

# Rate Guide



## Protection Series<sup>SM</sup> – Home Care Plus Insurance Plans

Continental Life Insurance Company  
of Brentwood, Tennessee  
An Aetna Company

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**aetna**<sup>®</sup>

# Home Care Plus Insurance Plans

- Helps to pay for out-of-pocket costs for medical expenses in case of an accident or illness that requires assistance and care during recovery
- Gives you the freedom to choose how you want to recover and where
- Peace of mind protection
- Protect your savings
- Choice of options
- Can offset the cost of deductibles, co-pays, and unexpected expenses not covered by your other insurance plans
- Paid in addition to any other health care coverage
- Benefits paid directly to you or a medical provider that you designate
- Commitment to personalized customer service from Continental Life Insurance Company of Brentwood, Tennessee, an Aetna Company
- Member website with easy sign-up and login from [aetnaseniorproducts.com](http://aetnaseniorproducts.com)



[aetnaseniorproducts.com](http://aetnaseniorproducts.com)

## Home Care Plus Benefit per \$150/week

### Annual Rates

Issue Age	13 Week Benefit Period		26 Week Benefit Period	
	Waiting Period 0 Day	Waiting Period 20 Day	Waiting Period 0 Day	Waiting Period 20 Day
50	\$42.00	\$37.00	\$70.50	\$62.00
51	\$42.00	\$37.00	\$70.50	\$62.00
52	\$42.00	\$37.00	\$70.50	\$62.00
53	\$42.00	\$37.00	\$70.50	\$62.00
54	\$42.00	\$37.00	\$70.50	\$62.00
55	\$42.00	\$37.00	\$70.50	\$62.00
56	\$42.00	\$37.00	\$70.50	\$62.00
57	\$42.00	\$37.00	\$70.50	\$62.00
58	\$42.00	\$37.00	\$70.50	\$62.00
59	\$42.00	\$37.00	\$70.50	\$62.00
60	\$42.00	\$37.00	\$70.50	\$62.00
61	\$42.00	\$37.00	\$70.50	\$62.00
62	\$42.00	\$37.00	\$70.50	\$62.00
63	\$46.20	\$40.70	\$77.40	\$68.10
64	\$50.40	\$44.35	\$84.30	\$74.15
65	\$54.60	\$48.05	\$91.20	\$80.25
66	\$58.80	\$51.70	\$98.10	\$86.30
67	\$63.00	\$55.40	\$105.00	\$92.40
68	\$68.10	\$59.90	\$113.10	\$99.50
69	\$73.20	\$64.40	\$121.20	\$106.65
70	\$78.30	\$68.90	\$129.30	\$113.75
71	\$83.40	\$73.40	\$137.40	\$120.90
72	\$88.50	\$77.90	\$145.50	\$128.00
73	\$93.60	\$82.40	\$153.90	\$135.40
74	\$98.70	\$86.85	\$162.30	\$142.80
75	\$103.80	\$91.35	\$170.70	\$150.20
76	\$108.90	\$95.80	\$179.10	\$157.60
77	\$114.00	\$100.30	\$187.50	\$165.00
78	\$119.10	\$104.80	\$196.50	\$172.90
79	\$124.20	\$109.30	\$205.50	\$180.85
80	\$129.30	\$113.80	\$214.50	\$188.75
81	\$134.40	\$118.30	\$223.50	\$196.70
82	\$139.50	\$122.80	\$232.50	\$204.60
83	\$146.10	\$128.60	\$243.00	\$213.85
84	\$152.70	\$134.40	\$253.50	\$223.10
85	\$159.30	\$140.20	\$264.00	\$232.30
86	\$165.90	\$146.00	\$274.50	\$241.55
87	\$172.50	\$151.80	\$285.00	\$250.80
88	\$179.10	\$157.60	\$295.50	\$260.05
89	\$185.70	\$163.40	\$306.00	\$269.30

## Home Care Plus Benefit per \$150/week

### Annual Rates

Issue Age	39 Week Benefit Period		52 Week Benefit Period	
	Waiting Period 0 Day	20 Day	Waiting Period 0 Day	20 Day
50	\$94.50	\$83.20	\$114.00	\$100.30
51	\$94.50	\$83.20	\$114.00	\$100.30
52	\$94.50	\$83.20	\$114.00	\$100.30
53	\$94.50	\$83.20	\$114.00	\$100.30
54	\$94.50	\$83.20	\$114.00	\$100.30
55	\$94.50	\$83.20	\$114.00	\$100.30
56	\$94.50	\$83.20	\$114.00	\$100.30
57	\$94.50	\$83.20	\$114.00	\$100.30
58	\$94.50	\$83.20	\$114.00	\$100.30
59	\$94.50	\$83.20	\$114.00	\$100.30
60	\$94.50	\$83.20	\$114.00	\$100.30
61	\$94.50	\$83.20	\$114.00	\$100.30
62	\$94.50	\$83.20	\$114.00	\$100.30
63	\$104.10	\$91.65	\$125.70	\$110.60
64	\$113.70	\$100.10	\$137.40	\$120.90
65	\$123.30	\$108.50	\$149.10	\$131.20
66	\$132.90	\$116.95	\$160.80	\$141.50
67	\$142.50	\$125.40	\$172.50	\$151.80
68	\$153.60	\$135.15	\$186.00	\$163.70
69	\$164.70	\$144.90	\$199.50	\$175.55
70	\$175.80	\$154.70	\$213.00	\$187.45
71	\$186.90	\$164.45	\$226.50	\$199.30
72	\$198.00	\$174.20	\$240.00	\$211.20
73	\$209.40	\$184.25	\$253.50	\$223.10
74	\$220.80	\$194.30	\$267.00	\$234.95
75	\$232.20	\$204.30	\$280.50	\$246.85
76	\$243.60	\$214.35	\$294.00	\$258.70
77	\$255.00	\$224.40	\$307.50	\$270.60
78	\$265.50	\$233.65	\$321.00	\$282.50
79	\$276.00	\$242.90	\$334.50	\$294.35
80	\$286.50	\$252.10	\$348.00	\$306.25
81	\$297.00	\$261.35	\$361.50	\$318.10
82	\$307.50	\$270.60	\$375.00	\$330.00
83	\$322.50	\$283.80	\$393.00	\$345.85
84	\$337.50	\$297.00	\$411.00	\$361.70
85	\$352.50	\$310.20	\$429.00	\$377.50
86	\$367.50	\$323.40	\$447.00	\$393.35
87	\$382.50	\$336.60	\$465.00	\$409.20
88	\$397.50	\$349.80	\$483.00	\$425.05
89	\$412.50	\$363.00	\$501.00	\$440.90

## Ambulance/Emergency Room Benefit Annual Rates

Per \$200	
Issue Age	Amount
50-54	\$90.70
55-59	\$90.70
60-64	\$94.80
65-69	\$110.90
70-74	\$129.00
75-79	\$146.20
80-84	\$161.30
85-89	\$166.30

## Daily Hospital Benefit Annual Rates

Per \$10/day	
Issue Age	Amount
50-54	\$16.00
55-59	\$19.00
60-64	\$23.00
65-69	\$28.00
70-74	\$36.00
75-79	\$44.00
80-84	\$51.50
85-89	\$57.00

## Lump Sum Cancer Benefit Annual Rates

Per \$2,500	
Issue Age	Amount
50-54	\$50.00
55-59	\$62.50
60-64	\$75.00
65-69	\$85.00
70-74	\$97.50
75-79	\$100.00
80-84	\$107.50
85-89	\$112.50

## Calculating rates

**Modal premium = (A + B + C + D) x modal factor**

(rounded to the nearest penny)

**A** = number of units of base Home Care Plus benefit  
x annual premium (per \$150 of coverage)

**B** = number of units of base Daily Hospital benefit  
x annual premium (per \$10 of coverage)

Optional:

**C** = annual premium for Ambulance/ER benefit  
(per \$200 of coverage)

**D** = number of units of Lump Sum Cancer benefit rider  
x annual premium (per \$2,500 of coverage)

### Modal factors

Annual .....	1.0
Semi-annual.....	0.52
Quarterly .....	0.265
Monthly.....	0.08333

### Example

- Issue Age of applicant: 62
- Buying \$600 (4 units) of Home Care Plus benefit  
(39 weeks benefit period, 20 day waiting period),  
\$50 (5 units) of Daily Hospital benefit, \$200 ambulance  
benefit, and \$2,500 (1 unit) of Lum Sum Cancer benefit
- Monthly payment mode

**A** - 4 units x \$83.20 = \$332.80

**B** - 5 units x \$23.00 = \$115.00

**C** - Ambulance/ER = \$ 94.80

**D** - 1 units x \$75.00 = \$ 75.00

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Total = \$617.60  
(annual premium)

**Modal premium** = \$617.60 x 0.08333 (monthly) =  
\$ 51.46 (monthly premium)

### Need help?

Contact the Agent Services team at **800-264-4000**, or go to  
**aetnaseniorproducts.com** (agent side).

## Our commitment to you

Continental Life Insurance Company of Brentwood, Tennessee, an Aetna company headquartered in the Nashville, Tennessee area, has an unwavering commitment to providing the best service possible, quick claims payment, quality products with solid financial backing, and friendly associates with extensive knowledge and experience to help with your insurance needs. For over 33 years, policyholders have relied on our company to be there when they need us. We take those obligations very seriously and everything we do is focused on fulfilling our commitments in a timely, hassle-free manner – so you can have the best experience possible.

**[aetnaseniorproducts.com](http://aetnaseniorproducts.com)**

