2054 | 7.01% | 18 | -1,601 | -1 | -13 | -1,597 |
| Dec 2054 | 7.20% | 18 | -1,573 | -1 | -13 | -1,569 |
| Jan 2055 | 7.20% | 18 | -1,546 | -1 | -13 | -1,541 |
| Feb 2055 | 7.20% | 18 | -1,519 | -1 | -12 | -1,514 |
| Mar 2055 | 7.20% | 18 | -1,492 | -1 | -12 | -1,487 |
| Apr 2055 | 7.20% | 17 | -1,466 | -1 | -12 | -1,462 |
| May 2055 | 7.20% | 17 | -1,440 | -1 | -12 | -1,436 |
| Jun 2055 | 7.20% | 19 | -1,416 | -1 | -11 | -1,409 |
| Jul 2055 | 7.20% | 17 | -1,391 | -1 | -11 | -1,386 |
| Aug 2055 | 7.20% | 18 | -1,367 | -1 | -11 | -1,361 |
| Sep 2055 | 7.20% | 15 | -1,343 | -1 | -11 | -1,340 |
| Oct 2055 | 7.20% | 17 | -1,320 | -1 | -10 | -1,314 |
| Nov 2055 | 7.20% | 13 | -1,297 | -1 | -10 | -1,294 |
| Dec 2055 | 5.74% | 13 | -1,274 | -1 | -10 | -1,271 |
| Jan 2056 | 5.74% | 14 | -1,252 | -1 | -10 | -1,249 |
| Feb 2056 | 5.74% | 13 | -1,230 | -1 | -10 | -1,227 |
| Mar 2056 | 5.74% | 13 | -1,209 | -1 | -9 | -1,206 |
| Apr 2056 | 5.74% | 12 | -1,187 | -1 | -9 | -1,185 |
| May 2056 | 5.74% | 13 | -1,167 | -1 | -9 | -1,164 |
| Jun 2056 | 5.74% | 14 | -1,146 | -1 | -9 | -1,142 |
| Jul 2056 | 5.74% | 13 | -1,126 | -1 | -9 | -1,123 |
| Aug 2056 | 5.74% | 13 | -1,106 | -1 | -9 | -1,103 |
| Sep 2056 | 5.74% | 11 | -1,087 | -1 | -8 | -1,085 |
| Oct 2056 | 5.74% | 12 | -1,068 | -1 | -8 | -1,065 |
| Nov 2056 | 5.74% | 10 | -1,050 | -1 | -8 | -1,048 |
| Dec 2056 | 5.76% | 10 | -1,031 | -1 | -8 | -1,030 |
| Jan 2057 | 5.76% | 10 | -1,013 | -1 | -8 | -1,011 |
| Feb 2057 | 5.76% | 10 | -995 | -1 | -8 | -994 |
| Mar 2057 | 5.76% | 9 | -978 | -1 | -7 | -976 |
| Apr 2057 | 5.76% | 9 | -961 | 0 | -7 | -960 |
| May 2057 | 5.76% | 9 | -944 | -1 | -7 | -942 |
| Jun 2057 | 5.76% | 10 | -927 | -1 | -7 | -925 |
| Jul 2057 | 5.76% | 9 | -911 | -1 | -7 | -909 |
| Aug 2057 | 5.76% | 9 | -895 | -1 | -7 | -893 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2057 | 5.76% | 8 | -879 | 0 | -6 | -878 |
| Oct 2057 | 5.76% | 9 | -863 | -1 | -6 | -861 |
| Nov 2057 | 5.76% | 7 | -848 | 0 | -6 | -848 |
| Dec 2057 | 6.62% | 7 | -833 | 0 | -6 | -832 |
| Jan 2058 | 6.62% | 7 | -818 | 0 | -6 | -817 |
| Feb 2058 | 6.62% | 7 | -803 | 0 | -6 | -802 |
| Mar 2058 | 6.62% | 7 | -789 | 0 | -6 | -788 |
| Apr 2058 | 6.62% | 6 | -774 | 0 | -6 | -774 |
| May 2058 | 6.62% | 7 | -760 | 0 | -5 | -760 |
| Jun 2058 | 6.62% | 7 | -746 | 0 | -5 | -745 |
| Jul 2058 | 6.62% | 6 | -733 | 0 | -5 | -732 |
| Aug 2058 | 6.62% | 7 | -720 | 0 | -5 | -718 |
| Sep 2058 | 6.62% | 6 | -706 | 0 | -5 | -706 |
| Oct 2058 | 6.62% | 6 | -693 | 0 | -5 | -692 |
| Nov 2058 | 6.62% | 5 | -680 | 0 | -5 | -680 |
| Dec 2058 | 6.82% | 5 | -667 | 0 | -5 | -667 |
| Jan 2059 | 6.82% | 5 | -655 | 0 | -4 | -654 |
| Feb 2059 | 6.82% | 5 | -642 | 0 | -4 | -642 |
| Mar 2059 | 6.82% | 5 | -630 | 0 | -4 | -630 |
| Apr 2059 | 6.82% | 4 | -618 | 0 | -4 | -618 |
| May 2059 | 6.82% | 5 | -606 | 0 | -4 | -606 |
| Jun 2059 | 6.82% | 5 | -594 | 0 | -4 | -594 |
| Jul 2059 | 6.82% | 4 | -583 | 0 | -4 | -583 |
| Aug 2059 | 6.82% | 5 | -572 | 0 | -4 | -571 |
| Sep 2059 | 6.82% | 4 | -561 | 0 | -4 | -561 |
| Oct 2059 | 6.82% | 4 | -550 | 0 | -4 | -549 |
| Nov 2059 | 6.82% | 3 | -539 | 0 | -4 | -539 |
| Dec 2059 | 6.59% | 3 | -528 | 0 | -3 | -529 |
| Jan 2060 | 6.59% | 3 | -518 | 0 | -3 | -518 |
| Feb 2060 | 6.59% | 3 | -507 | 0 | -3 | -508 |
| Mar 2060 | 6.59% | 3 | -497 | 0 | -3 | -497 |
| Apr 2060 | 6.59% | 3 | -487 | 0 | -3 | -488 |
| May 2060 | 6.59% | 3 | -478 | 0 | -3 | -478 |
| Jun 2060 | 6.59% | 3 | -468 | 0 | -3 | -468 |
| Jul 2060 | 6.59% | 3 | -458 | 0 | -3 | -458 |
| Aug 2060 | 6.59% | 3 | -449 | 0 | -3 | -449 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2060 | 6.59% | 3 | -440 | 0 | -3 | -440 |
| Oct 2060 | 6.59% | 3 | -431 | 0 | -3 | -431 |
| Nov 2060 | 6.59% | 2 | -422 | 0 | -3 | -422 |
| Dec 2060 | 6.60% | 2 | -413 | 0 | -3 | -413 |
| Jan 2061 | 6.60% | 2 | -404 | 0 | -2 | -405 |
| Feb 2061 | 6.60% | 2 | -396 | 0 | -2 | -396 |
| Mar 2061 | 6.60% | 2 | -388 | 0 | -2 | -388 |
| Apr 2061 | 6.60% | 2 | -380 | 0 | -2 | -380 |
| May 2061 | 6.60% | 2 | -371 | 0 | -2 | -372 |
| Jun 2061 | 6.60% | 2 | -364 | 0 | -2 | -364 |
| Jul 2061 | 6.60% | 2 | -356 | 0 | -2 | -356 |
| Aug 2061 | 6.60% | 2 | -348 | 0 | -2 | -348 |
| Sep 2061 | 6.60% | 2 | -341 | 0 | -2 | -341 |
| Oct 2061 | 6.60% | 2 | -333 | 0 | -2 | -333 |
| Nov 2061 | 6.60% | 2 | -326 | 0 | -2 | -326 |
| Dec 2061 | 5.88% | 2 | -318 | 0 | -2 | -319 |
| Jan 2062 | 5.88% | 2 | -311 | 0 | -2 | -312 |
| Feb 2062 | 5.88% | 2 | -304 | 0 | -2 | -305 |
| Mar 2062 | 5.88% | 1 | -298 | 0 | -2 | -298 |
| Apr 2062 | 5.88% | 1 | -291 | 0 | -2 | -291 |
| May 2062 | 5.88% | 1 | -284 | 0 | -2 | -284 |
| Jun 2062 | 5.88% | 2 | -278 | 0 | -2 | -278 |
| Jul 2062 | 5.88% | 1 | -271 | 0 | -2 | -271 |
| Aug 2062 | 5.88% | 1 | -265 | 0 | -2 | -265 |
| Sep 2062 | 5.88% | 1 | -259 | 0 | -1 | -259 |
| Oct 2062 | 5.88% | 1 | -252 | 0 | -1 | -253 |
| Nov 2062 | 5.88% | 1 | -246 | 0 | -1 | -247 |
| Dec 2062 | 6.58% | 1 | -241 | 0 | -1 | -241 |
| Jan 2063 | 6.58% | 1 | -235 | 0 | -1 | -235 |
| Feb 2063 | 6.58% | 1 | -229 | 0 | -1 | -230 |
| Mar 2063 | 6.58% | 1 | -224 | 0 | -1 | -224 |
| Apr 2063 | 6.58% | 1 | -218 | 0 | -1 | -219 |
| May 2063 | 6.58% | 1 | -213 | 0 | -1 | -213 |
| Jun 2063 | 6.58% | 1 | -208 | 0 | -1 | -208 |
| Jul 2063 | 6.58% | 1 | -203 | 0 | -1 | -203 |
| Aug 2063 | 6.58% | 1 | -198 | 0 | -1 | -198 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2063 | 6.58% | 1 | -193 | 0 | -1 | -193 |
| Oct 2063 | 6.58% | 1 | -188 | 0 | -1 | -188 |
| Nov 2063 | 6.58% | 1 | -183 | 0 | -1 | -184 |
| Dec 2063 | 6.56% | 1 | -179 | 0 | -1 | -179 |
| Jan 2064 | 6.56% | 1 | -174 | 0 | -1 | -175 |
| Feb 2064 | 6.56% | 1 | -170 | 0 | -1 | -170 |
| Mar 2064 | 6.56% | 1 | -166 | 0 | -1 | -166 |
| Apr 2064 | 6.56% | 1 | -161 | 0 | -1 | -162 |
| May 2064 | 6.56% | 1 | -157 | 0 | -1 | -157 |
| Jun 2064 | 6.56% | 1 | -153 | 0 | -1 | -153 |
| Jul 2064 | 6.56% | 1 | -149 | 0 | -1 | -149 |
| Aug 2064 | 6.56% | 1 | -145 | 0 | -1 | -146 |
| Sep 2064 | 6.56% | 1 | -142 | 0 | -1 | -142 |
| Oct 2064 | 6.56% | 1 | -138 | 0 | -1 | -138 |
| Nov 2064 | 6.56% | 0 | -135 | 0 | -1 | -135 |
| Dec 2064 | 6.54% | 0 | -131 | 0 | -1 | -131 |
| Jan 2065 | 6.54% | 0 | -128 | 0 | -1 | -128 |
| Feb 2065 | 6.54% | 0 | -125 | 0 | -1 | -125 |
| Mar 2065 | 6.54% | 0 | -121 | 0 | -1 | -122 |
| Apr 2065 | 6.54% | 0 | -118 | 0 | -1 | -119 |
| May 2065 | 6.54% | 0 | -115 | 0 | -1 | -116 |
| Jun 2065 | 6.54% | 0 | -113 | 0 | -1 | -113 |
| Jul 2065 | 6.54% | 0 | -110 | 0 | -1 | -110 |
| Aug 2065 | 6.54% | 0 | -107 | 0 | -1 | -107 |
| Sep 2065 | 6.54% | 0 | -104 | 0 | -1 | -104 |
| Oct 2065 | 6.54% | 0 | -102 | 0 | -1 | -102 |
| Nov 2065 | 6.54% | 0 | -99 | 0 | 0 | -99 |
| Dec 2065 | 6.59% | 0 | -96 | 0 | 0 | -97 |
| Jan 2066 | 6.59% | 0 | -94 | 0 | 0 | -94 |
| Feb 2066 | 6.59% | 0 | -92 | 0 | 0 | -92 |
| Mar 2066 | 6.59% | 0 | -89 | 0 | 0 | -90 |
| Apr 2066 | 6.59% | 0 | -87 | 0 | 0 | -87 |
| May 2066 | 6.59% | 0 | -85 | 0 | 0 | -85 |
| Jun 2066 | 6.59% | 0 | -83 | 0 | 0 | -83 |
| Jul 2066 | 6.59% | 0 | -81 | 0 | 0 | -81 |
| Aug 2066 | 6.59% | 0 | -79 | 0 | 0 | -79 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2066 | 6.59% | 0 | -77 | 0 | 0 | -77 |
| Oct 2066 | 6.59% | 0 | -75 | 0 | 0 | -75 |
| Nov 2066 | 6.59% | 0 | -73 | 0 | 0 | -73 |
| Dec 2066 | 22.14% | 0 | -71 | 0 | 0 | -71 |
| Jan 2067 | 22.14% | 0 | -69 | 0 | 0 | -69 |
| Feb 2067 | 22.14% | 0 | -67 | 0 | 0 | -68 |
| Mar 2067 | 22.14% | 0 | -66 | 0 | 0 | -66 |
| Apr 2067 | 22.14% | 0 | -64 | 0 | 0 | -64 |
| May 2067 | 22.14% | 0 | -62 | 0 | 0 | -62 |
| Jun 2067 | 22.14% | 0 | -60 | 0 | 0 | -61 |
| Jul 2067 | 22.14% | 0 | -59 | 0 | 0 | -59 |
| Aug 2067 | 22.14% | 0 | -57 | 0 | 0 | -57 |
| Sep 2067 | 22.14% | 0 | -56 | 0 | 0 | -56 |
| Oct 2067 | 22.14% | 0 | -54 | 0 | 0 | -54 |
| Nov 2067 | 22.14% | 0 | -53 | 0 | 0 | -53 |
| Dec 2067 | 4.52% | 0 | -51 | 0 | 0 | -51 |
| Jan 2068 | 4.52% | 0 | -50 | 0 | 0 | -50 |
| Feb 2068 | 4.52% | 0 | -48 | 0 | 0 | -48 |
| Mar 2068 | 4.52% | 0 | -47 | 0 | 0 | -47 |
| Apr 2068 | 4.52% | 0 | -46 | 0 | 0 | -46 |
| May 2068 | 4.52% | 0 | -44 | 0 | 0 | -44 |
| Jun 2068 | 4.52% | 0 | -43 | 0 | 0 | -43 |
| Jul 2068 | 4.52% | 0 | -42 | 0 | 0 | -42 |
| Aug 2068 | 4.52% | 0 | -41 | 0 | 0 | -41 |
| Sep 2068 | 4.52% | 0 | -40 | 0 | 0 | -40 |
| Oct 2068 | 4.52% | 0 | -38 | 0 | 0 | -39 |
| Nov 2068 | 4.52% | 0 | -37 | 0 | 0 | -37 |
| Dec 2068 | 4.45% | 0 | -36 | 0 | 0 | -36 |
| Jan 2069 | 4.45% | 0 | -35 | 0 | 0 | -35 |
| Feb 2069 | 4.45% | 0 | -34 | 0 | 0 | -34 |
| Mar 2069 | 4.45% | 0 | -33 | 0 | 0 | -33 |
| Apr 2069 | 4.45% | 0 | -32 | 0 | 0 | -32 |
| May 2069 | 4.45% | 0 | -31 | 0 | 0 | -31 |
| Jun 2069 | 4.45% | 0 | -30 | 0 | 0 | -30 |
| Jul 2069 | 4.45% | 0 | -29 | 0 | 0 | -29 |
| Aug 2069 | 4.45% | 0 | -28 | 0 | 0 | -28 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2069 | 4.45% | 0 | -28 | 0 | 0 | -28 |
| Oct 2069 | 4.45% | 0 | -27 | 0 | 0 | -27 |
| Nov 2069 | 4.45% | 0 | -26 | 0 | 0 | -26 |
| Dec 2069 | 4.40% | 0 | -25 | 0 | 0 | -25 |
| Jan 2070 | 4.40% | 0 | -25 | 0 | 0 | -25 |
| Feb 2070 | 4.40% | 0 | -24 | 0 | 0 | -24 |
| Mar 2070 | 4.40% | 0 | -23 | 0 | 0 | -23 |
| Apr 2070 | 4.40% | 0 | -23 | 0 | 0 | -23 |
| May 2070 | 4.40% | 0 | -22 | 0 | 0 | -22 |
| Jun 2070 | 4.40% | 0 | -21 | 0 | 0 | -22 |
| Jul 2070 | 4.40% | 0 | -21 | 0 | 0 | -21 |
| Aug 2070 | 4.40% | 0 | -20 | 0 | 0 | -20 |
| Sep 2070 | 4.40% | 0 | -20 | 0 | 0 | -20 |
| Oct 2070 | 4.40% | 0 | -19 | 0 | 0 | -19 |
| Nov 2070 | 4.40% | 0 | -19 | 0 | 0 | -19 |
| Dec 2070 | 4.37% | 0 | -18 | 0 | 0 | -19 |
| Jan 2071 | 4.37% | 0 | -18 | 0 | 0 | -18 |
| Feb 2071 | 4.37% | 0 | -18 | 0 | 0 | -18 |
| Mar 2071 | 4.37% | 0 | -17 | 0 | 0 | -17 |
| Apr 2071 | 4.37% | 0 | -17 | 0 | 0 | -17 |
| May 2071 | 4.37% | 0 | -17 | 0 | 0 | -17 |
| Jun 2071 | 4.37% | 0 | -16 | 0 | 0 | -16 |
| Jul 2071 | 4.37% | 0 | -16 | 0 | 0 | -16 |
| Aug 2071 | 4.37% | 0 | -16 | 0 | 0 | -16 |
| Sep 2071 | 4.37% | 0 | -15 | 0 | 0 | -15 |
| Oct 2071 | 4.37% | 0 | -15 | 0 | 0 | -15 |
| Nov 2071 | 4.37% | 0 | -15 | 0 | 0 | -15 |
| Dec 2071 | 4.35% | 0 | -14 | 0 | 0 | -14 |
| Jan 2072 | 4.35% | 0 | -14 | 0 | 0 | -14 |
| Feb 2072 | 4.35% | 0 | -14 | 0 | 0 | -14 |
| Mar 2072 | 4.35% | 0 | -13 | 0 | 0 | -14 |
| Apr 2072 | 4.35% | 0 | -13 | 0 | 0 | -13 |
| May 2072 | 4.35% | 0 | -13 | 0 | 0 | -13 |
| Jun 2072 | 4.35% | 0 | -13 | 0 | 0 | -13 |
| Jul 2072 | 4.35% | 0 | -12 | 0 | 0 | -13 |
| Aug 2072 | 4.35% | 0 | -12 | 0 | 0 | -12 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2072 | 4.35% | 0 | -12 | 0 | 0 | -12 |
| Oct 2072 | 4.35% | 0 | -12 | 0 | 0 | -12 |
| Nov 2072 | 4.35% | 0 | -12 | 0 | 0 | -12 |
| Dec 2072 | 4.34% | 0 | -11 | 0 | 0 | -11 |
| Jan 2073 | 4.34% | 0 | -11 | 0 | 0 | -11 |
| Feb 2073 | 4.34% | 0 | -11 | 0 | 0 | -11 |
| Mar 2073 | 4.34% | 0 | -11 | 0 | 0 | -11 |
| Apr 2073 | 4.34% | 0 | -11 | 0 | 0 | -11 |
| May 2073 | 4.34% | 0 | -10 | 0 | 0 | -10 |
| Jun 2073 | 4.34% | 0 | -10 | 0 | 0 | -10 |
| Jul 2073 | 4.34% | 0 | -10 | 0 | 0 | -10 |
| Aug 2073 | 4.34% | 0 | -10 | 0 | 0 | -10 |
| Sep 2073 | 4.34% | 0 | -9 | 0 | 0 | -9 |
| Oct 2073 | 4.34% | 0 | -9 | 0 | 0 | -9 |
| Nov 2073 | 4.34% | 0 | -9 | 0 | 0 | -9 |
| Dec 2073 | 4.33% | 0 | -9 | 0 | 0 | -9 |
| Jan 2074 | 4.33% | 0 | -8 | 0 | 0 | -8 |
| Feb 2074 | 4.33% | 0 | -8 | 0 | 0 | -8 |
| Mar 2074 | 4.33% | 0 | -8 | 0 | 0 | -8 |
| Apr 2074 | 4.33% | 0 | -7 | 0 | 0 | -7 |
| May 2074 | 4.33% | 0 | -7 | 0 | 0 | -7 |
| Jun 2074 | 4.33% | 0 | -7 | 0 | 0 | -7 |
| Jul 2074 | 4.33% | 0 | -7 | 0 | 0 | -7 |
| Aug 2074 | 4.33% | 0 | -6 | 0 | 0 | -6 |
| Sep 2074 | 4.33% | 0 | -6 | 0 | 0 | -6 |
| Oct 2074 | 4.33% | 0 | -6 | 0 | 0 | -6 |
| Nov 2074 | 4.33% | 0 | -6 | 0 | 0 | -6 |
| Dec 2074 | 4.32% | 0 | -5 | 0 | 0 | -5 |
| Jan 2075 | 4.32% | 0 | -5 | 0 | 0 | -5 |
| Feb 2075 | 4.32% | 0 | -5 | 0 | 0 | -5 |
| Mar 2075 | 4.32% | 0 | -5 | 0 | 0 | -5 |
| Apr 2075 | 4.32% | 0 | -5 | 0 | 0 | -5 |
| May 2075 | 4.32% | 0 | -4 | 0 | 0 | -4 |
| Jun 2075 | 4.32% | 0 | -4 | 0 | 0 | -4 |
| Jul 2075 | 4.32% | 0 | -4 | 0 | 0 | -4 |
| Aug 2075 | 4.32% | 0 | -4 | 0 | 0 | -4 |

| Month | Discount Rate | Premiums ($000s) | Benefits ($000s) | Commissions ($000s) | Expenses ($000s) | Total Net CF ($000s) |
|---|---|---|---|---|---|---|
| Sep 2075 | 4.32% | 0 | -3 | 0 | 0 | -3 |
| Oct 2075 | 4.32% | 0 | -3 | 0 | 0 | -3 |
| Nov 2075 | 4.32% | 0 | -3 | 0 | 0 | -3 |
| Dec 2075 | 4.30% | 0 | -3 | 0 | 0 | -3 |
| Jan 2076 | 4.30% | 0 | -3 | 0 | 0 | -3 |
| Feb 2076 | 4.30% | 0 | -2 | 0 | 0 | -2 |
| Mar 2076 | 4.30% | 0 | -2 | 0 | 0 | -2 |
| Apr 2076 | 4.30% | 0 | -2 | 0 | 0 | -2 |
| May 2076 | 4.30% | 0 | -2 | 0 | 0 | -2 |
| Jun 2076 | 4.30% | 0 | -2 | 0 | 0 | -2 |
| Jul 2076 | 4.30% | 0 | -1 | 0 | 0 | -1 |
| Aug 2076 | 4.30% | 0 | -1 | 0 | 0 | -1 |
| Sep 2076 | 4.30% | 0 | -1 | 0 | 0 | -1 |
| Oct 2076 | 4.30% | 0 | -1 | 0 | 0 | -1 |
| Nov 2076 | 4.30% | 0 | -1 | 0 | 0 | -1 |
| Dec 2076 | 4.28% | 0 | -1 | 0 | 0 | -1 |
| Jan 2077 | 4.28% | 0 | -1 | 0 | 0 | -1 |
| Feb 2077 | 4.28% | 0 | -1 | 0 | 0 | -1 |
| Mar 2077 | 4.28% | 0 | -1 | 0 | 0 | -1 |
| Apr 2077 | 4.28% | 0 | -1 | 0 | 0 | -1 |
| May 2077 | 4.28% | 0 | 0 | 0 | 0 | 0 |
| Jun 2077 | 4.28% | 0 | 0 | 0 | 0 | 0 |
| Jul 2077 | 4.28% | 0 | 0 | 0 | 0 | 0 |
| Aug 2077 | 4.28% | 0 | 0 | 0 | 0 | 0 |
| Sep 2077 | 4.28% | 0 | 0 | 0 | 0 | 0 |
| Oct 2077 | 4.28% | 0 | 0 | 0 | 0 | 0 |
| Nov 2077 | 4.28% | 0 | 0 | 0 | 0 | 0 |
| Dec 2077 | 4.32% | 0 | 0 | 0 | 0 | 0 |

# APPENDIX – SUPPLEMENTAL AG51 INFORMATION

## I. Inforce

a. Provide charts containing the distribution of business (number of lives) by issue age band, issue year, coverage type, inflation protection, benefit period, and premium payment period. For premium payment period, distinguish between inforce policyholders with lifetime premium periods, inforce policyholders with limited-pay premium periods but still paying premiums, and inforce policyholders no longer paying premiums. In these charts, please exclude policyholders on claim.

The following charts are as of Dec 31,2018

**Issue Age**

| | USIC |
|---|---|
| <50 | 1,956 |
| 50-54 | 4,963 |
| 55-59 | 10,532 |
| 60-64 | 10,690 |
| 65-69 | 6,169 |
| 70-74 | 1,858 |
| 75-79 | 202 |
| 80+ | 14 |
| **Total** | **36,384** |

**Coverage Type**

| | USIC |
|---|---|
| Comprehensive | 35,450 |
| NH-Only | 934 |
| **Total** | **36,384** |

**Inflation Protection**

| | USIC |
|---|---|
| None | 4,417 |
| Simple | 11,217 |
| Compound < 5% | 12,654 |
| Compound - 5% | 8,096 |
| **Total** | **36,384** |

**Premium Payment Period**

| | USIC |
|---|---|
| Paid-Up | 3,371 |
| Lifetime Pay | 33,013 |
| Total | **36,384** |

**Benefit Period Code**

| | USIC |
|---|---|
| 2-year Benefit Period | 2,068 |
| 3.5-year Benefit Period | 1 |
| 3-year Benefit Period | 9,008 |
| 4-year Benefit Period | 7,015 |
| 5-year Benefit Period | 6,739 |
| Lifetime Benefit Period | 11,553 |
| Total | **36,384** |

**Issue Year**

| | USIC |
|---|---|
| 1996-2000 | 23,330 |
| 2001-2005 | 13,054 |
| Total | **36,384** |

## II. Morbidity

In this context, morbidity refers to claim incidence rates, length of claim, and claim utilization.

a. Provide the year of the most recent morbidity study applied to support the company's morbidity assumptions and provide the data period covered in the study.

Answer: 2016 was the most recent study year for morbidity. The next study is occurring in 2019.

b. Discuss the general trend in morbidity experience and expectations over the past year and past several years at the company.

Answer: The last two thorough reviews were in 2013 and 2016. In each year, we increased claim costs. Since our last actuarial review of LTC assumptions in 2016, morbidity experience has been unfavorable, but total LTC experience has been fairly neutral. Incidence was the driver of cost increases in 2013, with much of this being a strengthening of older age incidence. In 2016, incidence was more stable, with no change required to our attained age incidence slope, but we saw lower than expected claim terminations, which was the major driver in that study. With each new study, we have increasing amounts of credible data, which should allow us to improve the stability of the assumptions.

c. Discuss the relevance of outside morbidity data applied to support the company's morbidity assumptions, along with how that data was adjusted to fit the company's circumstance and how the fit was determined to be appropriate. Explain how validation to historical company experience was performed.

Answer: We use outside data to further support our morbidity improvement assumption. Otherwise, only cells that are at our outer boundaries (e.g. ages over 100) use external data, and this is a carry-forward from earlier models when we had less credibility at higher ages. Validation of the morbidity improvement factors comes from looking at the reasonableness of inclusion of this assumption in terms of a/e patterns. Other validation is similar- we look at the reasonableness of the a/e's, and also review the reasonableness of any projection patterns.

d. Discuss whether and how the morbidity assumptions were compared with industry-average morbidity rates, such as a Society of Actuaries' study. Is there a reason for company assumptions to be higher or lower than industry average experience, such as benefits provided, policy provisions, underwriting standards, or claims practices?

Answer: We have internal experience across a wide variety of dimensions, and we consider this data the most appropriate basis for setting our assumptions. We do not believe the current SOA LTC basic table is appropriate for use in comparison to our products and assumptions for a variety of reasons, including:

- The basis is different- we measure experience from incurral, while that study measures experience on a payment basis (approximately equal to the Elimination Period met).
- Many of the products in the mix in that study are older, NH only products with different triggers, which are quite different from most of our products.
- Underwriting and claims adjudication practices vary across companies.

e. Discuss how morbidity assumptions for attained ages 85 and over were set in light of potential gaps in availability, credibility, and relevance of supporting data.

Answer: Our initial assumptions for ages 85+ were set long before we had credible data at those ages. Initial data came from consultant data, and has been revised many times as our company data has grown. In our last retail LTC experience study, we had about 5,000 claims at attained ages over 90, but only about 500 over age 95, so the data at ages 95+ still has limited credibility. For the very highest ages, we continue to use the trend of the consultant data, but not the absolute values. We have separate assumptions for males and females, but do not vary them by age.

f. Discuss whether the company expects changes in morbidity assumptions in upcoming years as older-age experience develops. Describe how the company added margin to the morbidity assumption to address a potential increase in morbidity expectations. Does any sensitivity testing of the impact of adverse developments in morbidity appropriately address the level of potential increase?

Answer: We always expect changes in morbidity assumptions as we get more experience, but we generally do not anticipate increases or decreases to these assumptions and don't expect a bias towards increases or decreases.

We include the following margins for adverse deviation (MfADs) in our Asset Adequacy Testing (AAT):

- MfAD for base morbidity is 3% applied to incidence rates for all products.
- MfAD for future morbidity improvement is a 40% reduction to the best estimate assumption for 25 years; and 100% reduction thereafter.
- MfAD for base morbidity is 3% applied to termination rates for all products.
- The benefit utilization MfAD has been set at 5%.

We performed a sensitivity test as part of AAT where 15% higher expected claims (before provision for adverse deviation) were assumed for LTC. Then the baseline provision for adverse deviation was applied. As expected this test led to a significant decrease in surplus but we consider this to be a stress test and not necessarily indicative of future experience.

g. Discuss assumed morbidity improvement (if applicable) and the basis for that assumption. Is the assumption supported by company experience?

Answer: We assume a 0.75% improvement in incidence per calendar year to age 100. The source of this improvement is population data, and inclusion is supported by our experience.

We believe that morbidity and mortality improvements are closely linked (positively correlated) and would expect to modify both if morbidity improvement did not occur.

h. Where applicable, provide an overview of changes in morbidity assumptions from those used in the previous AG 51 filing, including the basis for any changes.

Answer: They have not changed since the previous AG51 filing. The next morbidity study is occurring in 2019.

i. To help in understanding the morbidity assumption, calculate the present value of future benefits as of policy duration 10 of the following set of policies, each with $150 initial daily benefits, 2 ADL or severe cognitive impairment trigger, and 85- to 105-day elimination period:

i. Female, issue age 55, lifetime benefits, 5% compound inflation
ii. Female, issue age 70, lifetime benefits, 5% compound inflation
iii. Female, issue age 55, lifetime benefits, no inflation
iv. Female, issue age 70, lifetime benefits, no inflation
v. Female, issue age 55, 3-year benefits, 5% compound inflation
vi. Female, issue age 70, 3-year benefits, 5% compound inflation
vii. Female, issue age 55, 3-year benefits, no inflation
viii. Female, issue age 70, 3-year benefits, no inflation

For each calculation, use the following pricing assumptions for the following factors:

- Ultimate, annual voluntary lapse of 0.5%
- 2012 IAR mortality applied to active lives
- 4% discount rate
- Assume the most preferred underwriting classification that contains at least 30% of the lives
- Assume a single female with no partner discount.

Use the company's assumptions on claims' incidence, length of claim, benefit utilization, and any other morbidity-related aspect.

Answer:

| Scenario | Sex | Issue Age | Benefit Period | Inflation Type | PV of Disability Benefits |
|---|---|---|---|---|---|
| **i.** | Female | 55 | Lifetime | 5% Compound | 125,367 |
| **ii.** | Female | 70 | Lifetime | 5% Compound | 142,224 |

| Scenario | Sex | Issue Age | Benefit Period | Inflation Type | PV of Disability Benefits |
|---|---|---|---|---|---|
| **iii.** | Female | 55 | Lifetime | No inflation | 43,151 |
| **iv.** | Female | 70 | Lifetime | No inflation | 74,282 |
| **v.** | Female | 55 | 3-year | 5% Compound | 61,630 |
| **vi.** | Female | 70 | 3-year | 5% Compound | 72,840 |
| **vii.** | Female | 55 | 3-year | No inflation | 19,651 |
| **viii.** | Female | 70 | 3-year | No inflation | 37,095 |

The assumptions used in the above calculations are the same as used for Asset Adequacy testing unless explicitly directed to do otherwise.

For mortality, the 2012 IAM Period Table – Male/Female (ANB converted to ALB) has been used.

## III. Reinsurance treaty information

a. Provide information on any new LTC-related reinsurance transactions or significant changes to existing LTC-related treaties that occurred in 2018.

There were no new reinsurance transactions in 2018 and no significant changes to existing LTC-related treaties in 2018.

## IV. Sensitivity Tests

If the company performed cash-flow testing, provide the present value of ending surplus in a level interest-rate scenario using baseline assumptions. If the company performed a gross premium valuation, provide the resulting value using baseline assumptions. Also, provide the same values using all baseline assumptions except:

a. No morbidity improvement and no mortality improvement.
b. No morbidity improvement but with mortality improvement.
c. No future, non-approved premium rate increases.
d. Net yield pickup on existing and reinvestment assets capped at 150 basis points above Treasury yields at the time the asset was purchased or will be purchased. This cap applies as an average over the entire portfolio supporting the LTC block.

Asset and Liability Assumptions as of 9/30, Yield Curve and Spreads as of 12/31:

| | AG51 Sensitivities | USIC |
|---|---|---|
| a | Gradual Increase + No morbidity improvement and no mortality improvement. | (20.0) |

| | AG51 Sensitivities | USIC |
|---|---|---|
| b | Gradual Increase + No morbidity improvement but with mortality improvement. | (83.8) |
| c | Gradual Increase + No future, non-approved premium rate increases. | (75.4) |
| d | Gradual Increase + 150bp Net Yield Pickup | (28.0) |

# APPENDIX – LEVEL SCENARIO PROJECTIONS

The information for this section begins on the next page.

| **USIC** | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Scenario: AAT 1 ($000)** | | **Q3 2018** | **Q4 2018** | **Y2019** | **Y2020** | **Y2021** | **Y2022** | **Y2023** | **Y2024** | **Y2025** | **Y2026** | **Y2027** | **Y2028** |
| | | | | | | | | | | | | | |
| 1 | Premiums & Annuity Consid | | 16,863 | 66,635 | 72,845 | 70,756 | 66,369 | 61,927 | 57,456 | 52,991 | 48,587 | 44,290 | 40,121 |
| 2 | Gross Investment Income | | 26,311 | 104,078 | 104,659 | 104,864 | 104,540 | 104,043 | 102,949 | 101,299 | 99,325 | 97,182 | 94,283 |
| 3 | Default Cost | | (1,272) | (4,280) | (4,979) | (4,898) | (4,499) | (4,350) | (3,441) | (3,072) | (2,954) | (2,905) | (2,702) |
| 4 | Investment Expense | | (901) | (3,673) | (3,663) | (3,630) | (3,587) | (3,529) | (3,452) | (3,351) | (3,234) | (3,090) | (2,825) |
| 5 | Comm/EA on Reins Ceded | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Rsv Adj on Reins Ceded | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | Other | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | **Total** (Lines 1 to 7) | | **41,001** | **162,760** | **168,862** | **167,093** | **162,822** | **158,092** | **153,513** | **147,867** | **141,724** | **135,477** | **128,877** |
| | | | | | | | | | | | | | |
| 9 | Death Benefits | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | Matured Endowments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | Annuity Benefits | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | Disability Benefits | | 34,743 | 143,026 | 154,497 | 164,707 | 173,633 | 183,120 | 194,181 | 204,597 | 213,462 | 220,654 | 226,469 |
| 13 | Surrenders Bfts & Withdrawals | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14 | Other Policyholder Benefits | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | Increase in Reserves | | 14,174 | 4,556 | (2,407) | (9,758) | (16,909) | (25,650) | (37,736) | (50,513) | (63,105) | (75,246) | (88,756) |
| 16 | Commissions | | 1,353 | 5,290 | 4,983 | 4,679 | 4,379 | 4,078 | 3,775 | 3,474 | 3,178 | 2,890 | 2,611 |
| 17 | Comm/EA on Reins Assumed | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | General Insurance Expenses | | 2,141 | 8,565 | 8,610 | 7,649 | 7,287 | 7,227 | 7,151 | 7,028 | 6,859 | 6,660 | 6,438 |
| 19 | Taxes, License & Fees | | 337 | 1,333 | 1,457 | 1,415 | 1,327 | 1,239 | 1,149 | 1,060 | 972 | 886 | 802 |
| 20 | Net Transfer to SA | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | Other | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22 | **Total** (Lines 9 to 21) | | **52,748** | **162,769** | **167,140** | **168,691** | **169,718** | **170,013** | **168,521** | **165,647** | **161,366** | **155,844** | **147,564** |
| | | | | | | | | | | | | | |
| 23 | **Net Gain before Div, FIT & RGL** | | **(11,747)** | **(9)** | **1,723** | **(1,598)** | **(6,896)** | **(11,921)** | **(15,008)** | **(17,780)** | **(19,642)** | **(20,367)** | **(18,687)** |
| | | | | | | | | | | | | | |
| 24 | Dividends | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | Federal Income Tax | | (4,203) | (11,754) | (9,795) | (10,636) | (11,981) | (13,237) | (14,240) | (15,056) | (14,761) | (16,259) | (14,155) |
| 26 | Realized Capital G/(L) | | 7 | 358 | 371 | 581 | 278 | 149 | 1 | 1 | 417 | 21,261 | 26,219 |
| | | | | | | | | | | | | | |
| 27 | **NET INCOME** | | **(7,537)** | **12,102** | **11,888** | **9,618** | **5,363** | **1,465** | **(767)** | **(2,723)** | **(4,464)** | **17,154** | **21,687** |
| | | | | | | | | | | | | | |
| 28 | Surplus Prior Year | | 0 | (24,311) | 1,876 | 29,019 | 55,179 | 78,490 | 99,447 | 119,857 | 140,151 | 160,704 | 204,520 |
| 29 | Net Income | | (7,537) | 12,102 | 11,888 | 9,618 | 5,363 | 1,465 | (767) | (2,723) | (4,464) | 17,154 | 21,687 |
| 30 | Chg Net Unrealized G/(L) | | (16,773) | 14,085 | 15,255 | 16,541 | 17,949 | 19,492 | 21,177 | 23,016 | 25,017 | 26,662 | 29,011 |
| 31 | Other | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 32 | **Surplus Current Year** | **0** | **(24,311)** | **1,876** | **29,019** | **55,179** | **78,490** | **99,447** | **119,857** | **140,151** | **160,704** | **204,520** | **255,218** |

| | **USIC**<br>**Scenario: AAT 1 ($000)** | **Q3 2018** | **Q4 2018** | **Y2019** | **Y2020** | **Y2021** | **Y2022** | **Y2023** | **Y2024** | **Y2025** | **Y2026** | **Y2027** | **Y2028** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | | | |
| | **Statutory Balance Sheet** | | | | | | | | | | | | |
| 33 | Bonds | 1,261,415 | 1,308,761 | 1,335,306 | 1,372,515 | 1,402,999 | 1,422,153 | 1,430,540 | 1,420,923 | 1,408,049 | 1,397,039 | 1,403,674 | 1,412,604 |
| 34 | Mortgages | 475,889 | 483,884 | 471,594 | 441,782 | 409,594 | 377,674 | 344,698 | 315,331 | 275,009 | 228,518 | 200,031 | 164,509 |
| 35 | Real Estate | 90,732 | 90,171 | 87,974 | 85,838 | 83,694 | 81,547 | 79,466 | 77,612 | 75,766 | 73,938 | 39,885 | 13,832 |
| 36 | Equity | 8,090 | 7,422 | 7,994 | 8,612 | 9,280 | 10,003 | 10,784 | 11,628 | 12,541 | 6,550 | 7,074 | 7,643 |
| 37 | Other Invested Assets | 306,652 | 290,208 | 303,653 | 318,237 | 334,063 | 351,244 | 369,920 | 390,239 | 412,333 | 434,789 | 457,794 | 479,788 |
| 38 | Derivatives | 2,288 | 2,529 | 2,630 | 2,688 | 2,699 | 2,709 | 2,693 | 2,691 | 2,670 | 2,599 | 2,574 | 2,534 |
| 39 | Total Accrued Interest | 4,388 | 4,465 | 3,918 | 3,428 | 2,938 | 2,438 | 1,609 | 777 | (92) | (1,002) | (1,953) | (3,954) |
| 40 | Cash | 47,714 | 0 | (0) | (0) | (0) | 1 | 2 | 2 | 2 | (961) | (1,073) | (8,891) |
| 41 | Margin Account | 6,985 | 5,216 | 5,264 | 5,337 | 5,335 | 5,327 | 5,302 | 5,266 | 5,135 | 4,953 | 4,650 | 4,356 |
| 42 | Policy Loans | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 43 | **Total Assets** | **2,204,154** | **2,192,656** | **2,218,333** | **2,238,437** | **2,250,603** | **2,253,097** | **2,245,012** | **2,224,468** | **2,191,414** | **2,146,424** | **2,112,656** | **2,072,423** |
| | | | | | | | | | | | | | |
| 44 | Statutory Reserve | 2,160,936 | 2,175,109 | 2,179,665 | 2,177,258 | 2,167,499 | 2,150,591 | 2,124,941 | 2,087,205 | 2,036,692 | 1,973,587 | 1,898,341 | 1,809,585 |
| 45 | IMR | 43,218 | 41,857 | 36,792 | 32,160 | 27,925 | 24,015 | 20,623 | 17,405 | 14,570 | 12,131 | 9,794 | 7,618 |
| 46 | **Total Liabilities** | **2,204,154** | **2,216,966** | **2,216,457** | **2,209,417** | **2,195,425** | **2,174,606** | **2,145,564** | **2,104,610** | **2,051,261** | **1,985,718** | **1,908,135** | **1,817,203** |
| | | | | | | | | | | | | | |
| 47 | **Ending Statutory Surplus:** | **0** | **(24,311)** | **1,876** | **29,019** | **55,178** | **78,491** | **99,448** | **119,858** | **140,152** | **160,705** | **204,521** | **255,220** |
| | | | | | | | | | | | | | |
| | **Economic Balance Sheet** | | | | | | | | | | | | |
| 48 | Bonds | 1,300,529 | 1,338,121 | 1,367,298 | 1,406,713 | 1,438,969 | 1,459,963 | 1,469,869 | 1,459,446 | 1,445,168 | 1,432,153 | 1,436,444 | 1,442,965 |
| 49 | Mortgages | 482,366 | 489,162 | 476,717 | 446,385 | 413,772 | 381,414 | 348,018 | 318,680 | 278,245 | 231,501 | 202,616 | 166,785 |
| 50 | Real Estate | 125,095 | 113,230 | 115,846 | 118,528 | 121,276 | 124,093 | 127,066 | 130,216 | 133,540 | 137,049 | 81,942 | 27,387 |
| 51 | Equity | 8,105 | 7,432 | 8,009 | 8,632 | 9,306 | 10,035 | 10,823 | 11,675 | 12,596 | 6,613 | 7,147 | 7,727 |
| 52 | Other Invested Assets | 316,877 | 290,289 | 309,066 | 329,325 | 351,192 | 374,804 | 400,344 | 428,001 | 457,928 | 488,227 | 518,745 | 548,852 |
| 53 | Derivatives | 10,712 | 20,104 | 20,062 | 19,824 | 19,055 | 18,025 | 17,008 | 15,960 | 14,882 | 13,897 | 13,159 | 12,350 |
| 54 | Total Accrued Interest | 4,388 | 4,465 | 3,918 | 3,428 | 2,938 | 2,438 | 1,609 | 777 | (92) | (1,002) | (1,953) | (3,954) |
| 55 | Cash | 47,714 | 0 | (0) | (0) | (0) | 1 | 2 | 2 | 2 | (961) | (1,073) | (8,891) |
| 56 | Margin Account | 6,985 | 5,216 | 5,264 | 5,337 | 5,335 | 5,327 | 5,302 | 5,266 | 5,135 | 4,953 | 4,650 | 4,356 |
| 57 | Policy Loans | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 58 | **Total Assets** | **2,302,771** | **2,268,018** | **2,306,180** | **2,338,173** | **2,361,843** | **2,376,100** | **2,380,039** | **2,370,023** | **2,347,405** | **2,312,430** | **2,261,679** | **2,197,577** |
| | | | | | | | | | | | | | |
| 59 | MVL | 2,181,649 | 2,172,993 | 2,198,195 | 2,218,401 | 2,229,698 | 2,230,302 | 2,219,063 | 2,194,233 | 2,155,577 | 2,104,481 | 2,061,661 | 2,013,300 |
| 60 | **Total Liabilities** | **2,181,649** | **2,172,993** | **2,198,195** | **2,218,401** | **2,229,698** | **2,230,302** | **2,219,063** | **2,194,233** | **2,155,577** | **2,104,481** | **2,061,661** | **2,013,300** |
| | | | | | | | | | | | | | |
| 61 | **Market Value of Surplus:** | **121,121** | **95,025** | **107,986** | **119,772** | **132,145** | **145,798** | **160,976** | **175,790** | **191,827** | **207,949** | **200,017** | **184,277** |

| **USIC** | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Scenario: AAT 1 ($000)** | | **Y2029** | **Y2030** | **Y2031** | **Y2032** | **Y2033** | **Y2034** | **Y2035** | **Y2036** | **Y2037** | **Y2038** | **Y2039** | **Y2040** |
| | | | | | | | | | | | | | |
| 1 | Premiums & Annuity Consid | 36,101 | 32,262 | 28,645 | 25,282 | 22,181 | 19,337 | 16,744 | 14,400 | 12,304 | 10,446 | 8,812 | 7,385 |
| 2 | Gross Investment Income | 92,553 | 88,704 | 84,642 | 80,672 | 75,176 | 69,293 | 65,098 | 60,681 | 56,517 | 51,353 | 46,613 | 42,250 |
| 3 | Default Cost | (2,855) | (3,011) | (5,281) | (7,755) | (10,122) | (3,539) | (4,937) | (2,655) | (3,882) | (2,354) | (2,201) | (2,024) |
| 4 | Investment Expense | (2,884) | (2,739) | (2,564) | (2,417) | (2,253) | (2,095) | (1,943) | (1,802) | (1,654) | (1,524) | (1,394) | (1,280) |
| 5 | Comm/EA on Reins Ceded | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Rsv Adj on Reins Ceded | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | **Total** (Lines 1 to 7) | **122,916** | **115,216** | **105,441** | **95,782** | **84,982** | **82,997** | **74,962** | **70,625** | **63,286** | **57,921** | **51,830** | **46,330** |
| | | | | | | | | | | | | | |
| 9 | Death Benefits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | Matured Endowments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | Annuity Benefits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | Disability Benefits | 231,237 | 234,391 | 234,859 | 232,394 | 227,900 | 221,873 | 214,322 | 204,800 | 193,326 | 180,607 | 167,307 | 153,955 |
| 13 | Surrenders Bfts & Withdrawals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14 | Other Policyholder Benefits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | Increase in Reserves | (50,536) | (63,513) | (74,028) | (80,349) | (86,761) | (95,743) | (102,087) | (105,721) | (101,628) | (96,512) | (96,367) | (94,622) |
| 16 | Commissions | 2,344 | 2,089 | 1,850 | 1,628 | 1,424 | 1,238 | 1,069 | 917 | 781 | 661 | 556 | 464 |
| 17 | Comm/EA on Reins Assumed | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | General Insurance Expenses | 6,191 | 5,911 | 5,594 | 5,255 | 4,910 | 4,561 | 4,206 | 3,841 | 3,478 | 3,126 | 2,792 | 2,477 |
| 19 | Taxes, License & Fees | 722 | 645 | 573 | 506 | 444 | 387 | 335 | 288 | 246 | 209 | 176 | 148 |
| 20 | Net Transfer to SA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22 | **Total** (Lines 9 to 21) | **189,957** | **179,524** | **168,847** | **159,434** | **147,917** | **132,316** | **117,844** | **104,124** | **96,203** | **88,090** | **74,463** | **62,422** |
| | | | | | | | | | | | | | |
| 23 | **Net Gain before Div, FIT & RGL** | **(67,042)** | **(64,308)** | **(63,406)** | **(63,652)** | **(62,935)** | **(49,319)** | **(42,882)** | **(33,500)** | **(32,917)** | **(30,169)** | **(22,633)** | **(16,092)** |
| | | | | | | | | | | | | | |
| 24 | Dividends | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | Federal Income Tax | (15,000) | (11,968) | (6,920) | (3,089) | 4,103 | (3,653) | (839) | (844) | (3,632) | 1,539 | (265) | (4,324) |
| 26 | Realized Capital G/(L) | 20,636 | 2,725 | 0 | 4,336 | 1,280 | 0 | 0 | 0 | 22,666 | 54 | 10,574 | 28,750 |
| | | | | | | | | | | | | | |
| 27 | **NET INCOME** | **(31,405)** | **(49,615)** | **(56,486)** | **(56,227)** | **(65,758)** | **(45,665)** | **(42,043)** | **(32,656)** | **(6,619)** | **(31,654)** | **(11,794)** | **16,981** |
| | | | | | | | | | | | | | |
| 28 | Surplus Prior Year | 255,218 | 255,304 | 239,118 | 215,119 | 188,079 | 149,795 | 128,670 | 107,827 | 92,971 | 100,611 | 82,456 | 79,862 |
| 29 | Net Income | (31,405) | (49,615) | (56,486) | (56,227) | (65,758) | (45,665) | (42,043) | (32,656) | (6,619) | (31,654) | (11,794) | 16,981 |
| 30 | Chg Net Unrealized G/(L) | 31,491 | 33,429 | 32,487 | 29,188 | 27,473 | 24,541 | 21,199 | 17,800 | 14,258 | 13,498 | 9,200 | 6,505 |
| 31 | Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 32 | **Surplus Current Year** | **255,304** | **239,118** | **215,119** | **188,079** | **149,795** | **128,670** | **107,827** | **92,971** | **100,611** | **82,456** | **79,862** | **103,349** |

| **USIC** | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Scenario: AAT 1 ($000)** | | **Y2029** | **Y2030** | **Y2031** | **Y2032** | **Y2033** | **Y2034** | **Y2035** | **Y2036** | **Y2037** | **Y2038** | **Y2039** | **Y2040** |
| | | | | | | | | | | | | | |
| | **Statutory Balance Sheet** | | | | | | | | | | | | |
| 33 | Bonds | 1,382,591 | 1,345,979 | 1,299,281 | 1,229,567 | 1,146,641 | 1,073,504 | 993,393 | 915,450 | 850,717 | 791,995 | 726,438 | 661,758 |
| 34 | Mortgages | 148,660 | 131,900 | 114,586 | 101,710 | 91,155 | 79,122 | 69,632 | 60,683 | 52,579 | 40,763 | 35,875 | 30,937 |
| 35 | Real Estate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 36 | Equity | 3,905 | 4,180 | 4,476 | 4,796 | 4,089 | 4,361 | 4,653 | 4,969 | 5,308 | 2,613 | 2,862 | 588 |
| 37 | Other Invested Assets | 485,347 | 456,158 | 423,710 | 396,090 | 366,112 | 333,342 | 299,989 | 265,232 | 243,721 | 202,120 | 173,716 | 173,557 |
| 38 | Derivatives | 55 | 21 | 25 | 30 | 34 | 13 | 11 | 0 | 0 | 0 | 0 | 0 |
| 39 | Total Accrued Interest | 1,459 | 1,233 | 1,220 | 1,414 | 843 | 2,172 | 1,451 | 3,282 | 2,509 | 2,494 | 1,542 | 2,977 |
| 40 | Cash | (6,086) | (4,464) | (7,762) | (6,614) | (8,069) | (8,727) | (8,691) | (8,762) | (8,979) | (9,693) | (9,033) | (8,359) |
| 41 | Margin Account | 4,067 | 3,804 | 3,519 | 3,213 | 2,903 | 2,595 | 2,300 | 2,001 | 1,702 | 1,437 | 1,254 | 1,064 |
| 42 | Policy Loans | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 43 | **Total Assets** | **2,019,999** | **1,938,811** | **1,839,054** | **1,730,204** | **1,603,708** | **1,486,382** | **1,362,738** | **1,242,856** | **1,147,557** | **1,031,729** | **932,653** | **862,522** |
| | | | | | | | | | | | | | |
| 44 | Statutory Reserve | 1,759,049 | 1,695,536 | 1,621,508 | 1,541,159 | 1,454,398 | 1,358,655 | 1,256,568 | 1,150,847 | 1,049,219 | 952,706 | 856,339 | 761,717 |
| 45 | IMR | 5,645 | 4,156 | 2,426 | 964 | (487) | (946) | (1,659) | (964) | (2,275) | (3,434) | (3,550) | (2,547) |
| 46 | **Total Liabilities** | **1,764,693** | **1,699,692** | **1,623,934** | **1,542,123** | **1,453,912** | **1,357,708** | **1,254,908** | **1,149,883** | **1,046,944** | **949,272** | **852,789** | **759,171** |
| | | | | | | | | | | | | | |
| 47 | **Ending Statutory Surplus:** | **255,305** | **239,119** | **215,120** | **188,081** | **149,796** | **128,673** | **107,830** | **92,974** | **100,613** | **82,457** | **79,863** | **103,351** |
| | | | | | | | | | | | | | |
| | **Economic Balance Sheet** | | | | | | | | | | | | |
| 48 | Bonds | 1,410,969 | 1,371,552 | 1,323,886 | 1,255,617 | 1,177,132 | 1,101,781 | 1,021,121 | 938,919 | 874,050 | 814,358 | 747,729 | 681,879 |
| 49 | Mortgages | 150,754 | 133,801 | 116,311 | 103,271 | 92,556 | 80,383 | 70,758 | 61,680 | 53,439 | 41,503 | 36,533 | 31,517 |
| 50 | Real Estate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 51 | Equity | 4,001 | 4,288 | 4,597 | 4,932 | 4,242 | 4,532 | 4,844 | 5,180 | 5,543 | 2,805 | 3,076 | 825 |
| 52 | Other Invested Assets | 552,929 | 528,882 | 505,150 | 481,364 | 459,237 | 436,446 | 413,798 | 390,530 | 352,610 | 321,160 | 290,261 | 263,847 |
| 53 | Derivatives | 9,012 | 8,225 | 7,788 | 7,241 | 6,772 | 6,260 | 5,584 | 4,573 | 3,472 | 2,509 | 1,701 | 729 |
| 54 | Total Accrued Interest | 1,459 | 1,233 | 1,220 | 1,414 | 843 | 2,172 | 1,451 | 3,282 | 2,509 | 2,494 | 1,542 | 2,977 |
| 55 | Cash | (6,086) | (4,464) | (7,762) | (6,614) | (8,069) | (8,727) | (8,691) | (8,762) | (8,979) | (9,693) | (9,033) | (8,359) |
| 56 | Margin Account | 4,067 | 3,804 | 3,519 | 3,213 | 2,903 | 2,595 | 2,300 | 2,001 | 1,702 | 1,437 | 1,254 | 1,064 |
| 57 | Policy Loans | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 58 | **Total Assets** | **2,127,104** | **2,047,321** | **1,954,709** | **1,850,436** | **1,735,616** | **1,625,441** | **1,511,164** | **1,397,404** | **1,284,345** | **1,176,574** | **1,073,061** | **974,479** |
| | | | | | | | | | | | | | |
| 59 | MVL | 1,949,674 | 1,858,716 | 1,754,173 | 1,644,667 | 1,525,250 | 1,404,518 | 1,279,942 | 1,156,761 | 1,056,004 | 940,849 | 838,302 | 756,597 |
| 60 | **Total Liabilities** | **1,949,674** | **1,858,716** | **1,754,173** | **1,644,667** | **1,525,250** | **1,404,518** | **1,279,942** | **1,156,761** | **1,056,004** | **940,849** | **838,302** | **756,597** |
| | | | | | | | | | | | | | |
| 61 | **Market Value of Surplus:** | **177,430** | **188,605** | **200,536** | **205,769** | **210,366** | **220,924** | **231,223** | **240,643** | **228,341** | **235,725** | **234,759** | **217,883** |

| **USIC** | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **Scenario: AAT 1 ($000)** | | **Y2041** | **Y2042** | **Y2043** | **Y2044** | **Y2045** | **Y2046** | **Y2047** | **Y2048** | **Y2049** |
| | | | | | | | | | | |
| 1 | Premiums & Annuity Consid | 6,147 | 5,084 | 4,177 | 3,410 | 2,764 | 2,223 | 1,771 | 1,398 | 1,092 |
| 2 | Gross Investment Income | 38,712 | 35,142 | 31,540 | 28,377 | 25,766 | 23,713 | 21,881 | 19,836 | 17,944 |
| 3 | Default Cost | (1,835) | (1,663) | (1,528) | (1,397) | (1,302) | (1,137) | (1,037) | (932) | (835) |
| 4 | Investment Expense | (1,171) | (1,055) | (949) | (844) | (759) | (671) | (598) | (529) | (433) |
| 5 | Comm/EA on Reins Ceded | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Rsv Adj on Reins Ceded | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | **Total** (Lines 1 to 7) | **41,852** | **37,508** | **33,240** | **29,546** | **26,470** | **24,127** | **22,017** | **19,774** | **17,768** |
| | | | | | | | | | | |
| 9 | Death Benefits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | Matured Endowments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 11 | Annuity Benefits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | Disability Benefits | 140,641 | 127,505 | 114,797 | 102,759 | 91,604 | 81,270 | 71,616 | 62,544 | 54,027 |
| 13 | Surrenders Bfts & Withdrawals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 14 | Other Policyholder Benefits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | Increase in Reserves | (90,865) | (79,663) | (68,880) | (65,508) | (61,934) | (58,591) | (51,215) | (43,523) | (39,557) |
| 16 | Commissions | 385 | 318 | 260 | 212 | 171 | 137 | 109 | 86 | 67 |
| 17 | Comm/EA on Reins Assumed | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | General Insurance Expenses | 2,182 | 1,909 | 1,659 | 1,435 | 1,236 | 1,058 | 899 | 757 | 631 |
| 19 | Taxes, License & Fees | 123 | 102 | 84 | 68 | 55 | 44 | 35 | 28 | 22 |
| 20 | Net Transfer to SA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 21 | Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22 | **Total** (Lines 9 to 21) | **52,466** | **50,170** | **47,920** | **38,966** | **31,132** | **23,918** | **21,445** | **19,891** | **15,190** |
| | | | | | | | | | | |
| 23 | **Net Gain before Div, FIT & RGL** | **(10,615)** | **(12,662)** | **(14,680)** | **(9,420)** | **(4,662)** | **209** | **573** | **(118)** | **2,578** |
| | | | | | | | | | | |
| 24 | Dividends | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 | Federal Income Tax | (2,771) | 1,723 | 699 | 272 | (1,624) | (735) | 2,460 | 2,377 | 14,030 |
| 26 | Realized Capital G/(L) | 22,894 | (0) | (0) | 15,679 | 14,094 | 13,153 | 0 | 0 | 36,388 |
| | | | | | | | | | | |
| 27 | **NET INCOME** | **15,051** | **(14,385)** | **(15,380)** | **5,986** | **11,056** | **14,097** | **(1,887)** | **(2,495)** | **24,937** |
| | | | | | | | | | | |
| 28 | Surplus Prior Year | 103,349 | 124,781 | 117,062 | 107,058 | 117,278 | 132,829 | 151,700 | 154,887 | 156,827 |
| 29 | Net Income | 15,051 | (14,385) | (15,380) | 5,986 | 11,056 | 14,097 | (1,887) | (2,495) | 24,937 |
| 30 | Chg Net Unrealized G/(L) | 6,381 | 6,666 | 5,376 | 4,234 | 4,495 | 4,774 | 5,073 | 4,434 | 3,558 |
| 31 | Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 32 | **Surplus Current Year** | **124,781** | **117,062** | **107,058** | **117,278** | **132,829** | **151,700** | **154,887** | **156,827** | **185,321** |

| **USIC** | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **Scenario: AAT 1 ($000)** | | **Y2041** | **Y2042** | **Y2043** | **Y2044** | **Y2045** | **Y2046** | **Y2047** | **Y2048** | **Y2049** |
| | | | | | | | | | | |
| | **Statutory Balance Sheet** | | | | | | | | | |
| 33 | Bonds | 600,460 | 548,285 | 497,498 | 449,939 | 408,833 | 372,104 | 341,179 | 313,249 | 357,273 |
| 34 | Mortgages | 27,036 | 22,204 | 19,602 | 17,346 | 14,592 | 12,463 | 9,755 | 9,080 | 37,579 |
| 35 | Real Estate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 36 | Equity | 614 | 674 | 739 | 810 | 888 | 973 | 1,067 | 1,170 | 0 |
| 37 | Other Invested Assets | 169,107 | 138,805 | 113,536 | 109,329 | 106,530 | 105,248 | 90,017 | 76,664 | 0 |
| 38 | Derivatives | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 39 | Total Accrued Interest | 3,346 | 2,655 | 2,637 | 2,182 | 2,085 | 1,648 | 1,511 | 1,374 | 0 |
| 40 | Cash | (7,050) | (5,548) | (4,938) | (5,190) | (4,217) | (3,760) | (3,270) | (3,171) | 4 |
| 41 | Margin Account | 883 | 754 | 576 | 345 | 56 | 0 | 0 | 0 | 0 |
| 42 | Policy Loans | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 43 | **Total Assets** | **794,397** | **707,830** | **629,649** | **574,761** | **528,767** | **488,676** | **440,259** | **398,366** | **394,856** |
| | | | | | | | | | | |
| 44 | Statutory Reserve | 670,852 | 591,190 | 522,310 | 456,802 | 394,868 | 336,277 | 285,062 | 241,538 | 201,981 |
| 45 | IMR | (1,238) | (423) | 279 | 679 | 1,068 | 698 | 309 | (1) | 7,552 |
| 46 | **Total Liabilities** | **669,615** | **590,767** | **522,589** | **457,481** | **395,936** | **336,974** | **285,371** | **241,537** | **209,533** |
| | | | | | | | | | | |
| 47 | **Ending Statutory Surplus:** | **124,783** | **117,063** | **107,060** | **117,280** | **132,831** | **151,702** | **154,888** | **156,828** | **185,323** |
| | | | | | | | | | | |
| | **Economic Balance Sheet** | | | | | | | | | |
| 48 | Bonds | 619,257 | 566,297 | 514,236 | 465,468 | 422,899 | 385,123 | 353,001 | 323,899 | 357,273 |
| 49 | Mortgages | 27,544 | 22,660 | 20,007 | 17,699 | 14,894 | 12,717 | 9,967 | 9,257 | 37,579 |
| 50 | Real Estate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 51 | Equity | 614 | 674 | 739 | 810 | 888 | 973 | 1,067 | 1,170 | 0 |
| 52 | Other Invested Assets | 237,656 | 212,281 | 192,203 | 173,607 | 157,364 | 142,873 | 130,205 | 119,534 | 0 |
| 53 | Derivatives | (92) | (726) | (743) | (513) | (224) | 0 | 0 | 0 | 0 |
| 54 | Total Accrued Interest | 3,346 | 2,655 | 2,637 | 2,182 | 2,085 | 1,648 | 1,511 | 1,374 | 0 |
| 55 | Cash | (7,050) | (5,548) | (4,938) | (5,190) | (4,217) | (3,760) | (3,270) | (3,171) | 4 |
| 56 | Margin Account | 883 | 754 | 576 | 345 | 56 | 0 | 0 | 0 | 0 |
| 57 | Policy Loans | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 58 | **Total Assets** | **882,158** | **799,047** | **724,715** | **654,407** | **593,744** | **539,575** | **492,481** | **452,063** | **394,856** |
| | | | | | | | | | | |
| 59 | MVL | 676,821 | 586,774 | 504,902 | 441,770 | 384,019 | 331,712 | 277,644 | 230,009 | 207,417 |
| 60 | **Total Liabilities** | **676,821** | **586,774** | **504,902** | **441,770** | **384,019** | **331,712** | **277,644** | **230,009** | **207,417** |
| | | | | | | | | | | |
| 61 | **Market Value of Surplus:** | **205,337** | **212,273** | **219,813** | **212,637** | **209,725** | **207,863** | **214,837** | **222,054** | **187,439** |

## Fortis 2016 Inforce Rate Increase Filings (Union Security Insurance Company, 6060-6073 Including 4062-NY and 4063-NY)

| State | 2017 Policy Counts | 2017 Annualized Premium | 2008 Filing | | 2010 Filing | | 2013 Filing | | | 2016 Filing | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Approved Date | Approved Avg. RI % | Approved Date | Approved Avg. RI % | Requested Avg. RI % | Approved Date | Approved Avg. RI % | Requested Avg. RI % | 2016 Filing Status | Approved Date | Approved Avg. RI % | Notes |
| AR | 65 | 92,849 | 3-Sep-08 | 18.0% | | | 166.2% | | | 321.0% | Approved | 15-Oct-19 | 25%** | 25% Cap** |
| AZ | 572 | 1,107,640 | 17-Feb-10 | 18.0% | 4-Mar-11 | 38.9% | 76.4% | | | 149.6% | Pending | | 38%** | Counteroffer received, but not yet approved |
| CA | 1,845 | 4,351,988 | 7-Nov-08 | 18.0% | 3-Oct-12 | 43.5% | 81.3% | 21-Oct-16 | 15.0%** | 120.2%* | Not yet filed | | | |
| CO | 1,220 | 2,368,632 | 25-Aug-09 | 18.0% | 2-Jun-11 | 39.3% | 76.0% | | | 149.1%* | Not yet filed | | | |
| CT | 332 | 761,610 | | 0.0% | 27-Dec-11 | 9.8% | 195.4% | 6-Jan-15 | 15.0%** | 305.0% | Approved | 29-Jul-19 | 58.1% | 50% Cap**, phased-in over 3 years in equal am |
| DC | 49 | 104,655 | 2-Feb-10 | 18.0% | | | | | | 0.0% | Not yet filed | | | |
| DE | 54 | 130,361 | 10-Mar-10 | 18.0% | 25-Jul-12 | 45.9% | 78.4% | 25-Feb-15 | 20.0%** | 107.5%* | Pending | | | |
| FL | 3,371 | 5,086,178 | | | | | 115.6% | | | 196.0%* | Not yet filed | | | |
| GA | 578 | 1,322,647 | 21-Jan-09 | 13.4% | 6-Apr-12 | 49.4% | 83.2% | 9-Mar-15 | 12.0%** | 127.9% | Approved | 11-Oct-19 | 15%** | 15% Cap** |
| IA | 146 | 289,128 | 3-Sep-09 | 18.0% | 17-Nov-11 | 38.4% | 79.4% | 20-Feb-15 | 30.0%** | 86.8% | Pending | | | |
| ID | 88 | 200,495 | 6-Aug-09 | 18.0% | 8-Aug-11 | 38.4% | 78.4% | 21-Apr-16 | 15.0%** | 115.2% | Pending | | | |
| IL | 1,380 | 2,770,177 | 18-Nov-08 | 18.0% | 25-Apr-11 | 45.3% | 78.1% | 25-Apr-16 | 78.1% | 23.2%* | Not yet filed | | | |
| IN | 139 | 313,086 | 2-Nov-09 | 18.0% | | | 169.1% | 2-Feb-16 | 15.0%** | 262.8%* | Not yet filed | | | |
| KS | 445 | 716,797 | 21-Jul-09 | 18.0% | 11-Oct-11 | 38.4% | 79.1% | | | 154.2% | Pending | | 28.2%** | Counteroffer received, but not yet approved |
| KY | 265 | 443,043 | 5-Dec-08 | 18.0% | 25-Jul-11 | 38.4% | 76.9% | | | 150.1% | Pending | | | |
| LA | 51 | 103,547 | 3-Aug-09 | 18.0% | 2-Feb-12 | 45.3% | 77.8% | 6-Mar-15 | 20.0%** | 102.4% | Pending | | | |
| MA | 687 | 1,375,793 | | 0.0% | | | 171.9% | 20-Jan-17 | 39.4%** | 270.7%* | Not yet filed | | | |
| MD | 421 | 871,636 | 10-Nov-09 | 15.0% | 16-Jan-13 | 15.0% | 124.4% | 16-Jul-15 | 15.0% | 245.0% | Pending | | | |
| ME | 135 | 201,182 | | 0.0% | | | 201.7% | | | 111.8%* | Not yet filed | | | |
| MI | 564 | 1,261,831 | 25-Jul-08 | 18.0% | 18-Apr-11 | 45.3% | 85.5% | 10-Mar-15 | 85.5% | 20.2%* | Not yet filed | | | |
| MN | 1,140 | 2,354,760 | 5-Nov-09 | 18.0% | 8-Mar-11 | 45.3% | 74.4% | 11-Aug-16 | 44.6%** | 79.6%* | Not yet filed | | | |
| MO | 799 | 1,508,011 | 14-Jul-08 | 18.0% | 27-Dec-12 | 45.3% | 107.1% | 29-Jan-15 | 107.1% | 36.8%* | Not yet filed | | | |
| MS | 39 | 90,605 | 20-Nov-09 | 18.0% | 5-Nov-12 | 48.0% | 109.1% | 11-May-15 | 25.0%** | 96.8%* | Not yet filed | | | |
| MT | 69 | 107,931 | 4-Aug-08 | 18.0% | 19-Jan-11 | 45.3% | 72.0% | | | 140.0%* | Not yet filed | | | |
| NC | 552 | 1,330,602 | 27-Oct-09 | 18.0% | 2-Jun-11 | 44.9% | 85.8% | 23-Jun-15 | 85.8% | 21.2%* | Pending | | | |
| ND | 163 | 278,576 | 11-Sep-09 | 12.0% | 28-Sep-12 | 15.0% | 147.1% | 12-Nov-14 | 15.0%** | 228.3% | Approved | 31-Oct-19 | 65.6%** | 25% cap**, phased-in over 3 years |
| NE | 117 | 228,196 | 8-Sep-08 | 18.0% | 25-Aug-11 | 45.3% | 84.5% | 9-Sep-15 | 84.5% | 23.8%* | Not yet filed | | | |
| NH | 185 | 497,922 | 30-Jul-09 | 18.0% | 9-Jun-11 | 45.3% | 75.0% | 9-Jun-15 | 56.3% | 32.9% | Pending | | | |
| NJ | 2,178 | 5,575,177 | 22-Dec-08 | 18.0% | 6-May-11 | 45.3% | 78.0% | 25-Apr-16 | 78.0% | 27.6% | Pending | | | |
| NM | 50 | 84,620 | 21-Dec-09 | 18.0% | | | 169.6% | 24-Nov-14 | 15.0%** | 263.8% | Approved | 15-Apr-19 | 15.0% | 15% Cap** |
| NV | 70 | 148,373 | | 0.0% | | | 232.4% | 13-Jul-15 | 232.4% | 37.8%* | Not yet filed | | | |
| NY | 2,349 | 5,315,918 | 3-Sep-10 | 5.0% | | | 209.4% | 30-Nov-16 | 15.0%** | 325.8% | Pending | | | |
| OH | 745 | 1,544,141 | 27-Oct-08 | 18.0% | 25-Jan-11 | 45.3% | 71.8% | 16-Jun-16 | 66.7% | 49.8%* | Not yet filed | | | |
| OK | 133 | 210,598 | 3-Sep-08 | 15.0% | 26-Aug-11 | 48.3% | 76.4% | 4-Feb-16 | 10%** | 123.0%* | Pending | | 32.25%** | Counteroffer received, but not yet approved |
| OR | 358 | 697,110 | 15-Jan-09 | 18.0% | 14-Feb-12 | 45.3% | 87.6% | 26-Apr-16 | 87.6% | 21.5% | Pending | | | |
| PA | 2,827 | 6,335,797 | 27-Aug-08 | 18.0% | 22-Feb-11 | 39.1% | 74.4% | 12-Jun-15 | 20.0%** | 95.1% | Pending | | 20%** | Counteroffer received, but not yet approved |
| RI | 50 | 98,366 | | 0.0% | 25-Mar-13 | 66.9% | 108.1% | | | 178.4%* | Not yet filed | | | |
| SC | 402 | 793,641 | 25-Nov-08 | 18.0% | 5-Jul-11 | 38.9% | 75.5% | 10-Mar-15 | 20.0%** | 98.1% | Pending | | | |
| SD | 71 | 159,285 | 9-Jul-08 | 18.0% | 26-Apr-11 | 45.3% | 72.6% | 10-Dec-14 | 72.6% | 16.6% | Approved | 22-Feb-19 | 16.6% | Approved in full |
| TN | 567 | 1,310,297 | 10-Mar-09 | 18.0% | 29-Aug-11 | 45.3% | 83.9% | 30-Nov-15 | 74.3%** | 35.2% | Pending | | | |
| TX | 1,314 | 2,981,085 | 30-Oct-08 | 18.0% | 1-Aug-11 | 45.0% | 80.3% | 30-Nov-15 | 80.3% | 22.2%* | Not yet filed | | | |
| UT | 51 | 115,400 | | 0.0% | 6-Apr-11 | 71.1% | 73.0% | 23-Apr-15 | 73.0% | 18.5% | Pending | | | |
| VA | 1,542 | 3,201,115 | 15-Oct-08 | 18.0% | 8-Aug-13 | 45.3% | 121.3% | | | 155.0% | Pending | | | |
| VT | 247 | 408,139 | | 0.0% | | | 227.6% | | | 432.1% | Pending | | | |
| WA | 786 | 1,865,320 | 4-Sep-08 | 18.0% | 26-Sep-11 | 40.0% | 78.7% | 10-Jul-15 | 78.7% | 24.7%* | Not yet filed | | | |
| WI | 1,508 | 3,033,366 | 13-Oct-09 | 18.0% | 28-Mar-11 | 45.3% | 100.7% | 28-Sep-15 | 100.7% | 26.1%* | Not yet filed | | | |
| WV | 38 | 91,799 | 26-Aug-09 | 18.0% | 13-Dec-11 | 45.3% | 77.4% | 11-Aug-16 | 77.4% | 24.3%* | Not yet filed | | | |
| WY | 12 | 29,196 | 8-Jul-08 | 18.0% | 11-Mar-11 | 45.3% | 72.6% | 7-Oct-14 | 72.6% | 16.6% | Approved | 22-Feb-19 | 16.6% | Approved in full |

*These rate increases are estimates and have not been filed ye

*** states that approved capped amounts were done so with the understanding that John Hancock would be re-filing for any unapproved amounts, as well as an additional cost of delay, such that the rate increases requested will i actuarially equivalent among states*

Confidential

American Academy of Actuaries

Issue Brief

# Long-Term Care Insurance:

## Considerations for Treatment of Past Losses in Rate Increase Requests

OCTOBER 2018

### KEY POINTS

- Most LTCI policies include a "guaranteed renewable" contractual provision requiring an insurance company to offer to renew these policies every year for a specific premium, however, the insurer may renew these policies at higher rates to reflect emerging experience.
- The 2014 NAIC LTC Model Regulation stipulates that any excess of actual past claims over expected past claims cannot be reflected in the loss ratio compliance.
- It would be inappropriate to use the "Phantom Premium" methodology alone to determine the amount of an allowable rate increase.
- Restricting premium rate increases in such a way that future claims cannot be funded could have severe financial implications.

## Introduction

Private long-term care insurance (LTCI) is an option for financing future long-term care (LTC) needs. LTCI has received much attention due to the relative size and frequency of premium rate increases. As insurance regulators and LTCI companies have assessed the necessity and justification for these premium rate increase requests, they have discussed which types of past losses should not be recoverable.

This issue was considered in the drafting of the 2014 National Association of Insurance Commissioners (NAIC) LTC Model Regulation,[i] which stipulates that any excess of actual past claims over expected past claims cannot be reflected in the loss ratio compliance. This Model Regulation further stipulates that expected claims are based on original pricing assumptions until new assumptions are reflected as part of a rate increase where those new assumptions are to be used for all periods beyond each requested effective date of a rate increase. Although that 2014 language only applies prospectively to new LTCI policies issued after the effective date of a state's adoption, it may be reasonable to apply the NAIC guidance on this issue retroactively to other policies. Recently, the NAIC Long-Term Care Pricing Subgroup has explored methods for the premium rate increase process to evolve and become more uniform among the various states and jurisdictions.

The American Academy of Actuaries' Long-Term Care Past Losses Considerations Work Group has developed this issue brief to identify issues commonly raised in favor of and against recoupment of past losses in various situations.

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## Background

Most LTCI policies include a "guaranteed renewable" contractual provision requiring an insurance company to offer to renew these policies every year for a specific premium. However, the insurer may renew these policies at higher rates, raising premiums on a class basis after receiving approval from state regulators for the specific set of new premium rates. The new premium rates should be based on actual experience together with future anticipated experience. Thus, guaranteed renewable insurance policies only guarantee that the insurer will not cancel the policies; they do not guarantee that premium rates will remain the same after the policy is issued. Unlike the attained age rating methodology used in some other health insurance products, LTCI products are rated on an issue age basis. Issue age rating requires the insurer to establish an expected level premium structure from the date of issue while accounting for liabilities over a very long time horizon.

A premium rate increase could be justified when the overall lifetime loss ratio exceeds regulatory minimums. When a block of LTCI is initially priced, the projected profitability is measured using the entire life of the block. While actual experience will fluctuate from expected, the overall performance can still be measured using the lifetime loss ratio.

Under the statutory requirements of the 1980s and early 1990s, pricing actuaries were expected to certify that the premium rates were designed to produce a certain minimum lifetime loss ratio. The lifetime loss ratio is defined as the present value of projected claims over the present value of projected premiums. Most states required actuaries to certify that the minimum lifetime loss ratio be at least 60 percent, although some states required different minimums. The intent of this minimum lifetime loss ratio was to protect the consumer from high premium rates by requiring that most of the premiums were paid out in benefits.

In the early stages of the product life cycle, LTCI pricing assumptions were based on a combination of assumptions from other insurance products thought to be most comparable. Modifications to these assumptions were derived from population data, as there was no actual experience specific to LTCI products available. In the late 1990s and early 2000s, insurers and regulators began to observe that unfavorable experience was emerging, at least with respect to lapse experience.

The NAIC adopted a new pricing certification, requiring the insurer to build a margin into the pricing to cover moderately adverse experience. The regulation of LTCI shifted from facilitating the delivery of a minimum benefit in relation to the premium to a consumer protection focus of reducing the need for future premium rate increases. This new approach was coined the "Rate Stability" regulation. The intent of this new pricing methodology was to reduce the likelihood of future premium rate increases, due to the built-in margin for adverse experience. However, if that margin is exhausted, a premium rate increase can still be filed, justified, approved, and implemented, provided future experience is projected to be worse than originally projected and the other requirements of the regulation are met. This regulation first went into effect in Idaho on July 1, 2001, and was slowly adopted in all but nine states thereafter. However, it was several years before all insurers filed for and received approval for rate-stabilized policies.

**Members of the Long-Term Care Past Losses Considerations Work Group include: Dave Plumb, MAAA, FSA—*Chairperson*; Jamala M. Arland, MAAA, FSA; Jim Glickman MAAA, FSA, FCA; Perry Kupferman, MAAA, FSA; Al Schmitz MAAA, FSA; and Bruce Stahl, MAAA, ASA. The work group would like to extend special thanks to Jodi McAllister for her contributions.**

Current discussions between insurers and regulators include whether premium rate increases can be used to recoup past losses, in addition to any increases needed to avoid expected future losses. There are many possible sources of past losses, including past persistency in excess of expected, past claims in excess of expected, delays in the request or approval of necessary premium rate increases, companies pricing different from industry standards, investment returns being lower than expected, and shortfalls in past premiums.

## Past Persistency in Excess of Expected

Long-term care insurance is a lapse-supported product: To the extent that persistency is higher than expected, the lifetime loss ratio will be higher than expected. From an incurred claim and loss ratio perspective, higher persistency in the early policy years will generally not materially impact the historical loss ratio. The impact is primarily in the future, as more people are expected to persist to higher-cost claim years, which will result in more claims being paid out in the future than anticipated.

Assuming morbidity is as expected, higher persistency generally results in a higher historical loss ratio. However, this higher persistency can be adjusted for in the premium rate increase calculation.

## Past Claims in Excess of Expected

There are arguments both for and against recouping past losses due to past claims being greater than expected. Those arguments weigh whether the company should bear all, some, or none of the burden of past losses of this sort, and how active premium-paying policyholders should share in that burden.

A key public policy issue surrounding allowing insurers to recoup past losses through premium rate increases centers around the "fairness" of the increased premium rate burden on policyholders who are still actively paying premiums. After a premium rate increase, those active policyholders will pay for future benefits at a higher premium rate. Those active policyholders could also be required to contribute to funding higher-than-expected claims that have already been incurred by other policyholders who are on claim and who are no longer paying premiums. Policyholders should fund the expected cost of future benefits, but it is not clear how much a policyholder should also be expected to fund higher than expected incurred claims by other policyholders who will not share in the burden. The 2014 NAIC LTC Model Regulation states that policyholders should not fund unexpectedly high benefits paid in the past (by only including the lesser of actual and expected past claims in the loss ratio calculation). Therefore, it is critically important for insurers to manage and monitor their inforce blocks proactively and seek any necessary premium rate increases in a timely manner when justified by experience or changes to future assumptions.

## State Rate Approval Delays or Limitations

If a state delays or limits an approval of an insurer's request for a premium rate increase, the company will lose both premium and investment income. Treating such losses as non-recoverable would appear to be unfair and would add a considerable amount of risk to the LTCI product line. Such treatment could also result in subsidization of premium rates across states, which in turn could create an unfair extra burden for policyholders in states that have approved justified premium rate increases in a timely manner.

## Insurer Delays in the Filing Process

When premium rate increase filings are delayed, larger future increases will be necessary in order to achieve the same lifetime loss ratio, all else equal. In cases where an insurer should have filed for a premium rate increase but delayed doing so, some would contend the cost of such delay should be borne solely by the insurer. This would mean that policyholders would only be subject to the premium rate increase that would have been necessary had the filing been timely. Such delays could be due to companies not reviewing their data and projections regularly, or by making an error in their projections, thus, not being aware of the need for a premium rate increase. Delays could also be due to not responding in a timely manner to questions from states during the premium rate increase filing process.

However, there may be instances where companies waited for more credible experience—most likely morbidity—before filing for premium rate increases. There is a strong case to be made that this delay not be treated the same as neglecting to file. Even if a company knows that lapse or mortality experience is unfavorable, waiting to get more credible morbidity experience may be appropriate to avoid filing for premium rate increases that may turn out to be unnecessary, should morbidity emerge better than expected.

## Pricing Different From Industry Standards

There is a view that some inforce blocks of LTCI may have been priced with assumptions that were different, and in hindsight unreasonable, relative to industry norms and standards at the time of pricing. As such, the financial shortfall resulting from any differences between the pricing assumptions and the industry standard might be the responsibility of the insurer. However, the reasonability of pricing assumptions, the industry standards, and even significant differences in the product itself are highly subjective in advance of emerging experience.

For example, an insurer's pricing may be different from what might otherwise be considered industry standards for legitimate reasons, such as differences in benefits, policy provisions, administrative practices, underwriting, sales distribution channels, sales practices, geography, and target market. The pricing assumptions may also be subject to company-specific experience. It can be difficult to objectively assess how much each of these elements contributed to the pricing of a product, especially when experience turns out to be adverse.

Additionally, defining industry standards is challenging and subjective. The benchmarks chosen must be appropriate for pricing. Intercompany studies and industry tables only provide a hindsight view and can be distorted because of the difficulty in isolating differences across multiple insurers that participate.

However, if it is determined that an insurer purposefully used inappropriate assumptions—for example, in order to achieve a higher level of sales—then the insurer should not be allowed to recoup those losses.

## Past and Future Investment Returns

Inforce blocks of LTCI are very sensitive to changes in investment income rates, as well as morbidity, mortality, and lapse experience. For determining the lifetime loss ratio at the point of re-rating an inforce block of LTCI, the Rate Stability regulation prescribes the use of "the maximum [statutory] valuation interest rate for contract reserves" (which suggests that the rate is based on the issue years of the block) with a disclosure that "the use of any averages" is permitted (which suggests a single weighted rate). As such, it would appear that investment returns better or worse than expected would be a gain or loss to the company and have no impact on changes to premium rates for Rate Stability products. The rest of this section is focused on pre-Rate Stability products.

Pre-Rate Stability regulation is silent on what discount rate to use, and different states vary in their approach to this issue. The 2013 NAIC Model Bulletin[ii] does stipulate that the maximum statutory valuation discount rate be used in determining loss ratios (for pre and post-Rate Stability business). That same bulletin also introduced a dual loss ratio requirement for pre-Rate Stability business, which is 60 percent (or the originally expected lifetime loss ratio, if greater) of the premiums in effect as of the effective date of the new requirement plus 80 percent (75 percent for group) of any increases after that date. While not many states have adopted this Model Bulletin, it indicates the willingness of states to treat pre-Rate Stability products similar to post-Rate Stability products, where companies bear the investment return risk, and where investment returns would have no impact on changes to premium rates.

Across many insurance product lines, for products priced in the 1980s and early 1990s, it was common to use interest rates in excess of 8 percent, since investment rates on investment grade bonds were well into double digit levels. *Long-Term Care Insurance: The SOA Pricing Project*[iii] noted that the average LTCI industry investment income assumption for new LTCI products priced in the year 2000 was 6.4 percent, while in 2014 it had dropped to 4.6 percent. Additionally, there usually is not a single discount rate that impacts the setting of premiums or the profitability of the business. While the expected investment return is important, the valuation discount rate is also important in setting premiums and measuring profitability because the level of reserves held has a material impact on profitability. The lifetime loss ratio calculation does not explicitly account for the impact of investment income—only implicitly in the discount rate used. Any difference between the discount rate used to determine the original pricing loss ratio and the discount rate used to determine the loss ratio at the point of re-rating will have an impact on the repricing of the block. As long as the insurer consistently uses the same discount rate between pricing and rate increase calculations, this concern can be alleviated.

For those states that have not subscribed to the Model Bulletin treatment for pre-Rate Stability products, the current sustained low-interest-rate environment is especially challenging. LTCI insurers should be allowed to consider differences in expectation of investment returns when calculating the actuarially justified premium rate increase. Any historical gain or loss from investment returns could be readily determined, although it may not be feasible to fairly attribute historical investment returns to a specific block of LTCI because most insurers manage their investment portfolios at a line of business or total company level. Projecting future gains or losses from investment returns is likely to be quite subjective, as it requires projections of future interest rates, which can be more volatile than morbidity, mortality, and lapse experience.

## Past Premium Shortfalls

Although the 2014 NAIC LTC Model Regulation considered past losses, there have been continuing discussions about how to treat past losses in premium rate increase filings, most notably in the 2017–18 discussions among the NAIC Long-Term Care Pricing (B) Subgroup.

A few states have developed rules on how to adjust for past losses by assuming the new premium was charged since inception in demonstrating compliance with the minimum loss ratio. This is referred to as the "Phantom Premium" approach. This essentially means a policyholder should pay no more in the future than what he or she would have paid had the insurance company known exactly how experience would develop when the product was originally priced. Using this approach raises some serious concerns, which are outlined below.

If all the adverse claims experience is expected to be in the future, it follows that there are no past claim losses to recoup, and the higher future premiums are needed to offset the higher future claims. In this case, assuming those higher premiums were paid from the original issue date could expose the insurers to much higher risks retroactively, compared with what they may have believed to be the case when they decided to enter this product line. If this situation arises after, say, two-thirds of the premiums have been paid on a particular policy form, the company could only increase premiums to address one-third of the now-expected additional claims. This approach can cause serious solvency concerns, especially when companies have older blocks of business. Therefore, it would be inappropriate to use the "Phantom Premium" methodology alone to determine the amount of an allowable rate increase.

There are many reasons why an insurer could find itself in the scenario of expecting adverse experience in the future, including:

1. While early-duration claims may have been better than expected, claims experience at the older ages and later policy durations (after underwriting has worn off) may be worse than originally expected. When the insurer obtains enough experience to recognize the problem at the older ages and later durations, it may still have observed gains in the past or just modest losses, while the significant losses are to be expected to unfold in future years.

2. A new type of LTC service provider may become available that customers find more attractive and which is more costly than other service providers. A shift to the new service provider can increase the expected future costs above what was originally expected. A typical example of this phenomenon occurred with the emergence of assisted living facilities in the mid-1990s and the eventual mandating of their inclusion by some jurisdictions, in policies previously issued and priced without anticipation of that benefit.

3. Medical advances or lifestyle changes can extend peoples' lives so that more people survive to the ages where LTC services are typically needed.

Medical advances can extend the lives of people who are already using LTC services, thus extending the duration of claims.

One of the revisions in the 2014 NAIC LTC Model Regulation prevents insurers from recouping past claim losses by requiring them to use the lesser of actual and expected past claims when demonstrating compliance with the minimum loss ratio. Thus, if companies are experiencing greater claims than expected, and fail to act in a timely manner, those past claim losses cannot be passed on to policyholders through premium rate increases. But premium rate increases are allowed in order to fund increases in future claims expectations, subject to the minimum loss ratio and Rate Stability requirements.

## Conclusion

The LTCI premium rates developed by insurers from at least 10 years ago have generally turned out to be underpriced, and thus many premium rate increases have been filed on this business. It is common for LTCI carriers today to anticipate higher-than-expected future claims, and higher-than-expected overall lifetime claims, on their inforce LTCI policies. The guaranteed renewable feature of LTCI is meant to encourage insurers to enter this line of business, and if necessary to revise their premiums to adjust for the greater-than-expected future claims.

The current LTC Model Regulation has been revised to avoid the recoupment of *past* claim losses. Restricting premium rate increases in such a way that *future* claims cannot be funded could have severe financial implications and does not follow the 2014 NAIC LTC Model Regulation.

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[i] Long-Term Care Insurance Model Regulation; NAIC; 1st Quarter 2017. Accessed at naic.org/store/free/MDL-641.pdf.

[ii] Model Bulletin; NAIC; Aug. 9, 2013. Accessed at naic.org/documents/committees_b_senior_issues_130809_ltc_model_bulletin.pdf.

[iii] *Long-Term Care Insurance: The SOA Pricing Project*; Society of Actuaries; November 2016. Accessed at soa.org/Files/Sections/ltc-pricing-project.pdf.

The American Academy of Actuaries is a 19,500-member professional association whose mission is to serve the public and the U.S. actuarial profession. For more than 50 years, the Academy has assisted public policymakers on all levels by providing leadership, objective expertise, and actuarial advice on risk and financial security issues. The Academy also sets qualification, practice, and professionalism standards for actuaries in the United States.

# Long-term Care Insurance

## Approaches to Reviewing Premium Rate Increases

NAIC LTC Pricing Subgroup

October 2018

## Executive Summary

Several years ago, the NAIC Long-term Care Pricing Subgroup proposed changes to the NAIC Long-term Care (LTC) Model Regulation (Model 641) aimed at strengthening the pricing of LTC insurance. These proposed changes were adopted by the NAIC in August of 2014. These changes apply to LTC insurance policies issued on or after the date that the state where the policy is issued adopts the changes.

Despite these changes, along with changes made to the pricing methodology of LTC insurance in 2002, carriers find themselves in situations where they must increase premium rates in order to cover future expected claims. Most of these increases are implemented on blocks that are no longer open to new business. Regulators often treat the review and approval of these rate increases differently.

Over the past year, the LTC Pricing Subgroup studied and discussed approaches used by various states to review LTC rate increases. These approaches were discussed on public calls consisting of regulators, industry representatives, and consumer advocates. Through that process, this document was developed to serve as a resource that states can use in their review of LTC rate increases. The goal is to create a more predictable and transparent process for reviewing LTC rate increase filings.

## Scope

This document describes two methodologies for computing rate increases for LTC insurance policies. Regulators should consider applicable laws in their state when applying these methods to a particular block of policies.

## Background

Prior to 2002, LTC insurance was priced using a fixed lifetime loss ratio methodology. This methodology was meant to ensure that premium rates were not too high. However, as experience evolved, the premiums set using this methodology proved to be inadequate, leading to large rate increases. In addition, this approach allowed for the portion of the premium available for expenses and profit to increase when actual claims were higher than what was expected when the product was initially priced.

In 2002, a new method of pricing LTC insurance was adopted by the NAIC. This new method, known as the rate stabilization methodology, moved away from fixed loss ratios applied to initial premiums and moved to a rating methodology designed to increase the probability

that premiums will remain unchanged for the life of the contract, even under moderately adverse experience.

Even under the revised methodology, policyholders continue to experience large rate increases. In response, the NAIC Long-term Care Pricing Subgroup proposed changes to the NAIC Long-term Care Model Regulation (Model 641) aimed at strengthening the pricing of LTC insurance. These proposed changes were adopted by the NAIC in August of 2014. These changes apply to LTC insurance policies issued after the date that the state where the policy is issued adopts the revised regulation. The new model does not address rate increases consumers are experiencing on existing business.

The LTC Pricing Subgroup turned its focus to the review of these rate increases with the goal of developing a framework to achieve greater transparency and predictability in the review and approval of requests for LTC insurance rate increases.

## Approaches

As a starting point, the subgroup surveyed states on various practices surrounding their review of LTC insurance rate increases. One of the first steps in the process was to develop consistency when using certain terms, including the term "recoupment of past losses", when used in our discussions. For purposes of this document, the subgroup developed a consistent understanding of different categories of past losses.

The following charts illustrate the streams of potential losses or deficiencies stemming from two general sources – those stemming from past and future premiums being insufficient, and those stemming from past and future incurred claims being worse than expected.

At the time of a rate increase, sources of potential past premium deficiencies come from premiums that were paid by policyholders who:

- are active
- are in paid-up status (i.e., they are not on claim, but are no longer paying premium under the terms of the policy but may have future claims)
- have lapsed coverage, (i.e., they are not paying premium, are not on claim, and cannot have future claims)
- are disabled (i.e., on claim)

At the time of a rate increase, sources of future premiums come from the following two groups:

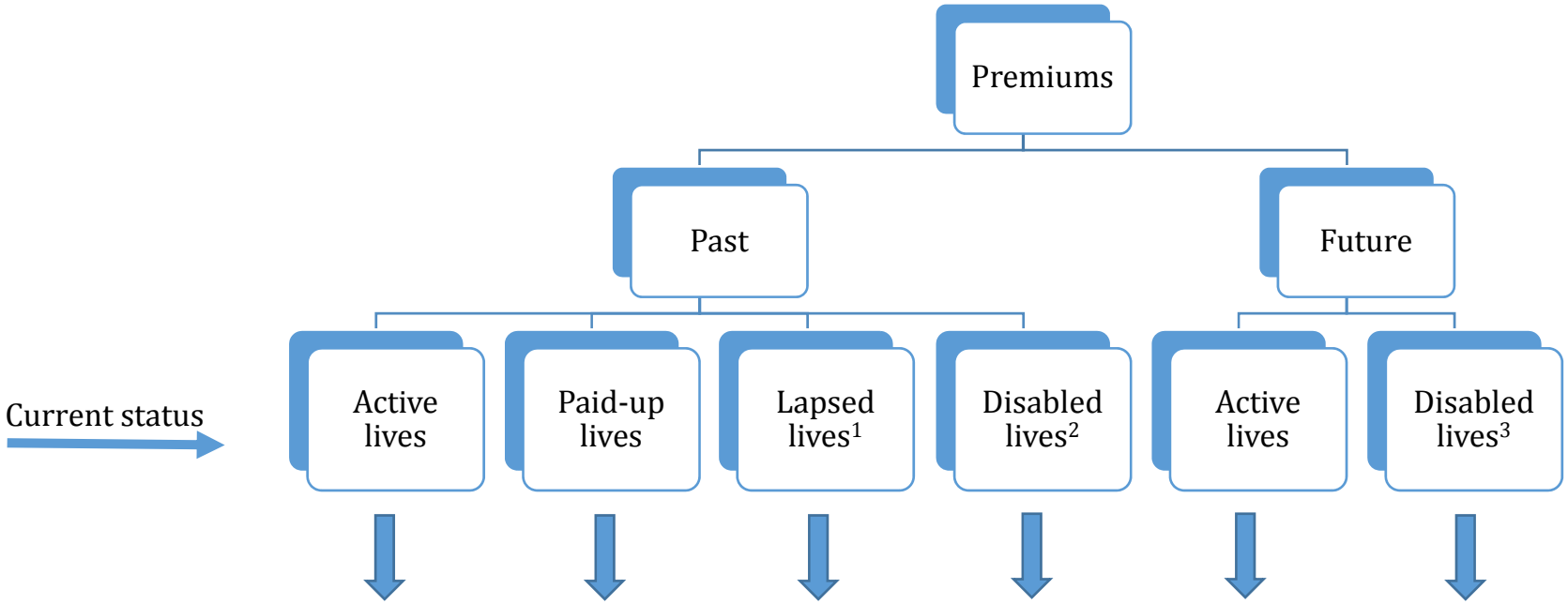
- policyholders who remain active and continue paying premiums
- policyholders who are currently on claim but recover and begin paying premiums again

At the time of a rate increase, sources of future incurred claims are:

- active premium paying policyholders who go on claim in the future

- disabled policyholders who are currently on claim, recover, and go on claim again in the future
- paid-up policyholders – this source of future claims is recognized in lifetime loss ratio calculations but not in projections of future claims for rate increases

# Premium Shortfall Categories at the Time of a Rate Increase Request

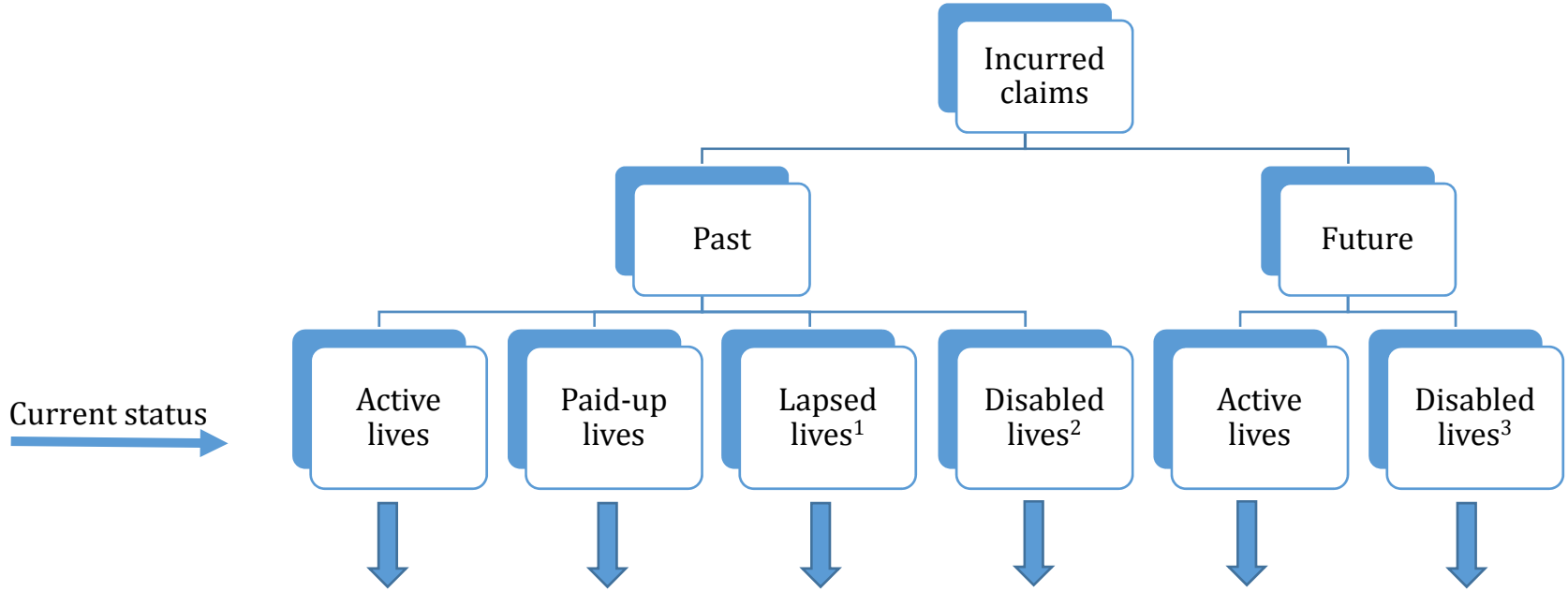



| | Active lives | Paid-up lives | Lapsed lives[1] | Disabled lives[2] | Active lives | Disabled lives[3] |
|---|---|---|---|---|---|---|
| Lifetime loss ratio | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Prospective present value approach | ✗ | ✗ | ✗ | ✗ | ✓ | ✗ |
| Blended if-knew/make up approach | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2014 NAIC LTC Model Regulation | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

[1] Includes voluntary lapses and those who died prior to generating a claim
[2] Includes those who died while on claim and those who exhausted their benefits
[3] Current disabled lives who might recover in the future and resume paying premiums

✗ indicates that the category is not reflected in the methodology, and any deficiency needs to be funded from a source other than a rate increase. However, the deficiency could be mitigated by catch-up and transitional adjustments to the prospective PV approach. ✓ indicates a partial recoupment since the method blends if-knew, which does not allow for any recoupment, and make up, which allows for full recoupment.

# Categories of Adverse Claims Experience at the Time of a Rate Increase Request




| | Active lives | Paid-up lives | Lapsed lives[1] | Disabled lives[2] | Active lives | Disabled lives[3] |
|---|---|---|---|---|---|---|
| Lifetime loss ratio | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Prospective present value approach | ✗ | ✗ | ✗ | ✗ | ✓ | ✗ |
| Blended if-knew/make up approach | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 2014 NAIC LTC Model Regulation | ✗ | ✗ | ✗ | ✗ | ✓ | ✓ |

[1] Includes voluntary lapses and those who died prior to generating a claim
[2] Includes those who died while on claim and those who exhausted their benefits
[3] Current disabled lives who might recover in the future and resume paying premiums

✗ indicates that the category is not reflected in the methodology, and any deficiency needs to be funded from a source other than a rate increase. However, the deficiency could be mitigated by catch-up and transitional adjustments to the prospective PV approach. ✓ indicates a partial recoupment since the method blends if-knew, which does not allow for any recoupment, and make up, which allows for full recoupment.

As a second step in the process, the pricing subgroup identified several general methodologies that were consistently used across states. These are:

- The lifetime loss ratio approach, which allows for full recoupment of past losses and often results in the largest rate increase
- Unique state approaches, which are designed to limit the recoupment of past losses
- The amended model regulation, which, like the state approaches, limits the recoupment of past losses

The two state approaches discussed in the pricing subgroup are described below.

## Prospective PV approach

This approach avoids a recoupment of past losses by considering only future projections. The following formula is used to compute an allowable rate increase for a block of LTC insurance policies:

$$\text{rate increase } \% = \frac{\Delta PV(\text{future incurred claims}) - \left(\dfrac{.58 + .85C}{1 + C}\right)\Delta PV(\text{future earned premiums})}{.85\, PV_{\text{current}}(\text{future earned premiums})}$$

where:

Δ indicates the change in present value (PV) due to the change in actuarial assumptions between the time of the last rate increase (or the original assumptions if there was no prior rate increase) and the current assumptions

$C$ is the cumulative percent rate increase to date. For example, if the current rate, prior to the proposed rate increase, is 50 percent higher than the rate at initial pricing, then $C$ = .5

The *current* subscript in the denominator indicates that the PV should be computed using current assumptions. The future earned premiums in the formula are based on the current premiums prior to the proposed rate increase. Regulators may wish to consider the addition of margin to the rate increase. For example, the ΔPV(future incurred claims) term in the above formula could be multiplied by 1.1 to represent a 10 percent margin.

The formula is limited to **active, premium-paying policyholders** as of the time of the filing. All present value calculations in the formula should be based on the same set of current active lives.

For pre-rate stabilized policies, one could use .6 in place of .58 and .8 in place of .85:

$$\text{rate increase } \% = \frac{\Delta PV(\text{future incurred claims}) - \left(\dfrac{.6 + .8C}{1 + C}\right)\Delta PV(\text{future earned premiums})}{.8\, PV_{\text{current}}(\text{future earned premiums})}$$

**Justification for the formula**

The numerator represents the amount of additional funding needed, on a prospective basis, as a result of the change in actuarial assumptions. This amount reflects the increase in the PV of incurred claims, and is partly offset by the increase in the PV of future net premiums, where net premiums are computed by multiplying gross premiums by the loss ratio.

To compute the loss ratio, if $P_0$ is the premium at initial pricing and $P$ is the current premium prior to the proposed rate increase, then:

$$P = P_0(1+C)$$

so

$$P_0 = \frac{P}{1+C}$$

The portion of current premium due to prior increases is:

$$P - P_0 = P - \frac{P}{1+C} = \frac{PC}{1+C}$$

Applying a 58 percent loss ratio to the initial premium and an 85 percent loss ratio to the increase portion, the loss ratio is:

$$\frac{.58\dfrac{P}{1+C} + .85\dfrac{PC}{1+C}}{P} = \frac{.58+.85C}{1+C}$$

Since a loss ratio of 85 percent applies to the rate increase, which provides the additional funding needed, then:

$$.85\,\Delta PV_{\text{current}}(\text{future earned premiums}) =$$
$$\Delta PV(\text{future incurred claims}) - \left(\frac{.58+.85C}{1+C}\right)\Delta PV(\text{future earned premiums})$$

The percentage rate increase, computed as ΔPV / PV of future earned premiums, is found by dividing both sides of the above equation by $.85\,PV_{\text{current}}(\text{future earned premiums})$:

$$\text{rate increase}\,\% = \frac{\Delta PV(\text{future incurred claims}) - \left(\dfrac{.58+.85C}{1+C}\right)\Delta PV(\text{future earned premiums})}{.85\,PV_{\text{current}}(\text{future earned premiums})}$$

## Possible Modifications to Prospective PV approach

The prospective PV formula is intended to produce a rate increase that is adequate to fund the projected increase in future claim liabilities. However, a regulator should consider modifications to the formula based on the following:

- Disapproval of a prior actuarially justified rate increase.
- A prior actuarially justified rate increase reduced by the regulator.
- Approval of a prior actuarially justified rate increase after significant delay, offset by any company delay in filing for an actuarially justified rate increase.

Note that the use of any prior "actuarially justified" rate increase requires justification and support, which may vary by company and by state. The use and amount of any prior actuarially justified rate increase must be agreed to by both the regulator and the company.

Examples of the modifications that could be made to the prospective PV formula are described below:

### Catch-up Provision (For rate increase requests denied or delayed)

If part of a past rate increase request has been denied, or if there was a material delay in the prior approval, for the new rate to be consistent with the underlying methodology of the Base Formula, a company must be granted an additional rate increase amount, called the catch-up provision. The catch-up provision is designed to reflect in a new rate increase the necessary additional premiums based on the assumptions provided to the department at the time of the previous rate increase request that were not approved with the prior filing(s). It will not take into account any deviation in actual experience from assumed experience during that time period.

$$\text{Catch-up rate increase } \% = \frac{\text{AV(premiums requested}^{\text{P}}) - \text{AV(premiums approved}^{\text{P}})}{\text{PV}_{\text{current}}\text{(future earned premiums)}}$$

$$+ \frac{\text{PV(premiums requested}^{\text{F}}) - \text{PV(premiums approved}^{\text{F}})}{\text{PV}_{\text{current}}\text{(future earned premiums)}}$$

Where:

AV is the Accumulated Value at the time of the new rate increase request using the actuarial assumptions made at the time of the previous rate increase request(s).

PV is the Present Value at the time of the new rate increase request using the actuarial assumptions made at the time of the previous rate increase request(s).

Premiums Requested$^P$ is the total past premiums that would have been collected had the entire rate increase request been granted in a timely manner based on the actuarial assumptions made at the time of the previous rate increase request(s)

Premiums Requested$^F$ is the total future premiums that would have been collected had the entire rate increase request been granted in a timely manner based on the actuarial assumptions made at the time of the previous rate increase request(s)

Premiums Approved$^P$ is the total past premiums that were collected based on the rate increase approved at the time of the previous rate increase request(s)

Premiums Approved$^F$ is the total future premiums that would have been collected based on the rate increase approved at the time of the previous rate increase request(s)

For pre-rate stabilized policies, use .8 in place of .85.

**<u>Transition Provision (For Pre-Rate Stability products and other products where the last rate increase requests was voluntarily reduced by the company)</u>**

If the prior rate increase request was not subject to the Rate Stability actuarial certification or a past rate increase request has been voluntarily reduced from the amount per such certification, a transition period needs to be established for companies to make a single filing to provide the full amount of premium necessary to meet the actuarial certification (consistent with the Model Bulletin calculation requirements). This transition filing would establish the assumptions to be used as the "prior assumptions" for future Base Formula requests and the maximum "Prior Premium" scale for these policies based on those prior assumptions. For any new filing of a rate increase to the Prior Rate scale to be consistent with the underlying methodology of the Base Formula, a company must be granted increases from the current approved premium scale up to but not above the maximum Prior Premium scale as part of the Transition amount. In this instance, the company will not be allowed to recapture past premiums that would have been collected if the rate increase request had not been voluntarily reduced. To the extent that a company requests a Transitional increase and a state denies or reduces the amount, the amount denied would be allowed in future rate increase requests under the Catch-Up Provision.

$$\text{Transition rate increase } \% = \frac{\text{PV(premiums justified)} - \text{PV(premiums requested)}}{\text{PV}_{\text{current}}\text{(future earned premiums)}}$$

Where:

PV is the Present Value using the actuarial assumptions made at the time of the previous rate increase request(s).

Premiums Justified is the total future premiums that would have been collected had the previous rate increase request been based upon the entire amount calculated in the Base Formula and Catch-up Provisions at the time of the previous rate increase request(s)

Premiums Requested is the total future premiums that would have been collected based on the entire rate increase requested at the time of the previous rate increase request(s)

For pre-rate stabilized policies, use .8 in place of .85.

**Calculation of Entire Rate Increase**

Total Rate Increase = Base Formula Increase % + Catch-up Increase % + Transition Increase %

**Blended If-Knew/Make-up Approach**

This approach begins with the computation of if-knew and makeup rate increases, as described in the definitions below. Next, a blended average is computed between the if-knew and make-up increases, where the makeup component is weighted based on the percentage of original policyholders remaining in active, premium-paying status. Finally, a cost-sharing function is applied to determine the portion of the rate increase that is paid by policyholders, while the remainder is a cost borne by the company.

This approach requires the use of all components outlined in this section. It is not appropriate to use only one part of this approach to determine a rate increase.

Key definitions include:

- If-knew increase – increase to the premium rates such that the resulting rates, if in effect from inception of the form, would produce the greater of the initial target lifetime loss ratio or minimum loss ratio applicable to the form

- Make-up increase – increase to the premium rates such that the resulting rates, if in effect in future years, would produce the greater of the initial target lifetime loss ratio or minimum loss ratio applicable to the form

- Blended increase – weighted average of if-knew increase and makeup increase, with the makeup component weighted based on the percentage of the original policyholders remaining in active, premium-paying status

- Cost-sharing increase – blended increase reduced by the cost-sharing formula described below

- Maximum allowable rate increase – an increase that, in addition to any prior rate increase, results in a cumulative rate increase equal to the cost-sharing increase

**Cost sharing**

This approach requires a state to establish a cost-sharing formula to be applied the rate increase determined under this approach. The table below is an example of a formula where the rate increase is sliced into layers. The policyholder's share of the rate increase decreases with each layer.

| Blended increase | Policyholder share of the increase |
|---|---|
| 0-15% | 100% |
| 15-50% | 90% |
| 50-100% | 75% |
| 100-150% | 65% |
| >150% | 50% |

For example, a blended increase of 70 percent would be sliced into three layers, consisting of 15 percent in the 0-15% layer, 35 percent in the 15-50% layer, and the remaining 20 percent in the 50-100% layer. The policyholder's share of a 70 percent blended increase would be 100% x 15% + 90% x 35% + 75% x 20% = 15% + 31.5% + 15% = 61.5%.

The example below illustrates the application of this method. It assumes that the minimum loss ratio applicable to the policy is 60 percent and that at the time of the rate increase filing, 40 percent of the original policyholders remain and are paying premium.

| | Without current increase | | | Premium at if knew level | | | Premium at make up level | | | With allowable rate increase | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| *Experience* | *Earned Premium* | | *Incurred* | *Earned* | *Incurred* | *Loss* | *Earned* | *Incurred* | *Loss* | *Earned* | *Incurred* | *Loss* |
| *Period* | *Original* | *Actual* | *Claims* | *Premiums* | *Claims* | *Ratio* | *Premiums* | *Claims* | *Ratio* | *Premiums* | *Claims* | *Ratio* |
| *Past* | 100 | 110 | 50 | 208 | 50 | 24% | 110 | 50 | 45% | 110 | 50 | 45% |
| *Future* | 60 | 78 | 150 | 125 | 150 | 120% | 223 | 150 | 67% | 137 | 150 | 109% |
| *Lifetime* | 160 | 188 | 200 | 333 | 200 | 60% | 333 | 200 | 60% | 247 | 200 | 81% |
| | | | | | | | | | | | | |
| Loss ratio at the original premium level | | | | 125% | | | | | | | | |
| Minimum loss ratio applicable to the form | | | | 60% | | Layer | PH share | | | | | |
| If-knew increase | | | | 108% | | 15% | 100% | | | | | |
| Make-up increase | | | | 272% | | 35% | 90% | | | | | |
| Remaining policyholders percentage | | | | 40% | | 50% | 75% | | | | | |
| Blended increase | | | | 174% | | 50% | 65% | | | | | |
| Cost-sharing increase | | | | 128% | | 24% | 50% | | | | | |
| Past rate increase | | | | 30% | | 174% | | | | | | |
| Maximum allowable rate increase | | | | 76% | | | | | | | | |

There are many possible refinements of the basic approach described above, such as:

- reducing the allowable increase if the original premiums were unreasonably low (i.e. lower than a benchmark premium calculated using assumptions that are deemed appropriate for the period in which the policy was priced and issued)
- basing the if-knew and make-up increases on a measure of profitability rather than on a target or minimum loss ratio standard

- calculating present values using actual and expected investment returns rather than statutory valuation rates
- specifying how margins for adverse experience and waiver of premium benefits should be treated in the loss ratio calculation
- specifying the level of granularity of the rate increase calculation (i.e. whether the rate increase should vary by benefit features, underwriting criteria, etc.)

**NAIC Model Regulation**

Section 20.1(C)(2) of the Model Regulation describes a 58/85 loss ratio standard, which recognizes the lesser of actual or expected past claims. The allowable rate increase computed according to the Model Regulation's loss ratio standard applicable on the issue date of the policy, serves as a ceiling when using either of the above approaches.

## Comparison of Approaches

Below are summaries of the results produced under each method for three actual rate filings received from three different carriers.

For each carrier, the earned premiums and incurred claims were multiplied by a random number to mask the carrier's actual data. Note that all yearly figures are discounted with interest:

**Carrier #1**

| Summary of rate filing | |
|---|---|
| Type | Pre Rate Stabilized (Individual) |
| Rate increase history | 40% in 2010;<br>25% in 2015 |
| Cumulative rate prior increase | 1.40 x 1.25 - 1 = 75% |

| | Accumulated and present values at 4.5% interest rate | | | |
|---|---|---|---|---|
| | Prior assumptions | | Current assumptions | |
| | Earned premiums | Incurred claims | Earned premiums | Incurred claims |
| Past | 29,881,320 | 30,254,745 | 29,312,302 | 30,254,745 |
| Future | 6,396,557 | 64,064,583 | 8,276,125 | 81,078,884 |
| Lifetime | 36,277,877 | 94,319,328 | 37,588,427 | 111,333,629 |

| Summary of calculations | |
|---|---|
| Estimated % of active policyholders remaining | 50% |
| Lifetime LR | 296% |
| Maximum rate increase under 60/80 lifetime LR standard | 1321% |
| Blended if-knew & makeup components: | |
| Makeup increase | 3268% |
| "If knew" rate increase | 498% |
| Blended with 50% active policyholders remaining: | 1883% |
| With cost sharing | 983% |

| | |
|---|---|
| **Blended if-knew & makeup rate increase*** (after backing out prior 69.6% cumulative rate increase) | **519%** |
| **Prospective PV allowable rate increase** | **238%** |
| * Rate increase assumes: (1) benchmark premium = original premium; and (2) 50% actives remaining. | |

## Carrier #2

| Summary of rate filing | |
|---|---|
| Type | Rate stabilized (individual) |
| Rate increase history | None |
| Cumulative prior rate increase | 0% |

| | Accumulated and present values at 4% interest rate | | | |
|---|---|---|---|---|
| | Prior assumptions | | Current assumptions | |
| | Earned premiums | Incurred claims | Earned premiums | Incurred claims |
| Past | 2,605,954 | 41,528 | 2,605,954 | 41,528 |
| Future | 4,537,414 | 3,795,819 | 4,382,489 | 5,514,785 |
| Lifetime | 7,143,367 | 3,837,347 | 6,988,442 | 5,556,313 |

| Summary of calculations | |
|---|---|
| Estimated % of active policyholders remaining | 71% |
| Lifetime LR | 80% |
| Maximum rate increase under 58/85 lifetime LR standard | 40% |
| Blended if-knew & makeup components: | |
| Makeup increase | 59% |
| "If knew" rate increase | 37% |
| Blended with 71% active policyholders remaining: | 53% |
| With cost sharing | 49% |
| **Blended if-knew & makeup allowable rate increase[1, 2]** | **49%** |
| **Prospective PV allowable rate increase[2]** | **49%** |
| [1] Rate increase assumes: (1) benchmark premium = original premium; and (2) 71% actives remaining.<br>[2] The allowable rate increase would be limited to 40% based on the 58/85 lifetime loss ratio standard. | |

## Carrier #3

| Summary of rate filing | |
|---|---|
| Type | Rate stabilized (individual) |
| Rate increase history | None |
| Cumulative prior rate increase | 0% |

| | Accumulated and present values at 4.5% interest rate | | | |
|---|---|---|---|---|
| | Prior assumptions | | Current assumptions | |
| | Earned premiums | Incurred claims* | Earned premiums | Incurred claims* |
| Past | 1,272,279 | 221,055 | 1,272,279 | 221,055 |

| | | | | |
|---|---|---|---|---|
| Future | 659,852 | 1,098,641 | 864,521 | 2,561,128 |
| Lifetime | 1,932,131 | 1,319,696 | 2,136,800 | 2,782,183 |

* Projected incurred claims include a 10% moderately adverse experience load.

| Summary of calculations | |
|---|---|
| Estimated % of active policyholders remaining | 77% |
| Lifetime LR | 130% |
| Maximum rate increase under 58/85 lifetime LR standard | 210% |
| Blended if-knew & makeup components: | |
| Makeup increase | 308% |
| "If knew" rate increase | 124% |
| Blended with 77% active policyholders remaining: | 266% |
| With cost sharing | 174% |
| **Blended if-knew & makeup allowable rate increase*** | **174%** |
| **Prospective PV allowable rate increase** | **183%** |
| * Rate increase assumes: (1) benchmark premium = original premium; and (2) 77% actives remaining. | |

## Other Considerations

### Premium Rate Increase Caps

Some states, either by regulation or administrative practice, place caps on premium rate increases. In particular, New Hampshire adopted a rule that caps rate increases based on the insured's attained age. In general, caps implemented by states have no actuarial basis, but instead are arbitrarily administered.

Although it is understandable that states may favor arbitrary caps in the interest of protecting policyholders from large rate increases, one concern is a potential solvency risk if actuarially justified rate increases are postponed along with the potential for substantial reductions in benefits due to state-specific guaranty fund limits. In addition, the need for future rate increases will be greater based on the degree to which requested rate increases are capped. Many states have worked with companies to successfully address large rate increases through the use of a pre-approved series of incremental increases, allowing rates to reach the appropriate level while fully informing the policyholders of the timing and amount of the full series of increases.

### Delays in Filing and Delays in Approval of Rate Increases

Similar to arbitrary rate caps, delays in implementing actuarially justified rate increases due to either a carrier failing to file a needed rate increase, or delays in the regulatory approval of a needed rate increase, can pose a potential solvency risk. Several LTC insurance carriers have commented that delays in the implementation of needed rate increases lead to significantly higher rate increases later. For example, one carrier with a large block of LTC business estimated that each one-year delay of a needed rate increase adds a 5 to 10 percentage point increase to the needed rate increase.

## Lifetime Loss Ratio Issue

Some regulators believe it is inappropriate to approve a rate increase that would lead to a lower projected lifetime loss ratio than in the prior rate increase filing. Where the prior filing was consistent with actuarially certified adequate premiums this would generally be an appropriate expectation unless sufficient justification is provided for an exception. Where the prior rate filing was not consistent with actuarially certified adequate premiums (e.g. most pre-rate stability business or filings limited by rate caps) or the company noted in its filing that if experience did not improve that additional rate increase filings are likely, the projected loss ratio from such a prior filing is not an appropriate limit.

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**Katherine A Gillis, FSA, MAAA**
**Actuary, Long Term Care Inforce Management**

LONG-TERM CARE INSURANCE

May 21, 2020

Colleen Moore

Re: Union Security Insurance Company
2016 Inforce Rate Increases – Union Security
SERFF ID: MULF-131989593

Dear Ms. Moore,

This letter is in response to your objection dated March 31, 2020 regarding the above filing. Your questions/concerns are included below in bold with our responses following.

1. **The documents "2016 Fortis Rate Increase Filing Summary (Union).pdf" and "2018 USIC AAT & GPV Memo Final.pdf" are both labeled as Confidential. There is no provision in Title 38.2, or anywhere else in the Code, under which long term care form and rate filings and actuarial memoranda could be considered confidential or proprietary. Section 38.2-221.1 of the Code applies to information requested or discovered during the review only and does not apply to information submitted by a company in its filing. Additionally, it is the Commission's policy to regulate long-term care insurance in a way that promotes the public's understanding and comparison of long-term care insurance and that protects the public interest. See 14 VAC 5-200-10.**

   **If you wish to pursue this matter further, please provide us with a detailed analysis from your legal department citing Virginia's statutes and regulations that support the Company's request for confidentiality.**

   Thank you, we have taken note of this.

2. **a) To assist us in our review of the proposed rates, provide an exhibit showing how the rate increases will be applied across policy form, ages, inflation protection, etc.**

   Please refer to the file "*VA Union Alternative Appendix A.pdf*" for an illustration of how the rate increases will be applied across age, inflation option, and benefit period for the Union Security block of business. Please note that we do not rerate based on policy form within the Union Security block of business.

   **b) Please confirm that the rates for the Shared Cost option are determined using both Exhibits C1 and C2 and the percentages in Appendix D. If so, please attach Appendix D under the Rate/Rule Schedule.**

   The rates for the Shared Cost option are determined using Appendices C1 and C2 and the percentages in Appendix D. Please refer to page 2 of Appendix D for a description of how these percentages are calculated.

   Appendix D has been provided under the Rate/Rule Schedule with the name "VA Union Appendix D (Shared Cost).pdf".

3.

**a) Please update all experience projections to include historical experience through 12/31/18. Please also update the Actuarial Memorandum for the data through 12/31/18 and, using a post submission update, revise the Company Rate Information to be consistent with the updated premiums and enrollment.**

Please note that future projections for the Union Security block of business as of year-end 2018 are not currently available, therefore we have not revised the actuarial memorandum with this information.

We have recently completed our triennial review of assumptions at the end of 2019 and have determined that future rate increases will be necessary. We are in the process of assessing what the additional rate increases will look like and will be addressing the need for additional rate increases based upon this study in a future filing.

Historical experience data through 12/31/2018 can be found in the attached file named "VA Union Experience through 12-31-18.pdf".

The table below summarizes, as of 12/31/2018, the number of premium-paying policies inforce and their 2018 annualized premium that will be affected by this rate increase in your state.

| Form | Number of Policies | Annualized Premium |
|---|---|---|
| 6060-VA | 50 | 75,776 |
| 6062-VA | 54 | 106,928 |
| 6063-VA | 1,350 | 2,801,286 |
| 6072-VA | 3 | 10,170 |
| 6073-VA | 9 | 26,274 |

Please refer to the file "Long Term Care Insurance Rate Request Summary.pdf" for a Rate Request Summary consistent with the above data.

**b) Thank you for providing Excel version of Exhibits 1 and 2. Please provide all experience exhibits in Excel with working formulas, including Exhibits 1A, 1B, and the Since Inception Loss Ratio Exhibit.**

Please refer to the file "VA Union Exhibits.xlsx" for Excel versions of Exhibit 1, Exhibit 1A, Exhibit 1B, Exhibit 2, the Since Inception Loss Ratio Exhibit, and a loss ratio exhibit which includes historical experience through 12/31/2018.

**c) Exhibit 2. Virginia Loss Ratio Exhibit in the file "VA Union loss ratio exhibit.xlsx" still indicates it includes 4062-NY and 4063-NY. Please update the exhibit to include only those forms sold in Virginia.**

Our apologies for this typographical error. This has been fixed in the file "VA Union Exhibits.xlsx"

4. **Please provide all projections necessary to evaluate the requests based on both the "Prospective Present Value Approach" (or Texas Method) and the "If-Knew/Makeup Blend" approach (or Minnesota Method).**

Under the Prospective Present Value method our rate increases would look like the following:

| Total Rate Increase- Prospective Present Value Method | | | |
|---|---|---|---|
| **Product** | **Base Rate Increase** | **Catchup Provision** | **Total Rate Increase** |
| **6060s** | 42.3% | 103.3% | **145.6%** |

All projections and calculations are in the attached spreadsheet: "*VA Union Prospective Present Value Calculations.xlsx*". Please note that the impact of future projected shock lapse is reflected in the Catchup Provision rate increase.

Under the Blended (Cost-Sharing) method our rate increase would look like the following:

| Product | If knew Increase | Make Up Rate Increase | Remaining Policyholder Percentage | Blended Increase | Cost Sharing Increase | Past Rate Increases | Maximum Allowable Increase |
|---|---|---|---|---|---|---|---|
| **6060s** | 119.6% | 811.0% | 57.1% | 514.2% | 298.6% | 85.5% | **114.9%** |

All projections and calculations are in the attached spreadsheet: "*VA Union Cost Sharing Calculations.xlsx*"
We would be happy to discuss the results from these two methods with the department.

**5.**

**a) Please save the revised Rate Request Summary (RRS) under "Long Term Care Insurance Rate Request Summary".**

The revised Rate Request Summary has been saved as "Long Term Care Insurance Rate Request Summary.pdf".

**b) The narrative portion of the RRS is for Time Insurance Company II rather than Union Security. Please revise the summary to reflect Union Security.**

Please refer to the file "Long Term Care Insurance Rate Request Summary.pdf" for the updated narrative reflecting Union Security.

**c) If the narrative references John Hancock, please include an explanation of John Hancock's relationship to Union Security.**

Please refer to the file "Long Term Care Insurance Rate Request Summary.pdf" for the updated narrative including an explanation of John Hancock's relationship to Union Security.

**d) Please revise the narrative to include a brief explanation for the increase, in very consumer friendly language, which would be easily understood by an older consumer with little insurance background.**

Please refer to the file "Long Term Care Insurance Rate Request Summary.pdf" for the narrative including a brief explanation for the increase.

**6. For compliance with 14VAC5-200-125, each long term care insurer must submit an Annual Rate Report to the commission by June 30th annually. This filing is separate from any rate filings which have been submitted. The last Annual Rate Report filing submitted by the Company was in 2017.**

**Please confirm the Company's understanding that an Annual Rate Report filing is required each year and that the company will submit annual filings going forward.**

Our plan of action at the time of the 2017 certification was to file new rates in 2018, at the same time providing the details of our experience review and an updated actuarial certification within the actuarial memorandum. The filing was delayed due to the incorporation of the new assumptions from our 2016 experience studies and the development of our new Shared Cost option. The information required for the 2018 Annual Report can be found within the current filing which was submitted June 25, 2019. We confirm that Annual Rate Reports will be submitted separately going forward.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company

# Appendix E

## Fortis 6060-6073

## Rate Increase Percentages

(applied across all elimination periods, and across all Assisted Living Facilities, Home and Community Care percentages)

| Age | Base | | | | | Simple Inflation | | | | | Compound Inflation | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Benefit Period | | | | | Benefit Period | | | | | Benefit Period | | | | |
| | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life | 2 Years | 3 Years | 4 Years | 5 Years | Life |
| 18-29 | 36.6% | 21.2% | 19.1% | 16.7% | 30.3% | 117.3% | 103.1% | 102.5% | 97.9% | 170.3% | 250.3% | 248.9% | 233.2% | 230.5% | 251.5% |
| 30 | 44.4% | 27.4% | 26.3% | 23.1% | 47.7% | 124.4% | 109.4% | 104.3% | 99.9% | 177.2% | 251.5% | 251.5% | 236.9% | 233.7% | 251.5% |
| 31 | 48.3% | 30.5% | 30.7% | 27.1% | 48.6% | 135.4% | 118.4% | 111.6% | 107.0% | 184.4% | 251.5% | 251.5% | 237.5% | 234.6% | 251.5% |
| 32 | 52.2% | 35.5% | 36.2% | 32.1% | 55.1% | 136.0% | 118.4% | 119.0% | 113.7% | 185.3% | 251.5% | 251.5% | 238.5% | 235.2% | 251.5% |
| 33 | 54.6% | 38.6% | 40.7% | 37.5% | 57.2% | 141.0% | 127.8% | 125.8% | 120.4% | 187.8% | 251.5% | 251.5% | 239.1% | 236.1% | 251.5% |
| 34 | 58.5% | 43.6% | 45.1% | 42.5% | 62.6% | 141.6% | 136.2% | 130.3% | 126.8% | 192.3% | 251.5% | 251.5% | 240.2% | 236.6% | 251.5% |
| 35 | 62.4% | 46.7% | 50.6% | 48.0% | 66.4% | 143.5% | 140.9% | 130.3% | 133.2% | 190.9% | 251.5% | 251.5% | 240.8% | 237.5% | 251.5% |
| 36 | 66.3% | 52.9% | 55.0% | 52.9% | 70.4% | 150.8% | 141.6% | 128.1% | 134.9% | 195.5% | 251.5% | 251.5% | 241.8% | 238.4% | 251.5% |
| 37 | 70.2% | 57.9% | 60.5% | 59.4% | 84.4% | 152.5% | 147.4% | 133.4% | 135.8% | 198.9% | 251.5% | 251.5% | 242.4% | 238.9% | 251.5% |
| 38 | 76.4% | 61.0% | 67.7% | 64.8% | 84.4% | 152.5% | 148.8% | 134.6% | 136.9% | 203.9% | 251.5% | 251.5% | 243.4% | 239.8% | 251.5% |
| 39 | 80.3% | 66.0% | 72.1% | 71.3% | 84.4% | 154.8% | 149.9% | 135.5% | 141.6% | 210.7% | 251.5% | 251.5% | 244.0% | 240.4% | 251.5% |
| 40 | 75.0% | 65.3% | 65.4% | 66.6% | 79.4% | 147.5% | 144.7% | 129.1% | 135.8% | 204.1% | 246.9% | 239.6% | 222.8% | 221.8% | 251.5% |
| 41 | 82.3% | 71.2% | 72.1% | 71.5% | 84.0% | 151.2% | 147.5% | 132.3% | 139.0% | 211.0% | 250.7% | 242.7% | 227.2% | 226.1% | 251.5% |
| 42 | 79.1% | 75.5% | 78.4% | 77.3% | 99.2% | 153.9% | 150.1% | 136.0% | 146.0% | 211.0% | 251.5% | 245.2% | 231.6% | 230.1% | 251.5% |
| 43 | 85.5% | 80.8% | 77.1% | 79.6% | 98.4% | 157.7% | 153.3% | 144.1% | 149.4% | 208.4% | 251.5% | 248.3% | 236.0% | 234.0% | 251.5% |
| 44 | 93.3% | 79.3% | 83.2% | 86.2% | 98.0% | 167.0% | 160.8% | 151.9% | 156.6% | 216.3% | 251.5% | 251.5% | 240.8% | 238.4% | 251.5% |
| 45 | 95.4% | 78.1% | 76.6% | 80.0% | 101.4% | 165.8% | 152.4% | 146.5% | 153.4% | 208.5% | 249.4% | 235.4% | 224.3% | 224.3% | 251.5% |
| 46 | 93.3% | 76.9% | 83.4% | 81.2% | 101.0% | 166.5% | 160.1% | 154.2% | 156.9% | 220.9% | 251.5% | 238.4% | 228.6% | 228.5% | 251.5% |
| 47 | 100.8% | 82.9% | 82.5% | 80.5% | 100.8% | 166.9% | 161.7% | 158.6% | 164.3% | 231.1% | 251.5% | 241.5% | 233.7% | 232.7% | 251.5% |
| 48 | 107.0% | 83.5% | 84.2% | 86.6% | 111.1% | 163.6% | 159.1% | 157.9% | 169.8% | 244.4% | 251.5% | 244.6% | 238.0% | 237.0% | 251.5% |
| 49 | 104.5% | 88.4% | 89.8% | 87.2% | 111.5% | 169.1% | 156.6% | 157.1% | 168.9% | 251.5% | 251.5% | 247.4% | 242.6% | 241.3% | 251.5% |
| 50 | 103.4% | 79.3% | 81.9% | 77.9% | 104.9% | 162.3% | 154.1% | 156.5% | 165.7% | 227.9% | 230.6% | 212.2% | 214.2% | 208.1% | 251.5% |
| 51 | 100.7% | 77.3% | 82.2% | 80.2% | 107.7% | 160.0% | 151.9% | 154.8% | 163.4% | 226.7% | 222.1% | 205.8% | 204.9% | 204.2% | 251.5% |
| 52 | 102.2% | 81.2% | 83.2% | 78.5% | 110.9% | 157.7% | 150.1% | 153.6% | 162.2% | 226.8% | 220.2% | 200.2% | 196.9% | 197.1% | 251.5% |
| 53 | 99.8% | 81.1% | 83.5% | 84.5% | 123.0% | 160.8% | 148.4% | 149.2% | 157.5% | 226.3% | 213.1% | 194.9% | 193.0% | 190.1% | 251.5% |
| 54 | 104.0% | 86.2% | 88.8% | 83.5% | 125.7% | 158.6% | 147.1% | 147.7% | 156.1% | 226.3% | 206.0% | 190.4% | 188.9% | 183.6% | 251.5% |
| 55 | 100.1% | 85.1% | 89.0% | 85.5% | 129.0% | 157.4% | 145.4% | 146.6% | 152.1% | 225.4% | 199.8% | 185.7% | 182.1% | 177.8% | 251.5% |
| 56 | 99.7% | 87.0% | 86.3% | 84.3% | 129.6% | 153.7% | 140.9% | 142.4% | 147.6% | 221.2% | 193.0% | 178.0% | 172.5% | 166.5% | 251.5% |
| 57 | 97.1% | 82.3% | 88.5% | 81.6% | 125.7% | 147.1% | 140.2% | 138.8% | 143.2% | 210.7% | 181.9% | 164.8% | 161.4% | 153.5% | 250.7% |
| 58 | 93.4% | 82.1% | 86.3% | 80.9% | 117.3% | 140.6% | 135.9% | 135.0% | 139.2% | 199.3% | 167.8% | 155.6% | 151.0% | 144.4% | 235.7% |
| 59 | 87.1% | 79.4% | 84.4% | 78.6% | 116.8% | 138.5% | 132.5% | 128.8% | 129.0% | 186.6% | 159.1% | 145.3% | 139.3% | 132.3% | 221.9% |
| 60 | 84.5% | 77.8% | 83.3% | 78.8% | 112.1% | 132.5% | 129.1% | 125.6% | 123.4% | 178.2% | 147.5% | 135.7% | 129.3% | 128.5% | 208.0% |
| 61 | 82.9% | 78.5% | 81.1% | 77.7% | 112.4% | 125.4% | 124.8% | 120.0% | 117.2% | 176.2% | 142.0% | 135.0% | 127.5% | 124.7% | 201.7% |
| 62 | 82.0% | 76.5% | 81.0% | 77.4% | 116.3% | 118.7% | 123.2% | 117.3% | 110.9% | 175.5% | 137.3% | 134.9% | 127.0% | 118.6% | 193.2% |
| 63 | 80.6% | 79.4% | 81.0% | 78.1% | 116.3% | 114.5% | 118.5% | 111.1% | 107.5% | 167.0% | 133.7% | 134.3% | 125.6% | 115.4% | 184.8% |
| 64 | 80.2% | 78.2% | 76.7% | 78.8% | 121.5% | 110.1% | 111.5% | 108.4% | 100.9% | 160.2% | 127.9% | 131.7% | 123.0% | 110.7% | 176.5% |
| 65 | 78.5% | 77.6% | 75.5% | 77.2% | 117.8% | 108.8% | 108.5% | 102.2% | 96.2% | 147.7% | 121.1% | 127.2% | 117.0% | 104.2% | 166.5% |
| 66 | 79.9% | 78.5% | 75.5% | 78.2% | 114.3% | 109.5% | 112.6% | 103.7% | 96.8% | 150.8% | 121.7% | 126.1% | 116.0% | 106.1% | 165.6% |
| 67 | 80.6% | 79.8% | 77.6% | 78.0% | 109.5% | 113.1% | 116.7% | 108.9% | 99.1% | 154.7% | 122.8% | 125.9% | 117.5% | 107.8% | 165.7% |
| 68 | 81.9% | 78.0% | 77.5% | 78.8% | 108.6% | 118.3% | 120.3% | 110.5% | 105.3% | 157.2% | 123.2% | 123.7% | 116.1% | 109.8% | 167.0% |
| 69 | 82.6% | 78.7% | 78.3% | 78.5% | 102.3% | 118.2% | 121.6% | 113.8% | 107.8% | 157.9% | 123.4% | 120.1% | 115.1% | 110.0% | 163.7% |
| 70 | 83.1% | 76.5% | 77.2% | 77.0% | 97.6% | 116.1% | 123.4% | 110.5% | 109.8% | 152.6% | 119.7% | 116.0% | 111.1% | 108.8% | 152.6% |
| 71 | 83.1% | 76.3% | 71.9% | 75.0% | 90.5% | 109.5% | 113.6% | 108.2% | 109.1% | 142.0% | 110.4% | 109.5% | 107.9% | 106.2% | 142.0% |
| 72 | 83.9% | 75.2% | 70.6% | 74.7% | 84.9% | 100.7% | 104.1% | 100.7% | 100.7% | 128.7% | 101.4% | 100.7% | 100.7% | 100.7% | 128.7% |
| 73 | 82.8% | 74.4% | 69.5% | 75.2% | 79.1% | 92.0% | 94.9% | 92.0% | 92.0% | 115.5% | 92.6% | 92.0% | 92.0% | 92.0% | 115.0% |
| 74 | 83.6% | 73.5% | 67.9% | 76.2% | 72.7% | 83.6% | 85.9% | 83.6% | 83.6% | 102.8% | 84.1% | 83.6% | 83.6% | 83.6% | 102.5% |
| 75 | 75.3% | 73.5% | 66.2% | 75.3% | 67.3% | 75.3% | 77.2% | 75.3% | 75.3% | 90.6% | 75.7% | 75.3% | 75.3% | 75.3% | 91.2% |
| 76 | 67.2% | 67.2% | 67.2% | 67.2% | 70.6% | 67.2% | 68.6% | 67.2% | 67.2% | 78.9% | 67.5% | 67.2% | 67.2% | 67.2% | 80.3% |
| 77 | 61.1% | 61.1% | 61.1% | 61.1% | 63.5% | 61.1% | 62.1% | 61.1% | 61.1% | 69.5% | 61.3% | 61.1% | 61.1% | 61.1% | 70.5% |
| 78 | 56.2% | 56.2% | 56.2% | 56.2% | 57.8% | 56.2% | 56.9% | 56.2% | 56.2% | 61.7% | 56.4% | 56.2% | 56.2% | 56.2% | 62.3% |
| 79 | 51.3% | 51.3% | 51.3% | 51.3% | 52.1% | 51.3% | 51.7% | 51.3% | 51.3% | 54.0% | 51.4% | 51.3% | 51.3% | 51.3% | 54.3% |
| 80 | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% |
| 81 | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% |
| 82 | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% |
| 83 | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% |
| 84 | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% |
| 85 | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% |
| 86 | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% |
| 87 | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% |
| 88 | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% |
| 89 | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% |
| 90 | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% |
| 91 | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% | 46.5% |

## Exhibit 1: Nationwide Loss Ratio Exhibit
## Fortis 6060-6073 (Including 4062-NY and 4063-NY)

| | | Original Assumptions | | | Historical & Projected Experience - 2017 Data | | | | | | Historical Experience - 2018 Data | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | After Proposed Rate Increase | | | | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1988 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1989 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1990 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1991 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1992 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1993 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1994 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1995 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1996 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1997 | - | - | - | - | - | - | - | - | - | - | - | - |
| | 1998 | 164,709 | 1,731,260 | 10% | - | 1,775,345 | 0% | - | 1,775,345 | 0% | - | 1,775,345 | 0% |
| | 1999 | 1,879,681 | 20,060,909 | 9% | 227,568 | 20,498,021 | 1% | 227,568 | 20,498,021 | 1% | 216,897 | 20,498,021 | 1% |
| | 2000 | 4,651,020 | 45,173,421 | 10% | 448,377 | 47,104,386 | 1% | 448,377 | 47,104,386 | 1% | 450,388 | 47,103,333 | 1% |
| | 2001 | 7,745,621 | 63,229,147 | 12% | 3,799,859 | 68,042,640 | 6% | 3,799,859 | 68,042,640 | 6% | 3,871,354 | 68,041,095 | 6% |
| | 2002 | 10,446,822 | 66,081,455 | 16% | 6,360,070 | 74,710,719 | 9% | 6,360,070 | 74,710,719 | 9% | 6,326,572 | 74,709,137 | 8% |
| | 2003 | 12,985,873 | 62,648,160 | 21% | 12,172,158 | 75,193,694 | 16% | 12,172,158 | 75,193,694 | 16% | 11,636,578 | 75,192,112 | 15% |
| | 2004 | 15,345,145 | 58,528,892 | 26% | 11,948,855 | 74,619,903 | 16% | 11,948,855 | 74,619,903 | 16% | 11,723,465 | 74,618,321 | 16% |
| | 2005 | 17,469,295 | 54,948,776 | 32% | 17,345,127 | 74,301,437 | 23% | 17,345,127 | 74,301,437 | 23% | 16,418,618 | 74,299,718 | 22% |
| Historical | 2006 | 19,310,101 | 51,717,673 | 37% | 20,823,404 | 73,911,235 | 28% | 20,823,404 | 73,911,235 | 28% | 20,978,330 | 73,909,464 | 28% |
| Experience | 2007 | 20,948,863 | 48,698,610 | 43% | 28,861,843 | 73,573,884 | 39% | 28,861,843 | 73,573,884 | 39% | 28,825,951 | 73,570,879 | 39% |
| | 2008 | 22,491,129 | 45,817,812 | 49% | 41,272,560 | 73,019,259 | 57% | 41,272,560 | 73,019,259 | 57% | 40,176,083 | 73,014,381 | 55% |
| | 2009 | 24,027,681 | 43,048,514 | 56% | 51,438,199 | 75,587,411 | 68% | 51,438,199 | 75,587,411 | 68% | 49,985,294 | 75,581,124 | 66% |
| | 2010 | 25,575,031 | 40,372,567 | 63% | 57,850,651 | 82,803,284 | 70% | 57,850,651 | 82,803,284 | 70% | 56,386,870 | 82,792,630 | 68% |
| | 2011 | 27,128,872 | 37,773,441 | 72% | 69,469,570 | 81,160,845 | 86% | 69,469,570 | 81,160,845 | 86% | 68,622,478 | 81,139,888 | 85% |
| | 2012 | 28,672,937 | 35,245,944 | 81% | 70,803,295 | 74,308,869 | 95% | 70,803,295 | 74,308,869 | 95% | 70,787,419 | 74,289,221 | 95% |
| | 2013 | 30,197,293 | 32,790,100 | 92% | 82,636,908 | 65,867,206 | 125% | 82,636,908 | 65,867,206 | 125% | 83,157,667 | 65,829,722 | 126% |
| | 2014 | 31,687,185 | 30,412,170 | 104% | 81,842,039 | 67,571,376 | 121% | 81,842,039 | 67,571,376 | 121% | 78,102,144 | 67,545,639 | 116% |
| | 2015 | 33,112,954 | 28,127,643 | 118% | 102,604,581 | 76,772,640 | 134% | 102,604,581 | 76,772,640 | 134% | 102,524,773 | 76,729,875 | 134% |
| | 2016 | 34,450,372 | 25,945,435 | 133% | 120,451,437 | 79,732,926 | 151% | 120,451,437 | 79,732,926 | 151% | 117,038,829 | 79,667,938 | 147% |
| | 2017 | 35,681,329 | 23,859,088 | 150% | 119,473,492 | 74,193,417 | 161% | 119,473,492 | 84,106,016 | 142% | 135,251,375 | 73,988,258 | 183% |
| | 2018 | 36,791,960 | 21,856,121 | 168% | 121,442,212 | 68,639,620 | 177% | 121,686,732 | 156,913,170 | 78% | 146,535,476 | 67,592,848 | 217% |
| | 2019 | 37,764,880 | 19,934,009 | 189% | 131,968,108 | 65,430,541 | 202% | 130,243,507 | 164,201,009 | 79% | - | - | - |
| | 2020 | 38,568,744 | 18,095,301 | 213% | 140,732,870 | 62,105,165 | 227% | 133,868,420 | 150,467,533 | 89% | - | - | - |
| Projected | 2021 | 39,186,320 | 16,346,176 | 240% | 147,944,194 | 58,666,192 | 252% | 141,063,498 | 142,960,994 | 99% | - | - | - |
| Future | 2022 | 39,609,154 | 14,692,066 | 270% | 154,901,075 | 55,141,816 | 281% | 148,016,941 | 135,322,765 | 109% | - | - | - |
| Experience | 2023 | 39,822,792 | 13,136,798 | 303% | 162,176,684 | 51,561,155 | 315% | 155,173,681 | 127,469,591 | 122% | - | - | - |
| | 2024 | 39,812,410 | 11,682,313 | 341% | 168,654,827 | 47,944,737 | 352% | 161,499,490 | 119,442,237 | 135% | - | - | - |
| | 2025 | 39,556,334 | 10,329,544 | 383% | 172,919,711 | 44,315,452 | 390% | 165,676,260 | 111,288,769 | 149% | - | - | - |
| | 2026 | 39,059,150 | 9,080,451 | 430% | 175,074,282 | 40,710,195 | 430% | 167,797,351 | 103,090,753 | 163% | - | - | - |
| | 2027 | 38,319,871 | 7,934,324 | 483% | 174,999,515 | 37,170,885 | 471% | 167,765,929 | 94,942,416 | 177% | - | - | - |
| | 2028 | 37,333,327 | 6,888,425 | 542% | 174,229,325 | 33,728,522 | 517% | 167,054,870 | 86,914,543 | 192% | - | - | - |
| | 2029 | 36,096,143 | 5,940,119 | 608% | 173,458,128 | 30,397,519 | 571% | 166,327,810 | 79,042,022 | 210% | - | - | - |
| | 2030 | 34,618,415 | 5,086,715 | 681% | 171,314,914 | 27,200,931 | 630% | 164,284,621 | 71,384,968 | 230% | - | - | - |
| | 2031 | 32,943,902 | 4,325,909 | 762% | 167,353,842 | 24,170,052 | 692% | 160,489,823 | 64,027,725 | 251% | - | - | - |
| | 2032 | 31,107,598 | 3,654,411 | 851% | 160,443,032 | 21,335,291 | 752% | 153,886,174 | 57,054,637 | 270% | - | - | - |
| | 2033 | 29,127,984 | 3,065,468 | 950% | 151,085,141 | 18,713,922 | 807% | 144,963,995 | 50,519,049 | 287% | - | - | - |
| | 2034 | 27,012,976 | 2,550,937 | 1059% | 141,096,764 | 16,307,655 | 865% | 135,433,167 | 44,436,758 | 305% | - | - | - |
| | 2035 | 24,786,348 | 2,104,565 | 1178% | 131,783,374 | 14,109,900 | 934% | 126,514,377 | 38,804,470 | 326% | - | - | - |
| | 2036 | 22,511,945 | 1,722,441 | 1307% | 122,379,423 | 12,117,500 | 1010% | 117,485,794 | 33,629,575 | 349% | - | - | - |
| | 2037 | 20,248,229 | 1,399,672 | 1447% | 111,526,653 | 10,330,972 | 1080% | 107,079,710 | 28,929,450 | 370% | - | - | - |
| | 2038 | 18,022,902 | 1,128,860 | 1597% | 99,828,935 | 8,748,058 | 1141% | 95,874,673 | 24,713,460 | 388% | - | - | - |
| | 2039 | 15,805,083 | 902,984 | 1750% | 88,986,819 | 7,358,789 | 1209% | 85,474,838 | 20,968,740 | 408% | - | - | - |
| | 2040 | 13,606,822 | 716,317 | 1900% | 79,758,356 | 6,147,932 | 1297% | 76,597,730 | 17,666,761 | 434% | - | - | - |
| | 2041 | 11,488,390 | 563,479 | 2039% | 71,227,009 | 5,100,034 | 1397% | 68,385,468 | 14,776,805 | 463% | - | - | - |
| | 2042 | 9,525,727 | 438,900 | 2170% | 62,966,041 | 4,201,751 | 1499% | 60,438,974 | 12,271,973 | 492% | - | - | - |
| | 2043 | 7,735,357 | 338,114 | 2288% | 55,158,038 | 3,439,491 | 1604% | 52,931,159 | 10,123,184 | 523% | - | - | - |
| | 2044 | 6,164,738 | 258,396 | 2386% | 47,366,278 | 2,797,790 | 1693% | 45,455,202 | 8,295,015 | 548% | - | - | - |
| | 2045 | 4,862,199 | 196,571 | 2474% | 39,726,817 | 2,260,300 | 1758% | 38,140,797 | 6,748,214 | 565% | - | - | - |
| | 2046 | 3,805,297 | 148,805 | 2557% | 32,832,090 | 1,811,889 | 1812% | 31,542,577 | 5,445,346 | 579% | - | - | - |
| | 2047 | 2,941,490 | 111,732 | 2633% | 27,098,095 | 1,439,876 | 1882% | 26,047,987 | 4,354,454 | 598% | - | - | - |
| | 2048 | 2,231,308 | 83,562 | 2670% | 22,224,628 | 1,133,789 | 1960% | 21,372,990 | 3,448,648 | 620% | - | - | - |
| | 2049 | 1,697,786 | 62,640 | 2710% | 17,957,471 | 884,234 | 2031% | 17,278,234 | 2,703,816 | 639% | - | - | - |
| | 2050 | 1,282,291 | 46,914 | 2733% | 14,266,712 | 682,835 | 2089% | 13,735,585 | 2,097,979 | 655% | - | - | - |
| ***Values as of 12/31/2017-2018 (discounted at maximum statutory valuation rates*** | | | | | | | | | | | | | |
| | Past : | 548,454,450 | 1,328,106,710 | 41.3% | 1,114,438,113 | 2,022,181,221 | 55.1% | 1,114,438,113 | 2,032,270,284 | 54.8% | | | |
| | Future : | 496,006,756 | 141,786,958 | 349.8% | 2,219,964,126 | 567,979,715 | 390.9% | 2,135,913,125 | 1,421,875,560 | 150.2% | | | |
| | Lifetime : | 1,044,461,206 | 1,469,893,668 | 71.1% | 3,334,402,239 | 2,590,160,936 | 128.7% | 3,250,351,238 | 3,454,145,843 | 94.1% | | | |

**John Hancock Financial Services**

Long Term Care
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Boston, Massachusetts 02116

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**Katherine A Gillis, FSA, MAAA**
**Actuary, Long Term Care Inforce Management**

LONG-TERM CARE INSURANCE

July 30, 2020

Colleen Moore

Re: Union Security Insurance Company
2016 Inforce Rate Increases – Union Security
SERFF ID: MULF-131989593

Dear Ms. Moore,

This letter is in response to your objection dated July 28, 2020 regarding the above filing. Your questions/concerns are included below in bold with our responses following.

**Response #3 shows the total number of policies as of 12/31/2018 to be 1,466. The Rate Request Summary also shows the Number of Virginia Policyholders Affected to be 1,466. The Rate/Rule Schedule shows the Number of Policy Holders Affected as 1,542. Please resolve this discrepancy.**

The policy count of 1,542 shown in the Rate/Rule Schedule and the actuarial memorandum is consistent with the 12/31/2017 data upon which rate increases were derived. Since future projections for the Union Security block of business, as of year-end 2018, were not available, the Rate/Rule Schedule and actuarial memo were not updated to reflect the 12/31/2018 policy counts.

The updated 2018 policy count of 1,466 was provided as part of our objection response and was shown in the Rate Request Summary that accompanied that response. We would be happy to provide a Rate Request Summary which reflects the 12/31/2017 policy count and ties back to the actuarial memo and Rate/Rule schedule if that would be helpful.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Katherine A Gillis

Katherine A Gillis, FSA, MAAA
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John Hancock Life Insurance Company

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**Actuary, LTC Inforce Management**

John Hancock
LONG-TERM CARE INSURANCE

September 2, 2020

Colleen Moore

Re: Union Security Insurance Company
2016 Inforce Rate Increases – Union Security
SERFF ID: MULF-131989593

Dear Ms. Moore,

This letter reflects an amendment to information that was originally provided in the prior objection dated March 31, 2020 as well as a response to your objection dated August 12, 2020.

As we've continued to review the Blended If-Knew methodology and engaged in discussions with others in the industry, it has come to our attention that our calculation of the Make-up portion of the rate increase was not performed correctly. Previously, our calculation of the Make-Up rate increase included prior approved rate increases. We have revised our calculation so that prior approved rate increases are no longer included when determining the Make-Up portion of the rate increase. A slight refinement was also made to the If-Knew calculation which had an immaterial impact (<0.5%) on the final maximum allowable rate increase.

Please note that this amendment has no effect on the loss ratio exhibit or proposed rate increases.

The file below which has been submitted along with our response reflects the revised calculations.

- *"VA Union Blended If-Knew Calculations.xlsx"*

The impact of this change is shown below.

| | If-Knew | | | Make-Up | | | Maximum Allowable | | |
|---|---|---|---|---|---|---|---|---|---|
| **Product** | **Old** | **New** | **Change** | **Old** | **New** | **Change** | **Old** | **New** | **Change** |
| 6060s | 119.6% | 118.9% | -0.7% | 811.0% | 902.6% | 91.6% | 114.9% | 128.9% | 14.0% |

In response to your objection dated August 12, 2020, your requests are included in bold with our responses following.

1. **Please expand the exhibit showing the status of rate increase filings in each state to include the cumulative total of all rate increases. Also, please provide this exhibit in Excel format.**

   Please refer to the file "*2016 Union Rate Increase Filing Summary.xlsx*" for the updated exhibit in Excel.

2. **Please reconcile the past cumulative rate increase in Virginia shown in "VA Union Cost Sharing Calculations.xlsx" (85.5%), in "VA Union Prospective Present Value Calculations.xlsx" (81.9%), and by compounding the previous increases of 18.0% and 45.3% (71.5%).**

   These calculations will always be slightly different because of what they are measuring. However, as part of this review we did uncover a minor issue with the PPV past rate increase. Instead of 81.9%, this should have been 86.9%. This is shown in the attached "*Updated VA Union Prospective Present Value Calculations.xlsx*". This refinement has an immaterial impact (< 0.1%) on the total PPV rate increase.

   In our calculations, we do NOT use the cumulative rate increase percentage obtained by compounding the previous increases of 18.0% and 45.3%. These rate increases were determined based on the average rate increase applicable to the population at the time of the rate increase. While the 18% was a flat rate increase, the 45.3% varied by Issue Age, Inflation, and Benefit Period.

   Since several years have passed since these rate increase amounts were determined, we believe it is more appropriate to use the average rate increase that would be applicable to the policies that are still inforce.

   This is what the "VA Union Cost Sharing Calculations.xlsx" amount of 85.5% reflects.

   Further, the "*Updated VA Union Prospective Present Value Calculations.xlsx*" file reflects 86.9%. This is because data for the Prospective Present Value Method includes active premium paying policyholders only, whereas the Cost Sharing Method also includes policyholders currently under Non-forfeiture Options and policyholders currently on claim. Overall, this refinement for the PPV methodology has very little impact on the PPV calculation whether we use the 71.5% or 86.9%, as the calculation is not that sensitive to past rate increases.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company

**John Hancock Financial Services**

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**Katherine A. Gillis, FSA, MAAA**
**Actuary, LTC Inforce Management**

LONG-TERM CARE INSURANCE

February 5, 2021

Colleen Moore

Re: Union Security Insurance Company
2016 Inforce Rate Increases – UNION SECURITY
SERFF ID: MULF-131989593

Dear Ms. Moore,

This letter is in response to your objection dated January 6, 2021 regarding the above filing. Your requests are included in bold with our responses following.

**1. In the response to objection #4 submitted 12/19/19, the Company indicates that while assumptions were used based on combined Time II and Union Security experience, the two companies no longer have common ownership. Since they are now unaffiliated entities, please submit a letter of authorization from Time II giving authorization for their experience data to be used in this Union Security filing.**

The assumptions within our current filing are based on experience studies which were completed in 2016. At the time the studies were completed, Time and Union Security were owned by Assurant, Inc. and therefore had common ownership. Since the companies no longer have common ownership, in order to formalize the previously agreed upon approach we have obtained the attached letter of authorization from Time Insurance Company allowing their experience data to be used in this Union Security filing.

**2. For compliance with 14VAC5-200-125, each long term care insurer must submit an Annual Rate Report to the commission by June 30th annually. This filing is separate from any rate filings which have been submitted. The last Annual Rate Report filing submitted by the Company was in 2017. In the response to Objection 6 submitted 5/21/20, the Company confirmed that Annual Rate Reports would be submitted going forward. It does not appear an Annual Rate Report was submitted in 2020. Please provide the SERFF number of the Annual Rate Report filing submitted in 2020 or explain why the filing was not submitted in accordance with 14VAC5-200-125.**

Our plan of action at the time of the 2017 certification was to file new rates in 2018, at the same time providing the details of our experience review and an updated actuarial certification within the actuarial memorandum. The filing was delayed due to the incorporation of the new assumptions from our 2016 experience studies and the development of our new Shared Cost option. The current filing containing an actuarial certification was submitted June 25, 2019.

Recognizing that the Annual Rate Report filing must be submitted separate from rate filings, we have submitted a 2019 Annual Rate Report under SERFF number MULF-132706474. Separate Annual Rate Reports will be provided going forward.

**3. Please revise Section 14 of the Actuarial Memorandum to include the number of policyholders and average premium as of 12/31/2018.**

**Please revise the Rate/Rule Schedule to reflect the 12/31/2018 policyholder count and written premium.**

Section 14 of the Actuarial Memorandum has been updated to include the number of policyholders and average premium as of 12/31/2018.

The Rate/Rule Schedule now shows the 12/31/2018 updated policyholder count and premium.

Please note that we have also updated the actuarial certification in Section 24 of the Actuarial Memorandum to reflect that our 2019 experience study has been completed and additional rate increases will be requested in a future filing.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company

February 3, 2021

P.J. Beltramini, FSA, MAAA
Vice President, LTC Inforce Management
John Hancock

**Re: Authorization to share and use experience data in inforce rate filings for the 2016 rate increase filing – Time Insurance Company long term care blocks**

Dear Mr. Beltramini,

This letter authorizes John Hancock to combine the experience data associated with the long term care blocks of business referenced above with data from similar blocks of other carriers, specifically the Union Security Insurance Company and Union Security Life Insurance Company of New York blocks now owned by Assurant, Inc., and to utilize the combined data in setting assumptions, preparing, submitting, responding and otherwise facilitating rate filings for each block of business for the 2016 rate increase filings which was the time period when the three carriers were all owned by Assurant, Inc.

Sincerely,

Mark H Femal

Mark Femal
Special Deputy Commissioner
Time Insurance Company

**John Hancock Financial Services**

Long Term Care
200 Berkeley St
Boston Massachusetts 02116

(617) 572-1284
kgillis@jhancock.com

**Katherine A. Gillis, FSA, MAAA**
**Actuary, LTC Inforce Management**

LONG-TERM CARE INSURANCE

March 1, 2021
Colleen Moore
Re: Union Security Insurance Company
2016 Inforce Rate Increases – UNION SECURITY
SERFF ID: MULF-131989593

Dear Ms. Moore,
This letter is in response to your objection dated February 3, 2021 regarding the above filing. Your requests are included in bold with our responses following.

**1. Please provide an exhibit showing the increase needed to maintain a lifetime loss ratio of 119.5%. This is based on the lifetime loss ratio given in the previous filing (MULF-129573228), which was disapproved on 5/25/2017.**

Per our recent phone conversation, we have provided the additional context below to help clarify our intentions with respect to this block of business, and we would be happy to follow up with you to discuss further at your convenience. We have answered your specific question at the end of this response.

In early 2017 prior to receiving notice of disapproval, we were actively preparing phase-in alternatives in response to phone call discussions with the state. We had also recently completed an experience study in late 2016 and were looking to update filings in all states with new assumptions. Our intent, as expressed in our filings and communications with VA and other states, has always been to target the same loss ratio in each state and to continue filing to achieve these results in all states.

Following receipt of the disapproval, our plan of action was to file new rates in 2018 based on the updated study, at the same time providing the details of our experience review and an updated actuarial certification. This was outlined in the annual rate certification submitted in September of 2017 (excerpt below), which we have enclosed with our response for reference:

> *"In my opinion, the premium rate schedules are not sufficient to cover anticipated costs under current best estimate assumptions and the premium rate schedules may not be reasonably expected to be sustainable over the life of the policies with no future premium increases anticipated. We completed an experience study in late 2016 which indicated that our claims experience has deteriorated since out prior study in 2013. We had filed new rates in January 2015 based on the 2013 study but did not received approval for these rates and the filing was closed by the Department in May 2017. Our plan of action is to submit new rates based on the new 2016 experience study. We anticipate filing the new rates by the second half of 2018."*

As part of our ongoing effort to develop meaningful alternatives to rate increases for our policyholders, that filing, along with all state filings for the Time and Union businesses, was consciously delayed as we completed the development of our new Shared Cost option to help offset the impact of rate increases.

The current filing, which was submitted June 25, 2019, incorporated the new assumptions from our 2016 experience studies and our new Shared Cost option. Although this filing occurred in 2019 we assumed an implementation date of 8/1/2017. This date is more than 2 years before the earliest possible implementation date for the filing, to ensure that the company's delay in filing was not passed on to our policyholders. (For reference, for a filing on 6/25/2019, the earliest these rates would have been effective would have been 3/1/2020, which assumes approval by 7/31/2019.)

The lifetime loss ratio of 119.5% in the previous filing, submitted in January 2015, was based on experience studies completed in 2013. Experience studies completed in late 2016 confirmed that our claims experience deteriorated further since the prior study in 2013. The lifetime loss ratio in our current filing based on the experience studies completed in 2016 is 134%. Please note, experience studies completed in 2019 show the need for additional rate increases, which we will begin filing for later this year.

We would also like to note that since that point in 2017, since Time and Union are no longer both owned by Assurant, we have made changes to the filings (in all states) in order to split the filings and the target loss ratios between Time and Union. Please refer to the chart below.

The following chart summarizes the changes in loss ratios. The Target Loss Ratios shown are applied in all states in determining the need for rate increases.

| Loss Ratio Description | Time | Union |
|---|---|---|
| **2013 Filing** | | |
| 2013 Target Loss Ratio | 93.7% | 93.7% |
| 2013 Filing Lifetime Loss Ratio Before RI | 119.5% | 119.5% |
| 2013 Filing Lifetime Loss Ratio After Requested RI | 93.7% | 93.7% |
| **Target Loss Ratio Split for Time & Union** | | |
| 2016 Target Loss Ratio | 93.7% | 93.7% |
| 2016 Target Loss Ratio (Split Time & Union) | 99.3% | 91.3% |
| **2016 Filing** | | |
| 2016 Target Loss Ratio | 99.3% | 91.3% |
| 2016 Filing Lifetime Loss Ratio Before RI | 134.1% | 128.7% |
| 2016 Filing Lifetime Loss Ratio After Requested RI (8/1/2017 Effective) * | 99.9% | 94.1% |
| 2016 Filing Lifetime Loss Ratio After Requested RI (3/1/2020 Effective) ** | 108.2% | 101.3% |

* The 2016 Filing Lifetime Loss Ratio After Requested rate increase reflects Company actions including voluntary issue age grading and, for Union specifically, the application of new business rate caps. If not for these two items, these loss ratios would be 99.3% and 91.3% for Time and Union, respectively, which would match the 2016 Target Loss Ratios. The Company's intent is to target 99.9% and 94.1% for Time and Union, respectively, in future filings.

** As noted above, the 3/1/2020 Effective Date is the earliest date the rate increase could have been implemented if approved 1 month after submission. The increase in loss ratio (108.2% vs 99.9% for Time and 101.3% vs 94.1% for Union) is shown to illustrate the cost of delay the Company has absorbed by assuming an effective date (8/1/2017) prior to the earliest possible implementation date if approved within 1 month. Note that we would still target the 99.9% and 94.1% loss ratios in future filings, with an 8/1/2017 effective date for the 2016 request to ensure the cost of delay is not recouped.

Overall, we believe that the actions we have taken are reasonable and appropriate. We also believe it is appropriate (for both VA and other states) to target the 99.9% and 94.1% for this and future filings.

As requested, we are also providing the attached exhibit showing the increase needed to maintain the lifetime loss ratio in the previous filing of 119.5%. The average rate increase on this basis is 23.6%, based on assumed implementation at 8/1/2017 to be consistent with the original filing where we had already assumed the delay costs. For the reasons explained above, the rate increases derived in this manner in the attached exhibit do not reflect the Company's intentions with regard to our current filing given the updates submitted in the June 25, 2019 filing (that were not in the prior filing) and our filings in all other states.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company

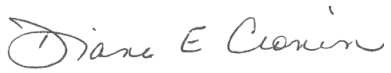
**Annual Rate Report for Long-Term Care Insurance Policies**
**Issued Prior to October 1, 2003**
**Pre Rate Stability**
**Reporting Period 2017**

| | |
|---|---|
| Company Name | Union Security Insurance Company |
| Company NAIC Number | 70408 |
| Form Number(s) | 6060-VA<br>6062-VA<br>6063-VA<br>6072-VA<br>6073-VA |
| Issue Dates | June 1998 - March 2003 |
| SERFF Filing Number | MULF-131209328 |
| Prior SERFF Filing Number(s) | MULF-125713404<br>MULF-126869528<br>MULF-129573228 |

I, Diane Cronin, am a member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing and reviewing long-term care insurance premiums.

In my opinion, the premium rate schedules are not sufficient to cover anticipated costs under current best estimate assumptions and the premium rate schedules may not be reasonably expected to be sustainable over the life of the policies with no future premium increases anticipated. We completed an experience study in late 2016 which indicated that our claims experience has deteriorated since out prior study in 2013. We had filed new rates in January 2015 based on the 2013 study but did not received approval for these rates and the filing was closed by the Department in May 2017. Our plan of action is to submit new rates based on the new 2016 experience study. We anticipate filing the new rates by the second half of 2018.

Once the review of the impact of the 2016 experience study on rates has been completed, the details of my review will be included in an actuarial memorandum provided before the middle of next year that provides (i) the historical experience and the expected future and lifetime loss ratios based on the revised best-estimate assumptions, and (ii) a detailed description and actuarial support for each assumption used in the projections.



Diane Cronin, FSA, MAAA
John Hancock Life Insurance Company
601 Congress Street
Boston, MA 02210
(617) 663-3792
September 27, 2017

# Exhibit 1: Nationwide Loss Ratio Exhibit
## Fortis 6060-6073 (Including 4062-NY and 4063-NY)

| | | Original Assumptions | | | Historical & Projected Experience | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Before Proposed Increase | | | With Proposed Rate Increase | | |
| | Calendar Year | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio | Incurred Claims | Earned Premium | Incurred Loss Ratio |
| | 1998 | 164,709 | 1,731,260 | 10% | - | 1,775,345 | 0% | - | 1,775,345 | 0% |
| | 1999 | 1,879,681 | 20,060,909 | 9% | 227,568 | 20,498,021 | 1% | 227,568 | 20,498,021 | 1% |
| | 2000 | 4,651,020 | 45,173,421 | 10% | 448,377 | 47,104,386 | 1% | 448,377 | 47,104,386 | 1% |
| | 2001 | 7,745,621 | 63,229,147 | 12% | 3,799,859 | 68,042,640 | 6% | 3,799,859 | 68,042,640 | 6% |
| | 2002 | 10,446,822 | 66,081,455 | 16% | 6,360,070 | 74,710,719 | 9% | 6,360,070 | 74,710,719 | 9% |
| | 2003 | 12,985,873 | 62,648,160 | 21% | 12,172,158 | 75,193,694 | 16% | 12,172,158 | 75,193,694 | 16% |
| | 2004 | 15,345,145 | 58,528,892 | 26% | 11,948,855 | 74,619,903 | 16% | 11,948,855 | 74,619,903 | 16% |
| | 2005 | 17,469,295 | 54,948,776 | 32% | 17,345,127 | 74,301,437 | 23% | 17,345,127 | 74,301,437 | 23% |
| Historical | 2006 | 19,310,101 | 51,717,673 | 37% | 20,823,404 | 73,911,235 | 28% | 20,823,404 | 73,911,235 | 28% |
| Experience | 2007 | 20,948,863 | 48,698,610 | 43% | 28,861,843 | 73,573,884 | 39% | 28,861,843 | 73,573,884 | 39% |
| | 2008 | 22,491,129 | 45,817,812 | 49% | 41,272,560 | 73,019,259 | 57% | 41,272,560 | 73,019,259 | 57% |
| | 2009 | 24,027,681 | 43,048,514 | 56% | 51,438,199 | 75,587,411 | 68% | 51,438,199 | 75,587,411 | 68% |
| | 2010 | 25,575,031 | 40,372,567 | 63% | 57,850,651 | 82,803,284 | 70% | 57,850,651 | 82,803,284 | 70% |
| | 2011 | 27,128,872 | 37,773,441 | 72% | 69,469,570 | 81,160,845 | 86% | 69,469,570 | 81,160,845 | 86% |
| | 2012 | 28,672,937 | 35,245,944 | 81% | 70,803,295 | 74,308,869 | 95% | 70,803,295 | 74,308,869 | 95% |
| | 2013 | 30,197,293 | 32,790,100 | 92% | 82,636,908 | 65,867,206 | 125% | 82,636,908 | 65,867,206 | 125% |
| | 2014 | 31,687,185 | 30,412,170 | 104% | 81,842,039 | 67,571,376 | 121% | 81,842,039 | 67,571,376 | 121% |
| | 2015 | 33,112,954 | 28,127,643 | 118% | 102,604,581 | 76,772,640 | 134% | 102,604,581 | 76,772,640 | 134% |
| | 2016 | 34,450,372 | 25,945,435 | 133% | 120,451,437 | 79,732,926 | 151% | 120,451,437 | 79,732,926 | 151% |
| | 2017 | 35,681,329 | 23,859,088 | 150% | 119,473,492 | 74,193,417 | 161% | 119,473,492 | 75,431,388 | 158% |
| Projected | 2018 | 36,791,960 | 21,856,121 | 168% | 121,442,212 | 68,639,620 | 177% | 121,459,295 | 79,784,959 | 152% |
| Future | 2019 | 37,764,880 | 19,934,009 | 189% | 131,968,108 | 65,430,541 | 202% | 129,193,996 | 76,852,843 | 168% |
| Experience | 2020 | 38,568,744 | 18,095,301 | 213% | 140,732,870 | 62,105,165 | 227% | 132,219,693 | 70,288,643 | 188% |
| | 2021 | 39,186,320 | 16,346,176 | 240% | 147,944,194 | 58,666,192 | 252% | 138,910,185 | 66,651,917 | 208% |
| | 2022 | 39,609,154 | 14,692,066 | 270% | 154,901,075 | 55,141,816 | 281% | 145,478,845 | 62,967,678 | 231% |
| | 2023 | 39,822,792 | 13,136,798 | 303% | 162,176,684 | 51,561,155 | 315% | 152,343,614 | 59,198,090 | 257% |
| | 2024 | 39,812,410 | 11,682,313 | 341% | 168,654,827 | 47,944,737 | 352% | 158,457,879 | 55,362,411 | 286% |
| | 2025 | 39,556,334 | 10,329,544 | 383% | 172,919,711 | 44,315,452 | 390% | 162,493,407 | 51,483,127 | 316% |
| | 2026 | 39,059,150 | 9,080,451 | 430% | 175,074,282 | 40,710,195 | 430% | 164,544,787 | 47,598,176 | 346% |
| | 2027 | 38,319,871 | 7,934,324 | 483% | 174,999,515 | 37,170,885 | 471% | 164,500,363 | 43,751,310 | 376% |
| | 2028 | 37,333,327 | 6,888,425 | 542% | 174,229,325 | 33,728,522 | 517% | 163,801,541 | 39,975,102 | 410% |
| | 2029 | 36,096,143 | 5,940,119 | 608% | 173,458,128 | 30,397,519 | 571% | 163,100,304 | 36,285,001 | 449% |
| | 2030 | 34,618,415 | 5,086,715 | 681% | 171,314,914 | 27,200,931 | 630% | 161,108,301 | 32,707,792 | 493% |
| | 2031 | 32,943,902 | 4,325,909 | 762% | 167,353,842 | 24,170,052 | 692% | 157,404,246 | 29,281,144 | 538% |
| | 2032 | 31,107,598 | 3,654,411 | 851% | 160,443,032 | 21,335,291 | 752% | 150,926,697 | 26,042,680 | 580% |
| | 2033 | 29,127,984 | 3,065,468 | 950% | 151,085,141 | 18,713,922 | 807% | 142,149,323 | 23,015,731 | 618% |
| | 2034 | 27,012,976 | 2,550,937 | 1059% | 141,096,764 | 16,307,655 | 865% | 132,775,807 | 20,206,310 | 657% |
| | 2035 | 24,786,348 | 2,104,565 | 1178% | 131,783,374 | 14,109,900 | 934% | 124,029,148 | 17,611,529 | 704% |
| | 2036 | 22,511,945 | 1,722,441 | 1307% | 122,379,423 | 12,117,500 | 1010% | 115,190,517 | 15,233,303 | 756% |
| | 2037 | 20,248,229 | 1,399,672 | 1447% | 111,526,653 | 10,330,972 | 1080% | 104,987,326 | 13,078,229 | 803% |
| | 2038 | 18,022,902 | 1,128,860 | 1597% | 99,828,935 | 8,748,058 | 1141% | 93,988,159 | 11,149,450 | 843% |
| | 2039 | 15,805,083 | 902,984 | 1750% | 88,986,819 | 7,358,789 | 1209% | 83,789,459 | 9,440,152 | 888% |
| | 2040 | 13,606,822 | 716,317 | 1900% | 79,758,356 | 6,147,932 | 1297% | 75,103,435 | 7,936,426 | 946% |
| | 2041 | 11,488,390 | 563,479 | 2039% | 71,227,009 | 5,100,034 | 1397% | 67,071,156 | 6,623,407 | 1013% |
| | 2042 | 9,525,727 | 438,900 | 2170% | 62,966,041 | 4,201,751 | 1499% | 59,292,952 | 5,488,119 | 1080% |
| | 2043 | 7,735,357 | 338,114 | 2288% | 55,158,038 | 3,439,491 | 1604% | 51,940,660 | 4,516,705 | 1150% |
| | 2044 | 6,164,738 | 258,396 | 2386% | 47,366,278 | 2,797,790 | 1693% | 44,605,568 | 3,692,459 | 1208% |
| | 2045 | 4,862,199 | 196,571 | 2474% | 39,726,817 | 2,260,300 | 1758% | 37,415,920 | 2,996,993 | 1248% |
| | 2046 | 3,805,297 | 148,805 | 2557% | 32,832,090 | 1,811,889 | 1812% | 30,927,290 | 2,412,868 | 1282% |
| | 2047 | 2,941,490 | 111,732 | 2633% | 27,098,095 | 1,439,876 | 1882% | 25,529,423 | 1,925,202 | 1326% |
| | 2048 | 2,231,308 | 83,562 | 2670% | 22,224,628 | 1,133,789 | 1960% | 20,940,458 | 1,521,479 | 1376% |
| | 2049 | 1,697,786 | 62,640 | 2710% | 17,957,471 | 884,234 | 2031% | 16,921,938 | 1,190,443 | 1421% |
| | 2050 | 1,282,291 | 46,914 | 2733% | 14,266,712 | 682,835 | 2089% | 13,445,883 | 921,884 | 1459% |

Note: Please refer to the Actuarial Memorandum, section "Ensuring No Cross-Subsidization Between States", for adjustments made to experience exhibits

***Values as of 12/31/2017 (discounted at maximum statutory valuation rates)***

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Past : | 548,454,450 | 1,328,106,710 | 41.3% | 1,114,438,113 | 2,022,181,221 | 55.1% | 1,114,438,113 | 2,023,441,230 | 55.1% |
| Future : | 496,006,756 | 141,786,958 | 349.8% | 2,219,964,126 | 567,979,715 | 390.9% | 2,098,998,797 | 664,691,857 | 315.8% |
| Lifetime : | 1,044,461,206 | 1,469,893,668 | 71.1% | 3,334,402,239 | 2,590,160,936 | 128.7% | 3,213,436,911 | 2,688,133,087 | 119.5% |

***Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 71.1% = | 1,306,608,362 |
| | | | Present Value of Future Initial Prm x 71.1% = | 203,921,187 |
| Accum. Value of Past Incurred Claims = | 1,114,438,113 | | Accum Value of Prior Increases x 85.0% = | 156,928,695 |
| Present Value of Future Incurred Claims = | 2,098,998,797 | | Present Value of Future Increases x 85.0% = | 321,052,649 |
| Total = | 3,213,436,911 | >= | Total = | 1,988,510,893 |

***Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)***

| | | | | |
|---|---|---|---|---|
| | | | Accum Value of Past Initial Prm x 71.1% = | 1,306,608,362 |
| | | | Present Value of Future Initial Prm x 71.1% = | 203,921,187 |
| Accum. Value of Past Incurred Claims = | 1,114,438,113 | | Accum Value of Prior Increases x 80.0% = | 147,697,595 |
| Present Value of Future Incurred Claims = | 2,098,998,797 | | Present Value of Future Increases x 80.0% = | 302,167,199 |
| Total = | 3,213,436,911 | >= | Total = | 1,960,394,343 |

**John Hancock Financial Services**

Long Term Care
200 Berkeley St
Boston Massachusetts 02116

(617) 572-1284
kgillis@jhancock.com

**Katherine A. Gillis, FSA, MAAA**
**Actuary, LTC Inforce Management**

LONG-TERM CARE INSURANCE

June 9, 2021

Colleen Moore

Re: Union Security Insurance Company
2016 Inforce Rate Increases – UNION SECURITY
SERFF ID: MULF-131989593

Dear Ms. Moore,

This letter is in response to your objection dated May 11, 2021 regarding the above filing. Your requests are included in bold with our responses following.

**For the reasons noted below, the Bureau proposes an overall increase of 23.6%.**

**1) The company has not complied with 14VAC5-200-125, which requires the filing of an Annual Rate Report followed by an Action Plan within 60 days if the premiums are not sufficient**

**2) The previous filing, submitted in 2015 (MULF-129573228), was disapproved by the Bureau for nonresponse**

**It is the Bureau's position that the company should not recoup past losses. An increase of 23.6% would allow the company to maintain a target loss ratio of 119.5%.**

**To accept this increase, please update the filing to reflect the revised increase, including the actuarial memorandum and loss ratio exhibits, rate request summary, rate sheets and other impacted items.**

The Company respectfully requests that the Bureau reconsider the proposal above. We understand the department's concerns and appreciate the challenges our policyholders face. A rate increase of 23.6%, which is based on attaining a lifetime loss ratio of 119.5%, does not maintain the future financial sufficiency of these policies.

Our approach to calculating rate increases is reasonable and equitable to policyholders. It is consistent by series and state, which keeps our rate increase requests in line when states approve different amounts at different times. Our approach does not recoup past losses, as demonstrated in Exhibit 1A of the filing package. The accepted methodology which was incorporated into the 2014 Long Term Care Model Regulation defines past losses as actual past claims less expected past claims when determining loss ratio compliance. We adhere to this methodology and therefore are in compliance with the Model Regulation requirements.

Overall, we have clearly communicated the status of our premium rates, and the actions we have taken over the course of the recent Union filings are reasonable and appropriate.

The rate increase filing based on our experience study completed in late 2013 was submitted in January 2015. Active correspondence occurred on that filing over a two year period through January 2017. During that timeframe, an annual rate certification was submitted in June of 2016 confirming that current rates were insufficient and that our plan of action was to submit an updated actuarial memorandum upon completion of the then ongoing experience study. This annual rate certification was filed by the Bureau in February of 2017.

Following this two year period of written communication and phone calls in late 2016 and early 2017, the Bureau disapproved the rate filing in May of 2017 noting that we could resubmit under a new SERFF filing for review and approval. At no point did the company assert that it was comfortable with the loss ratio of 119.5% and the

financial sufficiency of the business.

Following receipt of the disapproval we filed an annual rate report in September of 2017 confirming that experience had deteriorated further, and included our plan of action to submit a new rate increase filing and supporting documentation based on the experience study completed in late 2016 once the review of the impact of assumption changes was complete.

In response to a January 2018 objection requesting supporting documentation for the 2017 annual rate report, we reiterated that we were in the process of finalizing the study impact on the Union block of business, and to avoid confusion we would submit the actuarial memorandum upon completion of the analysis as outlined in the plan of action. The state acknowledged this annual report filing in July of 2018.

Our most recent rate filing was submitted in June of 2019, and as previously promised our delay in finalizing the required rate increase did not result in a higher rate increase to the policyholder. The rate increase was calculated assuming an implementation date closer to completion of the experience study (August of 2017, more than two years before the earliest possible implementation date).

An objection related to this filing, received in March of 2020, highlighted that separate annual reports had not been submitted in 2018 and 2019. At this time we explained that the relevant information was included in the current filing. Additional correspondence continued through January 2021. The 2020 Annual Rate Certification was filed February 5, 2021.

In light of this history and in the interest of maintaining the financial sufficiency of these policies, we request that as an alternative to setting rate increase approvals based on a loss ratio of 119.5%, the state consider setting rate increase approvals based on the Blended If-Knew Approach.

For reference, below is a summary of the Blended If-Knew rate increase provided within our response to your objection dated August 12, 2020.

| Policy Series | Blended If-Knew Approach |
|---|---|
| **6060** | 128.9% |

Throughout the course of these filings, as we continued to analyze emerging experience and develop meaningful alternatives to rate increases for our policyholders, our intentions for this block remained consistent. We are committed to doing the right thing for our policyholders, and we would welcome the opportunity to discuss possible rate increase mitigation options and phase-in alternatives with you at your convenience. We will contact you shortly to schedule a call at your convenience to discuss these filings, as we remain committed to receiving a rate increase that will maintain the financial sufficiency of these policies.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company

**John Hancock Financial Services**

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**Katherine A. Gillis, FSA, MAAA**
**Actuary, LTC Inforce Management**

LONG-TERM CARE INSURANCE

July 14, 2021

Bobby Toone

Re: Union Security Insurance Company
2016 Inforce Rate Increase – UNION SECURITY
SERFF ID: MULF-131989593

Dear Mr. Toone,

This letter is in response to your objection dated June 16, 2021 regarding the above filing. Your requests are included in bold with our responses following.

**As discussed in the meeting on 6/16/2021, the company is being asked to provide an alternate increase request to the BOI as well as considering some of the options that were discussed.**

Thank you again for your willingness to meet with us to discuss our Union rate increase filing.

At this point in time, based on our conversation we propose that the department consider approval of the 42.3% base rate increase determined using the Prospective Present Value (PPV) Method (i.e., excluding the Catch-Up Provision). Support for this calculation was provided in our response to your objection dated August 12, 2020. The rate increase would be applied as a flat rate increase, as our original request exceeds 42.3% for all impacted policyholders. The Shared Cost Option with percentages updated to reflect the level of approval and our voluntary Enhanced Nonforfeiture Option would be made available as alternatives to the rate increase.

Please note that by suggesting this alternate rate increase we are not certifying to a specific loss ratio nor are we certifying to no further rate increases on this block. We still believe the rate increases requested in excess of the PPV base rate increase amount are actuarially justified, and we will continue to seek additional rate increases on these policy forms until the full (actuarially equivalent) amounts based on the previously filed loss ratios have been achieved.

If the department is amenable to this proposal, we will provide revised premium rate schedules and Shared Cost Option percentages for your review and approval.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Katherine A Gillis

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**P.J. Beltramini, FSA, MAAA**
**VP, LTC Inforce Management**

LONG-TERM CARE INSURANCE

August 20, 2021

Bobby Toone

Re: Union Security Insurance Company
2016 Inforce Rate Increase – UNION SECURITY
SERFF ID: MULF-131989593

Dear Mr. Toone,

This letter is in response to your objection dated August 5, 2021 regarding the above filing. Your requests are included in bold with our responses following.

**The company's most recent rate increase request of 42.3% has been accepted by the Bureau. To implement the new increase, please update the filing to reflect the revised request, including:**

**- The Overall Rate Impact and filing description on the General Information tab (using a post submission update),**
**- Revised rate sheets and Company Rate Information on the Rate/Rule Schedule,**
**- Revised Actuarial Memorandum and all exhibits, and**
**- A revised Long-Term Care Rate Request Summary and narrative.**

The overall rate impact has been updated on the General Information tab and Rate/Rule Schedule tab via Post Submission Update to reflect the previously discussed capped rate increase of 42.3%. This amount was based on the Prospective Present Value approach without reflecting the Catch-Up Provision. We have also updated our filing package (actuarial memo and exhibits) as well as the Long-Term Care Insurance Rate Request Summary and narrative. Please note that the filing description remains unchanged.

Specifically, updates have been made to the following sections of the filing package, which has been provided along with revised rate sheets for your review and approval:

- Section 13 – Average Annual Premium after the rate increase updated for the revised rate increase request
- Section 17 “Requested Rate Increase” – Language has been added to describe the requested cap
- Section 24 – Actuarial Certification modified to reflect additional rate increases will be necessary to achieve the full actuarially justified request based on the Lifetime Loss Ratio
- Exhibit 1 Nationwide Loss Ratio Exhibit – Additional columns show anticipated lifetime loss ratio based on the revised rate increase request
- Exhibit 1B Nationwide Loss Ratio Exhibit – Additional columns show anticipated lifetime loss ratio based on the revised rate increase request
- Exhibit 2 Virginia Loss Ratio Exhibit – Additional columns show anticipated lifetime loss ratio based on the revised rate increase request
- Appendix A – Comparison to New Business Rates updated for the revised rate increase request
- Appendix D –Shared Cost percentages updated for the revised rate increase request

Please note that we continue to believe the rate increases requested in excess of the PPV base rate increase cap amount are actuarially justified, and that we will continue to seek additional rate increases on these policy forms until the full actuarially equivalent amounts based on the previously filed loss ratios have been achieved.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

P.J. Beltramini, FSA, MAAA
VP, Long Term Care Inforce Management
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**Katherine A. Gillis, FSA, MAAA**
**Actuary, LTC Inforce Management**

October 21, 2021

Colleen Moore

Re: Union Security Insurance Company
2016 Inforce Rate Increase – UNION SECURITY
SERFF ID: MULF-131989593

Dear Ms. Moore,

This letter is in response to your objection dated September 23, 2021 regarding the above filing. Your requests are included in bold with our responses following.

**Objection 1**

**1) Please confirm if the Shared Cost option will be offered to all policyholders.**

**2) We note that updated Shared Cost rates were included in the 8/20/21 objection response, however, the wording in Section 18 of the Actuarial Memorandum still states that the Share Cost options are only available if the full rate increase request is accepted. Since the amount of the rate revision is less than the full amount requested, please revise Section 18 accordingly.**

**3) Section 19 indicates that the Paid-Up Policy will only be offered "if we receive a full approval". Please confirm if the Paid-Up Policy will still be offered and revise Section 19 accordingly.**

We confirm that both the Shared Cost Option and the voluntary Enhanced Paid-Up Policy Option will be offered to VA policyholders. Sections 18 & 19 of the filing package have been updated to reflect this. No other changes were made to the filing package.

**Objection 2**

**The purpose of the LTC Rate Request Summary narrative is to provide a brief, high level justification for the rate increase to the public, in language which would be easily understood by individuals with little to no insurance background. More detailed technical information is in the Actuarial Memorandum and policyholder options will be communicated in the notification letters. Please revise the narrative to be a brief description of the increase.**

**1) The information in paragraphs 1 and 3 explain the relationship between John Hancock and the reasons behind the increase. The additional information in the narrative is either too technical or will be addressed in the policyholder notification documents.**

**2) We are concerned that the title referring to the 2016 rate increase may cause confusion for policyholders. For clarity, we recommend removing the title.**

The LTC Rate Request Summary narrative has been revised to avoid confusion. As requested, paragraphs 1 and 3 as well as the title have been removed.

**Objection 3**

**Form 6060-VA**

**We note that in the previously approved filing, MULF-126869528, the rate sheets for form 6060-VA are labeled Time Insurance Company and on most pages refer to form 4063-VA rather than form 6060-VA.**

**1) Please confirm that those were the rates for Union Security Insurance Company.**

**2) Please confirm that the Year 3 of 3 rates in the previously approved filing beginning on page 34 are the rates currently being used for form 6060-VA.**

The rate sheets noted above for form 6060-VA in the previously approved filing were incorrectly labeled. We confirm that the rates provided for 6060-VA were for Union Security Insurance Company, and not 4063-VA as noted on some page headers. Our apologies for this labeling error and any confusion it may have caused.

The Appendix B Year 3 of 3 rates in the previously approved filing beginning on page 34 do represent the rates for form 6060-VA. We confirm that these are the rates currently being used, and that our policyholders are being charged the correct rates.

**Objection 4**

**Form 6060-VA - The proposed rates on page 20, Standard rates per $10 of Nursing Home Daily Benefit, 90 day EP, AL at 100%, are not calculating correctly at the 42.3% increase for the 3.2% simple inflation. It appears that the rates in the previously approved filing, MULF-126869528, may have been incorrect as the same rates are shown for both simple and compound inflation.**

**1) Please confirm the correct current rates for the simple inflation benefit.**
**2) Please confirm the rates which are currently being charged for this benefit and if any policyholders are impacted.**

We agree that the above referenced rates submitted in the previously approved filing are incorrect; the Simple Inflation rates should be lower than Compound, not equal.

For example, where the prior filing showed a Standard per $10 of NH Daily Benefit, 90 day EP, AL at 100% rate of $35.40 for a 2 year benefit period, ages 18-29, for both 3.2% Simple and Compound, the correct rate should be $28.32 for Simple Inflation and $35.40 for Compound.

The rates our policyholders are currently being charged are correct, no policyholders are impacted.

**Objection 5**

**There are several additional places where the rates in the current filing are not reflecting a 42.3% increase over the Year 3 of 3 rates in the previously approved filing. For example:**

**• Form 6060-VA Standard and Preferred rates per $10 of Nursing Home Daily Benefit, all EP and ASL options, no previous inflation decrease – some of the base rates for ages 33 and under on each rate sheet reflect lower increases.**

**• Form 6060-VA Standard rates per $10 of Nursing Home Daily Benefit, 20 day EP, AL at 100% - the 3.2% Compound inflation rates are showing lower increases.**

**To assist us in our review, please attach in Supporting Documentation an Excel file with working formulas showing the current rates, proposed rates and % change calculation for each Form and benefit option.**

As requested, we have attached the file *"VA Union rate comparison.xlsx"* with current rates, proposed rates, and the % change calculation for each form and benefit option. GPO rates are shown in tabs ending in "(E1)", 5% Compound

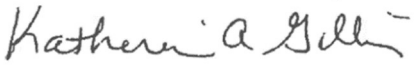
and Simple rates are shown in tabs ending in “(E2)” and “(E3)” respectively, and 3.2% Compound and Simple rates are shown in tabs ending in “(E4)” and “(E5)”.

Because the Shared Cost Option in our current filing fully offsets the rate increase, the proposed premium rates for policyholders who elect Shared Cost are identical to the current rates.

Please note that the Company is requesting a rate increase of 42.3%, which reflects a cap on our originally proposed rate increase of 155.0%, as requested by the state. As noted above, there are some cells at younger ages where the original requested rate increase falls below the cap of 42.3%, and therefore the request remains unchanged. Because we have no policyholders in those cells in our nationwide data, the lower rate increases do not impact the average rate increase or the minimum shown in the LTC Rate Request Summary.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,



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December 8, 2021

Colleen Moore

Re: Union Security Insurance Company
2016 Inforce Rate Increase – UNION SECURITY
SERFF ID: MULF-131989593

Dear Ms. Moore,

This letter is in response to your objection dated November 23, 2021 regarding the above filing. Your requests are included in bold with our responses following.

1. **We note that the rate sheets in Appendix C1 and C2 (the shared cost rates) include a reference to the premium calculations in Appendix D. It appears that Appendix D was not attached when the revised rate sheets were submitted. Please reattach Appendix D with the rate sheets.**

   We have included the file named "Appendix D – VA Union Shared Cost Percentages.pdf" with the Rate Schedules. Previously, Appendix D was included within the filing package.

Please do not hesitate to contact me if you have any questions on the above.

Sincerely,

Katherine A Gillis, FSA, MAAA
Actuary, Long Term Care Inforce Management
John Hancock Life Insurance Company