Aetna

Highlights of Your New Aetna Long Term Care Insurance Plan Options

	Disability Plan *(Fixed Dollar Model)*	**Service Plan** *(Reimbursement Model – Option 1)*	**Service Plan** *(Reimbursement Model – Option 2)*
Benefit Trigger *Activities of Daily Living (ADL): bathing, dressing, eating, transferring, continence and toileting. Or Severe Cognitive Impairment*	**3 out of 6 ADLs or severe cognitive impairment** *(e.g., Alzheimer's)*	**2 out of 6 ADLs or severe cognitive impairment** *(e.g., Alzheimer's)*	**2 out of 6 ADLs or severe cognitive impairment** *(e.g., Alzheimer's)*
Choose Your Daily Benefit Amount (DBA) *(e.g., $100 DBA x 5 years = $182,500 total benefits pool)*	**$50 - $250 DBA** DBA x 5 years (1,825 days) = **Your Total Benefits Pool**	**$50 - $350 DBA** DBA x 5 years (1,825 days) = **Your Total Benefits Pool**	**$50 - $350 DBA** DBA x 5 years (1,825 days) = **Your Total Benefits Pool**
Expenses Covered: Nursing/Hospice Facility Care	**100%** of DBA paid in cash.	Actual expenses, up to **100%** of DBA – submit expenses and receive benefits up to DBA.	Actual expenses, up to **100%** of DBA – submit expenses and receive benefits up to DBA.
Assisted Living Facility Care	**50%** of DBA paid in cash.	Actual expenses, up to **100%** of DBA – submit expenses and receive benefits up to DBA.	Actual expenses, up to **100%** of DBA – submit expenses and receive benefits up to DBA.
Community-Based Services *(home health care, hospice care, adult day care, homemaker services)*	**50%** of DBA paid in cash.	Actual expenses, up to **50%** of DBA – submit expenses and receive benefits up to DBA.	Actual expenses, up to **100%** of DBA – submit expenses and receive benefits up to DBA.
Spousal Premium Discount	N/A	10% discount each for employees and spouses who enroll.	10% discount each for employees and spouses who enroll.
Sample Monthly Premiums *Premiums are based on the "buying" age with $100 DBA.* **An approximate 1% administration fee will be added to the quoted rates for enrollees whose premiums are payroll or pension deducted.*	Age 30: $5.50* Age 40: $14.10* Age 50: $33.30* Age 60: $71.20*	Age 30: $5.70* Age 40: $11.90* Age 50: $22.30* Age 60: $50.90*	Age 30: $8.40* Age 40: $17.30* Age 50: $31.50* Age 60: $69.90*
Provider Discounts	Discounts from 10% to 30% may be available for certain home health care and nursing facilities.		
Restoration of Benefits	Your total lifetime maximum benefit is restored to its original value when you recover from a qualifying loss and resume premium payments.		
Coverage Goes With You	You can take your coverage with you if you change jobs, and you'll pay the same group rate.		
Choices to Make	• Choose your plan – Disability Plan or Service Plan. • If you choose the service plan, select whether you want 50% or 100% community-based services benefit. • Choose your daily benefit amount.		

For more information, please visit www.aetna.com/group/southcarolina or call 1-800-537-8521 to speak with an Aetna Long Term Care specialist.

Aetna Long Term Care
$1 Monthly Rates
With Return of Contributions

Age	Disability Plan*	Service Plan Option 1*	Service Plan Option 2*	Age	Disability Plan*	Service Plan Option 1*	Service Plan Option 2*
20	0.021	0.027	0.041	**56**	0.532	0.357	0.496
21	0.024	0.029	0.044	**57**	0.573	0.390	0.541
22	0.026	0.031	0.046	**58**	0.617	0.427	0.588
23	0.028	0.034	0.049	**59**	0.663	0.466	0.642
24	0.031	0.036	0.051	**60**	0.712	0.509	0.699
25	0.036	0.038	0.056	**61**	0.764	0.560	0.767
26	0.039	0.041	0.061	**62**	0.820	0.615	0.839
27	0.042	0.045	0.066	**63**	0.881	0.678	0.924
28	0.046	0.049	0.071	**64**	0.946	0.747	1.019
29	0.050	0.054	0.078	**65**	1.015	0.813	1.106
30	0.055	0.057	0.084	**66**	1.105	0.901	1.224
31	0.060	0.062	0.091	**67**	1.204	1.005	1.362
32	0.066	0.068	0.099	**68**	1.314	1.089	1.475
33	0.073	0.073	0.108	**69**	1.434	1.184	1.603
34	0.080	0.079	0.117	**70**	1.568	1.291	1.744
35	0.088	0.086	0.126	**71**	1.717	1.414	1.906
36	0.096	0.091	0.134	**72**	1.880	1.552	2.087
37	0.107	0.099	0.143	**73**	2.061	1.708	2.293
38	0.117	0.105	0.152	**74**	2.264	1.886	2.524
39	0.128	0.112	0.163	**75**	2.489	2.086	2.785
40	0.141	0.119	0.173	**76**	2.740	2.315	3.086
41	0.154	0.127	0.185	**77**	3.015	2.577	3.428
42	0.169	0.135	0.196	**78**	3.316	2.871	3.809
43	0.185	0.144	0.208	**79**	3.624	3.193	4.228
44	0.203	0.152	0.219	**80**	3.937	3.527	4.656
45	0.221	0.163	0.232	**81**	4.242	3.841	5.066
46	0.241	0.172	0.246	**82**	4.537	4.158	5.479
47	0.261	0.181	0.259	**83**	4.811	4.515	5.938
48	0.284	0.195	0.277	**84**	5.078	4.864	6.378
49	0.307	0.209	0.295	**85**	5.338	5.195	6.781
50	0.333	0.223	0.315	**86**	5.590	5.577	7.267
51	0.361	0.238	0.335	**87**	5.834	5.942	7.733
52	0.390	0.254	0.356	**88**	6.070	6.292	8.180
53	0.422	0.276	0.387	**89**	6.317	6.629	8.614
54	0.456	0.301	0.420	**90+**	6.579	6.911	8.973
55	0.493	0.327	0.456				

*An approximate 1% administration fee will be added to the quoted rates for enrollees whose premiums are payroll or pension deducted.

To calculate your annual premium

1. Find the rate associated with your age and plan option on the chart above.
2. Multiply that rate by the amount of coverage you wish to purchase.
3. Multiply that amount by 12 months to determine your annual premium.

Example: Rate is calculated using the Service Reimbursement Model Option 1.
Annual Premium for a 55-year-old employee purchasing $100 Daily Benefit: $0.327 x $100 x 12 months = $392.40