

Standard Life and Accident
Insurance Company

Recovery*Care* II

A Short Term Nursing Facility
Insurance Solution

Rate Guide



888.290.1085

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ST-2385

RCRC10

RecoveryCare II Rate Guide

Issue Ages:	50 - 79
Daily Benefit:	\$50 - \$300
Lifetime Maximum Benefit:	180, 270 or 360 days
Elimination Period:	0 or 20 days
Available Riders:	5% Compound Inflation 5% Simple Inflation Home Health Care
Available Discounts:	Preferred Underwriting 20% Spousal Discount 10% List Bill 5%

SAMPLE CALCULATION

Age:	.....	55
Daily Benefit:	.....	\$120 per day
Lifetime Maximum Benefit:	.....	360
Elimination Period:	.....	20 days
Base Plan:	.....	$\\$15.22 \times 12 = \182.64
Simple Inflation Rider:	....	$\\$11.30 \times 12 = \135.60
Home Health Care:	.....	$\\$ 6.92 \times 12 = \$ 83.04$
Simple Inflation Rider:	....	$\\$ 4.49 \times 12 = \$ 53.88$
		<u>\$455.16</u>
Preferred Discount:	.....	$\times .80$
		<u>\$364.13</u>
PAC:	.....	$\times .0875$
		<u>\$ 31.86</u>

RecoveryCare II

Home Health Care Rider Benefit
at 75% of Nursing Home Maximum Daily Benefit

ANNUAL PREMIUM RATES PER \$10 OF NURSING HOME MAXIMUM DAILY BENEFIT

ISSUE AGE	HHC RIDER	HHC COMPOUND INFLATION BENEFIT	HHC SIMPLE INFLATION BENEFIT
50 - 51	\$ 5.95	\$ 5.73	\$3.39
52	6.07	5.90	3.42
53	6.18	6.14	3.68
54	6.47	6.61	4.08
55	6.92	7.13	4.49
56	7.47	7.67	4.83
57	8.12	8.25	5.14
58	8.86	8.87	5.58
59	9.46	9.36	6.01
60	9.87	9.64	6.35
61	10.32	9.97	6.58
62	11.31	10.70	6.76
63	13.14	11.95	7.07
64	13.92	12.31	7.37
65	14.30	12.34	7.62
66	14.64	12.39	7.87
67	15.08	12.42	8.12
68	15.92	12.44	8.36
69	16.82	12.46	8.60
70	17.72	12.47	8.80
71	18.66	12.49	8.93
72	19.58	12.53	9.01
73	20.53	12.55	9.15
74	21.64	12.57	9.26
75	22.84	12.59	9.32
76	24.13	12.63	9.34
77	25.47	12.67	9.40
78	26.70	12.84	9.64
79	27.99	13.46	9.91

RATES ARE SUBJECT TO CHANGE

If Inflation Protection Rider included in Base Plan, must also be included in Home Health Care Rider.

RecoveryCare II

Annual Rates Per \$10 Unit Daily Nursing Home Benefit

ISSUE AGE	BASE POLICY 20 DAY ELIMINATION			COMPOUND INFLATION RIDER			SIMPLE INFLATION RIDER		
	360 days	270 days	180 days	360 days	270 days	180 days	360 days	270 days	180 days
50 - 52	\$ 11.00	\$ 10.00	\$ 8.00	\$16.00	\$14.00	\$12.00	\$ 7.00	\$ 7.00	\$ 6.00
53	11.97	10.85	8.86	18.38	15.88	13.50	7.97	7.84	6.77
54	13.38	12.10	10.01	21.51	18.44	15.55	9.42	9.00	7.78
55	15.22	13.74	11.43	25.25	21.56	18.05	11.30	10.44	9.02
56	17.43	15.71	13.10	29.46	25.12	20.90	13.51	12.12	10.43
57	20.00	18.00	15.00	34.00	29.00	24.00	16.00	14.00	12.00
58	22.88	20.56	17.09	38.74	33.07	27.26	18.68	16.04	13.69
59	26.03	23.35	19.34	43.50	37.19	30.55	21.47	18.19	15.45
60	29.38	26.31	21.70	48.10	41.20	33.76	24.27	20.39	17.26
61	32.88	29.39	24.13	52.36	44.94	36.76	26.98	22.61	19.07
62	36.47	32.53	26.58	56.11	48.25	39.42	29.50	24.78	20.83
63	40.13	35.71	29.05	59.23	51.04	41.66	31.78	26.87	22.53
64	44.00	39.04	31.63	61.86	53.41	43.56	33.90	28.92	24.18
65	48.23	42.67	34.46	64.19	55.52	45.25	35.99	30.97	25.82
66	53.01	46.75	37.69	66.42	57.55	46.85	38.17	33.06	27.47
67	58.50	51.42	41.44	68.75	59.64	48.47	40.56	35.25	29.17
68	64.82	56.79	45.83	71.32	61.92	50.22	43.23	37.56	30.93
69	71.93	62.81	50.77	74.04	64.29	52.02	46.11	39.95	32.75
70	79.72	69.39	56.18	76.74	66.64	53.79	49.04	42.36	34.57
71	88.09	76.45	61.94	79.26	68.82	55.44	51.89	44.73	36.37
72	96.94	83.89	67.94	81.44	70.69	56.86	54.53	47.00	38.11
73	106.27	91.71	74.19	83.18	72.16	57.98	56.85	49.11	39.75
74	116.40	100.31	81.02	84.54	73.18	58.73	58.91	50.97	41.17
75	127.73	110.14	88.85	85.63	73.74	59.06	60.79	52.50	42.28
76	140.67	121.70	98.14	86.56	73.83	58.92	62.59	53.61	42.94
77	155.64	135.44	109.31	87.44	73.44	58.25	64.39	54.22	43.06
78	172.93	151.69	122.63	88.36	72.60	57.05	66.26	54.30	42.56
79	192.38	170.09	137.76	89.26	71.44	55.49	68.13	54.00	41.66

RATES ARE SUBJECT TO CHANGE
FOR 0 DAY ELIMINATION MULTIPLY BY 1.10

Issue Ages: 50 - 79

Daily Benefit: \$50 - \$300

Lifetime Maximum Benefit:
180, 270, 360 days

Elimination Period:
0 or 20 days

Available Riders:

5% Compound Inflation
5% Simple Inflation
Home Health Care

Available Discounts:
Preferred Underwriting 20%
Spousal Discount 10%
List Bill 5%

RecoveryCare II

\$75.00 Per Day

	20 DAY ELIMINATION			0 DAY ELIMINATION		
ISSUE AGE	360 days	270 days	180 days	360 days	270 days	180 days
50 - 51	\$ 82.50	\$ 75.00	\$ 60.00	\$ 90.75	\$ 82.50	\$ 66.00
52	82.50	75.00	60.00	90.75	82.50	66.00
53	89.78	81.38	66.45	98.75	89.51	73.10
54	100.35	90.75	75.08	110.39	99.83	82.58
55	114.15	103.05	85.73	125.57	113.36	94.30
56	130.73	117.83	98.25	143.80	129.61	108.08
57	150.00	135.00	112.50	165.00	148.50	123.75
58	171.60	154.20	128.18	188.76	169.62	140.99
59	195.23	175.13	145.05	214.75	192.64	159.56
60	220.35	197.33	162.75	242.39	217.06	179.03
61	246.60	220.43	180.98	271.26	242.47	199.07
62	273.53	243.98	199.35	300.88	268.37	219.29
63	300.98	267.83	217.88	331.07	294.61	239.66
64	330.00	292.80	237.23	363.00	322.08	260.95
65	361.73	320.03	258.45	397.90	352.03	284.30
66	397.58	350.63	282.68	437.33	385.69	310.94
67	438.75	385.65	310.80	482.63	424.22	341.88
68	486.15	425.93	343.73	534.77	468.52	378.10
69	539.48	471.08	380.78	593.42	518.18	418.85
70	597.90	520.43	421.35	657.69	572.47	463.49
71	660.68	573.38	464.55	726.74	630.71	511.01
72	727.05	629.18	509.55	799.76	692.09	560.51
73	797.03	687.83	556.43	876.73	756.61	612.07
74	873.00	752.33	607.65	960.30	827.56	668.42
75	957.98	826.05	666.38	1,053.77	908.66	733.01
76	1,055.03	912.75	736.05	1,160.53	1,004.03	809.66
77	1,167.30	1,015.80	819.83	1,284.03	1,117.38	901.81
78	1,296.98	1,137.68	919.73	1,426.67	1,251.44	1,011.70
79	1,442.85	1,275.68	1,033.20	1,587.14	1,403.24	1,136.52

MODAL FACTORS

Annual	Semi-Annual	Quarterly	PAC
1.000	0.520	0.270	0.0875

RecoveryCare II

\$75.00 Per Day with Simple Inflation

	20 DAY / SIMPLE INFLATION			0 DAY / SIMPLE INFLATION		
ISSUE AGE	360 days	270 days	180 days	360 days	270 days	180 days
50 - 51	\$ 135.00	\$ 127.50	\$ 105.00	\$ 148.50	\$ 140.25	\$ 115.50
52	135.00	127.50	105.00	148.50	140.25	115.50
53	149.55	140.18	117.23	164.51	154.19	128.95
54	171.00	158.25	133.43	188.10	174.08	146.77
55	198.90	181.35	153.38	218.79	199.49	168.71
56	232.05	208.73	176.48	255.26	229.60	194.12
57	270.00	240.00	202.50	297.00	264.00	222.75
58	311.70	274.50	230.85	342.87	301.95	253.94
59	356.25	311.55	260.93	391.88	342.71	287.02
60	402.38	350.25	292.20	442.61	385.28	321.42
61	448.95	390.00	324.00	493.85	429.00	356.40
62	494.78	429.83	355.58	544.25	472.81	391.13
63	539.33	469.35	386.85	593.26	516.29	425.54
64	584.25	509.70	418.58	642.68	560.67	460.43
65	631.65	552.30	452.10	694.82	607.53	497.31
66	683.85	598.58	488.70	752.24	658.43	537.57
67	742.95	650.03	529.58	817.25	715.03	582.53
68	810.38	707.63	575.70	891.41	778.39	633.27
69	885.30	770.70	626.40	973.83	847.77	689.04
70	965.70	838.13	680.63	1,062.27	921.94	748.69
71	1,049.85	908.85	737.33	1,154.84	999.74	811.06
72	1,136.03	981.68	795.38	1,249.63	1,079.84	874.91
73	1,223.40	1,056.15	854.55	1,345.74	1,161.77	940.01
74	1,314.83	1,134.60	916.43	1,446.31	1,248.06	1,008.07
75	1,413.90	1,219.80	983.48	1,555.29	1,341.78	1,081.82
76	1,524.45	1,314.83	1,058.10	1,676.90	1,446.31	1,163.91
77	1,650.23	1,422.45	1,142.78	1,815.25	1,564.70	1,257.05
78	1,793.93	1,544.93	1,238.93	1,973.32	1,699.42	1,362.82
79	1,953.83	1,680.68	1,345.65	2,149.21	1,848.74	1,480.22

MODAL FACTORS

Annual	Semi-Annual	Quarterly	PAC
1.000	0.520	0.270	0.0875

RecoveryCare II

\$75.00 Per Day with Home Health Care

	20 DAY ELIMINATION			0 DAY ELIMINATION		
ISSUE AGE	360 days	270 days	180 days	360 days	270 days	180 days
50 - 51	\$ 127.13	\$ 119.63	\$ 104.63	\$ 135.38	\$ 127.13	\$ 110.63
52	128.03	120.53	105.53	136.28	128.03	111.53
53	136.13	127.73	112.80	145.10	135.86	119.45
54	148.88	139.28	123.60	158.91	148.35	131.11
55	166.05	154.95	137.63	177.47	165.26	146.20
56	186.75	173.85	154.28	199.82	185.63	164.10
57	210.90	195.90	173.40	225.90	209.40	184.65
58	238.05	220.65	194.63	255.21	236.07	207.44
59	266.18	246.08	216.00	285.70	263.59	230.51
60	294.38	271.35	236.78	316.41	291.08	253.05
61	324.00	297.83	258.38	348.66	319.87	276.47
62	358.35	328.80	284.18	385.70	353.20	304.11
63	399.53	366.38	316.43	429.62	393.16	338.21
64	434.40	397.20	341.63	467.40	426.48	365.35
65	468.98	427.28	365.70	505.15	459.28	391.55
66	507.38	460.43	392.48	547.13	495.49	420.74
67	551.85	498.75	423.90	595.73	537.32	454.98
68	605.55	545.33	463.13	654.17	587.92	497.50
69	665.63	597.23	506.93	719.57	644.33	545.00
70	730.80	653.33	554.25	790.59	705.37	596.39
71	800.63	713.33	604.50	866.69	770.66	650.96
72	873.90	776.03	656.40	946.61	838.94	707.36
73	951.00	841.80	710.40	1,030.70	910.58	766.04
74	1,035.30	914.63	769.95	1,122.60	989.86	830.72
75	1,129.28	997.35	837.68	1,225.07	1,079.96	904.31
76	1,236.00	1,093.73	917.03	1,341.50	1,185.00	990.63
77	1,358.33	1,206.83	1,010.85	1,475.06	1,308.41	1,092.83
78	1,497.23	1,337.93	1,119.98	1,626.92	1,451.69	1,211.95
79	1,652.78	1,485.60	1,243.13	1,797.06	1,613.17	1,346.45

MODAL FACTORS

Annual	Semi-Annual	Quarterly	PAC
1.000	0.520	0.270	0.0875

RecoveryCare II

\$75.00 Per Day with Home Health Care

Simple Inflation

	20 DAY / SIMPLE INFLATION			0 DAY / SIMPLE INFLATION		
ISSUE AGE	360 days	270 days	180 days	360 days	270 days	180 days
50 - 51	\$ 205.05	\$ 197.55	\$ 175.05	\$ 218.55	\$ 210.30	\$ 185.55
52	206.18	198.68	176.18	219.68	211.43	186.68
53	223.50	214.13	191.18	238.46	228.14	202.90
54	250.13	237.38	212.55	267.23	253.20	225.89
55	284.48	266.93	238.95	304.37	285.06	254.29
56	324.30	300.98	268.73	347.51	321.85	286.37
57	369.45	339.45	301.95	396.45	363.45	322.20
58	420.00	382.80	339.15	451.17	410.25	362.24
59	472.28	427.58	376.95	507.90	458.73	403.04
60	524.03	471.90	413.85	564.26	506.93	443.07
61	575.70	516.75	450.75	620.60	555.75	483.15
62	630.30	565.35	491.10	679.78	608.33	526.66
63	690.90	620.93	538.43	744.83	667.86	577.11
64	743.93	669.38	578.25	802.35	720.35	620.11
65	796.05	716.70	616.50	859.22	771.93	661.71
66	852.68	767.40	657.53	921.06	827.26	706.40
67	916.95	824.03	703.58	991.25	889.03	756.53
68	992.48	889.73	757.80	1,073.51	960.49	815.37
69	1,075.95	961.35	817.05	1,164.48	1,038.42	879.69
70	1,164.60	1,037.03	879.53	1,261.17	1,120.84	947.59
71	1,256.78	1,115.78	944.25	1,361.76	1,206.66	1,017.98
72	1,350.45	1,196.10	1,009.80	1,464.05	1,294.27	1,089.34
73	1,446.00	1,278.75	1,077.15	1,568.34	1,384.37	1,162.61
74	1,546.58	1,366.35	1,148.18	1,678.06	1,479.81	1,239.82
75	1,655.10	1,461.00	1,224.68	1,796.49	1,582.98	1,323.02
76	1,775.48	1,565.85	1,309.13	1,927.92	1,697.33	1,414.94
77	1,911.75	1,683.98	1,404.30	2,076.77	1,826.22	1,518.58
78	2,066.48	1,817.48	1,511.48	2,245.87	1,971.97	1,635.37
79	2,238.08	1,964.93	1,629.90	2,433.46	2,132.99	1,764.47

MODAL FACTORS

Annual	Semi-Annual	Quarterly	PAC
1.000	0.520	0.270	0.0875

RecoveryCare II

\$100.00 Per Day

	20 DAY ELIMINATION			0 DAY ELIMINATION		
ISSUE AGE	360 days	270 days	180 days	360 days	270 days	180 days
50 - 51	\$ 110.00	\$ 100.00	\$ 80.00	\$ 121.00	\$ 110.00	\$ 88.00
52	110.00	100.00	80.00	121.00	110.00	88.00
53	119.70	108.50	88.60	131.67	119.35	97.46
54	133.80	121.00	100.10	147.18	133.10	110.11
55	152.20	137.40	114.30	167.42	151.14	125.73
56	174.30	157.10	131.00	191.73	172.81	144.10
57	200.00	180.00	150.00	220.00	198.00	165.00
58	228.80	205.60	170.90	251.68	226.16	187.99
59	260.30	233.50	193.40	286.33	256.85	212.74
60	293.80	263.10	217.00	323.18	289.41	238.70
61	328.80	293.90	241.30	361.68	323.29	265.43
62	364.70	325.30	265.80	401.17	357.83	292.38
63	401.30	357.10	290.50	441.43	392.81	319.55
64	440.00	390.40	316.30	484.00	429.44	347.93
65	482.30	426.70	344.60	530.53	469.37	379.06
66	530.10	467.50	376.90	583.11	514.25	414.59
67	585.00	514.20	414.40	643.50	565.62	455.84
68	648.20	567.90	458.30	713.02	624.69	504.13
69	719.30	628.10	507.70	791.23	690.91	558.47
70	797.20	693.90	561.80	876.92	763.29	617.98
71	880.90	764.50	619.40	968.99	840.95	681.34
72	969.40	838.90	679.40	1,066.34	922.79	747.34
73	1,062.70	917.10	741.90	1,168.97	1,008.81	816.09
74	1,164.00	1,003.10	810.20	1,280.40	1,103.41	891.22
75	1,277.30	1,101.40	888.50	1,405.03	1,211.54	977.35
76	1,406.70	1,217.00	981.40	1,547.37	1,338.70	1,079.54
77	1,556.40	1,354.40	1,093.10	1,712.04	1,489.84	1,202.41
78	1,729.30	1,516.90	1,226.30	1,902.23	1,668.59	1,348.93
79	1,923.80	1,700.90	1,377.60	2,116.18	1,870.99	1,515.36

MODAL FACTORS

Annual	Semi-Annual	Quarterly	PAC
1.000	0.520	0.270	0.0875

RecoveryCare II

\$100.00 Per Day with Simple Inflation

	20 DAY / SIMPLE INFLATION			0 DAY / SIMPLE INFLATION		
ISSUE AGE	360 days	270 days	180 days	360 days	270 days	180 days
50 - 51	\$ 180.00	\$ 170.00	\$ 140.00	\$ 198.00	\$ 187.00	\$ 154.00
52	180.00	170.00	140.00	198.00	187.00	154.00
53	199.40	186.90	156.30	219.34	205.59	171.93
54	228.00	211.00	177.90	250.80	232.10	195.69
55	265.20	241.80	204.50	291.72	265.98	224.95
56	309.40	278.30	235.30	340.34	306.13	258.83
57	360.00	320.00	270.00	396.00	352.00	297.00
58	415.60	366.00	307.80	457.16	402.60	338.58
59	475.00	415.40	347.90	522.50	456.94	382.69
60	536.50	467.00	389.60	590.15	513.70	428.56
61	598.60	520.00	432.00	658.46	572.00	475.20
62	659.70	573.10	474.10	725.67	630.41	521.51
63	719.10	625.80	515.80	791.01	688.38	567.38
64	779.00	679.60	558.10	856.90	747.56	613.91
65	842.20	736.40	602.80	926.42	810.04	663.08
66	911.80	798.10	651.60	1,002.98	877.91	716.76
67	990.60	866.70	706.10	1,089.66	953.37	776.71
68	1,080.50	943.50	767.60	1,188.55	1,037.85	844.36
69	1,180.40	1,027.60	835.20	1,298.44	1,130.36	918.72
70	1,287.60	1,117.50	907.50	1,416.36	1,229.25	998.25
71	1,399.80	1,211.80	983.10	1,539.78	1,332.98	1,081.41
72	1,514.70	1,308.90	1,060.50	1,666.17	1,439.79	1,166.55
73	1,631.20	1,408.20	1,139.40	1,794.32	1,549.02	1,253.34
74	1,753.10	1,512.80	1,221.90	1,928.41	1,664.08	1,344.09
75	1,885.20	1,626.40	1,311.30	2,073.72	1,789.04	1,442.43
76	2,032.60	1,753.10	1,410.80	2,235.86	1,928.41	1,551.88
77	2,200.30	1,896.60	1,523.70	2,420.33	2,086.26	1,676.07
78	2,391.90	2,059.90	1,651.90	2,631.09	2,265.89	1,817.09
79	2,605.10	2,240.90	1,794.20	2,865.61	2,464.99	1,973.62

MODAL FACTORS

Annual	Semi-Annual	Quarterly	PAC
1.000	0.520	0.270	0.0875

RecoveryCare II

\$100.00 Per Day with Home Health Care

	20 DAY ELIMINATION			0 DAY ELIMINATION		
ISSUE AGE	360 days	270 days	180 days	360 days	270 days	180 days
50-51	\$ 169.50	\$ 159.50	\$ 139.50	\$ 180.50	\$ 169.50	\$ 147.50
52	170.70	160.70	140.70	181.70	170.70	148.70
53	181.50	170.30	150.40	193.47	181.15	159.26
54	198.50	185.70	164.80	211.88	197.80	174.81
55	221.40	206.60	183.50	236.62	220.34	194.93
56	249.00	231.80	205.70	266.43	247.51	218.80
57	281.20	261.20	231.20	301.20	279.20	246.20
58	317.40	294.20	259.50	340.28	314.76	276.59
59	354.90	328.10	288.00	380.93	351.45	307.34
60	392.50	361.80	315.70	421.88	388.11	337.40
61	432.00	397.10	344.50	464.88	426.49	368.63
62	477.80	438.40	378.90	514.27	470.93	405.48
63	532.70	488.50	421.90	572.83	524.21	450.95
64	579.20	529.60	455.50	623.20	568.64	487.13
65	625.30	569.70	487.60	673.53	612.37	522.06
66	676.50	613.90	523.30	729.51	660.65	560.99
67	735.80	665.00	565.20	794.30	716.42	606.64
68	807.40	727.10	617.50	872.22	783.89	663.33
69	887.50	796.30	675.90	959.43	859.11	726.67
70	974.40	871.10	739.00	1,054.12	940.49	795.18
71	1,067.50	951.10	806.00	1,155.59	1,027.55	867.94
72	1,165.20	1,034.70	875.20	1,262.14	1,118.59	943.14
73	1,268.00	1,122.40	947.20	1,374.27	1,214.11	1,021.39
74	1,380.40	1,219.50	1,026.60	1,496.80	1,319.81	1,107.62
75	1,505.70	1,329.80	1,116.90	1,633.43	1,439.94	1,205.75
76	1,648.00	1,458.30	1,222.70	1,788.67	1,580.00	1,320.84
77	1,811.10	1,609.10	1,347.80	1,966.74	1,744.54	1,457.11
78	1,996.30	1,783.90	1,493.30	2,169.23	1,935.59	1,615.93
79	2,203.70	1,980.80	1,657.50	2,396.08	2,150.89	1,795.26

MODAL FACTORS

Annual	Semi-Annual	Quarterly	PAC
1.000	0.520	0.270	0.0875

RecoveryCare II

\$100.00 Per Day with Home Health Care
Simple Inflation

	20 DAY / SIMPLE INFLATION			0 DAY / SIMPLE INFLATION		
ISSUE AGE	360 days	270 days	180 days	360 days	270 days	180 days
50-51	\$ 273.40	\$ 263.40	\$ 233.40	\$ 291.40	\$ 280.40	\$ 247.40
52	274.90	264.90	234.90	292.90	281.90	248.90
53	298.00	285.50	254.90	317.94	304.19	270.53
54	333.50	316.50	283.40	356.30	337.60	301.19
55	379.30	355.90	318.60	405.82	380.08	339.05
56	432.40	401.30	358.30	463.34	429.13	381.83
57	492.60	452.60	402.60	528.60	484.60	429.60
58	560.00	510.40	452.20	601.56	547.00	482.98
59	629.70	570.10	502.60	677.20	611.64	537.39
60	698.70	629.20	551.80	752.35	675.90	590.76
61	767.60	689.00	601.00	827.46	741.00	644.20
62	840.40	753.80	654.80	906.37	811.11	702.21
63	921.20	827.90	717.90	993.11	890.48	769.48
64	991.90	892.50	771.00	1,069.80	960.46	826.81
65	1,061.40	955.60	822.00	1,145.62	1,029.24	882.28
66	1,136.90	1,023.20	876.70	1,228.08	1,103.01	941.86
67	1,222.60	1,098.70	938.10	1,321.66	1,185.37	1,008.71
68	1,323.30	1,186.30	1,010.40	1,431.35	1,280.65	1,087.16
69	1,434.60	1,281.80	1,089.40	1,552.64	1,384.56	1,172.92
70	1,552.80	1,382.70	1,172.70	1,681.56	1,494.45	1,263.45
71	1,675.70	1,487.70	1,259.00	1,815.68	1,608.88	1,357.31
72	1,800.60	1,594.80	1,346.40	1,952.07	1,725.69	1,452.45
73	1,928.00	1,705.00	1,436.20	2,091.12	1,845.82	1,550.14
74	2,062.10	1,821.80	1,530.90	2,237.41	1,973.08	1,653.09
75	2,206.80	1,948.00	1,632.90	2,395.32	2,110.64	1,764.03
76	2,367.30	2,087.80	1,745.50	2,570.56	2,263.11	1,886.58
77	2,549.00	2,245.30	1,872.40	2,769.03	2,434.96	2,024.77
78	2,755.30	2,423.30	2,015.30	2,994.49	2,629.29	2,180.49
79	2,984.10	2,619.90	2,173.20	3,244.61	2,843.99	2,352.62

MODAL FACTORS

Annual	Semi-Annual	Quarterly	PAC
1.000	0.520	0.270	0.0875

RecoveryCare II

\$150.00 Per Day

	20 DAY ELIMINATION			0 DAY ELIMINATION		
ISSUE AGE	360 days	270 days	180 days	360 days	270 days	180 days
50 - 51	\$ 165.00	\$ 150.00	\$ 120.00	\$ 181.50	\$ 165.00	\$ 132.00
52	165.00	150.00	120.00	181.50	165.00	132.00
53	179.55	162.75	132.90	197.51	179.03	146.19
54	200.70	181.50	150.15	220.77	199.65	165.17
55	228.30	206.10	171.45	251.13	226.71	188.60
56	261.45	235.65	196.50	287.60	259.22	216.15
57	300.00	270.00	225.00	330.00	297.00	247.50
58	343.20	308.40	256.35	377.52	339.24	281.99
59	390.45	350.25	290.10	429.50	385.28	319.11
60	440.70	394.65	325.50	484.77	434.12	358.05
61	493.20	440.85	361.95	542.52	484.94	398.15
62	547.05	487.95	398.70	601.76	536.75	438.57
63	601.95	535.65	435.75	662.15	589.22	479.33
64	660.00	585.60	474.45	726.00	644.16	521.90
65	723.45	640.05	516.90	795.80	704.06	568.59
66	795.15	701.25	565.35	874.67	771.38	621.89
67	877.50	771.30	621.60	965.25	848.43	683.76
68	972.30	851.85	687.45	1,069.53	937.04	756.20
69	1,078.95	942.15	761.55	1,186.85	1,036.37	837.71
70	1,195.80	1,040.85	842.70	1,315.38	1,144.94	926.97
71	1,321.35	1,146.75	929.10	1,453.49	1,261.43	1,022.01
72	1,454.10	1,258.35	1,019.10	1,599.51	1,384.19	1,121.01
73	1,594.05	1,375.65	1,112.85	1,753.46	1,513.22	1,224.14
74	1,746.00	1,504.65	1,215.30	1,920.60	1,655.12	1,336.83
75	1,915.95	1,652.10	1,332.75	2,107.55	1,817.31	1,466.03
76	2,110.05	1,825.50	1,472.10	2,321.06	2,008.05	1,619.31
77	2,334.60	2,031.60	1,639.65	2,568.06	2,234.76	1,803.62
78	2,593.95	2,275.35	1,839.45	2,853.35	2,502.89	2,023.40
79	2,885.70	2,551.35	2,066.40	3,174.27	2,806.49	2,273.04

MODAL FACTORS

Annual 1.000	Semi-Annual 0.520	Quarterly 0.270	PAC 0.0875
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RecoveryCare II

\$150.00 Per Day with Simple Inflation

	20 DAY / SIMPLE INFLATION			0 DAY / SIMPLE INFLATION		
ISSUE AGE	360 days	270 days	180 days	360 days	270 days	180 days
50 - 51	\$ 270.00	\$ 255.00	\$ 210.00	\$ 297.00	\$ 280.50	\$ 231.00
52	270.00	255.00	210.00	297.00	280.50	231.00
53	299.10	280.35	234.45	329.01	308.39	257.90
54	342.00	316.50	266.85	376.20	348.15	293.54
55	397.80	362.70	306.75	437.58	398.97	337.43
56	464.10	417.45	352.95	510.51	459.20	388.25
57	540.00	480.00	405.00	594.00	528.00	445.50
58	623.40	549.00	461.70	685.74	603.90	507.87
59	712.50	623.10	521.85	783.75	685.41	574.04
60	804.75	700.50	584.40	885.23	770.55	642.84
61	897.90	780.00	648.00	987.69	858.00	712.80
62	989.55	859.65	711.15	1,088.51	945.62	782.27
63	1,078.65	938.70	773.70	1,186.52	1,032.57	851.07
64	1,168.50	1,019.40	837.15	1,285.35	1,121.34	920.87
65	1,263.30	1,104.60	904.20	1,389.63	1,215.06	994.62
66	1,367.70	1,197.15	977.40	1,504.47	1,316.87	1,075.14
67	1,485.90	1,300.05	1,059.15	1,634.49	1,430.06	1,165.07
68	1,620.75	1,415.25	1,151.40	1,782.83	1,556.78	1,266.54
69	1,770.60	1,541.40	1,252.80	1,947.66	1,695.54	1,378.08
70	1,931.40	1,676.25	1,361.25	2,124.54	1,843.88	1,497.38
71	2,099.70	1,817.70	1,474.65	2,309.67	1,999.47	1,622.12
72	2,272.05	1,963.35	1,590.75	2,499.26	2,159.69	1,749.83
73	2,446.80	2,112.30	1,709.10	2,691.48	2,323.53	1,880.01
74	2,629.65	2,269.20	1,832.85	2,892.62	2,496.12	2,016.14
75	2,827.80	2,439.60	1,966.95	3,110.58	2,683.56	2,163.65
76	3,048.90	2,629.65	2,116.20	3,353.79	2,892.62	2,327.82
77	3,300.45	2,844.90	2,285.55	3,630.50	3,129.39	2,514.11
78	3,587.85	3,089.85	2,477.85	3,946.64	3,398.84	2,725.64
79	3,907.65	3,361.35	2,691.30	4,298.42	3,697.49	2,960.43

MODAL FACTORS

Annual 1.000	Semi-Annual 0.520	Quarterly 0.270	PAC 0.0875
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RecoveryCare II

\$200.00 Per Day

	20 DAY ELIMINATION			0 DAY ELIMINATION		
ISSUE AGE	360 days	270 days	180 days	360 days	270 days	180 days
50 - 51	\$ 220.00	\$ 200.00	\$ 160.00	\$ 242.00	\$ 220.00	\$ 176.00
52	220.00	200.00	160.00	242.00	220.00	176.00
53	239.40	217.00	177.20	263.34	238.70	194.92
54	267.60	242.00	200.20	294.36	266.20	220.22
55	304.40	274.80	228.60	334.84	302.28	251.46
56	348.60	314.20	262.00	383.46	345.62	288.20
57	400.00	360.00	300.00	440.00	396.00	330.00
58	457.60	411.20	341.80	503.36	452.32	375.98
59	520.60	467.00	386.80	572.66	513.70	425.48
60	587.60	526.20	434.00	646.36	578.82	477.40
61	657.60	587.80	482.60	723.36	646.58	530.86
62	729.40	650.60	531.60	802.34	715.66	584.76
63	802.60	714.20	581.00	882.86	785.62	639.10
64	880.00	780.80	632.60	968.00	858.88	695.86
65	964.60	853.40	689.20	1,061.06	938.74	758.12
66	1,060.20	935.00	753.80	1,166.22	1,028.50	829.18
67	1,170.00	1,028.40	828.80	1,287.00	1,131.24	911.68
68	1,296.40	1,135.80	916.60	1,426.04	1,249.38	1,008.26
69	1,438.60	1,256.20	1,015.40	1,582.46	1,381.82	1,116.94
70	1,594.40	1,387.80	1,123.60	1,753.84	1,526.58	1,235.96
71	1,761.80	1,529.00	1,238.80	1,937.98	1,681.90	1,362.68
72	1,938.80	1,677.80	1,358.80	2,132.68	1,845.58	1,494.68
73	2,125.40	1,834.20	1,483.80	2,337.94	2,017.62	1,632.18
74	2,328.00	2,006.20	1,620.40	2,560.80	2,206.82	1,782.44
75	2,554.60	2,202.80	1,777.00	2,810.06	2,423.08	1,954.70
76	2,813.40	2,434.00	1,962.80	3,094.74	2,677.40	2,159.08
77	3,112.80	2,708.80	2,186.20	3,424.08	2,979.68	2,404.82
78	3,458.60	3,033.80	2,452.60	3,804.46	3,337.18	2,697.86
79	3,847.60	3,401.80	2,755.20	4,232.36	3,741.98	3,030.72

MODAL FACTORS

Annual	Semi-Annual	Quarterly	PAC
1.000	0.520	0.270	0.0875

RecoveryCare II

\$200.00 Per Day with Simple Inflation

	20 DAY / SIMPLE INFLATION			0 DAY / SIMPLE INFLATION		
ISSUE AGE	360 days	270 days	180 days	360 days	270 days	180 days
50 - 51	\$ 360.00	\$ 340.00	\$ 280.00	\$ 396.00	\$ 374.00	\$ 308.00
52	360.00	340.00	280.00	396.00	374.00	308.00
53	398.80	373.80	312.60	438.68	411.18	343.86
54	456.00	422.00	355.80	501.60	464.20	391.38
55	530.40	483.60	409.00	583.44	531.96	449.90
56	618.80	556.60	470.60	680.68	612.26	517.66
57	720.00	640.00	540.00	792.00	704.00	594.00
58	831.20	732.00	615.60	914.32	805.20	677.16
59	950.00	830.80	695.80	1,045.00	913.88	765.38
60	1,073.00	934.00	779.20	1,180.30	1,027.40	857.12
61	1,197.20	1,040.00	864.00	1,316.92	1,144.00	950.40
62	1,319.40	1,146.20	948.20	1,451.34	1,260.82	1,043.02
63	1,438.20	1,251.60	1,031.60	1,582.02	1,376.76	1,134.76
64	1,558.00	1,359.20	1,116.20	1,713.80	1,495.12	1,227.82
65	1,684.40	1,472.80	1,205.60	1,852.84	1,620.08	1,326.16
66	1,823.60	1,596.20	1,303.20	2,005.96	1,755.82	1,433.52
67	1,981.20	1,733.40	1,412.20	2,179.32	1,906.74	1,553.42
68	2,161.00	1,887.00	1,535.20	2,377.10	2,075.70	1,688.72
69	2,360.80	2,055.20	1,670.40	2,596.88	2,260.72	1,837.44
70	2,575.20	2,235.00	1,815.00	2,832.72	2,458.50	1,996.50
71	2,799.60	2,423.60	1,966.20	3,079.56	2,665.96	2,162.82
72	3,029.40	2,617.80	2,121.00	3,332.34	2,879.58	2,333.10
73	3,262.40	2,816.40	2,278.80	3,588.64	3,098.04	2,506.68
74	3,506.20	3,025.60	2,443.80	3,856.82	3,328.16	2,688.18
75	3,770.40	3,252.80	2,622.60	4,147.44	3,578.08	2,884.86
76	4,065.20	3,506.20	2,821.60	4,471.72	3,856.82	3,103.76
77	4,400.60	3,793.20	3,047.40	4,840.66	4,172.52	3,352.14
78	4,783.80	4,119.80	3,303.80	5,262.18	4,531.78	3,634.18
79	5,210.20	4,481.80	3,588.40	5,731.22	4,929.98	3,947.24

MODAL FACTORS

Annual	Semi-Annual	Quarterly	PAC
1.000	0.520	0.270	0.0875

RecoveryCare II

\$200.00 Per Day with Home Health Care

	20 DAY ELIMINATION			0 DAY ELIMINATION		
ISSUE AGE	360 days	270 days	180 days	360 days	270 days	180 days
50-51	\$ 339.00	\$ 319.00	\$ 279.00	\$ 361.00	\$ 339.00	\$ 295.00
52	341.40	321.40	281.40	363.40	341.40	297.40
53	363.00	340.60	300.80	386.94	362.30	318.52
54	397.00	371.40	329.60	423.76	395.60	349.62
55	442.80	413.20	367.00	473.24	440.68	389.86
56	498.00	463.60	411.40	532.86	495.02	437.60
57	562.40	522.40	462.40	602.40	558.40	492.40
58	634.80	588.40	519.00	680.56	629.52	553.18
59	709.80	656.20	576.00	761.86	702.90	614.68
60	785.00	723.60	631.40	843.76	776.22	674.80
61	864.00	794.20	689.00	929.76	852.98	737.26
62	955.60	876.80	757.80	1,028.54	941.86	810.96
63	1,065.40	977.00	843.80	1,145.66	1,048.42	901.90
64	1,158.40	1,059.20	911.00	1,246.40	1,137.28	974.26
65	1,250.60	1,139.40	975.20	1,347.06	1,224.74	1,044.12
66	1,353.00	1,227.80	1,046.60	1,459.02	1,321.30	1,121.98
67	1,471.60	1,330.00	1,130.40	1,588.60	1,432.84	1,213.28
68	1,614.80	1,454.20	1,235.00	1,744.44	1,567.78	1,326.66
69	1,775.00	1,592.60	1,351.80	1,918.86	1,718.22	1,453.34
70	1,948.80	1,742.20	1,478.00	2,108.24	1,880.98	1,590.36
71	2,135.00	1,902.20	1,612.00	2,311.18	2,055.10	1,735.88
72	2,330.40	2,069.40	1,750.40	2,524.28	2,237.18	1,886.28
73	2,536.00	2,244.80	1,894.40	2,748.54	2,428.22	2,042.78
74	2,760.80	2,439.00	2,053.20	2,993.60	2,639.62	2,215.24
75	3,011.40	2,659.60	2,233.80	3,266.86	2,879.88	2,411.50
76	3,296.00	2,916.60	2,445.40	3,577.34	3,160.00	2,641.68
77	3,622.20	3,218.20	2,695.60	3,933.48	3,489.08	2,914.22
78	3,992.60	3,567.80	2,986.60	4,338.46	3,871.18	3,231.86
79	4,407.40	3,961.60	3,315.00	4,792.16	4,301.78	3,590.52

MODAL FACTORS

Annual	Semi-Annual	Quarterly	PAC
1.000	0.520	0.270	0.0875

RecoveryCare II

\$200.00 Per Day with Home Health Care
Simple Inflation

	20 DAY / SIMPLE INFLATION			0 DAY / SIMPLE INFLATION		
ISSUE AGE	360 days	270 days	180 days	360 days	270 days	180 days
50-51	\$ 546.80	\$ 526.80	\$ 466.80	\$ 582.80	\$ 560.80	\$ 494.80
52	549.80	529.80	469.80	585.80	563.80	497.80
53	596.00	571.00	509.80	635.88	608.38	541.06
54	667.00	633.00	566.80	712.60	675.20	602.38
55	758.60	711.80	637.20	811.64	760.16	678.10
56	864.80	802.60	716.60	926.68	858.26	763.66
57	985.20	905.20	805.20	1,057.20	969.20	859.20
58	1,120.00	1,020.80	904.40	1,203.12	1,094.00	965.96
59	1,259.40	1,140.20	1,005.20	1,354.40	1,223.28	1,074.78
60	1,397.40	1,258.40	1,103.60	1,504.70	1,351.80	1,181.52
61	1,535.20	1,378.00	1,202.00	1,654.92	1,482.00	1,288.40
62	1,680.80	1,507.60	1,309.60	1,812.74	1,622.22	1,404.42
63	1,842.40	1,655.80	1,435.80	1,986.22	1,780.96	1,538.96
64	1,983.80	1,785.00	1,542.00	2,139.60	1,920.92	1,653.62
65	2,122.80	1,911.20	1,644.00	2,291.24	2,058.48	1,764.56
66	2,273.80	2,046.40	1,753.40	2,456.16	2,206.02	1,883.72
67	2,445.20	2,197.40	1,876.20	2,643.32	2,370.74	2,017.42
68	2,646.60	2,372.60	2,020.80	2,862.70	2,561.30	2,174.32
69	2,869.20	2,563.60	2,178.80	3,105.28	2,769.12	2,345.84
70	3,105.60	2,765.40	2,345.40	3,363.12	2,988.90	2,526.90
71	3,351.40	2,975.40	2,518.00	3,631.36	3,217.76	2,714.62
72	3,601.20	3,189.60	2,692.80	3,904.14	3,451.38	2,904.90
73	3,856.00	3,410.00	2,872.40	4,182.24	3,691.64	3,100.28
74	4,124.20	3,643.60	3,061.80	4,474.82	3,946.16	3,306.18
75	4,413.60	3,896.00	3,265.80	4,790.64	4,221.28	3,528.06
76	4,734.60	4,175.60	3,491.00	5,141.12	4,526.22	3,773.16
77	5,098.00	4,490.60	3,744.80	5,538.06	4,869.92	4,049.54
78	5,510.60	4,846.60	4,030.60	5,988.98	5,258.58	4,360.98
79	5,968.20	5,239.80	4,346.40	6,489.22	5,687.98	4,705.24

MODAL FACTORS

Annual	Semi-Annual	Quarterly	PAC
1.000	0.520	0.270	0.0875

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